Home Mortgage Disclosure Act

June 30, 2011

Report to the Treasurer of the City of St. Louis

City of St. Louis
Planning & Urban
Design Agency

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Introduction

This document was prepared by the St. Louis Planning and Urban Design Agency in accordance with Section 8 of Municipal Ordinance 57332, amended by Municipal Ordinance 57500. This annual report contains information about the residential lending activities of the banks that have applied to be City of St. Louis Depositors. All information provided in this reports comes from these banks and the Federal Financial Institutions Examination Council (FFIEC), which monitors institution 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 6 of Municipal Ordinance 57332.

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.

The Federal Home Mortgage Disclosure Act of 1975 (HAMADA)

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.

Report Description and Summary

Description

Bank analyses were based on raw information received from each institution and data obtained from the Federal Financial Institutions Examination Council (FFEIC) website. This report was produced by the Research Department of the Planning & 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 314-622-3400.

Lending Summary: Summarizes the five – year lending patterns for each applicant bank. The summary depicts the number and dollar amount of each applicant 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 depositor status in a given year and historical data was not available

Historical Patterns: Provides a Historical Overview of an applicant is lending activity based upon available data. The overview covers the years 1990 to 2010

Maps: Visually display where loans were made within the city. Each census tract is color-coded to show the number of loans and their dollar amount. A separate map illustrates the income level of a census tract (low, moderate, middle, upper or unavailable).

Distribution of Loans: 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.

Application & Denial: this report included the number of applications and denials by bank, county, MSA & Tracts for the City of St. Louis

Summary

Overview

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

- home purchases
- home improvements
- refinancing

The summaries below illustrate the generally activity of the banks in the City's & 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. There are also tables comparing the City of St. Louis to the entire St. Louis Metropolitan area. the St. Louis Metro area is compromised of the following counties:

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

All charts, maps and data in this report refer to the year 2010, unless otherwise noted. UMB provided data for St. Louis City only.

Number & Amount of City Loans

The eleven banks made a total of 2,305 loans in the City totaling $331,801,000. This represents a 23.3% decrease in the number of loans and a 26.1% decrease in the amount as compared to 2009

- Home Purchases: 766 loans totaling $111,446,000. This represents a 34.9% decrease in the number of loans and a 38.3% decrease in the amount as compared to 2009
- Home Improvements: 83 loans totaling $4,348,000. This represents a 4.6% decrease in the number of loans and a 14.5% decrease in the amount as compared to 2009
- Refinancing: 1,456 loans totaling $216,007,000. This represents a 16.4% decrease in the number of loans and a 18.0% decrease in the amount as compared to 2009

Bank Rankings for the City of St. Louis

- US Bank issued the highest number of loans and dollar amount, 831 totaling $129,196,000
- Pulaski Bank issued the second highest number of loans and dollar amount, 657 totaling $94,615,000
- Bank of America issued the third highest number of loans and dollar amount, 467 totaling $66,787,000
- PNC issued the fourth highest number of loans and dollar amount, 108 totaling $14,742,000
- Commerce Bank issued the fifth highest number of loans, 88; and the sixth highest dollar amount, $7,647,000
- First Bank issued the sixth highest number of loans, 64; and the fifth highest dollar amount, $8,505,000
- M & I Bank issued the seventh highest number of loans and dollar amount, 48 totaling $6,254,000

These totals are based on the city as a percent of the MSA

- Of lending institutions with substantial loan originations, Lindell Bank issued the highest percent in number (28.2%) and loan amount (35.8%) in the city of St. Louis.

- UMB Bank, with just 14 loan originations, issued 100% of loans inside the City of St. Louis.
- Southwest Bank issued the second highest percent in number (25.8%) & in total loan amount (19.4%)
- Jefferson Bank issued the third highest percent in number (21.4%) & in total loan amount (14.0%)
- Royal Bank issued the fourth highest percent in number (15.0%) and the eleventh highest in total loan amount (3.1%)

Bank Rankings for Ratio of Applications to Loans Generated (St. Louis City)

- Pulaski Bank had the highest ratio of applications to loans generated, 82.6%
- Lindell Bank had the second highest ratio of applications to loans generated, 78.6%
- Jefferson Bank had the Third highest ratio of applications to loans generated, 75.0%
- First Bank had the Fourth highest ratio of applications to loans generated, 64.6%
- PNC Bank had the Fifth highest ratio of applications to loans generated, 55.4%
- Commerce Bank had the sixth highest ratio of applications to loans generated, 51.2%

Summary

- Overall lending activity declined in the city from 2009 to 2010: -23.6% in the total dollar amount of loans originated and -20.4% in total number.
- All types of loans (home purchase, home improvement, and refinancing) declined in total loans and total loan amount from 2009 to 2010. As a percentage of total loans, refinances represented the largest percentage gain (from 58.0% to 63.2%).
- Loan denials dropped in the city from 2009 to 2010 in step with the decline in loan originations. There were 1,056 denials in 2009 and 832 in 2010 (-21.2%). The city's share of MSA Loan Denials also dropped, from 16.3% of total loans denied in the MSA to 15.0%.

City of St. Louis – Income Distribution

St. Louis Tract Information										
Tract	Tract Income Level	Distressed or Under Served Tract	Tract Median Family Income %	2010 Est. Tract Median Family Income	2000 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
1011	Middle	No	100.72	$68,792	$53,819	2684	7.86	211	1074	1221
1012	Middle	No	101.89	$69,591	$54,444	3102	5.87	182	1212	1388
1013	Middle	No	94.66	$64,653	$50,583	4415	6.8	300	1367	2070
1014	Moderate	No	71.35	$48,732	$38,125	2936	26.81	787	765	1304
1015	Low	No	47.91	$32,723	$25,599	3446	22	758	642	1483
1018	Low	No	45.43	$31,029	$24,274	3200	22.63	724	641	1516
1021	Moderate	No	78.1	$53,342	$41,733	2875	6.78	195	670	1446
1022	Middle	No	107.55	$73,457	$57,472	6569	4.61	303	2401	3059
1023	Moderate	No	74.2	$50,679	$39,647	1831	6.77	124	781	924
1024	Moderate	No	76.28	$52,099	$40,762	2584	11.22	290	719	1096
1025	Middle	No	96.3	$65,773	$51,458	2172	8.33	181	673	1019
1031	Middle	No	114.79	$78,402	$61,339	3331	7.78	259	922	1482
1034	Moderate	No	78.76	$53,793	$42,083	2185	4.9	107	677	929
1036	Middle	No	85.27	$58,239	$45,563	1557	10.85	169	526	622
1037	Moderate	No	76.68	$52,372	$40,975	2761	9.27	256	873	1332
1038	Middle	No	108.7	$74,242	$58,083	4039	4.33	175	1456	1862
1039	Middle	No	98.92	$67,562	$52,857	1077	14.39	155	348	502
1041	Moderate	No	74.2	$50,679	$39,651	2850	17.89	510	884	1393
1042	Middle	No	91.7	$62,631	$49,000	3726	12.35	460	990	1621
1045	Moderate	No	75.48	$51,553	$40,333	1927	20.39	393	478	898
1051.98	Middle	No	118.02	$80,608	$63,063	3526	32.13	1133	721	842
1052	Moderate	No	75.98	$51,894	$40,602	2840	69.65	1978	480	606
1053	Low	No	42.89	$29,294	$22,917	2366	97.93	2317	273	498
1054	Low	No	40.47	$27,641	$21,625	2269	98.33	2231	163	871
1055	Moderate	No	52.33	$35,741	$27,961	3074	98.73	3035	600	1038
1061	Low	No	39.89	$27,245	$21,316	2897	99.24	2875	506	1305
1062	Low	No	29.65	$20,251	$15,841	2527	99.33	2510	335	950
1063	Low	No	39.01	$26,644	$20,847	2987	99.23	2964	514	1289
1064	Moderate	No	53.8	$36,745	$28,750	3088	98.87	3053	629	1591
1065	Moderate	No	52.92	$36,144	$28,280	3477	98.85	3437	691	1554
1066	Low	No	43.77	$29,895	$23,386	2566	99.69	2558	375	1107
1067	Moderate	No	60.82	$41,540	$32,500	4322	99.63	4306	906	1918
1071	Moderate	No	60.82	$41,540	$32,500	1361	76.12	1036	322	411
1072	Moderate	No	50.02	$34,164	$26,726	1720	99.01	1703	318	646

St. Louis Tract Information										
Tract	Tract Income Level	Distressed or Under Served Tract	Tract Median Family Income %	2010 Est. Tract Median Family Income	2000 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
1073	Moderate	No	69.73	$47,626	$37,262	6086	99	6025	1564	2262
1074	Low	No	49.91	$34,089	$26,667	3625	98.37	3566	771	1383
1075	Low	No	45.24	$30,899	$24,174	3624	98.81	3581	829	1479
1076	Moderate	No	56.05	$38,282	$29,948	2182	99.04	2161	517	968
1077	Moderate	No	61.88	$42,264	$33,065	4365	99.36	4337	1104	2051
1081	Moderate	No	61.58	$42,059	$32,905	3800	91.39	3473	1003	1429
1082	Middle	No	85.07	$58,103	$45,458	2996	93.32	2796	697	1020
1083	Moderate	No	57.8	$39,477	$30,888	2651	90.8	2407	664	995
1084	Low	No	46.53	$31,780	$24,861	1053	72.55	764	191	364
1085	Moderate	No	53.07	$36,247	$28,359	1677	84.85	1423	131	278
1096	Moderate	No	56.21	$38,391	$30,037	4139	96.5	3994	803	1756
1097	Low	No	31.97	$21,836	$17,083	4016	95.52	3836	576	1780
1101	Moderate	No	58.41	$39,894	$31,211	3737	99.57	3721	835	1738
1102	Low	No	46.82	$31,978	$25,018	3406	99.59	3392	663	1533
1103	Low	No	46.53	$31,780	$24,861	3130	99.46	3113	613	1632
1104	Low	No	49.21	$33,610	$26,296	3136	98.69	3095	586	1462
1105	Low	No	35.87	$24,499	$19,167	2091	99.09	2072	335	970
1111	Low	No	41.41	$28,283	$22,125	1957	98.36	1925	331	815
1112	Low	No	43	$29,369	$22,978	1918	99.53	1909	321	1024
1113	Low	No	48.91	$33,406	$26,136	2242	99.64	2234	346	927
1114	Low	No	34.64	$23,659	$18,508	2021	98.32	1987	377	1102
1115	Low	No	38.48	$26,282	$20,560	1424	99.09	1411	207	621
1121	Middle	No	111.79	$76,353	$59,737	4360	39.13	1706	706	707
1122	Moderate	No	56.19	$38,378	$30,023	2203	96.55	2127	331	734
1123	Low	No	36.8	$25,134	$19,662	2741	99.34	2723	418	1197
1124	Upper	No	143.65	$98,113	$76,759	3695	34.88	1289	572	613
1131	Middle	No	85.34	$58,287	$45,604	3428	19.81	679	781	1284
1134	Moderate	No	75.08	$51,280	$40,117	1008	33.63	339	239	504
1135	Middle	No	80.06	$54,681	$42,781	2558	4.34	111	861	1385
1141	Middle	No	102.74	$70,171	$54,899	9154	11.98	1097	2304	4339
1142	Middle	No	83.55	$57,065	$44,646	5052	10.53	532	1615	2590
1143	Middle	No	102.85	$70,247	$54,960	6154	7.44	458	1960	2718
1151	Moderate	No	67.12	$45,843	$35,865	4388	18.44	809	1064	1569
1152	Moderate	No	52.34	$35,748	$27,969	3561	35.52	1265	566	1063

St. Louis Tract Information

Tract	Tract Income Level	Distressed or Under Served Tract	Tract Median Family Income %	2010 Est. Tract Median Family Income	2000 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
1154	Moderate	No	65.45	$44,702	$34,972	3127	20.98	656	863	1286
1155	Low	No	48.45	$33,091	$25,888	5969	43.83	2616	1118	2762
1156	Moderate	No	51.83	$35,400	$27,694	5587	37.71	2107	758	1946
1157	Moderate	No	53.57	$36,588	$28,627	3851	50.9	1960	583	1780
1161	Moderate	No	66.22	$45,228	$35,385	3456	43.55	1505	800	1623
1162	Moderate	No	57.63	$39,361	$30,792	5165	49.68	2566	1085	2380
1163	Moderate	No	61.95	$42,312	$33,103	6295	45.67	2875	1013	2827
1164	Low	No	49.63	$33,897	$26,518	5255	71.51	3758	693	2274
1165	Moderate	No	55.13	$37,654	$29,460	4687	63.47	2975	692	2047
1171	Middle	No	95.33	$65,110	$50,938	1777	45.19	803	169	1027
1172	Moderate	No	53.63	$36,629	$28,655	6795	72.47	4924	914	2642
1173	Moderate	No	58.24	$39,778	$31,122	3177	71.99	2287	477	961
1174	Moderate	No	76.6	$52,318	$40,929	5061	52.28	2646	842	1819
1181	Low	No	41.26	$28,181	$22,045	2010	82.34	1655	199	871
1184	Moderate	No	65.86	$44,982	$35,192	1507	41.14	620	8	160
1185	Moderate	No	55.91	$38,187	$29,875	1006	84.99	855	204	342
1186	Moderate	No	57.79	$39,471	$30,880	2960	72.33	2141	349	1140
1191	Middle	No	112.97	$77,159	$60,368	6479	43.83	2840	926	764
1192	Middle	No	86.55	$59,114	$46,250	1621	78.72	1276	320	508
1193	Low	No	33.66	$22,990	$17,986	3620	44.45	1609	69	215
1201	Low	No	36.35	$24,827	$19,423	865	98.73	854	127	431
1202	Moderate	No	54	$36,882	$28,854	1419	86.19	1223	165	493
1203	Low	No	42.63	$29,116	$22,778	1680	96.01	1613	246	712
1211	Low	No	39.56	$27,019	$21,140	1392	87	1211	6	197
1212	Low	No	17.1	$11,679	$9,136	2406	99.09	2384	83	516
1213	Low	No	30.82	$21,050	$16,467	1050	98.57	1035	28	270
1214	Unknown	No	0	$0	$0	122	70.49	86	6	34
1221	Moderate	No	63.47	$43,350	$33,917	1625	75.69	1230	284	561
1222	Unknown	No	0	$0	$0	7	42.86	3	0	0
1224	Low	No	25.46	$17,389	$13,603	2416	83.53	2018	211	441
1231	Moderate	No	54.84	$37,456	$29,306	3898	75.45	2941	575	1719
1232	Moderate	No	54.79	$37,422	$29,279	2048	48.49	993	348	991
1233	Moderate	No	61.09	$41,724	$32,644	3057	47.46	1451	471	1579
1234	Moderate	No	78.76	$53,793	$42,083	2950	31.8	938	470	1518
1235	Unknown	No	0	$0	$0	0	0	0	0	0
1241	Low	No	44.45	$30,359	$23,750	5264	68.86	3625	645	2460
1242	Low	No	39.69	$27,108	$21,207	4134	72.09	2980	459	1808
1243	Moderate	No	55.58	$37,961	$29,697	3627	46.59	1690	646	1890
1246	Low	No	38.43	$26,248	$20,536	1913	55.93	1070	288	875
1255	Low	No	45.36	$30,981	$24,238	2125	56.28	1196	47	32
1256	Moderate	No	70.18	$47,933	$37,500	1260	56.59	713	13	55
1257	Low	No	23.17	$15,825	$12,381	2947	97.18	2864	51	495
1266	Low	No	31.62	$21,596	$16,896	2944	73.61	2167	218	1131
1267	Low	No	34.87	$23,816	$18,634	1997	72.56	1449	265	982

2010 HUD Estimated MSA and non-MSA median family income: $68,300

Source: FFIEC

Community Reinvestment Act:
Small Business Loan Activity

Small business Loan Activity	City of St. Louis Total Loans		Loan Amount < $100,000		Loan Amount $100,000 to $250,000		Loan Amount > $250,000	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	33	$6,910	12	$782	14	$2,676	7	$3,452
Commerce Bank	156	$29,257	90	$3,231	31	$5,252	35	$20,774
First Bank	48	$11,452	17	$909	16	$2,684	15	$7,859
PNC Bank	86	$7,166	73	$1,013	3	$650	10	$5,503
US Bank	$233	$15,054	194	$1,885	22	$3,414	17	$9,755
TOTAL	556	$69,839	386	$7,820	86	$14,676	84	$47,343

Source: Community Reinvestment Act

*Loan Amount is represented in thousands

**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 Total Loans		St. Louis County Total Loans		St. Charles County Total Loans		Franklin County Total Loans		Jefferson County Total Loans	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	33	$6,910	180	$53,015	17	$3,955	4	$1,247	12	$3,679
Commerce Bank	156	$29,257	650	$95,105	121	$10,466	19	$5,241	78	$6,202
First Bank	48	$11,452	186	$38,184	89	$14,903	34	$3,867	19	$1,008
PNC Bank	86	$7,166	378	$19,776	140	$3,814	32	$397	55	$2,474
US Bank	233	$15,054	850	$67,530	292	$13,014	77	$8,625	106	$6,416
TOTAL	556	$69,839	2244	$273,610	659	$46,152	166	$19,377	270	$19,779

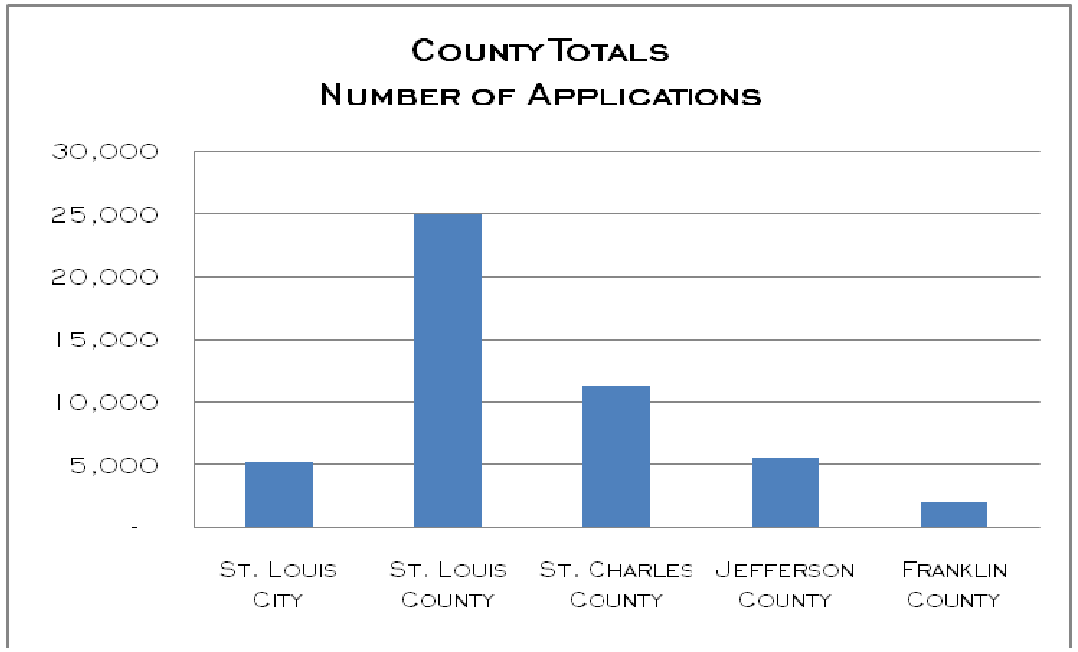
Source: Community Reinvestment Act

*Loan Amount is represented in thousands

Loan Applications

Loan Applications	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	Totals
Bank of America*	2,073	10,868	5,251	2,580	795	21,567
Commerce Bank	172	625	190	252	469	1,708
First Bank	99	735	356	115	103	1,408
Jefferson Bank	4	10	*	*	*	14
Lindell Bank	28	64	8	*	*	100
PNC	195	599	251	131	75	1,251
Pulaski Bank	795	3,427	1,515	758	63	6,558
Royal Bank	17	68	12	4	3	104
Southwest (M & I)Bank	96	300	77	37	2	512
UMB	31	*	*	*	*	31
US Bank	1,659	8,335	3,609	1,643	529	15,775
Total	5,169	25,031	11,269	5,520	2,039	49,028

*: Data was not provided by the bank



City of St. Louis: Application Distribution

Census Tract	Bank of America *	Commerce Bank	First Bank	Jefferson Bank	Lindell Bank	PNC	Pulaski Bank	Royal Bank	Southwest Bank	UMB	US Bank	Total
1011	25	2	1			2	15		2		18	65
1012	40	2	1			3	12	1	3	1	31	94
1013	47		2			5	22		2	2	26	106
1014	25	2					7	1	2		18	55
1015	8		1				3				8	20
1018	11				1		6		1		15	34
1021	32	1				3	16		1		22	75
1022	100	6	5			6	28		1	2	59	207
1023	16	4				2	6		1		20	49
1024	15		2		1	3	9	1	1		19	51
1025	27	1	4			1	10				24	67
1031	37	1	4			3	13	1		2	30	91
1034	37	1	2			2	10		1	1	27	81
1036	21	1	2		1		5		1		19	50
1037	45	1	4		1	1	12		4	3	18	89
1038	62	6	1			9	21		6		36	141
1039	7	2				2	5		1		7	24
1041	35				1	2	14				25	77
1042	35	4	6		1	1	11		2		24	84
1045	21				2	2	8	1	1		11	46
1052	27	1	2		1	4	16		1		14	66
1052	35	2	2			10	8				20	77
1053	8					2	4				7	21
1054	5						2			1	3	11
1055	19	1					7		1		9	37
1061	3		1								1	5
1062	2											2
1063	1	2				1	1				3	8
1064	6										8	14
1065	8	2									6	16
1066	3										6	9
1067	9	2				1	2			1	7	22
1071		1			1						2	4
1072	1						1				4	6

City of St. Louis: Application Distribution

Census Tract	Bank of America *	Commerce Bank	First Bank	Jefferson Bank	Lindell Bank	PNC	Pulaski Bank	Royal Bank	Southwest Bank	UMB	US Bank	Total
1073	5	1			1		2			1	19	29
1074		1				1					3	5
1075	7		1		1		1		1		7	18
1076	6					1	1				7	15
1077	9	4	1		2						8	24
1081	13		1			1	1			1	16	33
1082	5	3									4	12
1083	9	1			1		1				8	20
1084	4									1		5
1085	1											1
1096	6	2	1			1					7	17
1097	1					1				1	1	4
1101	4	7	1			2	2				2	18
1102	3	4					1				5	13
1103	2	2									8	12
1104	3	2									2	7
1105						1	1				1	3
1111	5	3				1	1				11	21
1112	2	3		1			1				4	11
1113	3										3	6
1114	1										1	2
1115	2										4	6
1121	31	3	1		2	1	18				28	84
1122	4					1	2				9	16
1123	2		1				1		1		4	9
1124	36	3	3		1	2	30	1	1		30	107
1131	28		2			5	5		2	1	35	78
1134	5						2		1		11	19
1135	25	1	1			4	8		3		16	58
1141	116	7	2			5	52		4	2	86	274
1142	60	6	5	1		3	31		3		46	155
1143	86	3	1			9	30	1	1		65	196
1151	33	1	1				13	1	3		35	87
1152	19					6	10	2	2		11	50

City of St. Louis: Application Distribution

Census Tract	Bank of America *	Commerce Bank	First Bank	Jefferson Bank	Lindell Bank	PNC	Pulaski Bank	Royal Bank	Southwest Bank	UMB	US Bank	Total
1153	24	2	5		1	4	10		6	1	38	91
1154	21	1	2	1	1	2	8	1		1	25	63
1155	28		2		2	1	11		2	1	31	78
1156	16	3			1	1	4		1		7	33
1157	8		1			1	5				18	33
1161	24	6	1			1	13		1		22	68
1162	42	5	1		1	1	22	1	4		38	115
1163	35	4	1		1	2	16		1		39	99
1164	20	4	1			1	7		2		17	52
1165	35	11	1			1	15		2	1	28	94
1171	15	1				2	5				10	33
1172	48	8	3			5	33		5	1	45	148
1173	24	2	1			1	6				18	52
1174	50		6			2	17				36	111
1181	8	2					3				9	22
1184												0
1185	5										1	6
1186	18	4			1	1	12		3		7	46
1191	56	1	1	1	1	7	29	3	2	1	27	129
1192	18					2	10				10	40
1193	2						1				1	4
1201	1											1
1202	2					2					1	5
1203	1										3	4

City of St. Louis: Application Distribution

Census Tract	Bank of America *	Commerce Bank	First Bank	Jefferson Bank	Lindell Bank	PNC	Pulaski Bank	Royal Bank	Southwest Bank	UMB	US Bank	Total
1211												0
1212												0
1213											1	1
1214	4	1					2		1		1	9
1221	10	1				1	10		1		6	29
1222												0
1224	9	1				2	4		1		10	27
1231	26	4	1			4	7		1		31	74
1232	26	1	2			1	10		1	1	10	52
1233	30	1	1			5	7			1	23	68
1234	35	1				3	7	1		1	18	66
1235												0
1241	12		2			1	4		2	2	14	37
1242	18					1			3		13	35
1243	38	2	1		1	5	14				20	81
1246	3	1				1	5				6	16
1255	35		2			2	7		2		16	64
1256	8	1	1			21			1		4	36
1257	1	1					2				5	9
1266	7	1	1				1	1			5	16
1267	1					1					1	3
Total	2073	172	99	4	28	195	795	17	96	31	1659	5169

* Bank of America includes applications from CountryWide Mortgage and Merrill Lynch

County Comparisons (Loan Originated)

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*	$ 11,690	74	$ 77,390	360	$ 31,653	175	$ 11,141	87	$ 2,967	26	$ 134,841	722
Commerce Bank	$ 1,074	8	$ 9,176	48	$ 4,526	17	$ 1,585	11	$ 108	1	$ 16,469	85
First Bank	$ 2,295	20	$ 15,041	92	$ 10,709	70	$ 3,738	29	$ 350	4	$ 32,133	215
Jefferson Bank	$ 50	1					$ 6	1	$ 11	2	$ 67	4
Lindell Bank	$ 287	3	$ 2,646	16	$ 80	1					$ 3,013	20
PNC	$ 3,561	28	$ 19,248	97	$ 7,338	42	$ 2,437	19	$ 1,001	9	$ 33,585	195
Pulaski Bank	$ 44,840	348	$ 212,895	1,304	$ 100,950	612	$ 51,397	348	$ 3,198	22	$ 413,280	2,634
Royal Bank	$ 74	2	$ 4,404	12	$ 216	1					$ 4,694	15
Southwest Bank	$ 8,806	59	$ 14,708	69	$ 4,461	24	$ 590	5			$ 28,565	157
UMB	$ 319	3									$ 319	3
US Bank	$ 38,450	220	$ 156,366	849	$ 65,965	402	$ 18,794	130	$ 7,818	57	$ 287,393	1,658
Totals	$ 111,446	766	$ 511,874	2,847	$ 225,898	1,344	$ 89,688	630	$ 15,453	121	$ 954,359	5,708
* Dollar amounts are in Thousands												

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*	$ 954	11	$ 5,604	41	$ 1,485	13	$ 1,050	14	$ 210	2	$ 9,303	81
Commerce Bank	$ 353	33	$ 1,836	59	$ 401	26	$ 588	34			$ 3,178	152
First Bank	$ 799	6	$ 1,974	21	$ 1,635	16	$ 83	2	$ 166	5	$ 4,657	50
Jefferson Bank			$ 55	1							$ 55	1
Lindell Bank											$ -	-
PNC	$ 425	4	$ 2,421	22	$ 298	3	$ 147	4	$ 130	1	$ 3,421	34
Pulaski Bank											$ -	-
Royal Bank	$ 85	1	$ 30	1							$ 115	2
Southwest Bank	$ 218	3	$ 814	5	$ 15	1					$ 1,047	9
UMB	$ 19	4									$ 19	4
US Bank	$ 1,495	21	$ 8,690	80	$ 1,834	27	$ 391	9	$ 333	8	$ 12,743	145
Totals	$ 4,348	83	$ 21,424	230	$ 5,668	86	$ 2,259	63	$ 839	16	$ 34,538	478
* Dollar amounts are in Thousands												

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*	$ 54,143	382	$ 431,558	2,354	$ 193,085	1,201	$ 65,734	491	$ 22,472	152	$ 766,992	4,580
Commerce Bank	$ 6,220	47	$ 46,324	236	$ 8,894	66	$ 7,750	73	$ 159	3	$ 69,347	425
First Bank	$ 5,411	38	$ 66,184	388	$ 31,204	186	$ 7,247	50	$ 7,514	65	$ 117,560	727
Jefferson Bank	$ 126	2	$ 1,009	7							$ 1,135	9
Lindell Bank	$ 2,352	19	$ 1,775	35	$ 227	4					$ 4,354	58
PNC	$ 5,511	45	$ 49,449	247	$ 18,441	118	$ 6,739	47	$ 4,066	27	$ 84,206	484
Pulaski Bank	$ 49,775	309	$ 378,170	1,754	$ 141,064	757	$ 51,699	317	$ 5,620	31	$ 626,328	3,168
Royal Bank			$ 401	3							$ 401	3
Southwest Bank	$ 2,475	17	$ 21,471	95	$ 2,918	15	$ 1,848	12	$ 923	1	$ 29,635	140
UMB	$ 743	7									$ 743	7
US Bank	$ 89,251	590	$ 752,331	3,752	$ 325,061	1,965	$ 113,438	748	$ 36,931	245	$ 1,317,012	7,300
Totals	$ 216,007	1,456	$ 1,748,672	8,871	$ 720,894	4,312	$ 254,455	1,738	$ 77,685	524	$ 3,017,713	16,901

