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# HOME MORTGAGE DISCLOSURE ACT

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AUGUST 31, 2018

Report to the Treasurer of the City of St. Louis  
Per Ordinance 64457

Prepared by:



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# Introduction

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This document was prepared by the St. Louis Planning and Urban Design Agency in accordance with Section 6 of Municipal Ordinance 64457. This annual report contains information about the residential lending activities of the banks that have applied to be City of St. Louis Depositories. All information provided in this report comes from these banks, the Consumer Financial Protection Bureau (CFPB), and the Federal Financial Institutions Examination Council (FFIEC), which monitors institutional compliance with the Federal Home Mortgage Disclosure Act and the Community Revitalization Act. This information has been analyzed and presented to promote readability and comparison.

The intent of the ordinance is to encourage St. Louis lending institutions to continue their financial commitment to the revitalization of the City and its neighborhoods through mortgage and home improvement loans to credit-worthy individuals. The approach used by the City of St. Louis is to place its funds in those institutions that show such commitments.

The ordinance requires the potential depository to submit the following information each year at the request of the Treasurer’s Office:

- 1. Copies of reports from the most recent reporting period compiled by the institution under the requirements of the Home Mortgage Disclosure Act of 1975 (HMDA);
- 2. Certification by a responsible officer that the institution has adopted and publicly posted the pledge of fair lending practices found in Section 5 of Municipal Ordinance 64457.

In addition to those terms required by the Ordinance, the City Treasurer requests that additional materials be submitted to enable a more thorough analysis of the lending institution’s activities. These materials may include items such as newspaper advertisements, copies of office directives dealing with fair lending policies, and recent Community Reinvestment Statements. Newly included in the report this year is Appendix E, which provides supplemental data on select institutions that submitted summary responses on their lending practices.

## The Federal Home Mortgage Disclosure Act of 1975 (HMDA)

The intent of this law is to make loan data available to the public, thereby allowing for determination of whether or not depository institutions are fulfilling their obligations to serve the housing needs of their communities. Similarly, this data can be reviewed by public officials, allowing them to invest public sector funds in institutions that are making the most effort to encourage private investment in neighborhoods.

The Disclosure Statements which the potential depository institutions are required to submit under the HMDA have been a useful tool in determining which institutions are the most involved in issuing loans throughout the City’s residential areas. According to the HMDA rules, each year depository institutions are required to compile information concerning their residential mortgage loan performance by geographic area.

A 2015 HMDA rule change issued by the CFPB has exempted certain institutions with fewer than 25 home purchase, home improvement, or refinancing loan originations in the previous two years from gathering and reporting HMDA data. The following institution has submitted an application for consideration as a City of St. Louis Depository but no longer gathers or submits HMDA data. This bank is not included in this report.

- Royal Banks of Missouri

Additional changes to the applicant banks list since 2016 include the removal of BMO Harris and the addition of Enterprise Bank.

# Report Description and Overview

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## Description

Bank analyses were based on raw information received from each institution and data obtained from the Federal Financial Institutions Examination Council (FFIEC) and Consumer Financial Protection Bureau (CFPB) websites. This report was produced by the Research Department of the Planning and Urban Design Agency (PDA), City of St. Louis. PDA supports the Planning Commission in planning the future of the City of St. Louis. Considerable staff resources were involved in the writing, data analysis, and mapping contained in this report. This report is on file at PDA and can be obtained by calling the Research Division at 314-657-3700.

<b>Lending Summary:</b>	Summarizes the five-year lending patterns for each applicant bank. The summary depicts the number and dollar amount of each applicant’s loans within both the city and the metropolitan statistical area (MSA). From this data, percentages for each year are calculated regarding the proportion of city loan activity to MSA loan activity for each bank. In some instances, data was not available because a bank did not apply for City depository status in a given year and historical data was not available.
<b>Historical Patterns:</b>	Provides a historical overview of an applicant’s lending activity based upon available data. The overview covers the years 1997 to 2017.
<b>Maps:</b>	Visually displays where loans were made within the city. Each census tract is color-coded to show the number of loans and their dollar amount.
<b>Distribution of Loans:</b>	Provides a geographic breakdown by loan type of each applicant’s residential loans. This includes a census tract summary of each type for loan originated.
<b>Application &amp; Denial:</b>	This report includes the number of applications and denials by bank, county, MSA, and tract-level for the City of St. Louis.

# Lending Summary

## Overview

This report summarizes the lending patterns of thirteen local banks that applied to be depositories of City funds. The summary includes only loan originations. There are three types:

- Home Purchases
- Home Improvements
- Refinancing

The summaries below illustrate the general activity of the banks in the City and the Metro area market (for a full ranking of bank activity please refer to appendix B page 61). The tables displayed throughout this report illustrate select counties in the St. Louis Metropolitan area. There are also tables comparing the City of St. Louis to the entire St. Louis Metropolitan area.

For the purposes of this report, the St. Louis Metropolitan area/Metropolitan Statistical Area (MSA) is comprised of the following Missouri counties, except where otherwise noted:

- St. Louis City
- St. Louis County
- St. Charles County
- Jefferson County
- Franklin County

All charts, maps and data in this report refer to the year 2017, unless otherwise noted.

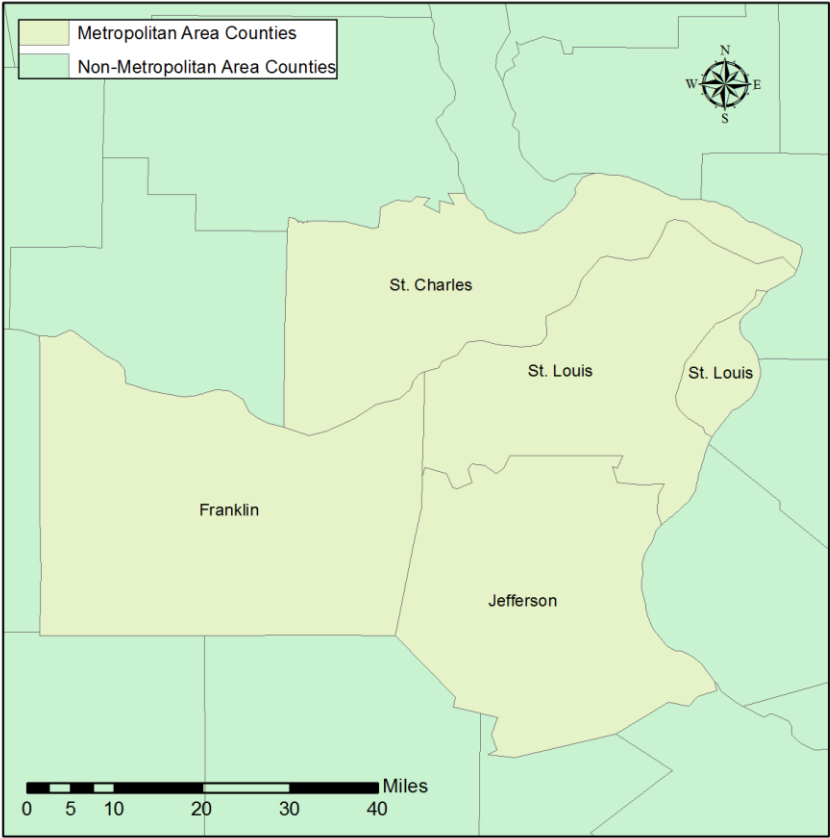
## Number & Amount of City Loans

The 13 banks analyzed in this report issued 1,201 loans in the City totaling \$258,882,000. This represents an 18.4% decrease in the number of loans and a 12.2% increase in the amount as compared to 2016.

- Home Purchases: 621 loans totaling \$147,665,000. This represents a 7.8% increase in the number of loans and a 37.0% increase in the amount as compared to 2016.
- Home Improvements: 179 loans totaling \$7,900,000. This represents a 6.6% increase in the number of loans and a 16.1% decrease in the amount as compared to 2016.
- Refinancing: 402 loans totaling \$103,317,000. This represents a 40.5% decrease in the number of loans and a 8.5% decrease in the amount as compared to 2016.

## Bank Rankings for the City of St. Louis

- Busey Bank issued the highest loans by amount, totaling \$56,513,000. In the number of loans issued, US Bank ranked first, with 304.
- US Bank issued the second highest amount of loans, totaling \$46,498,000. In the number of loans issued, Bank of America ranked second, with 182.
- PNC Bank issued the third highest amount of loans, totaling \$39,286,000. In the number of loans issued, Midwest BankCentre ranked third, with 163.



- Of the nine lending institutions that originated 50 or more loans in the City of St. Louis in 2017, Busey Bank originated the highest percentage of city loans by amount (21.8%), while US Bank issued the most by number (25.3%).

## Bank Rankings for Ratio of Loans Originated to Loan Applications (City of St. Louis)

- Lindell Bank had the highest ratio of loans originated to applications, 93.6%.
- Busey Bank had the second highest ratio of loans originated to applications, 77.0%.
- Enterprise Bank had the third highest ratio of loans originated to applications, 72.1%.
- First Bank had the fourth highest ratio of loans originated to applications, 70.1%.
- Midwest BankCentre the fifth highest ratio of loans originated to applications, 68.2%.

## Summary

- Overall, mortgage lending activity increased by amount but decreased by number in the City, amongst depository applicants, from 2016 to 2017: A 12.2% increase in the total dollar amount of loans originated and an 18.4% decrease in total number.
- Home purchase and home improvement loans both increased in the total number of loans originated, although the number of refinancing loans decreased. Home purchase loans had the largest increase by number of loans (7.8% increase) and the largest increase in amount (37.0% increase)
- Loan activity in the MSA decreased by 28.5% in the number of loans originated and 27.6% in the amount, although this decrease is at least partially attributable to the reduced number of depository applicants in 2017. Refinance loans experienced the largest decrease, falling by number and amount in every county in the MSA. Home Purchase loans represented the majority of loans reported on the Loan Application Register in the St. Louis MSA.
- The City of St. Louis represented 18.9% of loan denials (by number) in the MSA while representing only 13.5% of loan originations.

# City of St. Louis – Income Distribution\*

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2017 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2017 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1011	Middle	No	92.64	\$74,300	\$68,832	\$65,517	2,591	21.27	551	952	1,179
1012	Middle	No	99.82	\$74,300	\$74,166	\$70,595	3,275	9.44	309	1,099	1,391
1013	Middle	No	107.61	\$74,300	\$79,954	\$76,103	4,040	18.04	729	1,413	2,115
1014	Moderate	No	62.12	\$74,300	\$46,155	\$43,935	2,750	40.8	1,122	682	1,367
1015	Moderate	No	54.79	\$74,300	\$40,709	\$38,750	3,771	52.29	1,972	448	1,541
1018	Moderate	No	71.04	\$74,300	\$52,783	\$50,240	3,452	47.19	1,629	481	1,566
1021	Middle	No	95.71	\$74,300	\$71,113	\$67,688	2,802	20.27	568	593	1,390
1022	Upper	No	122.38	\$74,300	\$90,928	\$86,545	6,367	10.22	651	2,111	3,031
1023	Moderate	No	72.69	\$74,300	\$54,009	\$51,406	1,987	9.06	180	727	923
1024	Moderate	No	70.21	\$74,300	\$52,166	\$49,653	2,673	15.38	411	607	1,103
1025	Middle	No	80.3	\$74,300	\$59,663	\$56,793	2,028	15.04	305	548	1,003
1031	Upper	No	137.45	\$74,300	\$102,125	\$97,202	3,220	14.16	456	873	1,542
1034	Upper	No	120.87	\$74,300	\$89,806	\$85,478	1,874	6.88	129	650	948
1036	Middle	No	92	\$74,300	\$68,356	\$65,066	1,448	23.9	346	442	590
1037	Middle	No	116.31	\$74,300	\$86,418	\$82,258	2,408	14.62	352	777	1,296
1038	Middle	No	104.64	\$74,300	\$77,748	\$74,000	3,902	12.63	493	1,364	1,863
1042	Middle	No	93.73	\$74,300	\$69,641	\$66,284	3,435	16.54	568	823	1,648
1045	Middle	No	114.11	\$74,300	\$84,784	\$80,703	1,597	22.17	354	412	888
1051.98	Upper	No	191.28	\$74,300	\$142,121	\$135,272	3,483	25.84	900	733	839
1052	Middle	No	90.37	\$74,300	\$67,145	\$63,910	2,977	58.21	1,733	597	606
1053	Moderate	No	59.41	\$74,300	\$44,142	\$42,017	2,450	93.02	2,279	417	642
1054	Low	No	48.64	\$74,300	\$36,140	\$34,400	2,337	94.78	2,215	126	823
1055	Low	No	49.18	\$74,300	\$36,541	\$34,784	2,993	95.79	2,867	552	1,168
1061	Low	No	36.67	\$74,300	\$27,246	\$25,938	1,724	99.59	1,717	282	1,097
1062	Low	No	20.32	\$74,300	\$15,098	\$14,375	1,825	99.51	1,816	218	753
1063	Low	No	48.9	\$74,300	\$36,333	\$34,583	1,455	98.9	1,439	273	1,037
1064	Low	No	46.25	\$74,300	\$34,364	\$32,708	2,445	99.26	2,427	398	1,428
1065	Low	No	41.79	\$74,300	\$31,050	\$29,555	2,852	95.62	2,727	450	1,347
1066	Low	No	46.31	\$74,300	\$34,408	\$32,750	1,709	99.01	1,692	214	901
1067	Low	No	38.54	\$74,300	\$28,635	\$27,257	2,960	99.97	2,959	565	1,854
1072	Low	No	42.11	\$74,300	\$31,288	\$29,784	1,156	99.48	1,150	221	582
1073	Low	No	42.68	\$74,300	\$31,711	\$30,184	4,675	98.46	4,603	1,035	2,170
1074	Low	No	35.86	\$74,300	\$26,644	\$25,362	2,968	98.96	2,937	515	1,316
1075	Moderate	No	56.68	\$74,300	\$42,113	\$40,083	2,420	98.8	2,391	544	1,303
1076	Moderate	No	51.44	\$74,300	\$38,220	\$36,379	2,197	98.09	2,155	467	1,051
1081	Moderate	No	51.61	\$74,300	\$38,346	\$36,500	3,144	96.56	3,036	601	1,436
1082	Moderate	No	64.26	\$74,300	\$47,745	\$45,446	2,504	97	2,429	653	1,096
1083	Moderate	No	55.73	\$74,300	\$41,407	\$39,412	1,987	94.21	1,872	513	1,054
1096	Moderate	No	54.54	\$74,300	\$40,523	\$38,571	3,222	98.6	3,177	627	1,597
1097	Low	No	27.66	\$74,300	\$20,551	\$19,567	2,239	88.88	1,990	313	1,457
1101	Low	No	40.57	\$74,300	\$30,144	\$28,696	2,879	99.06	2,852	482	1,569
1102	Low	No	44.52	\$74,300	\$33,078	\$31,484	2,309	99.74	2,303	391	1,413
1103	Low	No	38.38	\$74,300	\$28,516	\$27,143	1,968	98.42	1,937	296	1,390
1104	Low	No	44.56	\$74,300	\$33,108	\$31,518	2,147	99.72	2,141	447	1,324
1105	Moderate	No	51.12	\$74,300	\$37,982	\$36,154	1,013	99.51	1,008	222	793
1111	Low	No	38.49	\$74,300	\$28,598	\$27,222	1,814	97.02	1,760	245	808
1112	Low	No	31.92	\$74,300	\$23,717	\$22,574	1,021	94.22	962	169	596
1113	Low	No	41.03	\$74,300	\$30,485	\$29,018	1,348	99.7	1,344	183	722
1114	Low	No	45.31	\$74,300	\$33,665	\$32,045	1,396	99.21	1,385	213	775
1115	Low	No	29.95	\$74,300	\$22,253	\$21,181	620	99.84	619	91	473
1121	Upper	No	165.34	\$74,300	\$122,848	\$116,929	4,432	36.98	1,639	872	819
1122	Moderate	No	52.36	\$74,300	\$38,903	\$37,031	1,645	94.71	1,558	234	687
1123	Low	No	40.75	\$74,300	\$30,277	\$28,818	2,038	98.87	2,015	254	852
1124	Upper	No	134.77	\$74,300	\$100,134	\$95,313	4,132	41.31	1,707	684	559
1135	Middle	No	99.49	\$74,300	\$73,921	\$70,361	2,231	3.23	72	800	1,322
1141.01	Moderate	No	70.21	\$74,300	\$52,166	\$49,655	4,334	29.72	1,288	722	2,300
1141.02	Upper	No	139.85	\$74,300	\$103,909	\$98,906	4,002	3.27	131	1,061	2,043
1142	Middle	No	103.84	\$74,300	\$77,153	\$73,438	4,724	22.61	1,068	1,345	2,564
1143	Upper	No	125.4	\$74,300	\$93,172	\$88,686	5,300	14.25	755	2,069	2,754
1151	Moderate	No	68.05	\$74,300	\$50,561	\$48,125	4,226	26.36	1,114	1,055	1,618
1152	Low	No	48.33	\$74,300	\$35,909	\$34,181	3,348	60.66	2,031	498	1,168
1153	Moderate	No	60.09	\$74,300	\$44,647	\$42,500	5,248	52.1	2,734	1,152	2,231
1154	Moderate	No	61.35	\$74,300	\$45,583	\$43,387	3,185	40.03	1,275	731	1,288
1155	Low	No	42.07	\$74,300	\$31,258	\$29,756	7,069	63.74	4,506	970	2,606

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2017 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2017 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units	Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2017 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2017 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1156	Low	No	35.51	\$74,300	\$26,384	\$25,116	4,815	61.56	2,964	598	2,033	1231	Middle	No	92.37	\$74,300	\$68,631	\$65,327	3,650	74.16	2,707	761	1,783
1157	Low	No	34	\$74,300	\$25,262	\$24,048	3,789	68.43	2,593	415	1,698	1232	Upper	No	125.98	\$74,300	\$93,603	\$89,095	2,210	34.98	773	500	1,099
1161	Moderate	No	56.15	\$74,300	\$41,719	\$39,712	3,231	58.81	1,900	841	1,659	1233	Middle	No	83.42	\$74,300	\$61,981	\$59,000	2,920	32.77	957	633	1,614
1162	Middle	No	100.24	\$74,300	\$74,478	\$70,889	4,267	34.87	1,488	1,084	2,230	1241	Low	No	44.98	\$74,300	\$33,420	\$31,815	5,304	78.58	4,168	571	2,290
1163.01	Middle	No	84.64	\$74,300	\$62,888	\$59,861	3,608	36.45	1,315	754	1,553	1242	Low	No	39.63	\$74,300	\$29,445	\$28,026	3,382	74.48	2,519	469	1,724
1163.02	Low	No	44.18	\$74,300	\$32,826	\$31,250	2,477	83.73	2,074	286	1,292	1243	Middle	No	112.06	\$74,300	\$83,261	\$79,250	2,964	28.34	840	866	1,792
1164	Low	No	37.61	\$74,300	\$27,944	\$26,602	4,913	76.45	3,756	640	2,224	1246	Low	No	20.3	\$74,300	\$15,083	\$14,359	1,943	67.22	1,306	184	820
1165	Moderate	No	73.96	\$74,300	\$54,952	\$52,308	4,481	55.46	2,485	704	2,105	1255	Upper	No	170.91	\$74,300	\$126,986	\$120,865	2,903	36.27	1,053	458	66
1171	Moderate	No	67.65	\$74,300	\$50,264	\$47,841	1,469	30.5	448	174	992	1256	Moderate	No	77.24	\$74,300	\$57,389	\$54,623	4,185	56.87	2,380	202	75
1172	Middle	No	85.15	\$74,300	\$63,266	\$60,223	5,566	51.76	2,881	1,304	2,365	1257	Low	No	13.19	\$74,300	\$9,800	\$9,334	3,752	98.99	3,714	76	716
1174	Middle	No	91.44	\$74,300	\$67,940	\$64,669	4,307	41.19	1,774	928	1,756	1266	Low	No	26.37	\$74,300	\$19,593	\$18,654	3,495	83.89	2,932	264	1,007
1181	Moderate	No	50.19	\$74,300	\$37,291	\$35,500	1,161	70.63	820	189	780	1267	Low	No	37.62	\$74,300	\$27,952	\$26,607	1,089	60.33	657	225	939
1184	Unknown	No	0	\$74,300	\$0	\$0	1,557	41.3	643	12	46	1268	Middle	No	91.71	\$74,300	\$68,141	\$64,861	3,490	17.13	598	1,122	1,815
1186	Moderate	No	57.42	\$74,300	\$42,663	\$40,609	3,822	49.19	1,880	394	1,273	1269	Low	No	37.86	\$74,300	\$28,130	\$26,779	4,590	97.02	4,453	1,090	2,230
1191.01	Middle	No	85.79	\$74,300	\$63,742	\$60,676	2,587	53.42	1,382	432	391	1270	Low	No	45.14	\$74,300	\$33,539	\$31,923	2,052	85.53	1,755	195	666
1191.02	Upper	No	135.85	\$74,300	\$100,937	\$96,071	3,237	38.99	1,262	515	350	1271	Middle	No	92.37	\$74,300	\$68,631	\$65,327	3,650	74.16	2,707	761	1,783
1192	Upper	No	145.95	\$74,300	\$108,441	\$103,214	1,746	66.15	1,155	427	596	1272	Upper	No	125.98	\$74,300	\$93,603	\$89,095	2,210	34.98	773	500	1,099
1193	Low	No	47.72	\$74,300	\$35,456	\$33,750	4,319	48.55	2,097	12	205	1273	Middle	No	83.42	\$74,300	\$61,981	\$59,000	2,920	32.77	957	633	1,614
1202	Low	No	30.47	\$74,300	\$22,639	\$21,552	1,370	87.66	1,201	137	578	1274	Low	No	44.98	\$74,300	\$33,420	\$31,815	5,304	78.58	4,168	571	2,290
1211	Low	No	35.98	\$74,300	\$26,733	\$25,451	1,779	87.63	1,559	23	364	1275	Low	No	39.63	\$74,300	\$29,445	\$28,026	3,382	74.48	2,519	469	1,724
1212	Low	No	20.54	\$74,300	\$15,261	\$14,527	2,508	98.6	2,473	68	536	1276	Middle	No	112.06	\$74,300	\$83,261	\$79,250	2,964	28.34	840	866	1,792

\*This data was obtained from the Summary 2017 FFIEC Census Report. The MSA-level data provided employs the Census MSA definition covering the 15-county bi-state area.

# Community Reinvestment Act: Small Business Loan Activity

Small Business Loan Activity								
	City of St. Louis		Loan Amount		Loan Amount		Loan Amount	
	Total Loans		< \$100,000		\$100,000 to \$250,000		> \$250,000	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	515	\$13,443	495	\$5,761	9	\$1,655	11	\$6,027
Busey Bank	86	\$29,172	18	\$985	26	\$5,036	42	\$23,151
Commerce Bank	127	\$21,403	84	\$2,180	13	\$2,424	30	\$16,799
Enterprise Bank	111	\$31,340	41	\$1,977	25	\$4,222	45	\$25,141
First Bank	40	\$8,706	15	\$755	11	\$1,999	8	\$1,187
Midwest BankCentre	208	\$34,839	120	\$5,609	47	\$7,172	41	\$22,058
PNC Bank	245	\$14,825	166	\$2,936	17	\$3,115	18	\$9,597
Regions Bank	75	\$10,053	166	\$2,936	17	\$3,115	18	\$9,597
UMB Bank	58	\$15,233	27	\$1,222	10	\$1,871	21	\$12,140
US Bank	882	\$17,868	897	\$8,839	15	\$2,582	15	\$9,182
TOTAL	2,347	\$196,882	2,029	\$33,200	190	\$33,191	249	\$134,879

Source: Community Reinvestment Act, 2016

\*Loan Amount is represented in thousands of dollars

\*\*CRA Disclosure: This table does not reflect all data for these institutions, and is not available for all institutions

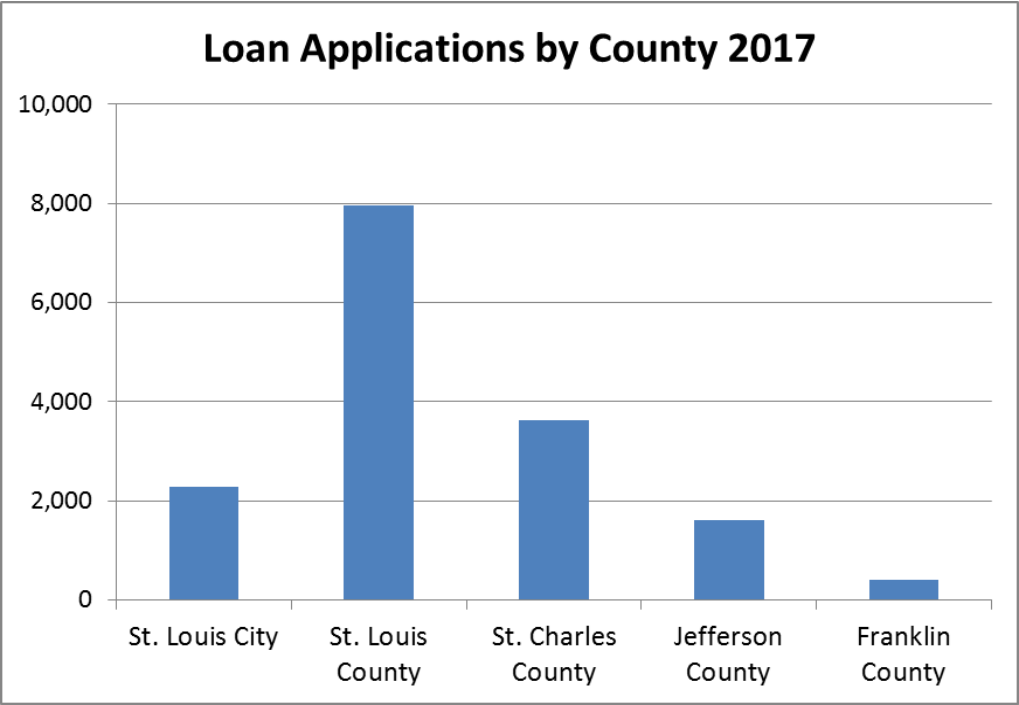
Metro St. Louis Small Business Loan Activity										
	City of St. Louis		St. Louis County		St. Charles County		Franklin County		Jefferson County	
	Total Loans		Total Loans		Total Loans		Total Loans		Total Loans	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	515	\$13,443	2,154	\$50,907	615	\$12,516	77	\$1,194	254	\$4,495
Busey Bank	86	\$29,172	222	\$68,308	27	\$7,938	7	\$1,972	13	\$3,526
Commerce Bank	127	\$21,403	520	\$89,043	118	\$10,056	29	\$10,548	90	\$5,619
Enterprise Bank	111	\$31,340	415	\$116,184	116	\$33,123	4	\$591	23	\$5,399
First Bank	40	\$8,706	306	\$14,113	40	\$3,471	5	\$410	7	\$780
Midwest BankCentre	208	\$34,839	252	\$72,126	22	\$7,660	9	\$3,633	76	\$12,981
PNC Bank	245	\$14,825	994	\$68,658	296	\$9,241	36	\$3,018	128	\$7,289
Regions Bank	75	\$10,053	234	\$28,301	97	\$7,811	5	\$1,268	23	\$2,508
UMB Bank	58	\$15,233	150	\$42,822	45	\$5,827	11	\$1,448	20	\$5,512
US Bank	882	\$17,868	3,666	\$76,040	1,230	\$18,642	248	\$4,590	519	\$9,473
TOTAL	2,347	\$196,882	8,913	\$626,502	2,606	\$116,285	431	\$28,672	1,153	\$57,582

Source: Community Reinvestment Act, 2016

\*Loan Amount is represented in thousands of dollars

# Loan Applications

Loan Applications						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	MSA
Bank of America	369	1072	382	225	47	2,095
Busey Bank	191	902	547	157	32	1,829
Commerce Bank	205	884	410	251	16	1,766
Enterprise Bank	86	307	77	94	9	573
First Bank	75	342	151	38	39	645
First Financial Bank	5	19	27		1	52
Lindell Bank	47	90	28	2		167
Midwest Bank	239	446	64	73		822
PNC Bank	132	494	250	98	34	1,008
Regions Bank	153	482	230	114	14	993
Reliance Bank	68	78	31	4	3	185
UMB Bank	9	53	20	20		102
US Bank	706	2,795	1,411	545	217	5,674
Grand Total	2,285	7,964	3,628	1,621	412	15,911



	Loan Applications by Census Tract in the City of St. Louis: 2017													
Census Tract	Bank of America	Busey Bank	Commerce Bank	Enterprise Bank	First Financial Bank	First Bank	Lindell Bank	Midwest Bank	PNC Bank	Regions Bank	Reliance Bank	UMB Bank	US Bank	Total
1011	2		1				2	3	3		1		9	21
1012	6	3	3	1		1		6		1			13	33
1013	5	6	3	2			1	3	1	3			11	33
1014	5	1	5			2	2	4	2	3	1		8	33
1015	4	1	2	3				1					6	14
1018		3				1	1	7	3	1	1		5	22
1021	2	2	1	2	1	1		1	2	1	2		5	18
1022	17	6	3	2		3	1	3	5	2	1	2	26	69
1023	3	2	2	1				5	1			1	8	22
1024	4	4					1	3	2				7	21
1025	3		1										5	9
1031	7	4	2			1	1	2	3	3			11	34
1034	5	2	2	1					2	2			6	19
1036	1	1	1	1				1	1				8	13
1037	14	4	2	2			1	1		5			21	48
1038	13	4	7	3		2		1		8			20	55
1042	1	4	4	2		2	5	3	2	1			5	27
1045	5	1	1						2	1			3	13
1051.98	8	7	9			3	2	1	2	2			9	43
1052	2	3	1	1				1	2	1			8	18
1053		1	2	2				2	3		1		6	15
1054	1							2		2			2	7
1055	2	1	1	1				3	3	1			8	19
1061			1	1			1	4	1	1			2	10
1062								1		1			2	4
1063				1					1				1	2
1064	1							2	1	1				5
1065	1		2								1	1	2	7
1066	1							1	1		1		3	7
1067	2	1	2							2	1		8	16
1072		1									2		3	6
1073	1	2	2					6	1	2			8	22
1074			1					1		2	1		2	7
1075			1					4		1			2	8
1076			2						1		1		7	11
1081	3	1	1					2	2	4	2		3	18

Census Tract	Bank of America	Busey Bank	Commerce Bank	Enterprise Bank	First Financial Bank	First Bank	Lindell Bank	Midwest Bank	PNC Bank	Regions Bank	Reliance Bank	UMB Bank	US Bank	Total
1082	3		1				1				1		6	12
1083	2		2	1	1			1		2	2			10
1096			3	1				2	3	1			7	16
1097								1	2	1			4	8
1101	1		1					5					1	8
1102			2							2			2	6
1103				1			1	1	1	2	1		2	8
1104	2	1	1					1	3	4	1			13
1105													1	1
1111	2				1			2			2		6	13
1112													4	4
1113								1	1				3	5
1114			1	1				2	1				2	6
1115			3	1				1					1	5
1121	6	5	3	2		1		2		1			6	24
1122			3			1		1	1	3	3		2	14
1123	1					2		3		1	1		2	10
1124	4	3	7			1	4	4		1	1		11	36
1135	3	6	2	3		2		3		5			8	29
1141.01	13	2	3	5		1	1	7	1	4	1		15	48
1141.02	19	6	3	2		1	2	3	1	4	2		20	61
1142	17	2	1	3		2	1	4	4	2	1		19	53
1143	14	6	10	6		1	2	2	3	2	2		22	64
1151	6	1	3	1		1		14		3			7	35
1152	4		1				1	7	2	4			5	24
1153	1	2	3				1	7	4	2	2		16	38
1154	5		2				2	5	2				12	28
1155	5		8	1				7	3			1	12	36
1156	1	1	1					2	1	2	2		5	15
1157	2	2	2			1		2	1	1			4	15
1161	5	2	2			1		5	4	2			14	35
1162	12	7	5	2		3	3	4	2	3	1		16	56
1163.01	5	5	8			1		1		1	4		12	37
1163.02	4	1	1		1	2		1					6	16
1164	4		1					3	1	3	2		6	20
1165	6	1	5			2		3	2	1			13	33

Census Tract	Bank of America	Busey Bank	Commerce Bank	Enterprise Bank	First Financial Bank	First Bank	Lindell Bank	Midwest Bank	PNC Bank	Regions Bank	Reliance Bank	UMB Bank	US Bank	Total
1171	1	2		2				3			1		3	10
1172	15	5	3	3		4		4	7	3	4	1	14	60
1174	7	4	7	3		2		5		5			15	45
1181	1	3		1		1		1			2		3	11
1184														
1186	6	7	2			3		2		1	2		11	34
1191.01	5	3		1		1		1	1		1		3	15
1191.02	7	6	1	3		1		4					2	21
1192	3	3	1	1	1	2		1	2	1	2		7	23
1193	1	2	1										1	5
1202									1	1				2
1211														
1212		1							1					2
1231	6	2	2	1		1		5		2		1	8	27
1232	3	1	2			2		3	2	3	3	1	7	27
1233	2	3	2	2		1	2			1		1	9	21
1241	2	1	2	2				1	2		1		2	11
1242	1	3	2			3	4		2	3			7	25
1243	5	4	6	2		5	2		3	4	2		14	45
1246			3								1		3	7
1255	3	1	1	2				1	1	1			4	12
1256	3	3	1					3	3	1			4	18
1257														
1266	1	2						2	1		1		5	12
1267				2				1					1	2
1268	6	3	5	1		6		2	5	3			9	39
1269	2		2	1				4	3	3			12	26
1270		2						3	1	2	1			9
1271														
1272	7	6	3			1		3	4	6			17	47
1273	3	4	3	2			1	3	1	3	1		13	32
1274	11	2	2	1				4	2				7	28
1275	1									1				2
1276	1		1			3	1	2		1	1			10
Not Provided														
Grand Total	369	191	205	86	5	75	47	239	132	153	68	9	706	2,285

# County Comparisons – Loans Originated (dollar amounts in thousands)

HOME PURCHASE	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	14,096	66	96,527	308	22,420	111	5,310	31	1,538	8	139,891	524
Busey Bank	19,968	112	136,433	533	80,059	382	189,67	82	3,346	21	258,773	1,130
Commerce Bank	6,090	26	42,630	165	11,848	62	4,143	27	1,442	3	66,153	283
Enterprise Bank	6,916	39	34,350	177	9,792	43	7,034	42	2,803	7	60,895	308
First Bank	7,137	38	37,300	147	13,549	76	3,797	24	2,436	17	64,219	302
First Financial Bank	107	1	544	5	631	4			30	1	1,312	11
Lindell Bank	3,381	22	8,173	45	2,159	11					13,713	78
Midwest Bank	15,375	91	63,167	193	6,941	35	2,834	18			88,317	337
PNC Bank	35,815	20	15,267	75	6,522	33	1,905	11	389	2	59,898	141
Regions Bank	6,021	31	20,356	80	9,076	46	4,604	29	335	3	40,392	189
Reliance Bank	1,397	11	12,639	16	1,207	9	2,879	2			18,122	38
UMB Bank			4,537	10	946	3					5,483	13
US Bank	31,362	164	134,027	560	70,404	362	16,276	89	9,887	63	261,956	1,238
Grand Total	147,665	621	605,950	2,314	235,554	1,177	48,782	355	22,206	125	1,079,124	4,592

HOME IMPROVEMENT	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	632	4	5,061	21	1,377	7	604	5	80	1	7,754	38
Busey Bank	404	3	1,080	4	100	1	170	1			1,754	9
Commerce Bank	765	31	5,763	110	3,077	81	1,726	50	195	2	11,526	274
Enterprise Bank	1,362	6	842	4	200	1	333	6			2,737	17
First Bank	656	5	2,505	17	929	5	328	3	83	4	4,501	34
First Financial Bank			73	1							73	1
Lindell Bank	200	2	886	12	1,454	13					2,540	27
Midwest Bank	1,106	42	4,778	45	280	2	1,082	12			7,246	101
PNC Bank	664	18	5,011	80	1,852	29	358	16	259	7	8,144	150
Regions Bank	109	11	2,742	45	585	29	182	7			3,618	92
Reliance Bank	243	18	4,767	10	150	1					5,160	29
UMB Bank	20	2	766	6			40	1			826	9
US Bank	1,739	36	11,526	171	9,021	106	2,220	40	435	10	24,941	363
Grand Total	7,900	178	45,800	526	19,025	275	7,043	141	1,052	24	80,820	1,144

