
HOME MORTGAGE DISCLOSURE ACT

JUNE 30, 2013

Report to the Treasurer of the City of St. Louis

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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 314-657-3700.

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 1992 to 2012.
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 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 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 2012, unless otherwise noted.

Number & Amount of City Loans

The 11 banks made a total of 1,753 loans in the City totaling \$236,489,000. This represents a 20.2% increase in the number of loans and a 13.8% increase in the amount as compared to 2011.

- Home Purchases: 491 loans totaling \$64,025,000. This represents a 7.2% increase in the number of loans and a 1.7% decrease in the amount as compared to 2011.
- Home Improvements: 48 loans totaling \$2,861,000. This represents a 9.1% increase in the number of loans and a 2.8% decrease in the amount as compared to 2011.
- Refinancing: 1,214 loans totaling \$169,603,000. This represents a 27.0% increase in the number of loans and a 21.3% increase in the amount as compared to 2011

Bank Rankings for the City of St. Louis

- US Bank issued the highest number of loans and dollar amount, 643 totaling \$85,374,000.
- Pulaski Bank issued the second highest number of loans and dollar amount, 437 totaling \$63,130,000
- Bank of America issued the third highest number of loans and dollar amount, 333 totaling \$47,553,000
- PNC Bank issued the fourth highest number of loans and dollar amount, 102 totaling \$12,531,000
- First Bank issued the fifth highest dollar amount, with 60 loans totaling \$10,061,000.
- Commerce Bank issued the fifth highest number of loans and the sixth highest dollar amount, 95 with \$9,375,000.

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

- Of the top five lending institutions in the City of St. Louis in 2012, Bank of America originated the highest percentage of city loans, both in number (12.3%) and amount (9.7%).
- While US Bank originated the most city loans in number and amount, it was relatively low on the list by percentage within the city—with just 7.8% in amount and 6.1% in number.
- BMO Harris originated just 41 loans in the City in 2012, but this constituted 30.4% of total MSA loans, the highest percentage of any bank.

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

- Lindell Bank had the highest ratio of applications to loans generated, 93.3%.
- Pulaski Bank had the second highest ratio of applications to loans generated, 83.1%
- First Bank had the third highest ratio of applications to loans generated, 69.8%
- PNC Bank had the fourth highest ratio of applications to loans generated, 52.6%.
- Bank of America had the fifth highest ratio of applications to loans generated, 50.8%
- Jefferson Bank received two loan applications in the City of St. Louis and originated neither.

Summary

- Overall lending activity increased in the city from 2011 to 2012: -13.8% in the total dollar amount of loans originated and 20.2% in total number.
- All types of loans (home purchase, home improvement, and refinancing) increased in the total number of loans originated, while home purchase and home improvement loans actually declined slightly in total loan amount. As a percentage of total loans, home refinance loans constituted approximately 70% of loan activity, both in number and loan amount.
- Loan denials in the city increased from 2011 to 2012. There were 802 denials in 2011 and 860 in 2012 (+7.2%). The city's share of MSA Loan Denials declined, however, from 15.8% of total loans denied in the MSA to 14.9%.

City of St. Louis – Income Distribution

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2012 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2012 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1011.00	Middle	No	86.76	\$70,400	\$61,079	\$58,141	2600	15.46	402	1019	1170
1012.00	Middle	No	106.67	\$70,400	\$75,096	\$71,483	3100	11.97	371	1227	1383
1013.00	Middle	No	98.97	\$70,400	\$69,675	\$66,326	4336	17.41	755	1215	2079
1014.00	Moderate	No	66.89	\$70,400	\$47,091	\$44,826	2703	37.88	1024	806	1308
1015.00	Low	No	45.17	\$70,400	\$31,800	\$30,273	3126	39.80	1244	564	1355
1018.00	Low	No	46.01	\$70,400	\$32,391	\$30,833	3092	40.17	1242	555	1436
1021.00	Moderate	No	75.20	\$70,400	\$52,941	\$50,395	2780	11.69	325	571	1493
1022.00	Upper	No	135.54	\$70,400	\$95,420	\$90,833	6028	7.50	452	2308	2977
1023.00	Middle	No	92.40	\$70,400	\$65,050	\$61,923	1846	10.40	192	635	842
1024.00	Moderate	No	69.86	\$70,400	\$49,181	\$46,821	2478	18.12	449	593	1000
1025.00	Middle	No	97.22	\$70,400	\$68,443	\$65,156	1918	12.25	235	799	1024
1031.00	Upper	No	130.80	\$70,400	\$92,083	\$87,656	3299	13.76	454	932	1410
1034.00	Upper	No	135.64	\$70,400	\$95,491	\$90,897	1968	9.30	183	681	925
1036.00	Moderate	No	79.85	\$70,400	\$56,214	\$53,512	1329	12.49	166	474	535
1037.00	Middle	No	97.42	\$70,400	\$68,584	\$65,288	2531	12.84	325	980	1371
1038.00	Middle	No	110.35	\$70,400	\$77,686	\$73,951	3819	9.61	367	1402	1825
1042.00	Middle	No	92.72	\$70,400	\$65,275	\$62,137	3401	14.88	506	978	1683
1045.00	Moderate	No	70.80	\$70,400	\$49,843	\$47,448	1846	24.81	458	448	868
1051.98	Upper	No	136.16	\$70,400	\$95,857	\$91,250	3463	31.30	1084	760	729
1052.00	Upper	No	123.24	\$70,400	\$86,761	\$82,589	2675	64.37	1722	507	626
1053.00	Low	No	23.16	\$70,400	\$16,305	\$15,526	2203	94.05	2072	325	578
1054.00	Low	No	48.75	\$70,400	\$34,320	\$32,672	2507	92.58	2321	208	767
1055.00	Middle	No	90.50	\$70,400	\$63,712	\$60,651	2922	97.33	2844	595	1201
1061.00	Moderate	No	50.00	\$70,400	\$35,200	\$33,507	2427	99.09	2405	331	1284
1062.00	Low	No	32.70	\$70,400	\$23,021	\$21,914	1738	98.96	1720	181	937
1063.00	Low	No	40.21	\$70,400	\$28,308	\$26,949	1966	99.34	1953	395	1224
1064.00	Low	No	42.86	\$70,400	\$30,173	\$28,725	2392	99.08	2370	439	1379
1065.00	Low	No	45.51	\$70,400	\$32,039	\$30,500	3267	96.85	3164	481	1351
1066.00	Low	No	31.77	\$70,400	\$22,366	\$21,292	1783	99.44	1773	452	1191
1067.00	Low	No	41.92	\$70,400	\$29,512	\$28,092	3515	99.20	3487	689	1879
1072.00	Low	No	41.70	\$70,400	\$29,357	\$27,946	1342	98.51	1322	143	681
1073.00	Moderate	No	63.85	\$70,400	\$44,950	\$42,788	4983	99.00	4933	1403	2376
1074.00	Moderate	No	57.47	\$70,400	\$40,459	\$38,519	2788	98.85	2756	591	1281

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2012 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2012 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1075.00	Low	No	45.64	\$70,400	\$32,131	\$30,588	2711	98.89	2681	568	1224
1076.00	Low	No	42.37	\$70,400	\$29,828	\$28,399	2225	99.69	2218	517	1049
1081.00	Moderate	No	61.37	\$70,400	\$43,204	\$41,129	3403	96.03	3268	923	1348
1082.00	Middle	No	89.19	\$70,400	\$62,790	\$59,773	2698	96.40	2601	658	1131
1083.00	Moderate	No	50.44	\$70,400	\$35,510	\$33,802	2267	94.66	2146	591	1087
1096.00	Moderate	No	50.58	\$70,400	\$35,608	\$33,899	3316	99.52	3300	733	1795
1097.00	Low	No	36.45	\$70,400	\$25,661	\$24,432	2487	95.50	2375	426	1609
1101.00	Low	No	36.52	\$70,400	\$25,710	\$24,474	2984	98.86	2950	594	1454
1102.00	Low	No	45.06	\$70,400	\$31,722	\$30,199	2654	98.53	2615	423	1380
1103.00	Low	No	48.80	\$70,400	\$34,355	\$32,708	2483	99.23	2464	616	1598
1104.00	Moderate	No	55.95	\$70,400	\$39,389	\$37,500	2539	98.62	2504	507	1374
1105.00	Low	No	35.06	\$70,400	\$24,682	\$23,500	1562	98.21	1534	395	880
1111.00	Low	No	43.11	\$70,400	\$30,349	\$28,895	1556	97.11	1511	301	660
1112.00	Low	No	33.02	\$70,400	\$23,246	\$22,131	1276	94.04	1200	270	851
1113.00	Low	No	34.76	\$70,400	\$24,471	\$23,295	1554	99.16	1541	188	856
1114.00	Low	No	36.99	\$70,400	\$26,041	\$24,792	1643	99.09	1628	393	911
1115.00	Low	No	46.32	\$70,400	\$32,609	\$31,042	1010	97.92	989	187	451
1121.00	Middle	No	91.79	\$70,400	\$64,620	\$61,513	4285	36.50	1564	671	615
1122.00	Moderate	No	62.66	\$70,400	\$44,113	\$41,991	1586	96.97	1538	289	826
1123.00	Low	No	35.96	\$70,400	\$25,316	\$24,103	2415	98.92	2389	434	1097
1124.00	Upper	No	140.75	\$70,400	\$99,088	\$94,327	4023	34.53	1389	704	564
1135.00	Middle	No	80.59	\$70,400	\$56,735	\$54,010	2331	6.39	149	688	1299
1141.01	Moderate	No	79.43	\$70,400	\$55,919	\$53,229	4281	30.95	1325	994	2452
1141.02	Upper	No	133.68	\$70,400	\$94,111	\$89,583	4128	7.61	314	1095	1991
1142.00	Middle	No	91.26	\$70,400	\$64,247	\$61,157	4721	18.03	851	1314	2531
1143.00	Middle	No	103.64	\$70,400	\$72,963	\$69,453	5485	12.82	703	1922	2710
1151.00	Moderate	No	65.73	\$70,400	\$46,274	\$44,052	4287	28.20	1209	1041	1566
1152.00	Low	No	37.00	\$70,400	\$26,048	\$24,799	3149	54.68	1722	634	1072
1153.00	Low	No	49.99	\$70,400	\$35,193	\$33,500	4958	50.83	2520	1321	2203
1154.00	Moderate	No	54.21	\$70,400	\$38,164	\$36,330	3122	33.02	1031	836	1364
1155.00	Moderate	No	51.99	\$70,400	\$36,601	\$34,844	5625	64.60	3634	959	2508
1156.00	Moderate	No	56.51	\$70,400	\$39,783	\$37,875	5279	56.83	3000	737	1960
1157.00	Low	No	45.70	\$70,400	\$32,173	\$30,625	3567	70.17	2503	477	1817

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2012 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2012 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1161.00	Low	No	43.73	\$70,400	\$30,786	\$29,308	3274	57.27	1875	784	1696
1162.00	Moderate	No	78.73	\$70,400	\$55,426	\$52,765	4325	37.53	1623	1154	2301
1163.01	Moderate	No	64.22	\$70,400	\$45,211	\$43,036	2999	37.18	1115	619	1499
1163.02	Low	No	39.68	\$70,400	\$27,935	\$26,591	3007	78.18	2351	331	1175
1164.00	Low	No	37.33	\$70,400	\$26,280	\$25,021	4891	77.98	3814	657	2372
1165.00	Moderate	No	65.82	\$70,400	\$46,337	\$44,114	3844	59.65	2293	892	2086
1171.00	Moderate	No	76.87	\$70,400	\$54,116	\$51,515	1537	32.01	492	183	1065
1172.00	Moderate	No	66.77	\$70,400	\$47,006	\$44,750	5359	54.00	2894	1066	2398
1174.00	Middle	No	112.20	\$70,400	\$78,989	\$75,189	4235	44.91	1902	912	1952
1181.00	Moderate	No	63.75	\$70,400	\$44,880	\$42,721	1324	74.77	990	180	713
1184.00	Unknown	No	0.00	\$70,400	\$0	\$0	1159	38.74	449	0	22
1186.00	Low	No	47.12	\$70,400	\$33,172	\$31,577	3421	53.26	1822	507	1109
1191.01	Middle	No	103.42	\$70,400	\$72,808	\$69,310	2584	50.15	1296	462	441
1191.02	Middle	No	111.33	\$70,400	\$78,376	\$74,609	2994	38.14	1142	524	395
1192.00	Upper	No	153.22	\$70,400	\$107,867	\$102,679	1703	64.18	1093	469	717
1193.00	Low	No	41.96	\$70,400	\$29,540	\$28,125	5454	40.98	2235	66	208
1202.00	Low	No	43.27	\$70,400	\$30,462	\$29,000	1271	90.64	1152	162	519
1211.00	Low	No	37.12	\$70,400	\$26,132	\$24,878	1941	86.55	1680	3	424
1212.00	Low	No	21.80	\$70,400	\$15,347	\$14,612	2474	99.23	2455	9	457
1231.00	Moderate	No	55.85	\$70,400	\$39,318	\$37,429	3351	72.52	2430	776	1745
1232.00	Middle	No	95.44	\$70,400	\$67,190	\$63,958	2298	41.56	955	536	1114

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2012 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2012 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1233.00	Moderate	No	62.43	\$70,400	\$43,951	\$41,842	2586	35.81	926	612	1649
1241.00	Moderate	No	54.94	\$70,400	\$38,678	\$36,821	4644	80.81	3753	786	2480
1242.00	Low	No	35.72	\$70,400	\$25,147	\$23,940	3201	74.88	2397	552	1831
1243.00	Moderate	No	79.37	\$70,400	\$55,876	\$53,194	3131	36.98	1158	796	1978
1246.00	Low	No	28.04	\$70,400	\$19,740	\$18,792	1845	71.71	1323	284	906
1255.00	Middle	No	118.87	\$70,400	\$83,684	\$79,663	2885	41.59	1200	358	26
1256.00	Moderate	No	68.57	\$70,400	\$48,273	\$45,956	4113	52.47	2158	191	124
1257.00	Low	No	14.64	\$70,400	\$10,307	\$9,813	3329	98.38	3275	75	513
1266.00	Low	No	34.60	\$70,400	\$24,358	\$23,188	3543	82.13	2910	344	1038
1267.00	Low	No	37.69	\$70,400	\$26,534	\$25,263	1258	78.38	986	179	800
1268.00	Middle	No	88.09	\$70,400	\$62,015	\$59,032	3698	19.52	722	1113	1753
1269.00	Low	No	48.49	\$70,400	\$34,137	\$32,500	5016	99.10	4971	1339	2383
1270.00	Low	No	33.53	\$70,400	\$23,605	\$22,476	2470	85.99	2124	295	617
1271.00	Low	No	47.45	\$70,400	\$33,405	\$31,799	2234	97.31	2174	286	897
1272.00	Middle	No	87.45	\$70,400	\$61,565	\$58,606	4075	26.01	1060	1022	1879
1273.00	Moderate	No	73.30	\$70,400	\$51,603	\$49,125	3769	72.88	2747	690	1445
1274.00	Low	No	22.24	\$70,400	\$15,657	\$14,909	4795	75.54	3622	393	1240
1275.00	Low	No	36.35	\$70,400	\$25,590	\$24,362	2237	77.29	1729	111	441
1276.00	Upper	No	128.51	\$70,400	\$90,471	\$86,125	3239	26.46	857	450	1585

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	55	\$9,800	33	\$1,863	8	\$1,630	14	\$6,307
Commerce Bank	173	\$38,659	91	\$3,027	29	\$5,283	53	\$30,349
First Bank	33	\$7,698	14	\$631	9	\$1,700	10	\$5,367
PNC Bank	136	\$18,711	96	\$3,567	22	\$4,063	18	\$11,081
US Bank	171	\$12,669	141	\$1,613	11	\$1,880	19	\$9,176
TOTAL	568	\$87,537	375	\$10,701	79	\$14,556	114	\$62,280

Source: Community Reinvestment Act, 2011

*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

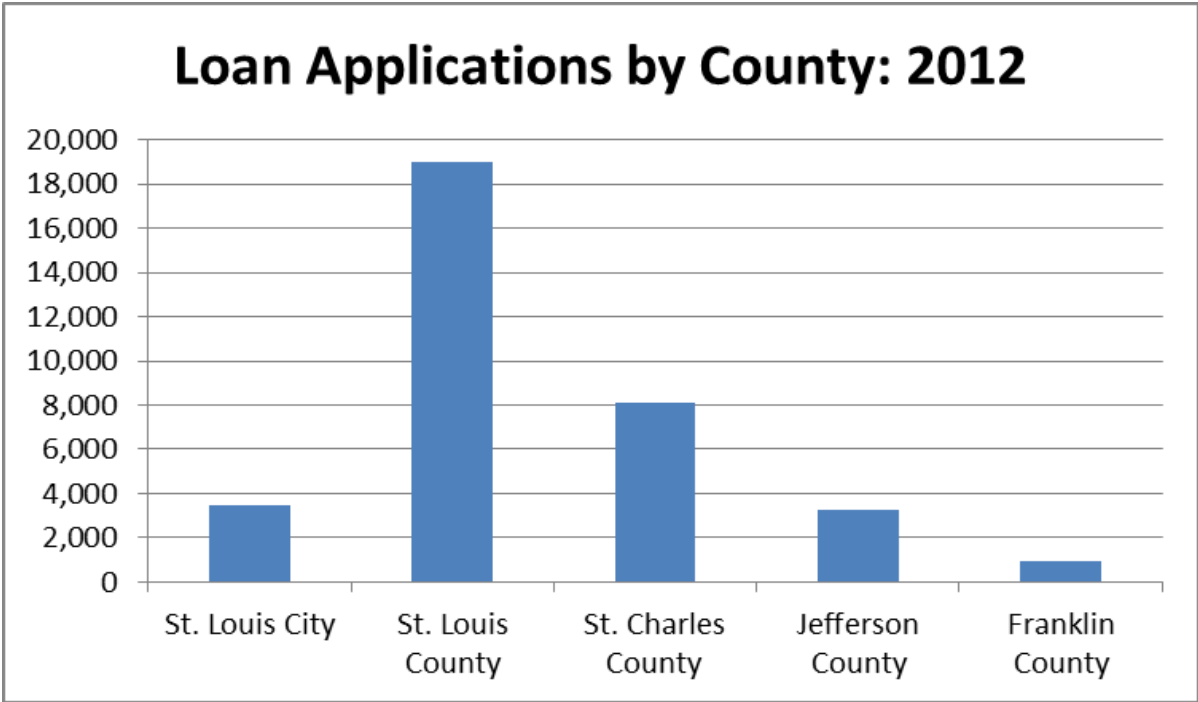
Metro St. Louis Small Business Loan Activity										
	City of St. Louis Total Loans		St. Louis County Total Loans		St. Charles County Total Loans		Franklin County Total Loans		Jefferson County Total Loans	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	55	\$9,800	228	\$45,878	55	\$6,346	5	\$1,210	26	\$1,609
Commerce Bank	173	\$38,659	602	\$105,180	149	\$17,287	24	\$8,248	86	\$6,738
First Bank	33	\$7,698	145	\$29,266	55	\$8,495	17	\$1,577	13	\$2,403
PNC Bank	136	\$18,711	662	\$73,860	171	\$12,716	31	\$1,775	75	\$4,696
US Bank	171	\$12,669	546	\$62,337	152	\$16,862	38	\$8,771	73	\$8,746
TOTAL	568	\$87,537	2,183	\$316,521	582	\$61,706	115	\$21,581	273	\$24,192

Source: Community Reinvestment Act, 2010

*Loan Amount is represented in thousands

Loan Applications

Loan Applications						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	MSA
BMO Harris	116	156	23	22	5	322
Bank of America	656	2,793	1,184		131	4,764
Commerce Bank	205	917	323	302	16	1,763
First Bank	86	678	381	108	108	1,361
Jefferson Bank	2	5	1	3	2	13
Lindell Bank	30	71	35	2		138
PNC Bank	194	848	404	196	85	1,727
Pulaski Bank	526	3,212	1,281	831	66	5,916
Royal Bank	11	49	6	2	1	69
UMB	23	134	57	26	1	241
US Bank	1,617	10,114	4,441	1,753	534	18,459
TOTALS	3,466	18,977	8,136	3,245	949	34,773