* Dollar amounts are in Thousands

Totals: 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*	$ 66,787	467	$ 514,552	2,755	$ 226,223	1,389	$ 77,925	592	$ 25,649	180	$ 911,136	5,383
Commerce Bank	$ 7,647	88	$ 57,336	343	$ 13,821	109	$ 9,923	118	$ 267	4	$ 88,994	662
First Bank	$ 8,505	64	$ 83,199	501	$ 43,548	272	$ 11,068	81	$ 8,030	74	$ 154,350	992
Jefferson Bank	$ 176	3	$ 1,064	8	$ -	-	$ 6	1	$ 11	2	$ 1,257	14
Lindell Bank	$ 2,639	22	$ 4,421	51	$ 307	5	$ -	-	$ -	-	$ 7,367	78
PNC	$ 9,497	77	$ 71,118	366	$ 26,077	163	$ 9,323	70	$ 5,197	37	$ 121,212	713
Pulaski Bank	$ 94,615	657	$ 591,065	3,058	$ 242,014	1,369	$ 103,096	665	$ 8,818	53	$ 1,039,608	5,802
Royal Bank	$ 159	3	$ 4,835	16	$ 216	1	$ -	-	$ -	-	$ 5,210	20
Southwest Bank	$ 11,499	79	$ 36,993	169	$ 7,394	40	$ 2,438	17	$ 923	1	$ 59,247	306
UMB	$ 1,081	14	$ -	-	$ -	-	$ -	-	$ -	-	$ 1,081	14
US Bank	$ 129,196	831	$ 917,387	4,681	$ 392,860	2,394	$ 132,623	887	$ 45,082	310	$ 1,617,148	9,103
Totals	$ 331,801	2,305	$ 2,281,970	11,948	$ 952,460	5,742	$ 346,402	2,431	$ 93,977	661	$ 4,006,610	23,087

* Dollar amounts are in Thousands

City and Metropolitan Area (Loan Originated)

Home Purchase

	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America*	$11,690	74	$134,841	722	8.7%	10.2%
Commerce Bank	$1,074	8	$16,469	85	6.5%	9.4%
First Bank	$2,295	20	$32,133	215	7.1%	9.3%
Jefferson Bank	$50	1	$67	4	74.6%	25.0%
Lindell Bank	$287	3	$3,013	20	9.5%	15.0%
PNC	$3,561	28	$33,585	195	10.6%	14.4%
Pulaski Bank	$44,840	348	$413,280	2,634	10.8%	13.2%
Royal Bank	$74	2	$4,694	15	1.6%	13.3%
Southwest Bank	$8,806	59	$28,565	157	30.8%	37.6%
UMB	$319	3	$319	3	100.0%	100.0%
US Bank	$38,450	220	$287,393	1,658	13.4%	13.3%
Totals	$111,446	766	$954,359	5,708	11.7%	13.4%

Amount is represented in the thousands of Dollars

Refinancing

	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America*	$54,143	382	$766,992	4,580	7.1%	8.3%
Commerce Bank	$6,220	47	$69,347	425	9.0%	11.1%
First Bank	$5,411	38	$117,560	727	4.6%	5.2%
Jefferson Bank	$126	2	$1,135	9	11.1%	22.2%
Lindell Bank	$2,352	19	$4,354	58	54.0%	32.8%
PNC	$5,511	45	$84,206	484	6.5%	9.3%
Pulaski Bank	$49,775	309	$626,328	3,168	7.9%	9.8%
Royal Bank			$401	3	0.0%	0.0%
Southwest Bank	$2,475	17	$29,635	140	8.4%	12.1%
UMB	$743	7	$743	7	100.0%	100.0%
US Bank	$89,251	590	$1,317,012	7,300	6.8%	8.1%
Totals	$216,007	1,456	$3,017,713	16,901	7.2%	8.6%

Amount is represented in the thousands of Dollars

Home Improvement

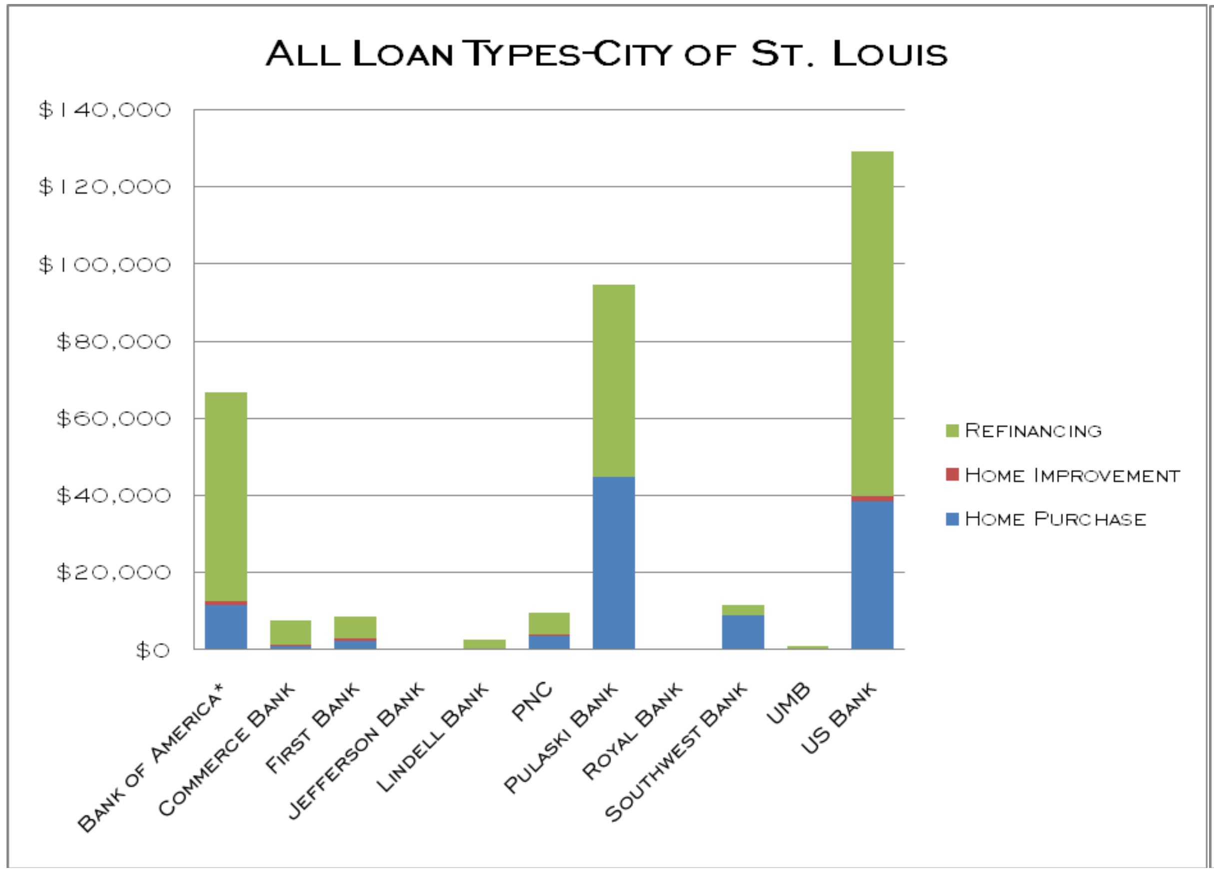
	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America*	$954	11	$9,303	81	10.3%	13.6%
Commerce Bank	$353	33	$3,178	152	11.1%	21.7%
First Bank	$799	6	$4,657	50	17.2%	12.0%
Jefferson Bank			$55	1	0.0%	0.0%
Lindell Bank						
PNC	$425	4	$3,421	34	12.4%	11.8%
Pulaski Bank						
Royal Bank	$85	1	$115	2	73.9%	50.0%
Southwest Bank	$218	3	$1,047	9	20.8%	33.3%
UMB	$19	4	$19	4	100.0%	100.0%
US Bank	$1,495	21	$12,743	145	11.7%	14.5%
Totals	$4,348	83	$34,538	478	12.6%	17.4%

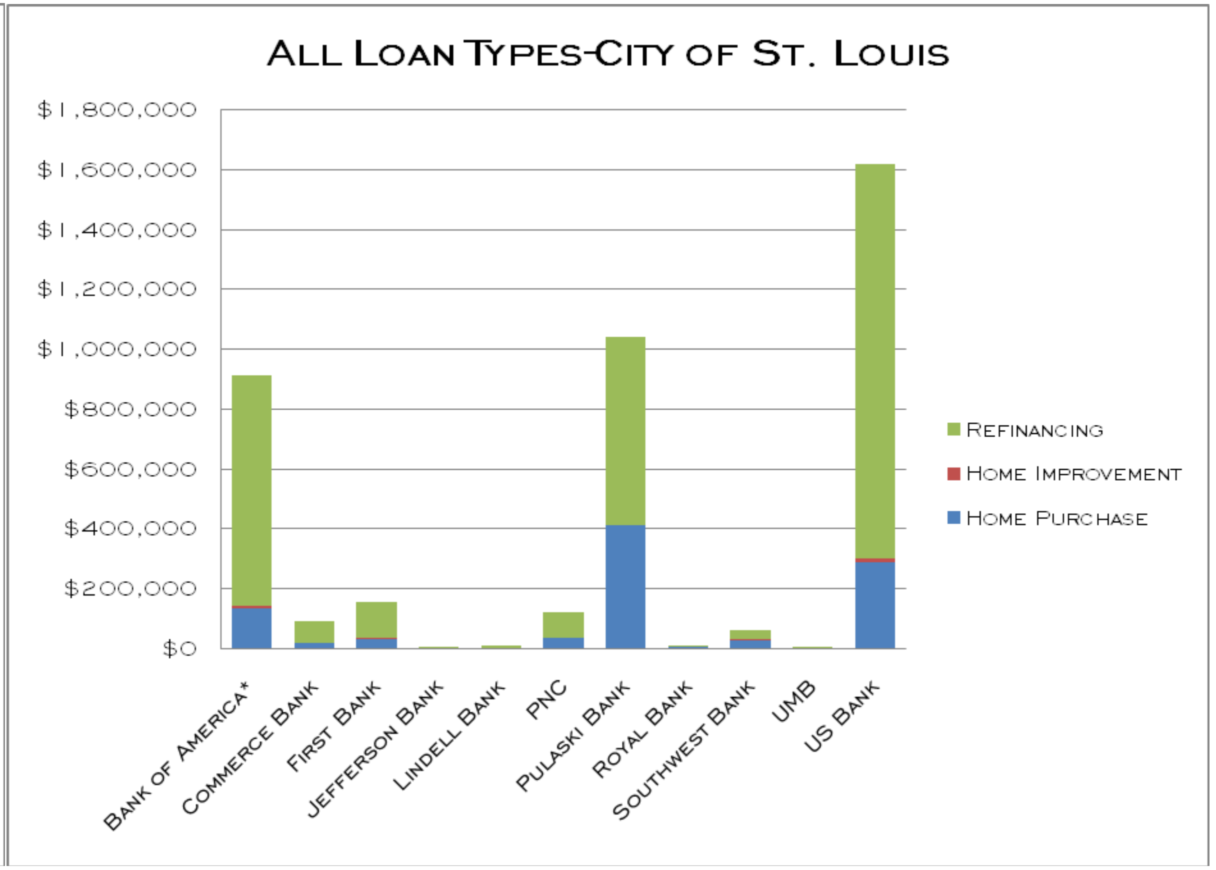
Amount is represented in the thousands of Dollars

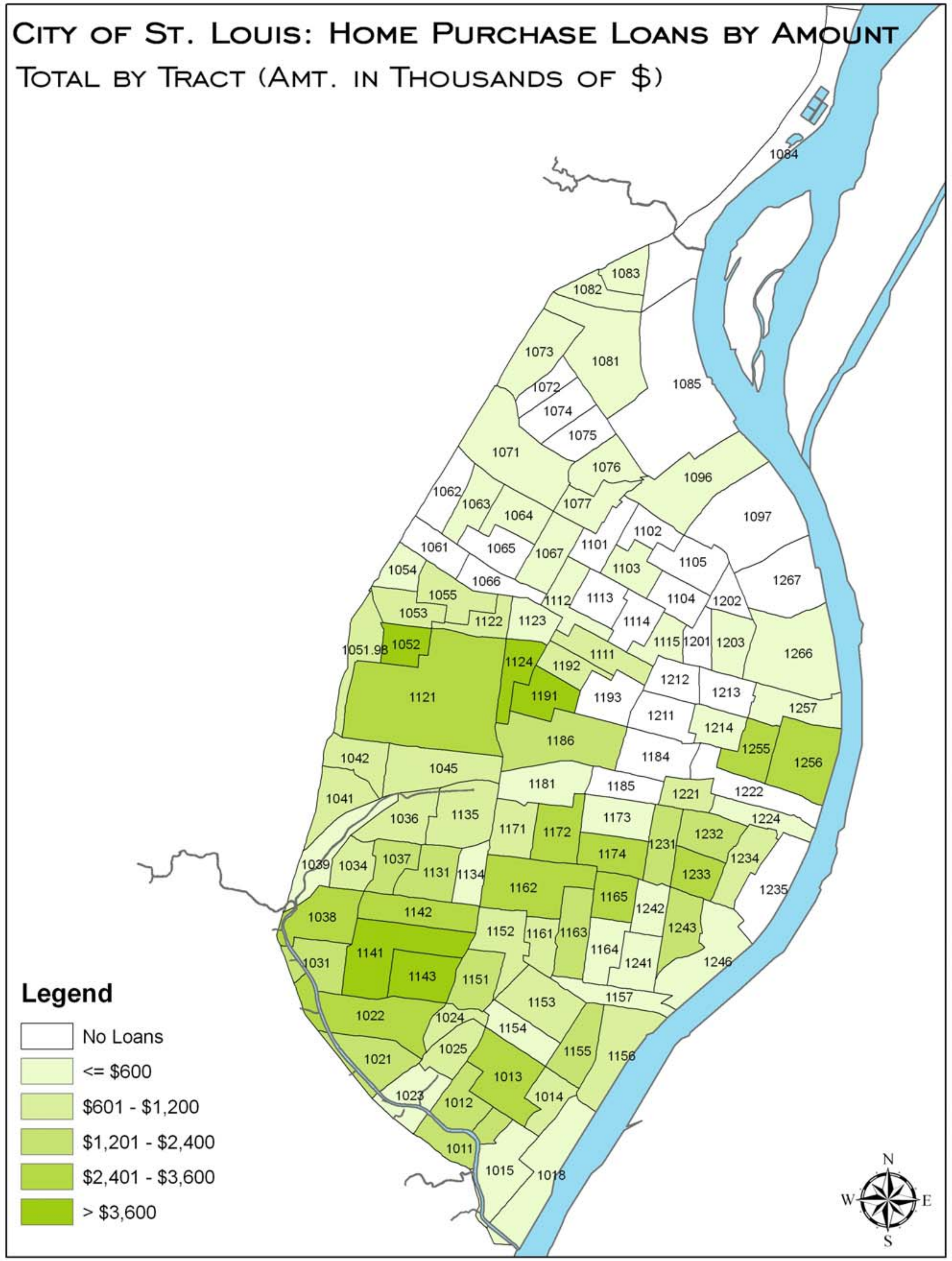
All Loan Types

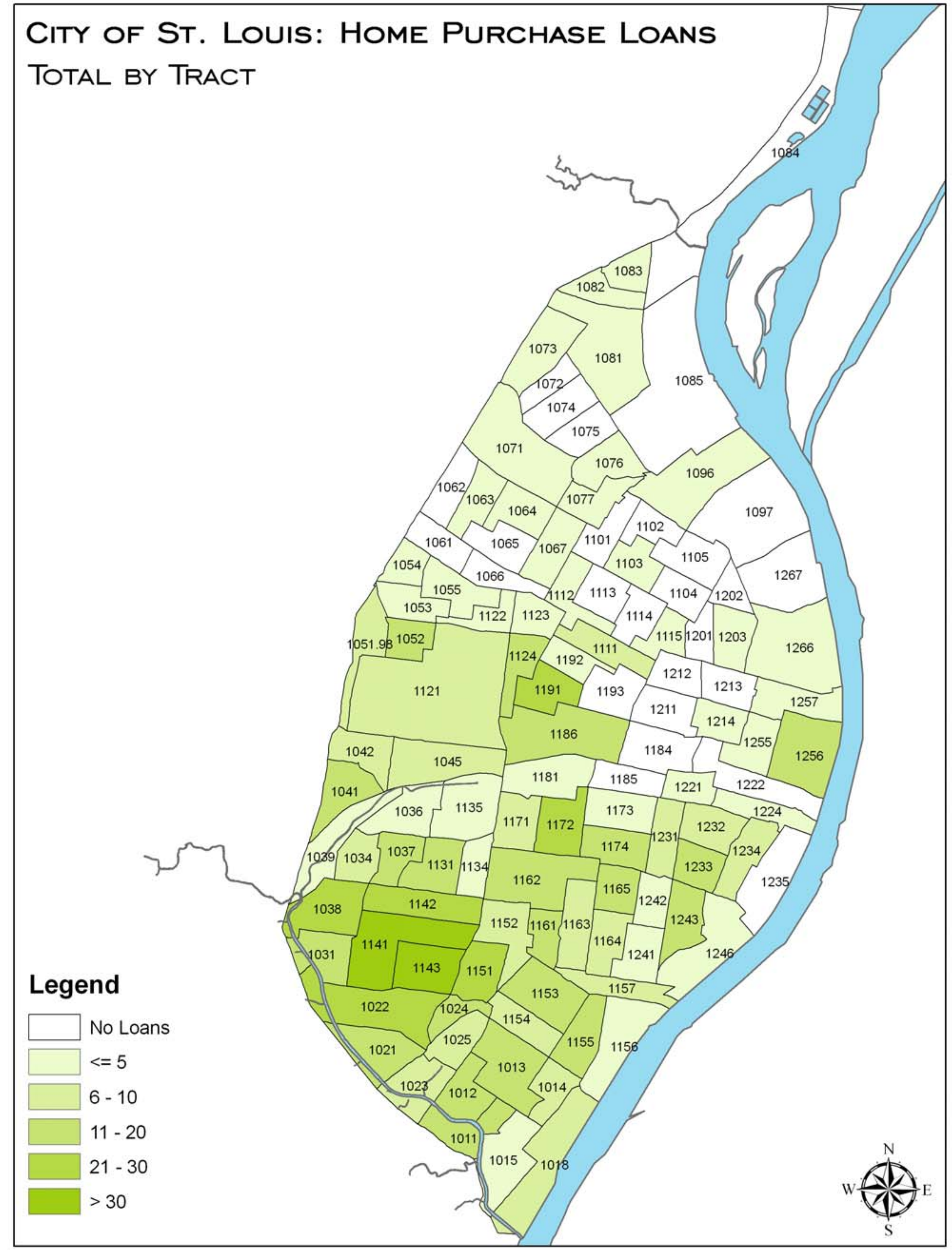
	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America*	$66,787	467	$911,136	5,383	7.3%	8.7%
Commerce Bank	$7,647	88	$88,994	662	8.6%	13.3%
First Bank	$8,505	64	$154,350	992	5.5%	6.5%
Jefferson Bank	$176	3	$1,257	14	14.0%	21.4%
Lindell Bank	$2,639	22	$7,367	78	35.8%	28.2%
PNC	$9,497	77	$121,212	713	7.8%	10.8%
Pulaski Bank	$94,615	657	$1,039,608	5,802	9.1%	11.3%
Royal Bank	$159	3	$5,210	20	3.1%	15.0%
Southwest Bank	$11,499	79	$59,247	306	19.4%	25.8%
UMB	$1,081	14	$1,081	14	100.0%	100.0%
US Bank	$129,196	831	$1,617,148	9,103	8.0%	9.1%
Totals	$331,801	2,305	$4,006,610	23,087	8.3%	10.0%

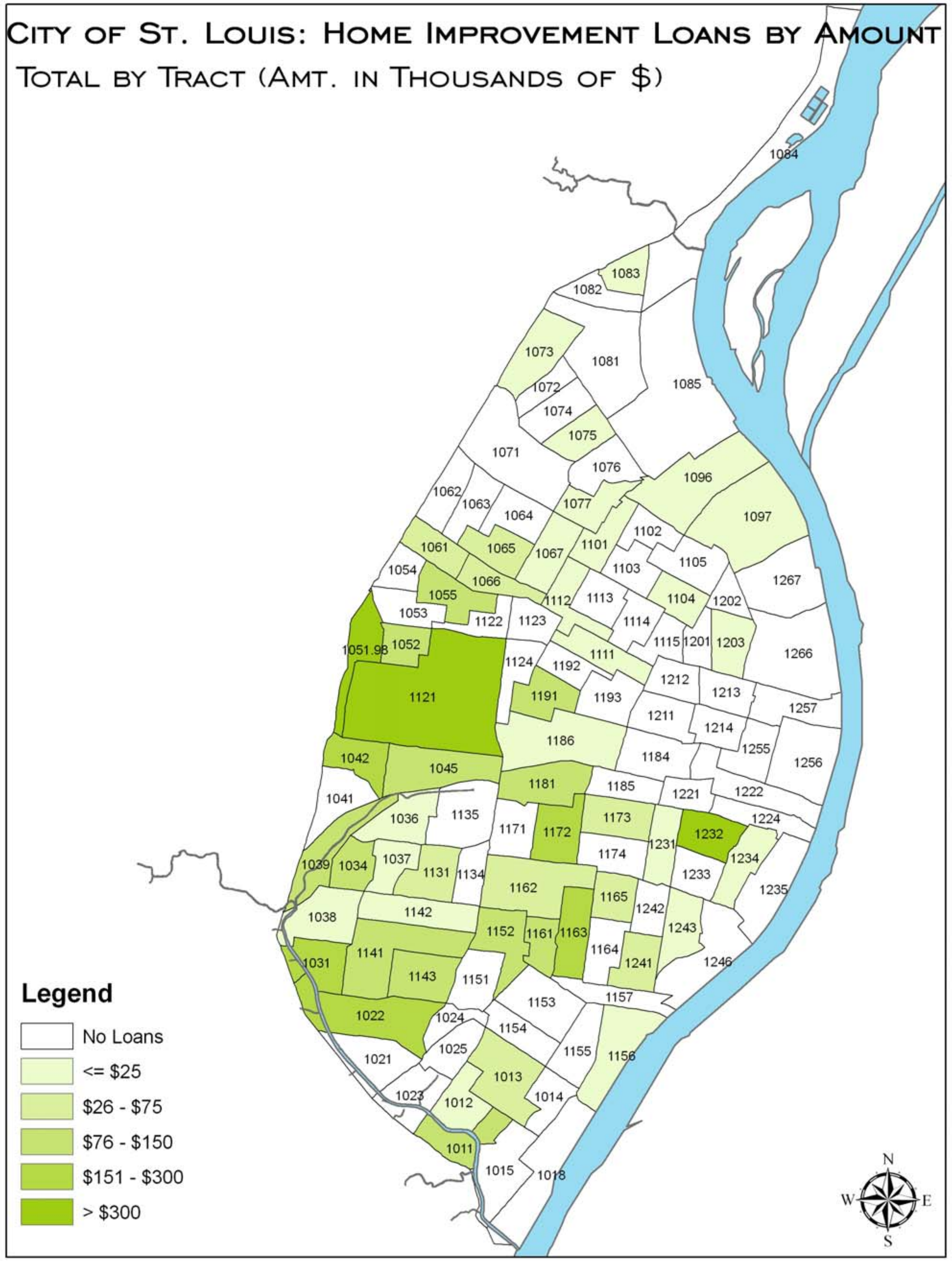
Amount is represented in the thousands of Dollars

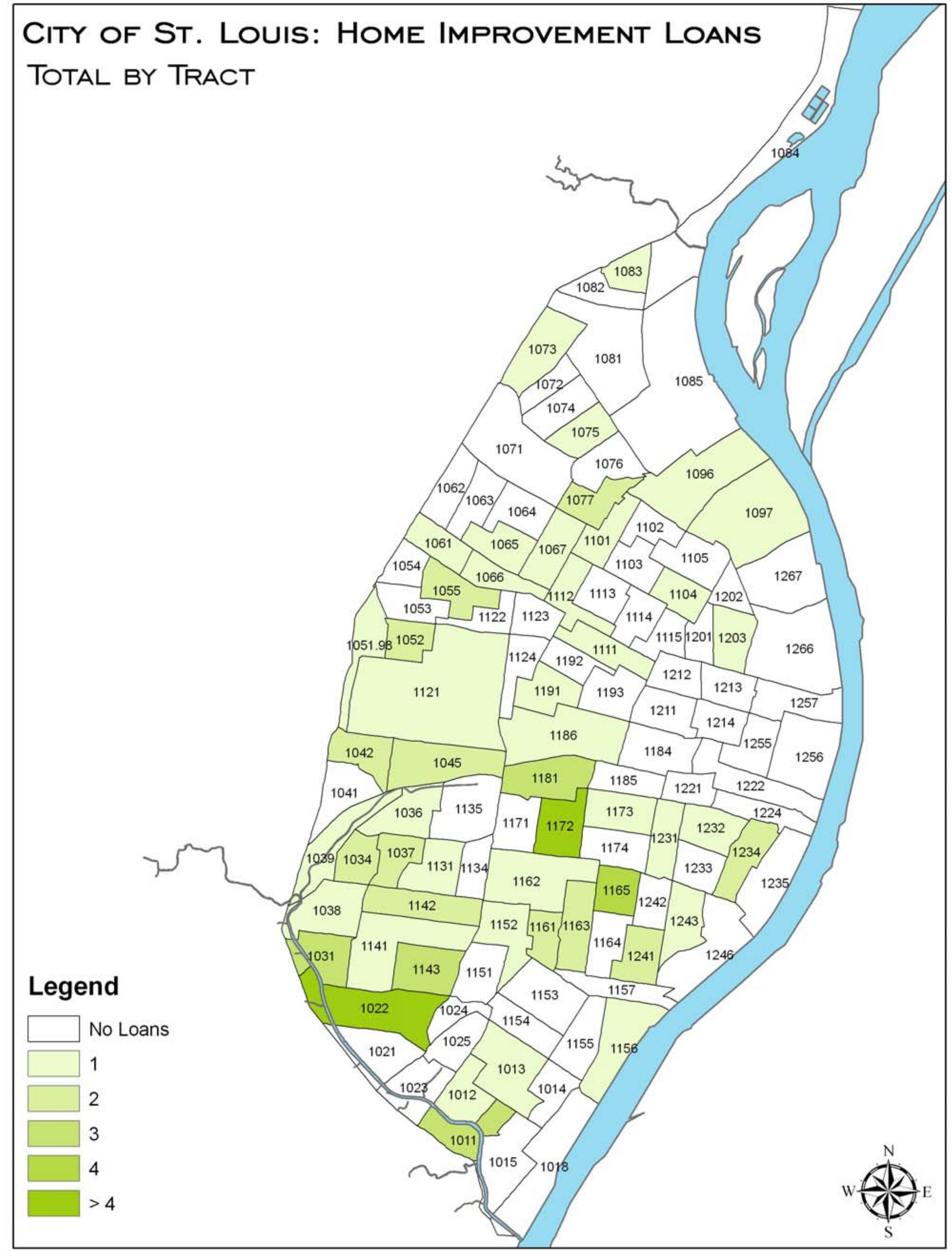

All Loan Types-City of St. Louis
$140,000
$120,000
$100,000
$80,000
$60,000
$40,000
$20,000
$0
Refinancing
Home Improvement
Home Purchase
Bank of America*
Commerce Bank
First Bank
Jefferson Bank
Lindell Bank
PNC
Pulaski Bank
Royal Bank
Southwest Bank
UMB
US Bank