REFINANCE	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	15,377	112	60,909	258	22,756	128	9,115	73	2,845	18	111,002	589
Busey Bank	36,141	32	34,590	114	10,853	51	2,308	13	547	3	84,439	213
Commerce Bank	4,409	32	49,833	198	13,800	85	5,375	53	78	1	73,495	369
Enterprise Bank	2,592	17	12,638	57	3,361	13	2,974	21	285	2	21,850	110
First Bank	1,919	10	19,678	85	7,015	42	618	3	1,500	10	30,730	150
First Financial Bank	100	1	233	3	1,138	8					1,471	12
Lindell Bank	8,874	20	3,001	33	528	4	30	2			12,705	59
Midwest Bank	13,861	30	40,191	108	3,918	18	3,341	27			61,311	183
PNC Bank	2,807	16	15,626	92	9,137	59	1,573	14	669	6	29,812	187
Regions Bank	1,583	18	13,291	85	7,706	62	2,374	19	123	1	25,077	185
Reliance Bank	1,905	7	13,222	17	1,877	13	197	2	70	1	17,271	40
UMB Bank	352	3	5,965	20	174	4	608	6			7,099	33
US Bank	13,397	104	91,500	487	41,897	261	14,575	105	6,680	37	168,049	994
Grand Total	103,317	402	360,677	1,557	124,160	748	43,088	338	12,797	79	644,311	3,124

TOTAL: ALL LOAN TYPES	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	30,105	182	162,497	587	46,553	246	15,029	109	4,463	27	258,647	1,151
Busey Bank	56,513	147	172,103	651	91,012	434	21,445	96	3,893	24	344,966	1,352
Commerce Bank	11,264	89	98,226	473	28,725	228	11,244	130	1,715	6	151,174	926
Enterprise Bank	10,870	62	47,830	238	13,353	57	10,341	69	3,088	9	85,482	435
First Bank	9,712	53	59,483	249	21,493	123	4,743	30	4,019	31	99,450	486
First Financial Bank	207	2	850	9	1,769	12			30	1	2,856	24
Lindell Bank	12,455	44	12,060	90	4,141	28	302	2			28,958	164
Midwest BankCentre	30,342	163	108,136	346	11,139	55	7,257	57			156,874	621
PNC Bank	39,286	54	35,904	247	17,511	121	3,836	41	1,317	15	97,854	478
Regions Bank	7,713	60	36,389	210	17,367	137	7,160	55	458	4	69,087	466
Reliance Bank	3,545	36	30,628	43	3,234	23	3,076	4	70	1	40,553	107
UMB Bank	372	5	11,268	36	1,120	7	648	7			13,408	55
US Bank	46,498	304	237,053	1,218	121,322	729	33,071	234	17,002	110	454,946	2,595
Grand Total	258,882	1,201	1,012,427	4,397	378,739	2,200	118,152	834	36,055	228	1,804,255	8,860

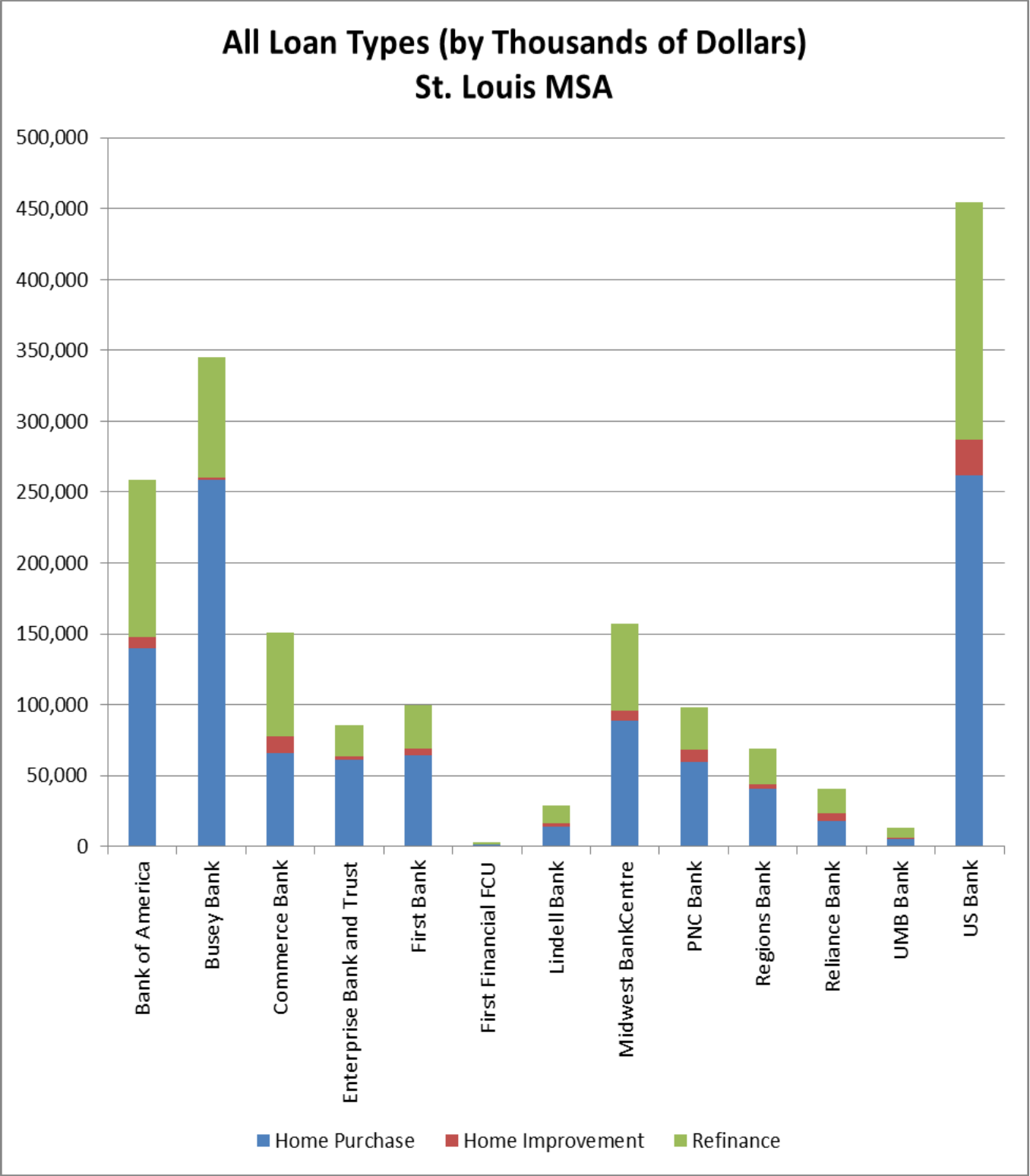
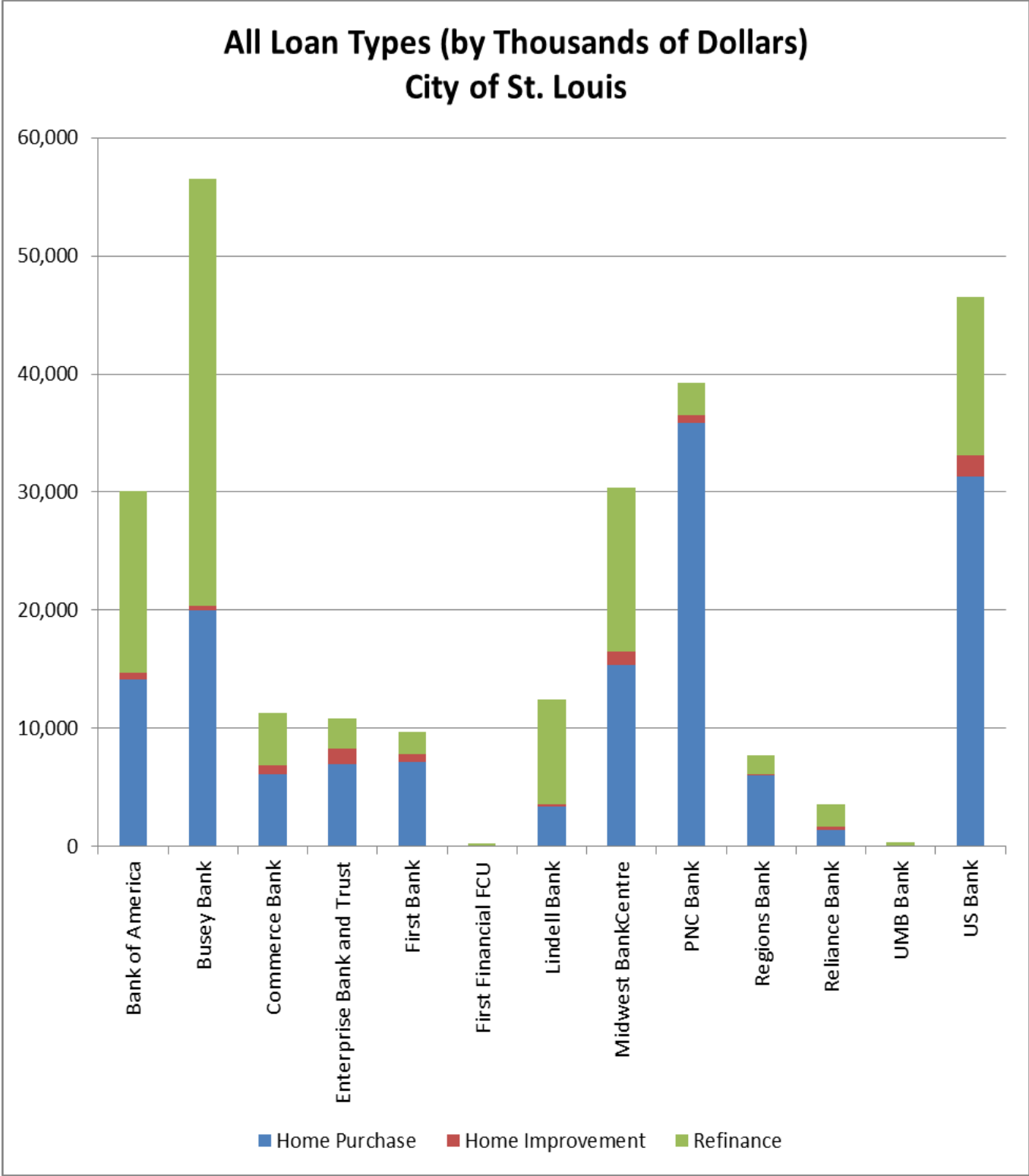
# City and Metropolitan Area – Loans Originated (dollar amounts in thousands)

HOME PURCHASE						
	St. Louis City		MSA		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	14,096	66	139,891	524	10.08%	12.60%
Busey Bank	19,968	112	258,773	1,130	7.72%	9.91%
Commerce Bank	6,090	26	66,153	283	9.21%	9.19%
Enterprise Bank	6,916	39	60,895	308	11.36%	12.66%
First Bank	7,137	38	64,219	302	11.11%	12.58%
First Financial Bank	107	1	1,312	11	8.16%	9.09%
Lindell Bank	3,381	22	13,713	78	24.66%	28.21%
Midwest BankCentre	15,375	91	88,317	337	17.41%	27.00%
PNC Bank	35,815	20	59,898	141	59.79%	14.18%
Regions Bank	6,021	31	40,392	189	14.91%	16.40%
Reliance Bank	1,397	11	18,122	38	7.71%	28.95%
UMB Bank			5,483	13	N/A	N/A
US Bank	31,362	164	261,956	1,238	11.97%	13.25%
Grand Total	147,665	621	1,079,124	4,592	13.68%	13.52%

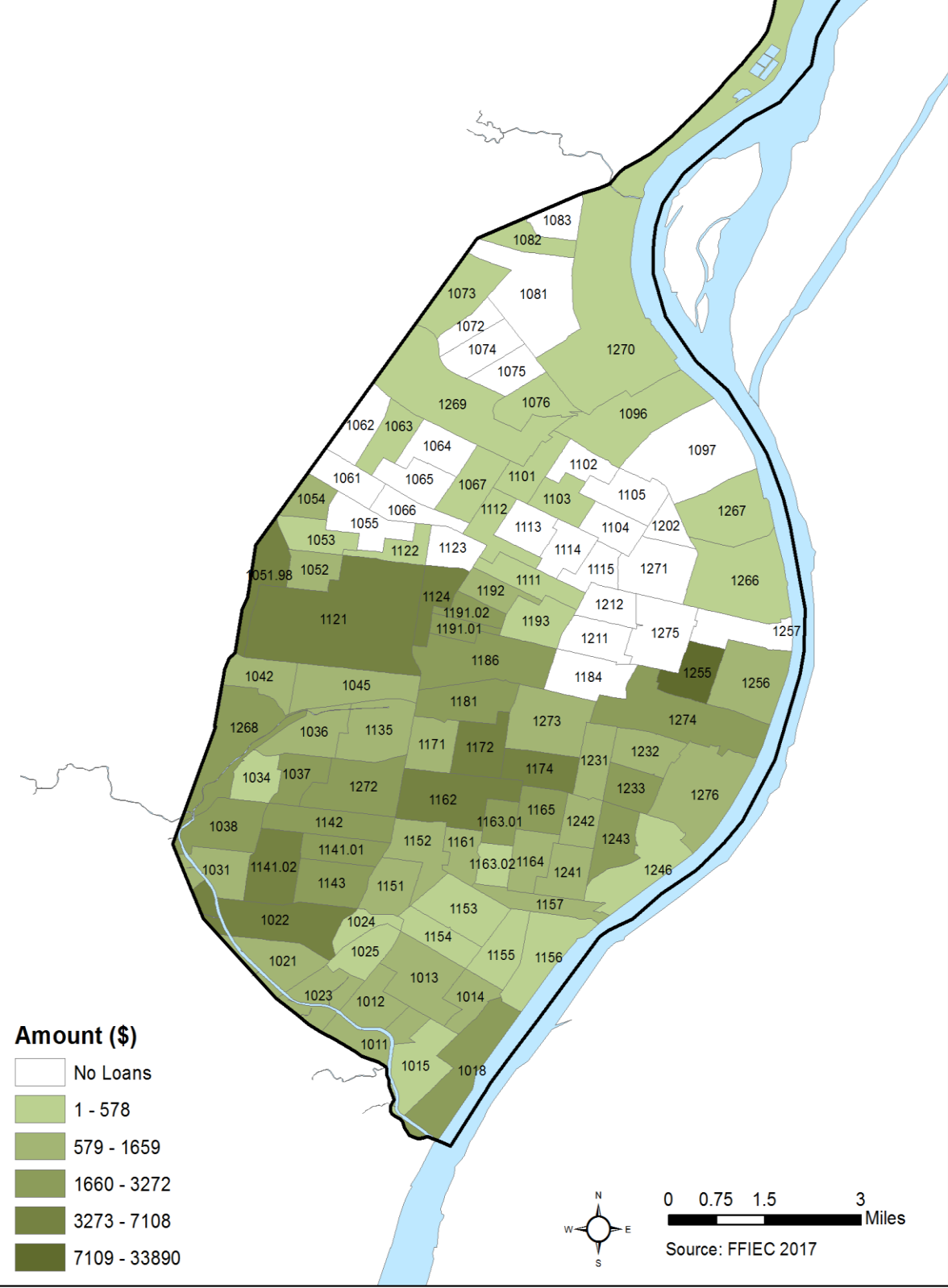
REFINANCE						
	St. Louis City		MSA		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	15,377	112	111,002	589	13.85%	19.02%
Busey Bank	36,141	32	84,439	213	42.80%	15.02%
Commerce Bank	4,409	32	73,495	369	6.00%	8.67%
Enterprise Bank	2,592	17	21,850	110	11.86%	15.45%
First Bank	1,919	10	30,730	150	6.24%	6.67%
First Financial Bank	100	1	1,471	12	6.80%	8.33%
Lindell Bank	8,874	20	12,705	59	69.85	33.90%
Midwest Bank	13,861	30	61,311	183	22.61%	16.40%
PNC Bank	2,807	16	29,812	187	9.42%	8.56%
Regions Bank	1,583	18	25,077	185	6.31%	9.73%
Reliance Bank	1,905	7	17,271	40	11.03%	17.50%
UMB Bank	352	3	7,099	33	4.96%	9.09%
US Bank	13,397	104	168,049	994	7.97%	10.46%
Grand Total	103,317	402	644,311	3,124	16.04%	12.87%

HOME IMPROVEMENT						
	St. Louis City		MSA		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	632	4	7,754	38	8.15%	10.53%
Busey Bank	404	3	1,754	9	23.03%	33.33%
Commerce Bank	765	31	11,526	274	6.64%	11.31%
Enterprise Bank	1,362	6	2,737	17	49.76%	35.29%
First Bank	656	5	4,501	34	14.57%	14.71%
First Financial Bank			73	1	N/A	N/A
Lindell Bank	200	2	2,540	27	7.87%	7.41%
Midwest BankCentre	1,106	42	7,246	101	15.26%	41.58%
PNC Bank	664	18	8,144	150	8.15%	12.00%
Regions Bank	109	11	3,618	92	3.01%	11.96%
Reliance Bank	243	18	5,160	29	4.71%	62.07%
UMB Bank	20	2	826	9	2.42%	22.22%
US Bank	1,739	36	24,941	363	6.97%	9.92%
Grand Total	7,900	178	80,820	1,144	9.57%	15.82%

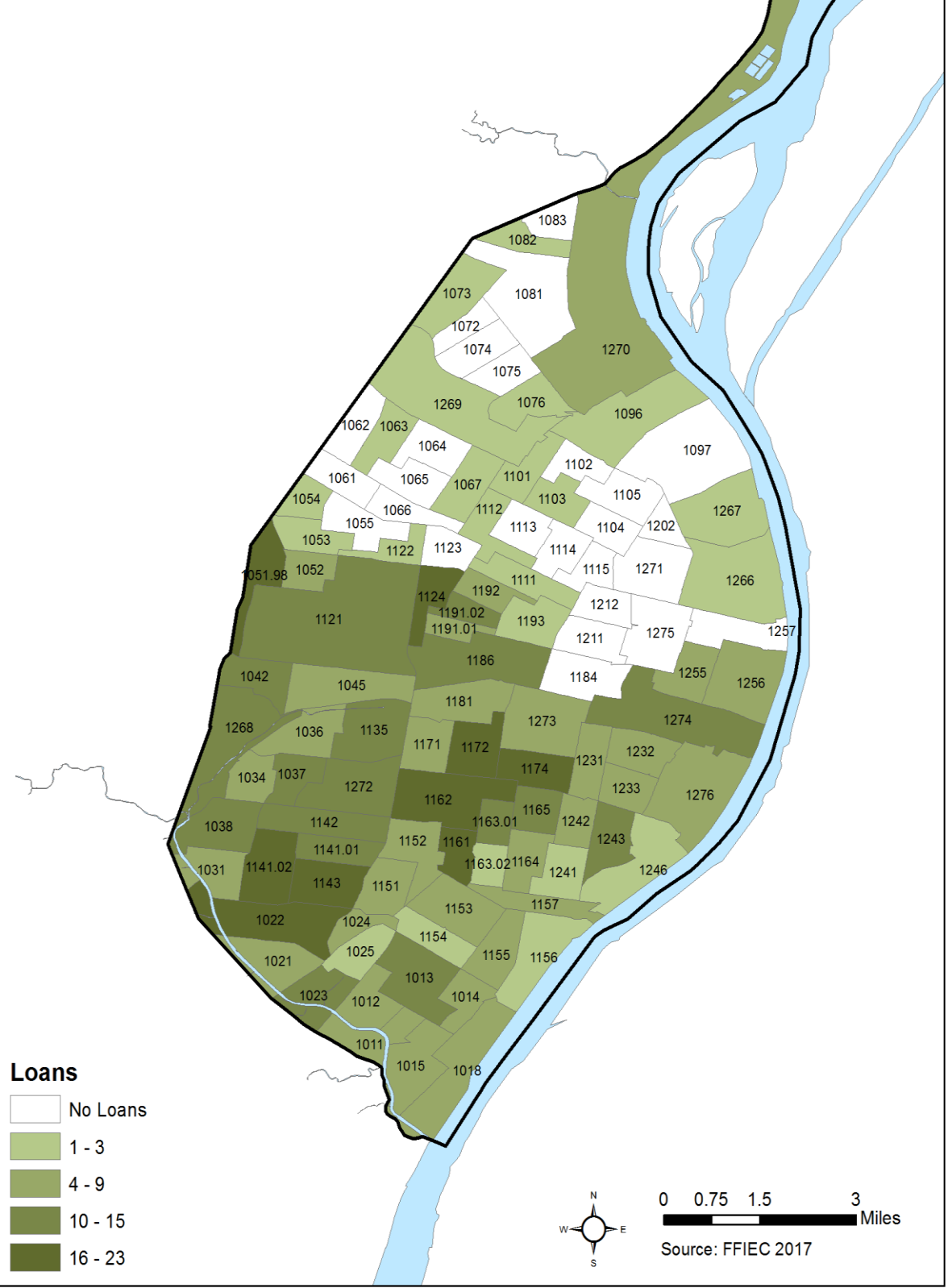
TOTAL: ALL LOAN TYPES						
	St. Louis City		MSA		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	30,105	182	258,647	1,151	11.64%	15.81%
Busey Bank	56,513	147	344,966	1,352	16.38%	10.87%
Commerce Bank	11,264	89	151,174	926	7.45%	9.61%
Enterprise Bank	10,870	62	85,482	435	12.72%	14.25%
First Bank	9,712	53	99,450	486	9.77%	10.91%
First Financial Bank	207	2	2,856	24	7.25%	8.33%
Lindell Bank	12,455	44	28,958	164	43.01%	26.83%
Midwest BankCentre	30,342	163	156,874	621	19.34%	26.25%
PNC Bank	39,286	54	97,854	478	40.15%	11.30%
Regions Bank	7,713	60	69,087	466	11.16%	12.88%
Reliance Bank	3,545	36	40,553	107	8.74%	33.65%
UMB Bank	372	5	13,408	55	2.77%	9.09%
US Bank	46,498	304	454,946	2,595	10.22%	11.71%
Grand Total	258,882	1,201	1,804,255	8,860	14.35%	13.56%



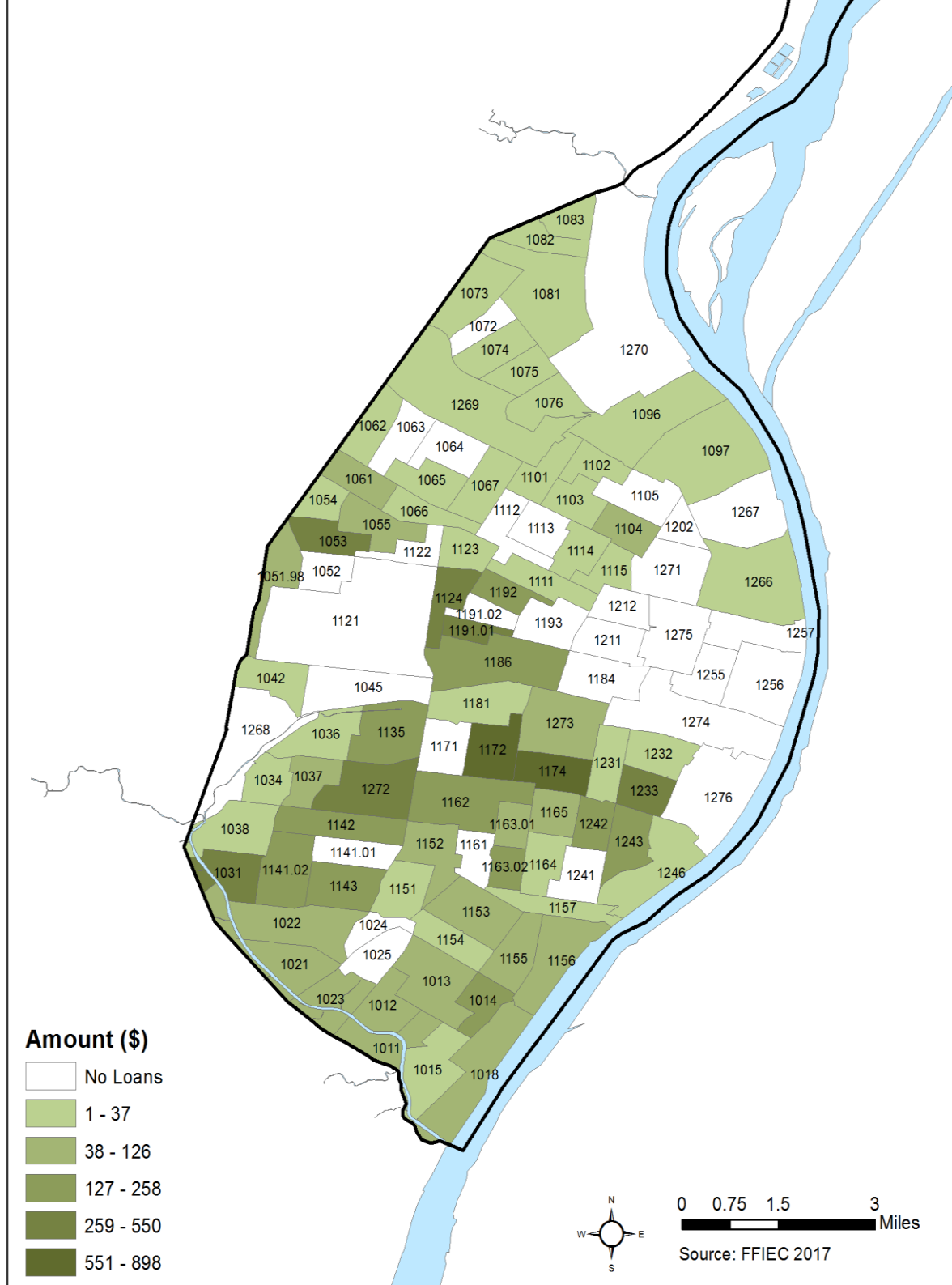
**City of St. Louis: Home Purchase Loans by Amount  
Total by Tract (Amount in Thousands of Dollars)**



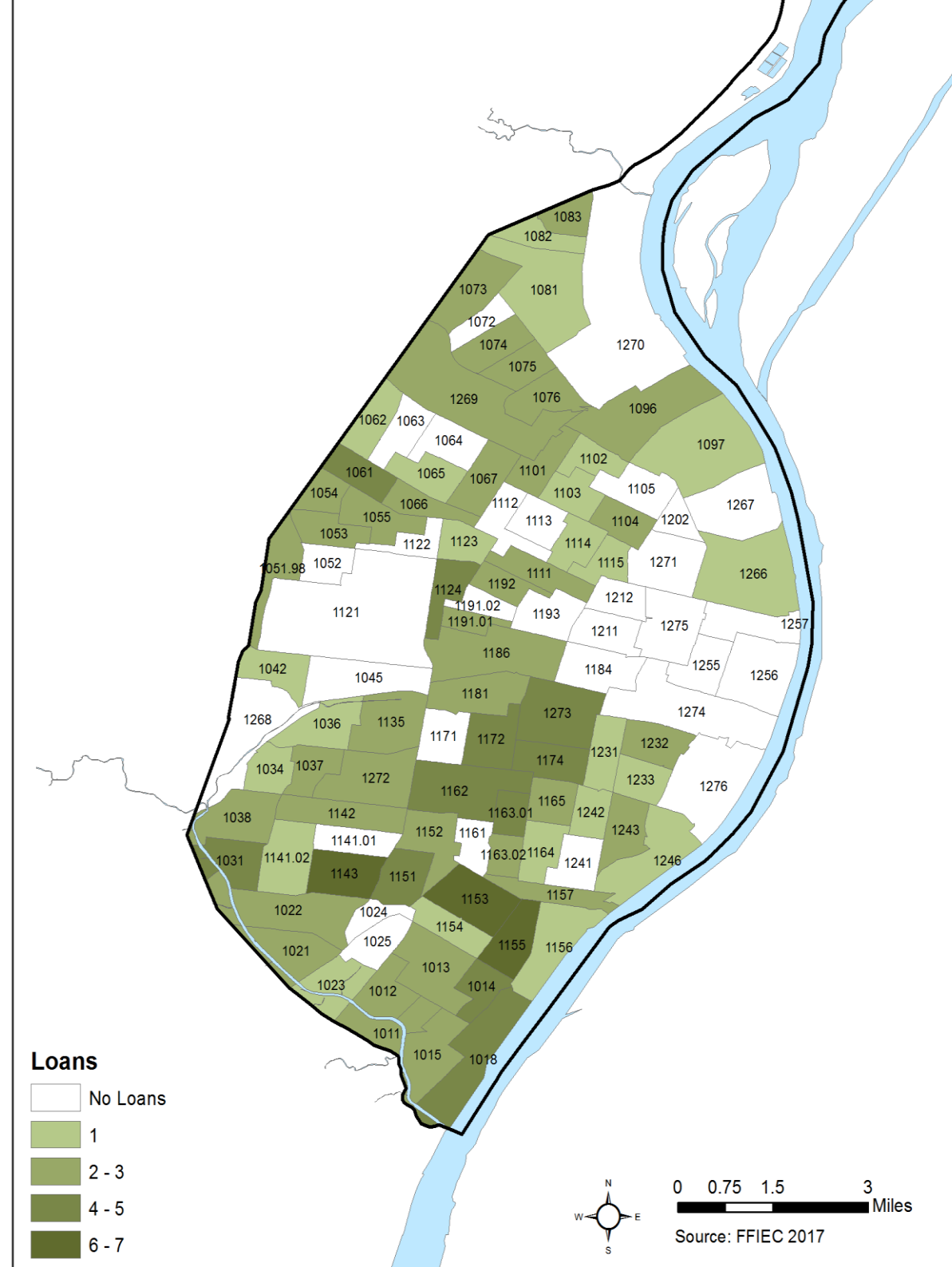
**City of St. Louis: Home Purchase Loans  
Total by Tract**



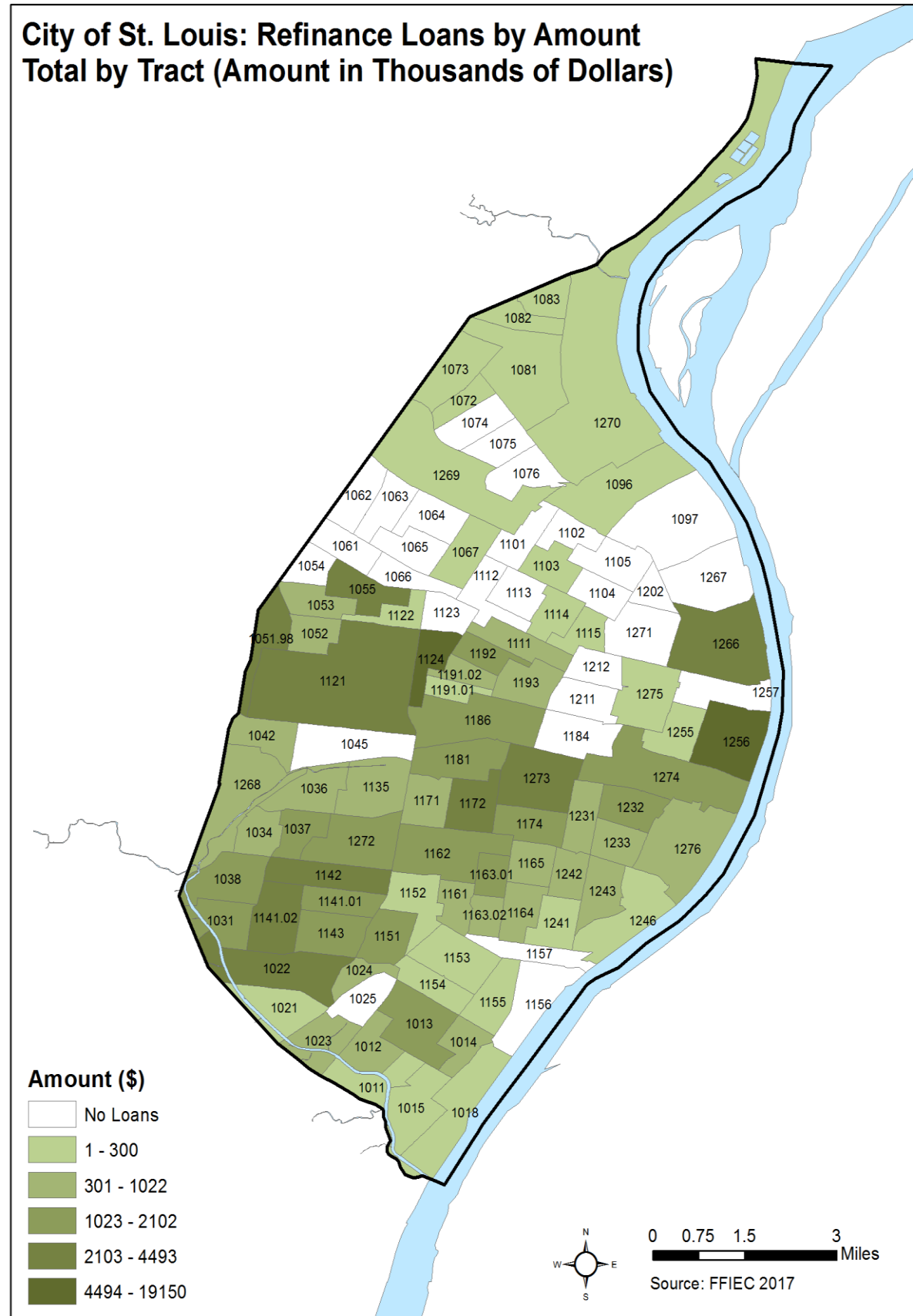
**City of St. Louis: Home Improvement Loans by Amount  
Total by Tract (Amount in Thousands of Dollars)**



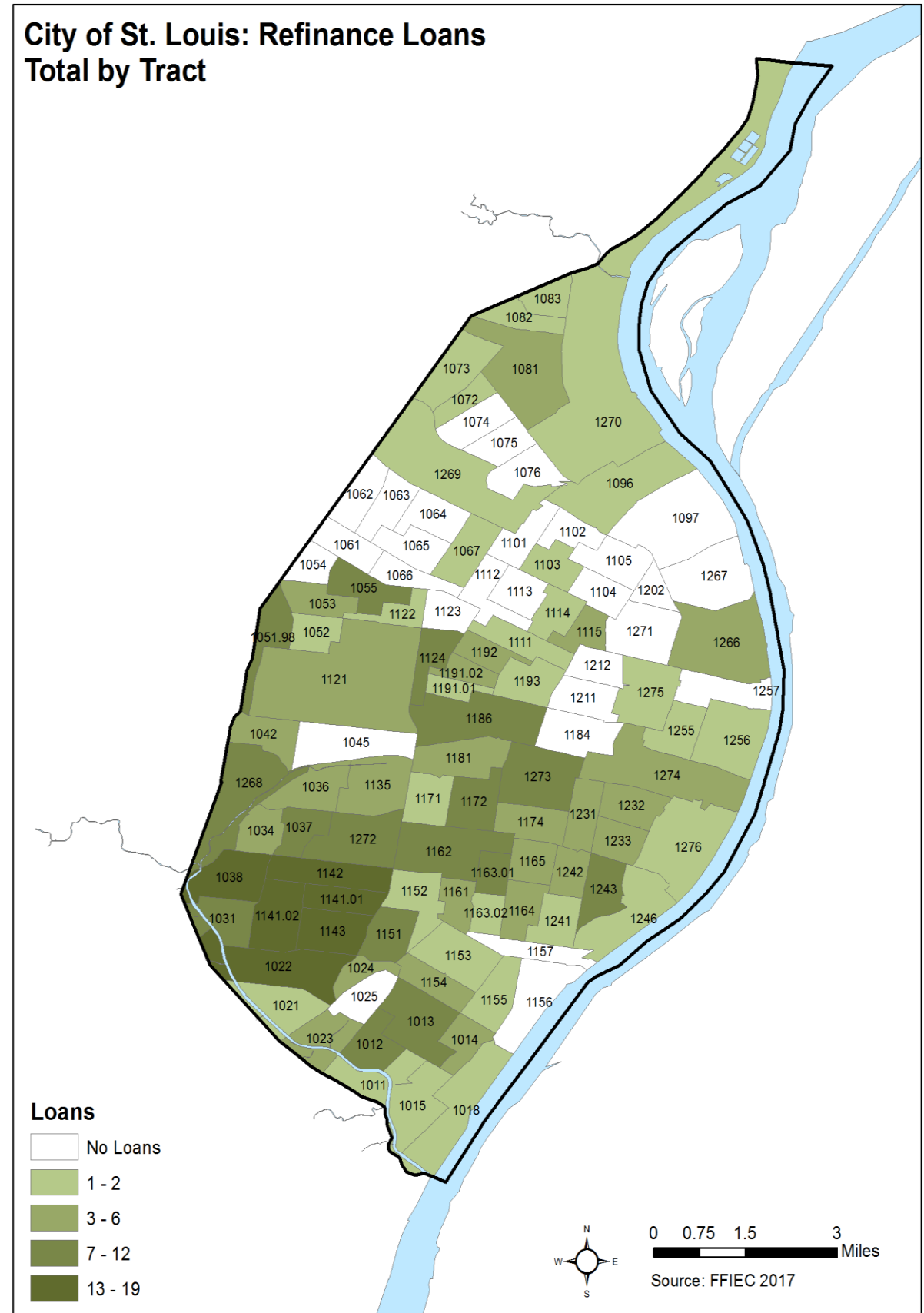
**City of St. Louis: Home Improvement Loans  
Total by Tract**



