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Debra Hardman  
Acting Commissioner

June 5, 2015

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of March 31, 2015, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies remained the same at 261. During these past twelve months three banks merged into other institutions and three new state bank charters were granted; as two national institutions and one state-thrift converted to state-chartered banks.

Assets in state-chartered banks totaled \$106.2 billion on March 31, 2015, an increase of 6.4 percent from one year earlier. Deposits were \$88.3 billion and total loans were \$65.2 billion on March 31, 2015, an increase of 4.9 percent and 10.9 percent from one year earlier, respectively.

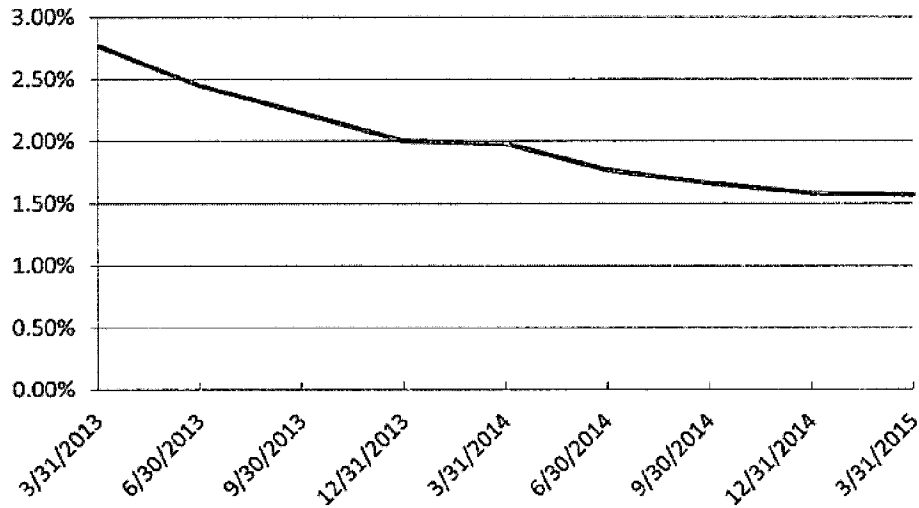
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality has improved since last year, with the past due ratio declining to a manageable 1.57 percent from 1.98 percent one year earlier. The return on assets has stabilized and remains strong at 1.02 percent, despite a compressed and declining net interest margin. The median return on assets for state-chartered banks is 0.94 percent as of March 31, 2015.

Capital remains strong, as the Tier 1 Leverage Capital is 9.72 percent of total assets, which is slightly above the national average of 9.48 percent.

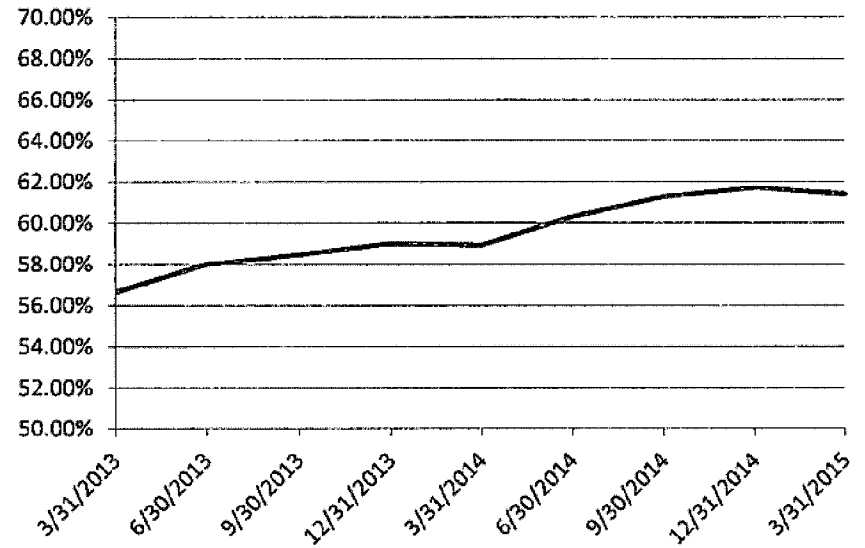
A handwritten signature in cursive script that reads "Debra Hardman".