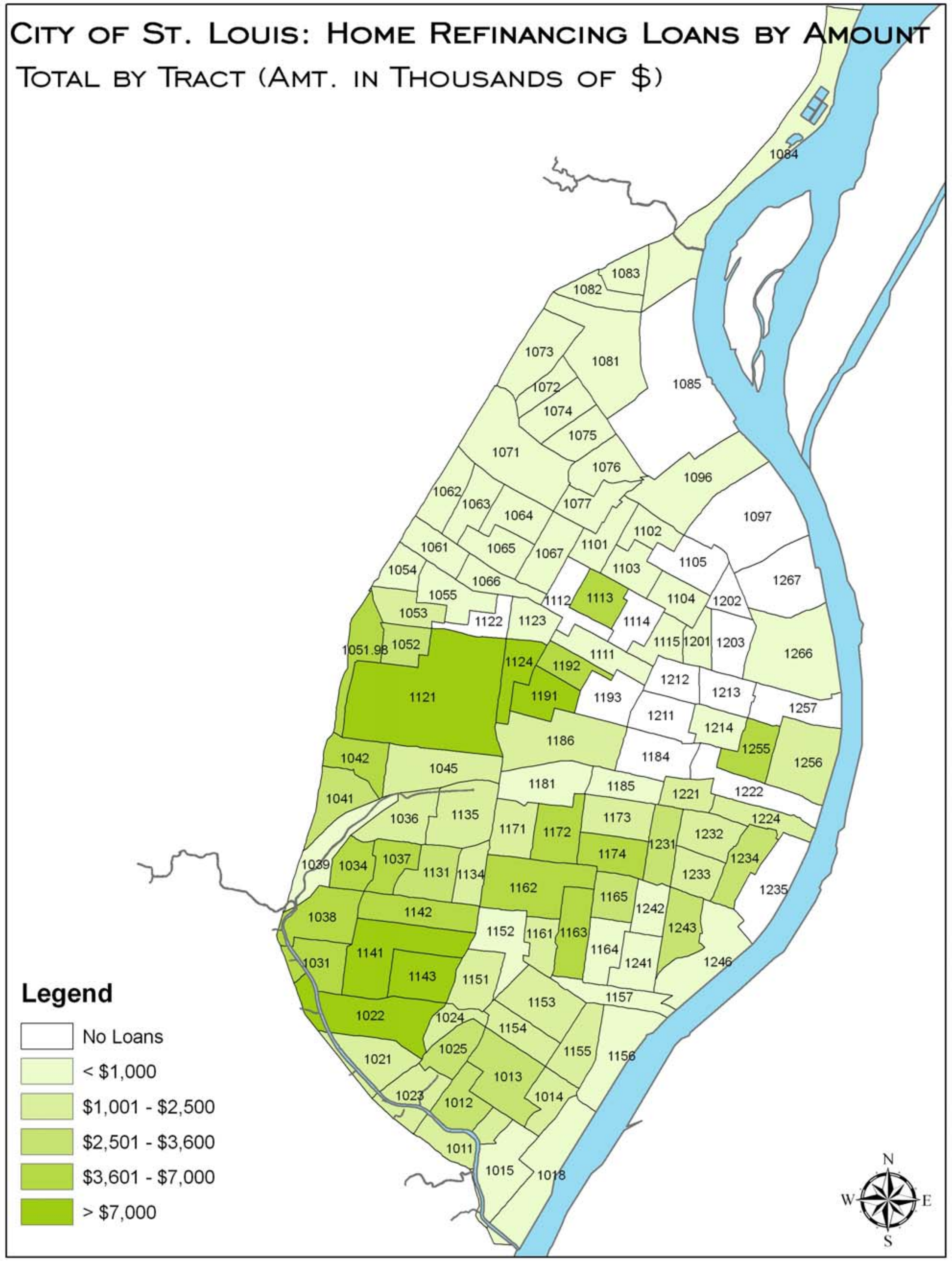

All Loan Types-City of St. Louis
$1,800,000
$1,600,000
$1,400,000
$1,200,000
$1,000,000
$800,000
$600,000
$400,000
$200,000
$0
Refinancing
Home Improvement
Home Purchase
Bank of America*
Commerce Bank
First Bank
Jefferson Bank
Lindell Bank
PNC
Pulaski Bank
Royal Bank
Southwest Bank
UMB
US Bank

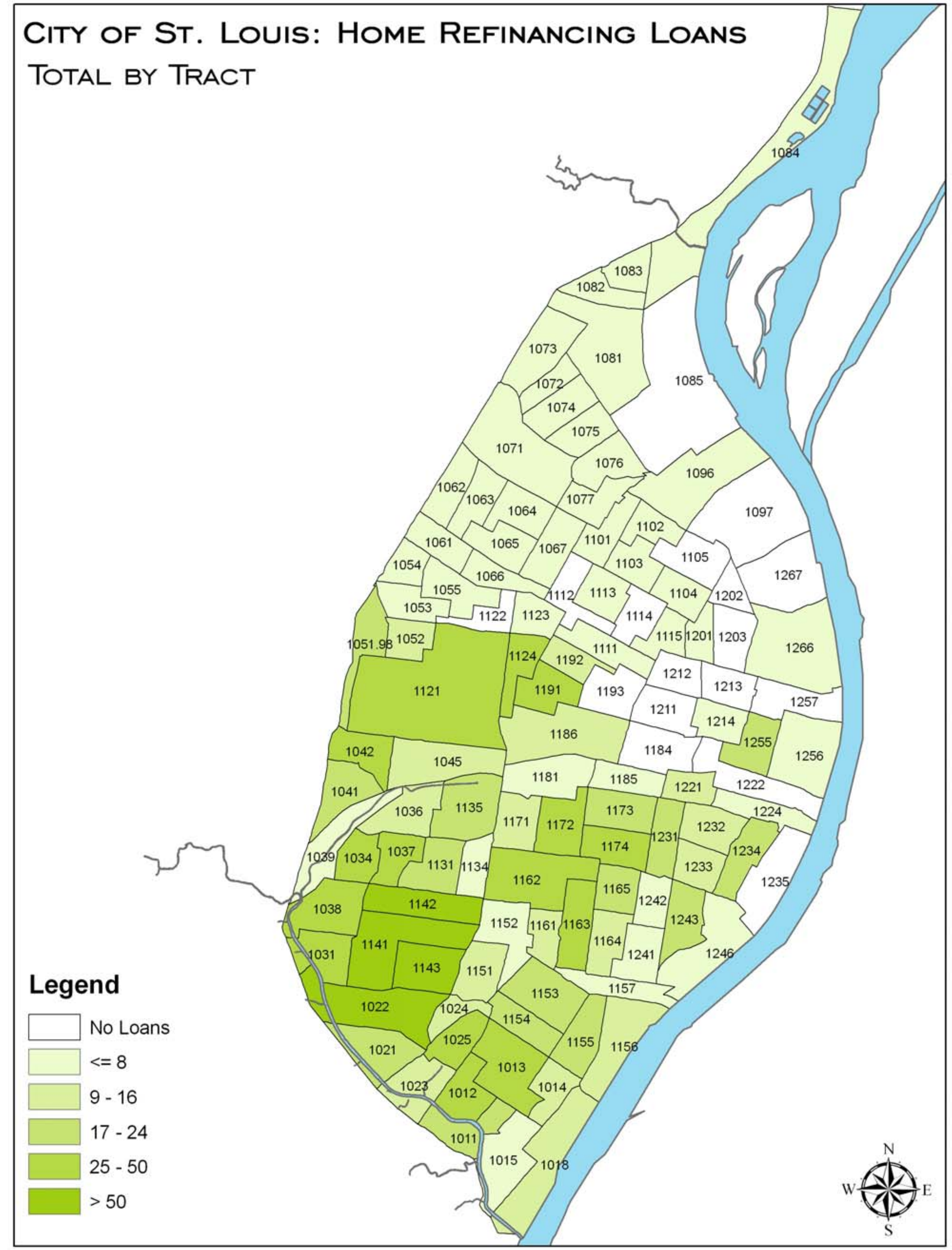

City of St. Louis: Home Purchase Loans by Amount
Total by Tract (Amt. in Thousands of $)
Legend
No Loans
<= $600
$601 - $1,200
$1,201 - $2,400
$2,401 - $3,600
> $3,600
N
W
E
S

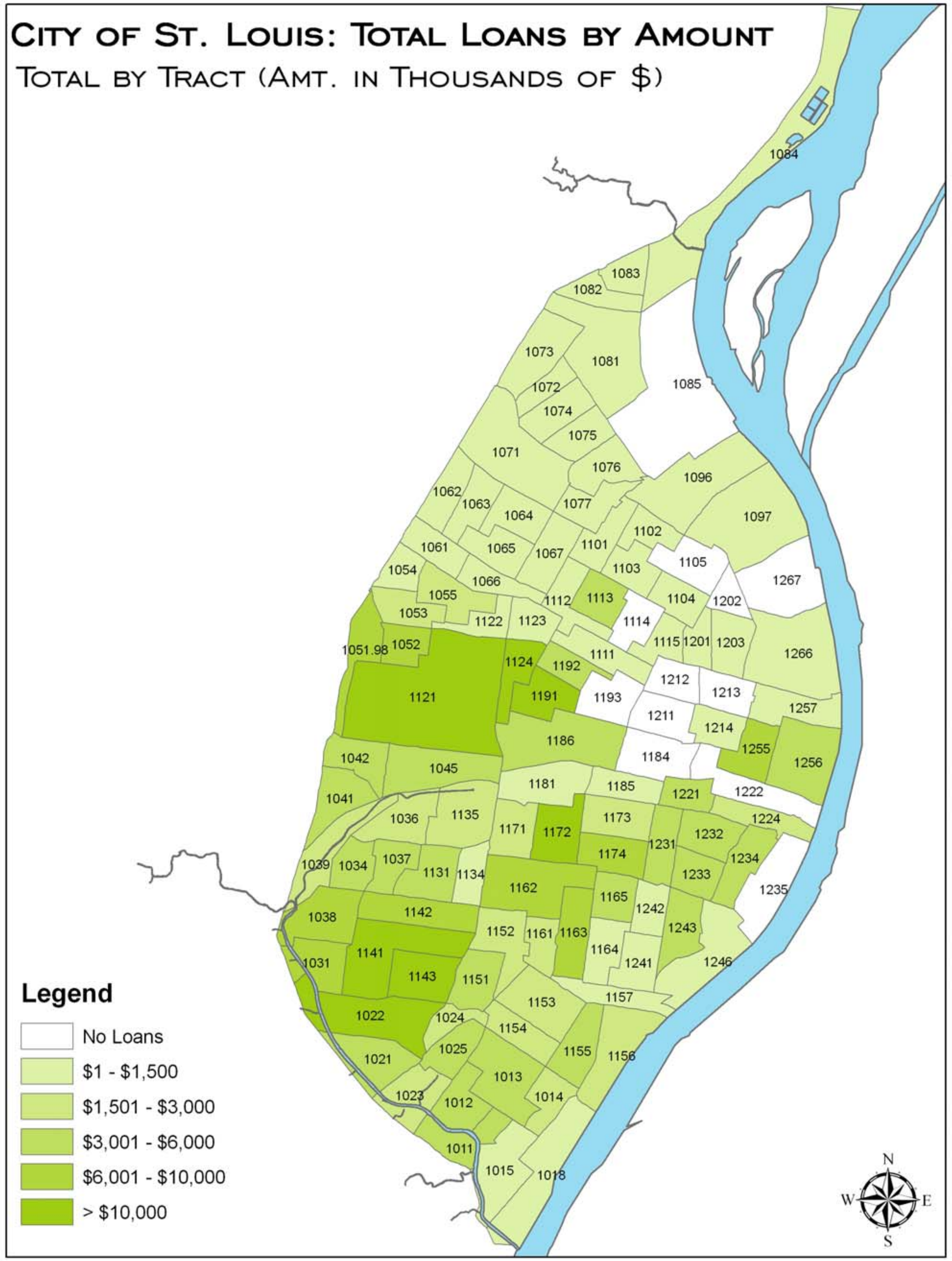

City of St. Louis: Home Purchase Loans
Total by Tract
Legend
No Loans
<= 5
6 - 10
11 - 20
21 - 30
> 30
N
W
E
S

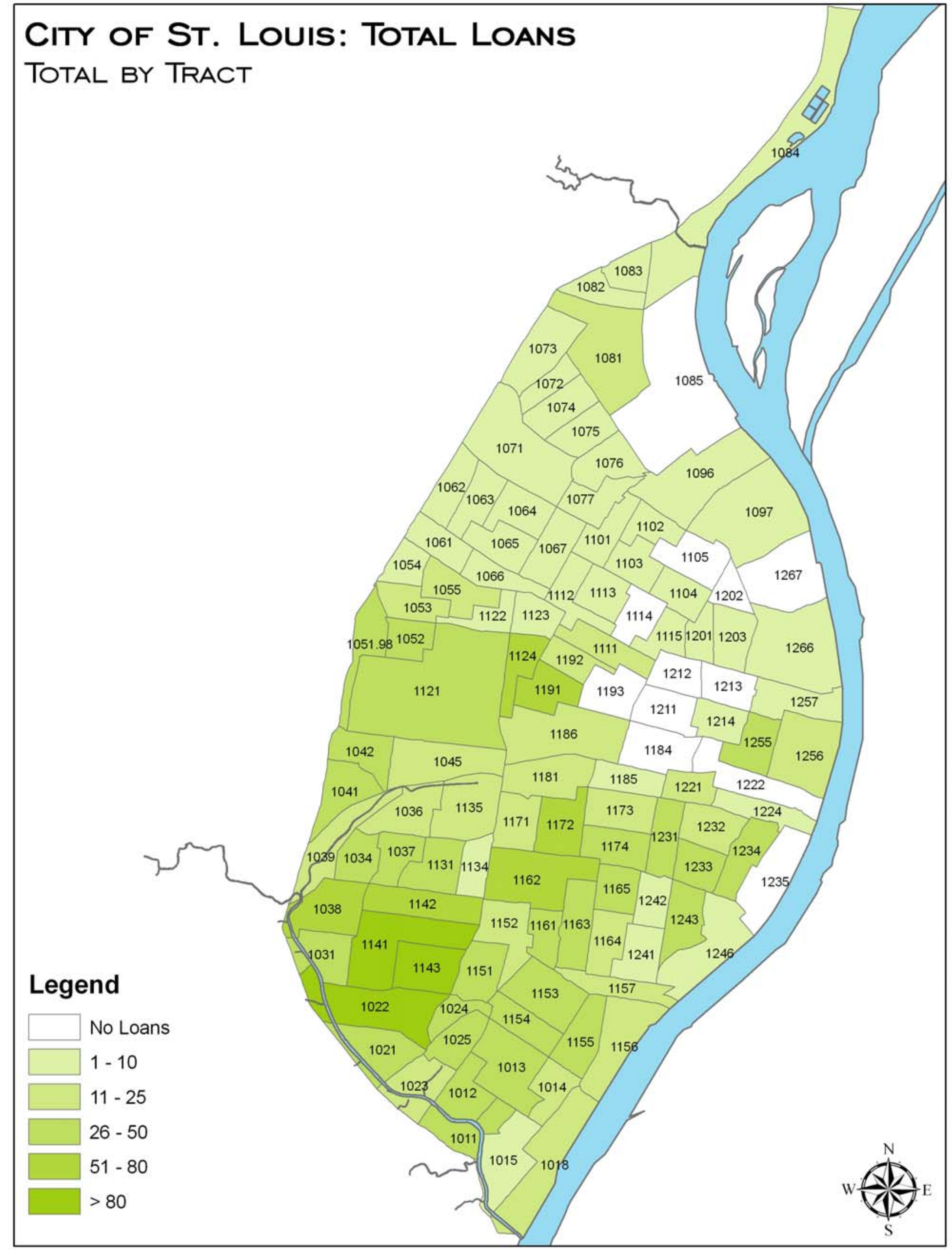

City of St. Louis: Home Improvement Loans by Amount
Total by Tract (Amt. in Thousands of $)
Legend
No Loans
<= $25
$26 - $75
$76 - $150
$151 - $300
> $300
N
W
E
S


City of St. Louis: Home Improvement Loans
Total by Tract
Legend
No Loans
1
2
3
4
> 4
N
W
E
S


City of St. Louis: Home Refinancing Loans by Amount
Total by Tract (Amt. in Thousands of $)
Legend
No Loans
< $1,000
$1,001 - $2,500
$2,501 - $3,600
$3,601 - $7,000
> $7,000
N
W
E
S


City of St. Louis: Home Refinancing Loans
Total by Tract
Legend
No Loans
<= 8
9 - 16
17 - 24
25 - 50
> 50
N
W
E
S


City of St. Louis: Total Loans by Amount
Total by Tract (Amt. in Thousands of $)
Legend
No Loans
$1 - $1,500
$1,501 - $3,000
$3,001 - $6,000
$6,001 - $10,000
> $10,000
N
W
E
S

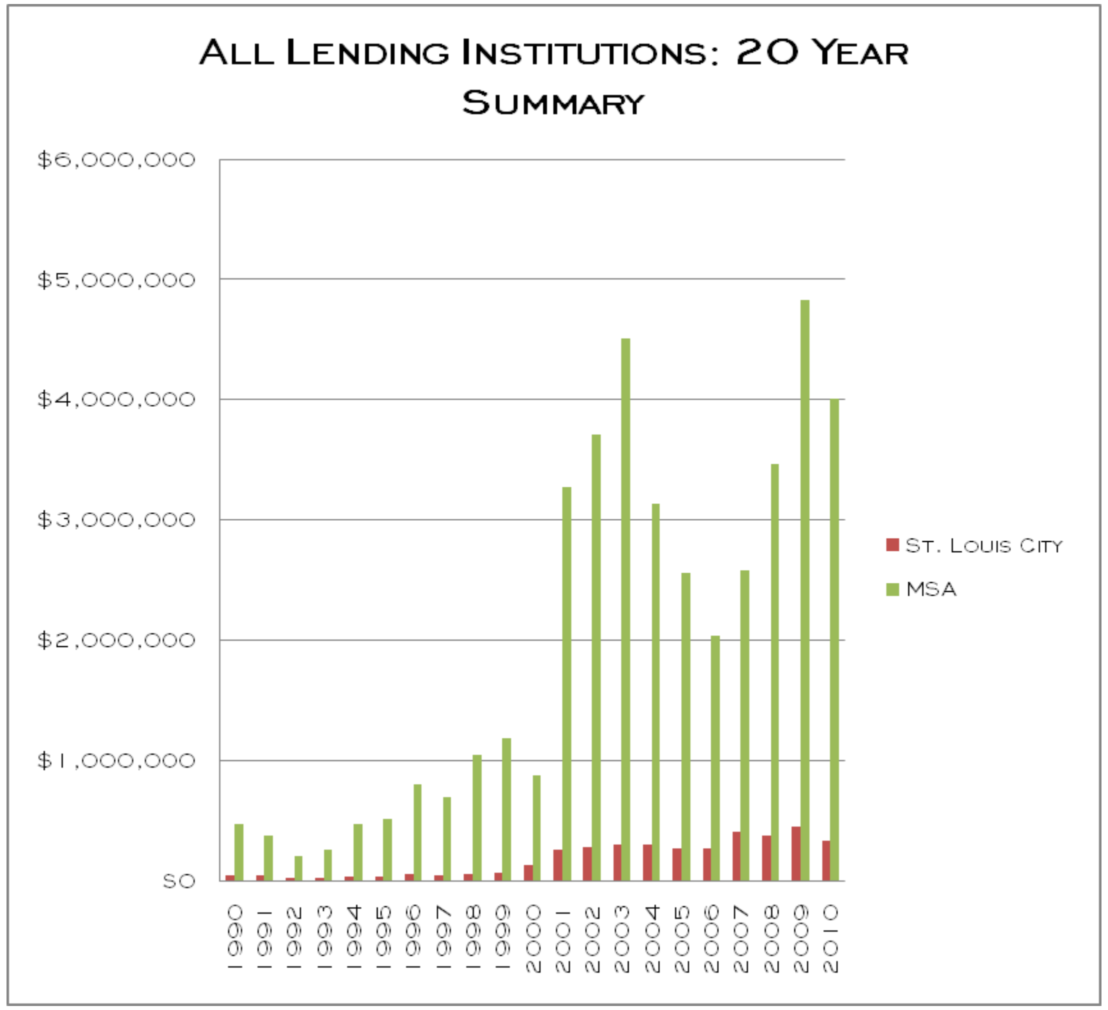

City of St. Louis: Total Loans
Total by Tract
Legend
No Loans
1 - 10
11 - 25
26 - 50
51 - 80
> 80
N
W
E
S

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
1990	$41,358	1,328	$474,552	7,467	8.72%	17.78%		
1991	$39,563	1,482	$378,300	8,771	10.46%	16.90%	-4.3%	11.6%
1992	$20,075	664	$203,830	3,946	9.85%	16.83%	-49.3%	-55.2%
1993	$21,682	611	$258,221	4,420	8.40%	13.82%	8.0%	-8.0%
1994	$29,378	1,041	$473,461	8,667	6.20%	12.01%	35.5%	70.4%
1995	$33,581	1,150	$516,736	9,541	6.50%	12.05%	14.3%	10.5%
1996	$49,371	1,220	$795,847	11,441	6.20%	10.66%	47.0%	6.1%
1997	$44,215	1,183	$689,770	10,626	6.41%	11.13%	-10.4%	-3.0%
1998	$58,790	1,213	$1,043,594	12,641	5.63%	9.60%	33.0%	2.5%
1999	$66,118	1,092	$1,184,679	12,516	5.58%	8.72%	12.5%	-10.0%
2000	$124,224	2,034	$879,619	9,869	14.12%	20.61%	87.9%	86.3%
2001	$262,271	3,144	$3,277,773	28,284	8.00%	11.12%	111.1%	54.6%
2002	$275,701	2,752	$3,712,901	28,481	7.43%	9.66%	5.1%	-12.5%
2003	$301,522	3,163	$4,508,965	35,135	6.69%	9.00%	9.4%	14.9%
2004	$297,281	2,763	$3,133,986	23,044	9.49%	11.99%	-1.4%	-12.6%
2005	$271,496	2,309	$2,563,152	19,372	10.59%	11.92%	-8.7%	-16.4%
2006	$263,578	2,143	$2,039,271	17,130	12.93%	12.51%	-2.9%	-7.2%
2007	$408,225	2,892	$2,582,112	16,831	15.81%	17.18%	54.9%	35.0%
2008	$378,287	2,742	$3,460,669	16,419	10.93%	16.70%	-7.3%	-5.2%
2009	$449,139	3,004	$4,826,270	28,200	9.31%	10.65%	18.7%	9.6%
2010	$331,801	2,305	$4,006,610	23,087	8.28%	9.98%	-12.3%	-15.9%
Total	$3,767,656	40,235	$41,010,318	335,888	9.19%	11.98%		

*Based on Available Data from lending Intuitions

Amount is represented in the thousands of Dollars



City of St. Louis – Loan Distribution

City of St. Louis: Loan Distribution 2010								
	Home Purchase		Home Improvement		Refinancing		Total	
Tract	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
1011	1202	13	126	3	1911	19	$3,239	$35
1012	1769	14	20	1	3374	26	$5,163	$41
1013	2639	17	44	1	3096	25	$5,779	$43
1014	778	7			1830	14	$2,608	$21
1015	343	5			69	1	$412	$6
1018	350	6			862	11	$1,212	$17
1021	1480	12			2207	19	$3,687	$31
1022	3289	25	241	6	8811	63	$12,341	$94
1023	487	6			1622	16	$2,109	$22
1024	1018	13			1534	14	$2,552	$27
1025	872	7			2992	27	$3,864	$34
1031	2315	15	220	3	4522	29	$7,057	$47
1034	1118	9	90	2	4225	32	$5,433	$43
1036	634	5	5	1	1678	15	$2,317	$21
1037	1925	19	8	2	3692	27	$5,625	$48
1038	3408	26	10	1	4929	37	$8,347	$64
1039	490	4	108	1	947	8	$1,545	$13
1041	1168	12			3229	22	$4,397	$34
1042	1096	8	260	2	4097	32	$5,453	$42
1045	885	9	135	2	2401	13	$3,421	$24
1051.98	1092	6	339	1	5071	24	$6,502	$31
1052	5876	11	142	2	2561	15	$8,579	$28
1053	752	5			1061	7	$1,813	$12
1054	112	1			176	2	$288	$3
1055	783	4	85	2	737	6	$1,605	$12
1061			41	1	50	1	$91	$2
1062					68	1	$68	$1
1063	57	1			407	2	$464	$3
1064	59	1			71	1	$130	$2
1065			66	1	354	5	$420	$6
1066			60	1	40	1	$100	$2
1067	78	2	4	1	572	5	$654	$8
1071	52	1			20	1	$72	$2
1072					34	1	$34	$1

City of St. Louis: Loan Distribution 2010								
	Home Purchase		Home Improvement		Refinancing		Total	
Tract	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
1073	171	3	4	1	279	6	$454	$10
1074					79	1	$79	$1
1075			3	1	232	4	$235	$5
1076	286	3			98	2	$384	$5
1077	55	1	25	2	182	5	$262	$8
1081	273	4			545	7	$818	$11
1082	185	1			438	6	$623	$7
1083	146	2	3	1	833	3	$982	$6
1084					197	1	$197	$1
1085							$0	$0
1096	131	2	17	1	133	3	$281	$6
1097			3	1			$3	$1
1101			3	1	288	2	$291	$3
1102					165	3	$165	$3
1103	58	1			365	4	$423	$5
1104			5	1	135	1	$140	$2
1105							$0	$0
1111	849	7	24	1	378	3	$1,251	$11
1112	132	1	4	1			$136	$2
1113					4381	5	$4,381	$5
1114							$0	$0
1115	180	2			80	1	$260	$3
1121	3495	8	417	1	8170	31	$12,082	$40
1122	676	5					$676	$5
1123	108	1			240	2	$348	$3
1124	5479	18			9989	34	$15,468	$52
1131	1666	15	60	1	3073	24	$4,799	$40
1134	127	1			1077	8	$1,204	$9
1135	610	5			1943	17	$2,553	$22
1141	6197	40	115	1	18326	107	$24,638	$148
1142	3147	27	23	2	5787	51	$8,957	$80
1143	5015	36	128	3	8157	64	$13,300	$103
1151	1834	22			1806	14	$3,640	$36
1152	806	10	96	1	610	8	$1,512	$19

City of St. Louis: Loan Distribution 2010								
	Home Purchase		Home Improvement		Refinancing		Total	
Tract	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
1153	1082	15			1882	21	$2,964	$36
1154	430	8			1713	21	$2,143	$29
1155	1214	13			1816	19	$3,030	$32
1156	640	4	5	1	997	12	$1,642	$17
1157	563	6			526	6	$1,089	$12
1161	1123	12	80	2	1574	13	$2,777	$27
1162	2446	20	70	1	4169	38	$6,685	$59
1163	1372	9	197	2	4644	29	$6,213	$40
1164	443	6			955	11	$1,398	$17
1165	2850	20	41	4	2787	18	$5,678	$42
1171	876	6			2077	11	$2,953	$17
1172	3521	23	276	5	6949	42	$10,746	$70
1173	175	2	50	1	2342	17	$2,567	$20
1174	3064	14			5675	31	$8,739	$45
1181	321	3	78	3	905	6	$1,304	$12
1184							$0	$0
1185					166	1	$166	$1
1186	1793	11	6	1	1482	13	$3,281	$25
1191	3725	23	99	1	8878	42	$12,702	$66
1192	703	3			4117	16	$4,820	$19
1193							$0	$0
1201					71	1	$71	$1

City of St. Louis: Loan Distribution 2010								
	Home Purchase		Home Improvement		Refinancing		Total	
Tract	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
1202							$0	$0
1203	98	1	5	1			$103	$2
1211							$0	$0
1212							$0	$0
1213							$0	$0
1214	346	3			422	3	$768	$6
1221	1185	4			2029	12	$3,214	$16
1222							$0	$0
1224	308	2			1269	8	$1,577	$10
1231	1502	9	20	1	3165	21	$4,687	$31
1232	1538	7	417	1	2084	9	$4,039	$17
1233	2635	16			2212	11	$4,847	$27
1234	927	6	8	2	3490	20	$4,425	$28
1235							$0	$0
1241	119	2	59	2	673	5	$851	$9
1242	298	3			705	6	$1,003	$9
1243	1675	11	3	1	3062	20	$4,740	$32
1246	231	3			137	2	$368	$5
1255	3138	4			4103	23	$7,241	$27
1256	2742	13			1013	4	$3,755	$17
1257	296	3					$296	$3
1266	314	2			682	5	$996	$7
1267							$0	$0
Total	$111,446	$766	$4,348	$83	$216,007	$1,456	$331,801	$2,305

