

Commercial banks headquartered in the St. Louis metro area: a snapshot

Data as of Sept. 30, 2011. Ranking based on total assets

Total assets, loans and net income figures in thousands of dollar; ratios are in percent

Rank	Name	Total Assets	Net Income, year to date	Return on Average Assets*	Total loans	Problem loans and foreclosed properties/ Total loans**	Tier 1 Leverage Ratio***
1	FIRST BK	6,750,870	-15,964	-0.30	3,502,791	10.75	8.22
2	ENTERPRISE B&TC	3,360,371	30,156	1.34	2,215,615	4.96	7.11
3	BANK OF EDWARDSVILLE	1,610,292	8,018	0.72	683,342	3.49	8.55
4	FIRST NB OF ST LOUIS	1,409,480	14,564	1.37	1,069,909	2.71	9.96
5	MIDWEST BANKCENTRE	1,073,645	5,040	0.62	680,651	1.38	10.53
6	RELIANCE BK	1,060,282	-16,152	-1.87	729,920	16.60	6.82
7	EAGLE B&TC OF MO	829,252	5,775	0.95	544,897	2.99	9.76
8	BANK OF WASHINGTON	797,291	6,629	1.14	683,326	9.12	11.13
9	CNB B&T NA	681,417	3,456	0.96	450,626	3.28	7.48
10	FIRST COLLINSVILLE BK	628,014	4,027	0.86	442,326	1.70	8.43
11	CASS CMRL BK	623,706	6,287	1.39	500,253	0.76	9.52
12	JEFFERSON B&TC	571,048	296	0.06	434,158	11.03	10.00
13	SOUTHERN CMRL BK	533,222	-701	-0.18	326,825	6.25	9.00
14	LINDELL B&TC	508,840	6,490	1.73	216,466	4.48	11.04
15	BUSINESS BK	498,895	2,258	0.58	395,145	4.20	11.49
16	FIRST NB IN STAUNTON	476,074	4,523	1.30	290,834	0.90	9.70
17	CITIZENS NB OF GREATER STL	466,028	3,047	0.85	347,497	4.48	10.84
18	SAINT LOUIS BK	420,495	-230	-0.07	285,765	20.47	7.51
19	ROYAL BKS OF MO	412,625	2,507	0.77	309,877	3.27	10.50
20	PEOPLES B&TC CO	397,495	1,499	0.50	264,584	13.05	7.70
21	FIRST COUNTY BK	390,388	2,011	0.68	318,351	1.49	9.02