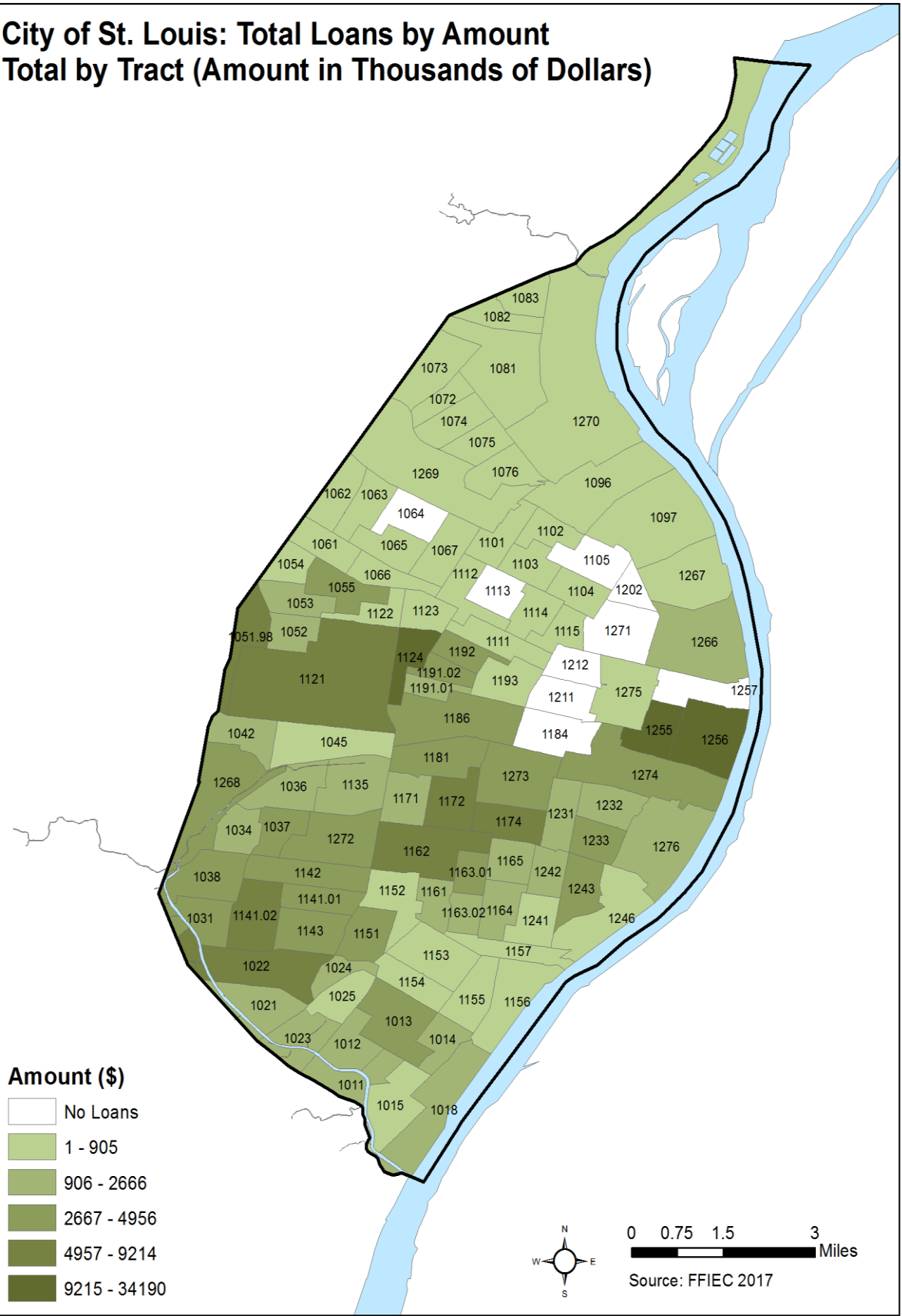
**City of St. Louis: Refinance Loans by Amount  
Total by Tract (Amount in Thousands of Dollars)**



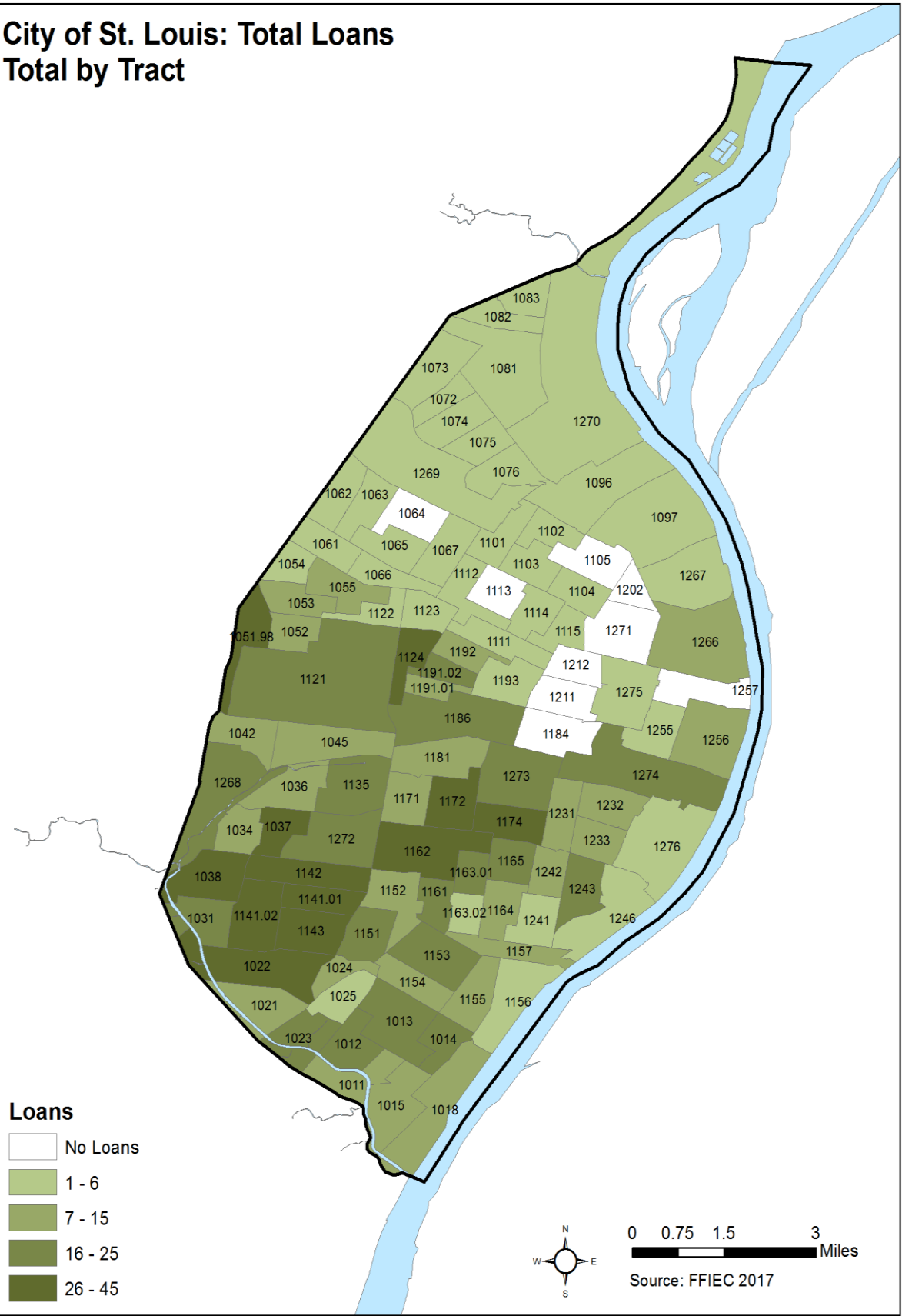
**City of St. Louis: Refinance Loans  
Total by Tract**



**City of St. Louis: Total Loans by Amount  
Total by Tract (Amount in Thousands of Dollars)**

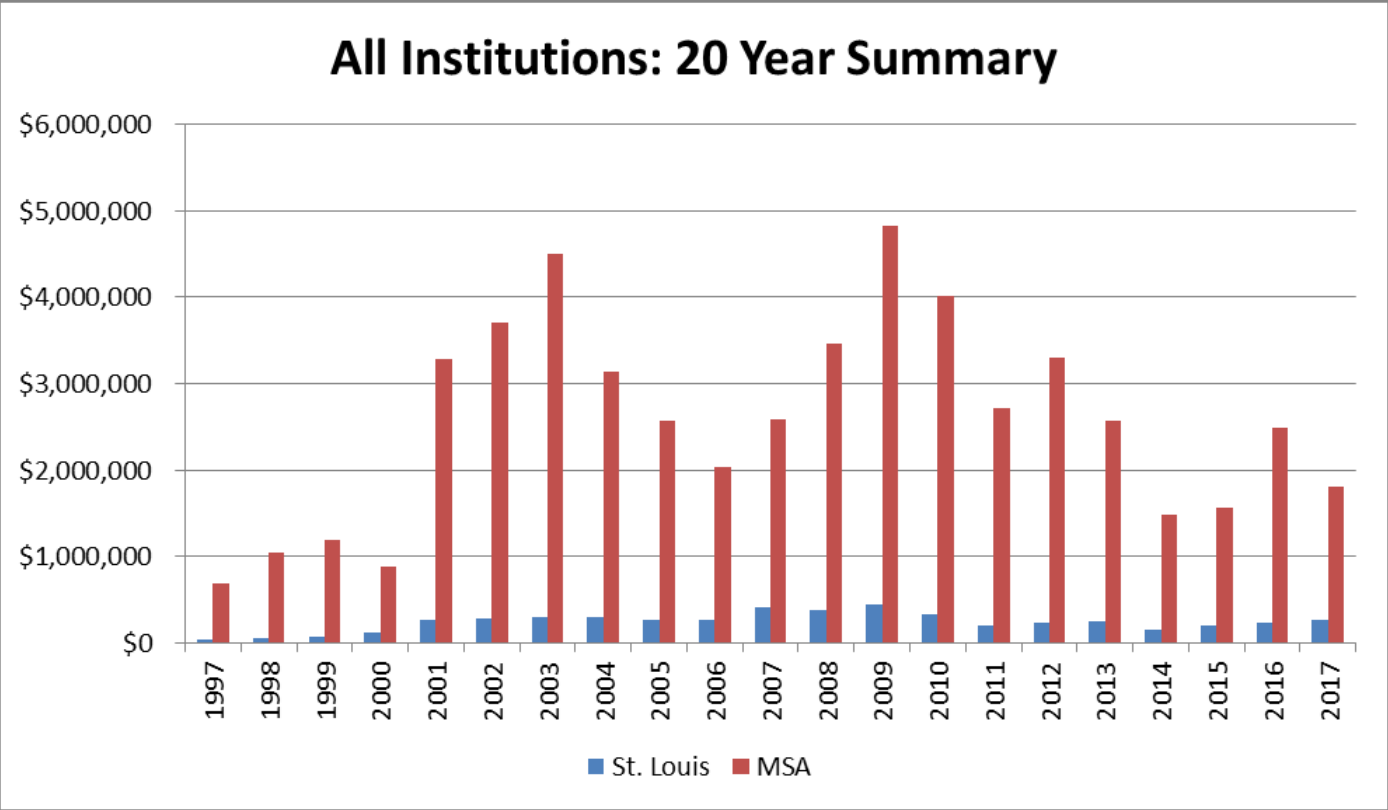


**City of St. Louis: Total Loans  
Total by Tract**



City of St. Louis-20 Year Loan History

All Lending Institutions: 20 Year Summary								
	St. Louis City		MSA*		City as Percent of Total		City % Change (yearly)	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
1997	\$44,215	1,183	\$689,770	10,626	6.41%	11.13%	-10.40%	-3.00%
1998	\$58,790	1,213	\$1,043,594	12,641	5.63%	9.60%	33.00%	2.50%
1999	\$66,118	1,092	\$1,184,679	12,516	5.58%	8.72%	12.50%	-10.00%
2000	\$124,224	2,034	\$879,619	9,869	14.12%	20.61%	87.90%	86.30%
2001	\$262,271	3,144	\$3,277,773	28,284	8.00%	11.12%	111.10%	54.60%
2002	\$275,701	2,752	\$3,712,901	28,481	7.43%	9.66%	5.10%	-12.50%
2003	\$301,522	3,163	\$4,508,965	35,135	6.69%	9.00%	9.40%	14.90%
2004	\$297,281	2,763	\$3,133,986	23,044	9.49%	11.99%	-1.40%	-12.60%
2005	\$271,496	2,309	\$2,563,152	19,372	10.59%	11.92%	-8.70%	-16.40%
2006	\$263,578	2,143	\$2,039,271	17,130	12.93%	12.51%	-2.90%	-7.20%
2007	\$408,225	2,892	\$2,582,112	16,831	15.81%	17.18%	54.90%	35.00%
2008	\$378,287	2,742	\$3,460,669	16,419	10.93%	16.70%	-7.30%	-5.20%
2009	\$449,139	3,004	\$4,826,270	28,200	9.31%	10.65%	18.70%	9.60%
2010	\$331,801	2,305	\$4,006,610	23,087	8.28%	9.98%	-12.30%	-15.90%
2011	\$207,830	1,458	\$2,721,672	16,223	7.64%	8.99%	-37.40%	-36.80%
2012	\$236,489	1,753	\$3,299,270	19,435	7.17%	9.02%	13.79%	20.23%
2013	\$246,562	1,855	\$2,570,655	15,908	9.59%	11.66%	4.26%	5.82%
2014	\$153,281	1,048	\$1,489,630	8,762	10.29%	11.96%	-37.83%	-43.50%
2015	\$197,004	1,328	\$1,556,601	8,825	12.66%	15.05%	28.52%	26.72%
2016	\$230,646	1,422	\$2,494,556	12,392	9.25%	11.45%	17.07%	6.93%
2017	\$258,882	1,201	\$1,804,255	8,860	14.35%	13.56%	12.24%	-15.54%
Total	\$5,063,342	42,804	\$53,846,010	372,040	9.40%	11.51%	4.32%	-0.04%
*Based on available data from lending institutions Amounts shown are in thousands of dollars								



# City of St. Louis – Loan Distribution (Originated Loans)

City of St. Louis Originated Loans by Tract								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount** (\$)	Loans	Amount** (\$)	Loans	Amount** (\$)	Loans	Amount** (\$)	Loans
1011	839	8	101	2	173	2	1,113	12
1012	1,341	8	106	2	796	7	2,243	17
1013	1,659	12	86	2	1,462	11	3,207	25
1014	801	7	242	5	469	6	1,512	18
1015	253	4	22	2	131	2	406	8
1018	1,796	6	40	4	221	2	2,057	12
1021	1,099	9	105	2	161	2	1,365	13
1022	4,101	23	75	3	3,251	19	7,427	45
1023	615	10	69	1	434	6	1,118	17
1024	478	7	0	0	506	5	984	12
1025	255	3	0	0	0	0	255	3
1031	1,155	7	423	4	1,425	12	3,003	23
1034	578	5	10	1	741	6	1,329	12
1036	742	4	25	1	352	4	1,119	9
1037	2,781	14	87	3	1,062	12	3,930	29
1038	2,277	15	37	2	2,102	18	4,416	35
1042	1,311	10	10	1	541	4	1,862	15
1045	779	7	0	0	0	0	779	7
1051.98	4,469	18	47	2	3,203	8	7,719	28
1052	1,170	7	0	0	350	2	1,520	9
1053	252	2	314	3	478	3	1,044	8
1054	712	1	12	2	0	0	724	3
1055	0	0	47	2	4,493	7	4,540	9
1061	0	0	82	5	0	0	82	5
1062	0	0	3	1	0	0	3	1
1063	77	1	0	0	0	0	77	1
*1064	0	0	0	0	0	0	0	0
1065	0	0	5	1	0	0	5	1
1066	0	0	23	3	0	0	23	3
1067	34	1	19	3	208	1	261	5
1072	0	0	0	0	27	1	27	1
1073	113	2	8	2	191	2	312	6
1074	0	0	11	2	0	0	11	2
1075	0	0	11	3	0	0	11	3
1076	10	1	12	2	0	0	22	3

City of St. Louis Originated Loans by Tract								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount** (\$)	Loans	Amount** (\$)	Loans	Amount** (\$)	Loans	Amount** (\$)	Loans
1081	0	0	35	1	178	3	213	4
1082	28	1	15	1	41	1	84	3
1083	0	0	13	2	26	1	39	3
1096	52	1	27	2	73	2	152	5
1097	0	0	5	1	0	0	5	1
1101	70	2	13	2	0	0	83	4
1102	0	0	25	1	0	0	25	1
1103	79	1	5	1	76	2	160	4
1104	0	0	42	3	0	0	42	3
*1105	0	0	0	0	0	0	0	0
1111	20	1	8	2	313	2	341	5
1112	210	2	0	0	0	0	210	2
*1113	0	0	0	0	0	0	0	0
1114	0	0	5	1	30	1	35	2
1115	0	0	5	1	169	3	174	4
1121	4,914	13	0	0	2,796	5	7,710	18
1122	125	1	0	0	14	1	139	2
1123	0	0	2	1	0	0	2	1
1124	7,108	18	550	4	15,671	9	23,329	31
1135	1,481	10	189	3	348	3	2,018	16
1141.01	1,761	11	0	0	1,977	18	3,738	29
1141.02	4,426	21	150	1	2,598	14	7,174	36
1142	1,919	15	174	3	2,364	15	4,457	33
1143	2,770	18	189	6	1,997	18	4,956	42
1151	1,334	9	26	5	1,487	7	2,847	21
1152	656	4	76	3	83	1	815	8
1153	523	8	61	7	135	2	719	17
1154	251	3	10	1	116	3	377	7
1155	440	4	126	7	51	2	617	13
1156	215	3	40	1	0	0	255	4
1157	885	9	20	3	0	0	905	12
1161	1,491	16	0	0	504	6	1,995	22
1162	4,746	21	193	4	1,404	10	6,343	35
1163.01	2,962	10	70	5	1,699	8	4,731	23
1163.02	397	2	163	2	528	2	1,088	6



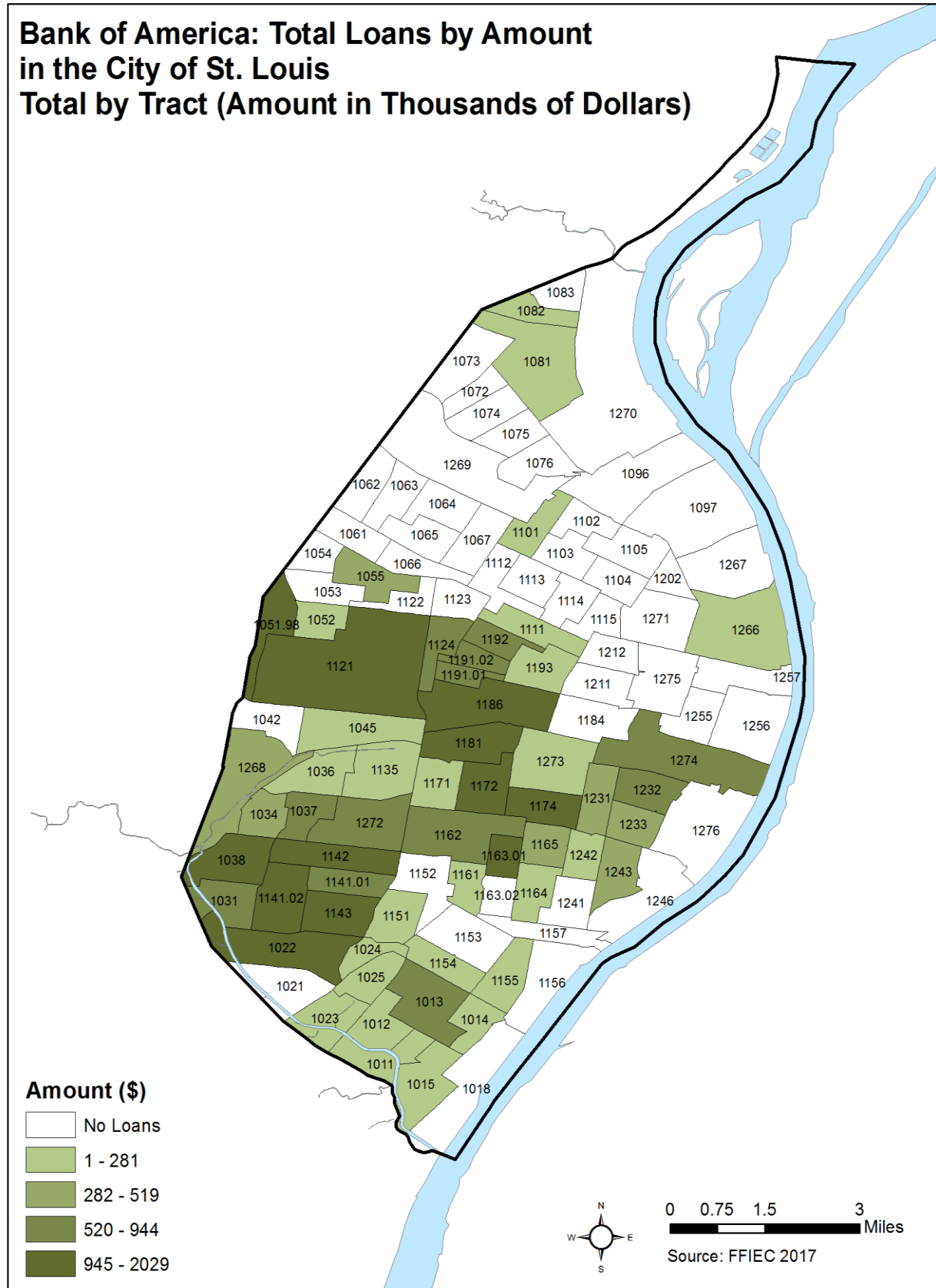
# Individual Bank Loan Information

## Bank of America

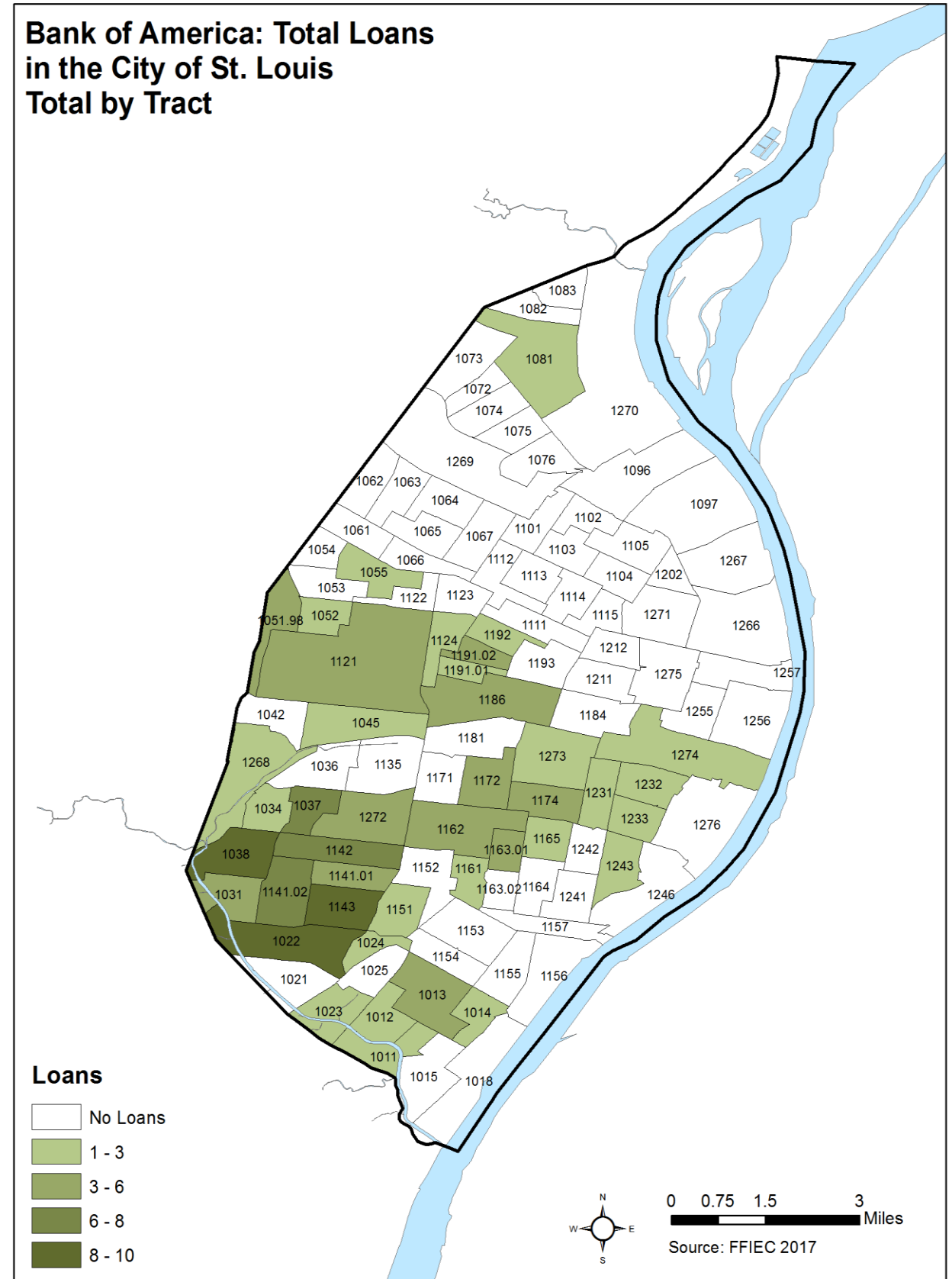
Bank of America: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2013	490	3,758	\$61,589	\$586,068
2014	244	1,666	\$30,224	\$278,729
2015	295	1,700	\$39,251	\$311,548
2016	237	1,648	\$37,705	\$345,644
2017	182	1,151	\$30,105	\$258,647
Total	1,448	9,923	\$198,874	\$1,780,636
Amount is represented in thousands of dollars				

Bank of America: 20 Year Summary						
	St. Louis City		MSA		City as Percent	
					of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1997	\$13,961	382	\$145,739	2,462	9.58%	15.52%
1998	\$1,265	15	\$116,104	998	1.09%	1.50%
1999	\$3,145	29	\$147,842	1,023	2.13%	2.83%
2000	\$81,422	1,245	\$599,972	5,867	13.57%	21.22%
2001	\$106,509	1,332	\$1,116,026	10,021	9.54%	13.29%
2002	\$78,845	739	\$980,748	7,740	8.04%	9.55%
2003	\$108,148	1,126	\$1,339,790	11,176	8.07%	10.08%
2004	\$85,932	726	\$920,378	5,777	9.34%	12.57%
2005	\$86,065	718	\$680,223	4,513	12.65%	15.91%
2006	\$107,908	839	\$693,201	4,451	15.57%	18.85%
2007	\$129,090	1,073	\$734,865	5,189	17.57%	20.68%
2008	\$122,223	481	\$1,356,384	5,338	9.01%	9.01%
2009	\$104,074	729	\$1,262,545	7,401	8.24%	9.85%
2010	\$66,787	467	\$911,136	5,383	7.33%	8.68%
2011	\$44,064	321	\$551,106	3,254	8.00%	9.86%
2012	\$47,553	333	\$487,840	2,716	9.75%	12.26%
2013	\$61,589	490	\$586,068	3,758	10.51%	13.04%
2014	\$30,224	244	\$278,729	1,666	10.84%	14.65%
2015	\$39,251	295	\$311,548	1,700	12.60%	17.35%
2016	\$37,705	237	\$345,644	1,648	10.91%	14.38%
2017	\$30,105	182	\$258,647	1,151	16.07%	11.64%
Amount is represented in thousands of dollars						

**Bank of America: Total Loans by Amount  
in the City of St. Louis  
Total by Tract (Amount in Thousands of Dollars)**



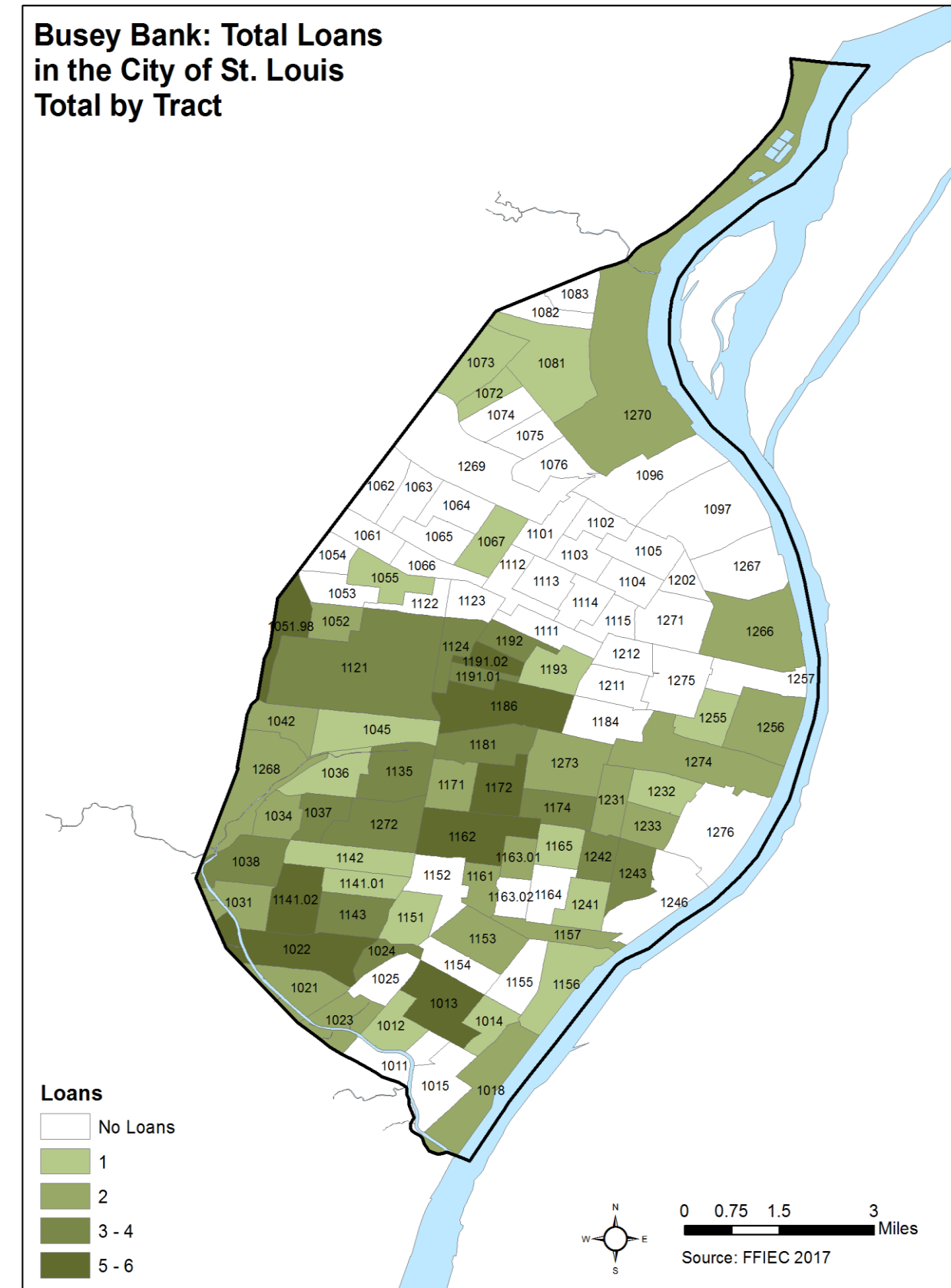
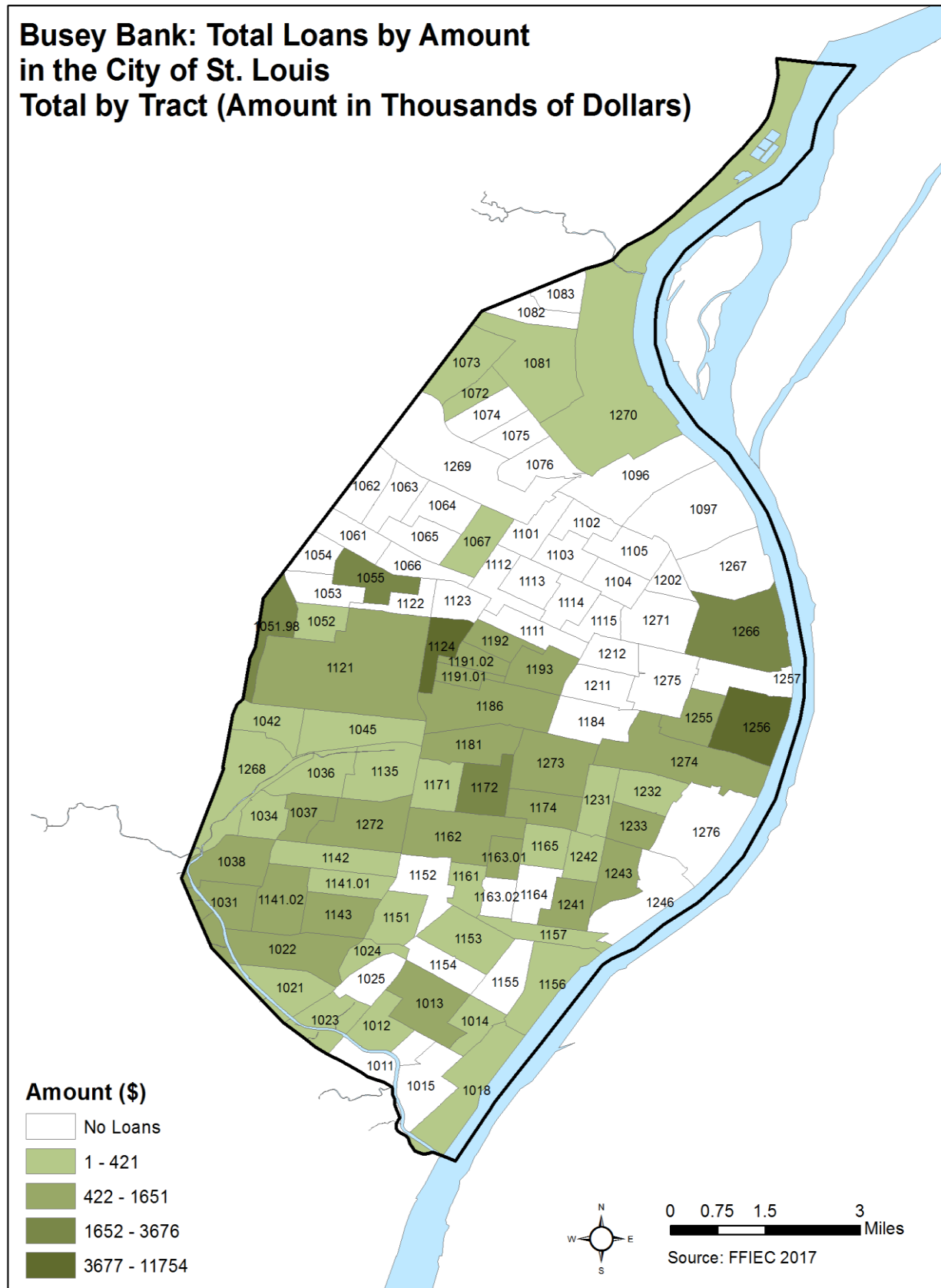
**Bank of America: Total Loans  
in the City of St. Louis  
Total by Tract**



Busey Bank (formerly Pulaski Bank)

Busey Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2013	308	3,079	\$49,017	\$550,098
2014	196	2,104	\$35,905	\$400,836
2015	264	2,654	\$44,712	\$520,473
2016	246	2,570	\$47,470	\$560,913
2017	147	1,352	\$56,513	\$344,966
Total	1,161	11,759	\$233,617	\$2,377,286
Amount is represented in thousands of dollars				