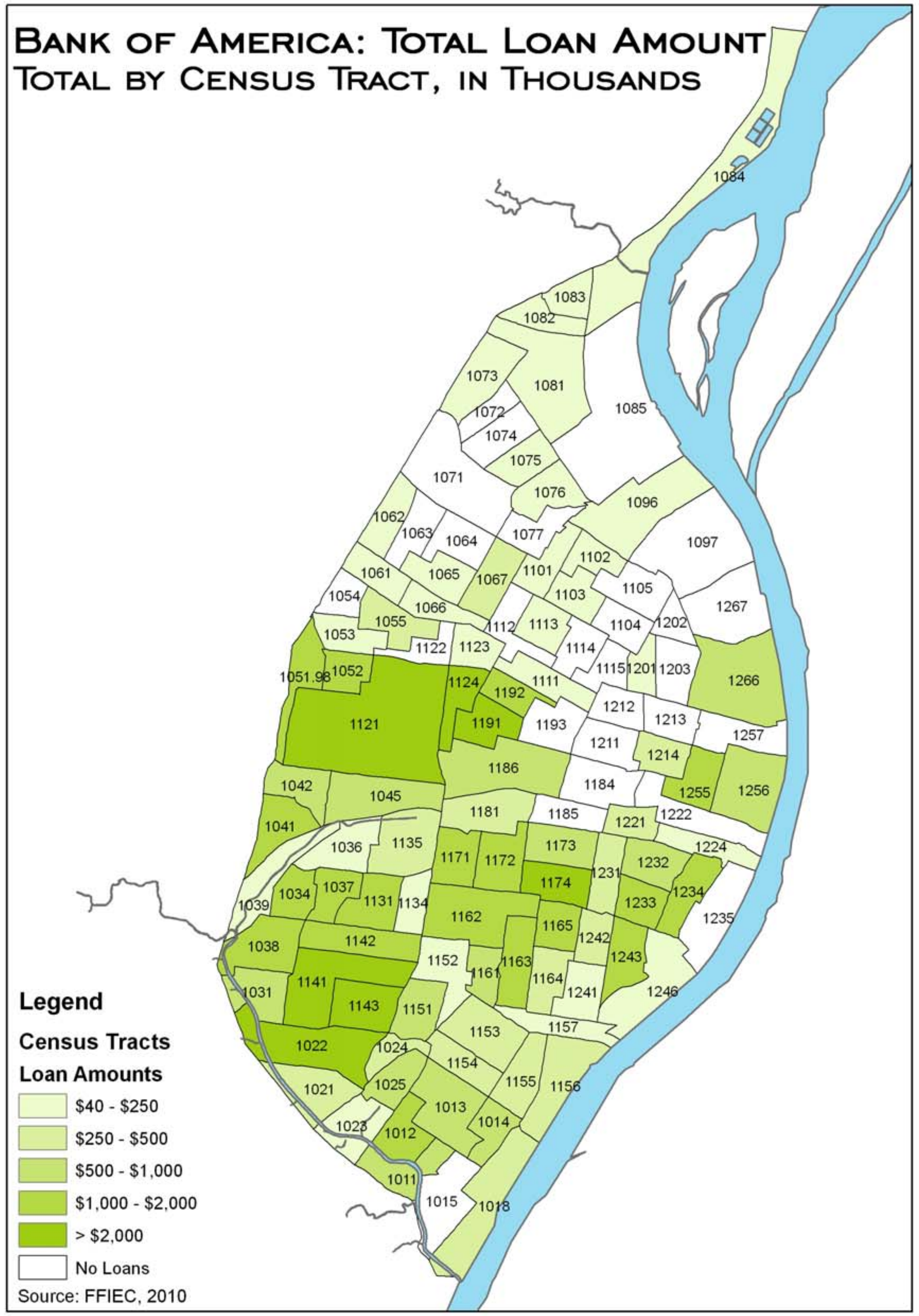
Bank of America – Countrywide – Merrill Lynch
* Indicates summary record of Bank of America

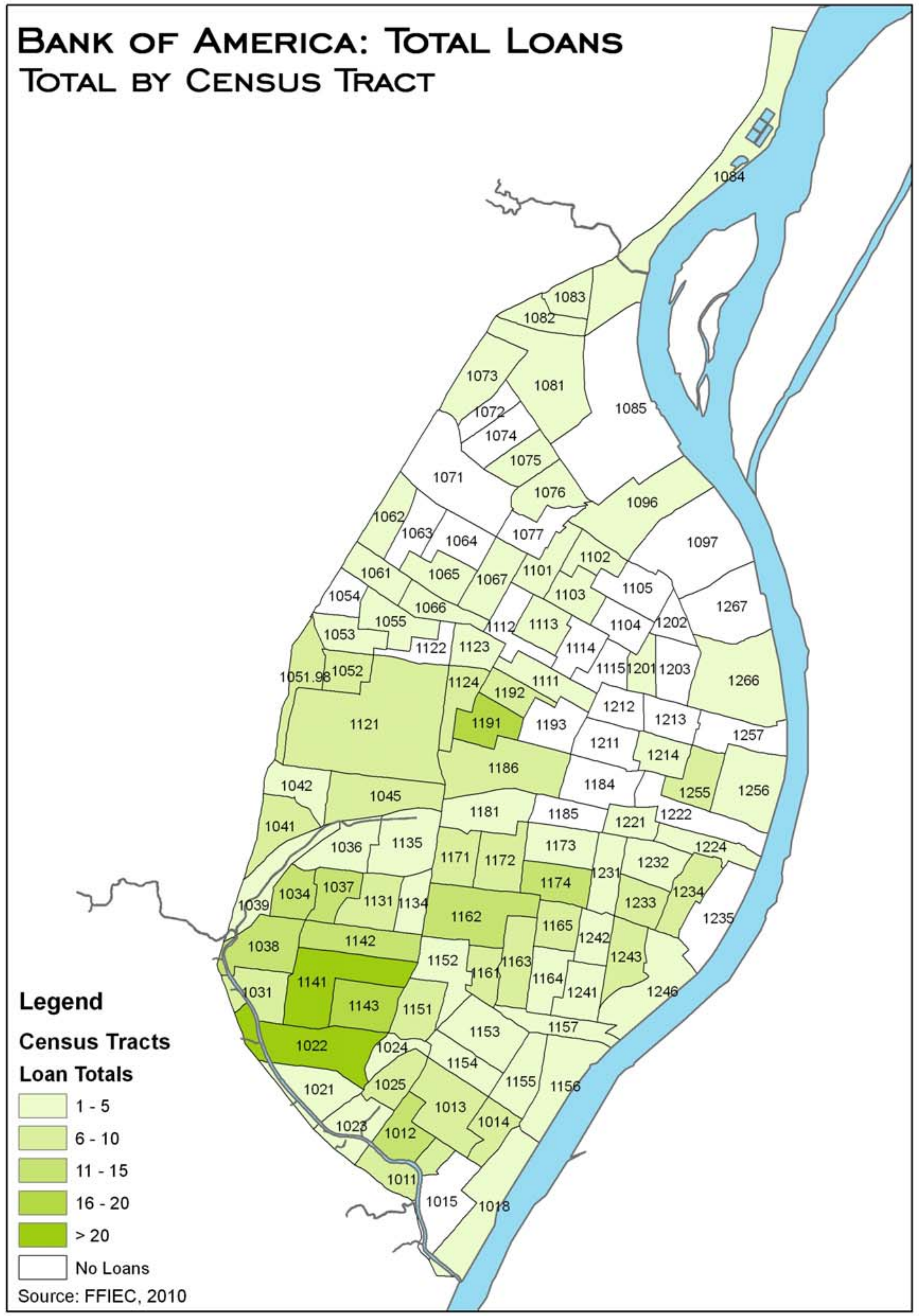
Bank of America: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2006	333	2,417	$ 46,936	$ 386,416
2007	360	2,977	$ 47,862	$ 507,590
2008	593	6,027	$ 80,566	$ 947,659
2009	816	8,590	$ 134,623	$ 1,556,237
2010	467	5,383	$ 66,787	$ 911,136
Total	2,569	25,394	$ 376,774	$ 4,309,038

Amount is represented in the 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
1990	$ 19,177	670	$ 195,178	3,422	9.83%	19.58%
1991	$ 21,073	791	$ 155,834	3,894	13.52%	20.31%
1992						
1993						
1994						
1995	$ 11,456	448	$ 122,739	2,698	9.33%	16.60%
1996	$ 21,038	503	$ 295,966	4,121	7.11%	12.21%
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%

Amount is represented in the thousands of Dollars


Bank of America: Total Loan Amount
Total by Census Tract, in Thousands
Legend
Census Tracts
Loan Amounts
$40 - $250
$250 - $500
$500 - $1,000
$1,000 - $2,000
> $2,000
No Loans
Source: FFIEC, 2010


Bank of America: Total Loans
Total by Census Tract
Legend
Census Tracts
Loan Totals
1 - 5
6 - 10
11 - 15
16 - 20
> 20
No Loans
Source: FFIEC, 2010

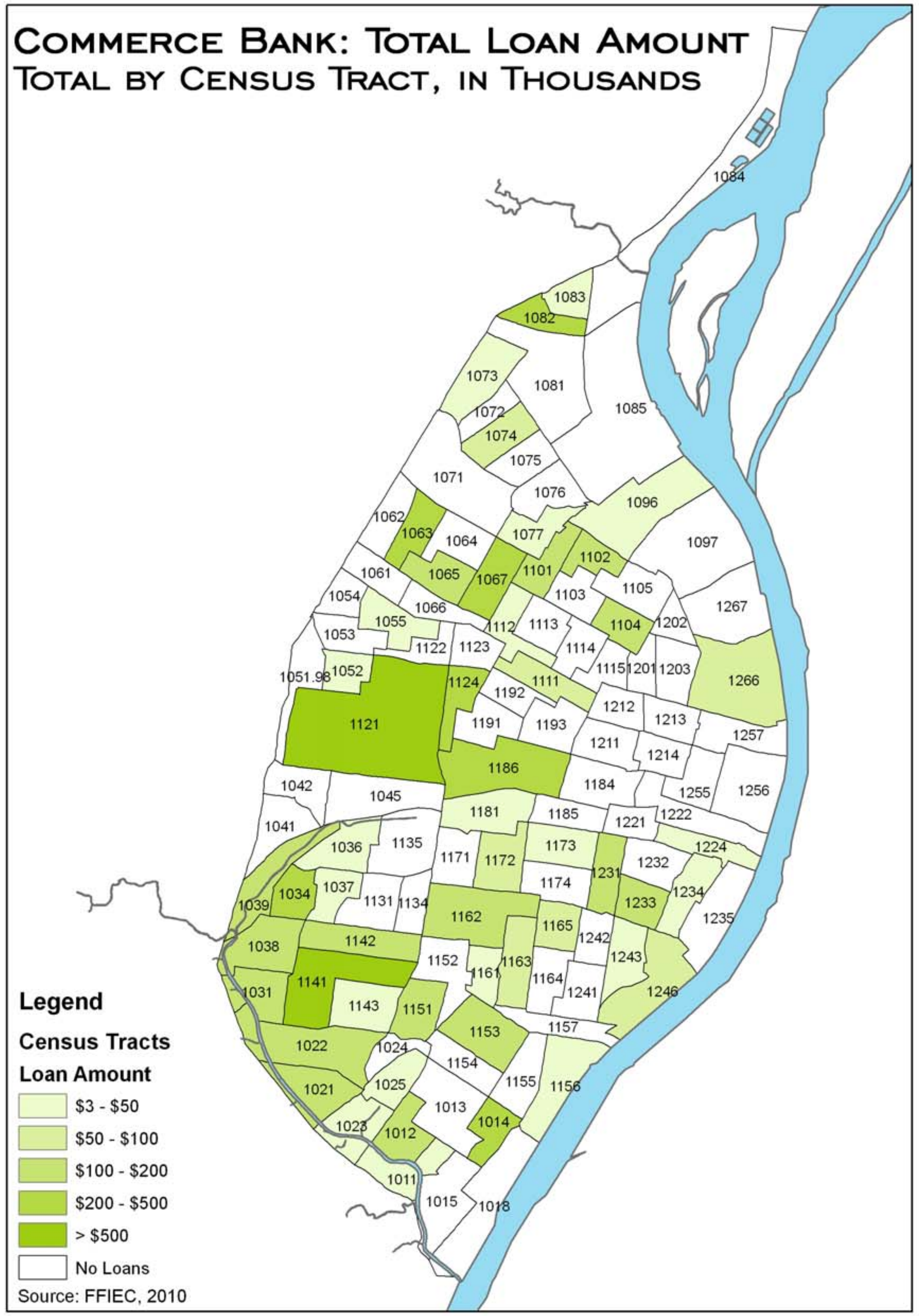
Commerce Bank

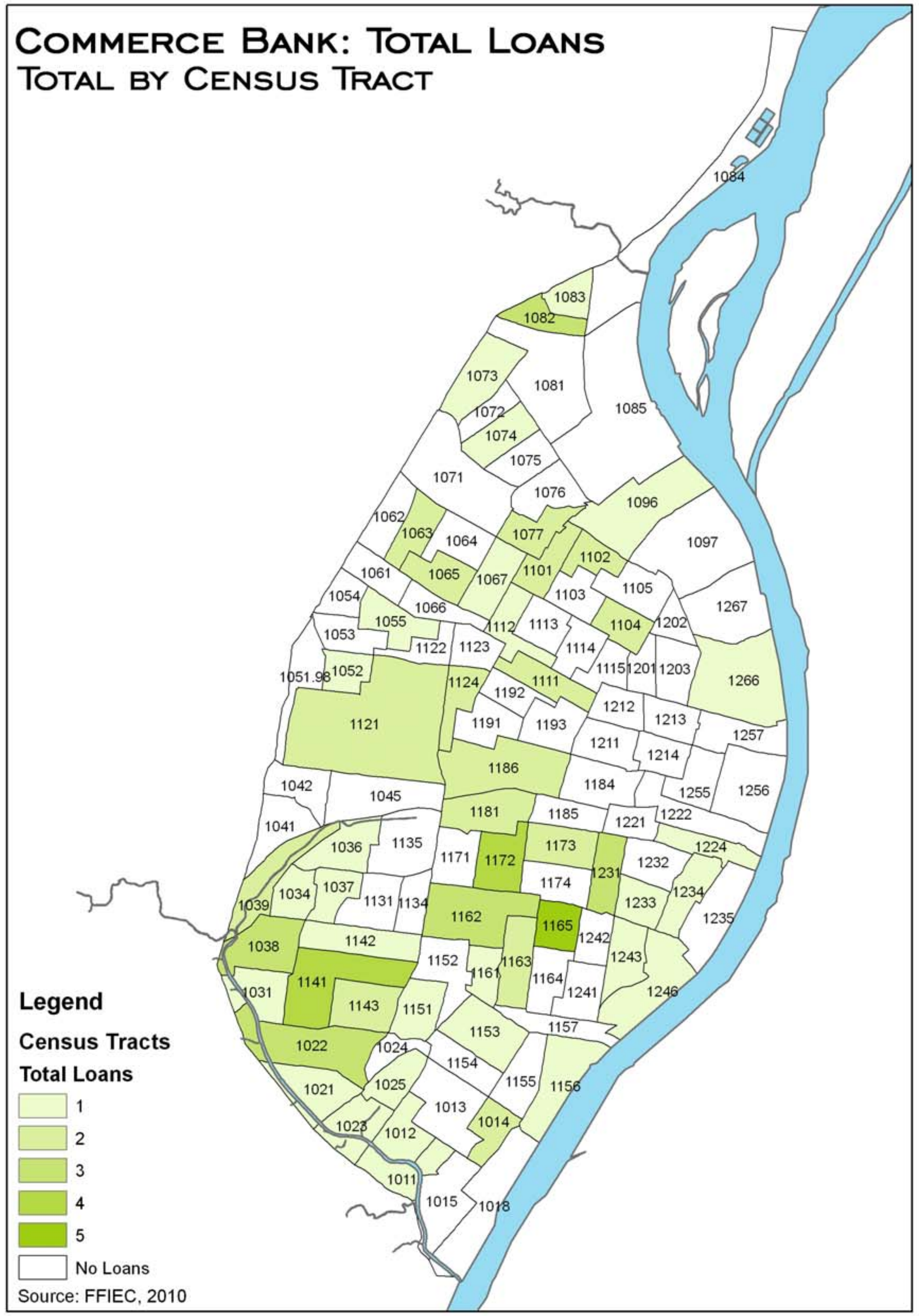
Commerce Bank: 5 Year Summary	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2006	95	1,080	$ 8,847	$ 91,725
2007	92	704	$ 8,842	$ 81,891
2008	84	729	$ 7,490	$ 69,356
2009	84	789	$ 7,855	$ 100,486
2010	88	662	$ 7,647	$ 88,994
Total	443	3,964	$ 40,681	$ 432,452

Amount is represented in the thousands of Dollars

Commerce Bank: 20 Year Summary	St. Louis City		MSA		City as Percent of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1990	$ 3,155	195	$ 73,878	1,370	4.30%	14.20%
1991	$ 1,863	151	$ 37,971	1,264	4.90%	11.90%
1992	$ 1,937	163	$ 37,155	1,234	5.20%	13.20%
1993						
1994	$ 6,802	234	$ 71,910	1,662	9.50%	14.10%
1995						
1996						
1997	$ 1,609	70	$ 51,764	875	3.10%	8.00%
1998	$ 7,700	222	$ 112,433	1,763	6.80%	12.60%
1999	$ 2,404	94	$ 48,556	801	5.00%	11.70%
2000	$ 6,569	143	$ 110,172	696	6.00%	20.50%
2001	$ 7,950	151	$ 161,411	1,625	4.90%	9.30%
2002	$ 10,146	157	$ 184,225	1,463	5.50%	10.70%
2003	$ 13,727	103	$ 195,640	1,526	7.00%	6.70%
2004	$ 7,850	103	$ 87,680	774	9.00%	13.30%
2005	$ 6,939	110	$ 90,085	939	7.70%	11.70%
2006	$ 8,847	95	$ 91,725	1,080	9.60%	8.80%
2007	$ 8,842	92	$ 81,891	704	10.80%	13.10%
2008	$ 7,490	84	$ 69,356	729	10.80%	11.50%
2009	$ 7,855	84	$ 100,486	789	8.83%	10.65%
2010	$ 7,647	88	$ 88,994	662	8.59%	13.29%

Amount is represented in the thousands of Dollars

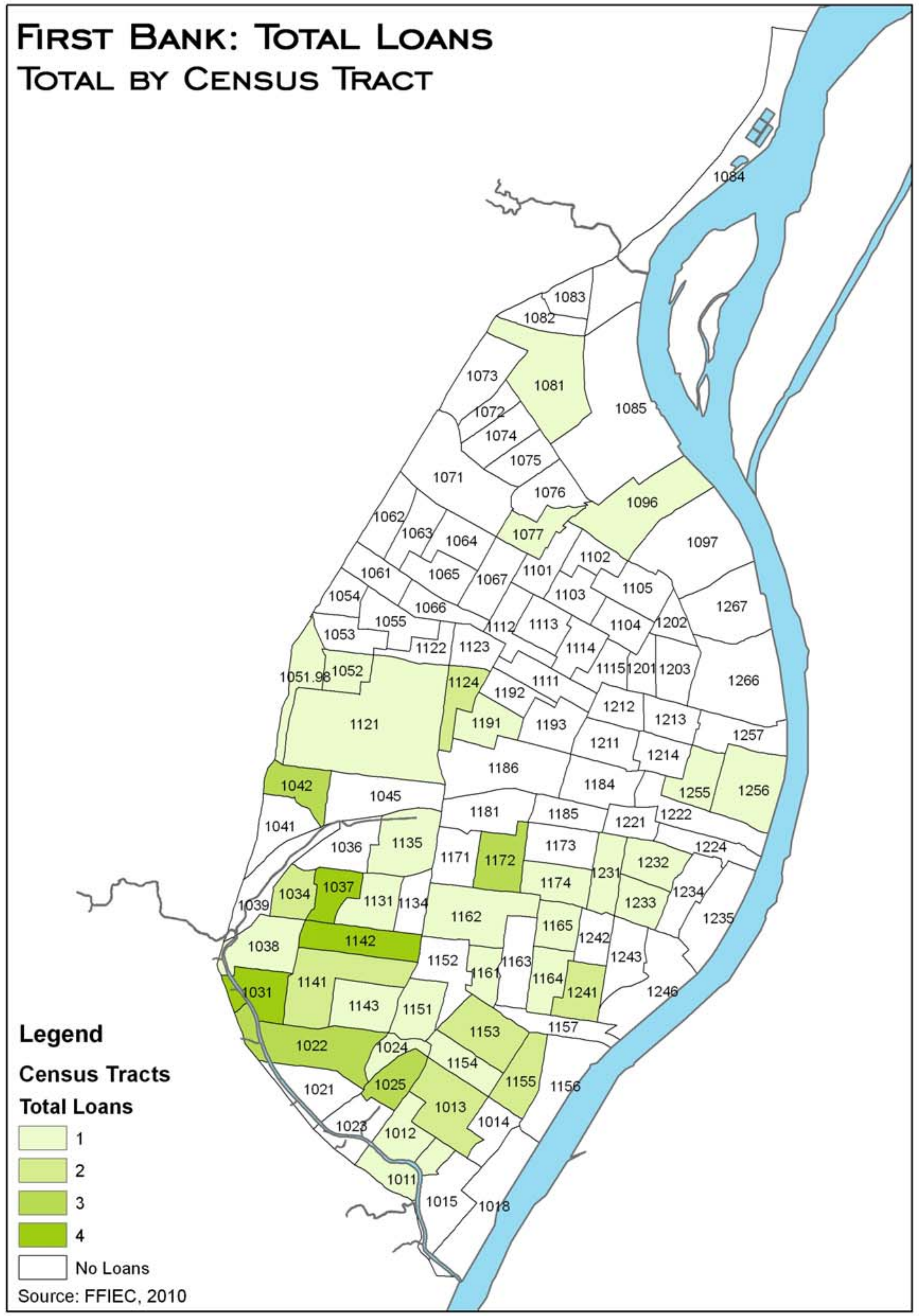

Commerce Bank: Total Loan Amount
Total by Census Tract, in Thousands
Legend
Census Tracts
Loan Amount
$3 - $50
$50 - $100
$100 - $200
$200 - $500
> $500
No Loans
Source: FFIEC, 2010

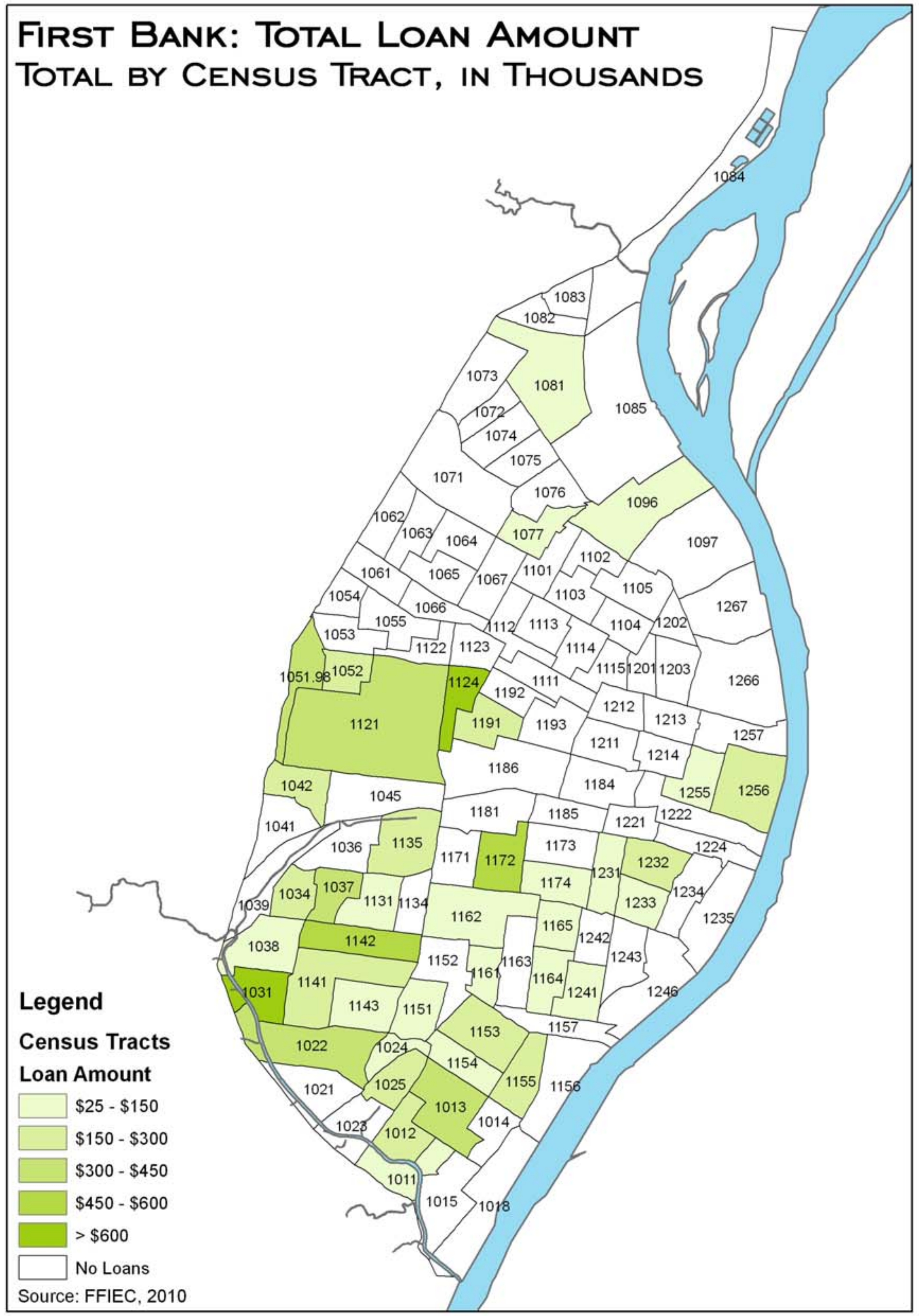

Commerce Bank: Total Loans
Total by Census Tract
Legend
Census Tracts
Total Loans
1
2
3
4
5
No Loans
Source: FFIEC, 2010

First Bank

First Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2006	26	561	$ 2,938	$ 62,035
2007	35	395	$ 8,195	$ 55,589
2008	31	1,002	$ 4,040	$ 126,141
2009	67	1,203	$ 18,228	$ 197,156
2010	64	992	$ 8,505	$ 88,994
Total	223	4,153	$ 41,906	$ 529,915
Amount is represented in the thousands of Dollars				
2002-2005 information collected from FFEIC HMDA				

First Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002	$ 2,310	19	$ 48,102	856	4.80%	2.20%
2003	$ 8,624	100	$ 364,008	3,634	2.40%	2.80%
2004	$ 5,566	48	$ 128,139	1,126	4.30%	4.30%
2005	$ 8,977	54	$ 126,750	1,140	7.10%	4.70%
2006	$ 2,938	26	$ 62,035	561	4.70%	4.60%
2007	$ 8,195	35	$ 55,589	395	14.70%	8.90%
2008	$ 4,040	31	$ 126,141	1,002	3.20%	3.10%
2009	$ 18,228	67	$ 197,156	1,203	9.25%	5.57%
2010	$ 8,505	64	$ 88,994	992	9.56%	6.45%
Amount is represented in the thousands of Dollars						

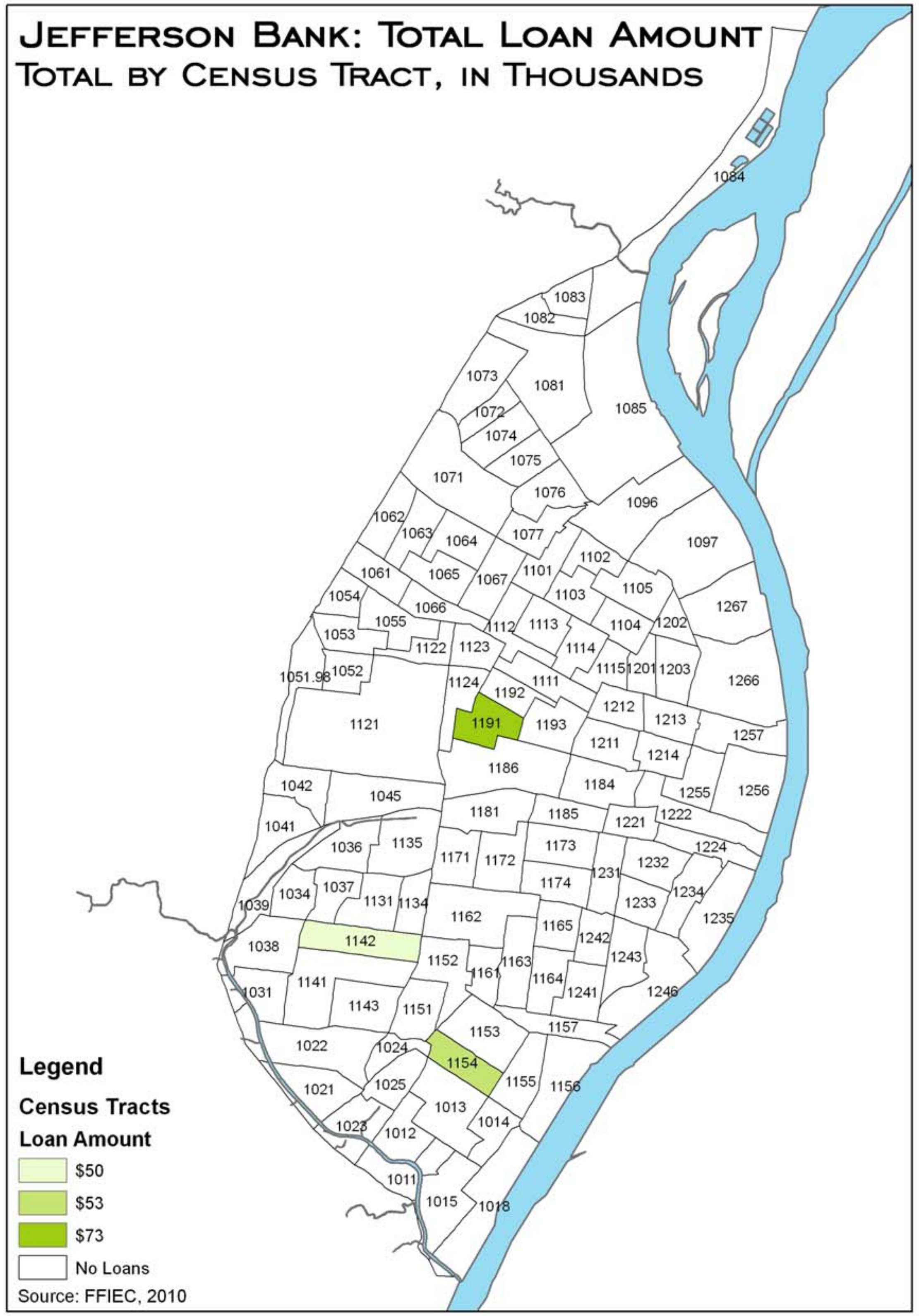

First Bank: Total Loans
Total by Census Tract
Legend
Census Tracts
Total Loans
1
2
3
4
No Loans
Source: FFIEC, 2010

