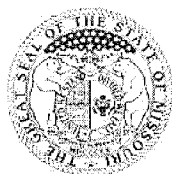


Jeremiah W. (Jay) Nixon  
Governor  
State of Missouri



Department of Insurance  
Financial Institutions  
and Professional Registration  
John M. Huff, Director

DIVISION OF FINANCE

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Richard J. Weaver  
Commissioner of Finance

March 7, 2014

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 December 31, 2013, 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 five from 265 to 260. Seven banks merged into other institutions. Two new bank charters were granted when federal savings institutions converted to state-chartered banks.

Assets in state-chartered banks totaled \$98.2 billion on December 31, 2013, an increase of 2.2 percent from one year earlier. Deposits were \$82.2 billion and total loans were \$57.9 billion on December 31, 2013, an increase of 1.9 percent and 5.5 percent from one year earlier, respectively. Total deposits in state-chartered banks for year-end 2013 are at an all time high at \$82.2 billion, this exceeds the record of \$81.6 billion set on March 31, 2013. The dollar volume of loans increased nearly \$3 billion, with 174 state chartered banks reporting median loan growth of seven percent. The overall median loan growth rate was four percent.

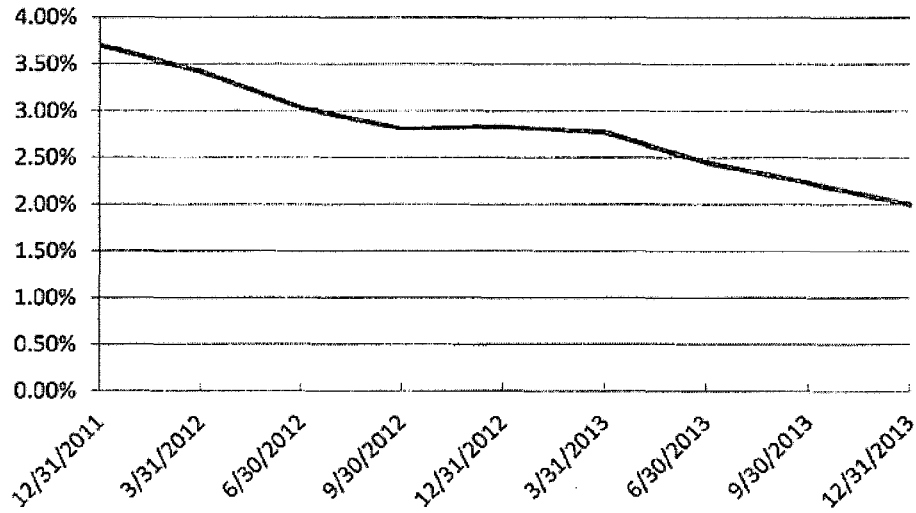
The overall condition of Missouri state-chartered banks continued to improve for 2013. The attached graphs illustrate improvement in several component areas. Asset quality has improved since last year, with the past due ratio declining to a manageable 2.00 percent from 2.83 percent one year earlier. The December 31, 2013 return on assets remains strong at 1.20 percent, which is a significant increase from December 31, 2012 return on assets of 0.99 percent. The median return on assets for state-chartered banks is 0.91 percent as of December 31, 2013.

Capital is strong as Tier 1 Leverage Capital is 9.21 percent of total assets.