Busey Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1997						
1998						
1999						
2000						
2001	\$44,656	411	\$626,460	4,490	7.13%	9.15%
2002	\$70,505	597	\$851,406	5,502	8.28%	10.85%
2003	\$70,505	779	\$1,178,977	7,614	5.98%	10.23%
2004	\$78,401	683	\$746,842	5,052	10.50%	13.52%
2005	\$70,519	570	\$660,378	4,307	10.68%	13.23%
2006	\$82,753	642	\$717,111	4,620	11.54%	13.90%
2007	\$126,480	833	\$718,357	4,233	17.61%	19.68%
2008	\$102,234	730	\$854,040	5,115	11.97%	14.27%
2009	\$137,689	945	\$1,237,172	7,355	11.13%	12.85%
2010	\$94,615	657	\$1,039,608	5,802	9.10%	11.32%
2011	\$47,002	336	\$660,095	3,912	7.12%	8.59%
2012	\$63,130	437	\$850,291	4,930	7.42%	8.86%
2013	\$49,017	308	\$550,098	3,079	8.91%	10.00%
2014	\$35,905	196	\$400,836	2,104	8.96%	9.32%
2015	\$44,712	264	\$520,473	2,654	8.59%	9.95%
2016	\$47,470	246	\$560,913	2,570	8.46%	9.57%
2017	\$56,513	147	\$344,966	1,352	16.38%	10.87%
Amount is represented in thousands of dollars						

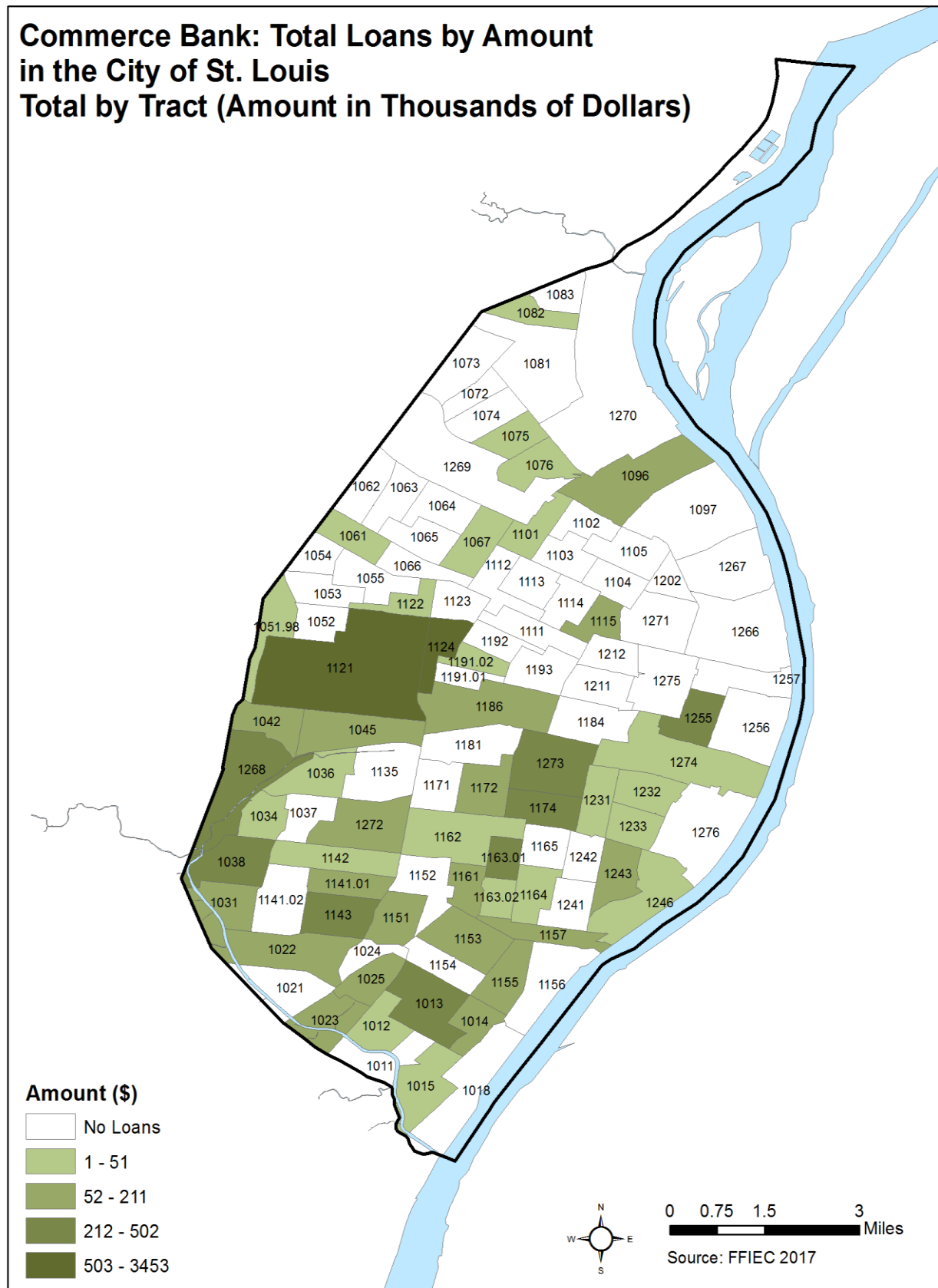


Commerce Bank

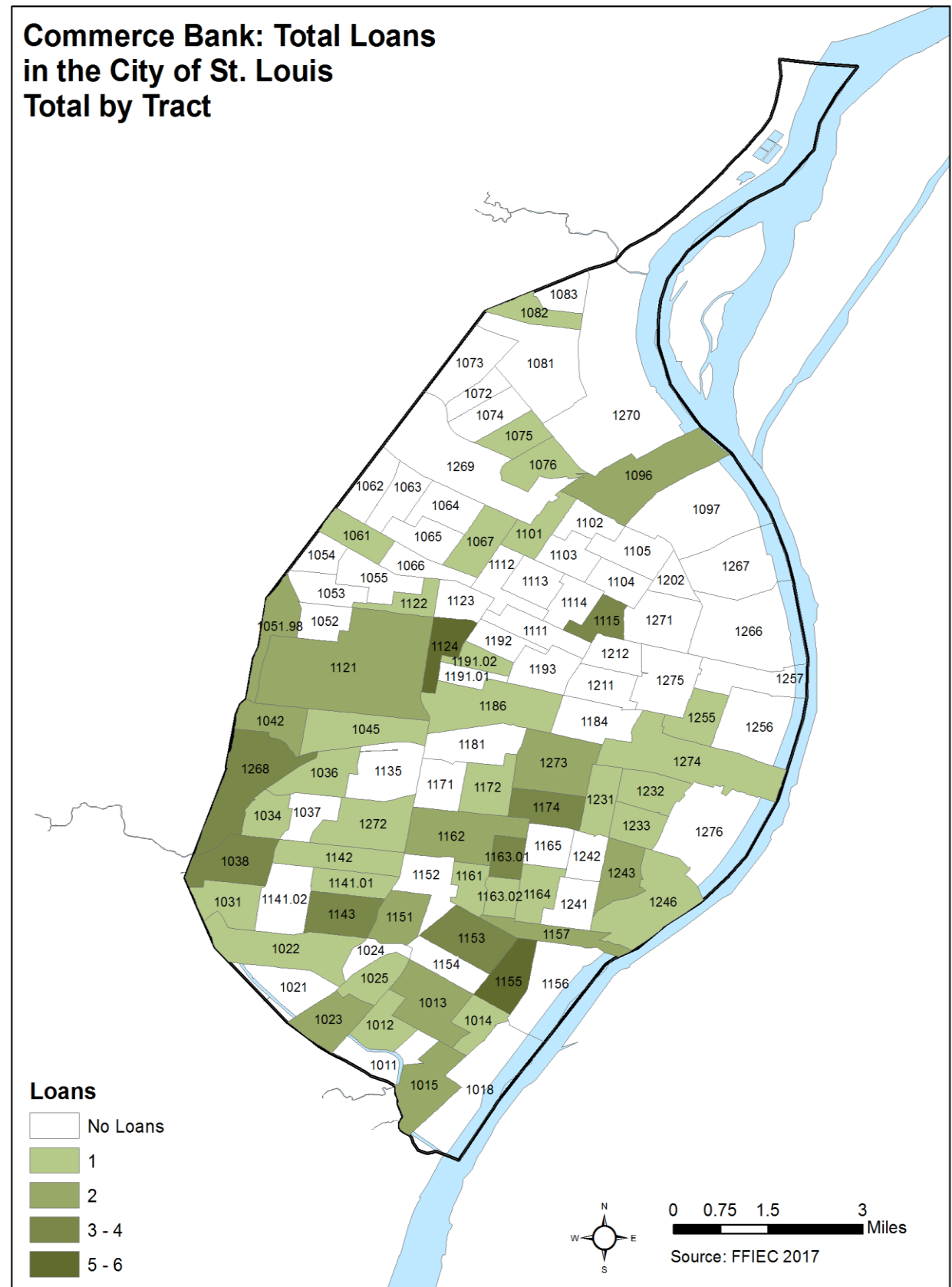
Commerce Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2013	213	1,164	\$29,710	\$167,149
2014	72	744	\$7,785	\$103,241
2015	77	847	\$10,515	\$139,246
2016	119	1,050	\$15,979	\$166,604
2017	89	926	\$11,264	\$151,174
Total	570	4,731	\$75,253	\$727,414
Amount is represented in thousands of dollars				

Commerce Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1997	\$1,609	70	\$51,764	875	3.11%	8.00%
1998	\$7,700	222	\$112,433	1,763	6.85%	12.59%
1999	\$2,404	94	\$48,556	801	4.95%	11.74%
2000	\$6,569	143	\$110,172	696	5.96%	20.55%
2001	\$7,950	151	\$161,411	1,625	4.93%	9.29%
2002	\$10,146	157	\$184,225	1,463	5.51%	10.73%
2003	\$13,727	103	\$195,640	1,526	7.02%	6.75%
2004	\$7,850	103	\$87,680	774	8.95%	13.31%
2005	\$6,939	110	\$90,085	939	7.70%	11.71%
2006	\$8,847	95	\$91,725	1,080	9.65%	8.80%
2007	\$8,842	92	\$81,891	704	10.80%	13.07%
2008	\$7,490	84	\$69,356	729	10.80%	11.52%
2009	\$7,855	84	\$100,486	789	7.82%	10.65%
2010	\$7,647	88	\$88,994	662	8.59%	13.29%
2011	\$4,821	50	\$96,516	619	5.00%	8.08%
2012	\$9,375	95	\$148,521	1,088	6.31%	8.73%
2013	\$29,710	213	\$167,149	1,164	17.77%	18.30%
2014	\$7,785	72	\$103,241	744	7.54%	9.68%
2015	\$10,515	77	\$139,246	847	9.09%	7.55%
2016	\$15,979	119	\$166,604	1,050	9.59%	11.33%
2016	\$15,979	119	\$166,604	1,050	9.59%	11.33%
Amount is represented in thousands of dollars						

**Commerce Bank: Total Loans by Amount  
in the City of St. Louis  
Total by Tract (Amount in Thousands of Dollars)**



**Commerce Bank: Total Loans  
in the City of St. Louis  
Total by Tract**

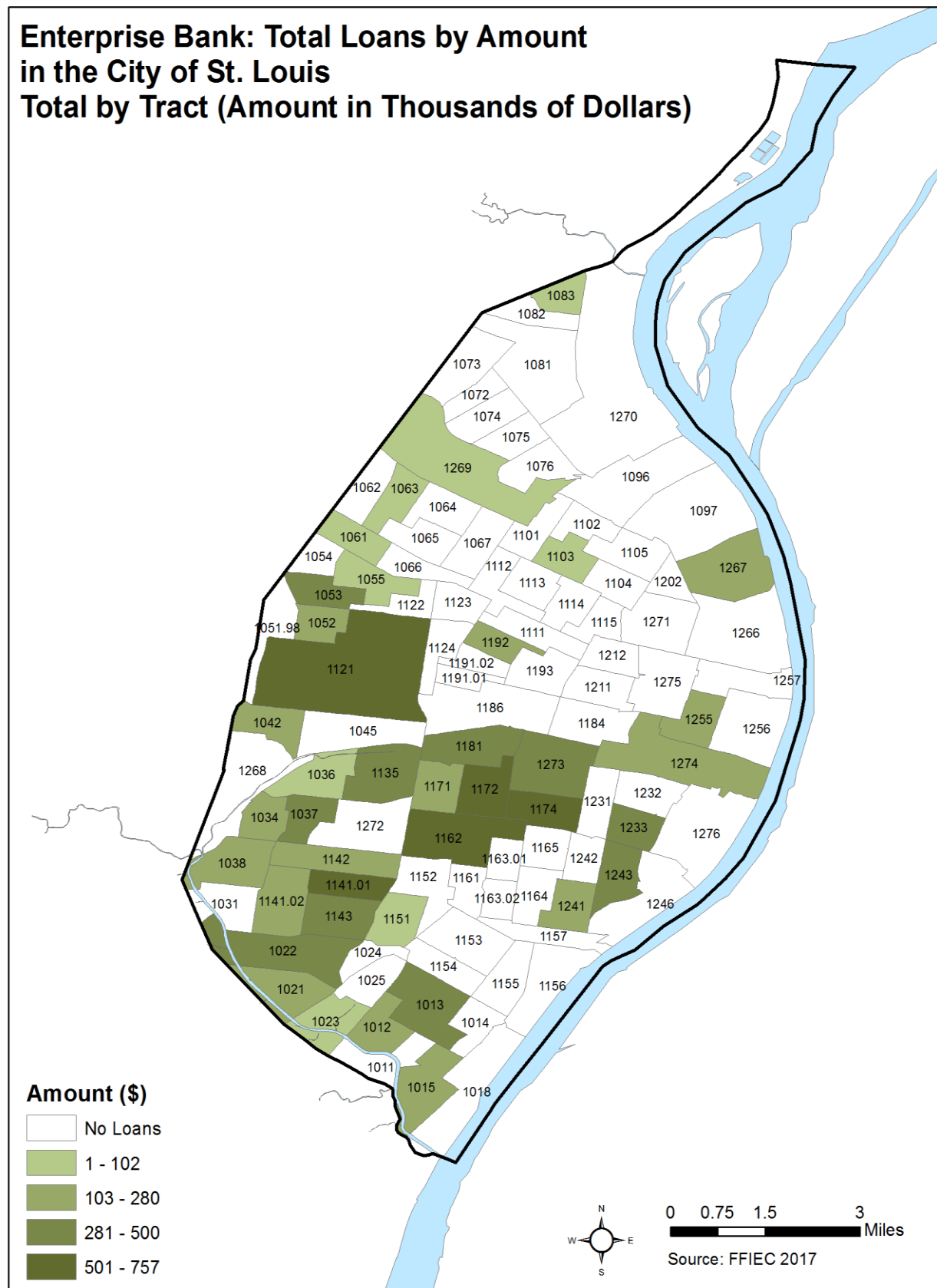


Enterprise Bank

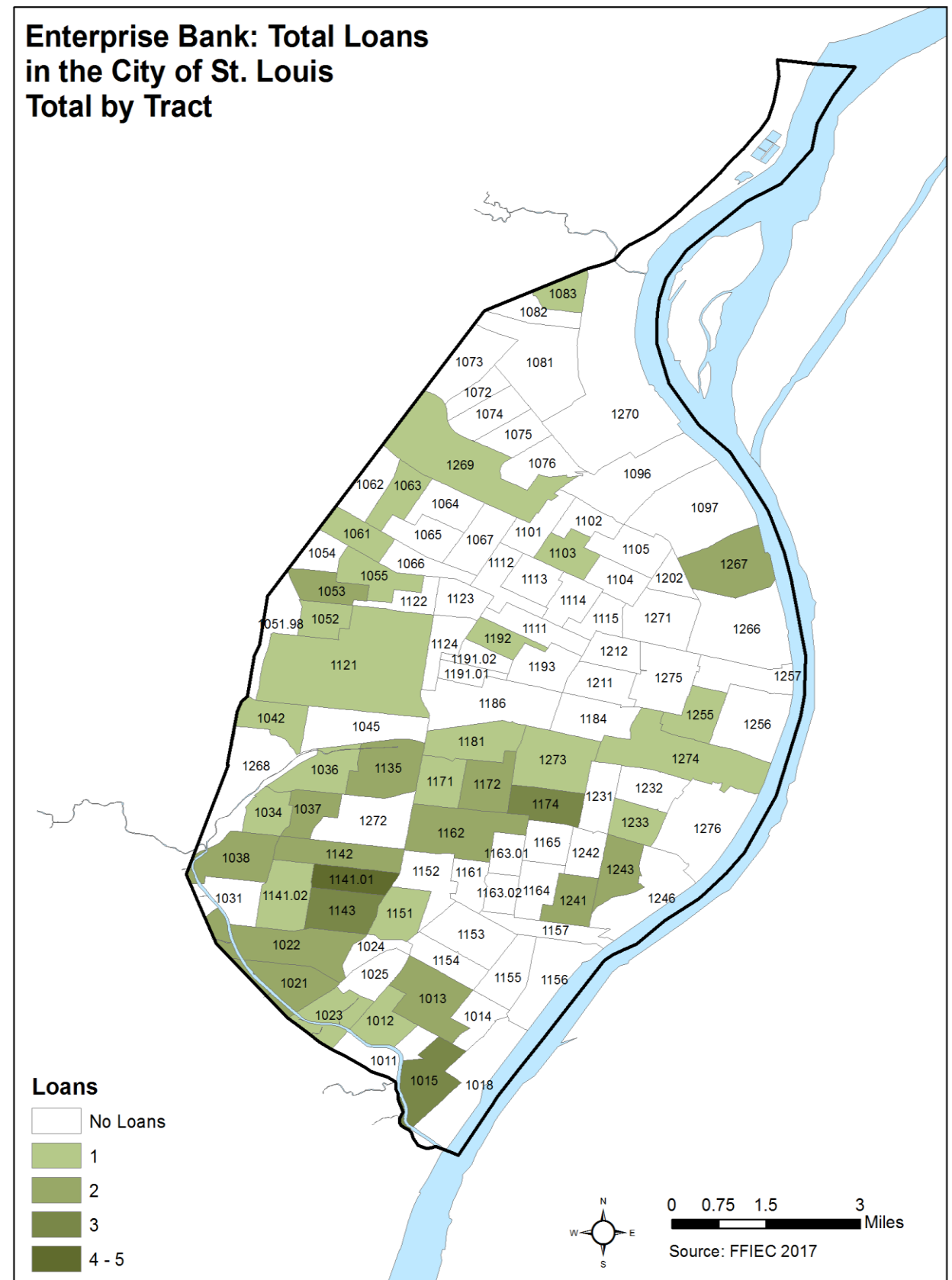
Enterprise Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2013				
2014				
2015				
2016				
2017	62	435	\$10,870	\$85,482
Total	62	435	\$10,870	\$85,482
Amount is represented in thousands of dollars				

Enterprise Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016						
2017	\$10,870	62	\$85,482	435	12.72%	14.25%
Amount is represented in thousands of dollars						

**Enterprise Bank: Total Loans by Amount  
in the City of St. Louis  
Total by Tract (Amount in Thousands of Dollars)**



**Enterprise Bank: Total Loans  
in the City of St. Louis  
Total by Tract**

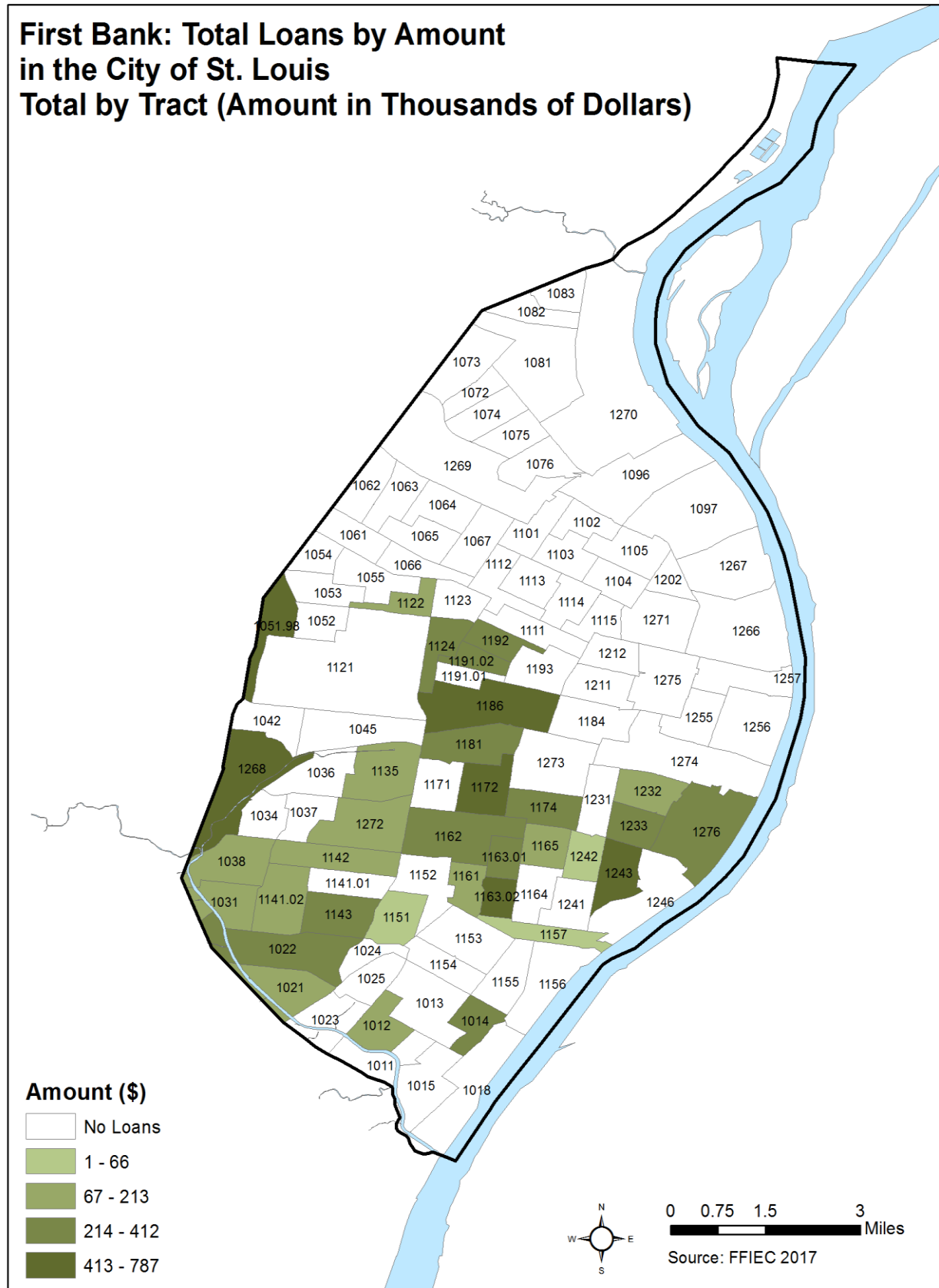


First Bank

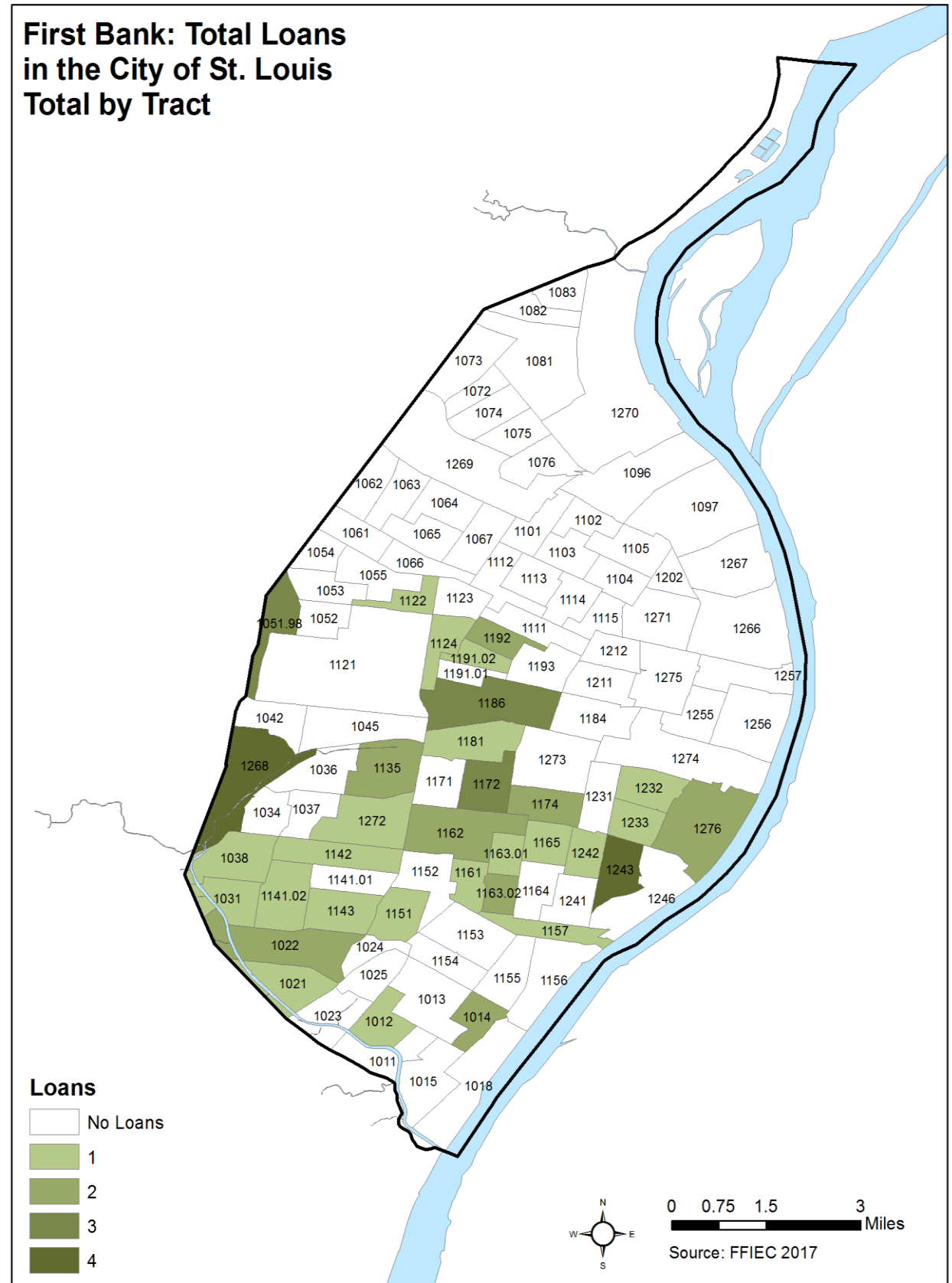
First Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2013	59	600	\$8,808	\$95,424
2014	40	400	\$8,083	\$87,433
2015	57	510	\$9,573	\$46,828
2016	63	560	\$10,995	\$122,410
2017	53	486	\$9,712	\$99,450
Total	272	2,556	\$47,171	\$451,545
Amount is represented in thousands of dollars				

First Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1997						
1998						
1999						
2000						
2001						
2002	\$2,310	19	\$48,102	856	4.80%	2.22%
2003	\$8,624	100	\$364,008	3,634	2.37%	2.75%
2004	\$5,566	48	\$128,139	1126	4.34%	4.26%
2005	\$8,977	54	\$126,750	1140	7.08%	4.74%
2006	\$2,938	26	\$62,035	561	4.74%	4.63%
2007	\$8,195	35	\$55,589	395	14.74%	8.86%
2008	\$4,040	31	\$126,141	1002	3.20%	3.09%
2009	\$18,228	67	\$197,156	1203	9.25%	5.57%
2010	\$8,505	64	\$88,994	992	9.56%	6.45%
2011	\$4,108	36	\$94,956	631	4.33%	5.71%
2012	\$10,061	60	\$169,641	1,032	5.93%	5.81%
2013	\$8,808	59	\$95,424	600	9.23%	9.83%
2014	\$8,083	40	\$87,433	400	9.24%	10.00%
2015	\$9,573	57	\$46,828	510	20.44%	11.17%
2016	\$10,995	63	\$122,410	560	11.25%	8.98%
2017	\$9,712	53	\$99,450	486	9.77%	10.91%
Amount is represented in thousands of dollars						

**First Bank: Total Loans by Amount  
in the City of St. Louis  
Total by Tract (Amount in Thousands of Dollars)**



**First Bank: Total Loans  
in the City of St. Louis  
Total by Tract**

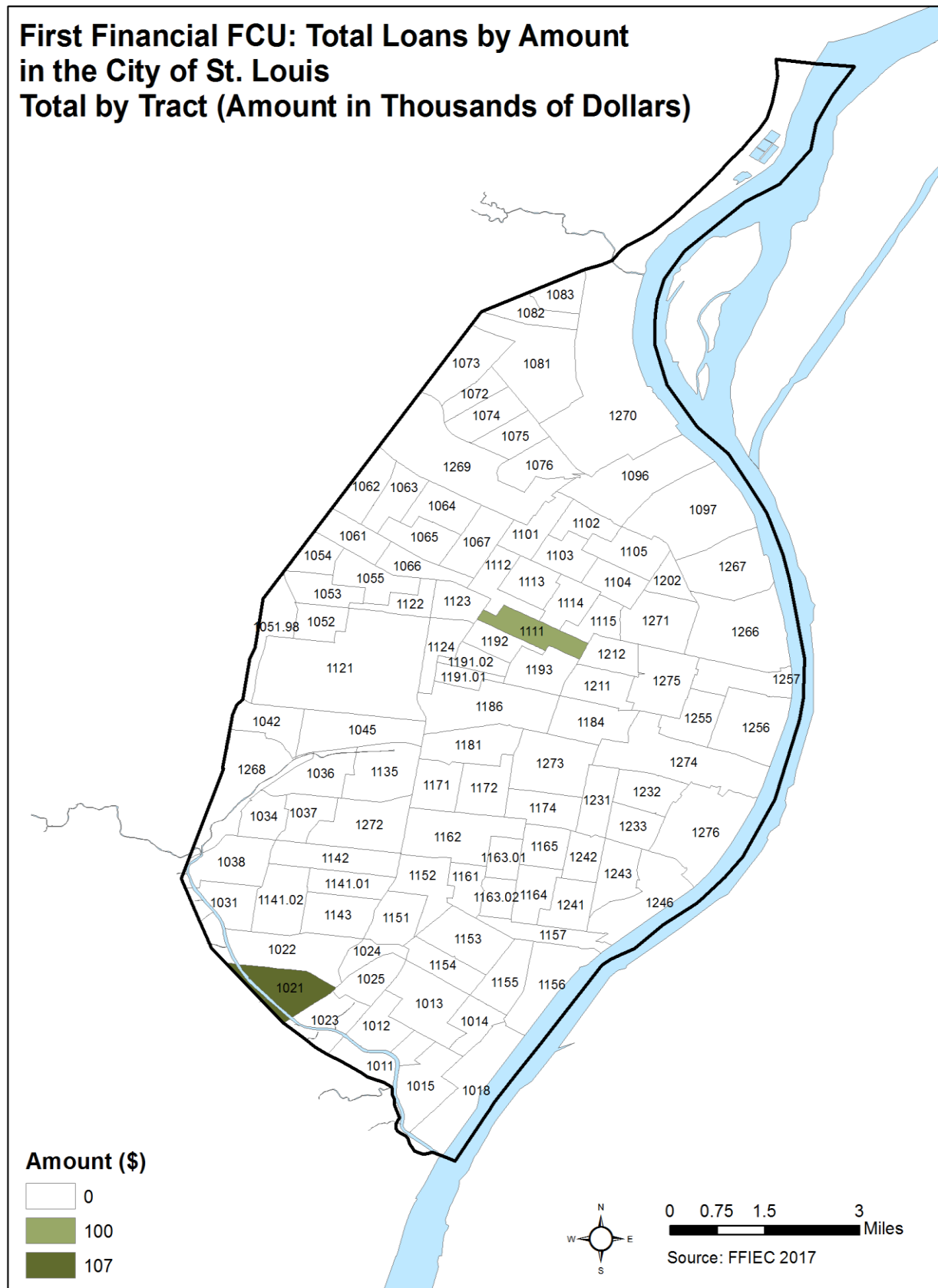


First Financial Bank

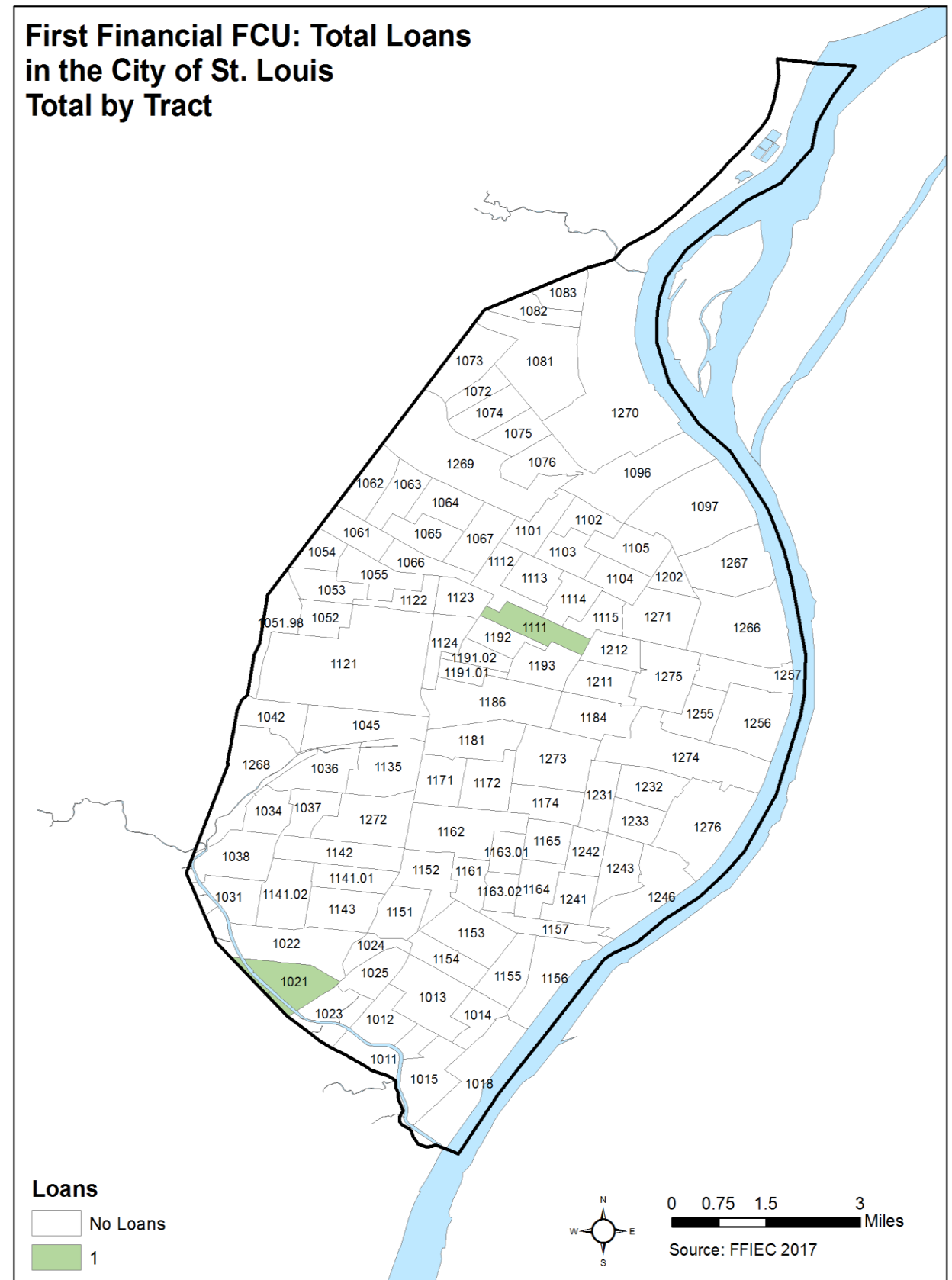
First Financial Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2013				
2014				
2015	1	18	\$117	\$2,778
2016	1	23	\$276	\$3,528
2017	2	24	\$207	\$2,856
Total	4	65	\$600	\$9,162
Amount is represented in the thousands of dollars				

First Financial Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015	\$117	1	\$2,778	18	5.56%	4.21%
2016	\$276	1	\$3,528	23	7.82%	4.35%
2017	\$207	2	\$2,856	24	7.25%	8.33%
Amount is represented in the thousands of dollars						