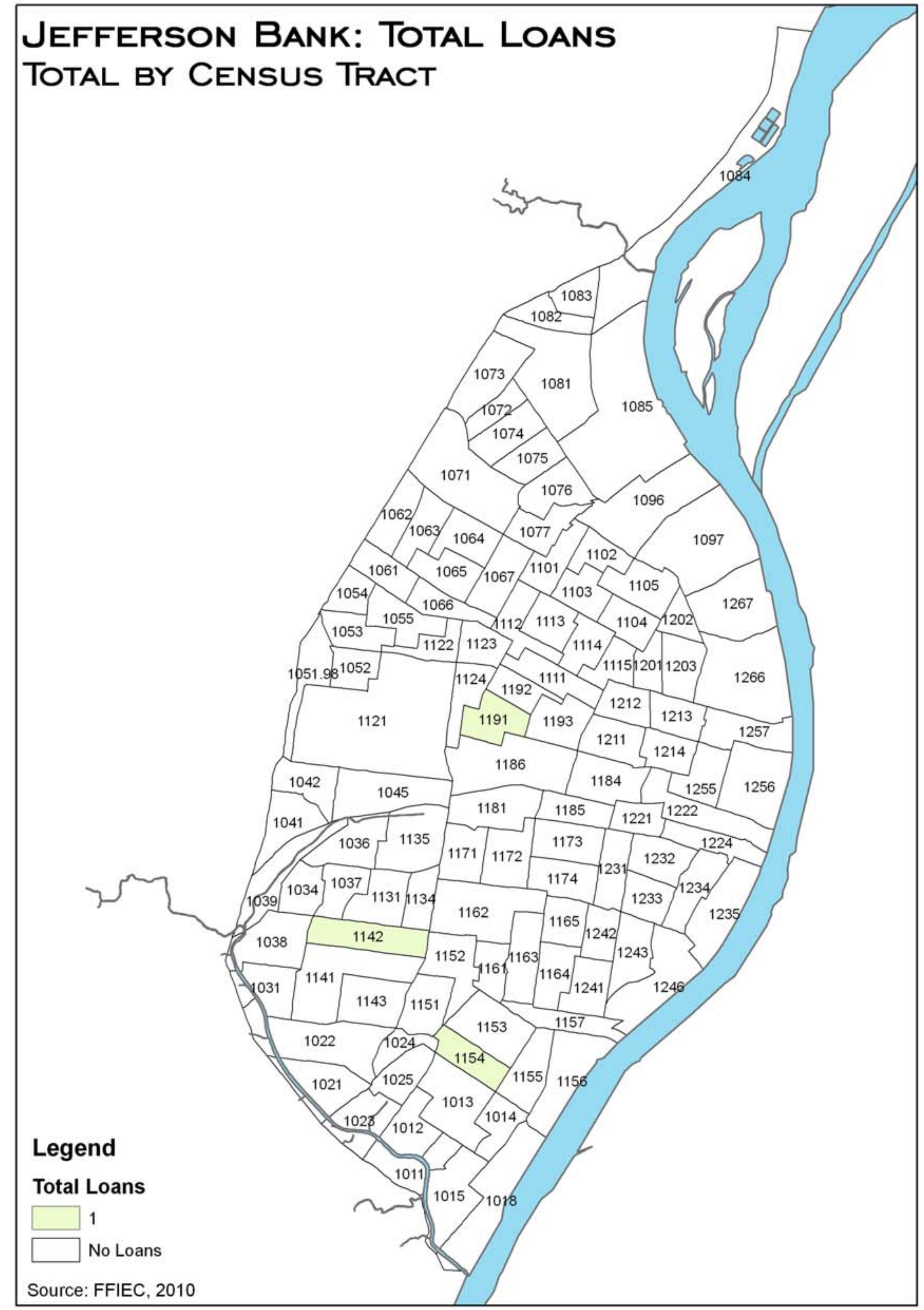

First Bank: Total Loan Amount
Total by Census Tract, in Thousands
Legend
Census Tracts
Loan Amount
$25 - $150
$150 - $300
$300 - $450
$450 - $600
> $600
No Loans
Source: FFIEC, 2010

Jefferson Bank

Jefferson Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2006				
2007	15	65	$ 1,790	$ 6,631
2008	24	98	$ 3,024	$ 17,347
2009	9	70	$ 1,214	$ 5,124
2010	3	14	$ 176	$ 1,257
Total	51	247	$ 6,204	$ 30,359
Amount is represented in the thousands of Dollars				

Jefferson Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007	$ 1,790	15	$ 6,631	65	27.00%	23.10%
2008	$ 3,024	24	$ 17,347	98	17.40%	24.50%
2009	$ 1,214	9	$ 5,124	70	23.69%	12.86%
2010	$ 176	3	$ 1,257	14	14.00%	21.43%


Jefferson Bank: Total Loan Amount
Total by Census Tract, in Thousands
Legend
Census Tracts
Loan Amount
$50
$53
$73
No Loans
Source: FFIEC, 2010


Jefferson Bank: Total Loans
Total by Census Tract
Legend
Total Loans
1
No Loans
Source: FFIEC, 2010

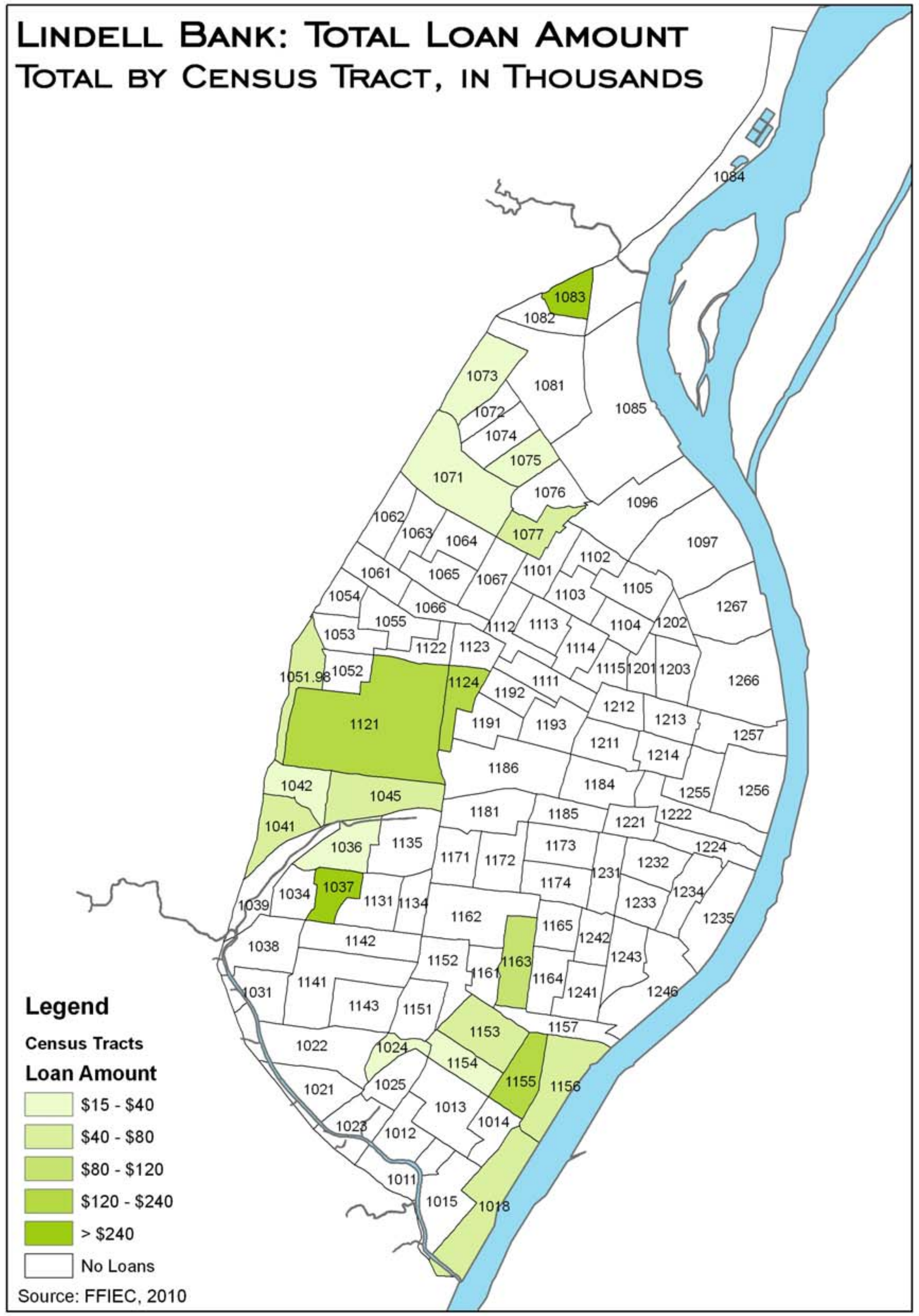
Lindell Bank

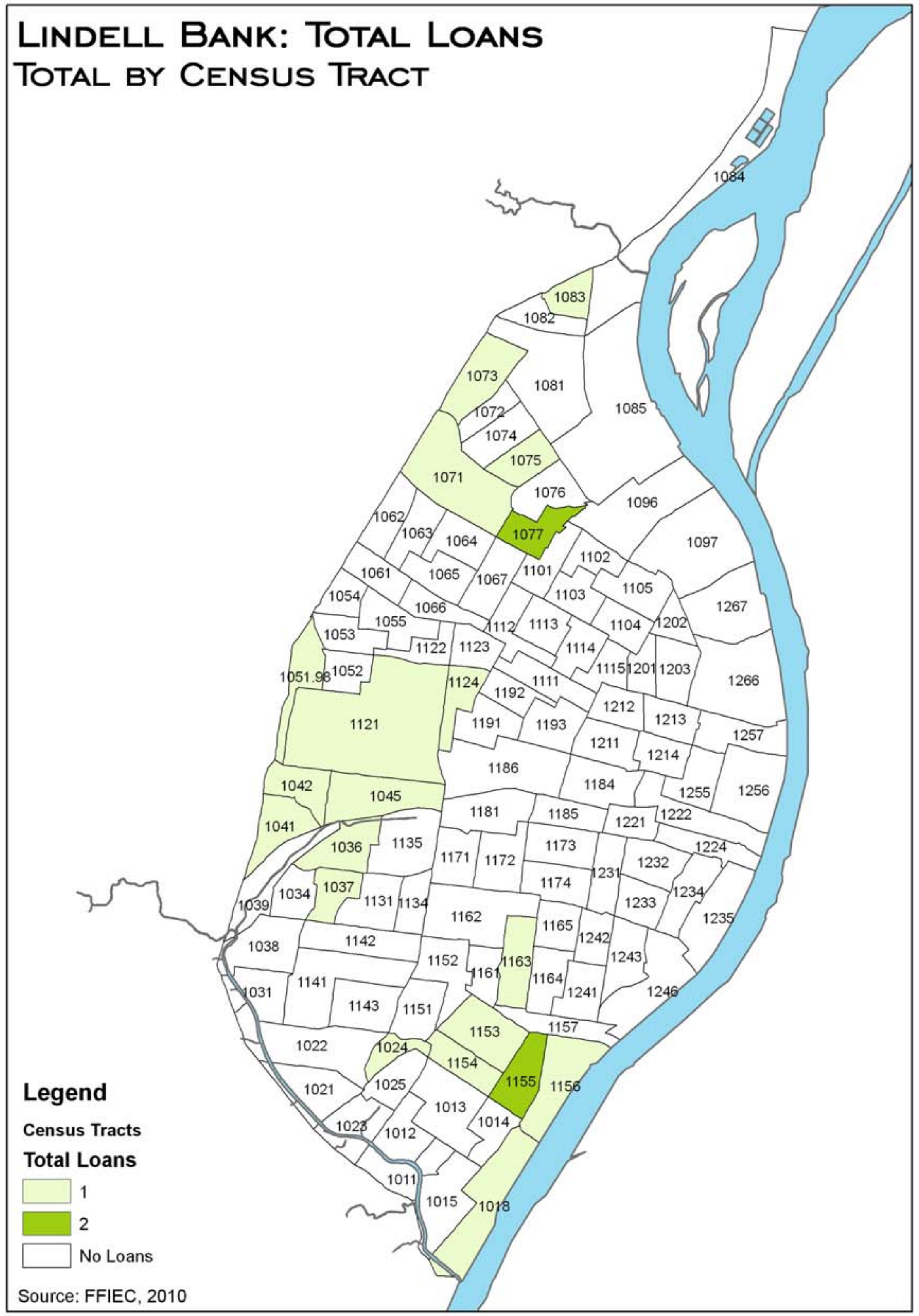
Lindell Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2006	18	58	$ 2,631	$ 5,767
2007	28	88	$ 3,317	$ 9,014
2008	103	189	$ 8,085	$ 15,967
2009	31	91	$ 2,488	$ 7,550
2010	22	78	$ 2,639	$ 7,367
Total	202	504	$ 19,160	$ 45,665

Amount is represented in the thousands of Dollars

Lindell Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1990	$ 4,725	114	$ 19,096	356	24.70%	32.00%
1991	$ 3,695	87	$ 8,754	180	42.20%	48.30%
1992	$ 4,590	102	$ 11,597	199	39.60%	51.30%
1993						
1994	$ 1,416	43	$ 4,740	72	29.90%	59.70%
1995	$ 928	30	$ 3,460	67	26.80%	44.80%
1996	$ 1,003	27	$ 3,233	52	31.00%	51.90%
1997	$ 1,119	28	$ 3,209	51	34.90%	54.90%
1998	$ 779	21	$ 1,992	35	39.10%	60.00%
1999	$ 968	22	$ 4,288	61	22.60%	36.10%
2000	$ 1,014	14	$ 6,719	76	15.10%	18.40%
2001	$ 582	15	$ 4,546	59	12.80%	25.40%
2002	$ 1,558	25	$ 5,669	64	27.50%	39.10%
2003	$ 6,738	39	$ 13,062	103	51.60%	37.90%
2004	$ 4,464	40	$ 13,793	131	32.40%	30.50%
2005	$ 4,928	40	$ 13,091	127	37.60%	31.50%
2006	$ 2,631	18	$ 5,767	58	45.60%	31.00%
2007	$ 3,317	28	$ 9,014	88	36.80%	31.80%
2008	$ 8,085	103	$ 15,967	189	50.60%	54.50%
2009	$ 2,488	31	$ 7,550	91	34.07%	32.95%
2010	$ 2,639	22	$ 7,367	78	35.82%	28.21%

Amount is represented in the thousands of Dollars


Lindell Bank: Total Loan Amount
Total by Census Tract, in Thousands
Legend
Census Tracts
Loan Amount
$15 - $40
$40 - $80
$80 - $120
$120 - $240
> $240
No Loans
Source: FFIEC, 2010

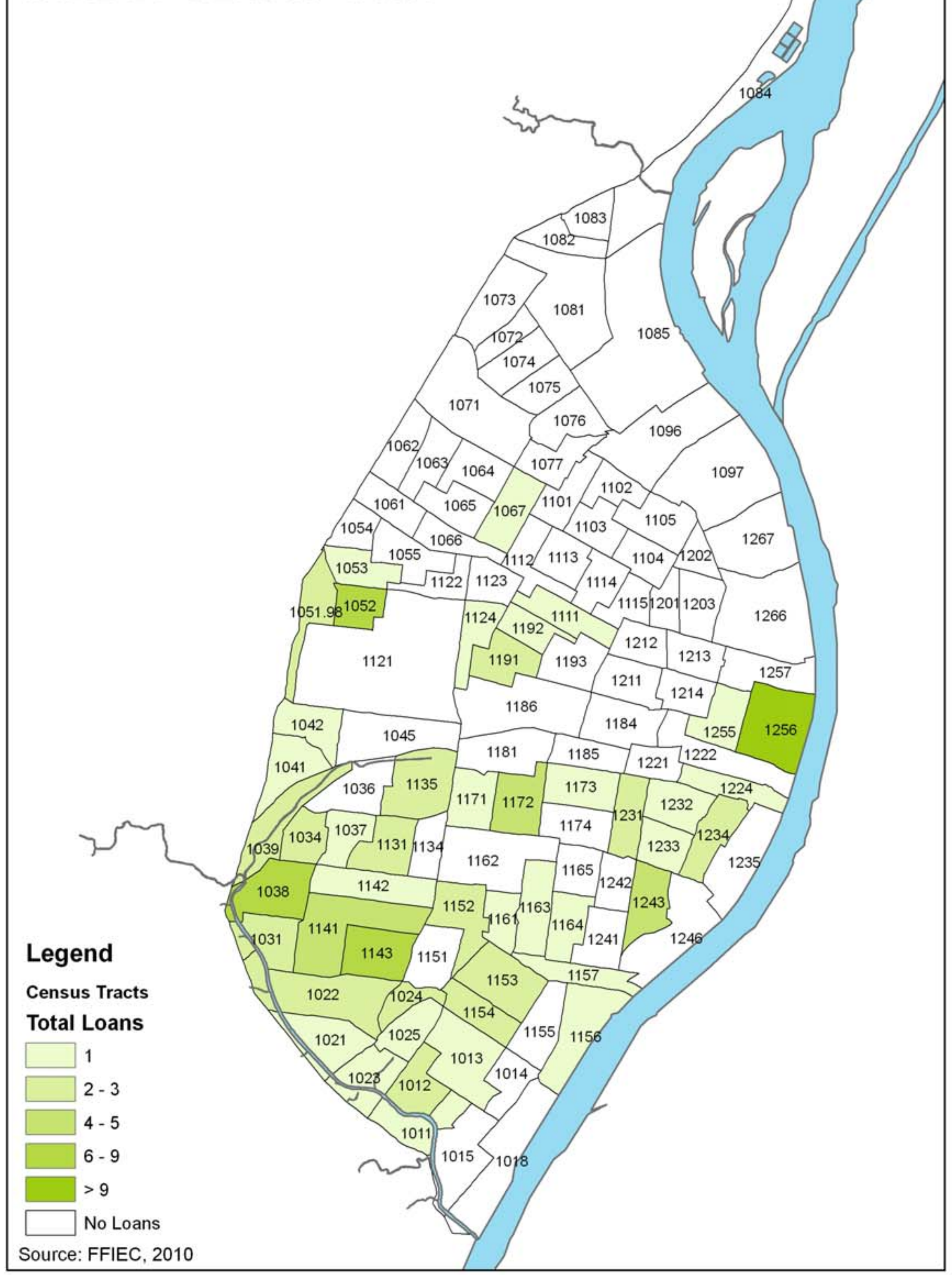

Lindell Bank: Total Loans
Total by Census Tract
Legend
Census Tracts
Total Loans
1
2
No Loans
Source: FFIEC, 2010

PNC (Formerly National City Bank)

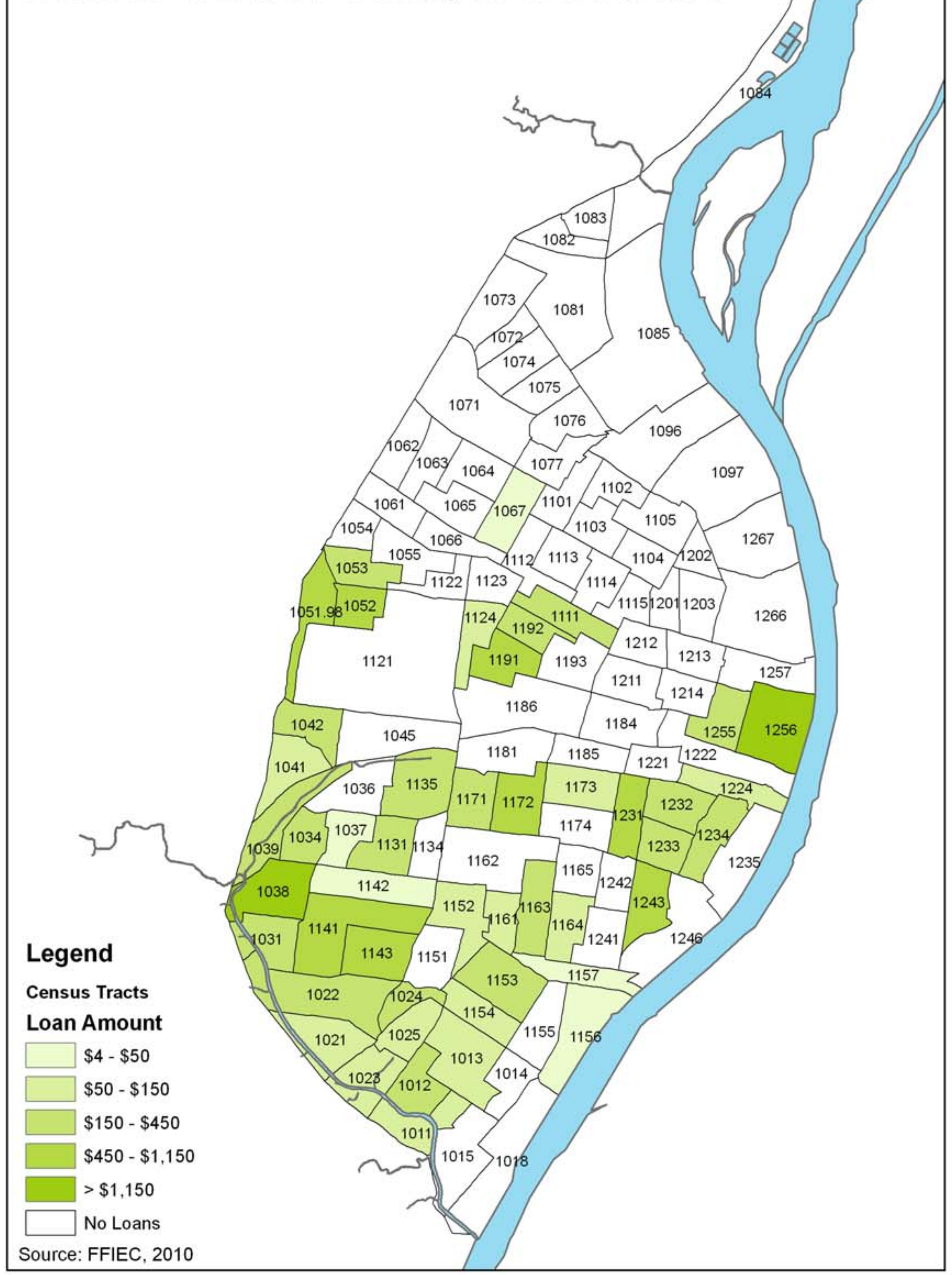
PNC (formerly National City Bank): 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2006				
2007	347	2,056	$ 49,662	$ 316,431
2008	197	1,142	$ 36,236	$ 202,041
2009	125	1,079	$ 18,317	$ 193,630
2010	108	744	$ 14,742	$ 126,457
Total	777	5,021	$ 118,957	$ 838,559
Amount is represented in the thousands of Dollars				
2002-2005 information collected from FFEIC HMDA				

PNC (formerly National City Bank): 20 Year Summary						
	St. Louis City		MSA		City as Percent of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007	$ 49,662	347	$ 316,431	2,056	15.70%	16.90%
2008	$ 36,236	197	$ 202,041	1,142	17.90%	17.30%
2009	$ 18,317	125	$ 193,630	1,079	11.58%	9.46%
2010	$ 14,742	108	$ 126,457	744	11.66%	14.52%
Amount is represented in the thousands of Dollars						

PNC Bank: Total Loans
Total by Census Tract



PNC Bank: Total Loan Amount
Total by Census Tract, in Thousands



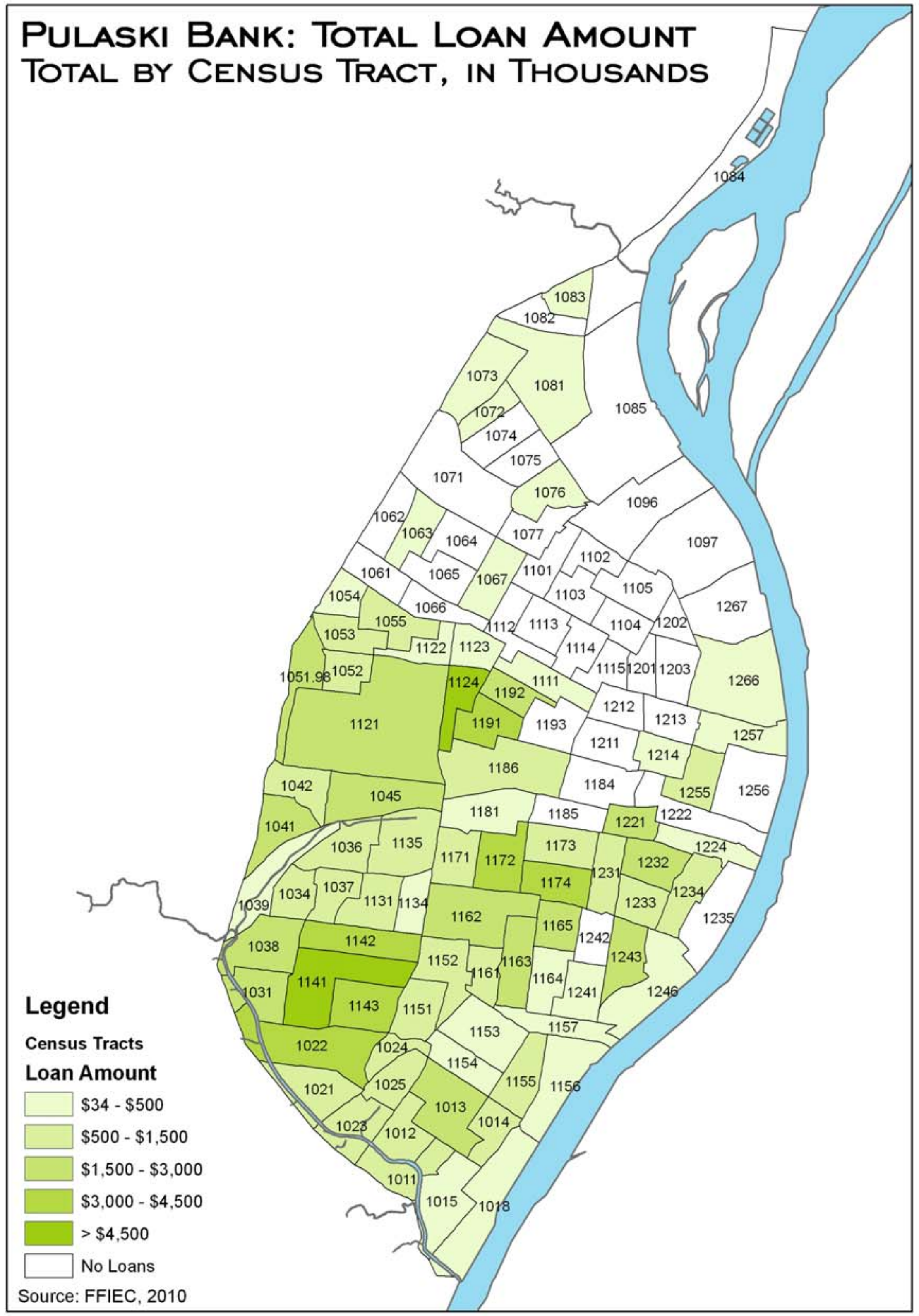
Pulaski Bank

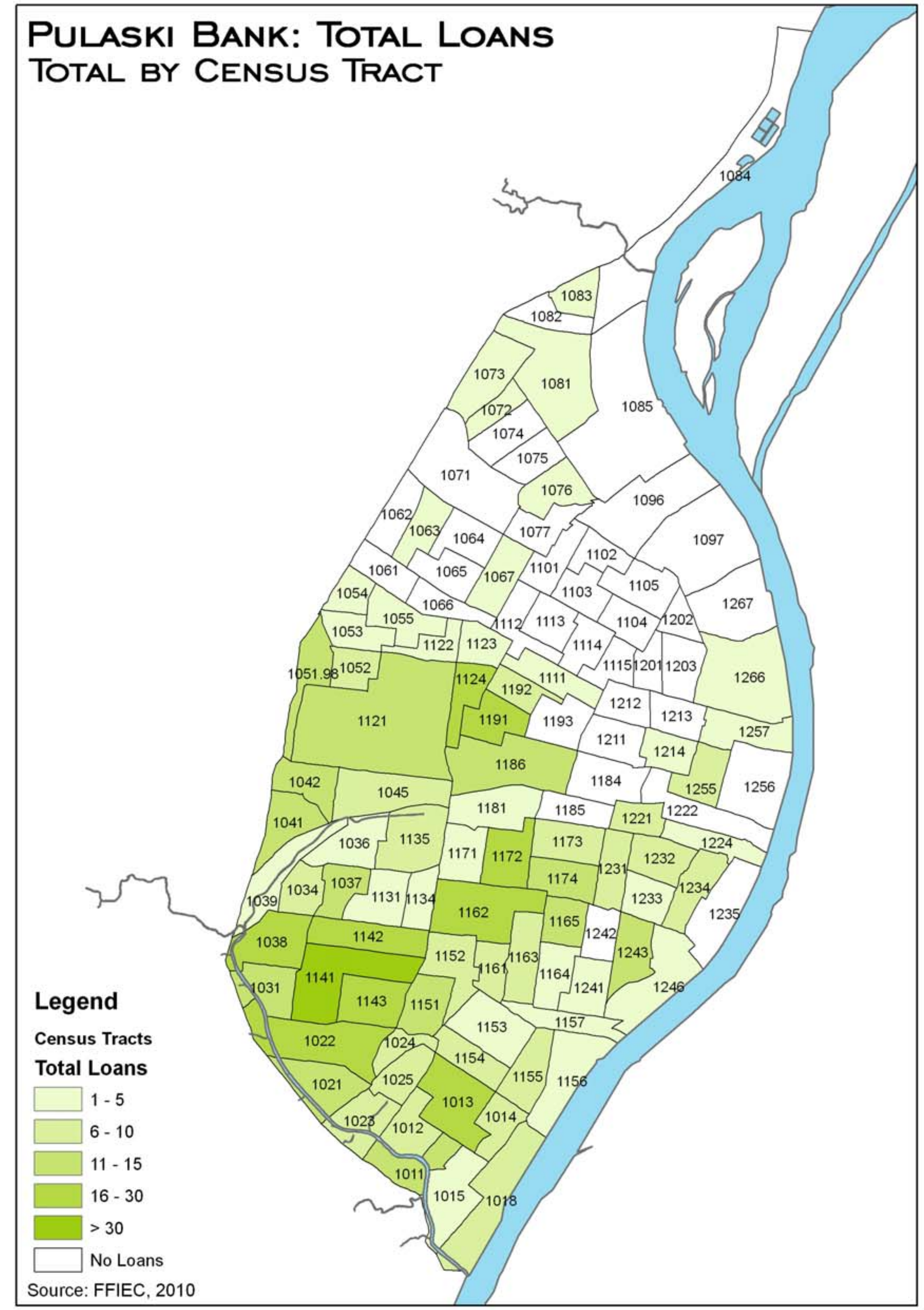
Pulaski Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2006	642	4,620	$ 82,753	$ 717,111
2007	833	4,233	$ 126,480	$ 718,357
2008	730	5,115	$ 102,234	$ 854,040
2009	945	7,355	$ 137,689	$ 1,237,172
2010	657	5,802	$ 94,615	$ 1,039,608
Total	3,807	27,125	$ 543,771	$ 4,566,288