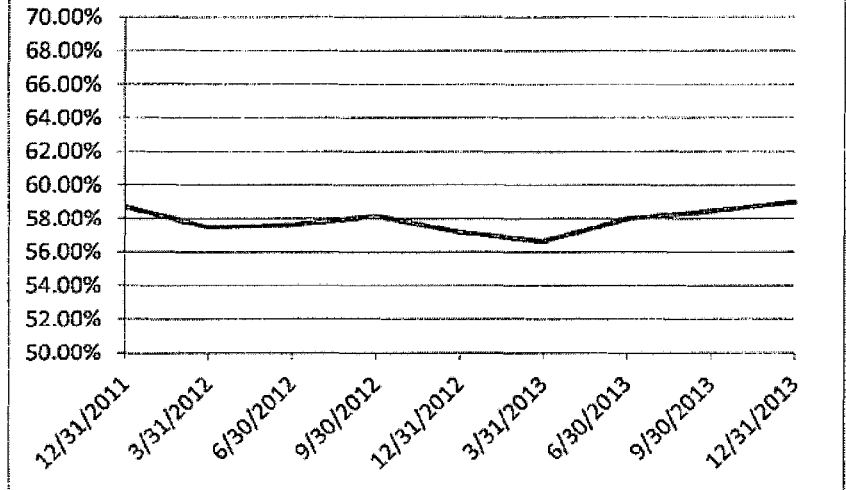
A handwritten signature in cursive script that reads "Richard J. Weaver".

