



**Financial Highlights - Business Bancshares, Inc.**  
(In Thousands of Dollars, Except Per Share Data)

	As Of		Change	
	12/31/2015	12/31/2014	\$	%
<b>Balance Sheet Data</b>				
Total Assets	\$589,543	\$561,232	\$28,311	5.04%
Net Loans	452,193	412,379	39,814	9.65%
Total Deposits	507,558	485,520	22,038	4.54%
Total Shareholders' Equity	61,373	57,018	4,355	7.64%
Book Value Per Common Share	\$21.74	\$20.60	\$1.14	5.53%
Common Shares Outstanding	2,822,402	2,767,402		
<b>Capital Ratios</b>				
Common Equity Tier 1 Capital	11.94%	12.14%		
Tier 1 Risk-based Capital	13.69%	14.04%		
Total Risk-based Capital	14.95%	15.30%		
Leverage Ratio	12.43%	12.25%		
<b>Asset Quality</b>				
Nonperforming Loans to Total Loans	0.71%	0.90%		
Nonperforming Assets to Total Assets	1.19%	1.34%		

	Quarter-To-Date		Change		Year-To-Date		Change	
	12/31/2015	12/31/2014	\$	%	12/31/2015	12/31/2014	\$	%
Net Income	\$1,131	\$1,113	\$18	1.62%	\$4,837	\$3,903	\$934	23.93%
Diluted Earnings Per Common Share (EPS)	\$0.40	\$0.40	\$0.00	0.00%	\$1.71	\$1.41	\$0.30	21.28%
Dividends Per Share					\$0.25	-	\$0.25	-
<b>Performance Ratios</b>								
Return on Average Assets	0.80%	0.82%			0.88%	0.75%		
Return on Average Common Equity	7.43%	7.86%			8.22%	7.14%		
Net Interest Margin	3.16%	3.15%			3.11%	3.17%		
Efficiency Ratio	70.33%	66.17%			69.45%	70.70%		

**Financial Highlights - The Business Bank of St. Louis**  
(In Thousands of Dollars)

	As Of		Change	
	12/31/2015	12/31/2014	\$	%
<b>Balance Sheet Data</b>				
Total Assets	\$589,269	\$561,294	\$27,975	4.98%
Net Loans	452,193	412,379	39,814	9.65%
Total Deposits	507,965	486,294	21,671	4.46%
Total Shareholders' Equity	69,342	64,798	4,544	7.01%
<b>Capital Ratios</b>				
Common Equity Tier 1 Capital	13.52%	13.77%		
Tier 1 Risk-based Capital	13.52%	13.77%		
Total Risk-based Capital	14.78%	15.02%		
Leverage Ratio	12.23%	12.00%		
<b>Asset Quality</b>				
Nonperforming Loans to Total Loans	0.71%	0.90%		
Nonperforming Assets to Total Assets	1.19%	1.34%		

	Quarter-To-Date		Change		Year-To-Date		Change	
	12/31/2015	12/31/2014	\$	%	12/31/2015	12/31/2014	\$	%
Net Income	\$1,199	\$1,183	\$16	1.35%	\$5,119	\$4,234	\$885	20.90%
<b>Performance Ratios</b>								
Return on Average Assets	0.84%	0.87%			0.93%	0.82%		
Return on Average Equity	6.95%	7.37%			7.64%	6.72%		
Net Interest Margin	3.25%	3.24%			3.18%	3.28%		
Efficiency Ratio	67.75%	63.21%			66.92%	67.10%		

Contact:

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