Debra Hardman  
Acting Commissioner

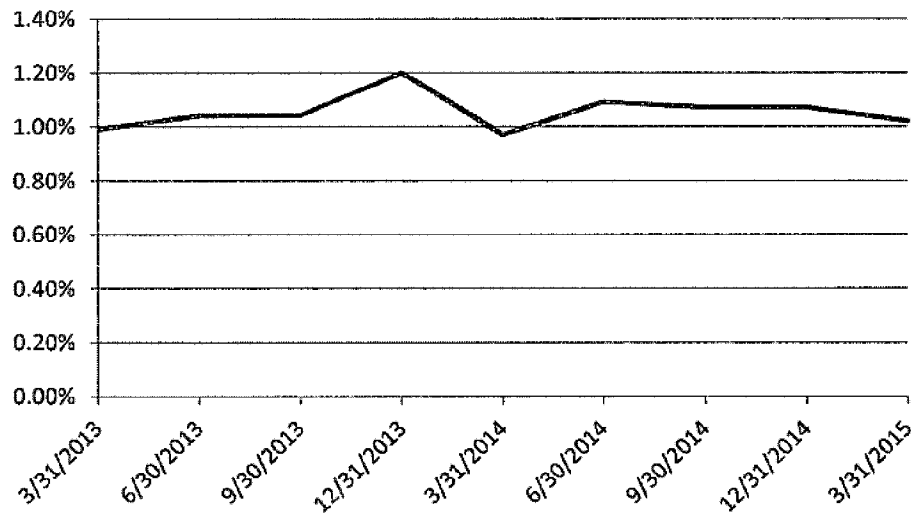
**PAST DUE LOANS TO TOTAL LOANS**



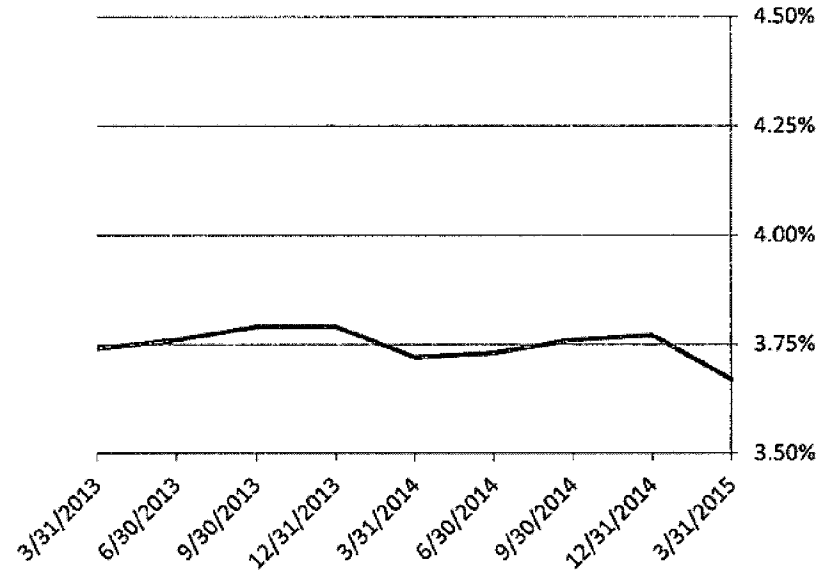
**LOANS/ASSETS**



**RETURN ON ASSETS**



**NET INTEREST MARGIN**



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF MARCH 31, 2015**

THOUSANDS OF DOLLARS	261 BANKS 3/31/2015	261 BANKS 3/31/2014	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$65,221,508	\$58,794,092	\$6,427,416	10.9%
Allowance for Loan Losses	973,933	995,319	(21,386)	-2.1%
Total Assets	106,210,645	99,778,486	6,432,159	6.4%
<b>LIABILITIES</b>				
Total Deposits	88,324,327	84,162,699	4,161,628	4.9%
Total Equity Capital	10,990,736	9,995,812	994,924	10.0%

OPERATING RATIOS	3/31/2015	3/31/2014	CHANGE
Equity Capital/Assets	10.35%	10.02%	0.33%
Tangible Equity Capital/Assets	9.72%	9.28%	0.44%
Capital and Allowance for Loan Losses/Assets	11.16%	10.91%	0.25%
Total Loans/Assets	61.41%	58.92%	2.49%
Past Due and Nonaccrual Loans/Total Loans	1.57%	1.98%	-0.41%
Allowance for Loan Losses/Total Loans	1.49%	1.69%	-0.20%
Average Net Interest Margin	3.67%	3.72%	-0.05%
Return on Assets	1.02%	0.97%	0.05%

**NOTES:**

2014 and 2015 do not include five nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF MARCH 31, 2015**

MILLIONS OF DOLLARS	3/31/2015			3/31/2014	PERCENT CHANGE
	261 STATE BANKS	22 NATIONAL BANKS	283 ALL BANKS	286 ALL BANKS	
<b>ASSETS</b>					
Cash and Due from Banks	6,523	2,149	8,672	9,093	-4.6%
Investment Securities	28,201	11,074	39,275	39,554	-0.7%
Total Loans and Leases	65,222	14,695	79,917	73,555	8.6%
Less: Reserves	974	184	1,158	1,194	-3.0%
Federal Funds Sold	1,399	48	1,447	1,488	-2.8%
Fixed Assets	1,978	514	2,492	2,459	1.3%
Other Real Estate	451	53	504	732	-31.1%
Intangible Assets	733	195	928	816	13.7%
Other assets	2,678	682	3,360	3,128	7.4%
<b>TOTAL ASSETS</b>	<b>\$106,211</b>	<b>\$29,226</b>	<b>\$135,437</b>	<b>\$129,631</b>	<b>4.5%</b>
<b>LIABILITIES</b>					
Total Deposits	88,324	23,811	112,135	108,431	3.4%
Deposits over 250M	3,909	697	4,606	4,666	-1.3%
Brokered Deposits	6,973	157	7,130	6,383	11.7%
Federal Funds Purchased	4,050	2,193	6,243	5,459	14.4%
Other liabilities	2,846	485	3,331	2,981	11.7%
Total Equity Capital	10,991	2,737	13,728	12,761	7.6%
<b>TOTAL LIABILITIES &amp; EQUITY CAPITAL</b>	<b>\$106,211</b>	<b>\$29,226</b>	<b>\$135,437</b>	<b>\$129,631</b>	<b>4.5%</b>
<b>EARNINGS</b>					
Interest Income	876	206	1,082	1,086	-0.4%
Interest Expense	78	12	90	96	-6.3%
Net Interest Income	798	194	992	990	0.2%
Provision for Loan Losses	21	7	28	41	-31.7%
Net Income	264	45	309	288	7.3%
Cash Dividends	143	66	209	224	-6.7%
Net Loan Losses	19	3	22	37	-40.5%