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DIVISION OF FINANCE

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 December 31, 2005, 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 one to 308. Three banks merged into other Missouri state-chartered banks and three banks merged into out-of-state banks. One nondeposit trust company charter was dissolved. There were six new bank charters granted.

Assets in state-chartered banks totaled \$60.4 billion on December 31, 2005, an increase of 8.6 percent from one year earlier. Deposits were \$48.4 billion, up 8.7 percent.

Total loans were \$44.1 billion on December 31, 2005, up 11.7 percent.

The equity capital ratio remains strong but decreased slightly to 10.16 percent. Primary capital, which includes the allowance for loan and lease losses, was also down, to 11.01 percent. The tangible equity capital ratio was up slightly to 9.00 percent.

Net income in state banks was up 12.6 percent for 2005. Return on assets among state-chartered banks was 1.15 percent, compared to 1.12 percent for 2004.

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**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF DECEMBER 31, 2005**

THOUSANDS OF DOLLARS	298 BANKS 12/31/2005	298 BANKS 12/31/2004	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$44,068,900	\$39,454,165	\$4,614,735	11.7%
Allowance for Loan Losses	572,838	566,586	6,252	1.1%
Total Assets	60,383,256	55,584,198	4,799,058	8.6%
LIABILITIES				
Total Deposits	48,419,920	44,564,282	3,855,638	8.7%
Total Equity Capital	6,136,496	5,654,930	481,566	8.5%

OPERATING RATIOS	12/31/2005	12/31/2004	CHANGE
Equity Capital/Assets	10.16%	10.17%	-0.01%
Tangible Equity Capital/Assets	9.00%	8.92%	0.08%
Capital and Allowance for Loan Losses/Assets	11.01%	11.08%	-0.07%
Total Loans/Assets	72.98%	70.98%	2.00%
Past Due and Nonaccrual Loans/Total Loans	1.52%	1.54%	-0.02%
Allowance for Loan Losses/Loans	1.30%	1.44%	-0.14%
Average Net Interest Margin	4.16%	4.10%	0.06%
Return on Assets	1.15%	1.12%	0.03%

NOTES:

2004 does not include eleven nondeposit trust companies.
2005 does not include ten nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF DECEMBER 31, 2005**

MILLIONS OF DOLLARS	12/31/2005			12/31/2004	PERCENT CHANGE
	298 STATE BANKS	45 NATIONAL BANKS	343 ALL BANKS	342 ALL BANKS	
ASSETS					
Cash and Due from Banks	1,903	1,561	3,464	2,972	16.6%
Investment Securities	10,247	7,715	17,962	19,880	-9.6%
Total Loans and Leases	44,069	20,364	64,433	57,908	11.3%
Less: Reserves	573	288	861	849	1.4%
Federal Funds Sold	1,265	744	2,009	1,698	18.3%
Fixed Assets	1,219	757	1,976	1,791	10.3%
Other Real Estate	76	12	88	91	-3.3%
Intangible Assets	774	169	943	936	0.7%
Other assets	1,403	651	2,054	1,782	15.3%
TOTAL ASSETS	\$60,383	\$31,685	\$92,068	\$86,209	6.8%
LIABILITIES					
Total Deposits	48,420	24,279	72,699	67,224	8.1%
Deposits over 100M	8,413	2,520	10,933	8,179	33.7%
Brokered Deposits	2,240	377	2,617	1,612	62.3%
Federal Funds Purchased	2,386	3,182	5,568	6,120	-9.0%
Other liabilities	3,441	1,599	5,040	4,610	9.3%
Total Equity Capital	6,136	2,625	8,761	8,255	6.1%
TOTAL LIABILITIES	\$60,383	\$31,685	\$92,068	\$86,209	6.8%
EARNINGS					
Interest Income	3,231	1,533	4,764	3,936	21.0%
Interest Expense	1,123	489	1,612	1,033	56.1%
Net Interest Income	2,108	1,044	3,152	2,903	8.6%
Provision for Loan Losses	74	55	129	168	-23.2%
Net Income	688	404	1,092	996	9.6%
Cash Dividends	370	346	716	677	5.8%
Net Loan Losses	69	47	116	129	-10.1%