City of St. Louis Loan Application Distribution (by Census Tract)												
Census Tract	BMO Harris	Bank of America	Commerce Bank	First Bank	Jefferson Bank	Lindell Bank	PNC Bank	Pulaski Bank	Royal Bank	UMB	US Bank	Grand Total
1011.00	3	11	2	2			2	7			25	52
1012.00	3	10	4	2			10	9		2	46	86
1013.00	3	17	2	3			4	14			39	82
1014.00	4	4		2			1	6			21	38
1015.00	2						2				7	11
1018.00	2	8					6	2			19	37
1021.00	2	2	2	4				14			13	37
1022.00	12	25	4	5			4	31		1	66	148
1023.00		4	2	1			7	1			18	33
1024.00	2	10	3	2			3	3			22	45
1025.00	1	16	4	1			5	10		1	16	54
1031.00	1	12	1	3			2	8		2	25	54
1034.00	5	6	2	2				11		1	17	44
1036.00	2	12	3				1	3			12	33
1037.00	1	14	9			1		13			25	63
1038.00	1	19	6	4		1	3	17	1		49	101
1042.00		8	2			2	3	13	1		30	59
1045.00		9	1			1	3	5			11	30
1051.98		9	4	1		2		20	1	2	27	66
1052.00		5	1				2	6		1	15	30
1053.00		4					3	2			15	24
1054.00		5					2				3	10
1055.00	1	10	2					1			4	18
1061.00		1					1	2			2	6
1062.00											1	1
1063.00		1				1	1				3	6
1064.00	1	2									4	7
1065.00		1			1		2				4	8
1066.00											3	3
1067.00		2	1				2				8	13
1072.00		1									4	5
1073.00		7					1				11	19
1074.00		2	1				1	1			7	12
1075.00		2	1				1				5	9
1076.00		2	1						1		5	9

City of St. Louis Loan Application Distribution (by Census Tract)												
Census Tract	BMO Harris	Bank of America	Commerce Bank	First Bank	Jefferson Bank	Lindell Bank	PNC Bank	Pulaski Bank	Royal Bank	UMB	US Bank	Grand Total
1081.00		2					1				3	6
1082.00		8						1			8	17
1083.00		3					3				3	9
1096.00		3	2								5	10
1097.00		2								2		4
1101.00		2	1				2				4	9
1102.00		2	1				1				1	5
1103.00		2									1	3
1104.00		2									1	3
1105.00		1					1				2	4
1111.00		2									4	6
1112.00		1	1								2	4
1113.00												
1114.00			1	1							2	4
1115.00			4					1				5
1121.00		6	2			1	2	9		1	28	49
1122.00		1	2					2			4	9
1123.00		4	1							1	6	12
1124.00	1	10	1	2		1	3	11			20	49
1135.00	1	7	5		1	1		8			18	41
1141.01	6	15	7	3		1	5	16		1	46	100
1141.02	3	7	4	6				18			51	89
1142.00	2	18	9	1		1	3	12			65	111
1143.00	6	21	9	1			8	22	1		70	138
1151.00	6	13	1	2			4	3	1		29	59
1152.00	4	6	4				3	5			11	33
1153.00	6	16	3	2			2	7			31	67
1154.00	1	13	3	1			6	5			20	49
1155.00		10		1		1	4	12			15	43
1156.00	1	4					3	2			17	27
1157.00		2	2					3			14	21
1161.00	1	12	3	1			3	8			20	48
1162.00	6	6	8	2		1	1	9	1		37	71
1163.01		8	7				2	14	1		18	50
1163.02	2	6	2					1			9	20

City of St. Louis Loan Application Distribution (by Census Tract)												
Census Tract	BMO Harris	Bank of America	Commerce Bank	First Bank	Jefferson Bank	Lindell Bank	PNC Bank	Pulaski Bank	Royal Bank	UMB	US Bank	Grand Total
1164.00		7	3	1		2	1				11	25
1165.00		14	3	3			4	10			22	56
1171.00	1	2					1				11	15
1172.00	5	7	5	1			4	11			49	82
1174.00	2	12	10	3			2	20			34	83
1181.00		1	1				2	4			6	14
1184.00												
1186.00	2	6	3	2			1	7		1	18	40
1191.01		8	1	2			2	9		1	19	42
1191.02	1	6	1	2				8			13	31
1192.00	1	6	1	2			3	6		1	11	31
1193.00							1	1			1	3
1202.00												
1211.00											2	2
1212.00												
1231.00		8	4	2				4		2	18	38
1232.00	1	7	4				2	10			22	46
1233.00	2	9	4	1			4	8			18	46
1241.00	1	10					1				5	17

City of St. Louis Loan Application Distribution (by Census Tract)												
Census Tract	BMO Harris	Bank of America	Commerce Bank	First Bank	Jefferson Bank	Lindell Bank	PNC Bank	Pulaski Bank	Royal Bank	UMB	US Bank	Grand Total
1242.00		7	1			3	2	6			5	24
1243.00	1	12	4	2		2	1	7	1		22	52
1246.00		1	1	1				1			5	9
1255.00	1	5		2		2	8	1		2	14	35
1256.00		3		4			4	6			11	28
1257.00		3									6	9
1266.00		6	1				3	2			8	20
1267.00		1									2	3
1268.00		13	4			2	1	17			32	69
1269.00		4	1			2	2				16	25
1270.00											5	5
1271.00								1			1	2
1272.00	2	7	3				6	5			30	53
1273.00		14	4	2			1	8		1	23	53
1274.00		8	4	1			2	1	1		17	34
1275.00	2	3				1	2				4	12
1276.00	2	10	1			1	5	5	1		9	34
Grand Total	116	656	205	86	2	30	194	526	11	23	1,617	3,466

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
BMO Harris	607	5	5,596	20					1,097	2	7,300	27
Bank of America	6,557	34	53,918	213	14,356	84			636	5	75,467	336
Commerce Bank	3,091	21	24,177	87	4,467	23	821	8			32,556	139
First Bank	4,382	22	15,976	93	10,700	77	3,646	30	1,071	11	35,775	233
Jefferson Bank			160	1			25	2	63	1	248	4
Lindell Bank	877	8	2,224	15	289	4					3,390	27
PNC Bank	3,294	25	21,972	96	10,972	65	2,229	16	69	2	38,536	204
Pulaski Bank	26,502	229	179,994	1,235	79,170	556	46,980	371	4,152	24	336,798	2,415
Royal Bank	124	2	845	5	477	2	66	1			1,512	10
UMB			3,441	21	1,309	11	432	3			5,182	35
US Bank	18,591	145	156,145	753	61,325	373	15,077	114	6,108	42	257,246	1,427
TOTALS	64,025	491	464,448	2,539	183,065	1,195	69,276	545	13,196	87	794,010	4,857

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
BMO Harris	76	1	894	5							970	6
Bank of America	403	4	2,331	17	320	3					3,054	24
Commerce Bank	473	12	4,100	80	2,197	49	845	30	110	2	7,725	173
First Bank	338	5	4,270	24	1,480	11	55	1	186	5	6,329	46
Jefferson Bank												
Lindell Bank												
PNC Bank	258	5	1,851	30	753	14	378	8	372	8	3,612	65
Pulaski Bank	232	3	1,135	6	723	6	443	3			2,533	18
Royal Bank	285	1	1,625	1							1,910	2
UMB	174	2	90	1							264	3
US Bank	622	15	10,295	122	5,101	64	1,754	30	908	16	18,680	247
TOTALS	2,861	48	26,591	286	10,574	147	3,475	72	1,576	31	45,077	584

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
BMO Harris	2,610	35	11,066	57	952	7	363	3			14,991	102
Bank of America	40,593	295	261,817	1,358	97,855	640			9,054	63	409,319	2,356
Commerce Bank	5,811	62	76,561	423	16,565	156	8,409	125	894	10	108,240	776
First Bank	5,341	33	73,509	395	33,406	219	8,205	48	7,076	58	127,537	753
Jefferson Bank			393	2			16	1			409	3
Lindell Bank	2,582	20	6,587	52	4,833	25					14,002	97
PNC Bank	8,979	72	75,573	378	28,748	173	10,396	74	4,869	35	128,565	732
Pulaski Bank	36,396	205	336,486	1,498	91,868	514	41,659	257	4,551	23	510,960	2,497
Royal Bank	30	1	383	5	122	1	112	1	80	1	727	9
UMB	1,100	8	11,523	59	5,621	35	1,779	15	232	1	20,255	118
US Bank	66,161	483	677,171	3,488	261,777	1,707	89,601	657	30,468	216	1,125,178	6,551
TOTALS	169,603	1,214	1,531,069	7,715	541,747	3,477	160,540	1,181	57,224	407	2,460,183	13,994

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
BMO Harris	3,293	41	17,556	82	952	7	363	3	1,097	2	23,261	135
Bank of America	47,553	333	318,066	1,588	112,531	727			9,690	68	487,840	2,716
Commerce Bank	9,375	95	104,838	590	23,229	228	10,075	163	1,004	12	148,521	1,088
First Bank	10,061	60	93,755	512	45,586	307	11,906	79	8,333	74	169,641	1,032
Jefferson Bank			553	3			41	3	63	1	657	7
Lindell Bank	3,459	28	8,811	67	5,122	29					17,392	124
PNC Bank	12,531	102	99,396	504	40,473	252	13,003	98	5,310	45	170,713	1,001
Pulaski Bank	63,130	437	517,615	2,739	171,761	1,076	89,082	631	8,703	47	850,291	4,930
Royal Bank	439	4	2,853	11	599	3	178	2	80	1	4,149	21
UMB	1,274	10	15,054	81	6,930	46	2,211	18	232	1	25,701	156
US Bank	85,374	643	843,611	4,363	328,203	2,144	106,432	801	37,484	274	1,401,104	8,225
TOTALS	236,489	1,753	2,022,108	10,540	735,386	4,819	233,291	1,798	71,996	525	3,299,270	19,435

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

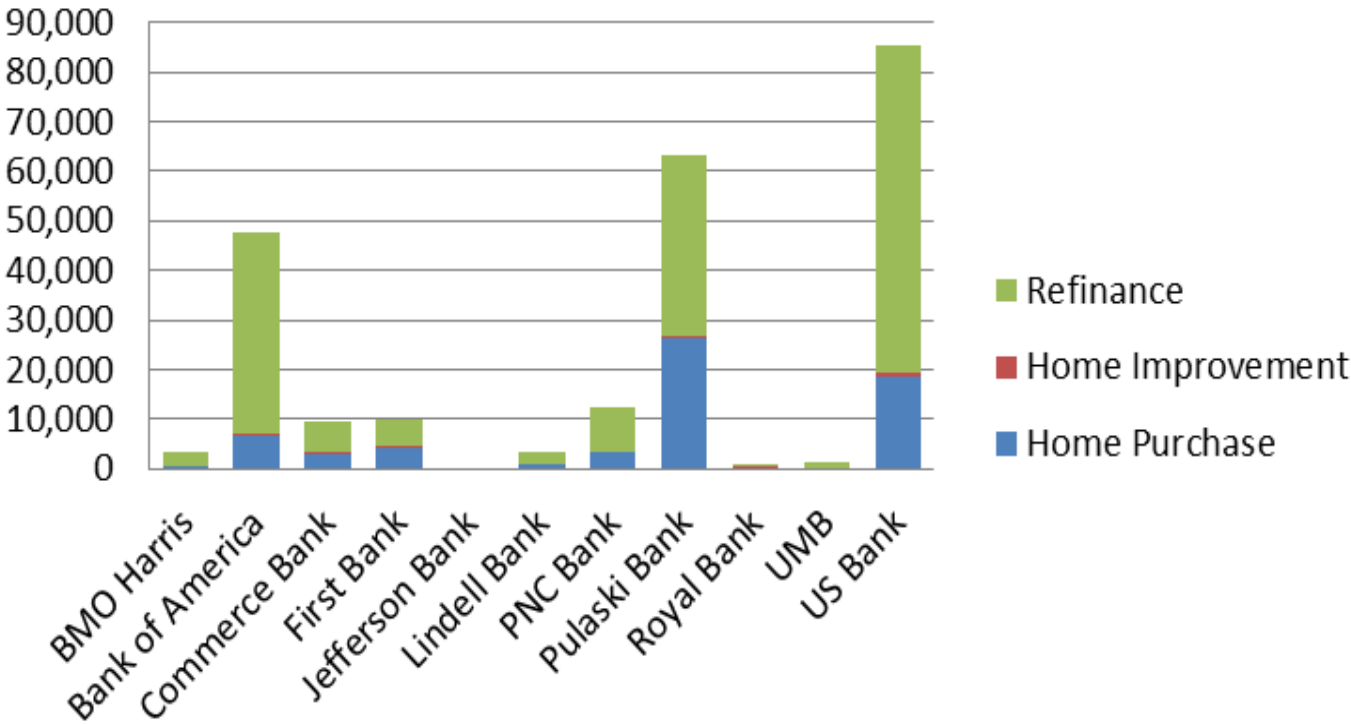
HOME PURCHASE						
	St. Louis City		MSA		City as Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
BMO Harris	607	5	7,300	27	8.3%	18.5%
Bank of America	6,557	34	75,467	336	8.7%	10.1%
Commerce Bank	3,091	21	32,556	139	9.5%	15.1%
First Bank	4,382	22	35,775	233	12.2%	9.4%
Jefferson Bank			248	4	0.0%	0.0%
Lindell Bank	877	8	3,390	27	25.9%	29.6%
PNC Bank	3,294	25	38,536	204	8.5%	12.3%
Pulaski Bank	26,502	229	336,798	2,415	7.9%	9.5%
Royal Bank	124	2	1,512	10	8.2%	20.0%
UMB			5,182	35	0.0%	0.0%
US Bank	18,591	145	257,246	1,427	7.2%	10.2%
TOTALS	64,025	491	794,010	4,857	8.1%	10.1%

HOME IMPROVEMENT						
	St. Louis City		MSA		City as Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
BMO Harris	76	1	970	6	7.8%	16.7%
Bank of America	403	4	3,054	24	13.2%	16.7%
Commerce Bank	473	12	7,725	173	6.1%	6.9%
First Bank	338	5	6,329	46	5.3%	10.9%
Jefferson Bank					N/A	N/A
Lindell Bank					N/A	N/A
PNC Bank	258	5	3,612	65	7.1%	7.7%
Pulaski Bank	232	3	2,533	18	9.2%	16.7%
Royal Bank	285	1	1,910	2	14.9%	50.0%
UMB	174	2	264	3	65.9%	66.7%
US Bank	622	15	18,680	247	3.3%	6.1%
TOTALS	2,861	48	45,077	584	6.3%	8.2%

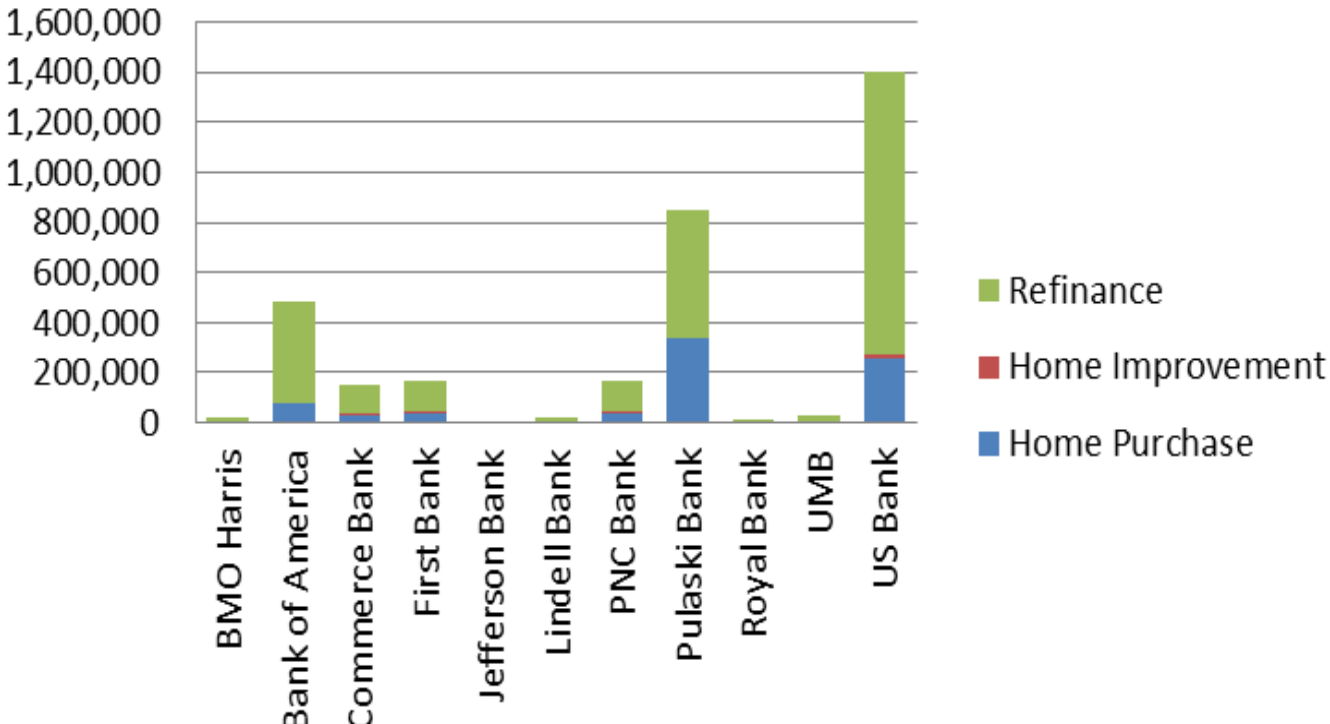
REFINANCE						
	St. Louis City		MSA		City as Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
BMO Harris	2,610	35	14,991	102	17.4%	34.3%
Bank of America	40,593	295	409,319	2,356	9.9%	12.5%
Commerce Bank	5,811	62	108,240	776	5.4%	8.0%
First Bank	5,341	33	127,537	753	4.2%	4.4%
Jefferson Bank			409	3	0.0%	0.0%
Lindell Bank	2,582	20	14,002	97	18.4%	20.6%
PNC Bank	8,979	72	128,565	732	7.0%	9.8%
Pulaski Bank	36,396	205	510,960	2,497	7.1%	8.2%
Royal Bank	30	1	727	9	4.1%	11.1%
UMB	1,100	8	20,255	118	5.4%	6.8%
US Bank	66,161	483	1,125,178	6,551	5.9%	7.4%
TOTALS	169,603	1,214	2,460,183	13,994	6.9%	8.7%