Richard J. Weaver  
Commissioner of Finance

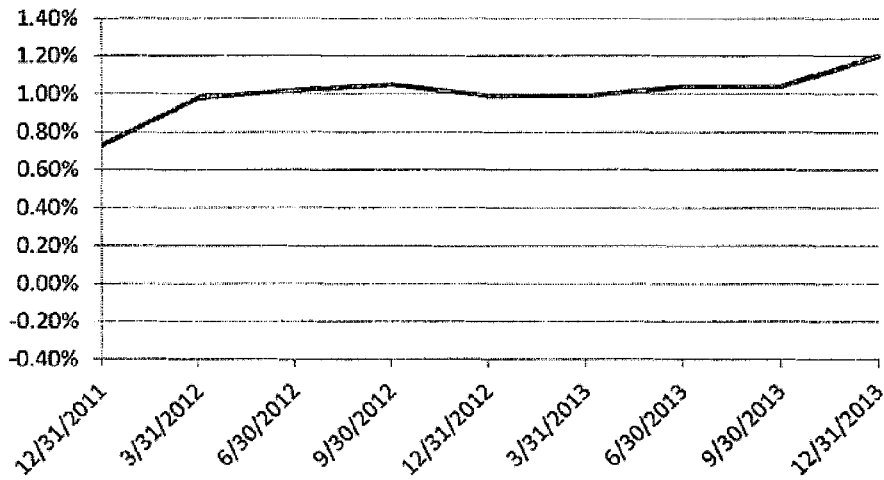
**PAST DUE LOANS TO TOTAL LOANS**



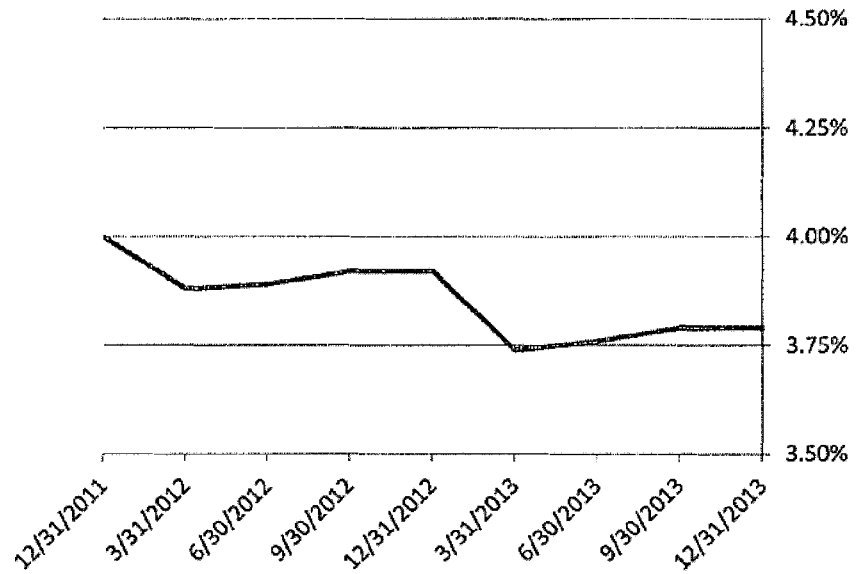
**Loans/Assets**



**RETURN ON ASSETS**



**NET INTEREST MARGIN**



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF DECEMBER 31, 2013**

THOUSANDS OF DOLLARS	260 BANKS 12/31/2013	265 BANKS 12/31/2012	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$57,953,535	\$54,953,643	\$2,999,892	5.5%
Allowance for Loan Losses	984,529	1,036,402	(51,873)	-5.0%
Total Assets	98,216,104	96,107,008	2,109,096	2.2%
<b>LIABILITIES</b>				
Total Deposits	82,194,411	80,660,444	1,533,967	1.9%
Total Equity Capital	9,796,513	9,552,423	244,090	2.6%

OPERATING RATIOS	12/31/2013	12/31/2012	CHANGE
Equity Capital/Assets	9.97%	9.94%	0.03%
Tangible Equity Capital/Assets	9.21%	9.32%	-0.11%
Capital and Allowance for Loan Losses/Assets	10.87%	10.90%	-0.03%
Total Loans/Assets	59.01%	57.18%	1.83%
Past Due and Nonaccrual Loans/Total Loans	2.00%	2.83%	-0.83%
Allowance for Loan Losses/Total Loans	1.70%	1.89%	-0.19%
Average Net Interest Margin	3.79%	3.92%	-0.13%
Return on Assets	1.20%	0.99%	0.21%

**NOTES:**

2012 does not include six nondeposit trust companies.  
2013 does not include five nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF DECEMBER 31, 2013**

MILLIONS OF DOLLARS	12/31/2013			12/31/2012	PERCENT CHANGE
	260 STATE BANKS	25 NATIONAL BANKS	285 ALL BANKS	292 ALL BANKS	
<b>ASSETS</b>					
Cash and Due from Banks	6,360	3,309	9,669	9,622	0.5%
Investment Securities	27,555	11,297	38,852	38,876	-0.1%
Total Loans and Leases	57,954	14,400	72,354	68,507	5.6%
Less: Reserves	985	200	1,185	1,237	-4.2%
Federal Funds Sold	1,655	300	1,955	2,211	-11.6%
Fixed Assets	1,910	555	2,465	2,457	0.3%
Other Real Estate	627	112	739	950	-22.2%
Intangible Assets	573	248	821	917	-10.5%
Other assets	2,567	584	3,151	2,937	7.3%
<b>TOTAL ASSETS</b>	<b>\$98,216</b>	<b>\$30,605</b>	<b>\$128,821</b>	<b>\$125,240</b>	<b>2.9%</b>
<b>LIABILITIES</b>					
Total Deposits	82,194	25,424	107,618	104,148	3.3%
Deposits over \$250M	3,353	1,107	4,460	4,292	3.9%
Brokered Deposits	5,934	237	6,171	4,966	24.3%
Federal Funds Purchased	3,241	2,096	5,337	5,271	1.3%
Other liabilities	2,984	394	3,378	3,290	2.7%
Total Equity Capital	9,797	2,691	12,488	12,531	-0.3%
<b>TOTAL LIABILITIES</b>	<b>\$98,216</b>	<b>\$30,605</b>	<b>\$128,821</b>	<b>\$125,240</b>	<b>2.9%</b>
<b>EARNINGS</b>					
Interest Income	3,464	885	4,349	4,551	-4.4%
Interest Expense	376	60	436	577	-24.4%
Net Interest Income	3,088	825	3,913	3,974	-1.5%
Provision for Loan Losses	132	37	169	388	-56.4%
Net Income	1,167	194	1,361	1,142	19.2%
Cash Dividends	536	404	940	737	27.5%
Net Loan Losses	186	37	223	443	-49.7%