Amount is represented in the thousands of Dollars

Pulaski Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001	$ 44,656	411	$ 626,460	4,490	7.10%	9.20%
2002	$ 70,505	597	$ 851,406	5,502	8.30%	10.90%
2003	$ 70,505	779	$ 1,178,977	7,614	6.00%	10.20%
2004	$ 78,401	683	$ 746,842	5,052	10.50%	13.50%
2005	$ 70,519	570	$ 660,378	4,307	10.70%	13.20%
2006	$ 82,753	642	$ 717,111	4,620	11.50%	13.90%
2007	$ 126,480	833	$ 718,357	4,233	17.60%	19.70%
2008	$ 102,234	730	$ 854,040	5,115	12.00%	14.30%
2009	$ 137,689	945	$ 1,237,172	7,355	12.85%	11.13%
2010	$ 94,615	657	$ 1,039,608	5,802	9.10%	11.32%

Amount is represented in the thousands of Dollars


Pulaski Bank: Total Loan Amount
Total by Census Tract, in Thousands
Legend
Census Tracts
Loan Amount
$34 - $500
$500 - $1,500
$1,500 - $3,000
$3,000 - $4,500
> $4,500
No Loans
Source: FFIEC, 2010


Pulaski Bank: Total Loans
Total by Census Tract
Legend
Census Tracts
Total Loans
1 - 5
6 - 10
11 - 15
16 - 30
> 30
No Loans
Source: FFIEC, 2010

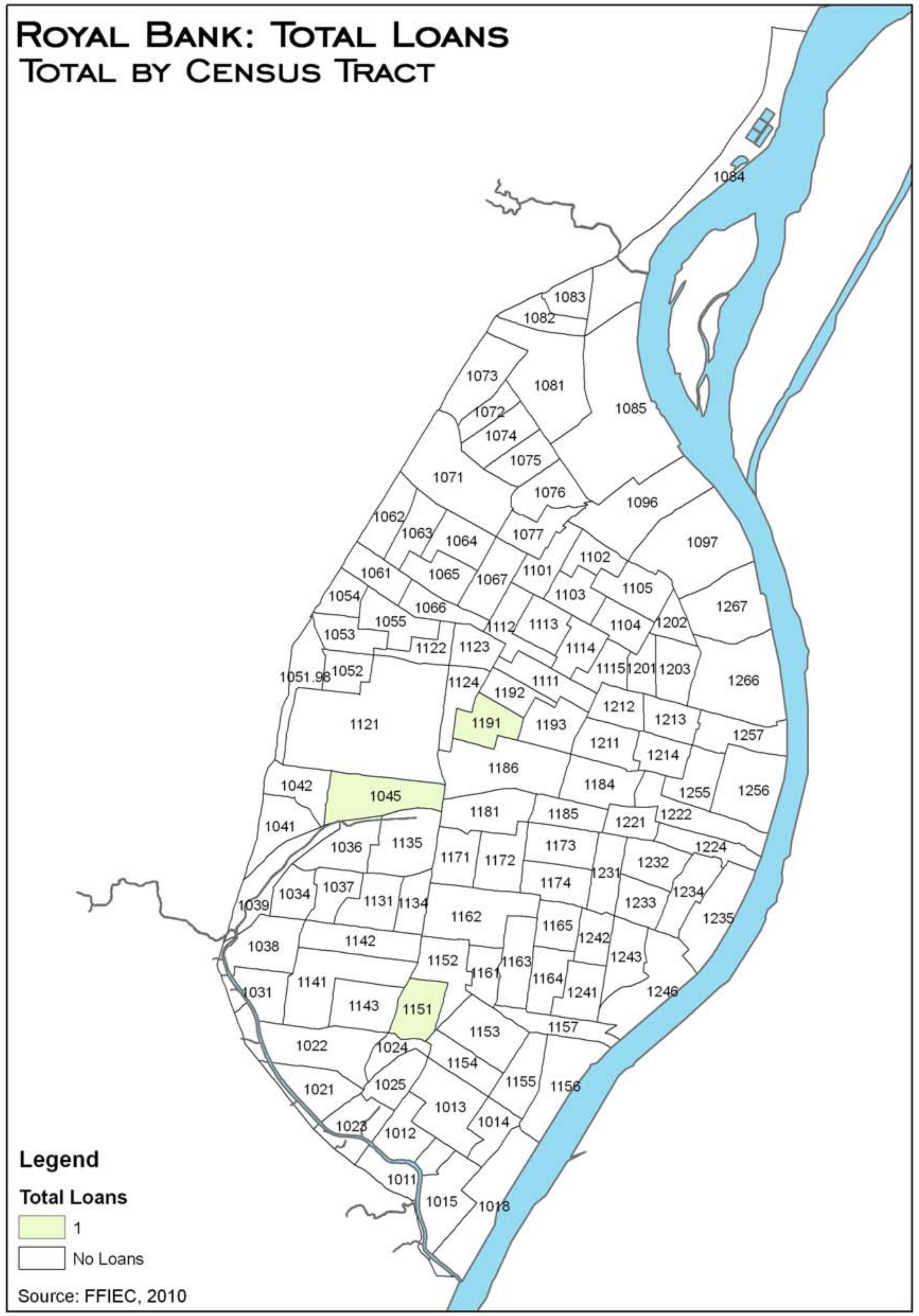
Royal bank

Royal Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2006	11	37	$ 2,978	$ 12,108
2007	10	60	$ 24,091	$ 31,556
2008	6	32	$ 2,932	$ 15,129
2009	8	22	$ 1,191	$ 4,098
2010	3	20	$ 159	$ 5,210
Total	38	171	$ 31,351	$ 68,101

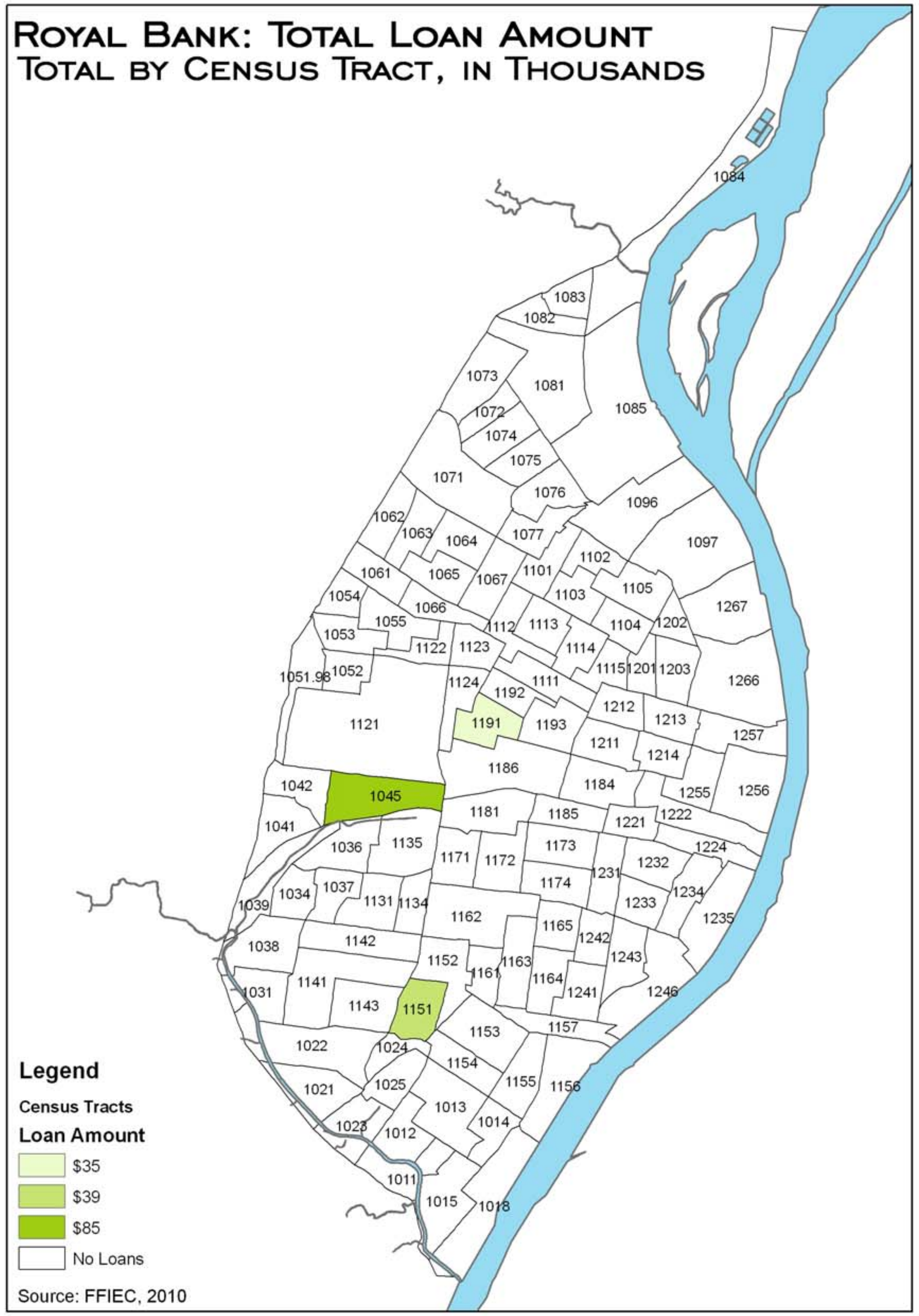
Amount is represented in the thousands of Dollars

Royal Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998	$ 170	2	$ 6,665	62	2.60%	3.20%
1999	$ 329	16	$ 4,526	66	7.30%	24.20%
2000	$ 606	8	$ 3,570	42	17.00%	19.00%
2001	$ 177	3	$ 9,405	57	1.90%	5.30%
2002	$ 1,925	23	$ 14,364	81	13.40%	28.40%
2003	$ 2,880	12	$ 15,101	31	19.10%	38.70%
2004	$ 1,513	8	$ 15,181	42	10.00%	19.00%
2005	$ 11,506	19	$ 19,411	69	59.30%	27.50%
2006	$ 2,978	11	$ 12,108	37	24.60%	29.70%
2007	$ 24,091	10	$ 31,556	60	76.30%	16.70%
2008	$ 2,932	6	$ 15,129	32	19.40%	18.80%
2009	$ 1,191	8	$ 4,098	22	29.06%	36.36%
2010	$ 159	3	$ 5,210	20	3.05%	15.00%

Amount is represented in the thousands of Dollars



Royal Bank: Total Loans
Total by Census Tract
Legend
Total Loans
1
No Loans
Source: FFIEC, 2010



Royal Bank: Total Loan Amount
Total by Census Tract, in Thousands
Legend
Census Tracts
Loan Amount
$35
$39
$85
No Loans
Source: FFIEC, 2010

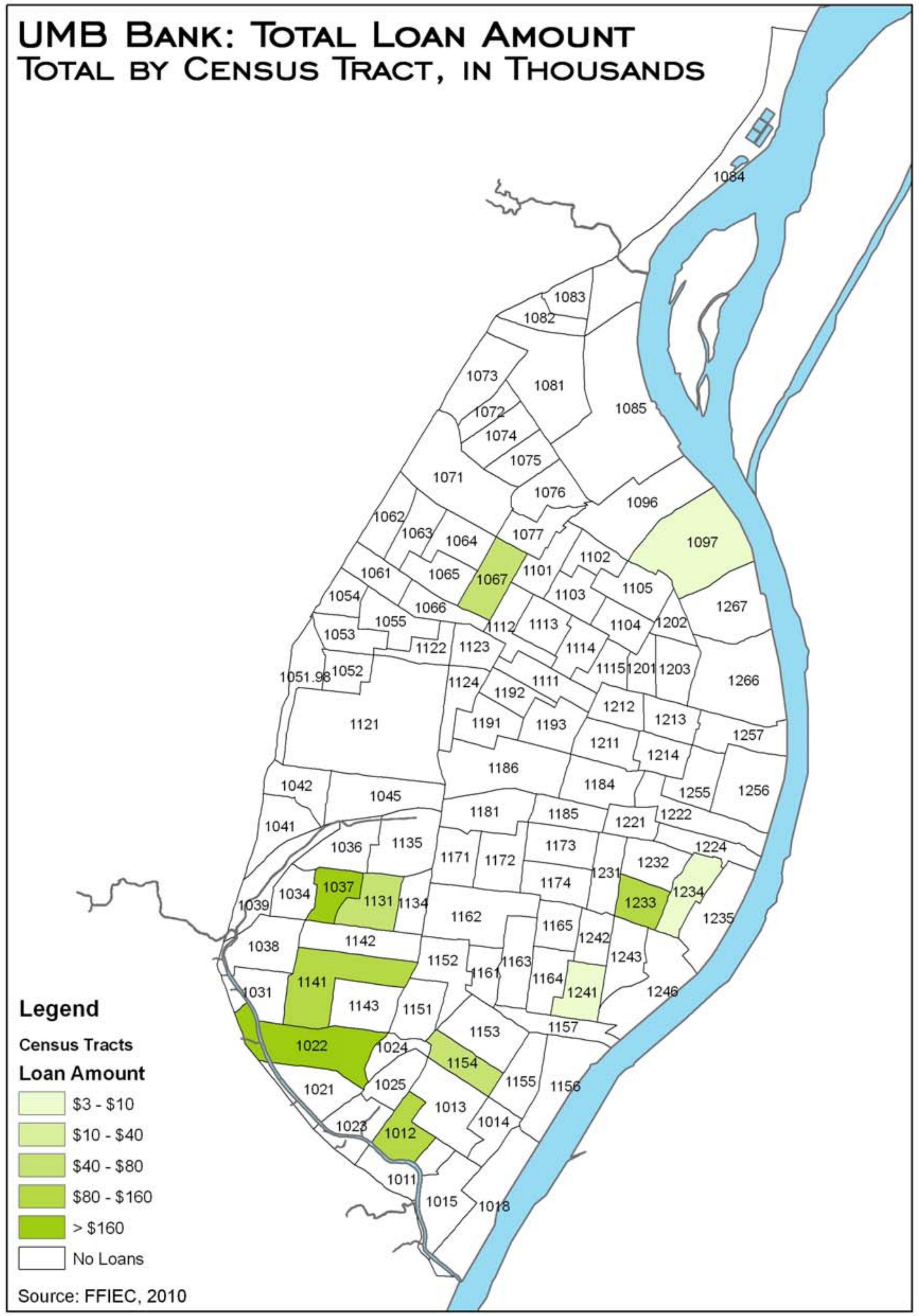
UMB

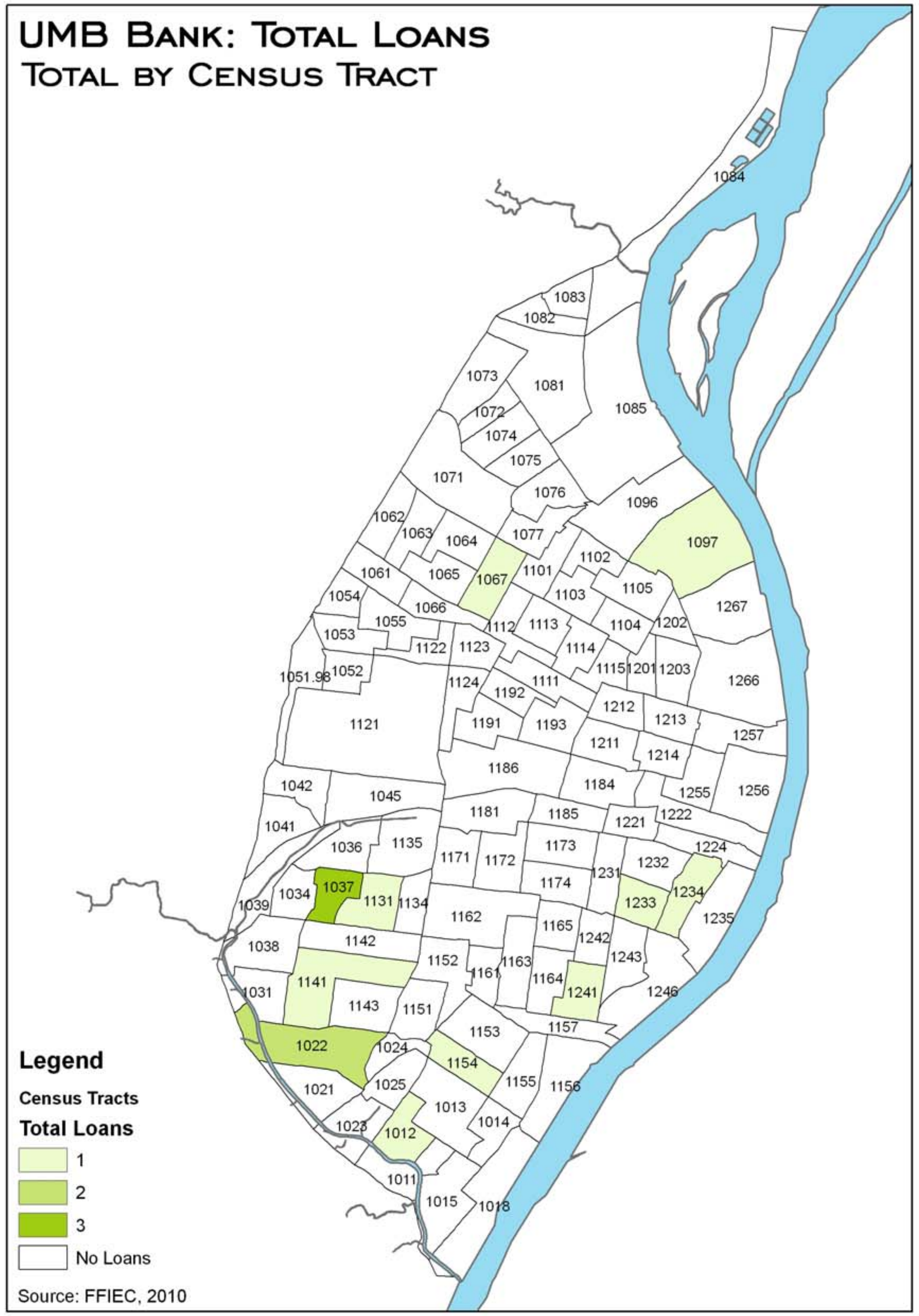
UMB Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2006	138	680	$ 1,803	$ 16,867
2007	38	363	$ 521	$ 8,876
2008	102	102	$ 11,248	$ 11,248
2009	31	309	$ 1,445	$ 34,765
2010	14		$ 1,081	
Total	323	1,454	$ 16,098	$ 71,756

Amount is represented in the thousands of Dollars

UMB Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1990	$ 814	90	$ 10,105	197	8.10%	45.70%
1991	$ 621	94	$ 9,156	928	6.80%	10.10%
1992	$ 1,016	60	$ 22,155	572	4.60%	10.50%
1993	$ 1,616	188	$ 18,463	1,298	8.80%	14.50%
1994	$ 2,600	318	$ 17,432	2,074	14.90%	15.30%
1995	$ 1,320	251	$ 15,809	2,352	8.30%	10.70%
1996	$ 853	167	$ 13,803	1,942	6.20%	8.60%
1997	$ 835	173	$ 13,807	1,945	6.00%	8.90%
1998	$ 1,300	178	$ 14,149	1,913	9.20%	9.30%
1999	$ 841	156	$ 9,429	1,409	8.90%	11.10%
2000	$ 3,659	156	$ 25,682	1,461	14.20%	10.70%
2001	$ 3,811	143	$ 38,300	1,207	10.00%	11.80%
2002	$ 5,016	121	$ 27,599	879	18.20%	13.80%
2003	$ 3,709	174	$ 41,722	992	8.90%	17.50%
2004	$ 1,838	93	$ 22,272	950	8.30%	9.80%
2005	$ 2,102	97	$ 18,986	931	11.10%	10.40%
2006	$ 1,803	138	$ 16,867	680	10.70%	20.30%
2007	$ 521	38	$ 8,876	363	5.90%	10.50%
2008	$ 11,248	102	$ 11,248	102	100.00%	100.00%
2009	$ 1,445	31	$ 34,765	309	4.16%	10.03%
2010	$ 1,081	14	$ -	-	-	-

Amount is represented in the thousands of Dollars


UMB Bank: Total Loan Amount
Total by Census Tract, in Thousands
Legend
Census Tracts
Loan Amount
$3 - $10
$10 - $40
$40 - $80
$80 - $160
> $160
No Loans
Source: FFIEC, 2010


UMB Bank: Total Loans
Total by Census Tract
Legend
Census Tracts
Total Loans
1
2
3
No Loans
Source: FFIEC, 2010

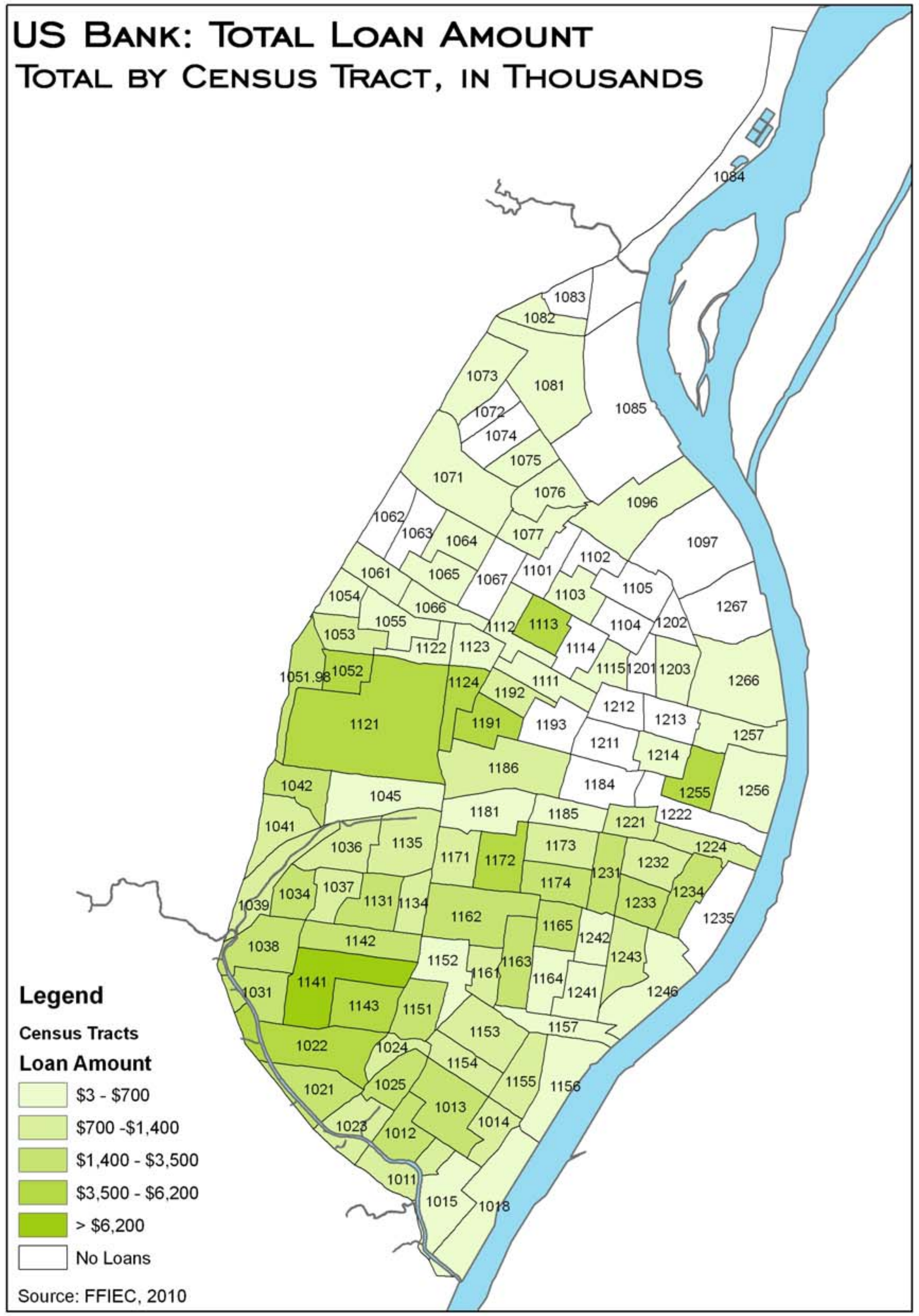
US BANK

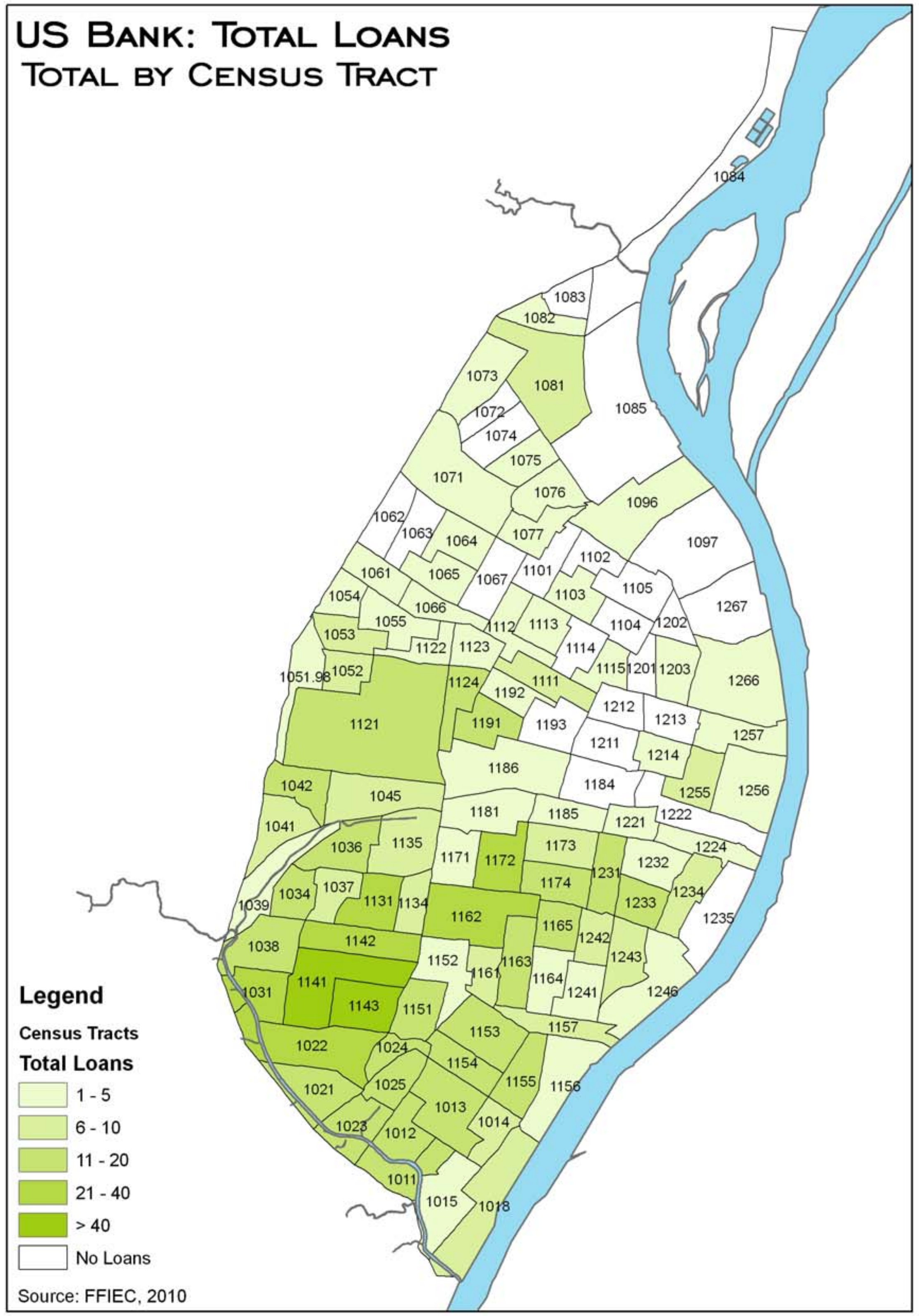
US Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2006	333	2,417	$ 46,936	$ 386,416
2007	360	2,977	$ 47,862	$ 507,590
2008	593	6,027	$ 80,566	$ 947,659
2009	816	8,590	$ 134,623	$ 1,556,237
2010	831	9,103	$ 129,196	$ 1,617,148
Total	2,933	29,114	$ 439,183	$ 5,015,050