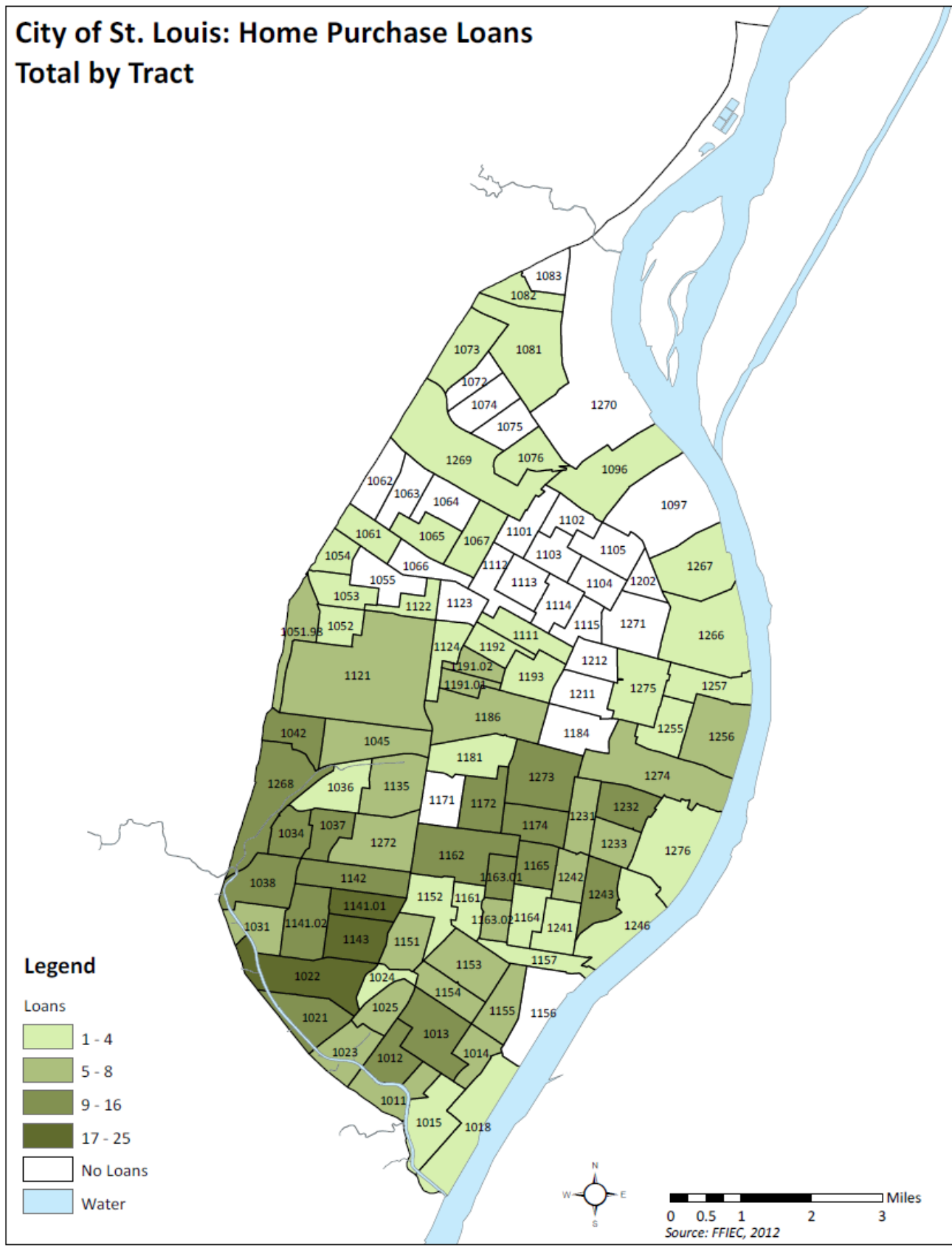
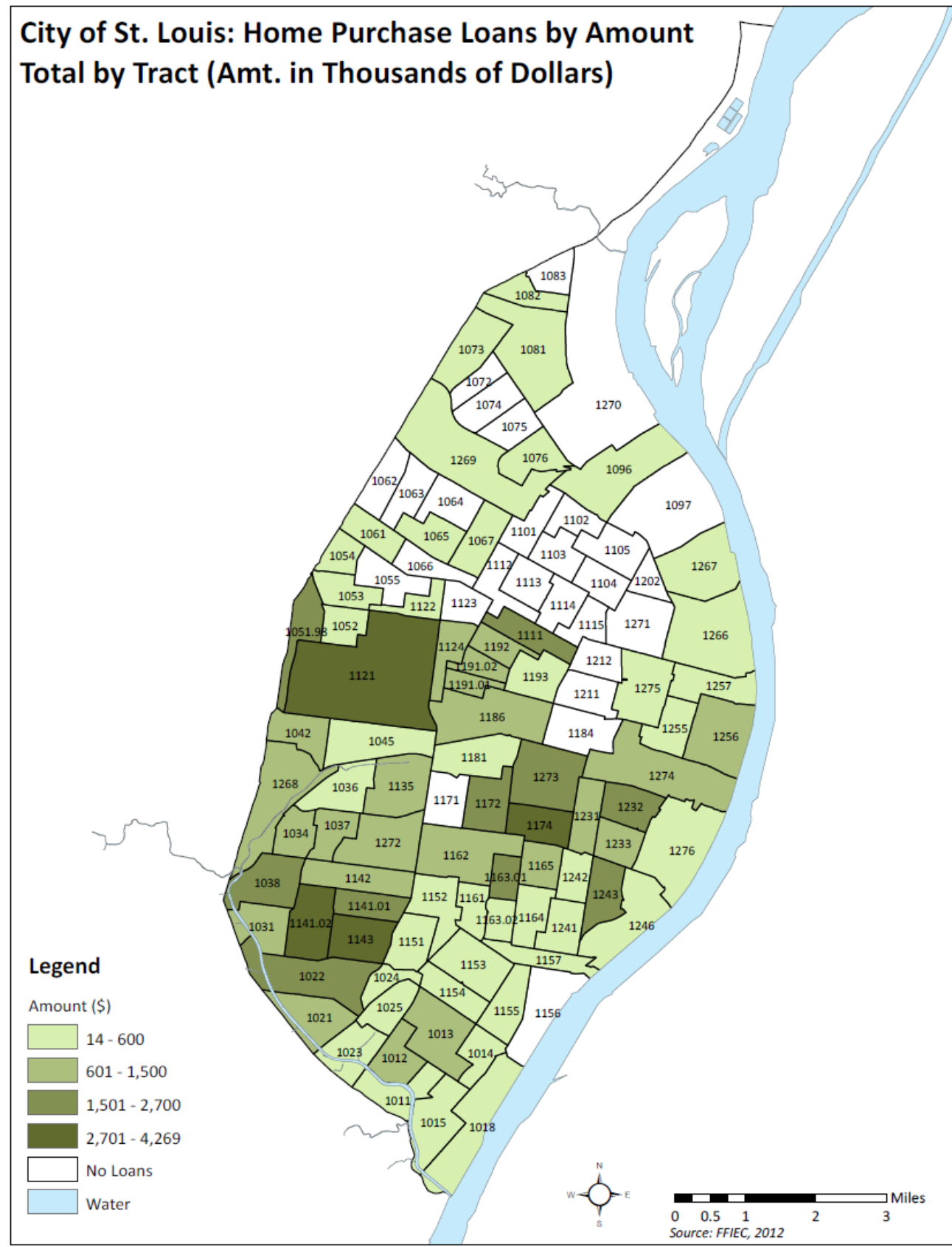
TOTAL: ALL LOAN TYPES						
	St. Louis City		MSA		City as Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
BMO Harris	3,293	41	23,261	135	14.2%	30.4%
Bank of America	47,553	333	487,840	2,716	9.7%	12.3%
Commerce Bank	9,375	95	148,521	1,088	6.3%	8.7%
First Bank	10,061	60	169,641	1,032	5.9%	5.8%
Jefferson Bank			657	7	0.0%	0.0%
Lindell Bank	3,459	28	17,392	124	19.9%	22.6%
PNC Bank	12,531	102	170,713	1,001	7.3%	10.2%
Pulaski Bank	63,130	437	850,291	4,930	7.4%	8.9%
Royal Bank	439	4	4,149	21	10.6%	19.0%
UMB	1,274	10	25,701	156	5.0%	6.4%
US Bank	85,374	643	1,401,104	8,225	6.1%	7.8%
TOTALS	236,489	1,753	3,299,270	19,435	7.2%	9.0%

All Loan Types (by \$) - City of St. Louis

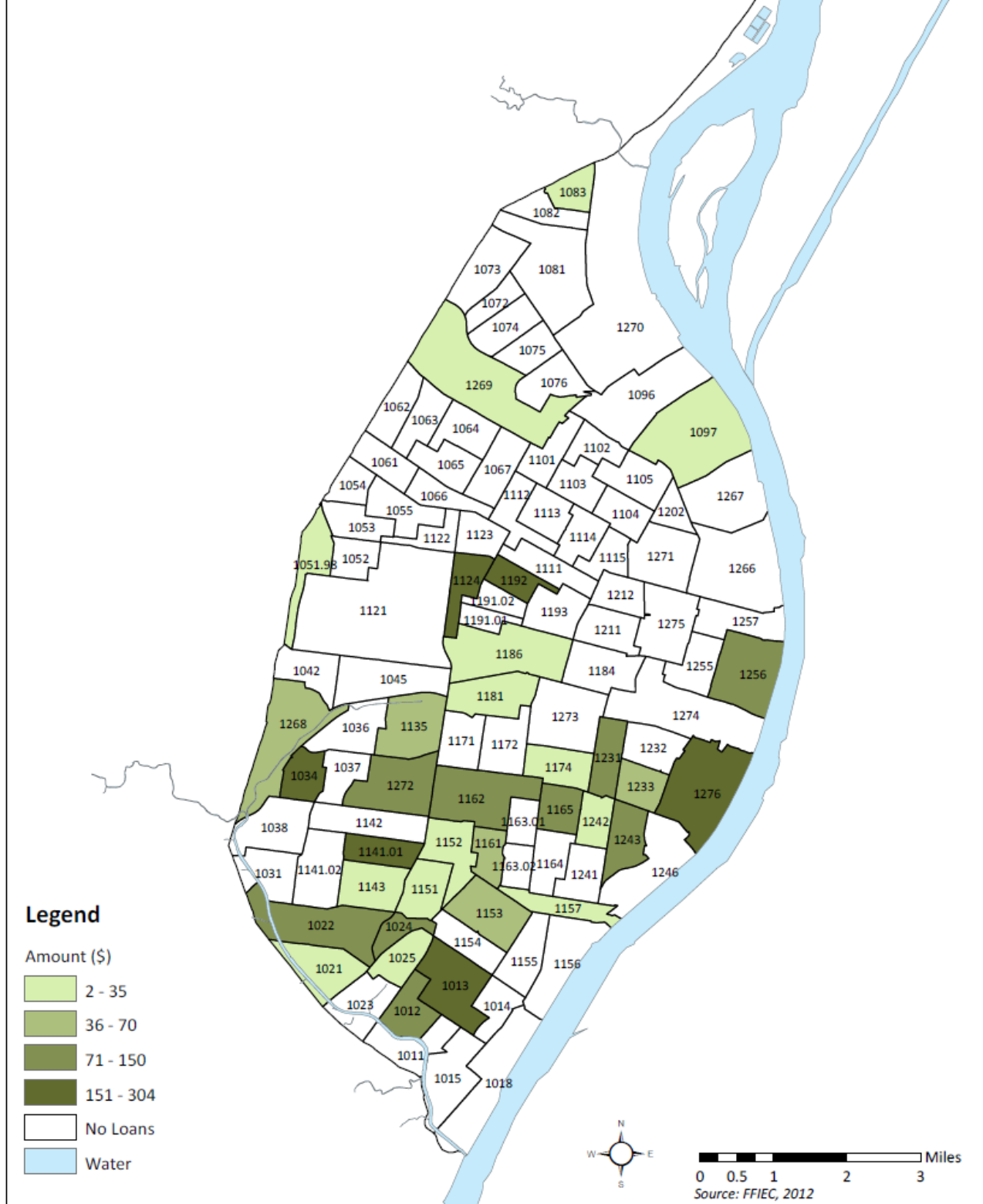


All Loan Types (by \$) - MSA

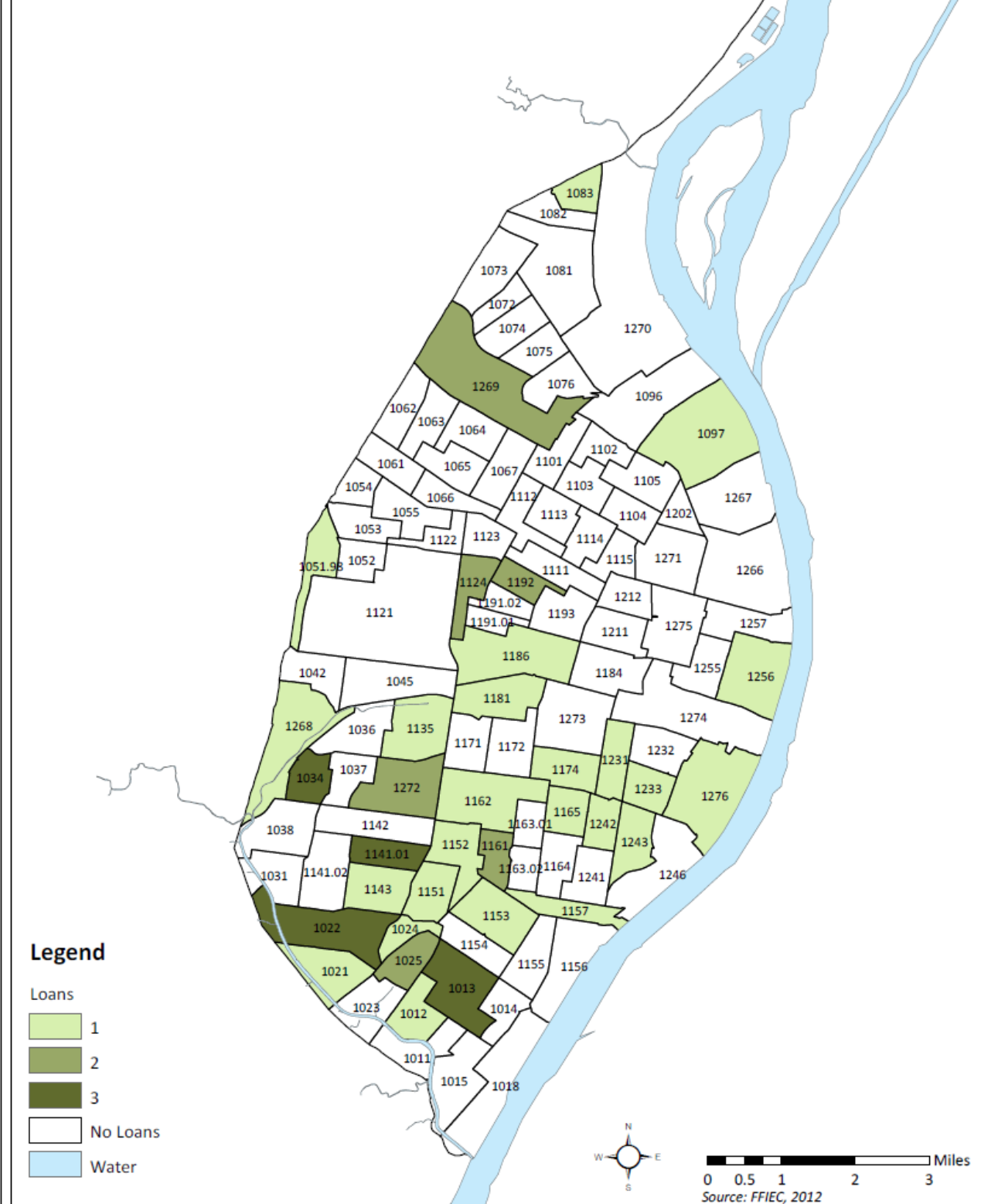




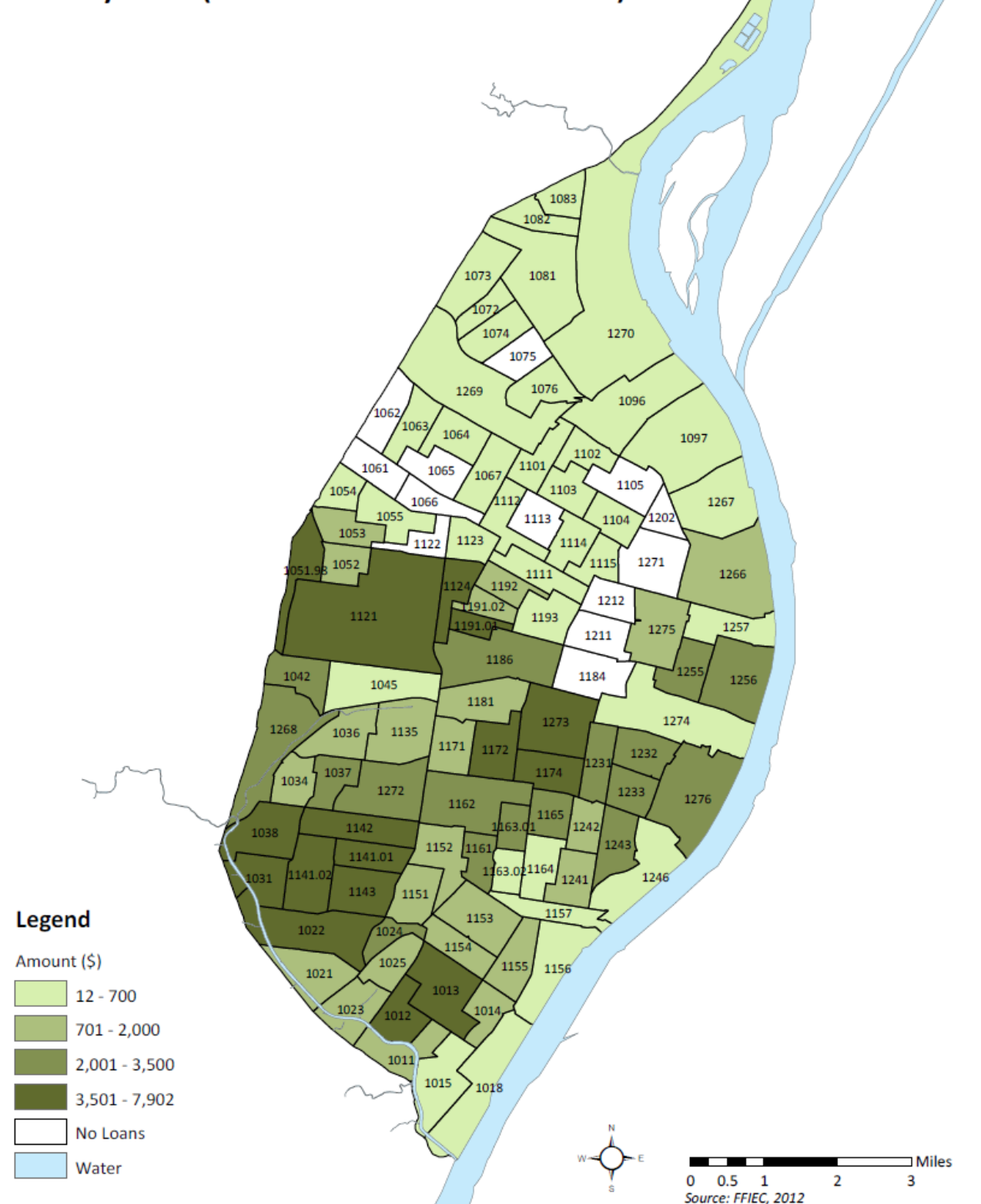
**City of St. Louis: Home Improvement Loans by Amount
Total by Tract (Amt. in Thousands of Dollars)**



