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D. Eric McClure
Commissioner of Finance

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The attached report represents a consolidation of Reports of Condition filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2007, 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 decreased by three to 301. Five banks merged into out-of-state banks. There were two new bank charters granted.

Assets in state-chartered banks totaled \$66.9 billion on September 30, 2007, an increase of 6.1 percent from one year earlier. Deposits were \$53.5 billion, up 5.6 percent.

Total loans were \$49.7 billion on September 30, 2007, up 5.5 percent.

The equity capital ratio increased to 10.92 percent. Primary capital, which includes the allowance for loan and lease losses, was also up, to 11.79 percent. The tangible equity capital ratio was up to 9.45 percent.

Net income in state banks was down 6.7 percent for the first nine months of 2007. Return on assets among state-chartered banks was 1.04 percent, compared to 1.19 percent for the same period in 2006.

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**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF SEPTEMBER 30, 2007**

| THOUSANDS OF DOLLARS | 292 BANKS 9/30/2007 | 295 BANKS 9/30/2006 | INCREASE DECREASE() | PERCENT CHANGE |
|---------------------------|---------------------------|---------------------------|------------------------|-------------------|
| ASSETS | | | | |
| Total Loans | \$49,677,292 | \$47,096,506 | \$2,580,786 | 5.5% |
| Allowance for Loan Losses | 665,433 | 620,158 | 45,275 | 7.3% |
| Total Assets | 66,888,670 | 63,023,424 | 3,865,246 | 6.1% |
| LIABILITIES | | | | |
| Total Deposits | 53,520,516 | 50,681,618 | 2,838,898 | 5.6% |
| Total Equity Capital | 7,301,399 | 6,731,348 | 570,051 | 8.5% |

| OPERATING RATIOS | 9/30/2007 | 9/30/2006 | CHANGE |
|--|-----------|-----------|--------|
| Equity Capital/Assets | 10.92% | 10.68% | 0.24% |
| Tangible Equity Capital/Assets | 9.45% | 9.22% | 0.23% |
| Capital and Allowance for Loan Losses/Assets | 11.79% | 11.55% | 0.24% |
| Total Loans/Assets | 74.27% | 74.73% | -0.46% |
| Past Due and Nonaccrual Loans/Total Loans | 2.13% | 1.56% | 0.57% |
| Allowance for Loan Losses/Loans | 1.34% | 1.32% | 0.02% |
| Average Net Interest Margin | 4.02% | 4.17% | -0.15% |
| Return on Assets | 1.04% | 1.19% | -0.15% |

NOTES:

Does not include nine nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF SEPTEMBER 30, 2007**

| MILLIONS OF DOLLARS | 9/30/2007 | | | 9/30/2006 | PERCENT CHANGE |
|---------------------------|-----------------------|-------------------------|---------------------|---------------------|----------------|
| | 292 STATE BANKS | 42 NATIONAL BANKS | 334 ALL BANKS | 339 ALL BANKS | |
| ASSETS | | | | | |
| Cash and Due from Banks | 1,745 | 1,356 | 3,101 | 2,903 | 6.8% |
| Investment Securities | 10,582 | 7,083 | 17,665 | 17,137 | 3.1% |
| Total Loans and Leases | 49,677 | 23,666 | 73,343 | 69,166 | 6.0% |
| Less: Reserves | 665 | 309 | 974 | 923 | 5.5% |
| Federal Funds Sold | 1,254 | 1,038 | 2,292 | 1,859 | 23.3% |
| Fixed Assets | 1,447 | 813 | 2,260 | 2,076 | 8.9% |
| Other Real Estate | 195 | 48 | 243 | 125 | 94.4% |
| Intangible Assets | 1,084 | 282 | 1,366 | 1,267 | 7.8% |
| Other assets | 1,570 | 711 | 2,281 | 2,209 | 3.3% |
| TOTAL ASSETS | \$66,889 | \$34,688 | \$101,577 | \$95,819 | 6.0% |
| LIABILITIES | | | | | |
| Total Deposits | 53,521 | 26,504 | 80,025 | 75,756 | 5.6% |
| Deposits over 100M | 10,414 | 3,263 | 13,677 | 13,441 | 1.8% |
| Brokered Deposits | 2,467 | 438 | 2,905 | 3,360 | -13.5% |
| Federal Funds Purchased | 2,858 | 3,614 | 6,472 | 5,644 | 14.7% |
| Other liabilities | 3,209 | 1,463 | 4,672 | 4,866 | -4.0% |
| Total Equity Capital | 7,301 | 3,107 | 10,408 | 9,553 | 9.0% |
| TOTAL LIABILITIES | \$66,889 | \$34,688 | \$101,577 | \$95,819 | 6.0% |
| EARNINGS | | | | | |
| Interest Income | 3,321 | 1,563 | 4,884 | 4,316 | 13.2% |
| Interest Expense | 1,555 | 705 | 2,260 | 1,776 | 27.3% |
| Net Interest Income | 1,766 | 858 | 2,624 | 2,540 | 3.3% |
| Provision for Loan Losses | 140 | 46 | 186 | 117 | 59.0% |
| Net Income | 519 | 331 | 850 | 866 | -1.8% |
| Cash Dividends | 287 | 205 | 492 | 487 | 1.0% |
| Net Loan Losses | 102 | 40 | 142 | 64 | 121.9% |