Amount is represented in the thousands of Dollars

US Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1990	$ 13,487	259	$ 176,295	2,122	7.70%	12.20%
1991	$ 12,311	359	$ 166,585	2,505	7.40%	14.30%
1992	$ 12,532	339	$ 132,923	1,941	9.40%	17.50%
1993	$ 20,066	423	$ 239,758	3,122	8.40%	13.50%
1994	$ 18,560	446	$ 379,379	4,859	4.90%	9.20%
1995	$ 19,877	421	$ 374,728	4,424	5.30%	9.50%
1996	$ 26,477	523	$ 482,845	5,326	5.50%	9.80%
1997	$ 26,691	530	$ 475,251	5,293	5.60%	10.00%
1998	$ 47,576	775	$ 792,251	7,870	6.00%	9.80%
1999	$ 58,431	775	$ 970,038	9,156	6.00%	8.50%
2000	$ 30,954	468	$ 133,504	1,727	23.20%	27.10%
2001	$ 98,586	1,089	$ 1,321,625	10,825	7.50%	10.10%
2002	$ 105,396	1,071	$ 1,600,788	11,896	6.60%	9.00%
2003	$ 87,191	830	$ 1,360,665	10,059	6.40%	8.30%
2004	$ 111,717	1,062	$ 1,199,701	9,192	9.30%	11.60%
2005	$ 69,431	608	$ 750,183	5,585	9.30%	10.90%
2006	$ 46,936	333	$ 386,416	2,417	12.10%	13.80%
2007	$ 47,862	360	$ 507,590	2,977	9.40%	12.10%
2008	$ 80,566	593	$ 947,659	6,027	8.50%	9.80%
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%

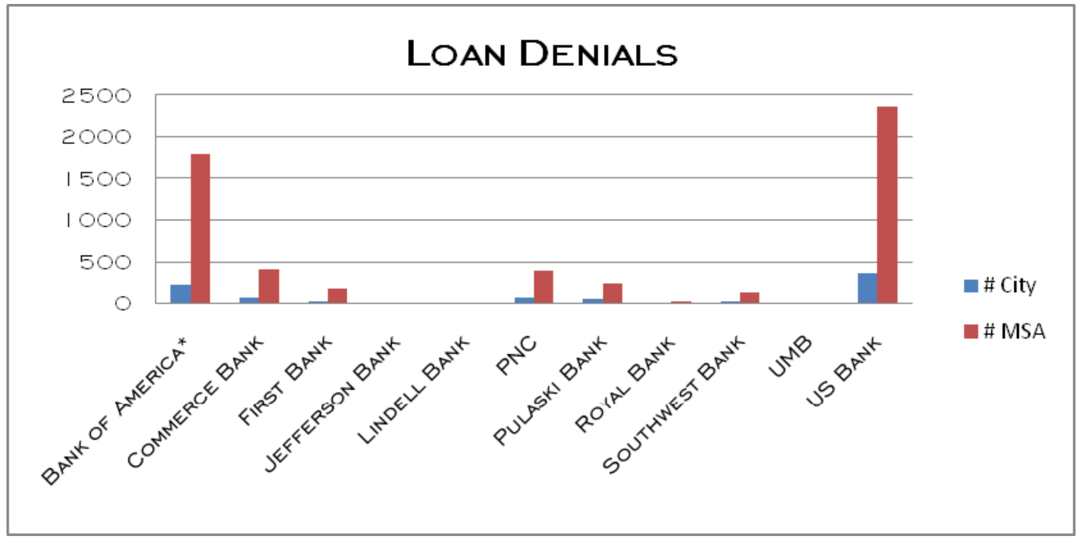
Amount is represented in the thousands of Dollars


US Bank: Total Loan Amount
Total by Census Tract, in Thousands
Legend
Census Tracts
Loan Amount
$3 - $700
$700 -$1,400
$1,400 - $3,500
$3,500 - $6,200
> $6,200
No Loans
Source: FFIEC, 2010


US Bank: Total Loans
Total by Census Tract
Legend
Census Tracts
Total Loans
1 - 5
6 - 10
11 - 20
21 - 40
> 40
No Loans
Source: FFIEC, 2010

Loan Denials-City and MSA Totals

Loan Denials			
Institution	# City	# MSA	% of City Denials
Bank of America*	227	1786	12.71%
Commerce Bank	64	404	15.84%
First Bank	19	180	10.56%
Jefferson Bank	0	1	0.00%
Lindell Bank	3	10	30.00%
PNC	67	393	17.05%
Pulaski Bank	52	236	22.03%
Royal Bank	8	29	27.59%
Southwest Bank	25	134	18.66%
UMB	9	9	100.00%
US Bank	358	2366	15.13%
Totals	832	5548	15.00%



Home Purchase

	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America*	$ 4,258	36	$ 49,187	296	8.66%	12.16%
Commerce Bank	$ 380	4	$ 3,170	27	11.99%	14.81%
First Bank	$ 412	3	$ 3,839	30	10.73%	10.00%
Jefferson Bank						
Lindell Bank	$ 43	1	$ 286	3	15.03%	33.33%
PNC	$ 2,617	22	$ 10,238	79	25.56%	27.85%
Pulaski Bank	$ 2,617	23	$ 14,726	116	17.77%	19.83%
Royal Bank	$ 328	3	$ 1,281	8	25.60%	37.50%
Southwest Bank	$ 947	8	$ 10,013	49	9.46%	16.33%
UMB	$ 172	2	$ 172	2	100.00%	100.00%
US Bank	$ 6,353	39	$ 35,772	242	17.76%	16.12%
Totals	$ 18,127	141	$128,684	852	14.09%	16.55%

* Dollar amounts are in Thousands

Refinancing

	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America*	$ 24,420	177	$ 264,788	1,403	9.22%	12.62%
Commerce Bank	$ 1,283	15	$ 17,496	171	7.33%	8.77%
First Bank	$ 1,650	13	$ 21,453	130	7.69%	10.00%
Jefferson Bank			$ 77	1	0.00%	0.00%
Lindell Bank	$ 775	2	$ 1,654	7	46.86%	28.57%
PNC	$ 4,292	28	$ 50,581	254	8.49%	11.02%
Pulaski Bank	$ 4,795	29	$ 21,647	120	22.15%	24.17%
Royal Bank	$ 821	5	$ 4,173	20	19.67%	25.00%
Southwest Bank	$ 1,992	14	$ 13,889	77	14.34%	18.18%
UMB	$ 172	2	$ 172	2	100.00%	100.00%
US Bank	$ 31,311	253	$ 309,592	1,834	10.11%	13.79%
Totals	$ 71,511	538	$ 705,522	4,019	10.14%	13.39%

* Dollar amounts are in Thousands

Home Improvement

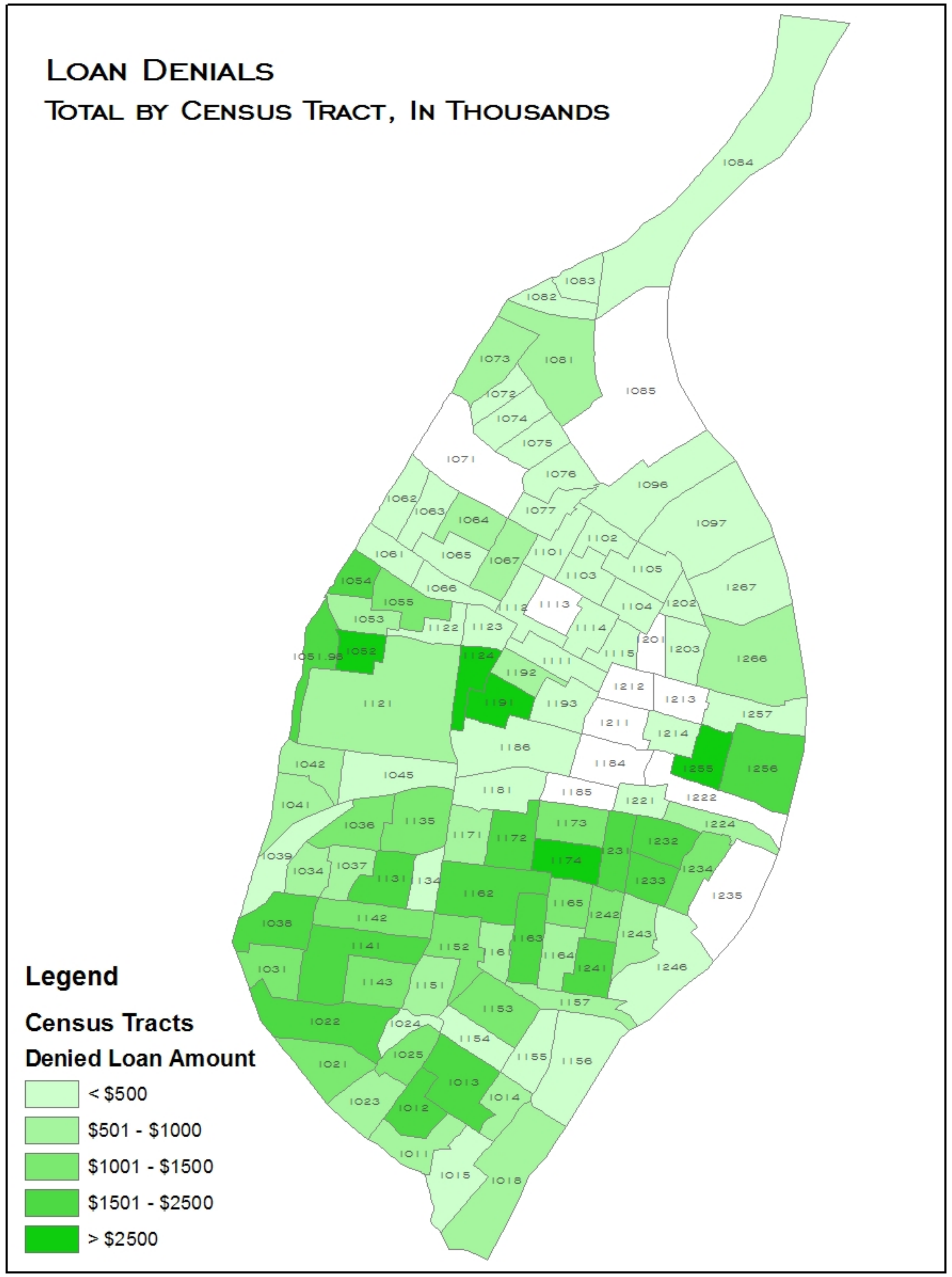
	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America*	$ 693	14	$ 14,210	87	4.88%	16.09%
Commerce Bank	$ 438	45	$ 2,520	206	17.38%	21.84%
First Bank	$ 201	3	$ 965	20	20.83%	15.00%
Jefferson Bank						
Lindell Bank						
PNC	$ 765	17	$ 2,637	60	29.01%	28.33%
Pulaski Bank						
Royal Bank			$ 20	1	0.00%	0.00%
Southwest Bank	$ 320	3	$ 830	8	38.55%	37.50%
UMB	$ 82	5	$ 82	5	100.00%	100.00%
US Bank	$ 3,738	66	$ 15,726	290	23.77%	22.76%
Totals	$ 6,237	153	$ 36,990	677	16.86%	22.60%

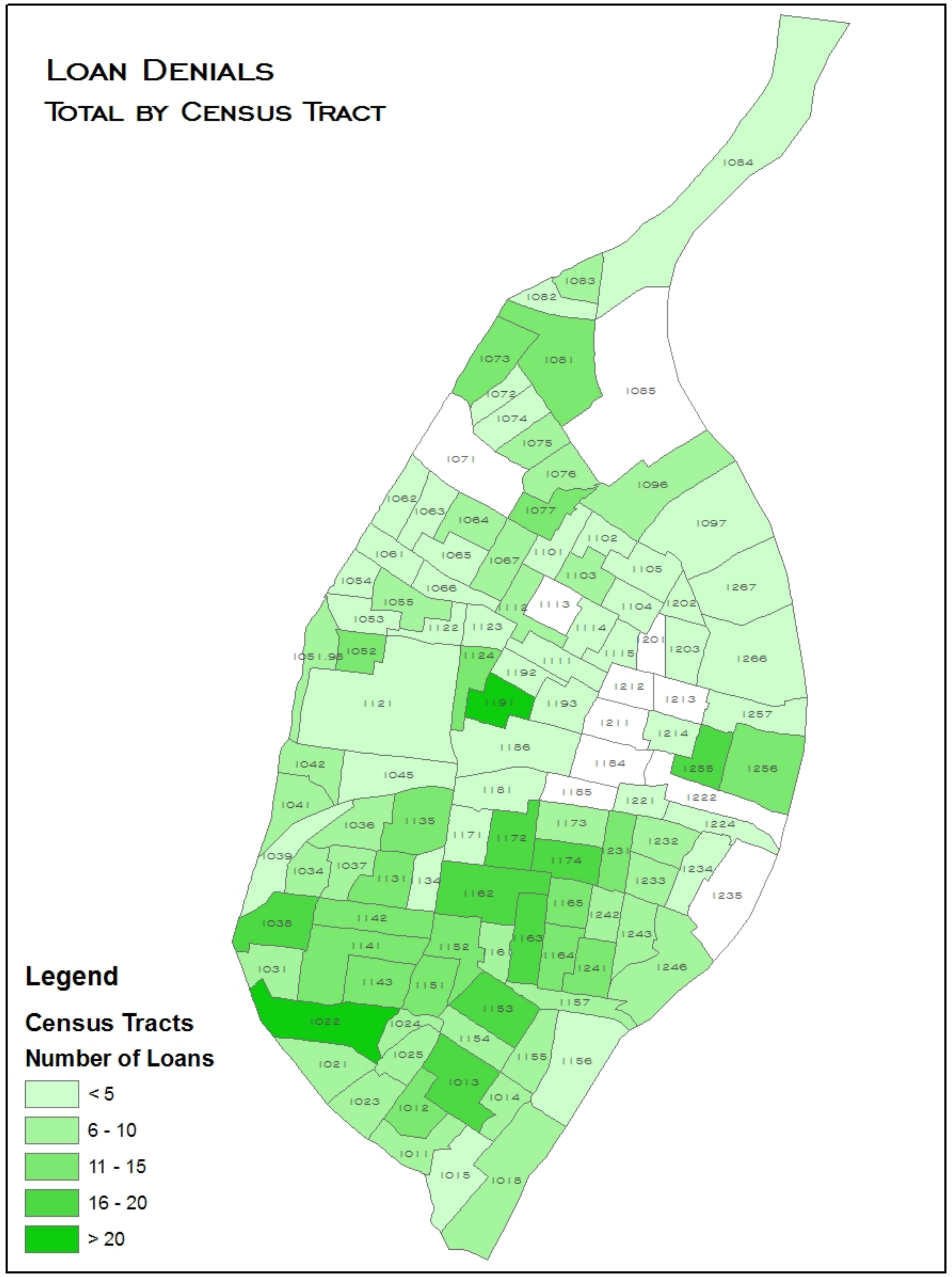
* Dollar amounts are in Thousands

Totals: All Loan Types

	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America*	$ 29,371	227	$ 328,185	1,786	8.95%	12.71%
Commerce Bank	$ 2,101	64	$ 23,186	404	9.06%	15.84%
First Bank	$ 2,263	19	$ 26,257	180	8.62%	10.56%
Jefferson Bank	$ -	-	$ 77	1	0.00%	0.00%
Lindell Bank	$ 818	3	$ 1,940	10	42.16%	30.00%
PNC	$ 7,674	67	$ 63,456	393	12.09%	17.05%
Pulaski Bank	$ 7,412	52	$ 36,373	236	20.38%	22.03%
Royal Bank	$ 1,149	8	$ 5,474	29	20.99%	27.59%
Southwest Bank	$ 3,259	25	$ 24,732	134	13.18%	18.66%
UMB	$ 426	9	$ 426	9	100.00%	100.00%
US Bank	$ 41,402	358	$ 361,090	2,366	11.47%	15.13%
Totals	$ 95,875	832	$ 871,196	5,548	11.00%	15.00%

* Dollar amounts are in Thousands


Loan Denials
Total by Census Tract, In Thousands
Legend
Census Tracts
Denied Loan Amount
< $500
$501 - $1000
$1001 - $1500
$1501 - $2500
> $2500


Loan Denials
Total by Census Tract
Legend
Census Tracts
Number of Loans
< 5
6 - 10
11 - 15
16 - 20
> 20

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*	$ 4,258	36	$27,475	150	$10,526	49	$ 5,964	50	$ 964	11	$ 49,187	296
Commerce Bank	$ 380	4	$ 1,548	13	$ 360	3	$ 765	5	$ 117	2	$ 3,170	27
First Bank	$ 412	3	$ 2,013	16	$ 1,038	7	$ 276	3	$ 100	1	$ 3,839	30
Jefferson Bank											$ -	-
Lindell Bank	$ 43	1	$ 81	1			$ 162	1			$ 286	3
PNC	$ 2,617	22	$ 5,523	37	$ 649	5	$ 824	7	$ 625	8	$ 10,238	79
Pulaski Bank	$ 2,617	23	$ 8,274	63	$ 1,958	12	$ 1,851	17	$ 26	1	$ 14,726	116
Royal Bank	$ 328	3	$ 953	5							$ 1,281	8
Southwest Bank	$ 947	8	$ 8,127	33	$ 825	5	$ 114	3			$ 10,013	49
UMB	$ 172	2									$ 172	2
US Bank	$ 6,353	39	$17,789	107	$ 6,819	45	$ 3,647	40	$ 1,164	11	$ 35,772	242
Totals	$ 18,127	141	$ 71,783	425	$ 22,175	126	$ 13,603	126	$ 2,996	34	$ 128,684	852

* Dollar amounts are in Thousands

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*	$ 693	14	$ 3,026	41	$ 9,443	17	$ 421	9	$ 627	6	$ 14,210	87
Commerce Bank	$ 438	45	$ 1,278	95	$ 363	30	$ 366	32	$ 75	4	$ 2,520	206
First Bank	$ 201	3	$ 546	8	$ 155	3	$ 33	3	$ 30	3	$ 965	20
Jefferson Bank											$ -	-
Lindell Bank											$ -	-
PNC	$ 765	17	$ 1,042	22	$ 317	5	$ 278	9	$ 235	7	$ 2,637	60
Pulaski Bank											$ -	-
Royal Bank			$ 20	1							$ 20	1
Southwest Bank	$ 320	3	$ 436	3	$ 74	2					$ 830	8
UMB	$ 82	5									$ 82	5
US Bank	$ 3,738	66	$ 8,910	147	$ 1,542	27	$ 1,118	33	$ 418	17	$ 15,726	290
Totals	$ 6,237	153	$ 15,258	317	$ 11,894	84	$ 2,216	86	$ 1,385	37	$ 36,990	677

* Dollar amounts are in Thousands

Refinancing

	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*	$ 24,420	177	$ 157,543	730	$ 51,032	281	$ 22,193	148	$ 9,600	67	$ 264,788	1,403
Commerce Bank	$ 1,283	15	$ 8,836	74	$ 1,937	24	$ 5,430	57	$ 10	1	$ 17,496	171
First Bank	$ 1,650	13	$ 11,964	63	$ 4,348	26	$ 1,983	17	$ 1,508	11	$ 21,453	130
Jefferson Bank			$ 77	1							$ 77	1
Lindell Bank	$ 775	2	$ 739	4	$ 140	1					$ 1,654	7
PNC	$ 4,292	28	$ 28,680	126	$ 10,190	51	$ 5,318	31	$ 2,101	18	$ 50,581	254
Pulaski Bank	$ 4,795	29	$ 9,621	53	$ 3,798	19	$ 2,938	17	$ 495	2	$ 21,647	120
Royal Bank	$ 821	5	$ 2,592	10	$ 549	3	$ 211	2			$ 4,173	20
Southwest Bank	$ 1,992	14	$ 7,204	39	$ 2,282	13	$ 1,417	10	$ 994	1	$ 13,889	77
UMB	$ 172	2									$ 172	2
US Bank	$ 31,311	253	$ 170,770	955	$ 50,369	277	$ 38,160	263	$ 18,982	86	$ 309,592	1,834
Totals	$ 71,511	538	$ 398,026	2,055	$ 124,645	695	$ 77,650	545	$ 33,690	186	$ 705,522	4,019

* Dollar amounts are in Thousands

Totals: 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*	$ 29,371	227	$ 188,044	921	$ 71,001	347	$ 28,578	207	$ 11,191	84	$ 328,185	1,786
Commerce Bank	$ 2,101	64	$ 11,662	182	$ 2,660	57	$ 6,561	94	$ 202	7	$ 23,186	404
First Bank	$ 2,263	19	$ 14,523	87	$ 5,541	36	$ 2,292	23	$ 1,638	15	$ 26,257	180
Jefferson Bank	$ -	-	$ 77	1	$ -	-	$ -	-	$ -	-	$ 77	1
Lindell Bank	$ 818	3	$ 820	5	$ 140	1	$ 162	1	$ -	-	$ 1,940	10
PNC	$ 7,674	67	$ 35,245	185	$ 11,156	61	$ 6,420	47	$ 2,961	33	$ 63,456	393
Pulaski Bank	$ 7,412	52	$ 17,895	116	$ 5,756	31	$ 4,789	34	$ 521	3	$ 36,373	236
Royal Bank	$ 1,149	8	$ 3,565	16	$ 549	3	$ 211	2	$ -	-	$ 5,474	29
Southwest Bank	$ 3,259	25	$ 15,767	75	$ 3,181	20	$ 1,531	13	$ 994	1	$ 24,732	134
UMB	$ 426	9	$ -	-	$ -	-	$ -	-	$ -	-	$ 426	9
US Bank	$ 41,402	358	$ 197,469	1,209	$ 58,730	349	$ 42,925	336	$ 20,564	114	$ 361,090	2,366
Totals	$ 95,875	832	$ 485,067	2,797	$ 158,714	905	$ 93,469	757	$ 38,071	257	$ 871,196	5,548

* Dollar amounts are in Thousands

Percentage of Applications Denied

	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	MSA
Bank of America*	10.95%	8.47%	6.61%	8.02%	10.57%	8.28%
Commerce Bank	37.21%	29.12%	30.00%	37.30%	1.49%	23.65%
First Bank	19.19%	11.84%	10.11%	20.00%	14.56%	12.78%
Jefferson Bank	0.00%	10.00%				7.14%
Lindell Bank	10.71%	7.81%	12.50%			10.00%
PNC	34.36%	30.88%	24.30%	35.88%	44.00%	31.41%
Pulaski Bank	6.54%	3.38%	2.05%	4.49%	4.76%	3.60%
Royal Bank	47.06%	23.53%	25.00%	50.00%	0.00%	27.88%
Southwest Bank	26.04%	25.00%	25.97%	35.14%	50.00%	26.17%
UMB	29.03%					29.03%
US Bank	21.58%	14.51%	9.67%	20.45%	21.55%	15.00%
Totals	16.10%	11.17%	8.03%	13.71%	12.60%	11.32%

Loan Denials-City Total

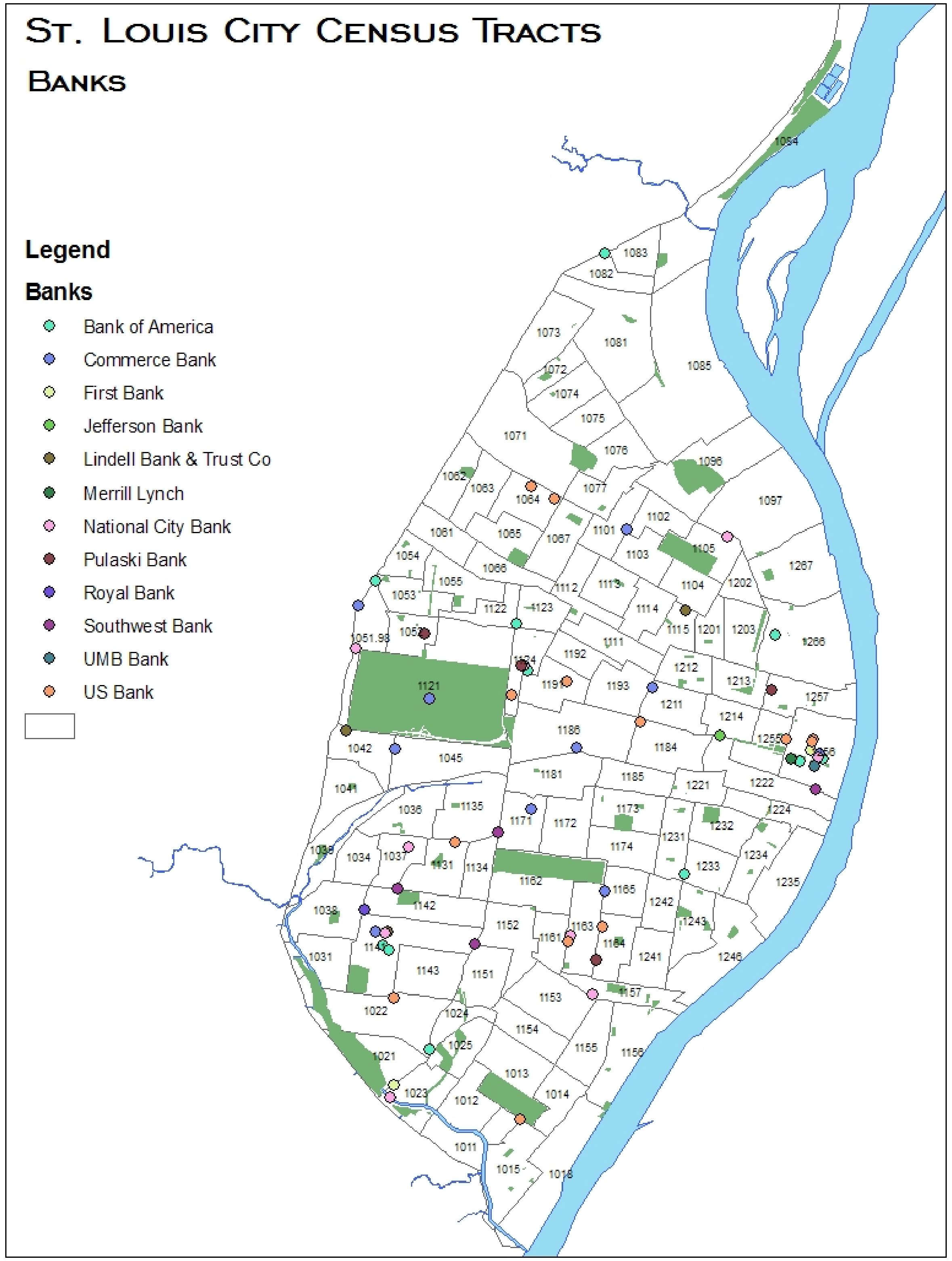
City of St. Louis: Application Distribution