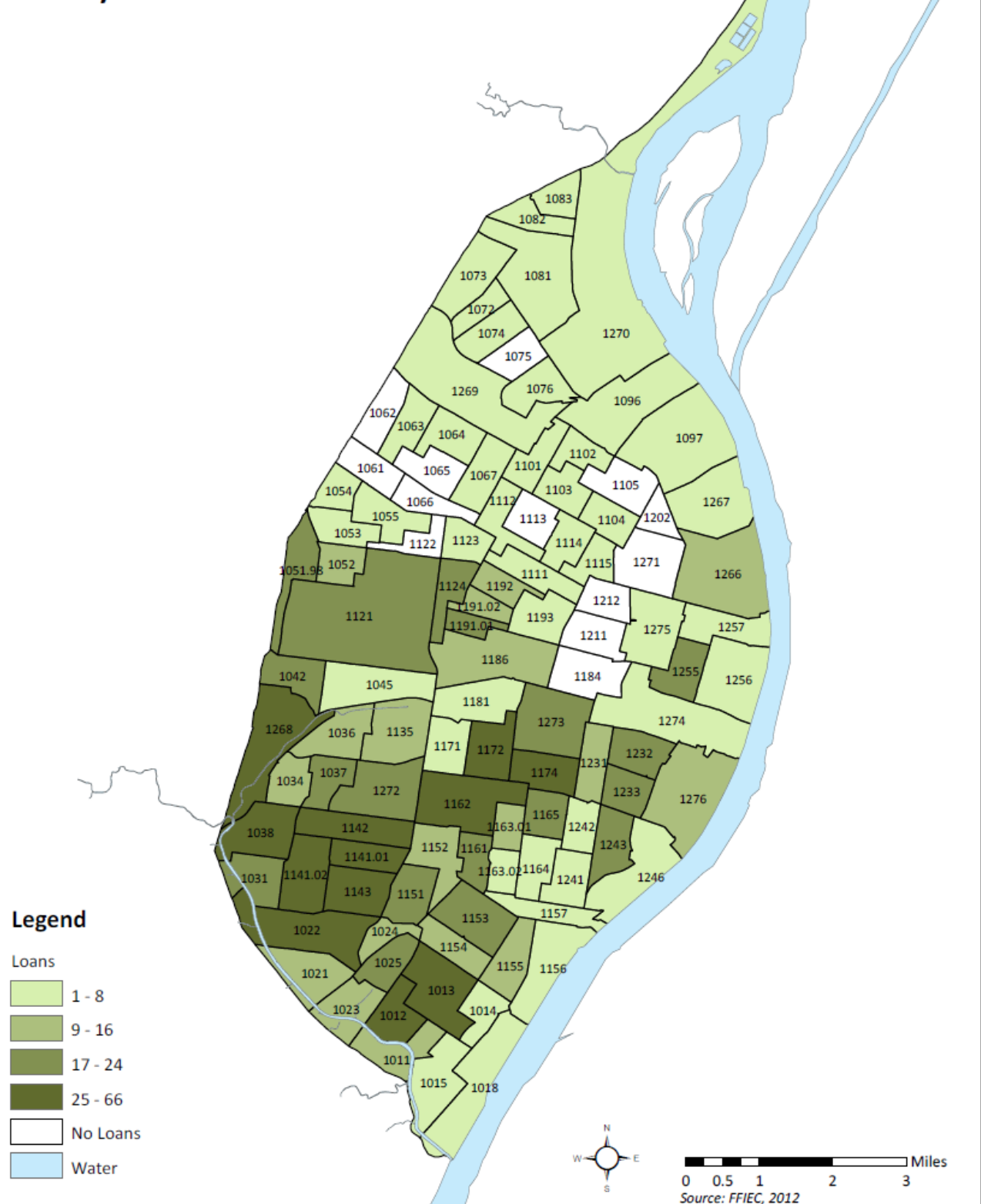
**City of St. Louis: Home Improvement Loans
Total by Tract**



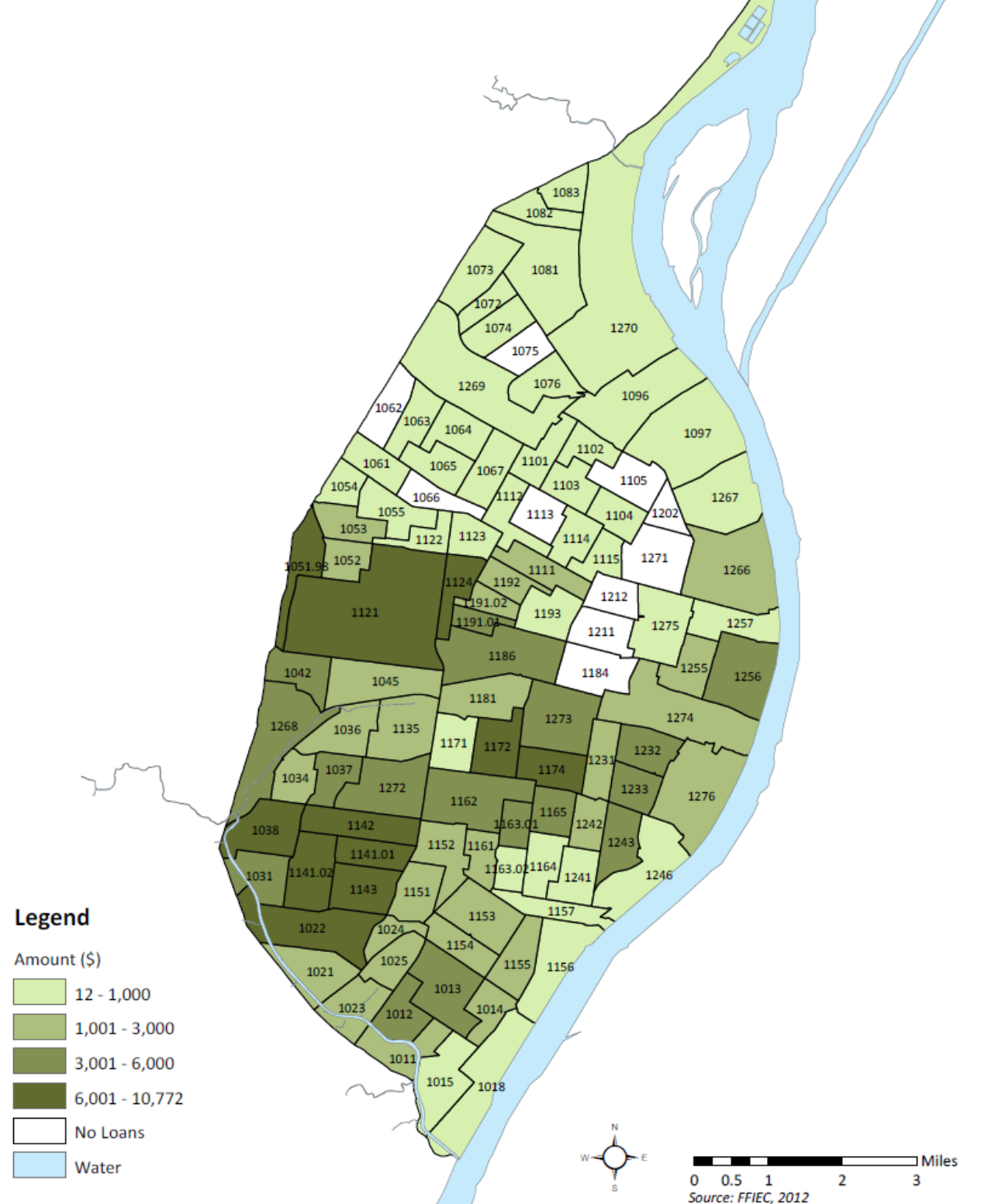
**City of St. Louis: Home Refinance Loans by Amount
Total by Tract (Amt. in Thousands of Dollars)**



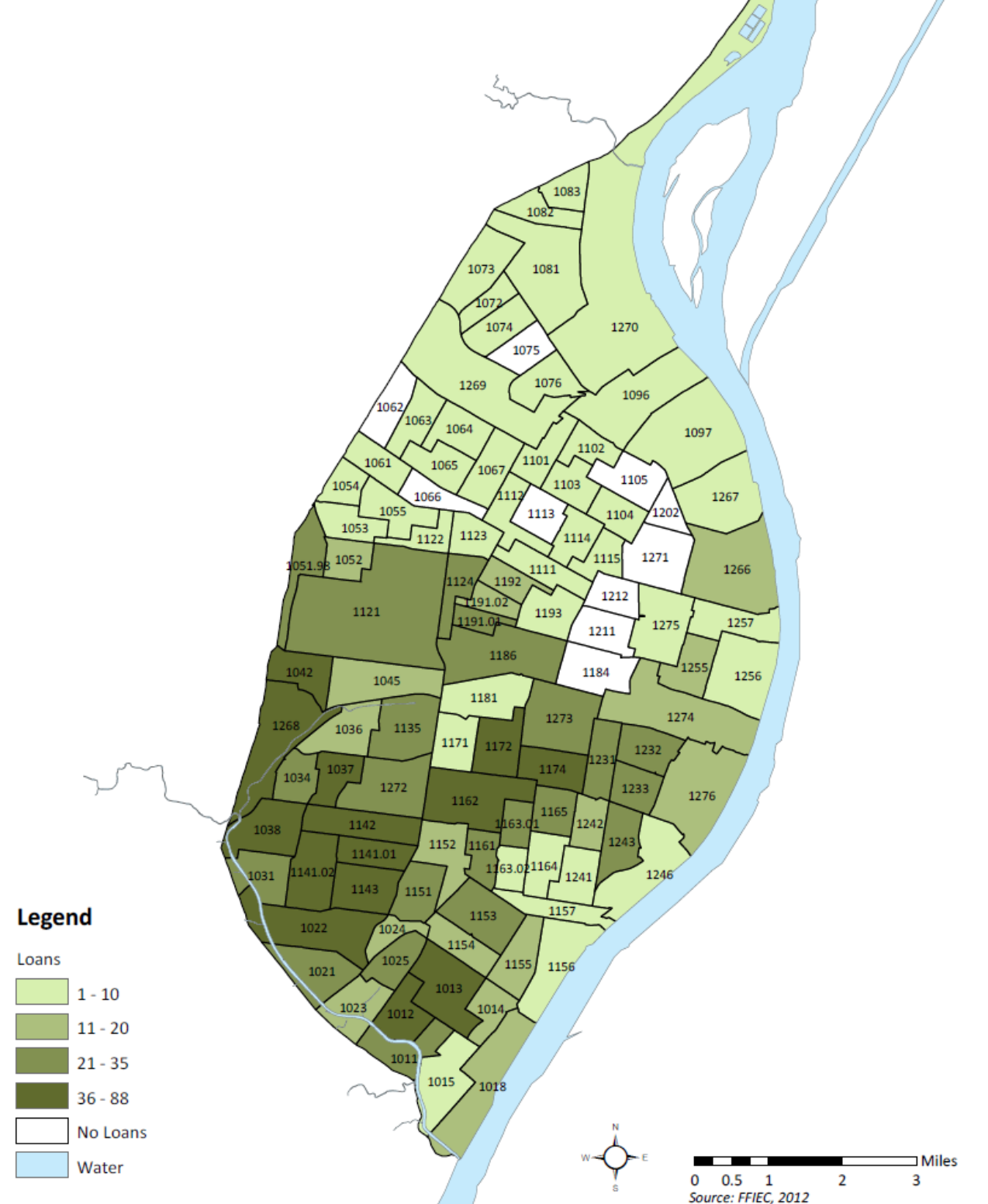
**City of St. Louis: Home Refinance Loans
Total by Tract**



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

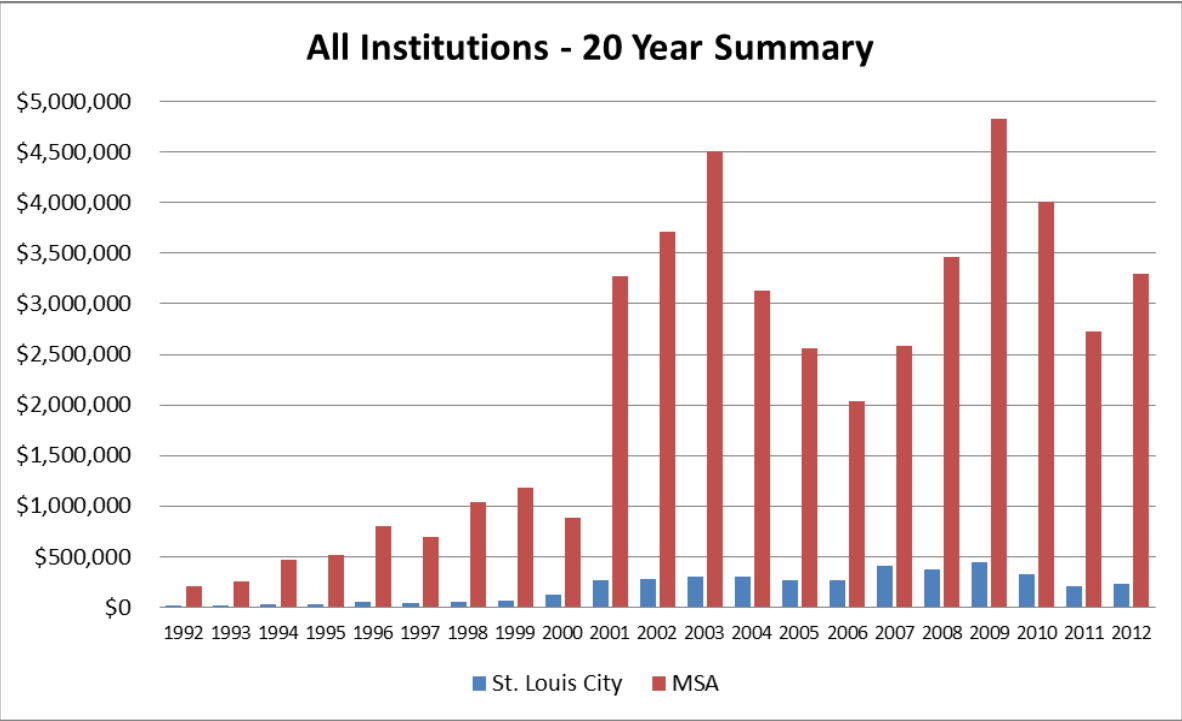


**City of St. Louis: Total Loans
Total by Tract**



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
1992	\$20,075	664	\$203,830	3,946	9.85%	16.83%	-49.30%	-55.20%
1993	\$21,682	611	\$258,221	4,420	8.40%	13.82%	8.00%	-8.00%
1994	\$29,378	1,041	\$473,461	8,667	6.20%	12.01%	35.50%	70.40%
1995	\$33,581	1,150	\$516,736	9,541	6.50%	12.05%	14.30%	10.50%
1996	\$49,371	1,220	\$795,847	11,441	6.20%	10.66%	47.00%	6.10%
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%
Total	\$4,131,054	40,636	46,178,408	355,308	8.95%	11.44%		
*Based on Available Data from lending institutions Amount is represented in the thousands of dollars								



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

City of St. Louis Loan Distribution: 2012								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1011.00	414	8			1,182	16	1,596	24
1012.00	934	13	114	1	3,663	32	4,711	46
1013.00	1,323	14	165	3	4,351	36	5,839	53
1014.00	198	5			1,164	8	1,362	13
1015.00	86	2			38	1	124	3
1018.00	130	3			636	8	766	11
1021.00	1,073	11	7	1	1,499	13	2,579	25
1022.00	2,432	19	121	3	7,745	66	10,298	88
1023.00	463	5			858	9	1,321	14
1024.00	215	3	84	1	2,022	15	2,321	19
1025.00	554	8	23	2	1,599	17	2,176	27
1031.00	612	5			4,312	23	4,924	28
1034.00	1,210	11	241	3	1,408	12	2,859	26
1036.00	178	2			1,783	16	1,961	18
1037.00	976	12			2,399	24	3,375	36
1038.00	1,511	13			5,072	43	6,583	56
1042.00	1,422	14			2,744	22	4,166	36
1045.00	443	5			648	7	1,091	12
1051.98	1,677	8	35	1	5,687	23	7,399	32
1052.00	418	3			1,114	9	1,532	12
1053.00	208	2			1,314	8	1,522	10
1054.00	59	1			280	2	339	3
1055.00					295	3	295	3
1061.00	52	2					52	2
1062.00								
1063.00					71	1	71	1
1064.00					51	1	51	1
1065.00	55	1					55	1
1066.00								
1067.00	103	3			239	3	342	6
1072.00					22	1	22	1
1073.00	70	1			186	2	256	3
1074.00					41	1	41	1
1075.00								
1076.00	56	1			276	4	332	5

City of St. Louis Loan Distribution: 2012								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1081.00	68	2			32	1	100	3
1082.00	25	1			309	4	334	5
1083.00			4	1	145	3	149	4
1096.00	110	1			213	2	323	3
1097.00			2	1	228	2	230	3
1101.00					162	3	162	3
1102.00					62	1	62	1
1103.00					132	2	132	2
1104.00					64	1	64	1
1105.00								
1111.00	1,600	1			167	1	1,767	2
1112.00					60	1	60	1
1113.00								
1114.00					12	1	12	1
1115.00					280	3	280	3
1121.00	4,090	7			6,682	20	10,772	27
1122.00	267	4					267	4
1123.00					195	4	195	4
1124.00	1,099	4	258	2	7,902	22	9,259	28
1135.00	754	8	57	1	1,611	14	2,422	23
1141.01	1,762	17	304	3	4,834	34	6,900	54
1141.02	3,125	16			6,418	36	9,543	52
1142.00	1,324	11			5,521	51	6,845	62
1143.00	2,751	25	3	1	5,553	46	8,307	72
1151.00	453	6	15	1	1,391	19	1,859	26
1152.00	94	2	15	1	1,016	12	1,125	15
1153.00	367	8	48	1	1,288	17	1,703	26
1154.00	282	7			998	13	1,280	20
1155.00	205	6			1,099	13	1,304	19
1156.00					574	5	574	5
1157.00	30	1	15	1	410	6	455	8
1161.00	161	3	42	2	2,213	20	2,416	25
1162.00	1,132	10	73	1	3,130	26	4,335	37
1163.01	2,154	14			2,644	15	4,798	29
1163.02	375	5			469	5	844	10

City of St. Louis Loan Distribution: 2012

	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1164.00	83	2			499	7	582	9
1165.00	1,274	9	120	1	2,419	18	3,813	28
1171.00					810	7	810	7
1172.00	2,019	10			5,405	35	7,424	45
1174.00	4,269	16	25	1	5,696	33	9,990	50
1181.00	259	2	7	1	1,780	6	2,046	9
1184.00								
1186.00	636	6	7	1	2,773	16	3,416	23
1191.01	827	5			4,626	19	5,453	24
1191.02	955	6			1,763	11	2,718	17
1192.00	952	3	223	2	1,690	9	2,865	14
1193.00	304	2			187	1	491	3
1202.00								
1211.00								
1212.00								
1231.00	604	6	80	1	2,126	14	2,810	21
1232.00	1,869	10			2,777	17	4,646	27
1233.00	946	6	50	1	3,172	18	4,168	25
1241.00	115	2			857	7	972	9

City of St. Louis Loan Distribution: 2012

	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1242.00	322	5	10	1	896	7	1,228	13
1243.00	1,593	10	105	1	3,123	24	4,821	35
1246.00	156	2			183	2	339	4
1255.00	335	3			2,389	17	2,724	20
1256.00	1,386	6	120	1	2,192	3	3,698	10
1257.00	106	2			195	2	301	4
1266.00	144	2			1,142	10	1,286	12
1267.00	254	2			77	1	331	3
1268.00	1,175	11	54	1	3,498	25	4,727	37
1269.00	14	1	31	2	223	5	268	8
1270.00					80	1	80	1
1271.00								
1272.00	1,000	7	118	2	2,949	23	4,067	32
1273.00	2,137	11			3,563	20	5,700	31
1274.00	976	8			572	5	1,548	13
1275.00	125	1			865	7	990	8
1276.00	90	1	285	1	2,563	15	2,938	17
TOTALS	64,025	491	2,861	48	169,603	1,214	236,489	1,753