**First Financial FCU: Total Loans by Amount  
in the City of St. Louis  
Total by Tract (Amount in Thousands of Dollars)**



**First Financial FCU: Total Loans  
in the City of St. Louis  
Total by Tract**

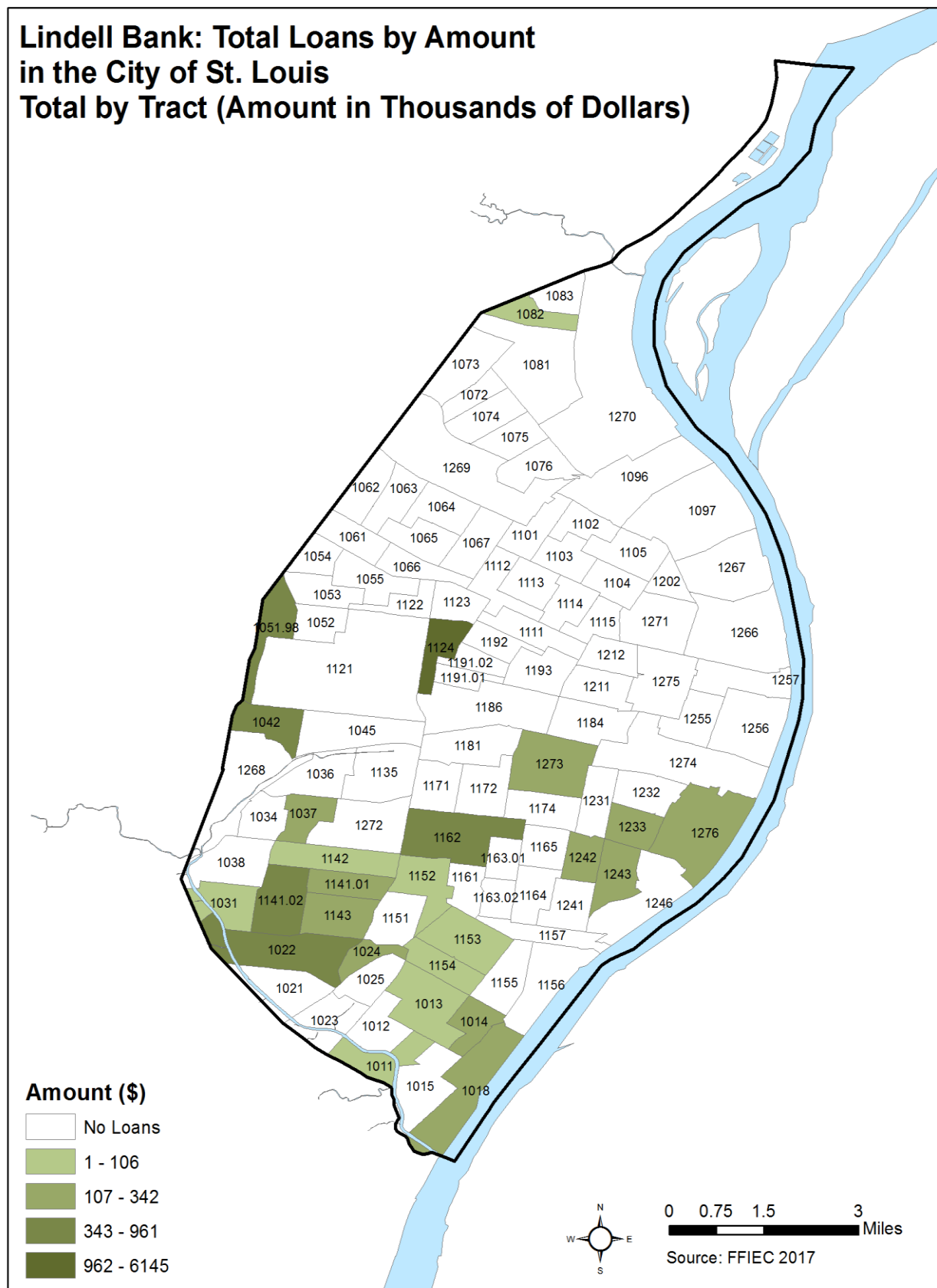


Lindell Bank

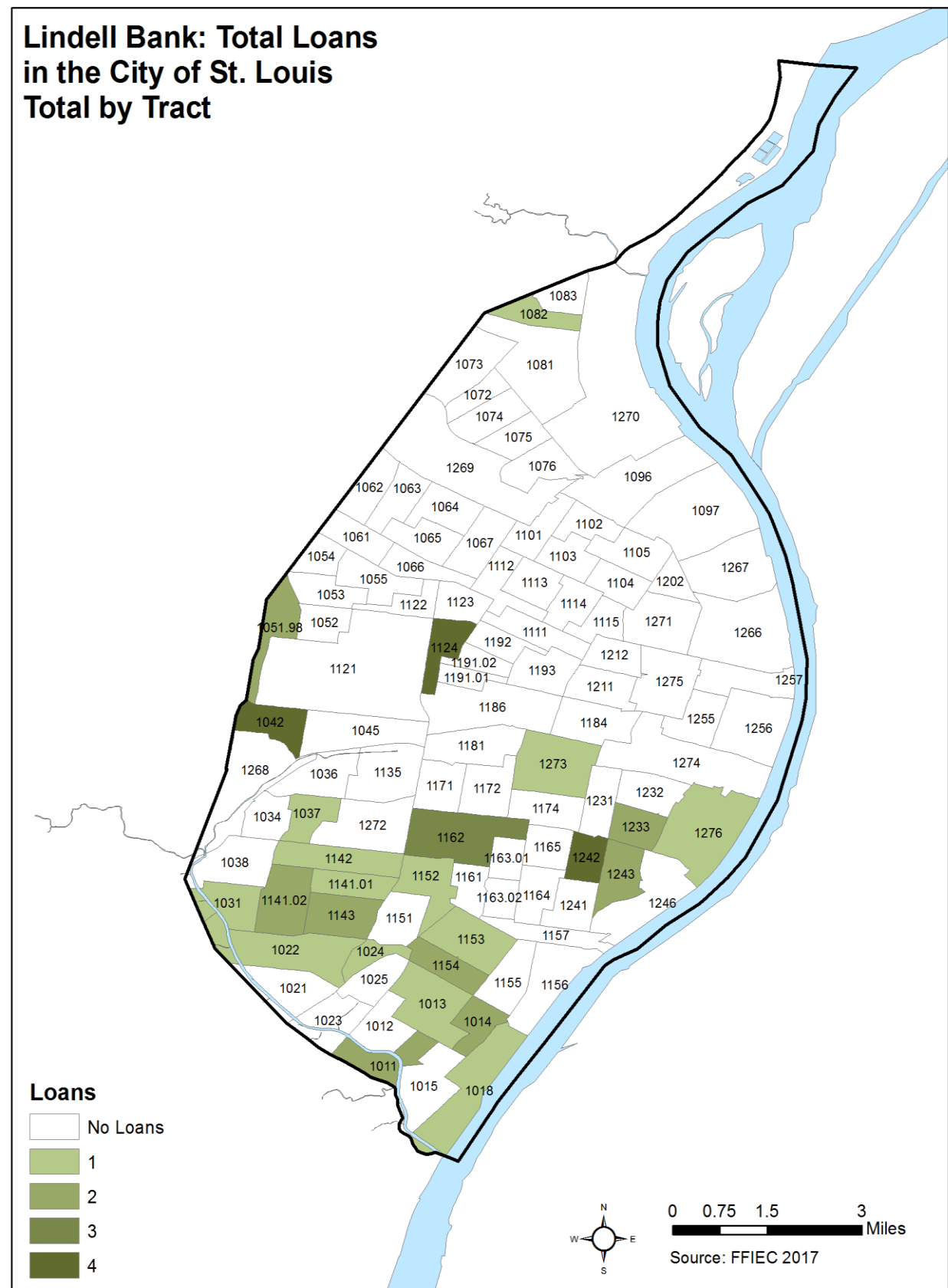
Lindell Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2013	29	158	\$3,417	\$17,448
2014	39	187	\$3,520	\$26,253
2015	60	196	\$5,693	\$21,386
2016	46	187	\$5,654	\$22,392
2017	44	164	\$12,455	\$28,958
Total	218	892	\$30,739	\$116,437
Amount is represented in thousands of dollars				

Lindell Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1997	\$1,119	28	\$3,209	51	34.87%	54.90%
1998	\$779	21	\$1,992	35	39.11%	60.00%
1999	\$968	22	\$4,288	61	22.57%	36.07%
2000	\$1,014	14	\$6,719	76	15.09%	18.42%
2001	\$582	15	\$4,546	59	12.80%	25.42%
2002	\$1,558	25	\$5,669	64	27.48%	39.06%
2003	\$6,738	39	\$13,062	103	51.58%	37.86%
2004	\$4,464	40	\$13,793	131	32.36%	30.53%
2005	\$4,928	40	\$13,091	127	37.64%	31.50%
2006	\$2,631	18	\$5,767	58	45.62%	31.03%
2007	\$3,317	28	\$9,014	88	36.80%	31.82%
2008	\$8,085	103	\$15,967	189	50.64%	54.50%
2009	\$2,488	31	\$7,550	91	32.95%	34.07%
2010	\$2,639	22	\$7,367	78	35.82%	28.21%
2011	\$1,675	24	\$8,350	103	20.06%	23.30%
2012	\$3,459	28	\$17,392	124	19.89%	22.58%
2013	\$3,417	29	\$17,448	158	19.58%	18.35%
2014	\$3,520	39	\$26,253	187	13.41%	20.86%
2015	\$5,693	60	\$21,386	196	26.62%	30.61%
2016	\$5,654	46	\$22,392	187	25.25%	24.60%
2017	\$12,455	44	\$28,958	164	43.01 %	26.83%
Amount is represented in thousands of dollars						

**Lindell Bank: Total Loans by Amount  
in the City of St. Louis  
Total by Tract (Amount in Thousands of Dollars)**



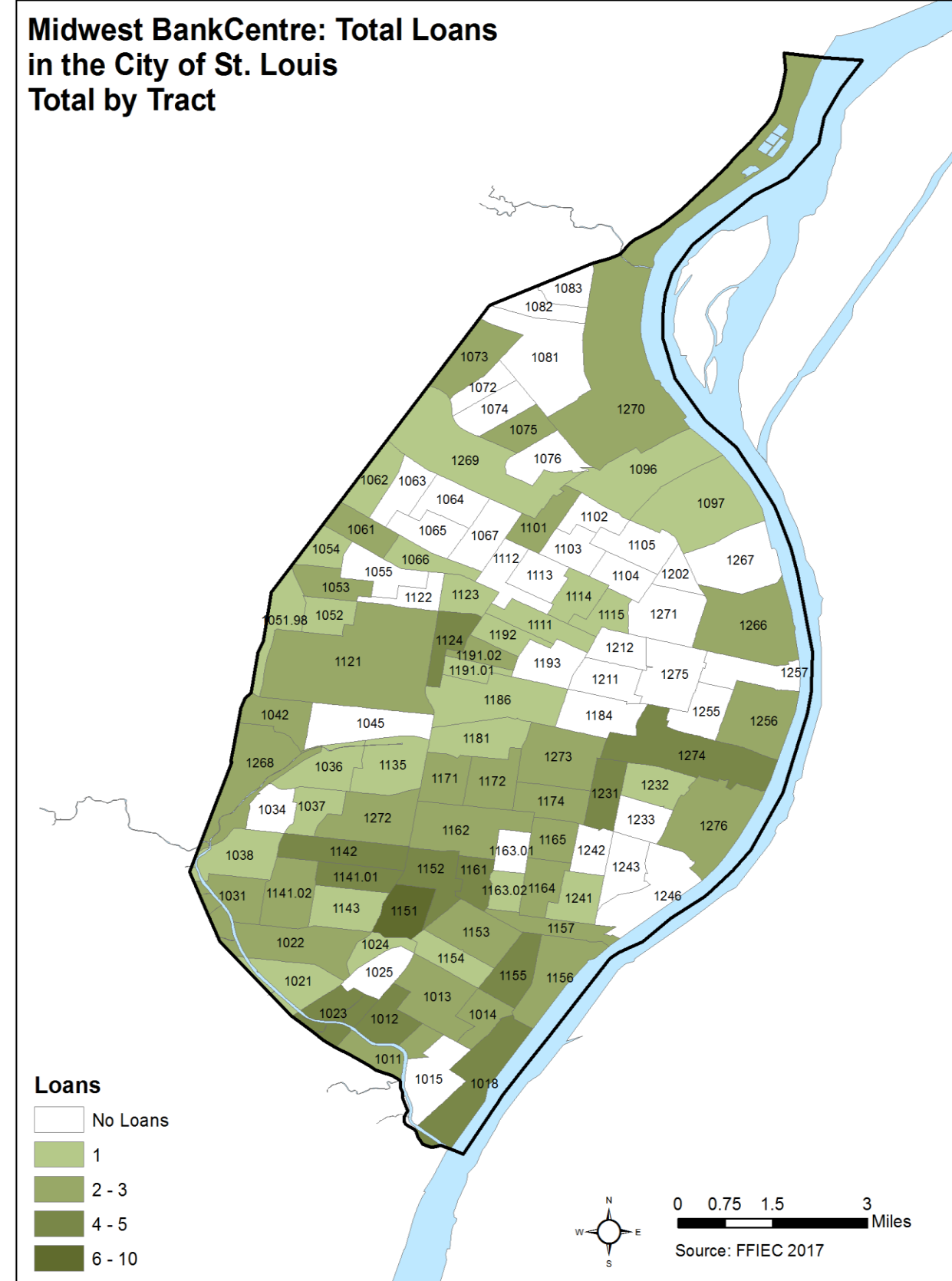
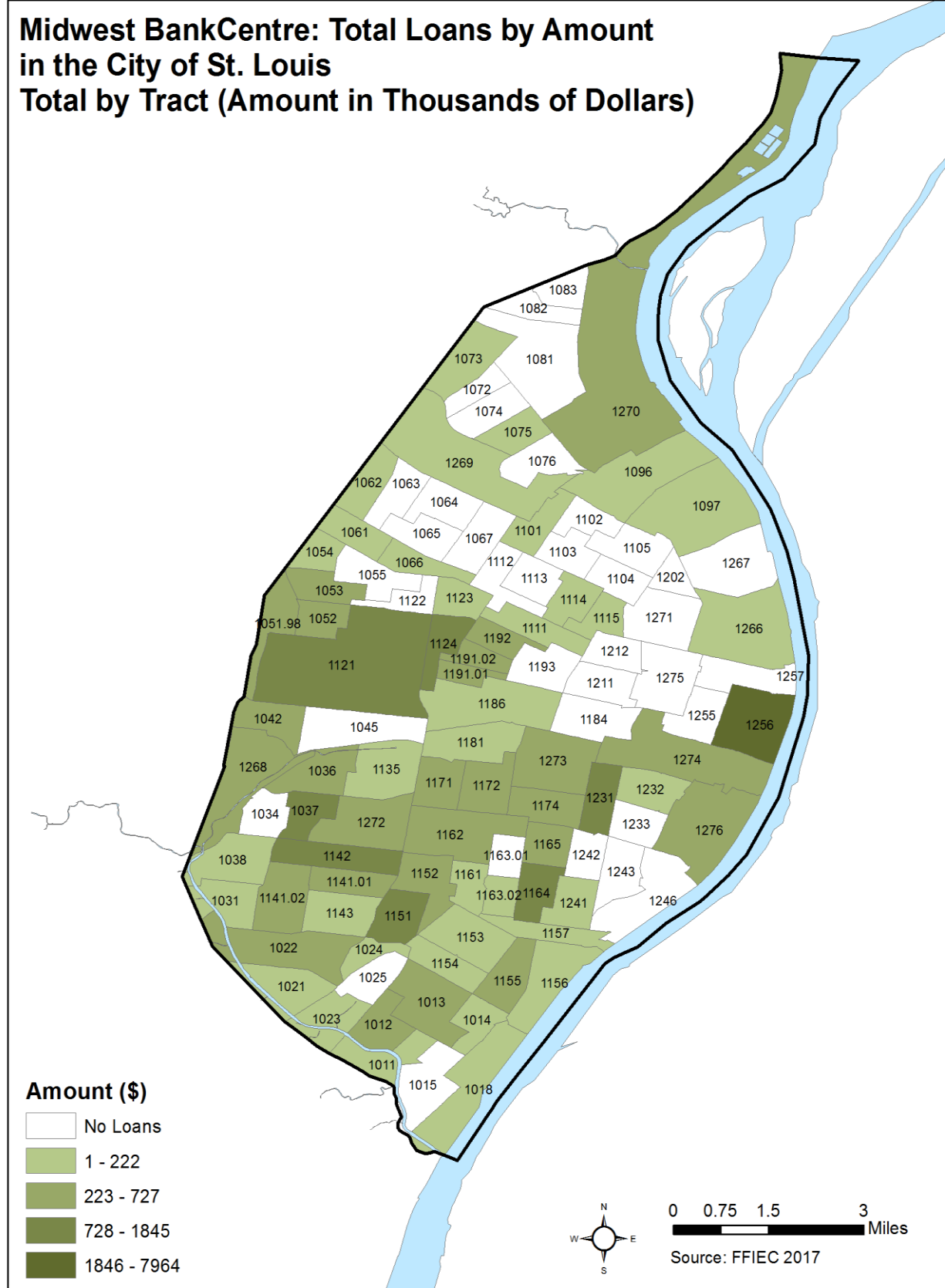
**Lindell Bank: Total Loans  
in the City of St. Louis  
Total by Tract**



Midwest BankCentre

Midwest BankCentre: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2013				
2014				
2015	121	-	\$12,976	-
2016	131	745	\$13,115	\$183,037
2017	163	621	\$30,342	\$156,874
Total	415	1,366	\$56,433	\$339,911
Amount is represented in the thousands of dollars				

Midwest BankCentre: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015	\$12,976	121	-	-	-	-
2016	\$13,115	131	\$183,037	745	7.17%	17.58%
2017	\$30,342	163	\$156,874	621	19.34%	26.25%
Amount is represented in the thousands of dollars						

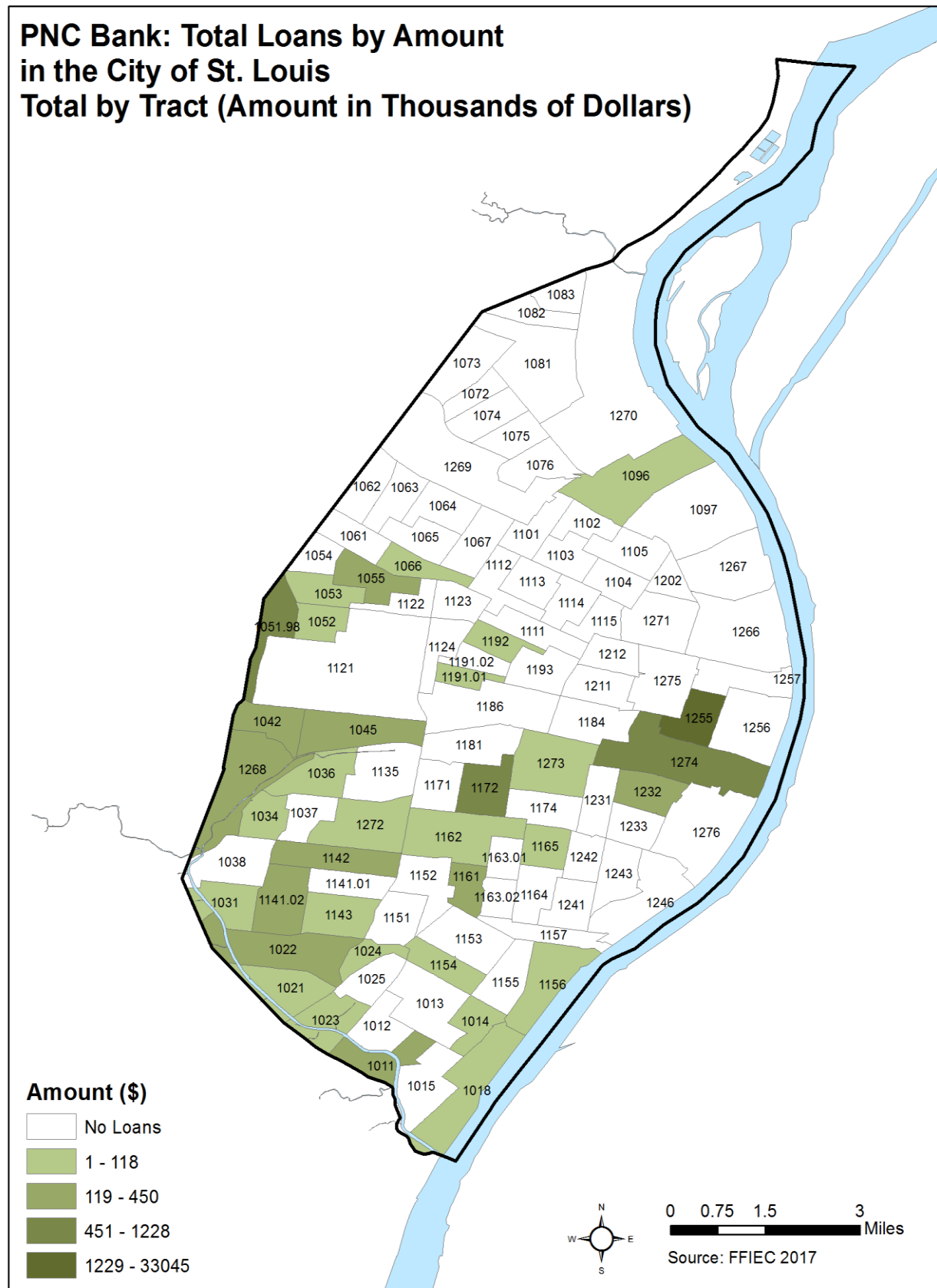


PNC Bank

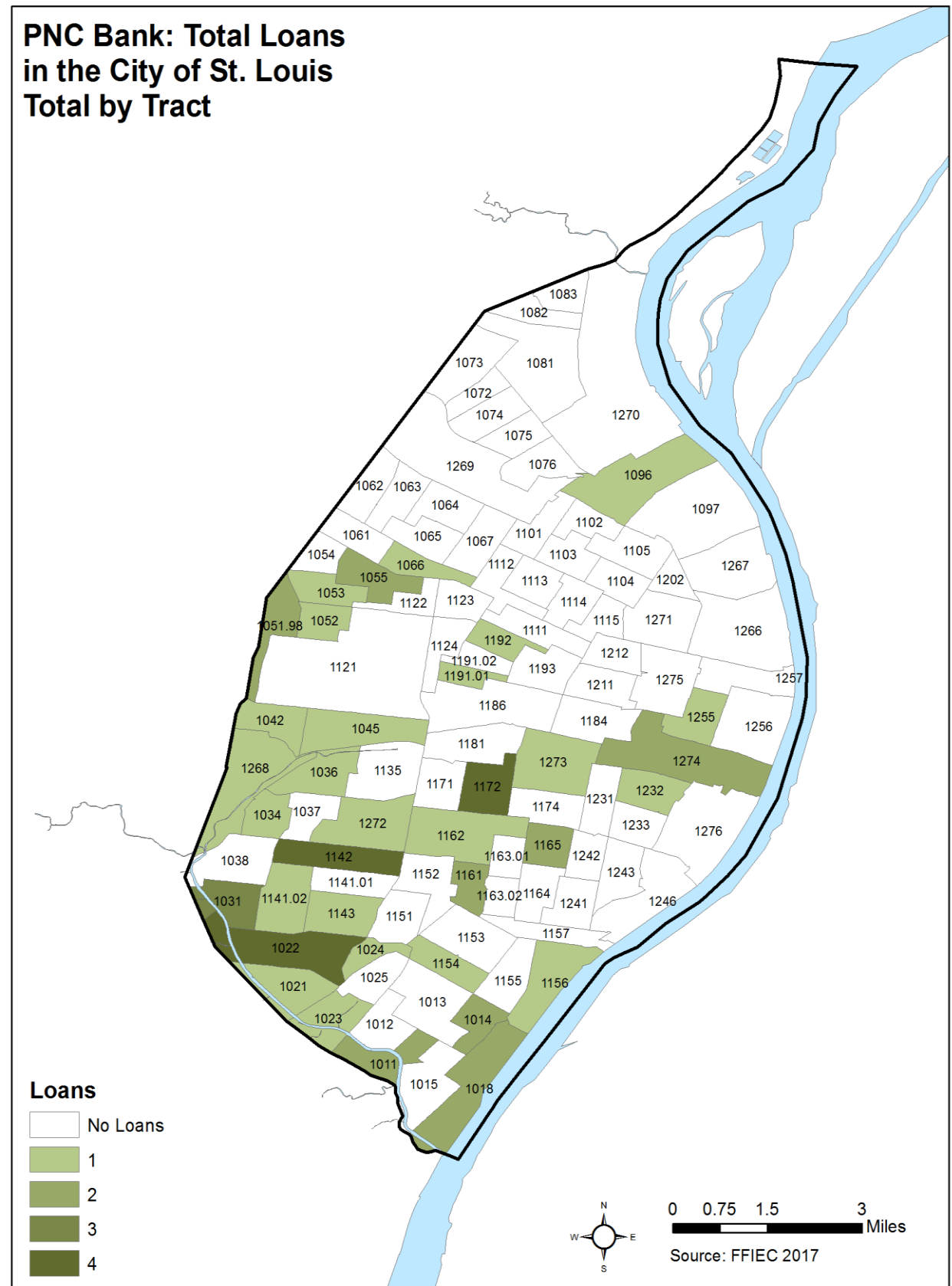
PNC Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2013	89	853	\$10,398	\$138,088
2014	77	563	\$9,073	\$102,086
2015	57	624	\$6,647	\$101,503
2016	63	507	\$7,043	\$84,477
2017	54	478	\$39,286	\$97,854
Total	340	3,025	\$72,447	\$524,008
Amount is represented in thousands of dollars				

PNC Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007	\$49,662	347	\$316,431	2,056	15.69%	16.88%
2008	\$36,236	197	\$202,041	1,142	17.93%	17.25%
2009	\$18,317	125	\$193,630	1,079	9.46%	11.58%
2010	\$14,742	108	\$126,457	744	11.66%	14.52%
2011	\$11,205	85	\$106,993	641	10.47%	13.26%
2012	\$12,531	102	\$170,713	1001	7.34%	10.19%
2013	\$10,398	89	\$138,088	853	7.53%	10.43%
2014	\$9,073	77	\$102,086	563	8.89%	13.68%
2015	\$6,647	57	\$101,503	624	6.55%	9.13%
2016	\$7,043	63	\$84,477	507	8.34%	12.43%
2017	\$39,286	54	\$97,854	478	40.15%	11.30%
Amount is represented in thousands of dollars						

**PNC Bank: Total Loans by Amount  
in the City of St. Louis  
Total by Tract (Amount in Thousands of Dollars)**



**PNC Bank: Total Loans  
in the City of St. Louis  
Total by Tract**

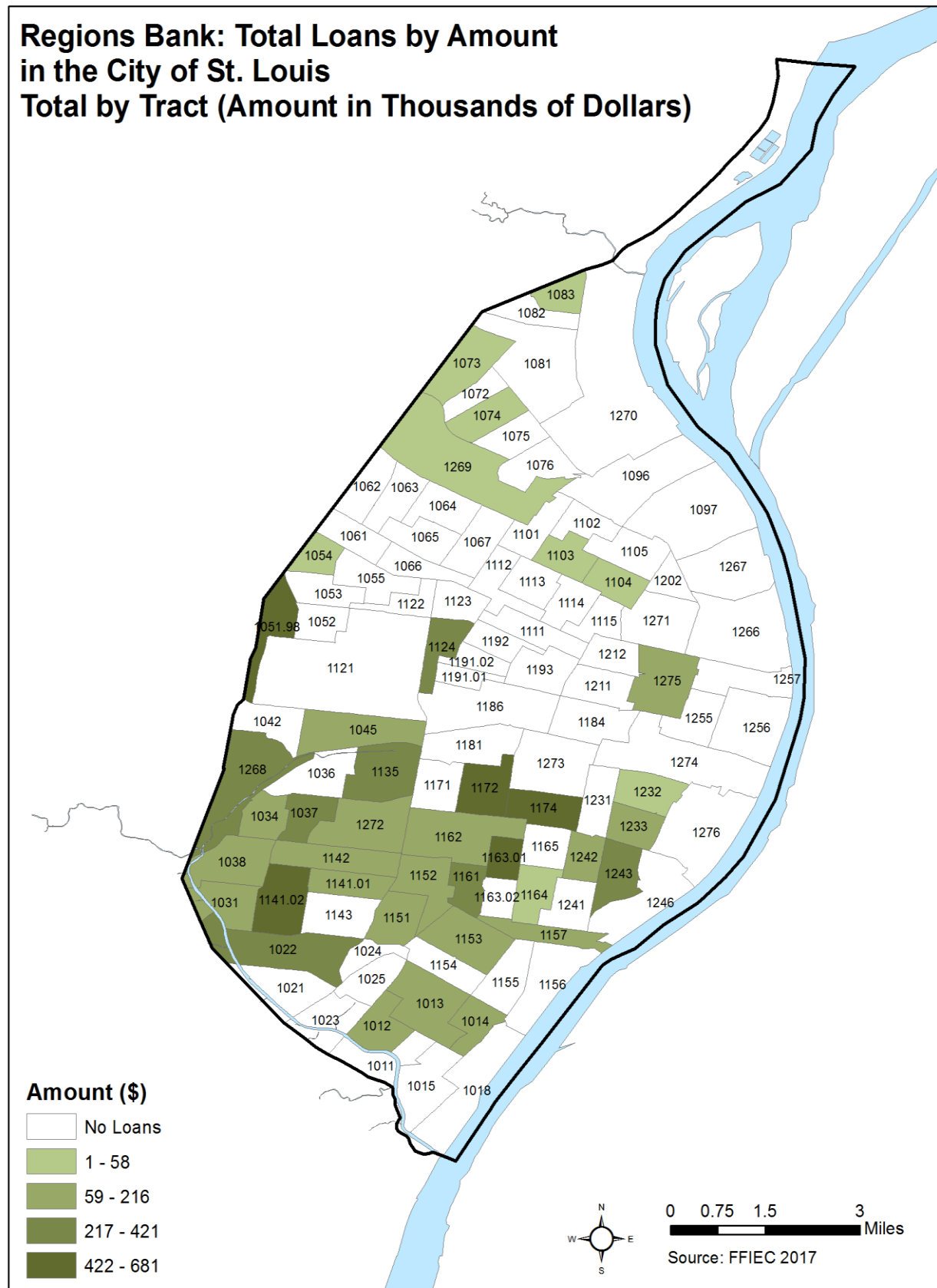


Regions Bank

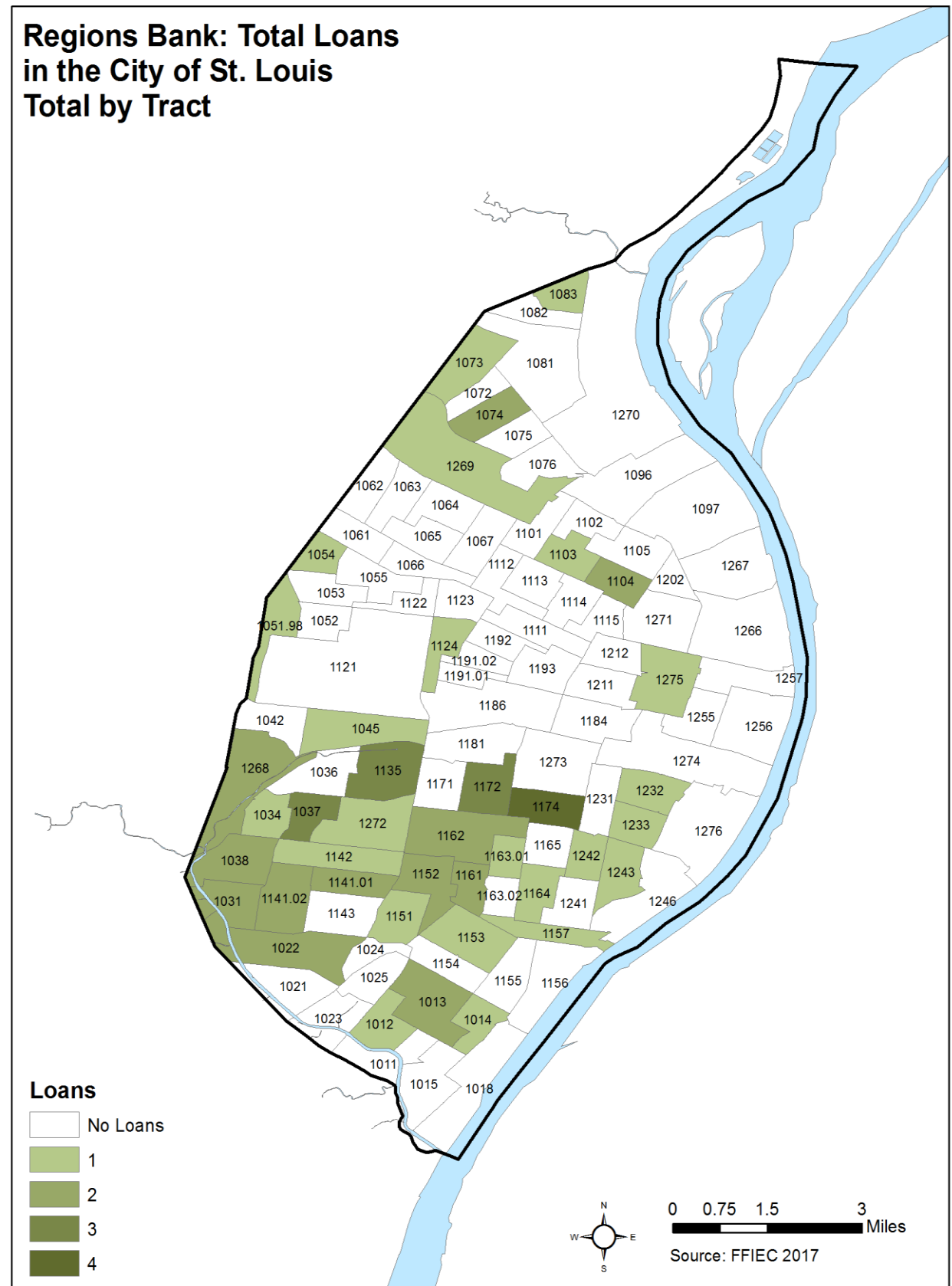
Regions Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2013	80	615	\$8,745	\$77,434
2014	73	483	\$7,900	\$59,001
2015	69	571	\$7,829	\$78,073
2016	76	575	\$8,062	\$91,285
2017	60	466	\$7,713	\$69,087
Total	358	2,710	\$40,249	\$374,880
Amount is represented in thousands of dollars				

Regions Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013	\$8,745	80	\$77,434	615	11.29%	13.01%
2014	\$7,900	73	\$59,001	483	13.39%	15.11%
2015	\$7,829	69	\$78,073	571	10.03%	12.08%
2016	\$8,062	76	\$91,285	575	8.83%	13.22%
2017	\$7,713	60	\$69,087	466	11.16%	12.88%
Amount is represented in thousands of dollars						

