Commercial banks and thrifts headquartered in the St. Louis area

Data as of Sept. 30, 2013; institutions ranked by total assets.

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

Name	Total Assets	Net Income, year to date	Return on Average Assets*	Total loans	Bad loans and foreclosed properties/ Total loans**	Tier 1 Leverage Ratio***
FIRST BANK	6,216,955	33,517	0.71	2,807,323	5.23	10.09
ENTERPRISE BANK & TRUST	3,090,431	33,358	1.43	2,282,123	3.20	9.75
BANK OF EDWARDSVILLE, TH	1,679,879	9,962	0.82	650,498	2.97	9.07
FIRST NATIONAL BANK OF ST	1,479,006	15,488	1.39	1,080,265	1.81	9.60
PULASKI BANK	1,281,046	11,211	1.15	1,059,422	3.61	10.31
MIDWEST BANKCENTRE	1,152,876	6,726	0.79	763,047	1.95	10.70
RELIANCE BANK	1,009,306	4,946	0.67	628,478	6.83	10.04
EAGLE BANK AND TRUST COI	890,095	4,842	0.73	621,806	3.77	9.58
HEARTLAND BANK	866,913	11,610	1.90	642,978	4.30	9.88
BANK OF WASHINGTON	742,817	1,588	0.27	553,434	10.37	9.29
CNB BANK & TRUST, NA	713,187	4,438	0.82	459,096	1.93	8.22
CASS COMMERCIAL BANK	663,101	6,135	1.29	505,662	0.16	11.43
FIRST COLLINSVILLE BANK	658,019	4,326	0.89	448,363	1.93	8.79
FIRST CLOVER LEAF BANK, FS	646,305	3,192	0.70	375,113	3.56	10.23
BUSINESS BANK OF ST. LOUIS	516,348	3,261	0.85	413,238	3.41	10.26
SOUTHERN COMMERCIAL BA	508,029	2,706	0.70	277,678	2.28	10.49
LINDELL BANK & TRUST COM	491,354	6,138	1.66	220,331	0.68	11.59
FIRST NATIONAL BANK IN STA	485,917	4,453	1.23	316,624	1.33	10.56
JEFFERSON BANK AND TRUST	480,133	2,795	0.78	325,841	6.06	11.27
CITIZENS NATIONAL BANK OI	437,391	3,479	1.05	309,851	3.52	12.99
ROYAL BANKS OF MISSOURI	419,875	3,144	0.98	331,005	4.37	11.97
PEOPLES BANK & TRUST CO.	397,879	2,407	0.77	216,433	11.77	6.95
FIRST COUNTY BANK	389,938	2,902	0.98	318,365	1.35	9.03
SAINT LOUIS BANK	380,768	543	0.18	248,145	12.92	7.61
FIRST NATIONAL BANK OF W	369,900	1,485	0.55	144,155	5.09	9.49
GERMANTOWN TRUST & SAV	334,784	3,566	1.39	155,253	0.15	12.58
BANK OF SULLIVAN	332,765	1,867	0.74	269,878	5.60	9.38
SAINT JOHN'S BANK AND TRU	307,453	457	0.20	198,065	7.21	8.72
CITIZENS COMMUNITY BANK	303,669	2,330	1.03	190,219	1.47	9.78
BANK OF OLD MONROE, THE	301,958	2,608	1.17	135,096	0.46	11.67
UNITED BANK OF UNION	296,606	3,247	1.47	210,886	1.75	10.64
LIBERTY BANK	291,172	1,868	0.87	156,159	2.95	10.36
BANK OF O'FALLON	289,656	2,459	1.18	191,756	1.16	13.58
PARKSIDE FINANCIAL BANK A	283,096	1,727	0.87	248,853	0.41	10.04
FRONTENAC BANK	267,018	292	0.14	191,433	13.30	9.26
FIRST STATE BANK OF ST. CH	263,479	1,101	0.57	174,673	1.72	12.46
MIDWEST REGIONAL BANK	255,802	876	0.55	195,545	0.09	9.21