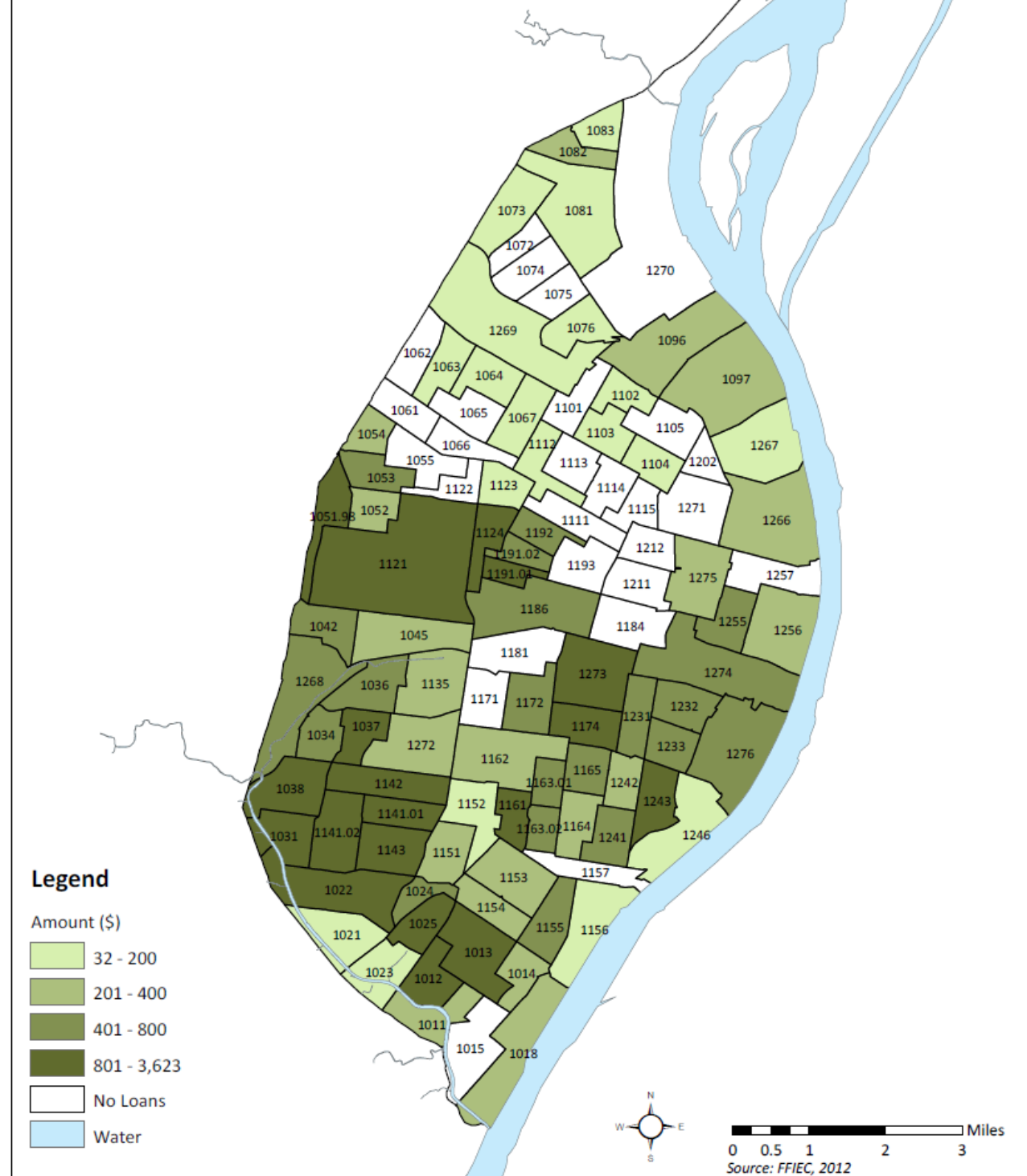
Individual Bank Loan Information

Bank of America

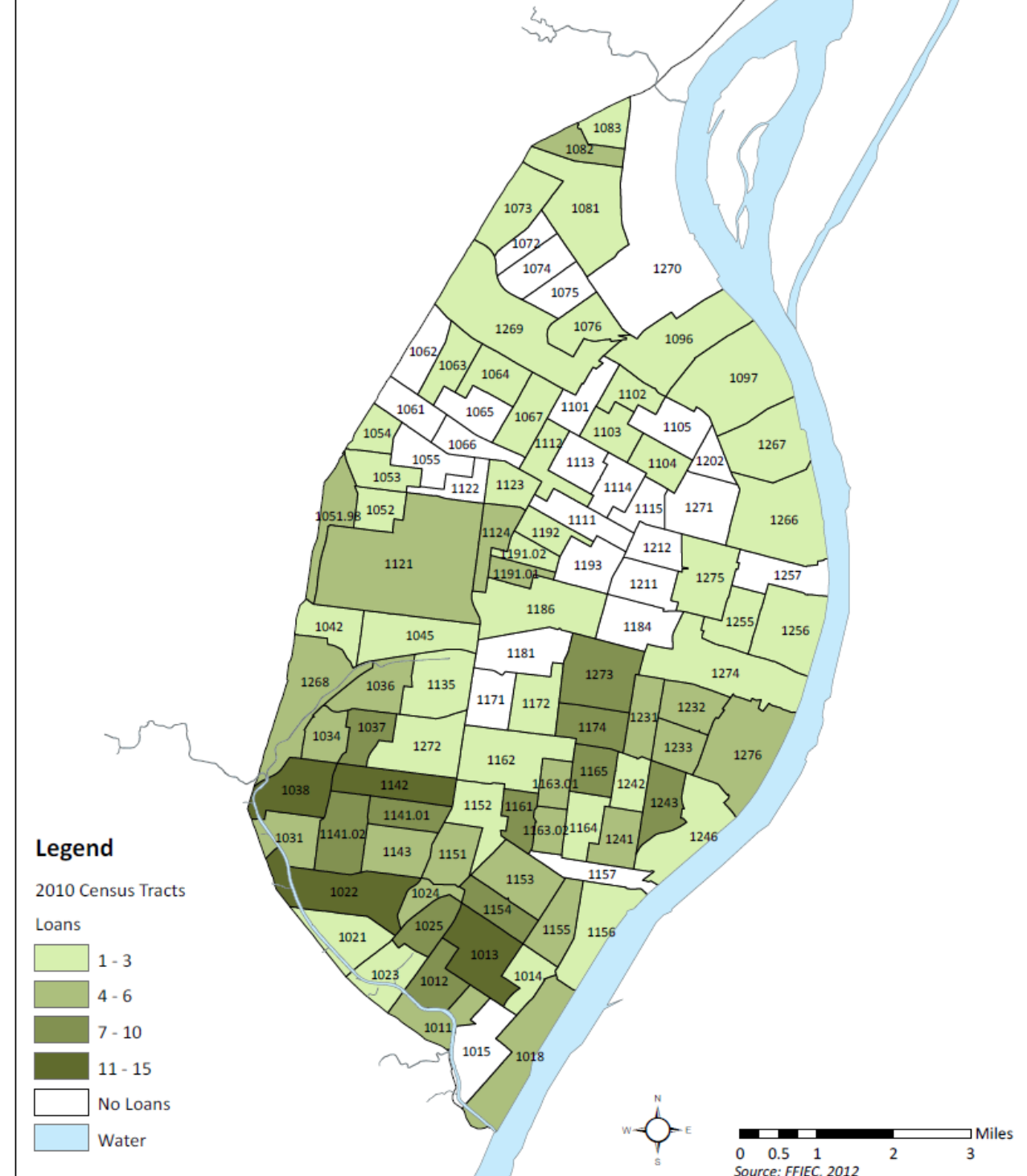
Bank of America: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2008	593	6,027	\$80,566	\$947,659
2009	816	8,590	\$134,623	\$1,556,237
2010	467	5,383	\$66,787	\$911,136
2011	321	3,254	\$44,064	\$551,106
2012	333	2,716	\$47,553	\$487,840
Total	2,530	25,970	\$373,593	\$4,453,978
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
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%
2011	\$44,064	321	\$551,106	3,254	8.00%	9.86%
2012	\$47,553	333	\$487,840	2,716	9.75%	12.26%
Amount is represented in the thousands of dollars						

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



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

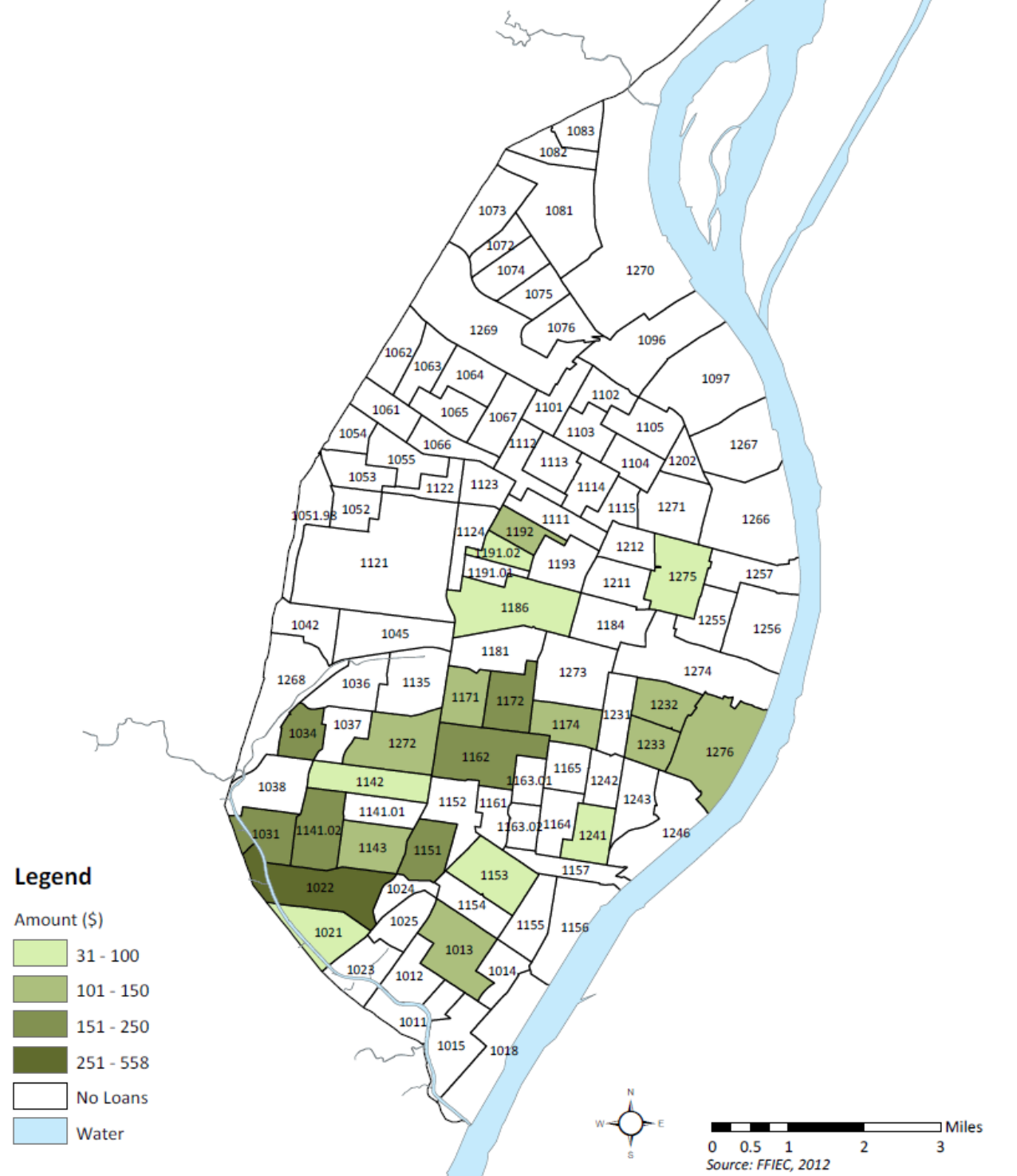


BMO Harris Bank

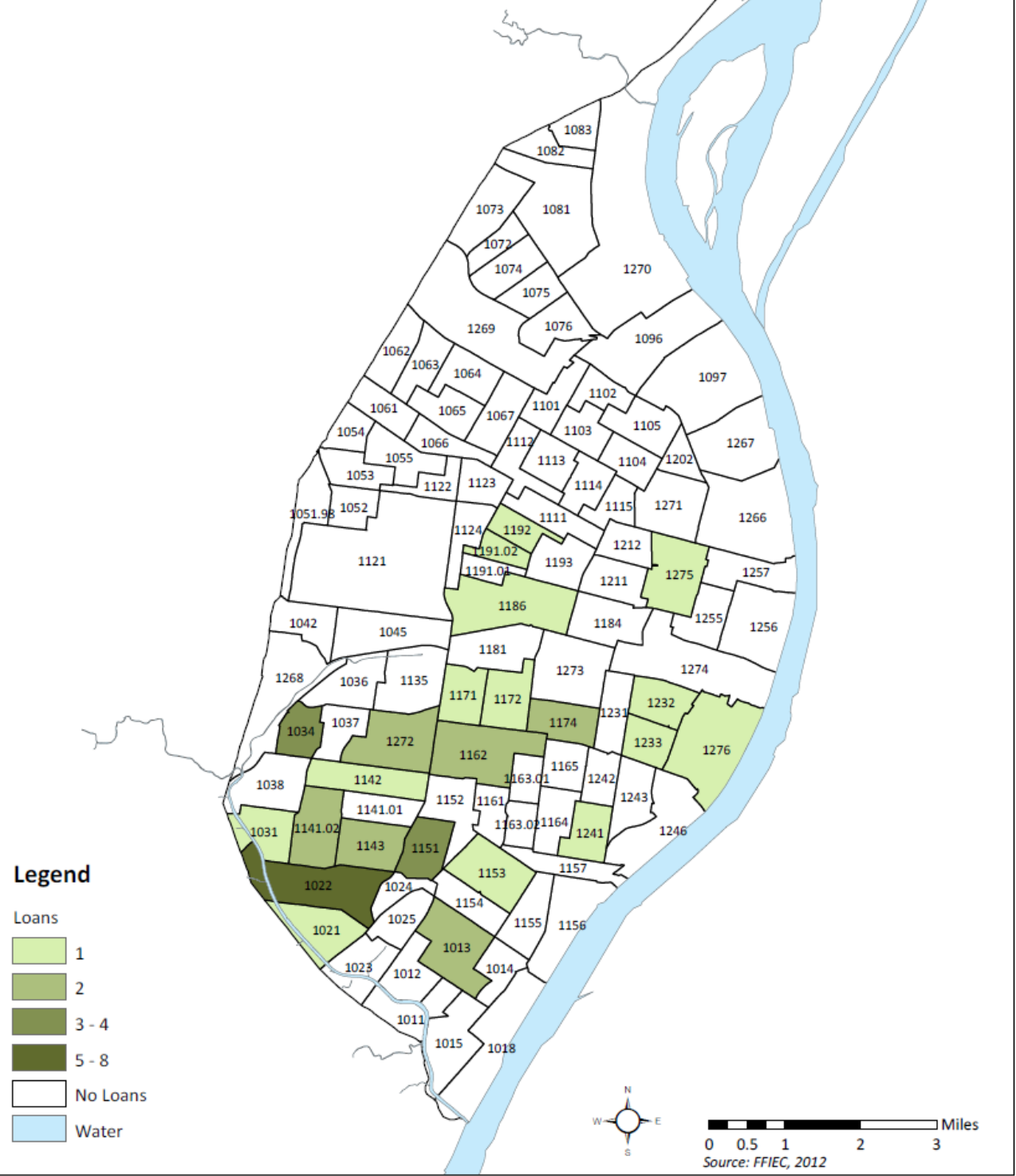
BMO Harris: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2008				
2009				
2010				
2011	27	178	\$3,393	\$35,622
2012	41	135	\$3,293	\$23,261
Total	68	313	\$6,686	\$58,883
Amount is represented in the thousands of dollars				

BMO Harris: 20 Year Summary						
	St. Louis City		MSA		City as Percent of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011	\$3,393	27	\$35,622	178	9.53%	15.17%
2012	\$3,293	41	\$23,261	135	14.16%	30.37%
Amount is represented in the thousands of dollars						