**Regions Bank: Total Loans by Amount  
in the City of St. Louis  
Total by Tract (Amount in Thousands of Dollars)**



**Regions Bank: Total Loans  
in the City of St. Louis  
Total by Tract**

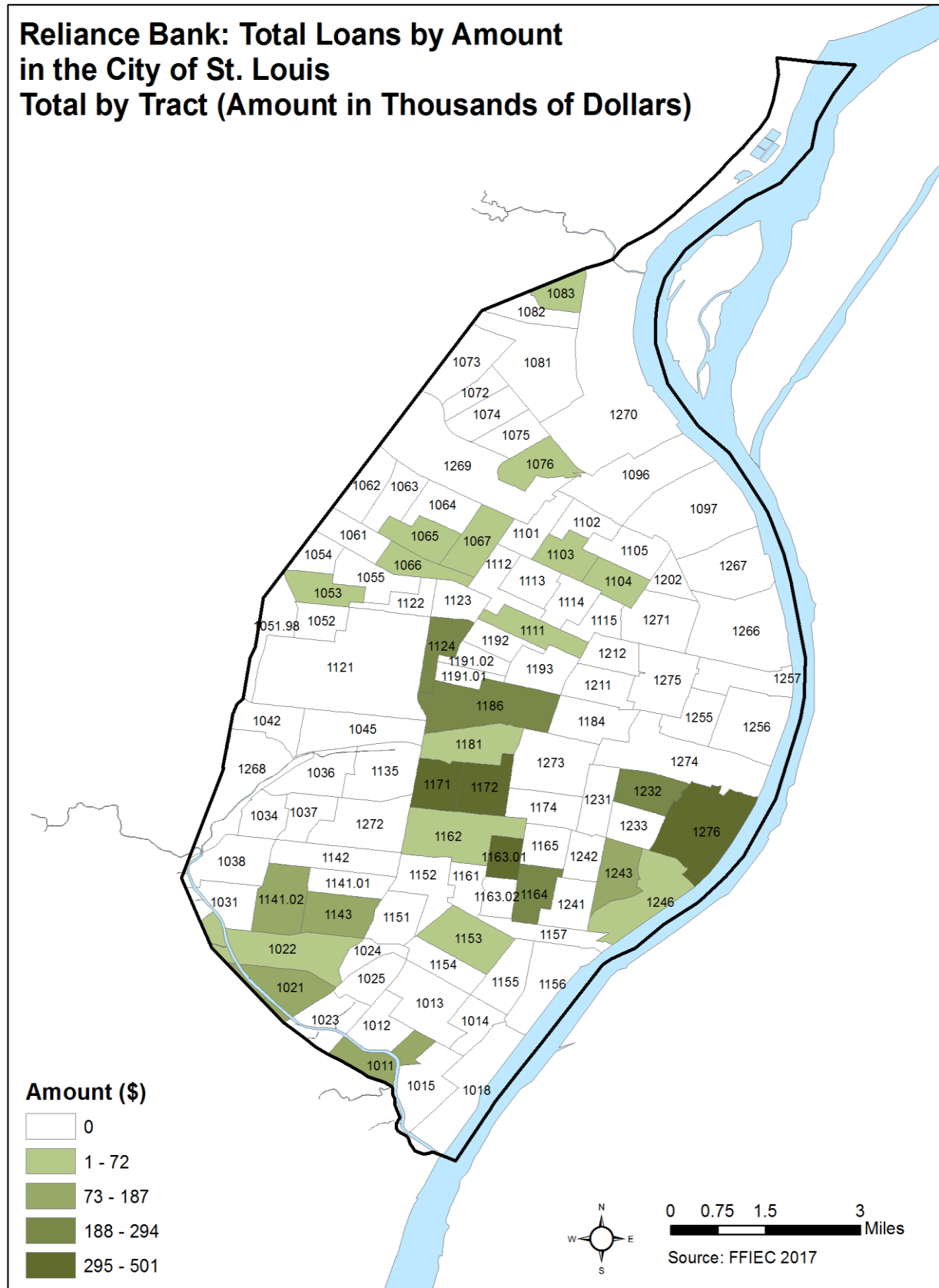


Reliance Bank

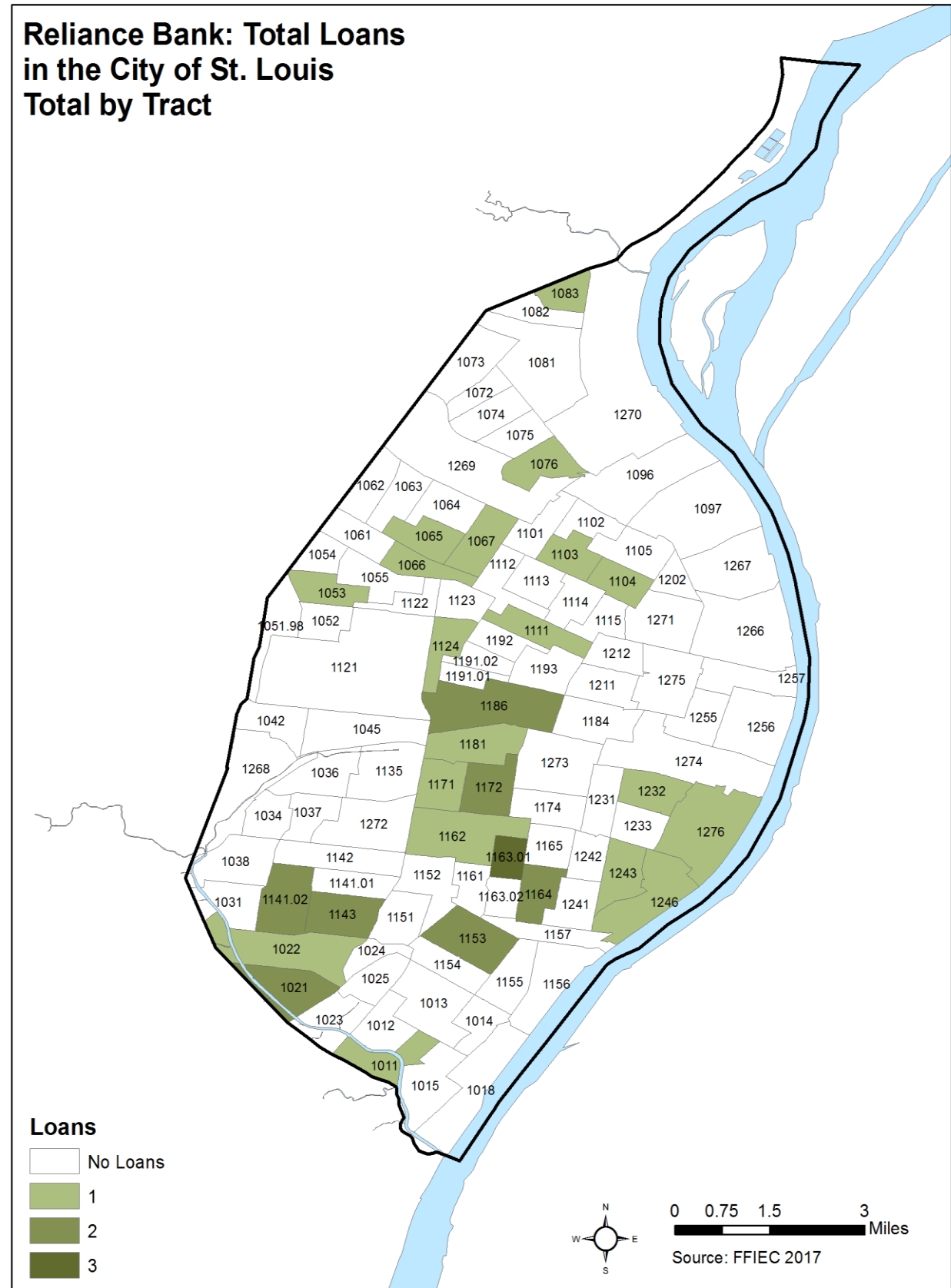
Reliance Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2013				
2014	5	23	\$2,047	\$8,494
2015	8	30	\$15,843	\$22,982
2016	19	115	\$16,771	\$45,501
2017	36	107	\$3,545	\$40,553
Total	68	275	\$38,206	\$117,530
Amount is represented in thousands of dollars				

Reliance Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014	\$2,047	5	\$8,494	23	24.10%	21.74%
2015	\$15,843	8	\$22,982	30	68.94%	26.67%
2016	\$16,771	19	\$45,501	115	36.86%	16.52%
2017	\$3,545	36	\$40,553	107	8.74 %	33.64%
Amount is represented in thousands of dollars						

**Reliance Bank: Total Loans by Amount  
in the City of St. Louis  
Total by Tract (Amount in Thousands of Dollars)**



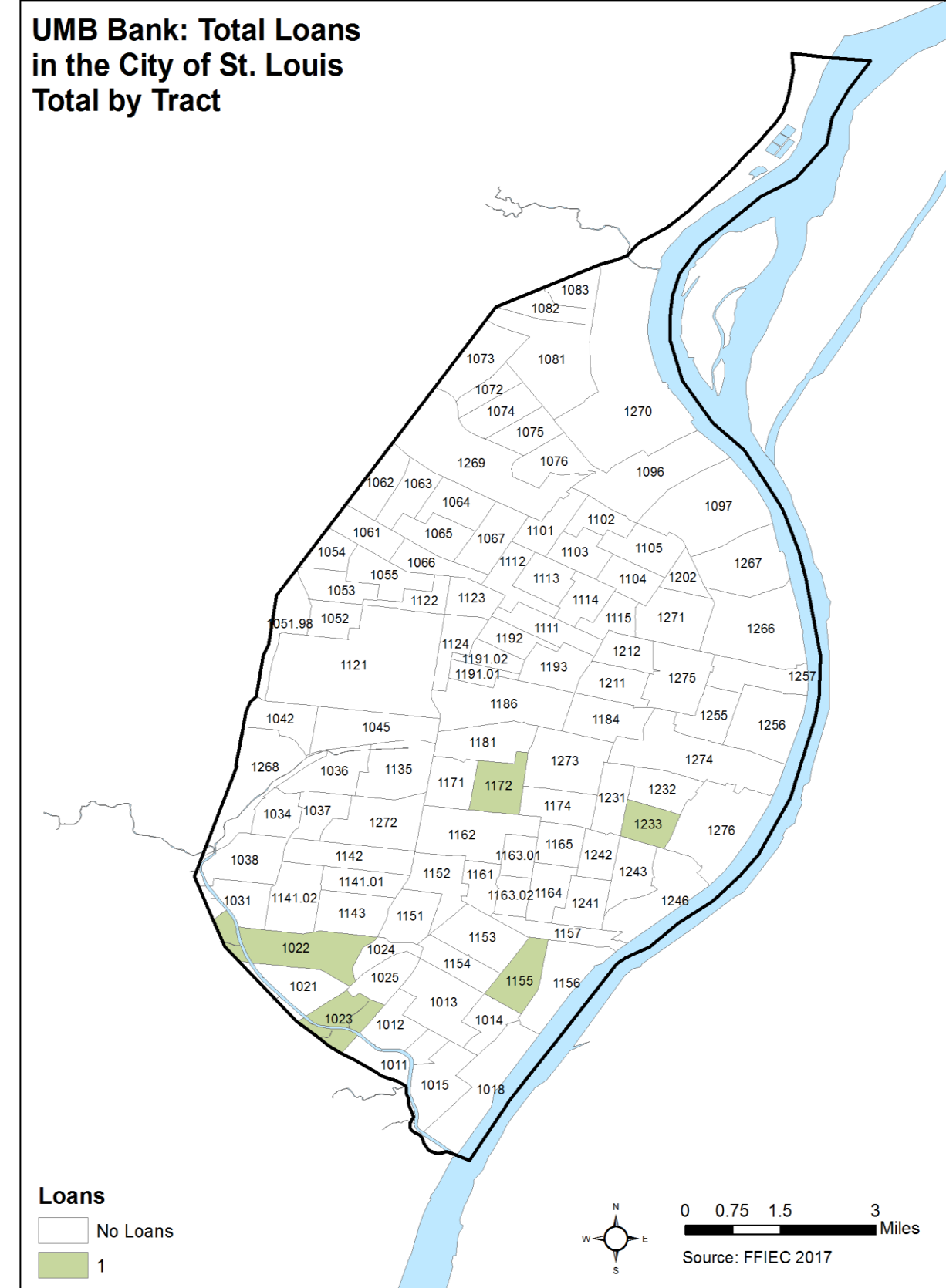
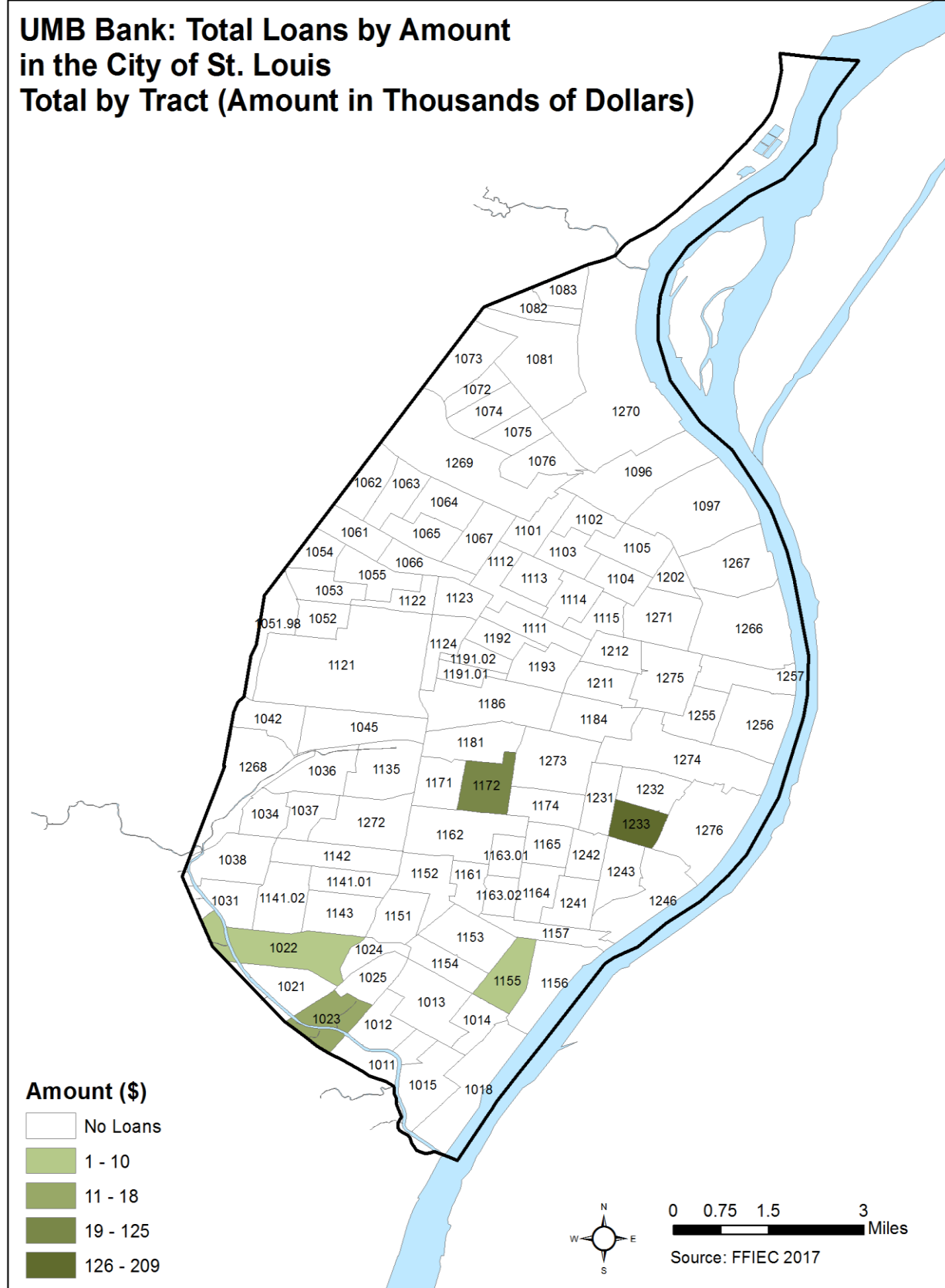
**Reliance Bank: Total Loans  
in the City of St. Louis  
Total by Tract**



UMB BANK

UMB Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2013				
2014				
2015				
2016	11	85	\$2,700	\$87,873
2017	5	55	\$372	\$13,408
Total	16	140	\$3,072	\$101,281
Amount is represented in thousands of dollars				

UMB Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016	\$2,700	11	\$87,873	85	3.07%	12.94%
2016	\$372	5	\$13,408	55	2.77%	9.09%
Amount is represented in thousands of dollars						

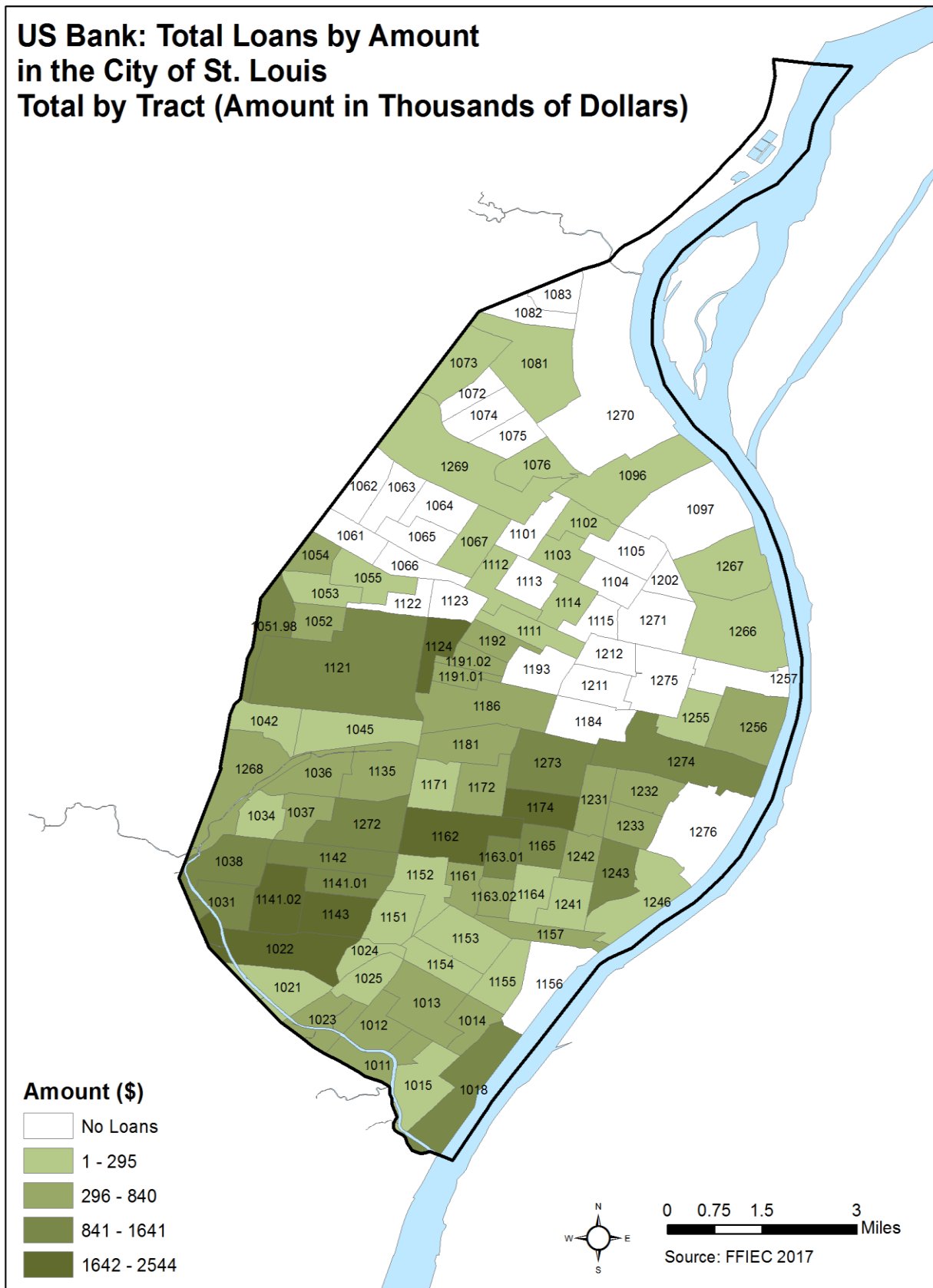


US Bank

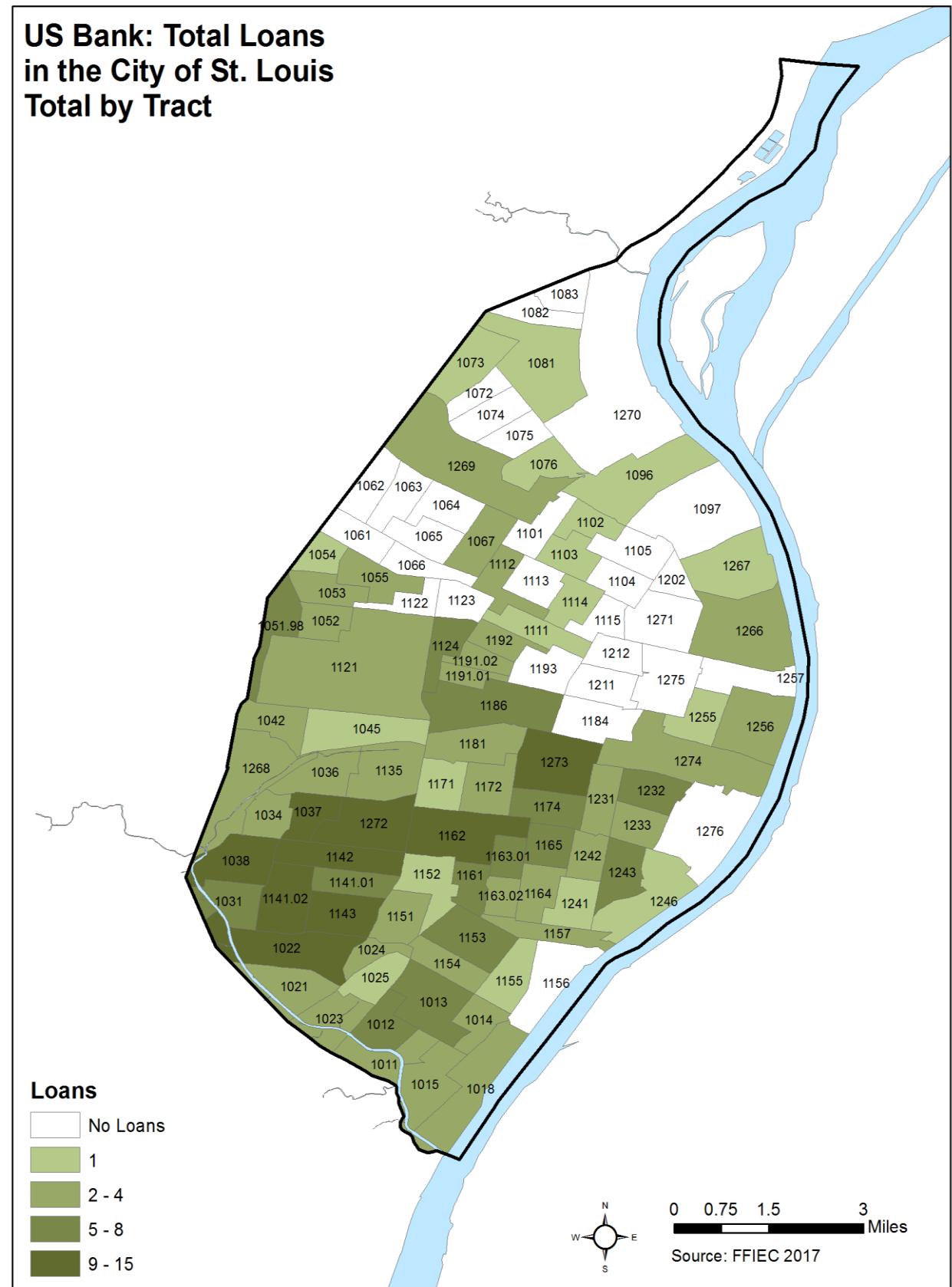
US Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2013	540	5,406	\$69,390	\$891,672
2014	240	2,320	\$31,480	\$372,224
2015	287	3,082	\$36,761	\$509,769
2016	345	3,499	\$47,551	\$605,316
2017	304	2,595	\$46,498	\$454,946
Total	1,716	16,902	\$231,680	\$2,833,927
Amount is represented in thousands of dollars				

US Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1997	\$26,691	530	\$475,251	5,293	5.62%	10.01%
1998	\$47,576	775	\$792,251	7870	6.01%	9.85%
1999	\$58,431	775	\$970,038	9,156	6.02%	8.46%
2000	\$30,954	468	\$133,504	1,727	23.19%	27.10%
2001	\$98,586	1,089	\$1,321,625	10,825	7.46%	10.06%
2002	\$105,396	1,071	\$1,600,788	11,896	6.58%	9.00%
2003	\$87,191	830	\$1,360,665	10,059	6.41%	8.25%
2004	\$111,717	1062	\$1,199,701	9,192	9.31%	11.55%
2005	\$69,431	608	\$750,183	5,585	9.26%	10.89%
2006	\$46,936	333	\$386,416	2,417	12.15%	13.78%
2007	\$47,862	360	\$507,590	2,977	9.43%	12.09%
2008	\$80,566	593	\$947,659	6,027	8.50%	9.84%
2009	\$134,623	816	\$1,556,237	8,590	8.65%	9.50%
2010	\$129,196	831	\$1,617,148	9,103	7.99%	9.13%
2011	\$85,240	566	\$1,133,156	6,742	7.52%	8.40%
2012	\$85,374	643	\$1,401,104	8,225	6.09%	7.82%
2013	\$69,390	540	\$891,672	5,406	7.78%	9.99%
2014	\$31,480	240	\$372,224	2,320	8.46%	10.34%
2015	\$36,761	287	\$509,769	2,820	10.18%	7.21%
2016	\$47,551	345	\$605,316	3,499	7.86%	9.86%
2017	\$46,498	304	\$454,946	2,595	10.22%	11.71%
Amount is represented in thousands of dollars						

**US Bank: Total Loans by Amount  
in the City of St. Louis  
Total by Tract (Amount in Thousands of Dollars)**

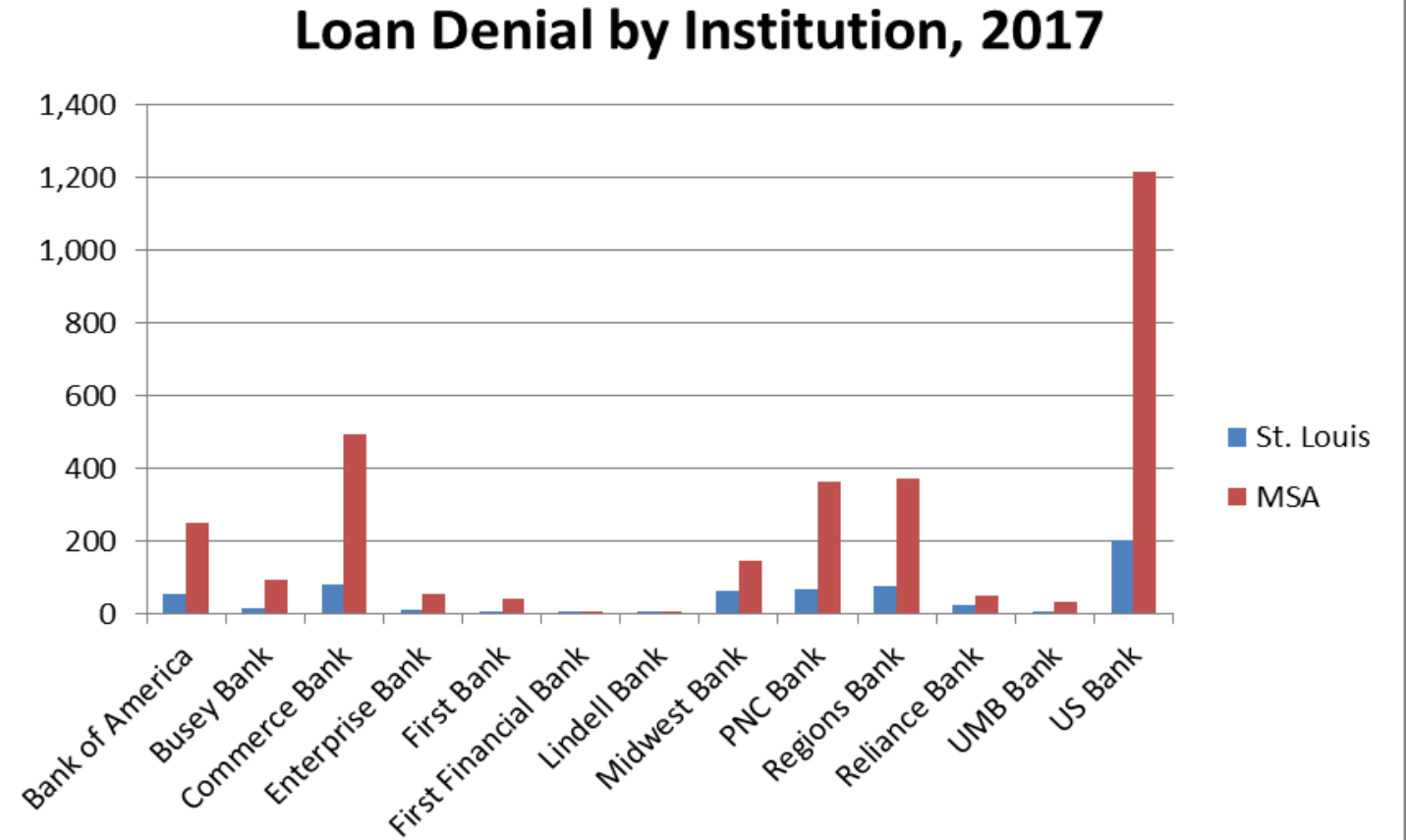


**US Bank: Total Loans  
in the City of St. Louis  
Total by Tract**



# Loan Denials - City and MSA Totals

Loan Denials			
Institution	# City	# MSA	% of City Denials
Bank of America	51	248	20.56%
Busey Bank	12	90	13.33%
Commerce Bank	78	494	15.79%
Enterprise Bank	8	53	15.09%
First Bank	6	42	15.00%
First Financial Bank	1	5	20.00%
Lindell Bank	3	3	100.00%
Midwest Bank	62	143	43.36%
PNC Bank	65	362	17.96%
Regions Bank	74	370	20.00%
Reliance Bank	24	50	48.00%
UMB Bank	2	29	6.90%
US Bank	203	1,216	16.69%
Grand Total	589	3,105	18.98%



Home Purchase - Loan Applications Denied						
	St. Louis City		MSA		City as Percent of Total	
	*Amount (\$)	Loans	*Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	3,508	21	19,307	96	18.17%	21.88%
Busey Bank	861	4	16,376	66	5.26%	6.06%
Commerce Bank	395	5	6,085	49	6.49 %	10.20%
Enterprise Bank	385	4	3,728	30	10.33%	13.33%
First Bank	300	2	2,236	16	13.42%	12.50%
First Financial Bank	89	1	381	3	23.36%	33.33%
Lindell Bank	35	1	35	1	100%	100%
Midwest Bank	502	4	3,562	22	14.09%	18.18%
PNC Bank	799	5	6,125	43	13.05%	11.63%
Regions Bank	828	6	5,414	31	15.29%	19.35%
Reliance Bank			377	3	0.00%	0.00%
UMB Bank	150	1	268	3	55.97%	33.33%
US Bank	4,108	30	36,797	197	11.16% %	15.23%
<b>Grand Total</b>	<b>11,960</b>	<b>84</b>	<b>100,691</b>	<b>560</b>	<b>11.84%</b>	<b>15.00%</b>

\*Loan amounts are in thousands of dollars.

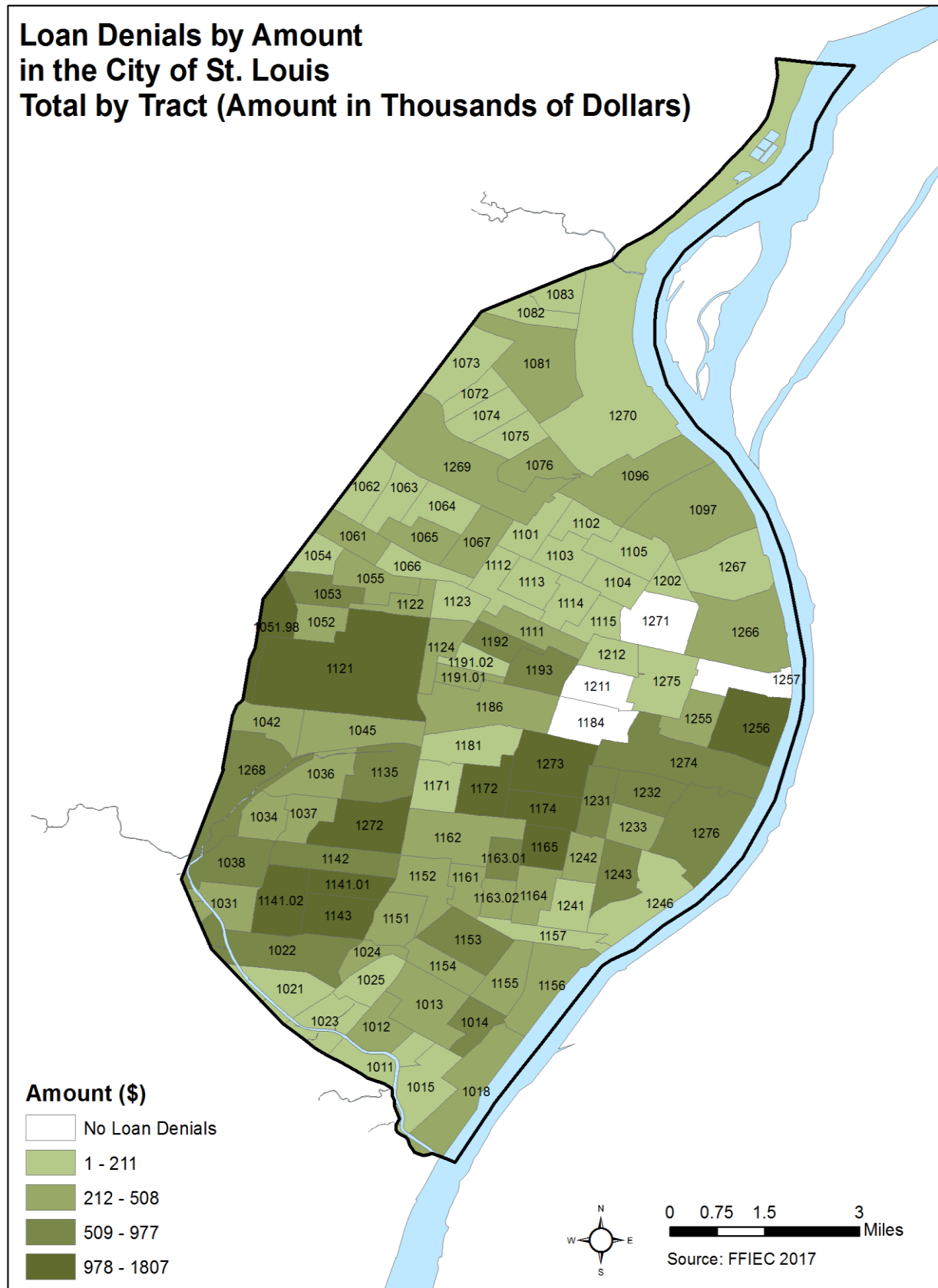
Home Improvement - Loan Applications Denied						
	St. Louis City		MSA		City as Percent of Total	
	*Amount (\$)	Loans	*Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	360	2	1,310	6	27.48%	33.33%
Busey Bank	78	2	80	3	97.5%	6.67%
Commerce Bank	1,086	44	7,334	260	14.81%	16.92%
Enterprise Bank			94	7	0.00%	0.00%
First Bank	785	2	1,002	13	78.34%	15.38%
First Financial Bank					N/A	N/A
Lindell Bank	25	1	25	1	100%	100%
Midwest Bank	290	50	867	88	33.45%	56.82%
PNC Bank	807	41	4,923	214	16.39%	19.16%
Regions Bank	950	36	3,378	149	28.12%	24.16%
Reliance Bank	120	24	240	38	50.00%	63.16%
UMB Bank	10	1	593	16	1.69%	6.25%
US Bank	2,257	74	17,345	402	13.01%	18.41%
<b>Grand Total</b>	<b>6,768</b>	<b>277</b>	<b>37,191</b>	<b>1,197</b>	<b>17.89%</b>	<b>23.14%</b>

Refinance - Loan Application Denied						
	St. Louis City		MSA		City as Percent of Total	
	*Amount (\$)	Loans	*Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	4,036	28	33,699	146	11.98%	19.18%
Busey Bank	1,413	6	4,568	21	30.93%	28.57%
Commerce Bank	2,586	29	23,501	185	11.00%	15.68%
Enterprise Bank	278	4	2,429	16	11.45%	25.00%
First Bank	214	2	3,307	13	6.47%	15.38%
First Financial Bank			228	2	0.00%	0.00%
Lindell Bank	25	1	25	1	100%	100%
Midwest Bank	618	8	7,089	33	8.72%	24.24%
PNC Bank	2,044	19	18,747	105	10.90%	18.10%
Regions Bank	3,294	32	23,395	190	14.08%	16.84%
Reliance Bank			1,667	9	0.00%	0.00%
UMB Bank			2,483	10	0.00%	0.00%
US Bank	10,034	99	83,653	617	12.00%	16.05%
<b>Grand Total</b>	<b>24,542</b>	<b>228</b>	<b>204,791</b>	<b>1,348</b>	<b>11.98%</b>	<b>16.91%</b>

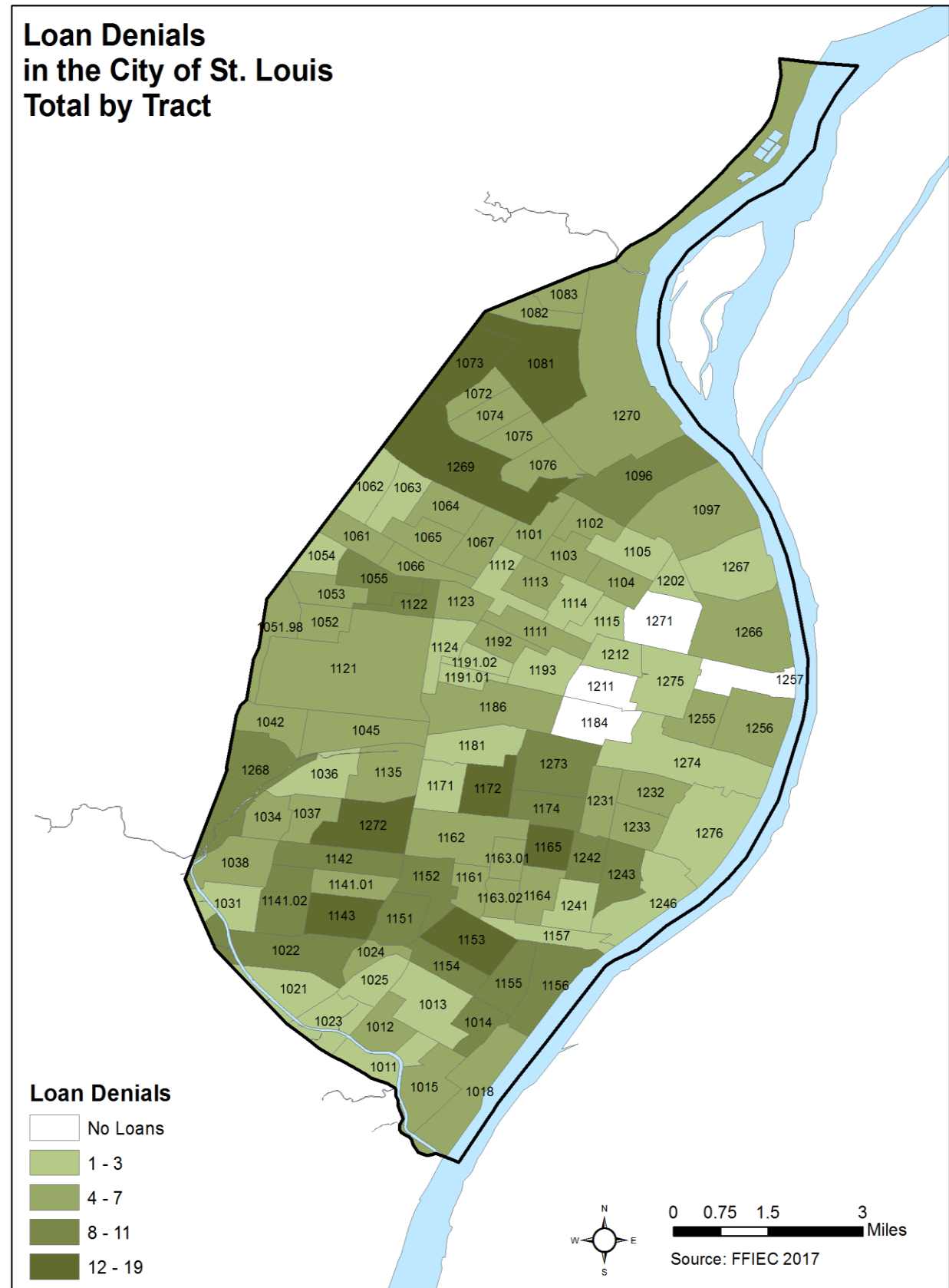
\*Loan amounts are in thousands of dollars.