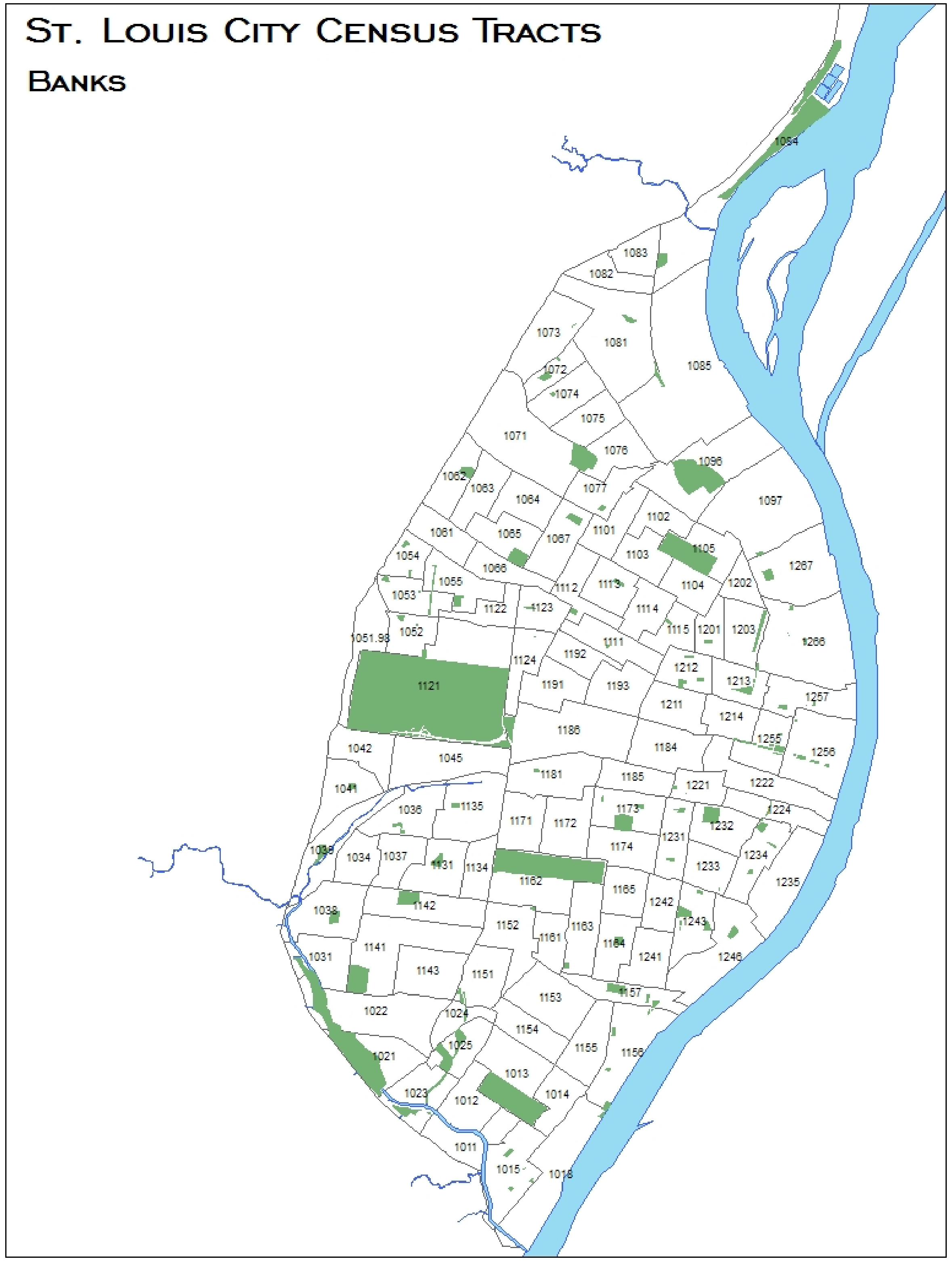
	Home Purchase		Home Improvement		Refinancing		Total	
Tract	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
1011	132	1			479	5	$611	$6
1012	570	4	65	3	993	8	$1,628	$15
1013	19	1	75	3	1609	13	$1,703	$17
1014			153	2	607	7	$760	$9
1015					336	4	$336	$4
1018	114	2			522	7	$636	$9
1021	77	1			1204	8	$1,281	$9
1022	608	4	30	3	1640	15	$2,278	$22
1023	58	1	4	2	518	5	$580	$8
1024	106	1	12	2	162	3	$280	$6
1025	261	2			792	8	$1,053	$10
1031	86	1	17	1	1086	6	$1,189	$8
1034	257	1	130	2	256	4	$643	$7
1036					1307	10	$1,307	$10
1037					732	6	$732	$6
1038	215	2	84	5	1307	11	$1,606	$18
1039	38	1	25	1	229	2	$292	$4
1041	71	1			512	5	$583	$6
1042	80	1	8	2	672	5	$760	$8
1045	88	2			186	2	$274	$4
1052	70	1	365	1	1522	6	$1,957	$8
1052	853	4	5	1	2065	9	$2,923	$14
1053	325	2			477	2	$802	$4
1054			1675	2	176	2	$1,851	$4
1055	280	4			770	5	$1,050	$9
1061					124	2	$124	$2
1062					56	1	$56	$1
1063			58	3	49	1	$107	$4
1064	498	1	50	1	256	4	$804	$6
1065	276	1	5	1	176	3	$457	$5
1066	158	1	33	1	211	3	$402	$5
1067	283	2	40	2	266	5	$589	$9
1071							$0	$0
1072					160	3	$160	$3
1073	124	2	161	8	217	4	$502	$14
1074			10	2	25	1	$35	$3
1075	31	1	84	4	183	4	$298	$9

	Home Purchase		Home Improvement		Refinancing		Total	
Tract	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
1076	20	1			342	5	$362	$6
1077	38	1	19	3	429	7	$486	$11
1081	16	1	69	3	474	8	$559	$12
1082					246	3	$246	$3
1083	26	1			448	7	$474	$8
1084					67	1	$67	$1
1085							$0	$0
1096			3	1	462	5	$465	$6
1097			4	1	107	2	$111	$3
1101	10	1	52	2	130	2	$192	$5
1102	74	1	5	1	78	2	$157	$4
1103			75	4	89	2	$164	$6
1104			7	1	56	1	$63	$2
1105			25	2			$25	$2
1111	133	1	21	1	207	2	$361	$4
1112	138	1	137	4	154	2	$429	$7
1113							$0	$0
1114			8	1			$8	$1
1115			115	2			$115	$2
1121	540	2			5522	13	$6,062	$15
1122	207	2			150	1	$357	$3
1123	17	1	6	1	276	2	$299	$4
1124	984	4	186	1	2796	9	$3,966	$14
1131	248	2	100	1	1166	10	$1,514	$13
1134	122	1	59	2	90	1	$271	$4
1135	282	3	10	1	1018	9	$1,310	$13
1141	275	2	54	3	1390	10	$1,719	$15
1142	332	2	72	5	735	6	$1,139	$13
1143	359	2	5	1	946	8	$1,310	$11
1151	74	1	100	2	812	8	$986	$11
1152	261	3	85	2	899	8	$1,245	$13
1153	396	5	27	2	966	11	$1,389	$18
1154	32	1	48	3	411	6	$491	$10
1155					488	9	$488	$9
1156			82	3	94	1	$176	$4
1157	29	1	10	1	707	8	$746	$10
1161			43	5	485	5	$528	$10

	Home Purchase		Home Improvement		Refinancing		Total	
Tract	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
1163	406	5	154	5	1287	10	$1,847	$20
1164	34	1	53	5	565	7	$652	$13
1165	404	3	30	3	745	5	$1,179	$11
1171			69	2	537	3	$606	$5
1172	245	1	26	2	1922	16	$2,193	$19
1173			150	1	1245	6	$1,395	$7
1174	1202	7	120	3	1732	9	$3,054	$19
1181	133	1	59	2	122	1	$314	$4
1184							$0	$0
1185							$0	$0
1186	43	1	19	3	847	4	$909	$8
1191	638	4	5	1	3170	18	$3,813	$23
1192	91	1			734	2	$825	$3
1193	113	1			190	1	$303	$2
1201							$0	$0
1202	92	1	33	2	36	1	$161	$4
1203			7	1			$7	$1
1211							$0	$0
1212							$0	$0
1213							$0	$0
1214			3	1			$3	$1
1221					439	2	$439	$2
1222							$0	$0

	Home Purchase		Home Improvement		Refinancing		Total	
Tract	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
1224					653	3	$653	$3
1231			85	1	1482	11	$1,567	$12
1232	87	1	41	1	1465	7	$1,593	$9
1233	237	2	112	1	1514	6	$1,863	$9
1234	578	2			436	3	$1,014	$5
1235							$0	$0
1241	804	5	15	1	1276	7	$2,095	$13
1242	224	2	280	1	676	6	$1,180	$9
1243	134	1	285	1	503	4	$922	$6
1246	192	3	50	1	248	5	$490	$9
1255	462	3			2521	14	$2,983	$17
1256	1034	7			814	5	$1,848	$12
1257	115	1	5	1			$120	$2
1266	202	1			533	4	$735	$5
1267					143	2	$143	$2
Total	$18,127	$141	$6,237	$153	$71,511	$538	$95,875	$832

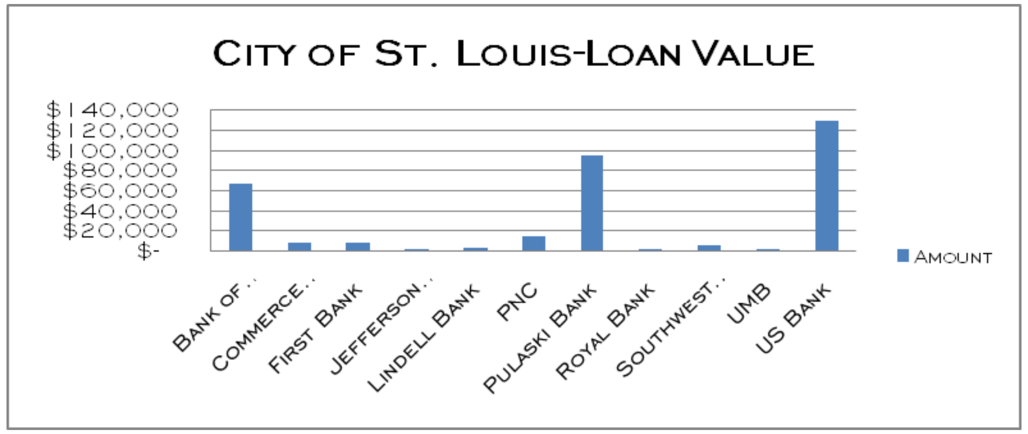

St. Louis City Census Tracts
Banks
Legend
Banks
Bank of America
Commerce Bank
First Bank
Jefferson Bank
Lindell Bank & Trust Co
Merrill Lynch
National City Bank
Pulaski Bank
Royal Bank
Southwest Bank
UMB Bank
US Bank


St. Louis City Census Tracts
Banks

Appendix B – Bank Rankings

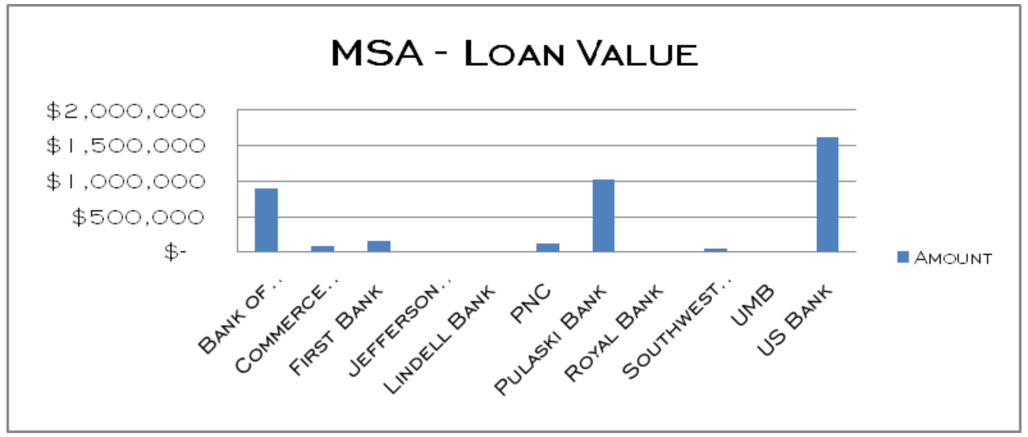
City Loans: Value	
Institution	Amount
Bank of America*	$ 66,787
Commerce Bank	$ 7,647
First Bank	$ 8,505
Jefferson Bank	$ 176
Lindell Bank	$ 2,639
PNC	$ 14,742
Pulaski Bank	$ 94,615
Royal Bank	$ 159
Southwest Bank	$ 6,254
UMB	$ 1,081
US Bank	$ 129,196
Totals	$ 331,801

City Loans: Number	
Institution	# Loans
Bank of America*	467
Commerce Bank	88
First Bank	64
Jefferson Bank	3
Lindell Bank	22
PNC	108
Pulaski Bank	657
Royal Bank	2
Southwest Bank	48
UMB	14
US Bank	831
Totals	2,304



MSA Loans: Value	
Institution	Amount
Bank of America*	$ 911,136
Commerce Bank	$ 88,994
First Bank	$ 154,350
Jefferson Bank	$ 1,257
Lindell Bank	$ 7,367
PNC	$ 126,457
Pulaski Bank	$ 1,039,608
Royal Bank	$ 5,210
Southwest Bank	$ 54,002
UMB	$ 1,081
US Bank	$ 1,617,148
Totals	$ 4,006,610

MSA Loans: Number	
Institution	# Loans
Bank of America*	5,383
Commerce Bank	662
First Bank	992
Jefferson Bank	14
Lindell Bank	78
PNC	744
Pulaski Bank	5,802
Royal Bank	20
Southwest Bank	275
UMB	14
US Bank	9,103
Totals	23,087



Appendix C – St. Louis City Tract Loan Information

St. Louis Tract Loan Information

Tract	Income Level	Distressed	2009 Median Family Income	2000 Median Family Income	2000 Tract Pop	Bank of America*		Commerce Bank		First Bank		Jefferson Bank		Lindell Bank		PNC		Pulaski Bank		Royal Bank		Southwest Bank		UMB		US Bank	
						Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
1011	Middle	No	$68,389	$53,819	2684	$ 532	6	$ 7	1	$ 60	1					$ 77	1	$ 1,366	14							$ 1,197	12
1012	Middle	No	$69,183	$54,444	3102	$ 1,607	15	$ 164	1	$ 200	1					$ 271	2	$ 916	7			$ 252	2	$ 116	1	$ 1,637	12
1013	Middle	No	$64,274	$50,583	4415	$ 819	6			$ 345	2					$ 104	1	$ 2,676	20			$ 333	2			$ 1,502	12
1014	Moderate	No	$48,447	$38,125	2936	$ 667	6	$ 240	2									$ 513	6							$ 1,188	7
1015	Low	No	$32,531	$25,599	3446													$ 214	3							$ 198	3
1018	Low	No	$30,847	$24,274	3200	$ 255	3							$ 52	1			$ 341	6			$ 59	1			$ 505	6
1021	Moderate	No	$53,030	$41,733	2875	$ 438	4	$ 125	1							$ 118	1	$ 1,378	13			$ 43	1			$ 1,585	11
1022	Middle	No	$73,026	$57,472	6569	$ 3,024	23	$ 150	3	$ 384	3					$ 450	3	$ 3,683	26					$ 275	2	$ 4,375	34
1023	Moderate	No	$50,382	$39,647	1831	$ 245	3	$ 50	1							$ 105	1	$ 676	6							$ 1,033	11
1024	Moderate	No	$51,794	$40,762	2584	$ 323	3			$ 64	1			$ 26	1	$ 169	2	$ 596	7							$ 1,374	13
1025	Middle	No	$65,388	$51,458	2172	$ 665	6	$ 33	1	$ 222	3					$ 108	1	$ 838	8							$ 1,998	15
1031	Middle	No	$77,942	$61,339	3331	$ 736	6	$ 139	1	$ 669	4					$ 277	3	$ 1,936	12							$ 3,300	21
1034	Moderate	No	$53,478	$42,083	2185	$ 1,477	12	$ 285	1	$ 208	2					$ 204	2	$ 1,188	9			$ 129	1			$ 1,942	16
1036	Middle	No	$57,898	$45,563	1557	$ 242	2	$ 5	1					$ 38	1			$ 920	5			$ 14	1			$ 1,098	11
1037	Moderate	No	$52,066	$40,975	2761	$ 1,543	15	$ 3	1	$ 434	4			$ 677	1	$ 45	1	$ 1,215	11			$ 457	3	$ 178	3	$ 1,073	9
1038	Middle	No	$73,807	$58,083	4039	$ 1,574	13	$ 170	3	$ 73	1					$ 1,180	8	$ 2,260	17			$ 429	2			$ 2,661	20
1039	Middle	No	$67,167	$52,857	1077	$ 216	2	$ 152	2							$ 199	2	$ 217	2							$ 761	5
1041	Moderate	No	$50,382	$39,651	2850	$ 1,045	9							$ 55	1	$ 102	1	$ 1,918	13							$ 1,277	10
1042	Middle	No	$62,264	$49,000	3726	$ 845	5			$ 217	3			$ 15	1	$ 165	1	$ 1,344	11			$ 80	1			$ 2,787	20
1045	Moderate	No	$51,251	$40,333	1927	$ 647	6							$ 71	1			$ 1,998	8	$ 85	1	$ 78	1			$ 542	7
105198	Middle	No	$80,136	$63,063	3526	$ 1,296	6			$ 315	1			$ 80	1	$ 541	2	$ 2,570	15			$ 150	1			$ 1,550	5
1052	Moderate	No	$51,590	$40,602	2840	$ 1,587	8	$ 15	1	$ 176	1					$ 780	6	$ 850	6							$ 5,171	6
1053	Low	No	$29,122	$22,917	2366	$ 145	1									$ 166	1	$ 680	4							$ 822	6
1054	Low	No	$27,479	$21,625	2269													$ 112	1							$ 176	2
1055	Moderate	No	$35,532	$27,961	3074	$ 343	3	$ 25	1									$ 588	3							$ 649	5
1061	Low	No	$27,085	$21,316	2897	$ 41	1																			$ 50	1
1062	Low	No	$20,132	$15,841	2527	$ 68	1																				
1063	Low	No	$26,488	$20,847	2987			$ 407	2									$ 57	1								
1064	Moderate	No	$36,530	$28,750	3088																					$ 130	2
1065	Moderate	No	$35,933	$28,280	3477	$ 88	2	$ 179	2																	$ 153	2
1066	Low	No	$29,720	$23,386	2566	$ 40	1																			$ 60	1
1067	Moderate	No	$41,297	$32,500	4322	$ 260	3	$ 248	1							$ 4	1	$ 78	2					$ 64	1		
1071	Moderate	No	$41,297	$32,500	1361									$ 20	1											$ 52	1
1072	Moderate	No	$33,964	$26,726	1720													$ 34	1								
1073	Moderate	No	$47,347	$37,262	6086	$ 83	1	$ 4	1					$ 31	1			$ 76	2							$ 260	5
1074	Low	No	$33,889	$26,667	3625			$ 79	1																		
1075	Low	No	$30,718	$24,174	3624	$ 194	3							$ 38	1											$ 3	1
1076	Moderate	No	$38,058	$29,948	2182	$ 72	1											$ 127	1							$ 185	3
1077	Moderate	No	$42,017	$33,065	4365			$ 25	2	$ 38	1			$ 63	2											$ 136	3
1081	Moderate	No	$41,813	$32,905	3800	$ 49	1			$ 83	1							$ 59	1							$ 627	8
1082	Middle	No	$57,763	$45,458	2996	$ 120	2	$ 377	3																	$ 126	2
1083	Moderate	No	$39,246	$30,888	2651	$ 205	3	$ 3	1					$ 700	1			$ 74	1								
1084	Low	No	$31,594	$24,861	1053	$ 197	1																				
1085	Moderate	No	$36,035	$28,359	1677																						
1096	Moderate	No	$38,167	$30,037	4139	$ 108	2	$ 17	1	$ 25	1															$ 131	2
1097	Low	No	$21,708	$17,083	4016																			$ 3	1		
1101	Moderate	No	$39,660	$31,211	3737	$ 106	1	$ 185	2																		
1102	Low	No	$31,791	$25,018	3406	$ 60	1	$ 105	2																		
1103	Low	No	$31,594	$24,861	3130	$ 106	1																			$ 317	4
1104	Low	No	$33,414	$26,296	3136			$ 140	2																		
1105	Low	No	$24,356	$19,167	2091																						
1111	Low	No	$28,117	$22,125	1957	$ 135	1	$ 65	2							$ 246	1	$ 135	1							$ 670	6
1112	Low	No	$29,197	$22,978	1918			$ 4	1																	$ 132	1
1113	Low	No	$33,210	$26,136	2242	$ 176	2																			$ 4,205	3
1114	Low	No	$23,521	$18,508	2021																						
1115	Low	No	$26,128	$20,560	1424																					$ 260	3
1121	Middle	No	$75,905	$59,737	4360	$ 3,291	10	$ 1,185	2	$ 417	1			$ 193	1			$ 2,749	13							$ 4,247	13
1122	Moderate	No	$38,153	$30,023	2203													$ 167	1							$ 509	4
1123	Low	No	$24,987	$19,662	2741	$ 92	1											$ 148	1							$ 108	1
1124	Upper	No	$97,538	$76,759	3695	$ 3,121	6	$ 288	2	$ 718	2			$ 136	1	$ 92	1	$ 6,053	20			$ 47	1			$ 5,013	19

1131	Middle	No	$57,946	$45,604	3428	$ 1,369	10			$ 50	1					$ 273	3	$ 647	4					$ 73	1	$ 2,387	21
1134	Moderate	No	$50,979	$40,117	1008	$ 145	1											$ 102	1			$ 185	1			$ 772	6
1135	Middle	No	$54,361	$42,781	2558	$ 338	3			$ 192	1					$ 325	3	$ 625	7							$ 1,073	8
1141	Middle	No	$69,760	$54,899	9154	$ 4,475	28	$ 943	4	$ 285	2					$ 690	5	$ 7,566	46			$ 161	1	$ 131	1	$ 10,387	61
1142	Middle	No	$56,730	$44,646	5052	$ 1,349	12	$ 149	1	$ 541	4	$ 50	1			$ 5	1	$ 3,486	30			$ 123	1			$ 3,254	30
1143	Middle	No	$69,835	$54,960	6154	$ 2,286	20	$ 11	2	$ 135	1					$ 705	6	$ 3,930	29			$ 144	1			$ 6,089	44
1151	Moderate	No	$45,574	$35,865	4388	$ 562	6	$ 195	1	$ 88	1							$ 1,022	12	$ 39	1	$ 127	2			$ 1,607	13
1152	Moderate	No	$35,539	$27,969	3561	$ 132	2									$ 89	2	$ 694	9			$ 96	1			$ 501	5
1153	Moderate	No	$40,679	$32,014	5773	$ 411	5	$ 125	1	$ 158	2			$ 50	1	$ 198	3	$ 335	4			$ 450	5			$ 1,237	15
1154	Moderate	No	$44,441	$34,972	3127	$ 350	4			$ 99	1	$ 53	1	$ 26	1	$ 91	2	$ 376	6					$ 70	1	$ 1,078	13
1155	Low	No	$32,898	$25,888	5969	$ 420	5			$ 269	2			$ 211	2			$ 942	10			$ 214	2			$ 974	11
1156	Moderate	No	$35,193	$27,694	5587	$ 372	5	$ 5	1					$ 44	1	$ 31	1	$ 352	3			$ 417	1			$ 421	5
1157	Moderate	No	$36,374	$28,627	3851	$ 69	1									$ 31	1	$ 380	4							$ 609	6
1161	Moderate	No	$44,963	$35,385	3456	$ 793	6	$ 30	1	$ 50	1					$ 114	1	$ 793	9							$ 997	9
1162	Moderate	No	$39,131	$30,792	5165	$ 1,022	11	$ 145	3	$ 98	1							$ 2,426	19			$ 93	2			$ 2,901	23
1163	Moderate	No	$42,064	$33,103	6295	$ 1,363	8	$ 74	2					$ 113	1	$ 208	1	$ 1,897	10							$ 2,558	18
1164	Low	No	$33,699	$26,518	5255	$ 442	5			$ 129	1					$ 91	1	$ 353	5			$ 71	1			$ 312	4
1165	Moderate	No	$37,433	$29,460	4687	$ 1,334	10	$ 85	5	$ 85	1							$ 1,760	11			$ 315	2			$ 2,099	13
1171	Middle	No	$64,729	$50,938	1777	$ 1,138	7									$ 178	1	$ 598	4							$ 1,039	5
1172	Moderate	No	$36,415	$28,655	6795	$ 1,269	8	$ 78	4	$ 469	3					$ 709	4	$ 3,796	24			$ 611	4			$ 3,814	23
1173	Moderate	No	$39,545	$31,122	3177	$ 756	5	$ 49	2							$ 55	1	$ 874	6							$ 833	6
1174	Moderate	No	$52,011	$40,929	5061	$ 2,244	12			$ 126	1							$ 3,118	15							$ 3,251	17
1181	Low	No	$28,016	$22,045	2010	$ 281	2	$ 21	2									$ 321	3							$ 681	5
1184	Moderate	No	$44,719	$35,192	1507																						
1185	Moderate	No	$37,963	$29,875	1006																					$ 166	1
1186	Moderate	No	$39,239	$30,880	2960	$ 708	6	$ 306	2									$ 1,206	11			$ 168	1			$ 893	5
1191	Middle	No	$76,707	$60,368	6479	$ 2,999	16			$ 247	1	$ 73	1			$ 514	3	$ 4,388	25	$ 35	1	$ 52	1			$ 4,394	18
1192	Middle	No	$58,767	$46,250	1621	$ 1,480	6									$ 259	1	$ 1,893	8							$ 1,188	4
1193	Low	No	$22,855	$17,986	3620																						
1201	Low	No	$24,682	$19,423	865	$ 71	1																				
1202	Moderate	No	$36,666	$28,854	1419																						
1203	Low	No	$28,946	$22,778	1680																					$ 103	2
1211	Low	No	$26,861	$21,140	1392																						
1212	Low	No	$11,611	$9,136	2406																						
1213	Low	No	$20,927	$16,467	1050																						
1214	Unknown	No	$0	$0	122	$ 311	2											$ 249	2			$ 118	1			$ 90	1
1221	Moderate	No	$43,096	$33,917	1625	$ 293	2											$ 1,816	10							$ 1,105	4
1222	Unknown	No	$0	$0	7																						
1224	Low	No	$17,287	$13,603	2416	$ 143	1	$ 22	1							$ 105	1	$ 445	3							$ 862	4
1231	Moderate	No	$37,236	$29,306	3898	$ 494	2	$ 165	3	$ 74	1					$ 547	3	$ 1,016	7							$ 2,391	15
1232	Moderate	No	$37,202	$29,279	2048	$ 881	4			$ 192	1					$ 210	1	$ 1,796	8			$ 176	1			$ 784	2
1233	Moderate	No	$41,480	$32,644	3057	$ 1,297	7	$ 186	1	$ 148	1					$ 208	1	$ 773	5					$ 160	1	$ 2,075	11
1234	Moderate	No	$53,478	$42,083	2950	$ 1,629	9	$ 4	1							$ 284	2	$ 749	6					$ 4	1	$ 1,755	9
1235	Unknown	No	$0	$0	0																						
1241	Low	No	$30,182	$23,750	5264	$ 105	1			$ 93	2							$ 100	2			$ 400	1	$ 7	1	$ 146	2
1242	Low	No	$26,950	$21,207	4134	$ 272	2															$ 158	1			$ 573	6
1243	Moderate	No	$37,739	$29,697	3627	$ 1,344	8	$ 3	1							$ 516	4	$ 1,623	11							$ 1,254	8
1246	Low	No	$26,094	$20,536	1913	$ 146	1	$ 77	1									$ 85	2							$ 60	1
1255	Low	No	$30,799	$24,238	2125	$ 1,700	10			$ 145	1					$ 161	1	$ 1,123	6			$ 104	1			$ 4,008	8
1256	Moderate	No	$47,652	$37,500	1260	$ 600	2			$ 184	1					$ 2,742	13									$ 229	1
1257	Low	No	$15,732	$12,381	2947													$ 87	1							$ 209	2
1266	Low	No	$21,470	$16,896	2944	$ 511	3	$ 100	1									$ 123	1							$ 262	2
1267	Low	No	$23,677	$18,634	1997																						

Appendix D : Ordinances & Methodology & Terms

Ordinance 57332

Section Eight 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 & Urban Design Agency 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 Community Development Agency is able to obtain The Community Development Agency 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

Ordinance 57500

Section Nine All applications and other material received from the banks and the report prepared by the Planning & Urban Design Agency shall be delivered to the Treasurer not later than June 30 and shall be reported by the Treasurer to the Funds Committee of the City, made up of the Mayor, the Comptroller, and the Treasurer.

Methodology and Terms

The figures for 1990 through 2001 were obtained from reports from previous years. Figures from 2000 through 2010 were based upon the electronic data the Depositor Applicant Banks submitted to the City of St. Louis.

The general categories of the table titled "Long-term Analysis of Residential Lending Patterns, " 1990-2010" are as follows:

Amount of City Loans: The total dollar amount of City residential loans originated by an applicant bank. This number included home purchase loans, the Refinancing of home purchase loans & home Improvement loans.

Amount of MSA Loans: The total dollar amount of residential loans in the St. Louis MSA that 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 % of MSA Number & Amount: number of residential city loans (number & amount) divided by the total MSA Loans

Number of City Loans: The total number of conventional residential loans originated by an applicant bank in the city. This number included home purchase loans, the Refinancing of home purchase loans & home Improvement loans.

Number of Applications: The total number of conventional residential loan applications by an applicant bank in the city. This number included home purchase loans, the Refinancing of home purchase loans & home Improvement loans.

Number of Denials: The total number of conventional residential loan denials by an applicant bank in the city. This number included home purchase loans, the Refinancing of home purchase loans & home Improvement loans.