**BMO Harris Bank: Totals Loans by Amount
in the City of St. Louis
Total by Tract (Amt. in Thousands of Dollars)**



**BMO Harris Bank: Totals Loans
in the City of St. Louis
Total by Tract**

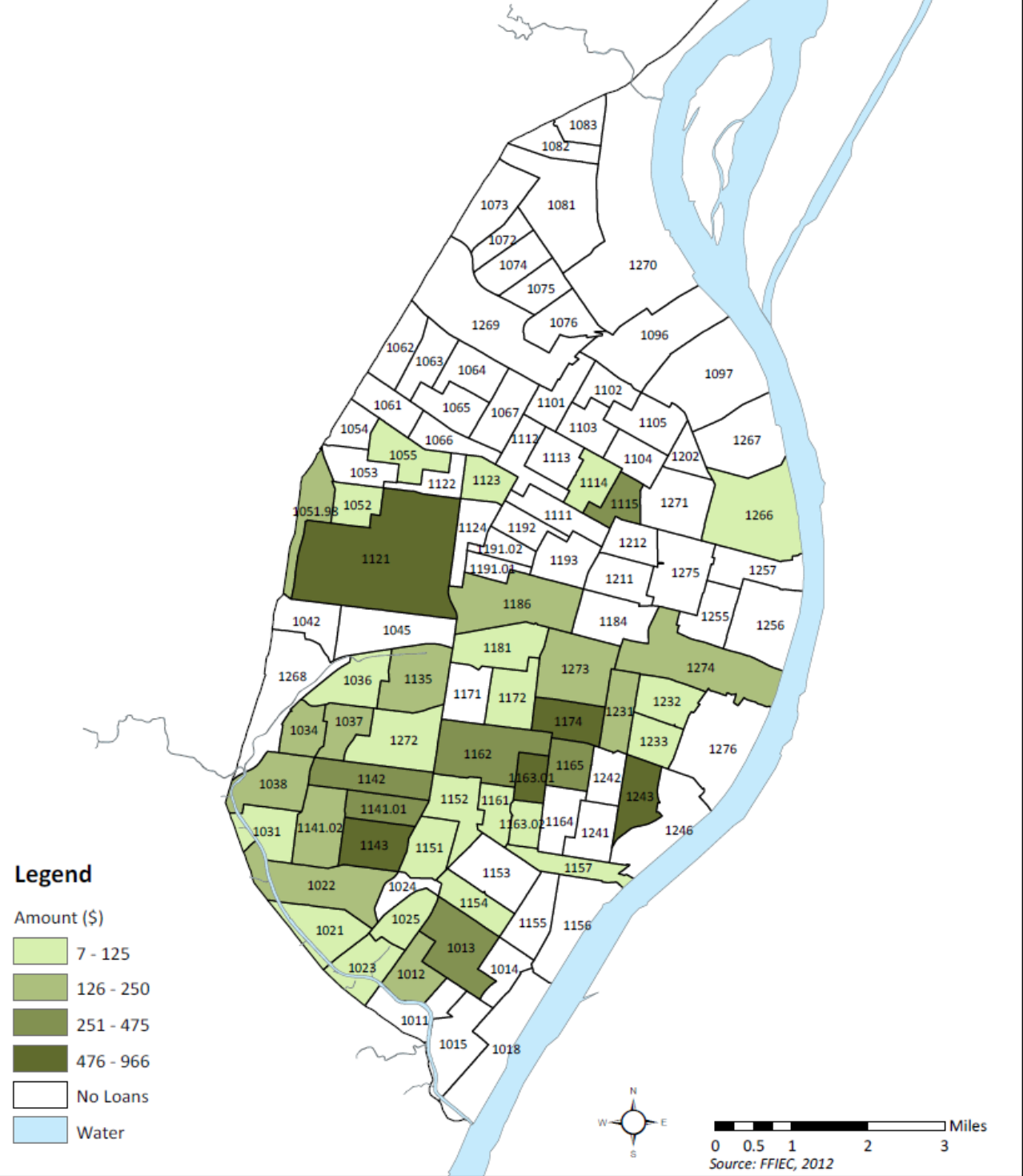


Commerce Bank

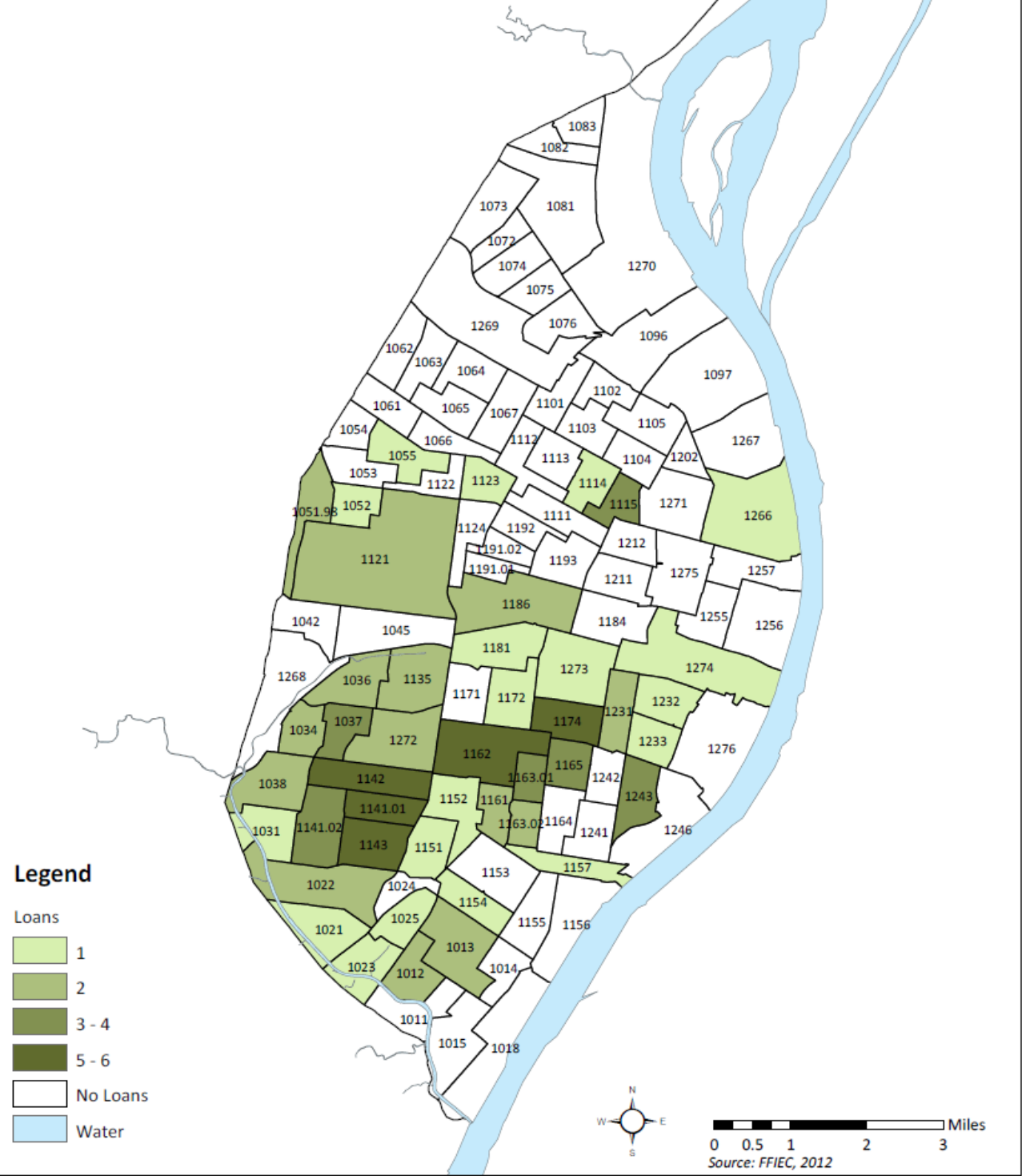
Commerce Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2008	84	729	\$7,490	\$69,356
2009	84	789	\$7,855	\$100,486
2010	88	662	\$7,647	\$88,994
2011	50	619	\$4,821	\$96,516
2012	95	1,088	\$9,375	\$148,521
Total	401	3,887	\$37,188	\$503,873
Amount is represented in 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
1992	\$1,937	163	\$37,155	1,234	5.21%	13.21%
1993						
1994	\$6,802	234	\$71,910	1,662	9.46%	14.08%
1995						
1996						
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%
Amount is represented in the thousands of dollars						

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



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

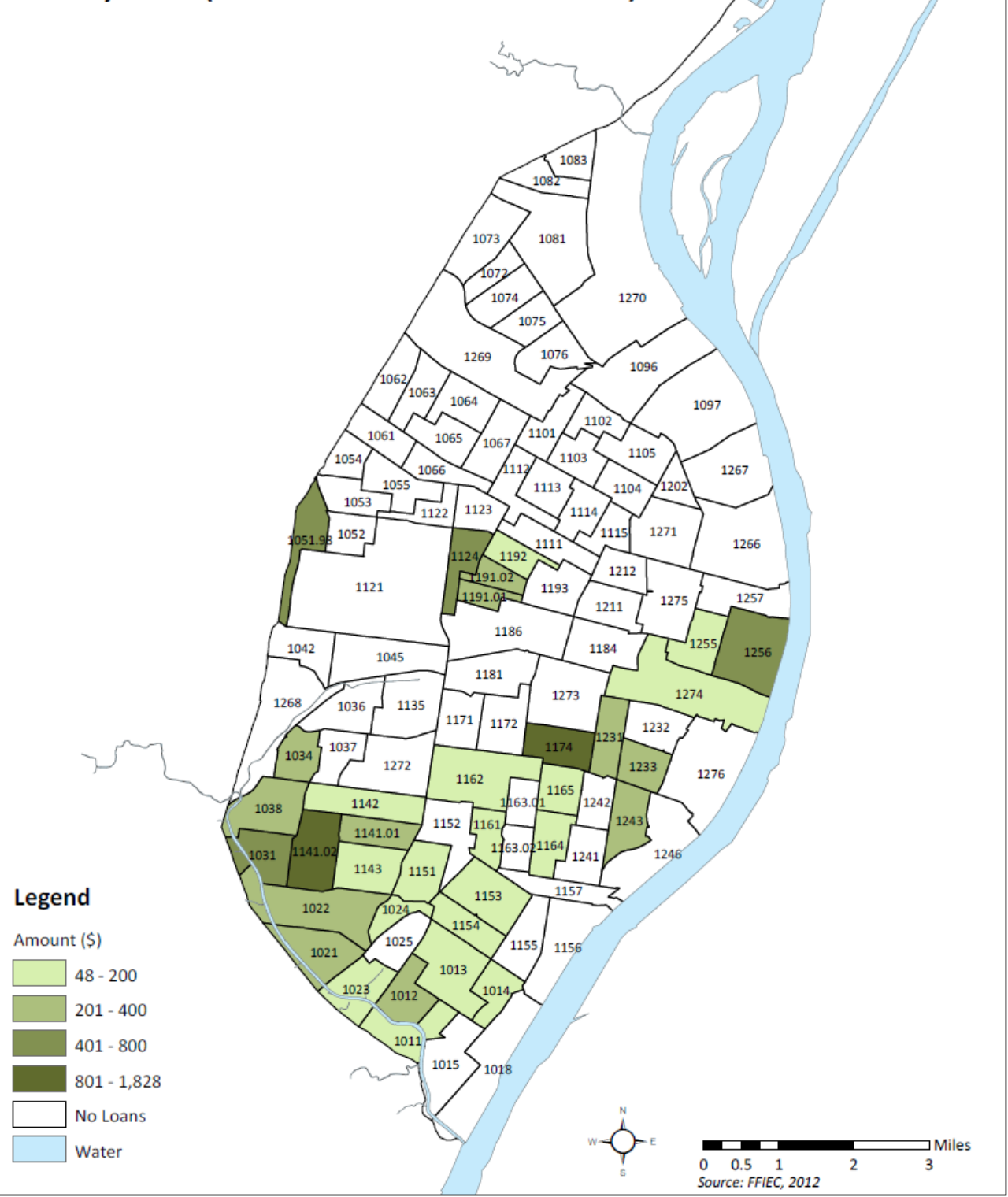


First Bank

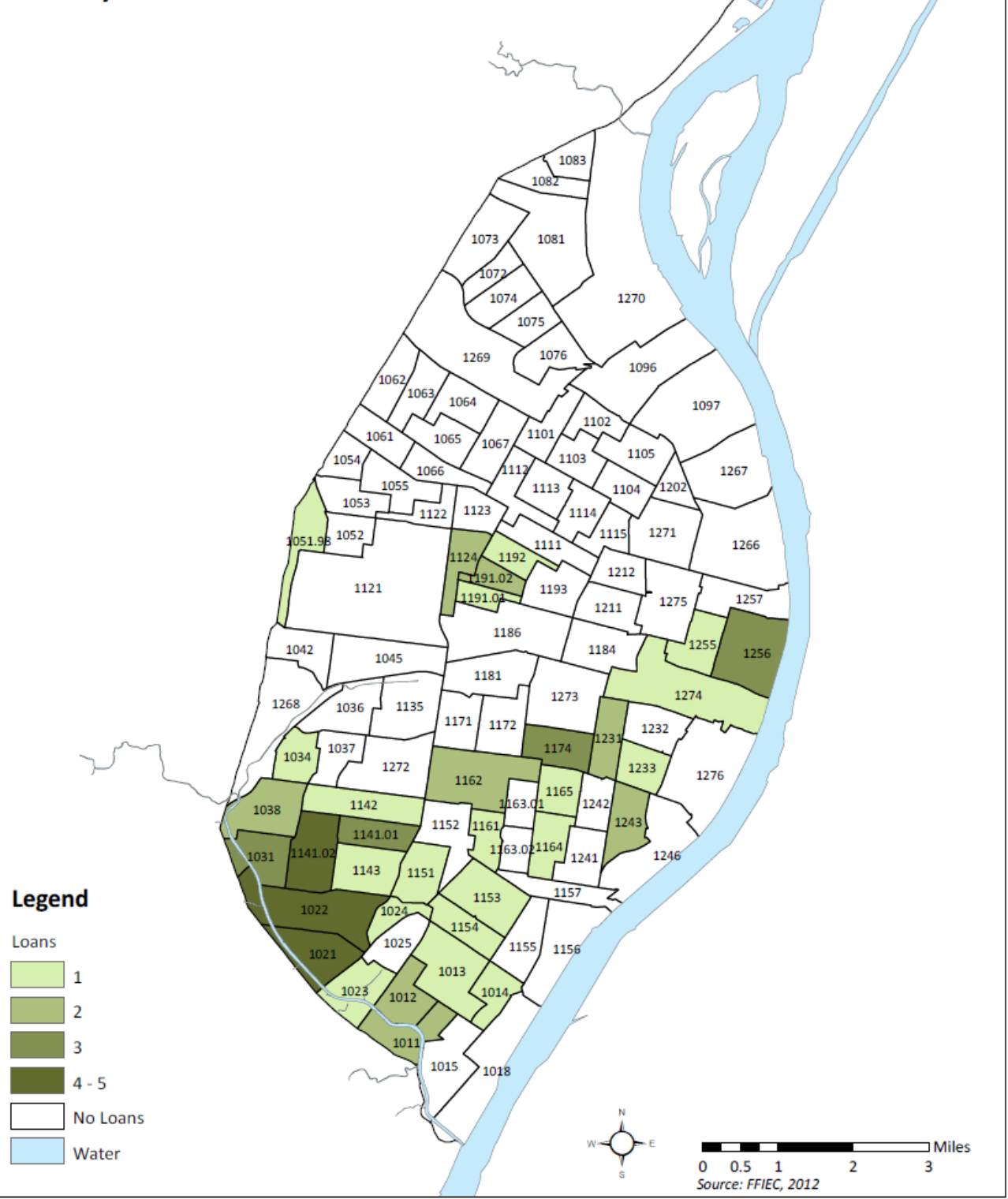
First Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2008	31	1,002	\$4,040	\$126,141
2009	67	1,203	\$18,228	\$197,156
2010	64	992	\$8,505	\$88,994
2011	36	631	\$4,108	\$94,956
2012	60	1032	\$10,061	\$169,641
Total	258	4860	\$44,942	\$676,888
Amount is represented in the thousands of dollars				

First Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1992						
1993						
1994						
1995						
1996						
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	1,126	4.34%	4.26%
2005	\$8,977	54	\$126,750	1,140	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	1,002	3.20%	3.09%
2009	\$18,228	67	\$197,156	1,203	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	1032	5.93%	5.81%
Amount is represented in the thousands of dollars						

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



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



Jefferson Bank

Jefferson Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2008	24	98	\$3,024	\$17,347
2009	9	70	\$1,214	\$5,124
2010	3	14	\$176	\$1,257
2011	1	2	\$103	\$186
2012	0	7	\$0	\$657
Total	52	249	\$6,307	\$30,545
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
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007	\$1,790	15	\$6,631	65	26.99%	23.08%
2008	\$3,024	24	\$17,347	98	17.43%	24.49%
2009	\$1,214	9	\$5,124	70	23.69%	12.86%
2010	\$176	3	\$1,257	14	14.00%	21.43%
2011	\$103	1	\$186	2	55.38%	50.00%
2012	\$0	0	\$657	7	0.00%	0.00%
Amount is represented in the thousands of dollars						

Jefferson Bank: Totals Loans by Amount
in the City of St. Louis
Total by Tract (Amt. in Thousands of Dollars)

No Loans Originated in the City of St. Louis in 2012

Legend

Amount (\$)
No Loans
Water



0 0.5 1 2 3 Miles
Source: FFIEC, 2012

Jefferson Bank: Totals Loans
in the City of St. Louis
Total by Tract

No Loans Originated in the City of St. Louis in 2012

Legend

Loans
No Loans
Water



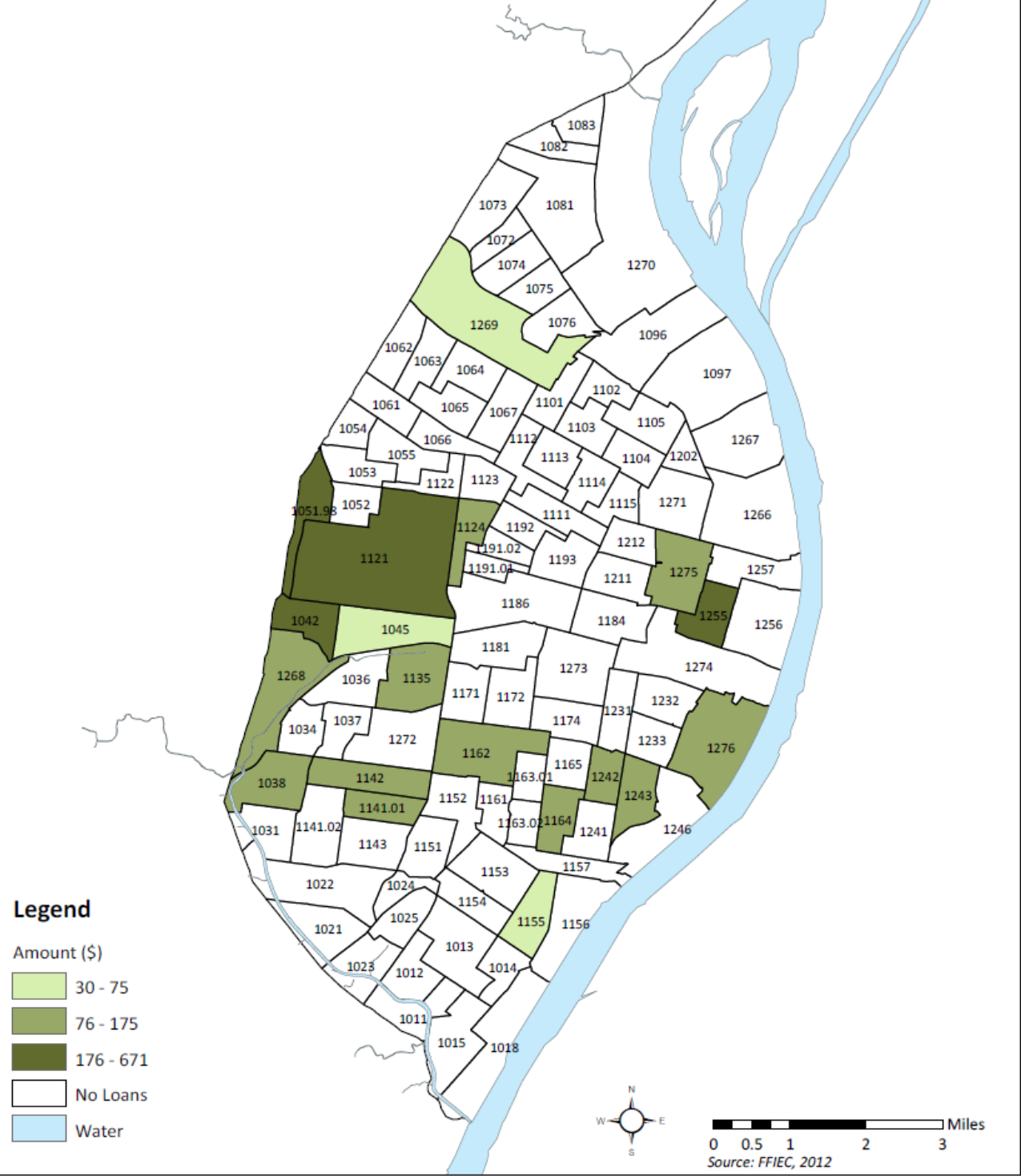
0 0.5 1 2 3 Miles
Source: FFIEC, 2012

Lindell Bank

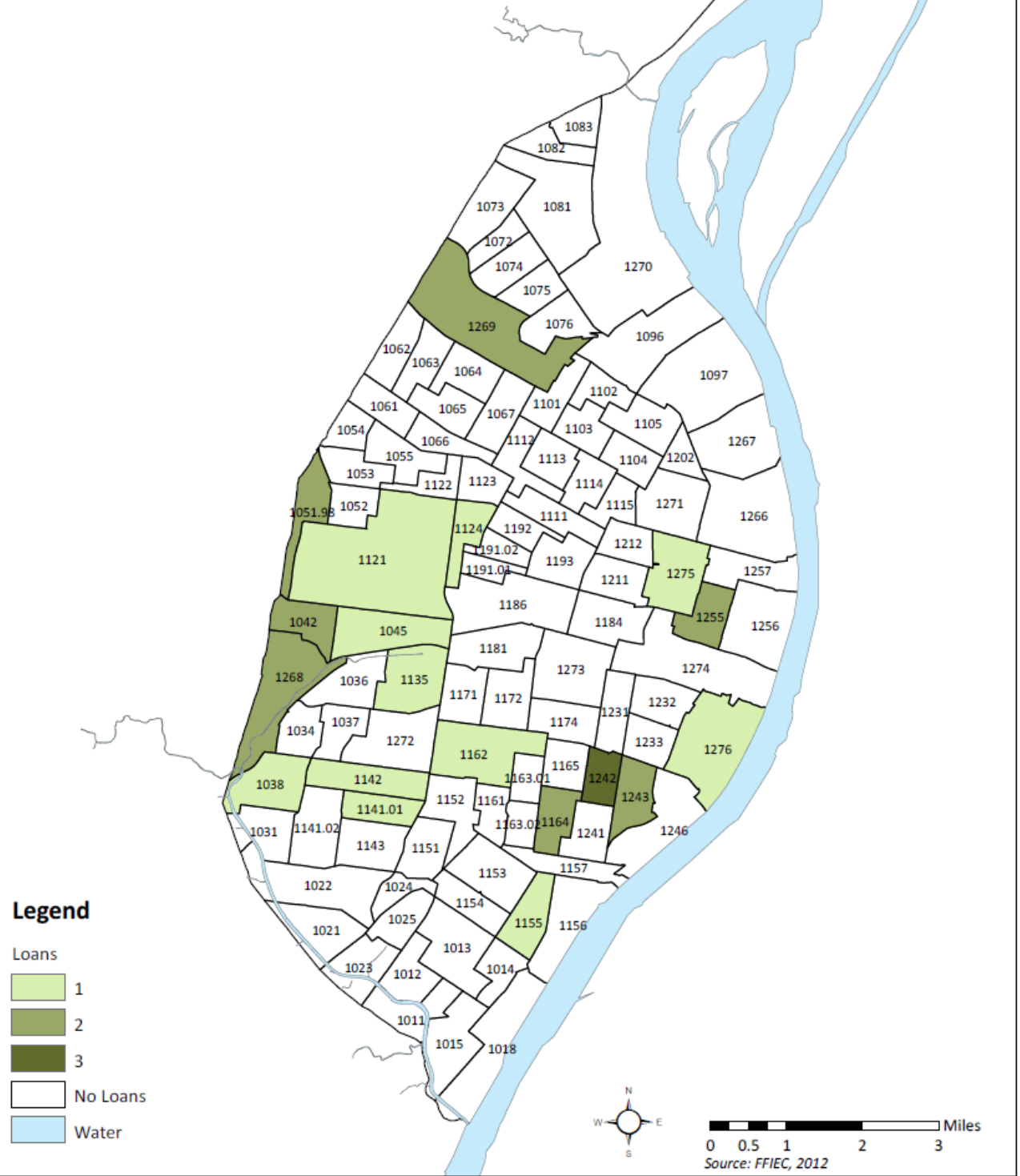
Lindell Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2008	103	189	\$8,085	\$15,967
2009	31	91	\$2,488	\$7,550
2010	22	78	\$2,639	\$7,367
2011	24	103	\$1,675	\$8,350
2012	28	124	\$3,459	\$17,392
Total	208	585	\$18,346	\$56,626
Amount is represented in the thousands of dollars				