Totals: All Loan Types - Loan Application Denied						
	St. Louis City		MSA		City as Percent of Total	
	*Amount (\$)	Loans	*Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	7,904	51	54,316	248	14.55%	20.57%
Busey Bank	2,352	12	21,024	90	11.19%	13.33%
Commerce Bank	4,067	78	36,920	494	11.02%	15.79%
Enterprise Bank	663	8	6,251	53	10.61%	15.09%
First Bank	1,299	6	6,545	42	19.85%	14.29%
First Financial Bank	89	1	609	5	14.61%	20.00%
Lindell Bank	85	3	85	3	100%	100%
Midwest Bank	1,410	62	11,518	143	12.24%	43.36%
PNC Bank	3,650	65	29,795	362	12.25%	17.96%
Regions Bank	5,072	74	32,187	370	15.76%	20.00%
Reliance Bank	120	24	2,284	50	5.25%	48.00%
UMB Bank	160	2	3,344	29	4.78%	6.90%
US Bank	16,399	203	137,795	1,216	11.90%	16.69%
<b>Grand Total</b>	<b>43,270</b>	<b>589</b>	<b>342,673</b>	<b>3,105</b>	<b>12.63%</b>	<b>18.97%</b>

# Loan Denials by Amount in the City of St. Louis Total by Tract (Amount in Thousands of Dollars)



# Loan Denials in the City of St. Louis Total by Tract



Loan Denials – County Total

Home Purchase												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
Bank of America	3,508	21	12,026	54	2,816	14	957	7			19,307	96
Busey Bank	861	4	8,627	32	3,199	16	3,529	13	160	1	16,376	66
Commerce Bank	395	5	3,832	29	1,123	9	735	6			6,085	49
Enterprise Bank	385	4	2,436	20	164	1	743	5			3,728	30
First Bank	300	2	1,332	10	280	1	97	1	227	2	2,236	16
First Financial Bank	89	1	292	2					30	1	381	3
Lindell Bank	35	1									35	1
Midwest Bank	502	4	2,720	15	79	1	261	2			3,562	22
PNC Bank	799	5	2,012	18	2,824	15	461	4	29	1	6,125	43
Regions Bank	828	6	3,520	19	908	4	158	2			5,414	31
Reliance Bank			180	2					197	1	377	3
UMB Bank	150	1	118	2							268	3
US Bank	4,108	30	19,989	104	9,264	40	2,271	15	1,165	8	36,797	197
Grand Total	11,960	84	57,084	307	20,657	101	9,212	55	1,808	14	100,691	560

Home Improvement												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
Bank of America	360	2	659	2	119	1			172	1	1,310	6
Busey Bank	78	2	2	1							80	3
Commerce Bank	1,086	44	3,365	115	1,986	59	877	40	20	2	7,334	260
Enterprise Bank			54	1			40	6			94	7
First Bank	785	2	164	7	28	3			25	1	1,002	13
First Financial Bank												
Lindell Bank	25	1									25	1
Midwest Bank	290	50	399	33			178	5			867	88
PNC Bank	807	41	3,101	106	585	34	254	20	176	13	4,923	214
Regions Bank	950	36	1,554	69	640	26	214	17	20	1	3,378	149
Reliance Bank	120	24	115	13	5	1					240	38
UMB Bank	10	1	387	6	49	3	147	6			593	16
US Bank	2,257	74	9,386	192	2,658	69	1,837	45	1,207	22	17,345	402
Grand Total	6,768	277	19,186	545	6,070	196	3,547	140	1,620	40	37,191	1,197

Refinance												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
Bank of America	4,036	28	23,247	78	3,760	24	1,600	11	1,056	5	33,699	146
Busey Bank	1,413	6	2,632	12	428	2	95	1			4,568	21
Commerce Bank	2,586	29	13,368	99	4,802	30	2,599	26	146	1	23,501	185
Enterprise Bank	278	4	787	4	1,084	5	280	3			2,429	16
First Bank	214	2	2,206	5	629	4	158	1	100	1	3,307	13
First Financial Bank			50	1	178	1					228	2
Lindell Bank	25	1									25	1
Midwest Bank	618	8	5,623	18	186	1	662	6			7,089	33
PNC Bank	2,044	19	9,742	43	5,625	31	1,022	8	314	4	18,747	105
Regions Bank	3,294	32	13,792	102	3,689	33	2,056	18	564	5	23,395	190
Reliance Bank			1,099	6	568	3					1,667	9
UMB Bank			671	4	1,612	4	200	2			2,483	10
US Bank	10,034	99	48,551	328	13,694	99	8,012	61	3,362	30	83,653	617
<b>Grand Total</b>	<b>24,542</b>	<b>228</b>	<b>121,768</b>	<b>700</b>	<b>36,255</b>	<b>237</b>	<b>16,684</b>	<b>137</b>	<b>5,542</b>	<b>46</b>	<b>204,791</b>	<b>1,348</b>

Total: All Loan Types												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
Bank of America	7,904	51	35,932	134	6,695	39	2,557	18	1,228	6	54,316	248
Busey Bank	2,352	12	11,261	45	3,627	18	3,624	14	160	1	21,024	90
Commerce Bank	4,067	78	20,565	243	7,911	98	4,211	72	166	3	36,920	494
Enterprise Bank	663	8	3,277	25	1,248	6	1,063	14			6,251	53
First Bank	1,299	6	3,702	22	937	8	255	2	352	4	6,545	42
First Financial Bank	89	1	342	3	178	1					609	5
Lindell Bank	85	3									85	3
Midwest Bank	1,410	62	8,742	66	265	2	1,101	13			11,518	143
PNC Bank	3,650	65	14,855	167	9,034	80	1,737	32	519	18	29,795	362
Regions Bank	5,072	74	18,866	190	5,237	63	2,428	37	584	6	32,187	370
Reliance Bank	120	24	1,394	21	573	4			197	1	2,284	50
UMB Bank	160	2	1,176	12	1,661	7	347	8			3,344	29
US Bank	16,399	203	77,926	624	25,616	208	12,120	121	5,734	60	137,795	1,216
<b>Grand Total</b>	<b>43,270</b>	<b>589</b>	<b>198,038</b>	<b>1,552</b>	<b>62,982</b>	<b>534</b>	<b>29,443</b>	<b>331</b>	<b>8,940</b>	<b>99</b>	<b>342,673</b>	<b>3,105</b>

\*Loan amounts are in thousands of dollars

Percent of Applications Denied by Institution						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	MSA
<b>Bank of America</b>	<b>13.82 %</b>	<b>12.50%</b>	<b>10.21%</b>	<b>8.00%</b>	<b>12.77%</b>	<b>11.84%</b>
Loan Denials	51	134	39	18	6	248
Total Loan Applications	369	1,072	382	225	47	2,095
<b>Busey Bank</b>	<b>6.28%</b>	<b>4.99%</b>	<b>3.29%</b>	<b>8.92%</b>	<b>3.13%</b>	<b>4.92%</b>
Loan Denials	12	45	18	14	1	90
Total Loan Applications	191	902	547	157	32	1,829
<b>Commerce Bank</b>	<b>38.05%</b>	<b>27.49%</b>	<b>23.90%</b>	<b>28.69%</b>	<b>18.75%</b>	<b>27.97%</b>
Loan Denials	78	243	98	72	3	494
Total Loan Applications	205	884	410	251	16	1,766
<b>Enterprise Bank</b>	<b>9.30%</b>	<b>8.14%</b>	<b>7.79%</b>	<b>14.89%</b>	<b>0.00%</b>	<b>9.25%</b>
Loan Denials	8	25	6	14	0	53
Total Loan Applications	86	307	77	94	9	573
<b>First Bank</b>	<b>8.00 %</b>	<b>6.43%</b>	<b>5.30%</b>	<b>5.26%</b>	<b>10.26%</b>	<b>6.51%</b>
Loan Denials	6	22	8	2	4	42
Total Loan Applications	75	342	151	38	39	645
<b>First Financial Bank</b>	<b>20.00%</b>	<b>15.79%</b>	<b>3.70%</b>	<b>N/A</b>	<b>0.00%</b>	<b>9.62%</b>
Loan Denials	1	3	1	0	0	5
Total Loan Applications	5	19	27	0	1	43
<b>Lindell Bank</b>	<b>6.38%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>N/A</b>	<b>1.83%</b>
Loan Denials	3	0	0	0		3
Total Loan Applications	47	90	28	2		164

Percent of Applications Denied by Institution						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	MSA
<b>Midwest Bank</b>	<b>25.94%</b>	<b>14.80%</b>	<b>3.13%</b>	<b>17.81%</b>	<b>N/A</b>	<b>17.40%</b>
Loan Denials	62	66	2	13		143
Total Loan Applications	239	446	64	73		822
<b>PNC Bank</b>	<b>49.24%</b>	<b>33.81%</b>	<b>32.00%</b>	<b>32.65%</b>	<b>52.94%</b>	<b>35.91%</b>
Loan Denials	65	167	80	32	18	362
Total Loan Applications	132	494	250	98	34	1,008
<b>Reliance Bank</b>	<b>35.29%</b>	<b>26.58%</b>	<b>12.90%</b>	<b>0.00%</b>	<b>33.33%</b>	<b>27.02%</b>
Loan Denials	24	21	4	0	1	50
Total Loan Applications	68	79	31	4	3	185
<b>UMB Bank</b>	<b>22.22%</b>	<b>22.64%</b>	<b>35.00%</b>	<b>40.00%</b>	<b>N/A</b>	<b>28.43%</b>
Loan Denials	2	12	7	8		29
Total Loan Applications	9	53	20	20		102
<b>US Bank</b>	<b>28.75%</b>	<b>22.33%</b>	<b>14.74%</b>	<b>22.20%</b>	<b>2.65%</b>	<b>21.43%</b>
Loan Denials	203	624	208	mush121	60	1,216
Total Loan Applications	706	2,795	1,411	545	217	5,674
<b>All Banks</b>	<b>25.78%</b>	<b>19.49%</b>	<b>14.72%</b>	<b>20.42%</b>	<b>24.03%</b>	<b>19.52%</b>
Loan Denials	589	1,552	534	331	99	3,105
Total Loan Applications	2,285	7,965	3,628	1,621	412	15,911

# Loan Denials - City Total

Loan Denials by Census Tract in St. Louis City								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
1011	90	1	25	2			115	3
1012	238	2	3	1	29	2	270	5
1013					250	2	250	2
1014	125	2	10	2	516	5	651	9
1015	40	1			129	3	169	4
1018			62	4	237	3	299	7
1021	113	1	15	1			128	2
1022	472	2	13	2	276	4	761	8
1023	98	1	5	1	87	1	190	3
1024	60	1	20	2	208	3	288	6
1025	139	1			72	1	211	2
1031					323	2	323	2
1034	153	2	5	1	90	2	248	5
1036			113	1	185	2	298	3
1037	80	1	86	2	342	3	508	6
1038	244	2	20	1	419	4	683	7
1042	180	1	25	2	203	3	408	6
1045	75	1			265	3	340	4
1051.98	614	2	10	1	456	2	1,080	5
1052			32	2	465	4	497	6
1053	263	2	78	2	378	3	719	7
1054			5	1	126	2	131	3
1055			71	6	205	3	276	9
1061			145	4	150	2	295	6
1062			2	1	149	2	151	3
1063			63	2			63	2
1064			76	4			76	4
1065	330	2	28	3			358	5
1066	51	1	23	2	25	1	99	4
1067			42	2	215	4	257	6
1072			60	5			60	5
1073			135	10	58	2	193	12
1074			56	5			56	5
1075			25	4			25	4
1076			185	3	107	2	292	5
1081	58	1	87	10	118	2	263	13

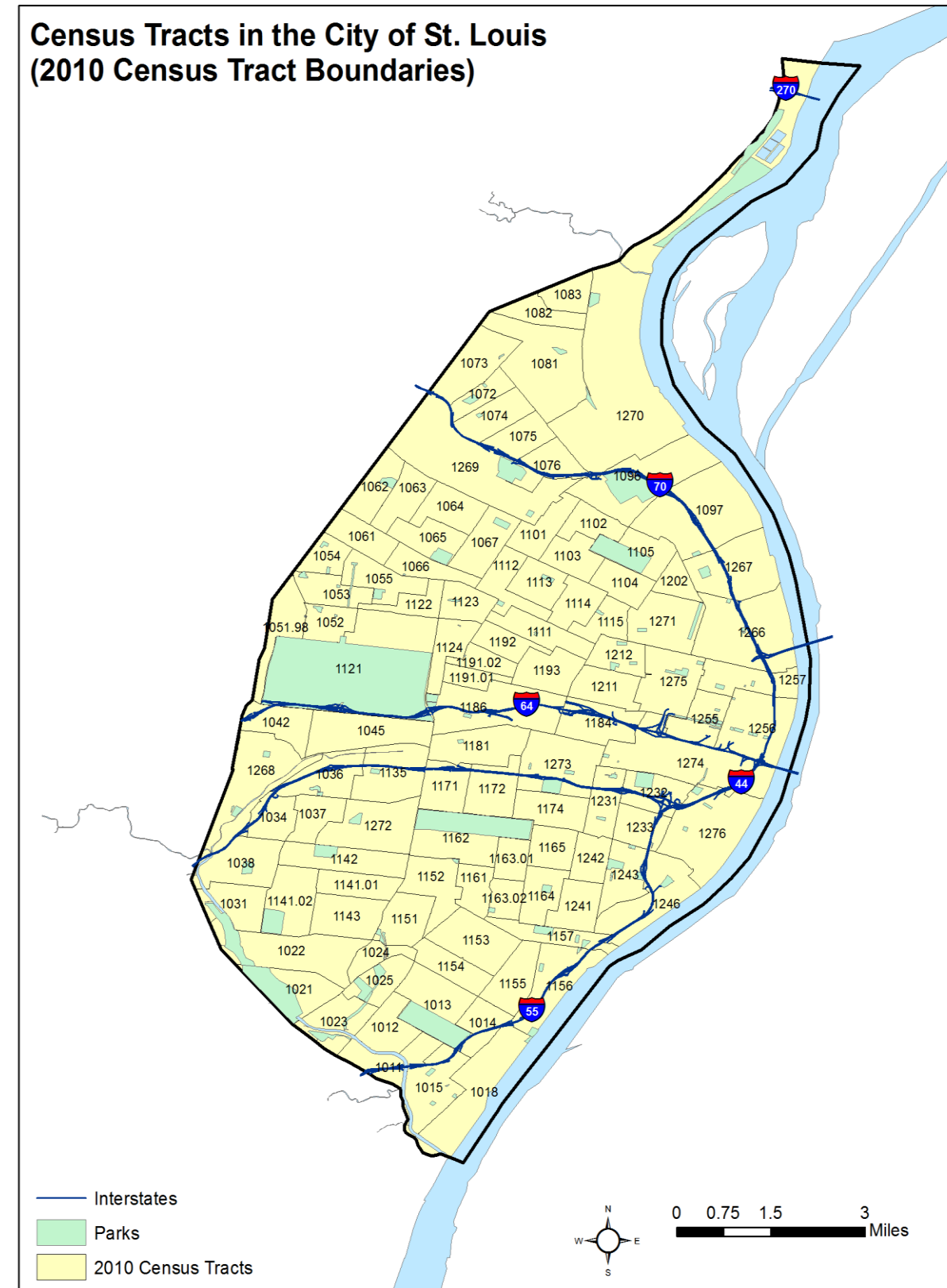
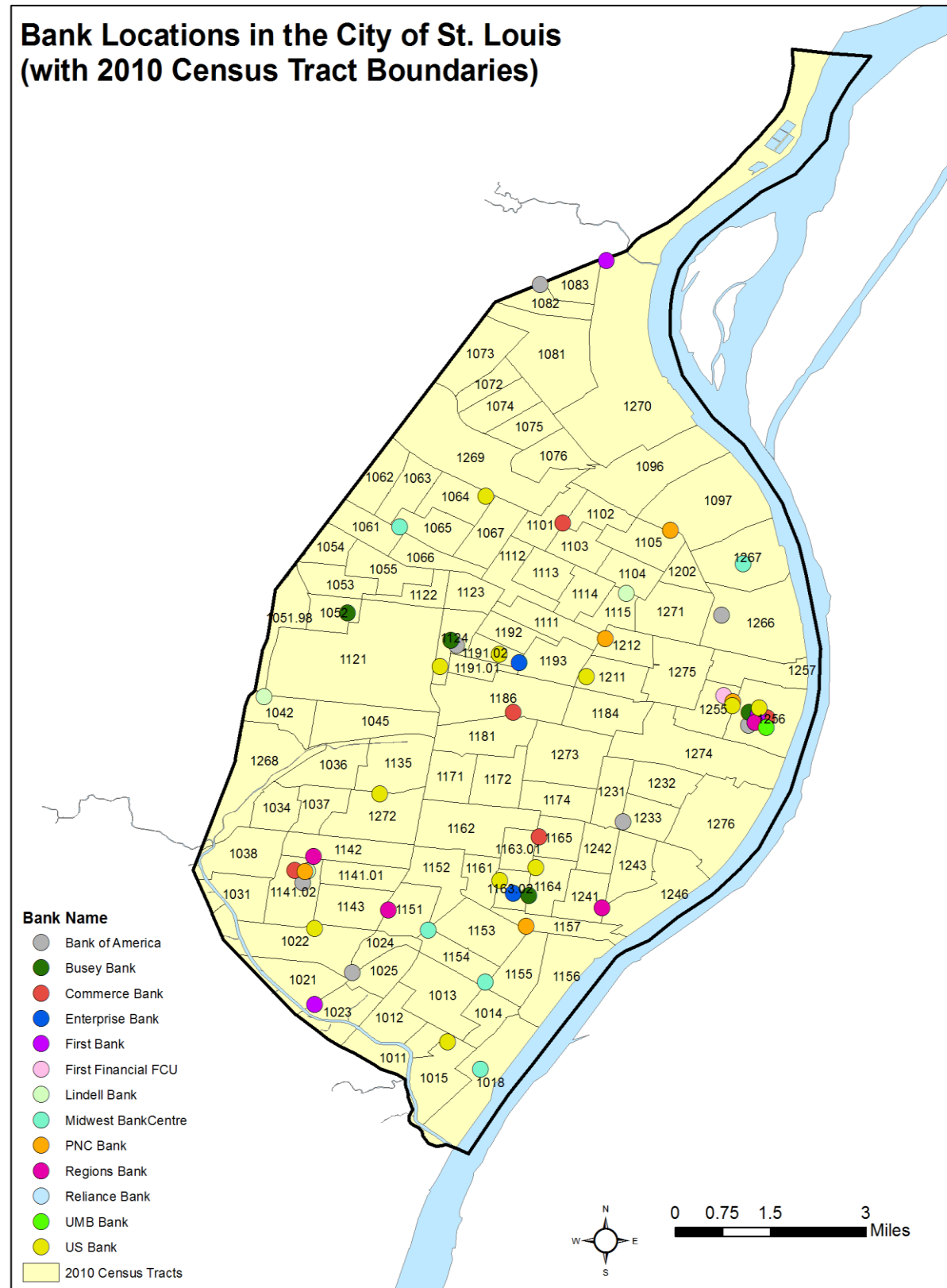
Loan Denials by Census Tract in St. Louis City								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
1082	76	1	37	3	53	1	166	5
1083	89	1	28	4	54	2	171	7
1096	197	1	84	5	145	3	426	9
1097			70	4	269	3	339	7
1101			18	4			18	4
1102			98	4	44	1	142	5
1103	35	1	9	3	36	1	80	5
1104			98	4	98	2	196	6
1105			10	1			10	1
1111			30	2	296	4	326	6
1112			20	1	40	1	60	2
1113			45	3	55	1	100	4
1114	146	2			35	1	181	3
1115	35	1					35	1
1121	182	2	30	2	1,120	1	1,332	5
1122	118	1	146	9	150	1	414	11
1123			82	5	128	2	210	7
1124	190	1			208	1	398	2
1135	321	2	50	1	314	3	685	6
1141.01	277	2	805	4	50	1	1,132	7
1141.02	333	1	306	3	979	7	1,618	11
1142	290	2	180	2	507	4	977	8
1143	187	1	289	6	655	6	1,131	13
1151			28	4	270	4	298	8
1152	37	1	38	5	302	4	377	10
1153			256	10	333	4	589	14
1154	123	1	104	8	30	1	257	10
1155			79	4	322	4	401	8
1156	50	1	88	5	277	3	415	9
1157					55	1	55	1
1161	410	5	20	1	77	1	507	7
1162	277	1	29	4	98	1	404	6
1163.01			129	2	448	3	577	5
1163.02	125	2			138	3	263	5
1164	215	2	34	3	72	1	321	6
1165			463	6	675	6	1,138	12

Loan Denials by Census Tract in St. Louis City								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
1171			15	1			15	1
1172	391	3	208	6	603	5	1,202	14
1174	1,055	3	93	3	659	4	1,807	10
1181			5	1			5	1
1184								
1186	178	1	14	3	300	3	492	7
1191.01	338	2					338	2
1191.02					157	3	157	3
1192	232	1	10	2	564	3	806	6
1193			10	1	550	1	560	2
1202			10	1	80	1	90	2
1211								
1212			3	1			3	1
1231	30	1	25	1	564	3	619	5
1232	615	2	58	3			673	5
1233	368	2	108	4			476	6
1241	74	1	15	2			89	3
1242			44	5	288	3	332	8

Loan Denials by Census Tract in St. Louis City								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
1243	155	1	274	4	272	3	701	8
1246			75	1	53	2	128	3
1255	170	2			276	2	446	4
1256	129	1			1,060	5	1,189	6
1257								
1266			5	1	353	3	358	4
1267			5	1			5	1
1268	200	1	375	6	346	4	921	11
1269	34	1	140	13	204	5	378	19
1270			21	3	27	1	48	4
1271								
1272			17	2	1,578	12	1,595	14
1273			10	1	1,663	7	1,673	8
1274	352	1			214	2	566	3
1275					145	1	145	1
1276	503	2			170	1	673	3
Not Provided			44	5	288	3	332	8
Grand Total	11,960	84	6,768	277	24,542	228	43,270	589

**Notes**  
\*Loan amount is in thousands of dollars.  
\*\*Tracts 1184, 1211, 1257, & 1271 had no denials nor applications.

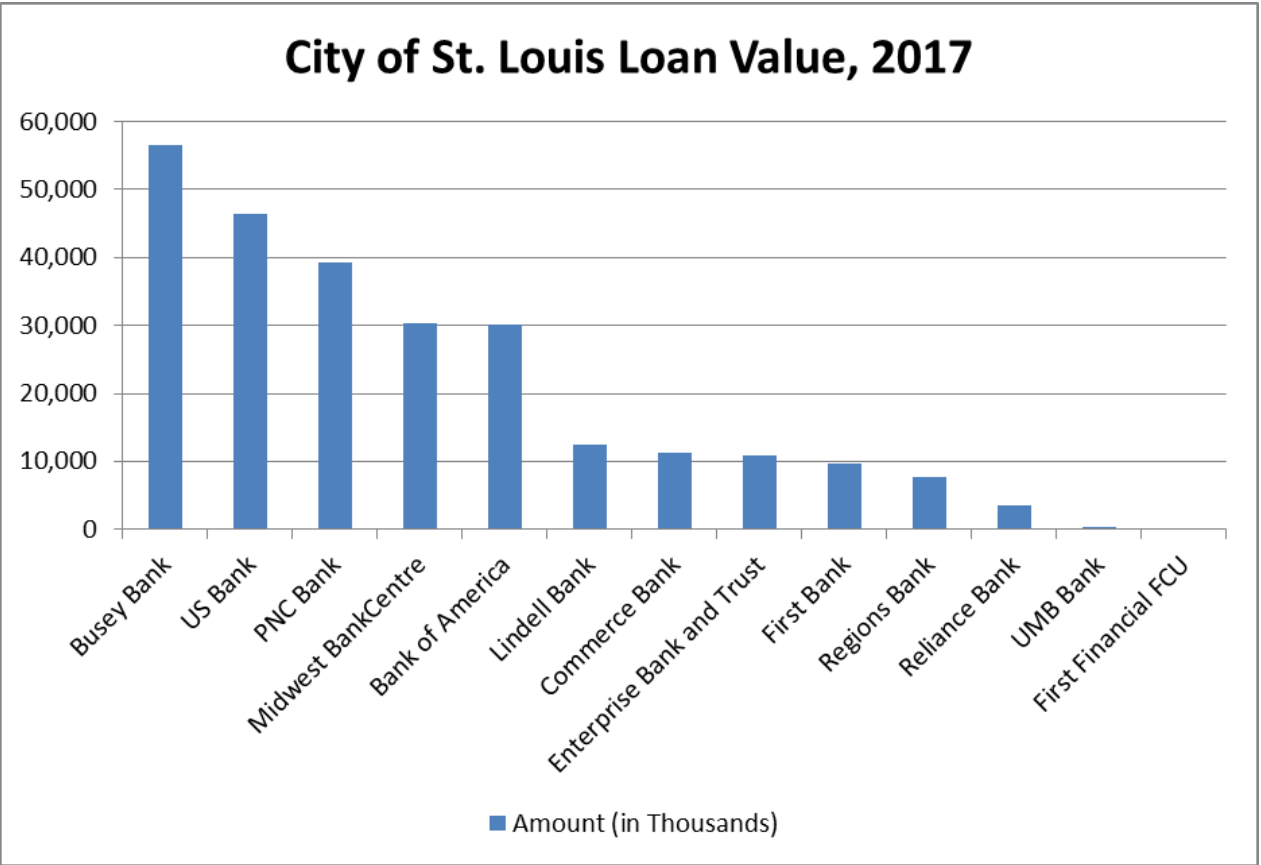
## Appendix A - Maps



# Appendix B – Bank Rankings

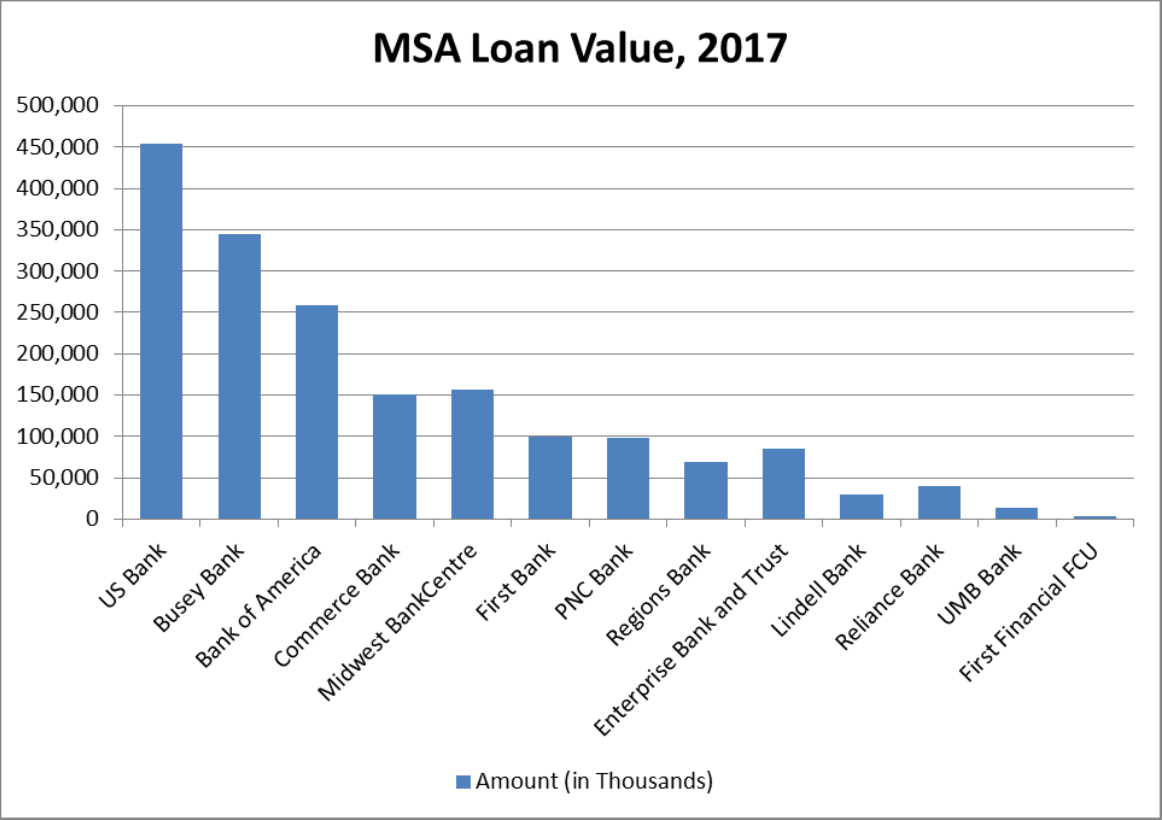
City Loans: Value		
Rank	Institution	Amount (in Thousands)
1	Busey Bank	56,513
2	US Bank	46,498
3	PNC Bank	39,286
4	Midwest BankCentre	30,342
5	Bank of America	30,105
6	Lindell Bank	12,455
7	Commerce Bank	11,264
8	Enterprise Bank and Trust	10,870
9	First Bank	9,712
10	Regions Bank	7,713
11	Reliance Bank	3,545
12	UMB Bank	372
13	First Financial FCU	207
Grand Total		258,882

City Loans: Number		
Rank	Institution	# Loans
1	US Bank	304
2	Bank of America	182
3	Midwest BankCentre	163
4	Busey Bank	147
5	Commerce Bank	89
6	Enterprise Bank and Trust	62
7	Regions Bank	60
8	PNC Bank	54
9	First Bank	53
10	Lindell Bank	44
11	Reliance Bank	36
12	UMB Bank	5
13	First Financial FCU	2
Grand Total		1,201



MSA Loans: Value		
Rank	Institution	Amount (in Thousands)
1	US Bank	454,946
2	Busey Bank	344,966
3	Bank of America	258,647
4	Midwest BankCentre	156,874
5	Commerce Bank	151,174
6	First Bank	99,450
7	PNC Bank	97,854
8	Enterprise Bank and Trust	85,482
9	Regions Bank	69,087
10	Reliance Bank	40,553
11	Lindell Bank	28,958
12	UMB Bank	13,408
13	First Financial FCU	2,856
Grand Total		1,804,255

MSA Loans: Number		
Rank	Institution	# Loans
1	US Bank	2,595
2	Busey Bank	1,352
3	Bank of America	1,151
4	Commerce Bank	926
5	Midwest BankCentre	621
6	First Bank	486
7	PNC Bank	478
8	Regions Bank	466
9	Enterprise Bank and Trust	435
10	Lindell Bank	164
11	Reliance Bank	107
12	UMB Bank	55
13	First Financial FCU	24
Grand Total	Total	8,860



Appendix C – St. Louis City Tract Loan Information

Tract Code	Tract Income Level	Distressed or Under-served Tract	2017 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Bank of America		Busey Bank		Commerce Bank		Enterprise Bank		First Bank		First Financial Bank		Lindell Bank		Midwest BankCenter		PNC Bank		Regions Bank		Reliance Bank		UMB Bank		US Bank	
						Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans
1011	Middle	No	\$68,832	2,591	21.27	251	2											106	2	164	2	167	2			94	1			331	3
1012	Middle	No	\$74,166	3,275	9.44	263	2	137	1	14	1	151	1	124	1					727	5			198	1					629	5
1013	Middle	No	\$79,954	4,040	18.04	664	4	858	5	263	2	312	2					85	1	279	3			142	2					604	6
1014	Moderate	No	\$46,155	2,750	40.8	184	2	150	1	101	1			291	2			125	2	75	3	23	2	92	1					471	4
1015	Moderate	No	\$40,709	3,771	52.29	41	1			22	2	213	3																	130	2
1018	Moderate	No	\$52,783	3,452	47.19			182	2									185	1	217	5	61	2							1,412	2
1021	Middle	No	\$71,113	2,802	20.27			404	2			280	2	100	1	107	1			28	1	40	1			144	2			262	3
1022	Upper	No	\$90,928	6,367	10.22	1,220	10	1,124	5	151	1	408	2	251	2			961	1	250	2	450	4	308	2	72	1	10	1	2,222	14
1023	Moderate	No	\$54,009	1,987	9.06	197	2	218	2	120	2	102	1							68	4	58	1				18	1		337	4
1024	Moderate	No	\$52,166	2,673	15.38	172	3	214	3									250	1	114	1	84	1							150	3
1025	Middle	No	\$59,663	2,028	15.04	91	1			83	1																			81	1
1031	Upper	No	\$102,125	3,220	14.16	764	6	480	2	194	1			121	1			53	1	222	2	109	3	84	2					976	5
1034	Upper	No	\$89,806	1,874	6.88	491	3	166	2	10	1	221	1									69	1	108	1					264	3
1036	Middle	No	\$68,356	1,448	23.9	138	1	122	1	26	1	45	1							415	1	25	1							348	3
1037	Middle	No	\$86,418	2,408	14.62	770	8	551	4			324	2					204	1	1,138	1			249	3					694	10
1038	Middle	No	\$77,748	3,902	12.63	1206	10	628	4	239	4	217	2	159	1					110	1			216	2					1,641	11
1042	Middle	No	\$69,641	3,435	16.54			232	2	114	2	130	1					491	4	533	3	134	1							228	2
1045	Middle	No	\$84,784	1,597	22.17	151	2	138	1	140	1											171	1	138	1					41	1
1051.98	Upper	No	\$142,121	3,483	25.84	1,157	5	2,232	6	47	2			624	3			475	2	300	1	1,228	2	496	1					1,160	6
1052	Middle	No	\$67,145	2,977	58.21	252	2	324	2			239	1							290	1	90	1							325	2
1053	Moderate	No	\$44,142	2,450	93.02							403	2							309	2	83	1			5	1			244	2
1054	Low	No	\$36,140	2,337	94.78															3	1			9	1					712	1
1055	Low	No	\$36,541	2,993	95.79	380	2	3,676	1			10	1									215	2							259	3
1061	Low	No	\$27,246	1,724	99.59					9	1	60	1							13	3										
1062	Low	No	\$15,098	1,825	99.51															3	1										
1063	Low	No	\$36,333	1,455	98.9							77	1							164	2										
1064	Low	No	\$34,364	2,445	99.26															727	5										
1065	Low	No	\$31,050	2,852	95.62															279	3					5	1				
1066	Low	No	\$34,408	1,709	99.01															75	3	15	1			5	1				
1067	Low	No	\$28,635	2,960	99.97			34	1	7	1														5	1				215	2
1072	Low	No	\$31,288	1,156	99.48			27	1											217	5										
1073	Low	No	\$31,711	4,675	98.46			133	1											28	1			58	1					27	1
1074	Low	No	\$26,644	2,968	98.96															250	2			11	2						
1075	Moderate	No	\$42,113	2,420	98.8					7	1									68	4										
1076	Moderate	No	\$38,220	2,197	98.09					7	1									114	1					5	1			10	1
1081	Moderate	No	\$38,346	3,144	96.56	102	2	35	1																					76	1
1082	Moderate	No	\$47,745	2,504	97	41	1			15	1							28	1	222	2										
1083	Moderate	No	\$41,407	1,987	94.21							26	1											8	1	5	1				
1096	Moderate	No	\$40,523	3,222	98.6					73	2									415	1	22	1							52	1