22	FIRST NB OF WATERLOO	345,740	1,536	0.61	138,097	5.16	8.69
23	FRONTENAC BK	344,831	-1,641	-0.60	246,503	14.16	7.03
24	TRUMAN BK	337,947	-3,158	-1.19	248,568	26.57	5.26
25	GERMANTOWN T&SB	327,919	4,091	1.69	131,122	0.09	12.57
26	SAINT JOHNS B&TC	307,703	862	0.38	203,264	8.50	9.47
27	LIBERTY BK	285,741	1,863	0.85	143,199	6.11	9.61
28	ROCKWOOD BK	282,628	-3,566	-1.63	182,229	11.20	9.41
29	CITIZENS CMNTY BK	279,327	1,727	0.85	160,916	2.22	9.03
30	BANK OF O'FALLON	275,542	2,438	1.20	175,661	2.15	13.62
31	UNITED BK OF UNION	275,022	3,320	1.58	203,644	1.92	10.59
32	BANK OF OLD MONROE	271,828	2,919	1.47	115,375	1.36	10.89
33	BANK OF SULLIVAN	267,178	1,065	0.52	232,028	1.47	10.60
34	UNICO BK	231,384	4,049	2.31	121,258	1.64	9.66
35	BANK OF FRANKLIN CTY	226,892	-1,074	-0.63	156,347	9.50	8.05
36	BRADFORD NB	225,589	2,423	1.45	122,863	0.46	8.30
37	BREMEN B&TC	221,944	97	0.06	154,044	7.79	8.77
38	FIRST ST BK OF ST CHARLES MO	217,569	431	0.28	141,603	5.01	14.88
39	MISSOURI BK	204,277	2,278	1.49	126,727	2.99	9.79
40	PARKSIDE FNCL B&TC ****	202,967	992	0.67	178,242	0.00	10.13
41	BELGRADE ST BK	195,570	969	0.65	143,290	2.53	10.97
42	TRIAD BK	192,824	387	0.27	148,498	3.99	9.80
43	COMMUNITY FIRST BK	192,388	1,887	1.33	163,312	1.66	14.22
44	COMMERCIAL BK	174,350	-839	-0.65	111,039	6.20	7.15
45	FARMERS & MRCHS BK OF ST CLAIR	168,054	714	0.57	118,276	1.32	10.06
46	CITIZENS BK	167,250	-338	-0.26	133,591	7.73	11.50
47	CONCORD BK	159,567	519	0.46	115,468	3.19	7.13
48	FIRST NB	158,737	1,033	0.90	69,802	0.66	12.33
49	FORTUNEBANK	152,948	377	0.33	110,016	6.26	9.01
50	JERSEY ST BK	139,356	1,020	0.97	56,245	1.24	7.50
51	NEW FRONTIER BK	133,817	-812	-0.80	101,334	15.72	9.48
52	FARMERS ST BK OF HOFFMAN	132,736	871	0.89	52,516	0.65	13.02
53	STATE BK OF WATERLOO	129,358	778	0.80	81,660	5.61	9.15
54	MIDWEST RGNL BK	116,920	334	0.42	90,493	0.35	8.97
55	BANK OF KAMPSVILLE	101,566	754	1.00	58,694	0.32	13.27

56 MERAMEC VALLEY BK	100,880	-604	-0.73	64,530	15.09	8.25
57 1ST ADVAN BK	83,730	-532	-0.77	63,371	19.27	4.78
58 BANK OF BELLEVILLE	81,101	324	0.57	62,538	0.60	8.26
59 VILLAGE BK	74,755	331	0.59	46,114	4.80	9.42
60 COMMUNITY BK OF TRENTON	74,478	539	0.97	51,272	3.42	11.26
61 BANK STAR	71,799	-222	-0.43	55,927	2.24	10.13
62 SILEX BKG CO ****	64,745	564	1.18	27,970	0.00	15.23
63 BANK OF CALHOUN CTY	64,560	149	0.31	32,919	1.72	8.15
64 BANK OF HILLSBORO	56,542	408	0.97	22,134	0.05	9.90
65 STATE BK OF ST JACOB	51,088	670	1.80	25,866	0.55	14.52
66 FIRST ILLINOIS BK	50,746	767	1.98	7,113	0.35	9.43
67 FIRST CMNTY ST BK	47,224	167	0.46	31,566	3.12	9.02
68 SUPERIOR BK	45,222	-130	-0.34	35,504	16.15	6.43
69 COLUMBIA NB	44,235	15	0.05	26,006	3.63	11.27
70 BANK OF MODESTO	40,472	187	0.63	22,657	1.35	9.46
71 FMB BK	37,173	16	0.05	19,394	8.63	8.56
72 FARMERS ST BK ****	19,350	129	0.89	4,750	0.00	15.83
73 CHESTERFIELD ST BK	18,308	136	1.00	9,551	3.07	8.73

* Return on assets: Bank profit as a percent of assets. The higher the number, the better. In good times, it is usually above 1 percent.

** Problem loans + foreclosed property to total loans (including foreclosed properties): The percentage of loans upon which payment is very delinquent. The lower the number, the better.

*** Tier 1 leverage ratio: A measure of capital adequacy. It must be at 5 percent or better for the bank to be considered "well capitalized."

**** Recorded no problems loans

NOTE: Stifel Financial was excluded from this online list since it doesn't have retail banking operations.

SOURCE: Federal Reserve Bank of St. Louis