Lindell Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1992	\$4,590	102	\$11,597	199	39.58%	51.26%
1993						!
1994	\$1,416	43	\$4,740	72	29.87%	59.72%
1995	\$928	30	\$3,460	67	26.82%	44.78%
1996	\$1,003	27	\$3,233	52	31.02%	51.92%
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%
Amount is represented in the thousands of dollars						

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



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

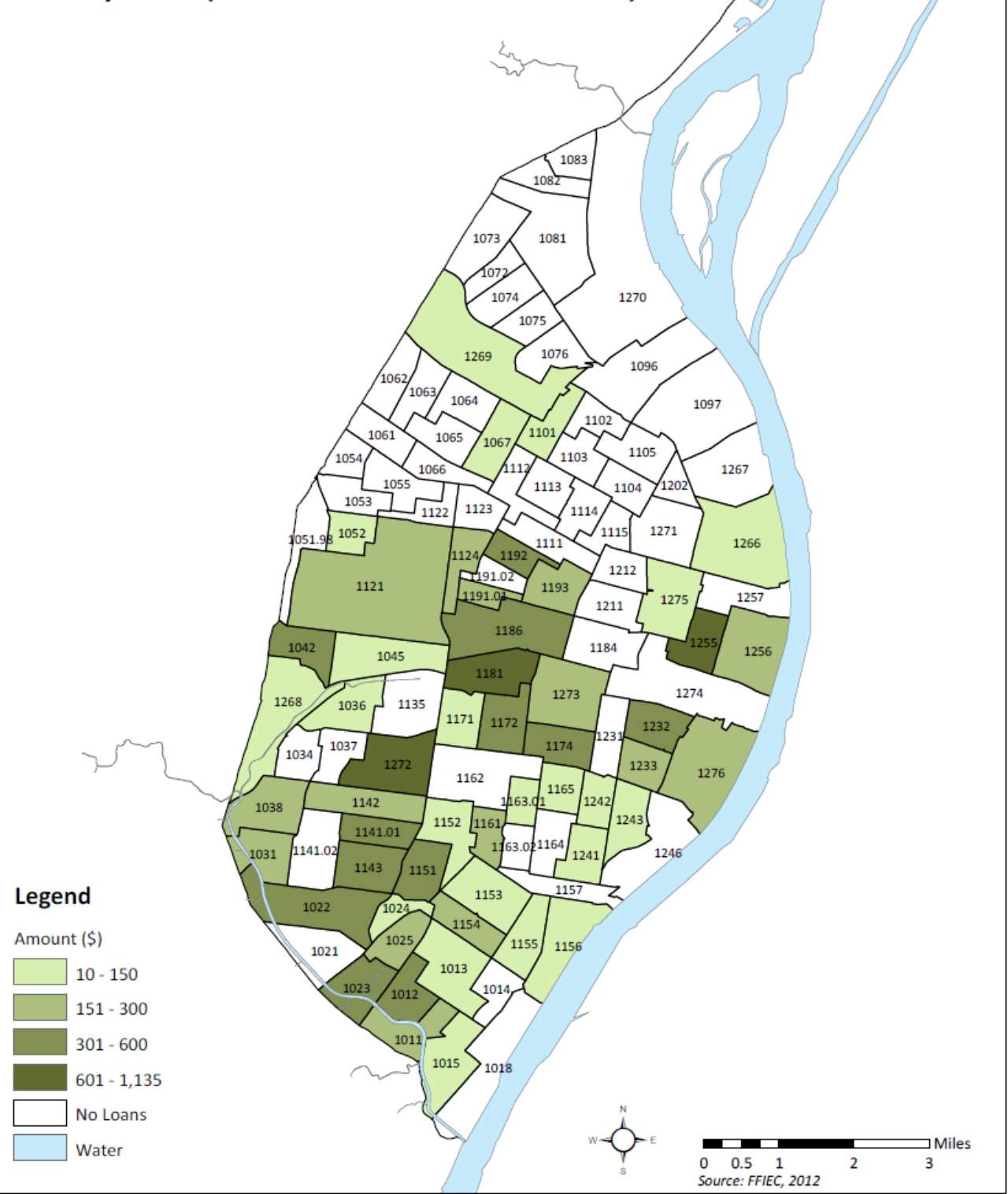


PNC Bank

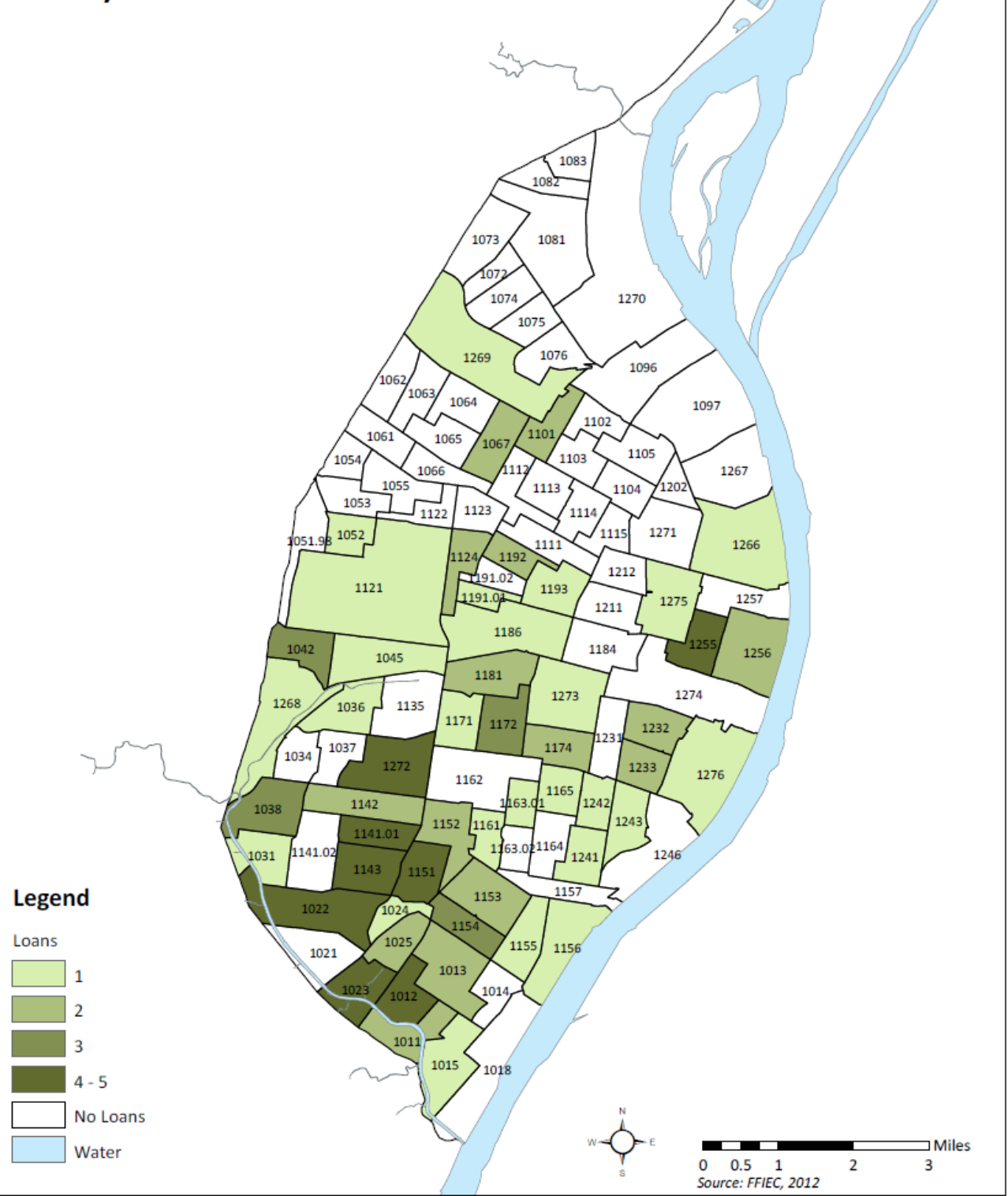
PNC Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2008	197	1,142	\$36,236	\$202,041
2009	125	1,079	\$18,317	\$193,630
2010	108	744	\$14,742	\$126,457
2011	85	641	\$11,205	\$106,993
2012	102	1,001	\$12,531	\$170,713
Total	617	4,607	\$93,031	\$799,834
Amount is represented in the thousands of dollars				

PNC Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1992						
1993						
1994						
1995						
1996						
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	1,001	7.34%	10.19%
Amount is represented in the thousands of dollars						

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



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

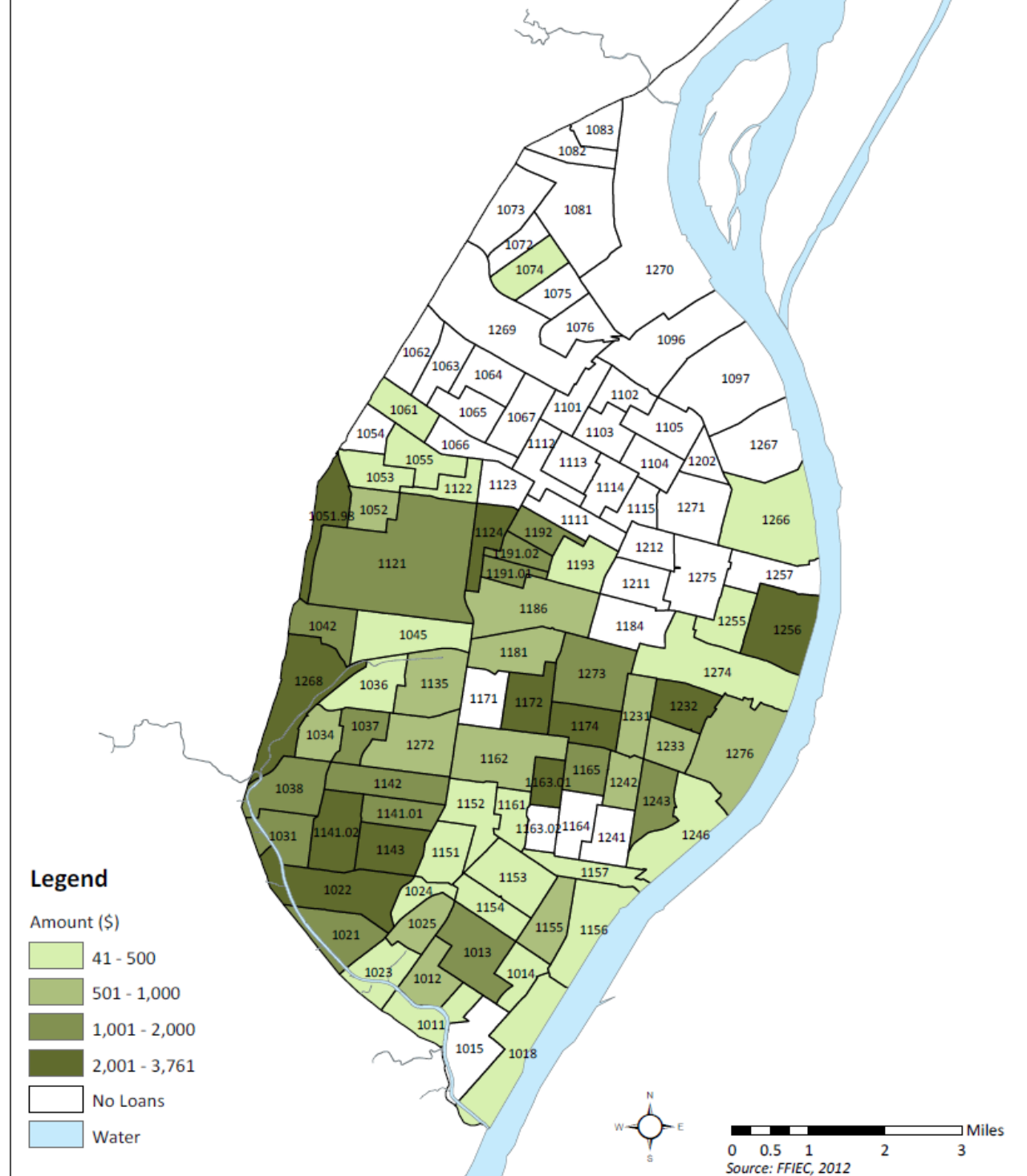


Pulaski Bank

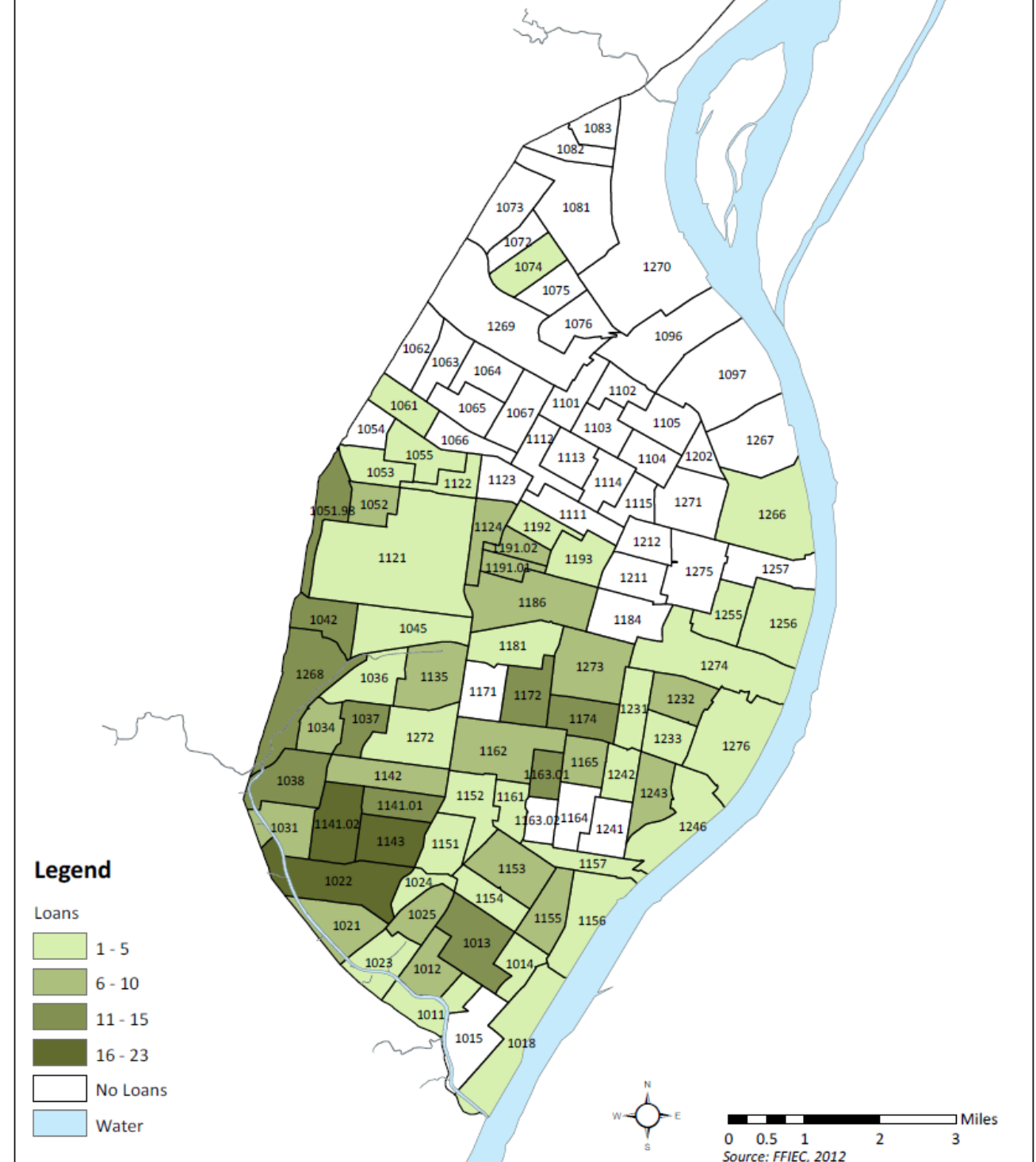
Pulaski Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2008	730	5,115	\$102,234	\$854,040
2009	945	7,355	\$137,689	\$1,237,172
2010	657	5,802	\$94,615	\$1,039,608
2011	336	3,912	\$47,002	\$660,095
2012	437	4,930	\$63,130	\$850,291
Total	3,105	27,114	\$444,670	\$4,641,206
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
1991						
1992						
1993						
1994						
1995						
1996						
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%
Amount is represented in the thousands of dollars						