Tract Code	Tract Income Level	Distressed or Under-served Tract	2015 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Bank of America		Busey Bank		Commerce Bank		Enterprise Bank		First Bank		First Financial Bank		Lindell Bank		Midwest BankCenter		PNC Bank		Regions Bank		Reliance Bank		UMB Bank		US Bank	
						Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans
1097	Low	No	\$20,551	2,239	88.88															5	1										
1101	Low	No	\$30,144	2,879	99.06	39	1			10	1									34	2										
1102	Low	No	\$33,078	2,309	99.74																								25	1	
1103	Low	No	\$28,516	1,968	98.42							79	1											37	1	5	1			39	1
1104	Low	No	\$33,108	2,147	99.72																			37	2	5	1				
1105	Moderate	No	\$37,982	1,013	99.51																										
1111	Low	No	\$28,598	1,814	97.02	20	1									100	1			3	1					5	1			213	1
1112	Low	No	\$23,717	1,021	94.22																									210	2
1113	Low	No	\$30,485	1,348	99.7																										
1114	Low	No	\$33,665	1,396	99.21															5	1									30	1
1115	Low	No	\$22,253	620	99.84					169	3									5	1										
1121	Upper	No	\$122,848	4,432	36.98	2,029	5	637	4	2,237	2	630	1							915	2									1,262	4
1122	Moderate	No	\$38,903	1,645	94.71					14	1			125	1																
1123	Low	No	\$30,277	2,038	98.87															2	1										
1124	Upper	No	\$100,134	4,132	41.31	944	3	8,190	3	3,453	6			283	1			6,145	4	1,384	4			344	1	282	1			2,304	8
1135	Middle	No	\$73,921	2,231	3.23	90	1	354	3			308	2	181	2					137	1			421	3					527	4
1141.01	Moderate	No	\$52,166	4,334	29.72	763	6	160	1	146	1	682	5					133	1	670	5			177	2					1,007	8
1141.02	Upper	No	\$103,909	4,002	3.27	1,000	7	1,342	6			260	1	164	1			457	2	439	3	163	1	618	2	187	2			2,544	11
1142	Middle	No	\$77,153	4,724	22.61	1,150	8	83	1	9	1	247	2	149	1			94	1	1,047	4	405	4	141	1					1,132	10
1143	Upper	No	\$93,172	5,300	14.25	1,044	10	529	3	292	4	472	3	247	1			279	2	147	1	25	1			170	2			1,751	15
1151	Moderate	No	\$50,561	4,226	26.36	176	2	76	1	150	2	98	1	64	1					1,845	10			143	1					295	3
1152	Low	No	\$35,909	3,348	60.66													40	1	656	4			89	2					30	1
1153	Moderate	No	\$44,647	5,248	52.1			151	2	129	3							70	1	40	3			96	1	10	2			223	5
1154	Moderate	No	\$45,583	3,185	40.03	67	1											96	2	20	1	10	1							184	2
1155	Low	No	\$31,258	7,069	63.74	55	1			211	5									285	5							10	1	56	1
1156	Low	No	\$26,384	4,815	61.56			49	1											166	2	40	1								
1157	Low	No	\$25,262	3,789	68.43			183	2	84	2			66	1					52	2			81	1					439	4
1161	Moderate	No	\$41,719	3,231	58.81	165	2	270	2	81	1			131	1					174	5	227	2	259	2					688	7
1162	Middle	No	\$74,478	4,267	34.87	622	5	1,138	5	51	2	612	2	370	2			786	3	563	2	100	1	109	2	5	1			1,987	10
1163.01	Middle	No	\$62,888	3,608	36.45	1,275	5	552	2	376	4			368	1									500	1	346	3			1,314	7
1163.02	Low	No	\$32,826	2,477	83.73					30	1			643	2					105	1									310	2
1164	Low	No	\$27,944	4,913	76.45	60	1			17	1									824	3			29	1	228	2			160	3
1165	Moderate	No	\$54,952	4,481	55.46	519	2	295	1					213	1					299	3	54	2							1,176	7
1171	Moderate	No	\$50,264	1,469	30.5	83	1	421	2			221	1							548	3					339	1			180	1
1172	Middle	No	\$63,266	5,566	51.76	1,161	6	3,525	5	210	1	640	2	622	3					488	3	711	4	518	3	501	2	125	1	713	4
1174	Middle	No	\$67,940	4,307	41.19	999	4	1,651	3	321	3	757	3	262	2					442	2			681	4					1,918	8
1181	Moderate	No	\$37,291	1,161	70.63	1,250	1	934	3			424	1	230	1					5	1					5	1			528	2
1184	Unknown	No	\$0	1,557	41.3																										
1186	Moderate	No	\$42,663	3,822	49.19	1,006	5	830	5	129	1			749	3					112	1					294	2			643	5
1191.01	Middle	No	\$63,742	2,587	53.42	697	3	633	3											360	1	45	1							548	3
1191.02	Upper	No	\$100,937	3,237	38.99	807	5	1,048	6	51	1			306	1					603	3									627	2
1192	Upper	No	\$108,441	1,746	66.15	867	2	588	3			186	1	349	2					628	1	118	1							840	2

Tract Code	Tract Income Level	Distressed or Under-served Tract	2015 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Bank of America		Busey Bank		Commerce Bank		Enterprise Bank		First Bank		First Financial Bank		Lindell Bank		Midwest BankCenter		PNC Bank		Regions Bank		Reliance Bank		UMB Bank		US Bank	
						Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans
1193	Low	No	\$35,456	4,319	48.55	220	1	550	1																						
1202	Low	No	\$22,639	1,370	87.66																										
1211	Low	No	\$26,733	1,779	87.63																										
1212	Low	No	\$15,261	2,508	98.6																										
1231	Middle	No	\$68,631	3,650	74.16	425	3	360	2	11	1									934	5									354	2
1232	Upper	No	\$93,603	2,210	34.98	843	2	114	1	10	1			112	1					174	1	367	1	55	1	259	1			668	5
1233	Middle	No	\$61,981	2,920	32.77	488	2	876	2	19	1	310	1	360	1			167	2					170	1			209	1	679	4
1241	Low	No	\$33,420	5,304	78.58			500	1			165	2							90	1									60	1
1242	Low	No	\$29,445	3,382	74.48	166	1	316	3					58	1			342	4					165	1					481	3
1243	Middle	No	\$83,261	2,964	28.34	497	3	801	3	182	2	500	2	787	4			233	2					300	1	167	1			1,009	6
1246	Low	No	\$15,083	1,943	67.22					12	1															3	1			182	1
1255	Upper	No	\$126,986	2,903	36.27			460	1	300	1	224	1									33,045	1							161	1
1256	Moderate	No	\$57,389	4,185	56.87			11,754	2											7,964	3									342	2
1257	Low	No	\$9,800	3,752	98.99																										
1266	Low	No	\$19,593	3,495	83.89	119	1	2,408	2											57	2									82	2
1267	Low	No	\$27,952	1,089	60.33							228	2																	99	1
1268	Middle	No	\$68,141	3,490	17.13	381	3	192	2	261	3			682	4					275	2	167	1	355	2					537	4
1269	Low	No	\$28,130	4,590	97.02							88	1							4	1			18	1					76	2
1270	Low	No	\$33,539	2,052	85.53			218	2											306	3										
1271	Middle	No	\$68,631	3,650	74.16																										
1272	Upper	No	\$93,603	2,210	34.98	614	4	833	4	134	1			109	1					546	3	80	1	86	1					1,359	10
1273	Middle	No	\$61,981	2,920	32.77	281	2	444	2	502	2	360	1					310	1	545	3	8	1							1,543	9
1274	Low	No	\$33,420	5,304	78.58	648	3	983	2	21	1	161	1							687	4	677	2							1,062	4
1275	Low	No	\$29,445	3,382	74.48																			167	1						
1276	Middle	No	\$83,261	2,964	28.34									412	2			340	1	388	2					394	1				
Total						30,105	182	56,513	147	11,264	89	10,870	62	9,712	53	207	2	12,455	44	30,342	163	39,286	54	7,713	60	3,545	36	372	5	46,498	304

# Appendix D: Ordinance, Methodology, & Terms

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## Ordinance 64457

Section Six: Each year, following the receipt of the applications, the Treasurer shall forward the information from the applying banks concerning their mortgage lending practices and policies to the Planning and Urban Design Agency (PDA) which shall prepare a report on the performance of the various applying institutions in respect to their lending activity in the City of St. Louis This report shall consider the materials submitted by the applying banks as well as other material relevant to lending activity in the City of St. Louis which the Planning and Urban Design Agency is able to obtain. PDA shall present its report, with the materials from the applying banks attached, to the Treasurer so that the Treasurer may forward this report to the Funds Committee of the City of St. Louis for its use in the designation of depositories.

## Methodology and Terms

The figures for 1997 through 2001 were obtained from reports from previous years. Figures from 2002 through 2016 were based upon the electronic data the Depository Applicant Banks submitted to the City of St. Louis. The figures from 2017 were based upon both electronic data the Depository Applicant Banks submitted to the City of St. Louis as well as data from the Consumer Financial Protection Bureau.

The general categories of the various tables and maps contained within this report are defined as follows:

- Amount of City Loans: The total dollar amount of City residential loans originated by an applicant bank. This number includes home purchase loans, the refinancing of home purchase loans and home improvement loans.
- Amount of MSA Loans: The total dollar amount of residential loans in the St. Louis MSA originated by an applicant bank.
- Assets: A measure of a bank’s worth and size based upon the total holdings of the bank.
- Asset to Loan Ratio: A bank’s total dollar amount of city loans divided by its total assets. This is used to normalize the value of a bank’s loan activity.
- City as a Percent of MSA Number and Amount: number of residential city loans (number and amount) divided by the total MSA loans.
- Number of City Loans: The total number of residential loans originated by an applicant bank in the city. This number includes home purchase loans, the refinancing of home purchase loans and home improvement loans.
- Number of Applications: The total number of residential loan applications submitted to an applicant bank in the city. This number includes home purchase loans, the refinancing of home purchase loans and home improvement loans.
- Number of Denials: The total number of residential loan denials by an applicant bank in the city. This number includes home purchase loans, the refinancing of home purchase loans & home improvement loans.

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# HOME MORTGAGE DISCLOSURE ACT

## AUGUST 31, 2018

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### **Appendix E: Supplemental Lending Data – Select Institutions**

Prepared by:



April 20, 2018

Tishaura O. Jones  
Treasurer  
City of St. Louis Missouri  
1200 Market Street  
Room 220, City Hall  
St. Louis, MO 63103

Treasurer Jones,

The purpose of this letter is to provide the requested information from your letter dated February 27, 2018. Bank of America has been and continues to provide depository and other banking services to both the City's Treasurer's Office and Collector of Revenue. It is our desire to continue to work with the City and even expand our banking partnership. We have included attachments with additional data along with the spreadsheet information on a removable USB drive as instructed.

1. Residential Loans (a. through i.)

The Bank has provided the above requested information a. – f. in the spreadsheet included on the USB drive. #1.d. is not included as Bank of America reports Home Improvement and Home Equity together for HMDA purposes.

1.g. For loan modifications, we are only able to report this data by zip code at this time. We have included a listing of the St. Louis zip codes in the spreadsheet on the USB drive. The type of modifications is not available nor the plans under which these modifications were made. We have provided the total number loan modifications since 2008 as well as those made in 2016 by zip code.

1.h. This information is considered proprietary and not shared externally.

1.i. The City can obtain an updated list any time by going to:  
<http://foreclosures.bankofamerica.com/>. Once at this page, click on Missouri, then View Properties, and type St. Louis, MO in the Property Lookup box. This will provide a real time update of the REO inventory.

2. Small Business Loans (a. through c.)

The Bank has provided the above requested information a. and b. in the attached spreadsheet. We are unable to provide a breakdown of the Minority- and Women-Owned business loan data as we are not permitted by law to ask this information.

April 20, 2018

Treasurer Tishaura Jones

Bank of America

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### 3. Community Development Loans and Investments

Community Development Loans in St Louis City for 2017: The bank made three (3) loans totaling \$15,313,325. These transactions were for Supportive Housing for Children Aging out of Foster Care, and Affordable Housing Project in the Forest Park Southeast Neighborhood, and a Parking Commission Loan Renewal.

Community Development Investments in St Louis City for 2017: The bank made Two (2) investments totaling \$14,299,181. These included one LIHTC Project and one Historic Tax Credit Project.

Also included on the USB drive is our St Louis Local Market fact sheet. This provides community development grants of \$9 million since 2013. These grants are for the entire metro St. Louis area, however, not just the City.

### 4. Branches and Deposits

A listing of the Bank of America financial centers and ATM's located within the City limits is included in the Appendix on the USB drive along with deposit dollars for 2017.

### 5. Consumer Loan Data

Bank of America is not reporting for CRA consideration at this time.

### 6. Workforce Diversity

The Bank's 2018 Environmental, Social and Governance report will be published later this quarter and updated workforce diversity data will not be available until then. We have included the same report we provided last year to show the Bank's workforce diversity statistics on the USB drive. This data is found on page 91 & 92 of the included report.

### 7. Annual Report

Bank of America's annual report is available at <http://investor.bankofamerica.com>.

### 8. Community Reinvestment Plan

Bank of America does not have individual market Community Reinvestment plans. Instead we operate in all markets with our overall approach to CRA performance. Please see our approach overview included on the USB drive.

## 9. CRA Exam Evaluation

The most recent CRA Public Performance Evaluation for Bank of America is as of December 2011 covering the period Q2 2009-2011. We are currently under exam, by our regulator the OCC, covering the five year period 2012-2016. A Public Performance Evaluation will not be available until the CRA exam is complete which is targeted for early 2019.

Included on the USB Drive is the most recent full 2011 CRA Public Performance Evaluation for the Bank. We have also included a CRA Ratings Summary so the City can view all of our State ratings more easily. The St. Louis MSA overall rating is Satisfactory with a High Satisfactory on Lending and Outstanding on CD Investments.

## 10. Branch Closing Policy

The Bank is unable to provide this information as this is considered proprietary.

## 11. Bank On 2.0.

Our Bank On 2017/18 certification is included in the Appendix on the USB Drive. Along with an overview of our SafeBalance checking product brochure – which is Bank On approved.

## 12. Financial Education Efforts in the Community

Bank of America annually sponsors **Money Smart Month** with a \$2,500 contribution. Money Smart Month is held each April during Financial Literacy Month. Over 200 financial education courses (see attached calendar of events) are offered free of charge throughout the city, primarily to LMI individuals.

Bank of America offers Better Money Habits, an interactive web-based tool aimed at empowering people to be more confident in their financial decision making. The tool is provides extensive videos, worksheets, infographics and more that can be used by individuals as a self-guided learning experience and by financial educators. Better Money Habits has a “partner portal” for nonprofits across the City of St. Louis providing them with a new and objective source of interactive content that can enhance their existing programs and curricula for servicing their LMI clients. Better Money Habits is 100% objective, is free of commercials and does not promote products. It is also easily viewable on a computer, tablet or smart phone. Bank of America does have individuals trained as Better Money Habits Champions who demonstrate the tool to nonprofit partners as well as providing free training to interested groups throughout the City of St. Louis. Another example is Mathews-Dickey Boys and Girls Club which held a “2016 annual Male to Maness Event.” The club, which is located within city limits and serves

April 20, 2018

Treasurer Tishaura Jones

Bank of America

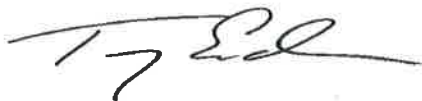
Page 4

LMI individuals, presented free workshops to more than 100 participants, as well as offered an ongoing mentorship program. The event featured four workshops based on FDIC's Money Smart for Young Adults and included the modules Setting Financial Goals, Paying For College and CARS, Pay Yourself First, and Bank On It.

Bank of America also partners with various nonprofit organizations to directly deliver financial education to youth and adults. Examples from 2016 include working through Junior Achievement to present education to youth at Peabody Elementary School, to adults through Connections to Success, Haven of Grace and Operation Food Search, all serving residents of the City of St. Louis. In addition to helping deliver financial education, many City of St. Louis nonprofits are supported with philanthropic grants from the Bank of America Charitable Foundation. Attached is a summary of workforce development and education (many focused specifically on financial education) grants made in St. Louis in 2016. Along with an overview of the Bank's St. Louis market activities.

Please do not hesitate to ask any questions you may have regarding the provided information. Again, we thank you for the opportunity to serve the City and appreciate the long-standing relationship we have had.

Sincerely,



Terry Endres  
Director, Midwest Market Lead  
Public Sector Banking Division  
Bank of America Merrill Lynch

Included files:

- A. City of St. Louis Annual Data and HDMA Report
- B. Local Fact Sheet St. Louis 2016
- C. Bank of America Financial Center and ATM Listing
- D. 2015 Environmental, Social and Governance Report (see page 91 and 92)
- E. Bank of America Approach to CRA Performance Overview
- F. Community Reinvestment Act Performance Evaluation – 2011
- G. Appendix B of the CRA Performance Evaluation – Summary and State Listing
- H. Bank On Certification 2017/18
- I. SafeBalance Banking brochure



Treasurer's Office

Attn: Ms. Connie Johnson, Assistant Treasurer

City of St. Louis

1200 Market Street, Room 220

St. Louis, MO 63103

Dear Ms. Johnson:

Thank you for the opportunity to submit an Application for City Depositories. Enclosed is a USB drive with most of the requested information. Of note among the documents is our Annual Report to SLEHCRA dated April 2018. This document serves as our "strategic plan" and includes detailed information regarding our involvement in and commitment to St. Louis.

Following is Information on those items not answered in the documents on the USB drive provided.

### **#3. Community Development Loans & Investments**

The loan data is included on the spreadsheet, using the template provided on your website. As you will see, Enterprise is an industry leader in this area.

In addition to the significant degree of Community Development Lending, Enterprise is a leader with respect to Community Development Investments. Following are just a few examples:

- The Bank made a \$9 million investment in a Small Business Loan Fund in partnership with the St. Louis Development Corporation.
- On 12/31/17, Enterprise held over \$10 million in Low Income Housing Tax Credits related to affordable housing projects in the City of St. Louis.
- During 2017, Enterprise Bank made the following Community Development qualified contributions in the St. Louis area:
  - Affordable Housing - \$69,028
  - Community Services for LMI Individuals - \$115,027
  - Economic Development - \$35,740
  - Revitalization/Stabilization of LMI Areas - \$31,250
  - Total 2017 St. Louis Community Development Contributions - \$251,046

### **#11. Bank On 2.0**

The Bank is currently in the process of implementing a Second Chance Checking Account because we understand the importance of having safe and affordable products for our community. The proposed account is scheduled for roll out in the 4<sup>th</sup> quarter of 2018. The features, as they relate to Bank On 2.0 Core Features, are as follows:

- Checkless Checking Account
- Debit Card
- \$10 Monthly Maintenance fee (waivable if direct deposit, online banking, or debit card used)
- No Dormancy or Inactivity Fees
- Free and unrestricted branch access
- Free and unrestricted telephone banking

[enterprisebank.com](http://enterprisebank.com)

150 North Meramec Avenue  
Clayton, MO 63105



- Free and unrestricted use of in-network ATM
- \$3 out of network ATM fees
- Deposit capability - free in-branch, ATM, and direct deposit
- Free bill pay
- Free check cashing
- Free online banking
- Free online banking and mobile banking
- Free banking alerts
- Monthly statements \$3 or free if electronic
- FDIC insured deposits

In addition, the Bank offers a Small Dollar Credit Builder loan. This loan is priced at 2% over the current CD rate and spread over 12 months. We are also developing a secured credit card to further help our communities with building and repairing credit.

#### **#12. Financial Education Efforts in the Community**

- The Bank has been a sponsor of the Office of Financial Empowerment in the City Treasurer's Office for the past 3 years. In addition to financial support, representatives from the Bank conducted monthly classes at the City's offices.
- During 2017, Enterprise provided \$43,500 to organizations in the St. Louis area in support of financial education and empowerment.
- Representatives of the Bank conduct a minimum of 6 financial empowerment events per month at various locations throughout St. Louis City & County in partnership with multiple organizations.
- An additional \$65,000 was spent on marketing and sponsorships targeting LMI communities and communities of color.
- Enterprise has an agreement with the United Way of St. Louis to administer \$60,000 in Individual Deposit Account (IDA) funds through member agencies.

Please feel free to contact me at [rheidger@enterprisebank.com](mailto:rheidger@enterprisebank.com) or 314.512.7234 if you have any questions.

Sincerely,

A handwritten signature in blue ink, appearing to read "Rob Heidger".

Robyn Heidger  
SVP – Strategic Alliances & Inclusion



June 14, 2018

Treasurer's Office  
Honorable, Tishaura O. Jones, Treasurer  
City of Saint Louis, Missouri

Dear Treasurer Tishaura Jones:

Submitting our annual questionnaire and application for 2018. If you have any questions, please do not hesitate to contact me at 314-615-3548. Enclosed is our questionnaire and portable drive which contains requested attachments/documents.

Sincerely,

A handwritten signature in dark ink, appearing to read "Eric Madkins", with a large, stylized loop at the end.

Eric Madkins, VP, Community Development

Regions Bank

1. Residential Loan: Data for the last calendar year at the census tract level.

HMDA file is attached.

2. Small Business Loans.

CRA Public File is attached.

3. Community Development Loans and Investments.

CRA Public File is attached.

4. Branches and Deposits

Regions currently operates four branches in St. Louis City.

Address	Deposits (000)	Market Share	Rank in Area
701 Market Street, St. Louis, MO 63101	55,656	.54%	3 <sup>rd</sup>
3547 Hampton Ave., St. Louis, MO 63139	35,456	12.33%	4 <sup>th</sup>
4706 South Kingshighway, St. Louis, MO 63109	13,553	1.49%	10 <sup>th</sup>
3803 S. Broadway St. Louis, MO 63118	16,343	6.53	5 <sup>th</sup>

*Source: 2017 FDIC Summary of Deposits*

5. Consumer Loan Data

N/A

**6. Workforce Diversity**—Number and proportion of minorities, females, and City residents employed for each bank delineated by employees, senior management, and members of the board of directors.

	Total	White	Diverse	Male	Female	City Res.	Non City Res
Employees	22	17	5	3	19	9	13
Senior Mgt	0	0	0	0	0	0	0

## **7. Annual Report—Attached**

## **8. Community Reinvestment Plan**

*Regions Bank does not make multi-year commitments. Due to privacy regulations, Regions Bank is unable to disclose customer loan data.*

## **9. CRA Exam Evaluation**

**Regions Bank's current CRA rating is "Satisfactory" as of December 2016. As of December 2016, Regions Bank's current CRA rating for the St. Louis, MO-IL MSA is "Satisfactory."**

## **10. Branch Closing Policy**

Regions Bank is unable disclose branching information.

## **11. Bank On 2.0—**

While the bank is not formally certified with current Bank On 2.0 standards, Regions Bank throughout our national footprint supports local Bank On coalitions and efforts to educate and inform communities on the importance of economic sustainability and financial education.

## **12. Financial Education Efforts in the Community**

To date Regions has participated in several financial education and economic empowerment initiatives in the City of St. Louis.

### ***Community Service and Commitment***

*It is Regions' culture, commitment and philosophy that associates become actively involved in their communities by serving in leadership positions with organizations that provide essential needs to underserved communities. Several Regions associates serve on boards and committees of highly reputable nonprofit and philanthropic organizations, as a result. Regions associates have provided copious hours of volunteerism in the St. Louis region through partnerships with organizations. Below are examples of current financial education initiatives for St. Louis City.*

### **Doorways Interfaith**

Regions partners with Doorways Interfaith in providing financial education workshops to the residents of Doorways at each of the organization's residential housing communities. DOORWAYS is an interfaith non-profit organization which provides housing and related supportive services to improve quality of life and health outcomes for people affected by HIV/AIDS. Regions Bank continues to provide financial education to residents through a series of workshop that speak money management, credit, and budgeting. Also, in 2017, Regions Bank provided committee representation on the agency's Friends of

Doorways Committee. The committee consists of young professionals representing several companies throughout the region. The group provides technical assistance on program planning and helps the agency with resource development to support the organization's mission of providing affordable housing for individuals affected by HIV/AIDS.

### **Urban League of Metropolitan St. Louis**

Regions partners with the Urban League of Metropolitan St. Louis. Regions has associate involvement on the organization's Board of Directors, Executive Committee, Housing Committee, and Housing Task Force. The Urban League provides programs in the areas of education, economic empowerment, self-sufficiency, civic engagement, and job training.

In addition, Regions Bank is a supporter of the Urban League's Save Our Sons program. Save Our Sons (SOS), a program supported by the Urban League of Metropolitan St. Louis, focuses on African American males age 17 and over in North St. Louis County. "How to Get a Job, How to Keep a Job, How to Get Promoted, and How to Remain Marketable in the Workplace" are areas of focus, which ultimately equates to career readiness, job readiness, job coaching, career inventory assessment, linkage to occupational training and employment opportunities. Regions has aided in the development of the core curriculum and has provided financial education instruction to each program cohort.

- Teaching financial literacy
- Business suit drive

Regions Bank was a sponsor and supporter of the National Urban League Conference, which was held in Downtown, St. Louis at the America's Center.

Regions has board representation at the both the local and national level. The bank's leadership worked closely with the local affiliate, the Urban League of Metropolitan St. Louis by engaging with key stakeholders and maximizing resources in the delivery of Senior Day. Over 1,500 seniors received education on identity theft and senior fraud.

### **Money Smart Week-United Way of Greater St. Louis**

The mission of the Greater St. Louis Financial Education Collaborative is to increase information and access to financial education and asset building opportunities throughout the region. United Way of Greater St. Louis is the lead agency and host for the collaborative which includes over 130 non-profit and private sector partners. Regions is actively involved in Money Smart Week in partnership with the United Way of Greater St. Louis by providing technical (marketing and outreach committee) and financial support for financial education throughout the City of St. Louis and the entire St. Louis region. In addition, Regions associates provide financial education at several locations throughout St. Louis City as a result of the partnership.

### **St. Louis Saves Week**

In 2017, Regions collaborated with the Office of Financial Empowerment, St. Louis Public Schools, the Unbanked Task Force, and peer banking institutions in the City of St. Louis for St. Louis Saves Week. Regions associates provided information on the importance of saving money to hundreds of students at four elementary schools. The initiative led by Treasurer Tishaura Jones challenges local banks and credit unions to promote savings and wealth-building.

### **Justine Petersen**

Justine Petersen is a CDFI (Community Development Financial Institution) providing lending opportunities to small businesses through asset building, micro-loans and other small business lending products. The organization also provides small business workshops/counseling, homebuyer education, foreclosure prevention, secure cards, and other economic empowerment initiatives to assist low and moderate income individuals. The organization has partnerships with government, financial institutions, and residents. Regions has a strong partnership with Justine Petersen to date. This partnership has helped in providing access to capital to small businesses looking to grow and expand. The economic impact has resulted in job creation and small business development for several underserved communities. In 2016, Regions Bank was awarded “Lender of the Year.” Regions currently has board representation, as well.

### **St. Louis Public Schools**

Regions Bank also partners and sponsors locally with **EverFi**, a national organization dedicated to providing financial education to area schools. Currently, Regions has assisted in providing financial education to St. Louis Public Schools. Regions investment and partnership with EverFi is a catalyst for future economic empowerment as student prepare for post-secondary education and credit management. In partnership with Washington University’s College Advising Corps, Regions Bank provided resources and laptops to college bound seniors of Sumner High School. In addition, Regions Bank sponsored and hosted John Hope Bryant, CEO, and Founder of Operation Hope, as a guest speaker at Central Visual and Performing Arts High School. John Hope Bryant provided a motivational speech for over 150 students.

### **Operation Hope-Hope Inside**

Operation HOPE, Inc. (HOPE) is a national organization focused on providing financial guidance and support for the working poor, the underserved and struggling middle class. Operation Hope achieves their mission by being the best-in-class provider of financial literacy empowerment for youth, financial capability for communities, and ultimately, financial dignity for all. Regions is providing workspace facilities within the branches and other support for HOPE Inside, enabling a certified financial counselor from Operation HOPE to meet with clients during Regions’ regular business hours. Counseling is provided free of charge and is available to the public. The HOPE Inside location at Regions will be the first HOPE Inside outreach in St. Louis County.

HOPE Inside, located in Jennings, MO, is one of two HOPE Inside locations sponsored by Regions Bank. The HOPE Inside Regions Bank (North St. Louis County), which opened in May 2015, provides free financial education and empowerment programs and services that are designed to improve the economic quality of life of individuals, families, and businesses for residents of the St. Louis City and County. The HOPE empowerment programs focus on group home buyer, credit and money management workshops and individual financial counseling to help local residents to better understand financial matters and the "language of money." In partnership with the St. Louis Office of Financial Empowerment's Hope Inside facility, the strategic alliance and collaboration between both offices continues to make enormous impact by providing financial education and building 700 credit score communities.

Regions Bank has expanded Operation HOPE to South St. Louis City at the South Kingshighway Branch to serve residents of South St. Louis City. The counselor will work closely with community partners to provide free financial education and one on one credit and budget counseling.

### **Beyond Housing**

Beyond Housing is a community development organization that works in defined low and moderate income geographies to focus resources where they can have the greatest impact on homeownership for first time homebuyers, community building, economic development, and affordable housing. Regions Bank currently provides direct support to support the agency's community development initiatives and homebuyer education programs for first time homebuyers pursuing homeownership in both St. Louis City and County. Regions Bank's mortgage professionals serve as instructors at homebuyer workshops.

### **Bank-On-Save-Up**

Regions Bank currently supports Bank On Save Up. Regions Bank provides technical assistance and support. A Vice President of the bank serves in a leadership capacity for the initiative. Bank On Save Up is a collaboration of financial institutions, community based organizations, social service agencies, faith based organizations, community leaders, local and state officials, advocacy groups and grassroots members with the aim of empowering and educating the community on economic empowerment and wealth building.

### **Grace Hill Women's Small Business Center**

Grace Hill Women's Small Business Center is a public/private partnership with the U.S. Small Business Administration dedicated to providing micro-business development for aspiring women with a focus on minority entrepreneurs in the community. Regions Bank Vice President, a former adjunct professor, serves as an instructor teaching workshops on "Pricing and Business Strategy."

### **Inner City Capital Connections (ICCC)-St. Louis**

Inner City Capital Connections is a partnership between St. Louis Regional Chamber and Regions Bank designed for high potential small businesses, thus providing access to capitalization, growth and job creation. Over 120 small businesses participated in the MBA-like program, which is powered by Harvard University.

## **HOME MORTGAGE DISCLOSURE ACT NOTICE**

The HMDA Data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's website ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)).



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May 30, 2018

Treasurer's Office  
City of St. Louis  
Tishaura O. Jones, Treasurer  
1200 Market Street, Room 220  
St. Louis, MO 63103

Honorable Treasurer Jones,

It is a privilege to once again, submit requested information for evaluation as a financial institution seeking certification as a depository for funds of St. Louis City.

Reliance remains committed to serving all segments of the community including low and moderate income residents, minority populations, small businesses, and not-for-profit community organizations. Additionally, we're pleased to inform you that Reliance Bank received the highest rating in its latest Community Reinvestment Act evaluation in May 2017.

The enclosed 2018 Community Reinvestment Act and Fair Lending Plan details nearly 50 goals and objectives related to our Community Development Program, many of which support community activities in St. Louis City.

In consideration of the commitment to the revitalization of the City and the ongoing efforts to meeting the underserved banking needs of the residents, we respectfully submit the requirements of the application (on a USB drive) in a detailed review of Reliance Bank's 2017 performance for evaluation and certification as a depository for funds of the City of St. Louis.

Thank you for your consideration of this application and please let me know should you have any questions.

Respectfully Submitted,

Clayton M. Evans  
Senior Vice President, Community Banking



MEMBER FDIC

July 13, 2018

Ms. Tishaura O. Jones, Treasurer  
City of St. Louis  
1200 Market Street, Room 220  
St. Louis, Missouri 63103

Dear Ms. Jones:

Pursuant to your letter dated February 27, 2018, you will find enclosed a USB Flash Drive from Royal Banks of Missouri which contains the following information that is ready available in the Bank's Public File:

1. Branch Locations as of December 2017 (The Bank has 1 Branch in the City of St. Louis, plus an ATM located in the City of St. Louis License Collectors Office)
2. Products and Services Offered as of December 2017
3. 12/31/17 Statement of Condition
4. CRA Performance Evaluation from May 2015

Royal Banks of Missouri has been an active member of the St. Louis Unbanked Task Force since January 2015 offering second chance checking & Savings accounts. The Bank has taught several classes on banking and finance at University City High School, and Grand Center Arts Academy. Also, in February the Bank participated in America Saves Week educational programs at Barbara C. Jordan & Jackson Park Elementary Schools located in University City and Sigel, Herzog Academy & Jefferson Schools in the City of St. Louis. The Bank has held 4 lunch and learn programs in partnership with City of St. Louis Financial Empowerment Office.

The Bank has continued to grow our relationship with Man of Valor, Inc. CEO Bishop Luther Baker on several financial literacy programs in University City. Also, the Bank has been in serious discussion with several school districts about opening a banking center inside of one of their high schools. This center would be run by the high school students during school hours, these students would be consider employees of the Bank.

Royal Banks of Missouri originated over \$20.0 MM in commercial and small business loans in low to moderate income areas. In 2016 Royal Banks of Missouri stopped originating Mortgage Loans due to the overwhelming new mortgage loan origination regulations passed by the CFPB. The business change allowed us to consider purchasing loans as an investors. In 2017 the Bank purchased over \$700,000 on mortgage loans that were in low to moderate income. These borrower went thought Habitat for Humanity home ownership program.

The CFPB issued the Home Mortgage Disclosure Act Final rule on October 15, 2015 related to HMDA reporting. This means that that since the Bank **did not originate at least 25 home purchase loans or refinances of home purchase loans (secured by dwellings) in the two prior calendar years** we are not required to gather data for HMDA reporting as of 1/1/2017. Therefore, there is no HMDA Data to provide you for 2017.

The Bank is willing to offer a low cost checking account for the unbanked. We submitted our current account to Bank On 2.0, however, our current account parameters and disclosure did not meet their standards.

If you have any questions, please don't hesitate to contact me at 314-212-1614.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Michael S. Stevenson', with a long horizontal flourish extending to the right.

Michael S. Stevenson  
Senior Vice President

Enclosure