ROCKWOOD BANK	255,437	996	0.53	174,830	7.51	11.58
UNICO BANK	247,179	1,425	0.79	131,802	1.69	9.63
BRADFORD NATIONAL BANK	246,027	1,933	1.05	132,122	0.68	9.19
TRIAD BANK	221,372	1,118	0.67	175,866	1.90	10.14
BANK OF FRANKLIN COUNTY	214,721	414	0.26	152,354	7.67	8.88
BREMEN BANK AND TRUST C	209,833	194	0.12	116,367	7.27	9.03
COMMUNITY FIRST BANK	206,968	2,123	1.38	169,955	1.11	13.65
BELGRADE STATE BANK	205,889	1,377	0.89	158,861	0.59	10.36
MISSOURI BANK, THE	194,723	2,479	1.67	125,296	3.01	10.80
CITIZENS BANK	168,192	597	0.46	118,986	6.34	12.07
COMMERCIAL BANK	167,828	304	0.24	98,094	4.49	8.15
FARMERS AND MERCHANTS	160,496	710	0.59	117,713	1.70	11.82
FIRST NATIONAL BANK IN CA	147,953	909	0.81	73,116	0.11	13.82
JERSEY STATE BANK	147,340	1,180	1.08	57,110	1.99	10.66
FARMERS STATE BANK OF HO	142,634	847	0.79	57,211	0.90	12.81
FORTUNEBANK	141,440	89	0.08	109,648	7.65	10.17
CONCORD BANK	141,365	758	0.69	112,123	4.66	7.62
STATE BANK OF WATERLOO	132,355	510	0.51	76,807	3.69	9.93
COLLINSVILLE BUILDING AND	125,681	476	0.50	89,469	0.70	24.78
FIRST FSB OF MASCOUTAH	112,176	39	0.04	40,612	1.88	11.36
BANK OF KAMPSVILLE	106,091	663	0.82	56,126	0.54	14.15
BANK OF BELLEVILLE	106,079	551	0.71	78,634	0.16	8.15
NEW FRONTIER BANK	104,905	(48)	(0.06)	59,596	12.48	6.74
HOME FEDERAL SAVINGS AN	97,311	87	0.12	66,887	1.83	10.68
MERAMEC VALLEY BANK	95,566	(262)	(0.36)	57,016	11.10	8.63
TEMPO BANK	88,347	305	0.45	73,862	1.62	11.05
VILLAGE BANK, THE	79,625	384	0.65	46,067	1.60	9.41
COMMUNITY BANK OF TREN	74,759	430	0.76	48,172	3.73	11.62
1ST ADVANTAGE BANK	73,369	(246)	(0.45)	60,420	18.73	9.42
SILEX BANKING COMPANY	69,187	513	0.98	28,794	-	14.75
BANK STAR	68,209	312	0.61	49,178	3.08	9.35
BANK OF CALHOUN COUNTY	66,899	184	0.37	33,336	2.18	8.13
BANK OF HILLSBORO	57,165	516	1.17	31,139	0.03	11.77
STATE BANK OF ST. JACOB	56,537	508	1.26	24,206	2.12	14.73
FIRST ILLINOIS BANK	49,576	195	0.52	6,881	9.97	10.78
COLUMBIA NATIONAL BANK	46,834	103	0.29	27,115	4.48	10.99
FIRST COMMUNITY STATE BA	46,060	225	0.59	36,479	1.19	8.51
BANK OF MODESTO	44,836	226	0.66	22,708	0.23	9.35
GUARDIAN SAVINGS BANK, F	38,657	17	0.06	10,813	1.69	20.03
FMB BANK	36,657	47	0.16	16,281	6.92	9.17
SUPERIOR BANK	32,498	(319)	(1.26)	20,502	25.34	5.78
FARMERS STATE BANK OF M	21,253	191	1.14	5,841	0.65	15.41
CHESTERFIELD STATE BANK	20,637	223	1.67	14,035	3.71	9.39

* 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.”

NOTE: Scottrade, Stifel, Edward Jones Trust and TIAA Cref were excluded from this online list because they do not have retail banks open to the general public.

SOURCE: Federal Reserve Bank of St. Louis