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



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

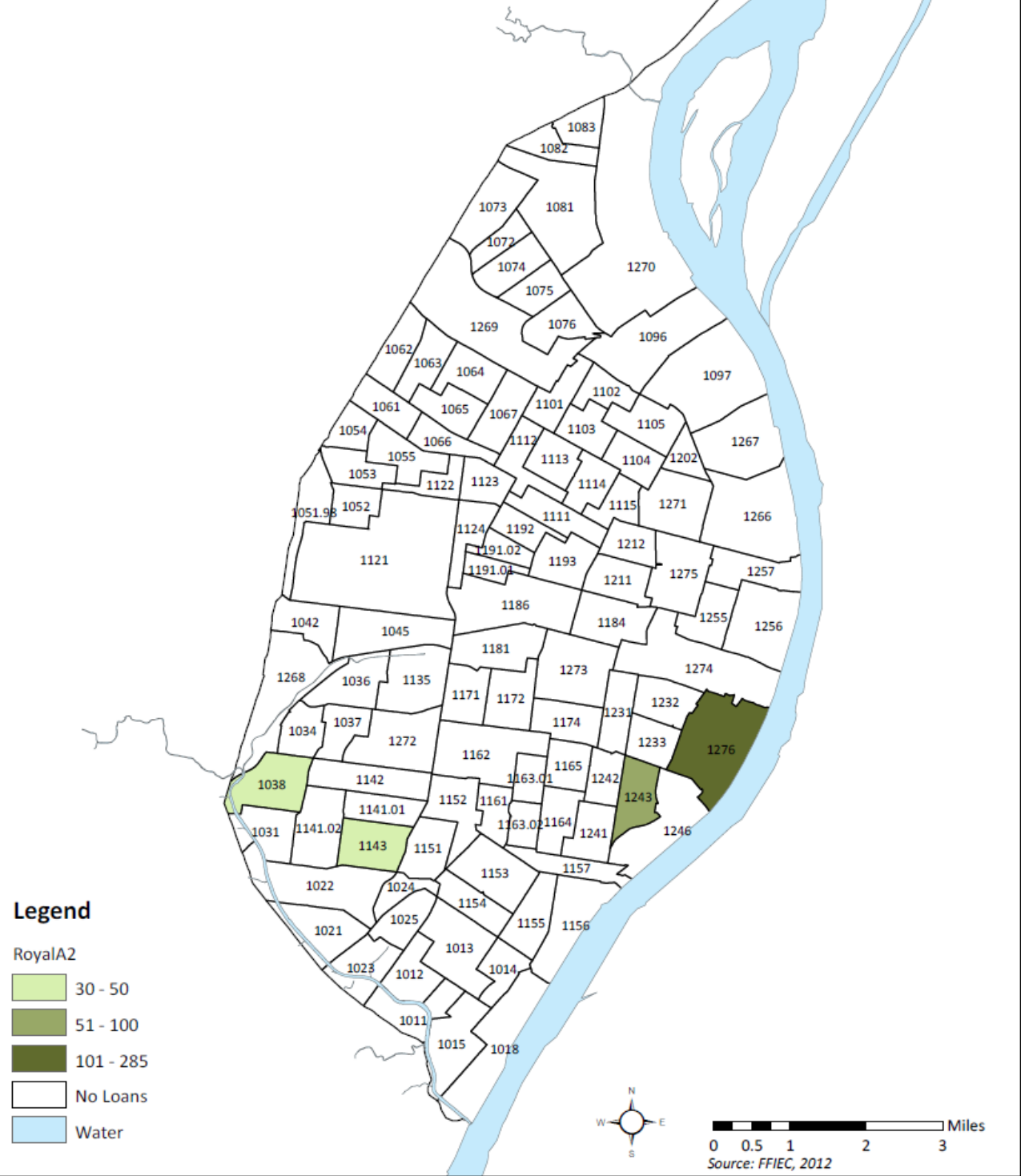


Royal Bank

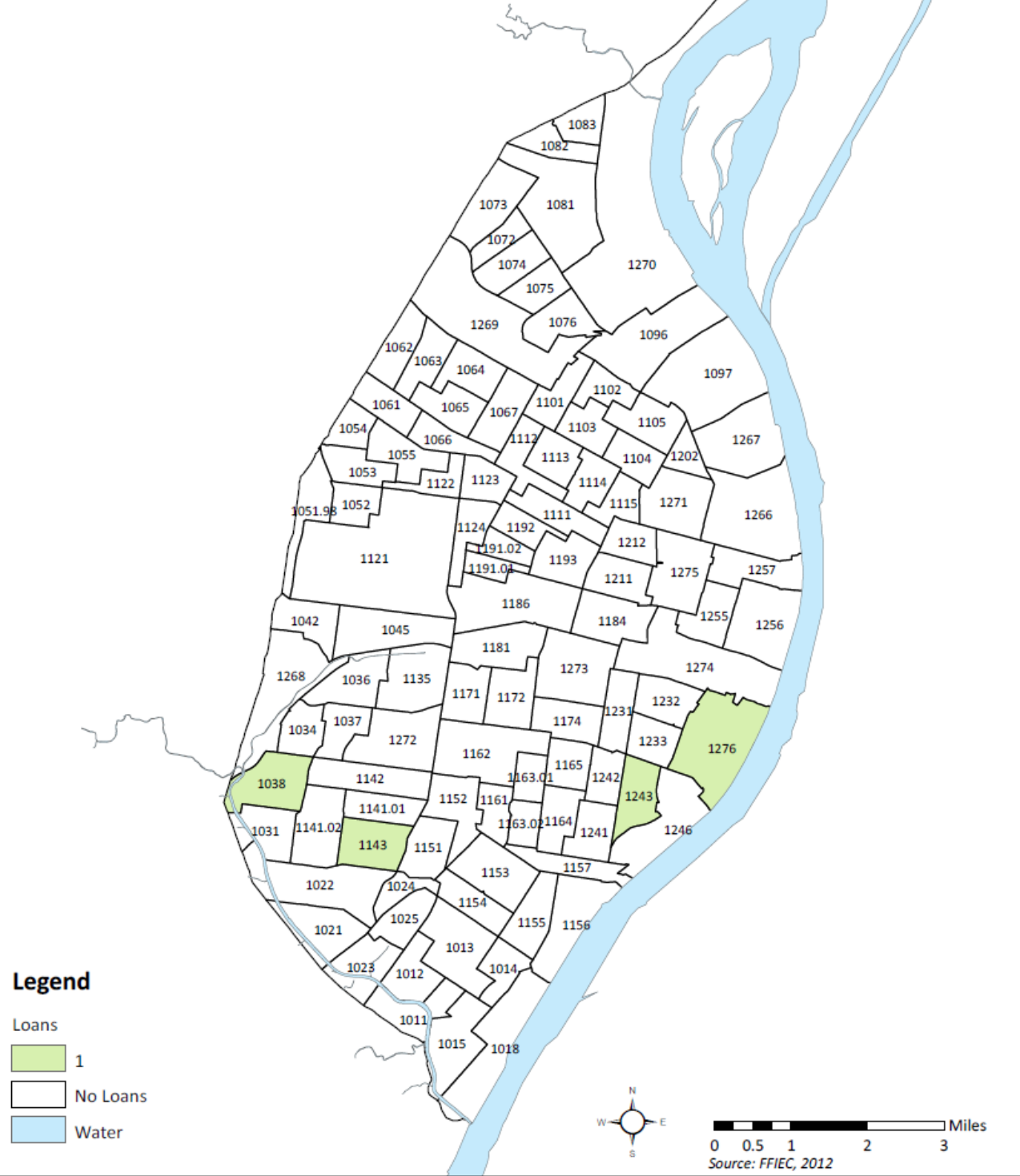
Royal Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2008	6	32	\$2,932	\$15,129
2009	8	22	\$1,191	\$4,098
2010	3	20	\$159	\$5,210
2011	3	29	\$5,036	\$14,726
2012	4	21	\$439	\$4,149
Total	24	124	\$9,757	\$43,312
Amount is represented in the thousands of dollars				

Royal Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1992						
1993						
1994						
1995						
1996						
1997						
1998	\$170	2	\$6,665	62	2.55%	3.23%
1999	\$329	16	\$4,526	66	7.27%	24.24%
2000	\$606	8	\$3,570	42	16.97%	19.05%
2001	\$177	3	\$9,405	57	1.88%	5.26%
2002	\$1,925	23	\$14,364	81	13.40%	28.40%
2003	\$2,880	12	\$15,101	31	19.07%	38.71%
2004	\$1,513	8	\$15,181	42	9.97%	19.05%
2005	\$11,506	19	\$19,411	69	59.28%	27.54%
2006	\$2,978	11	\$12,108	37	24.60%	29.73%
2007	\$24,091	10	\$31,556	60	76.34%	16.67%
2008	\$2,932	6	\$15,129	32	19.38%	18.75%
2009	\$1,191	8	\$4,098	22	29.06%	36.36%
2010	\$159	3	\$5,210	20	3.05%	15.00%
2011	\$5,036	3	\$14,726	29	34.20%	10.34%
2012	\$439	4	\$4,149	21	10.58%	19.05%
Amount is represented in the thousands of dollars						

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



**Royal Bank: Totals 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
2008	102	102	\$11,248	\$11,248
2009	31	309	\$1,445	\$34,765
2010	14		\$1,081	
2011	9	112	\$1,183	\$19,966
2012	10	156	\$1,274	\$25,701
Total	166	679	\$16,231	\$91,680
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
1992	\$1,016	60	\$22,155	572	4.59%	10.49%
1993	\$1,616	188	\$18,463	1,298	8.75%	14.48%
1994	\$2,600	318	\$17,432	2,074	14.92%	15.33%
1995	\$1,320	251	\$15,809	2,352	8.35%	10.67%
1996	\$853	167	\$13,803	1,942	6.18%	8.60%
1997	\$835	173	\$13,807	1,945	6.05%	8.89%
1998	\$1,300	178	\$14,149	1,913	9.19%	9.30%
1999	\$841	156	\$9,429	1,409	8.92%	11.07%
2000	\$3,659	156	\$25,682	1,461	14.25%	10.68%
2001	\$3,811	143	\$38,300	1,207	9.95%	11.85%
2002	\$5,016	121	\$27,599	879	18.17%	13.77%
2003	\$3,709	174	\$41,722	992	8.89%	17.54%
2004	\$1,838	93	\$22,272	950	8.25%	9.79%
2005	\$2,102	97	\$18,986	931	11.07%	10.42%
2006	\$1,803	138	\$16,867	680	10.69%	20.29%
2007	\$521	38	\$8,876	363	5.87%	10.47%
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	\$0	0	100.00%	100.00%
2011	\$1,183	9	\$19,966	112	5.93%	8.04%
2012	\$1,274	10	\$25,701	156	4.96%	6.41%
Amount is represented in the thousands of dollars						

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

Legend

Amount (\$)

- 2 - 90
- 91 - 180
- 181 - 271
- No Loans
- Water

0 0.5 1 2 3 Miles

Source: FFIEC, 2012

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

Legend

- Loans
- 1
- No Loans
- Water

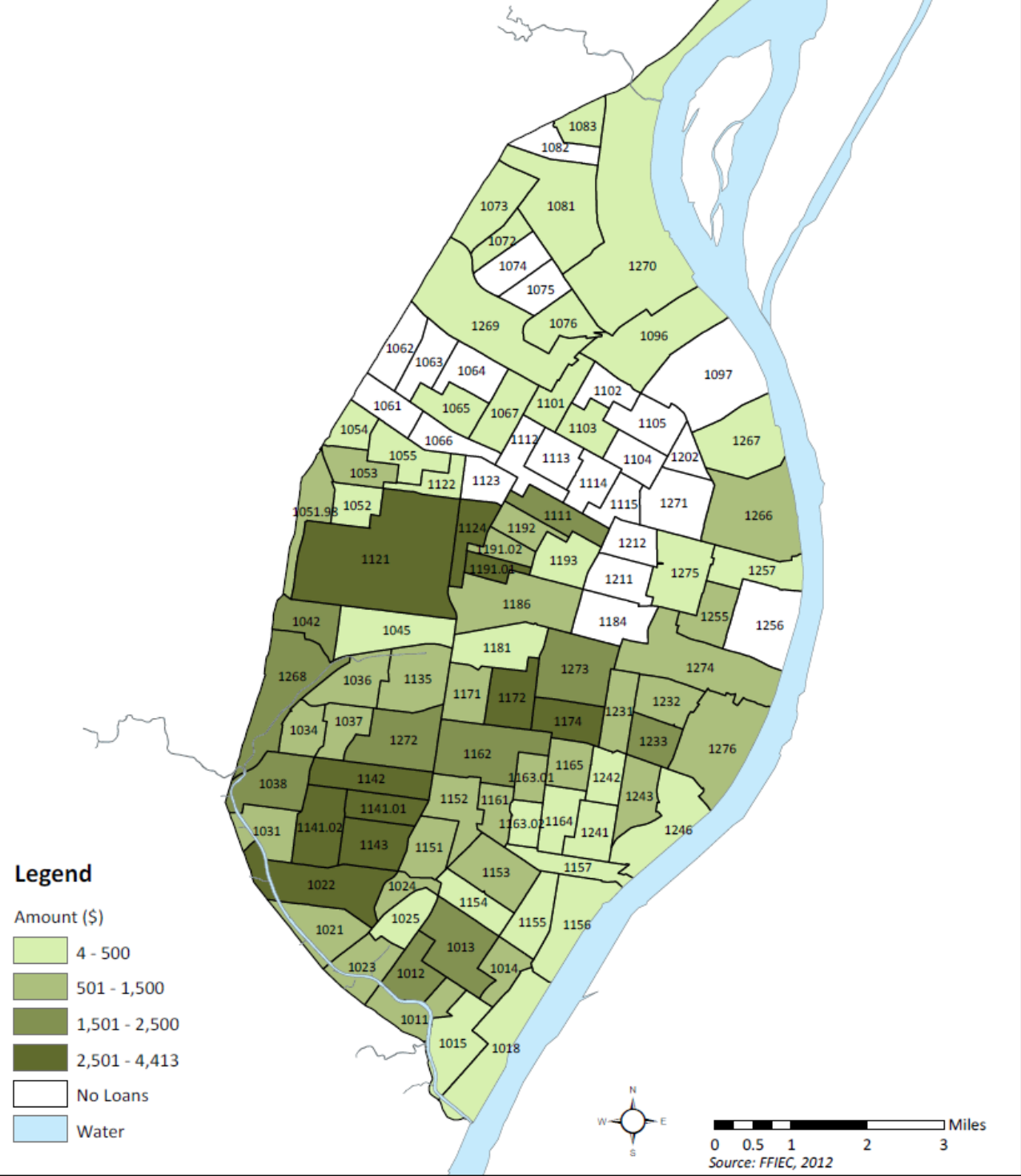
0 0.5 1 2 3 Miles
Source: FFIEC, 2012

US BANK

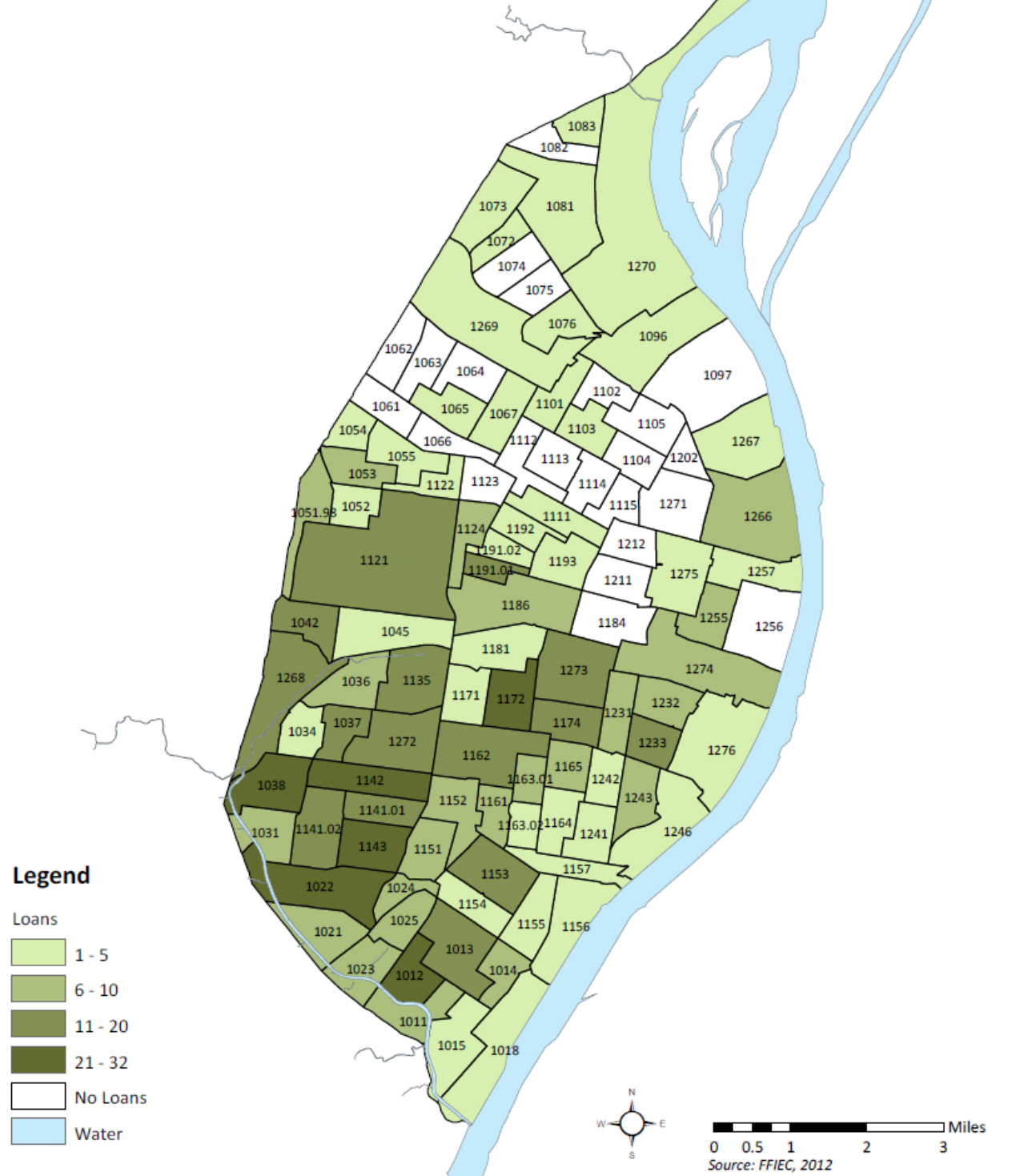
US Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2008	593	6,027	\$80,566	\$947,659
2009	816	8,590	\$134,623	\$1,556,237
2010	831	9,103	\$129,196	\$1,617,148
2011	566	6,742	\$85,240	\$1,133,156
2012	643	8,225	\$85,374	\$1,401,104
Total	3,449	38,687	\$514,999	\$6,655,304
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
1992	\$12,532	339	\$132,923	1,941	9.43%	17.47%
1993	\$20,066	423	\$239,758	3,122	8.37%	13.55%
1994	\$18,560	446	\$379,379	4,859	4.89%	9.18%
1995	\$19,877	421	\$374,728	4,424	5.30%	9.52%
1996	\$26,477	523	\$482,845	5,326	5.48%	9.82%
1997	\$26,691	530	\$475,251	5,293	5.62%	10.01%
1998	\$47,576	775	\$792,251	7,870	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	1,062	\$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%
Amount is represented in the thousands of dollars						

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

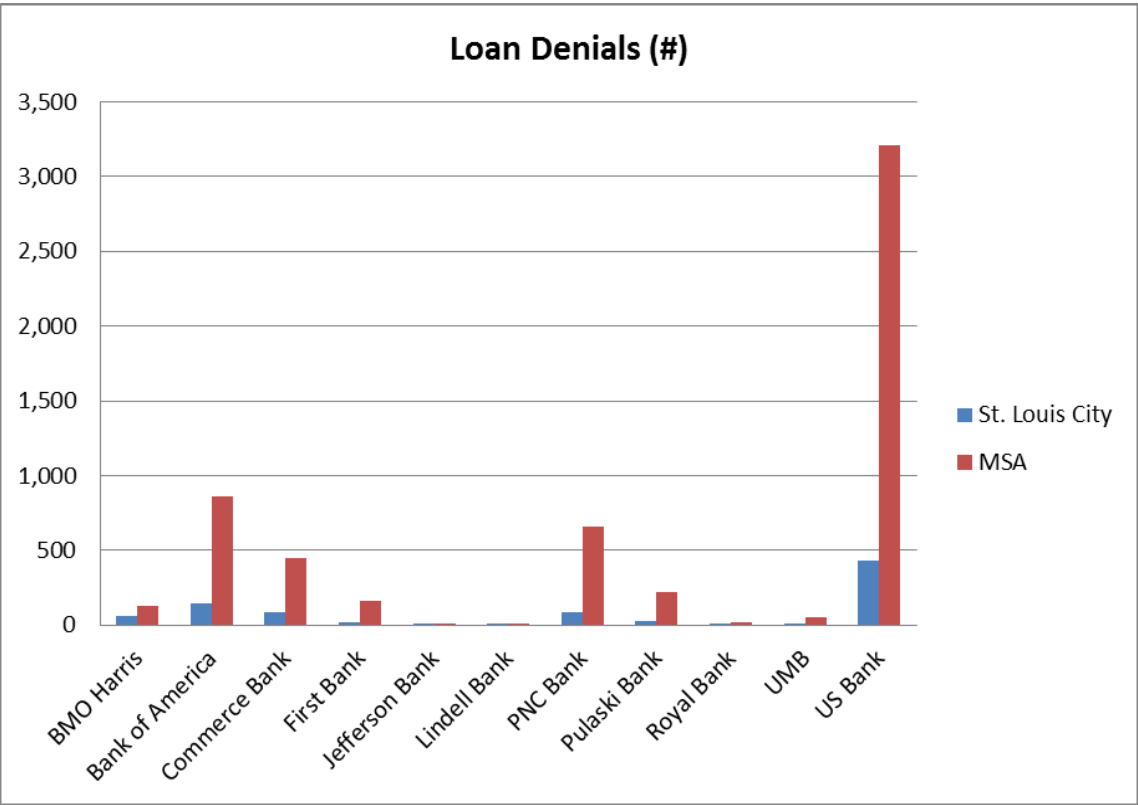


**US Bank: Totals Loans
in the City of St. Louis
Total by Tract**



Loan Denials-City and MSA Totals

Loan Denials			
Institution	# City	# MSA	% of City Denials
BMO Harris	60	126	47.6%
Bank of America	141	858	16.4%
Commerce Bank	87	448	19.4%
First Bank	15	158	9.5%
Jefferson Bank	1	5	20.0%
Lindell Bank	2	7	28.6%
PNC Bank	85	661	12.9%
Pulaski Bank	25	220	11.4%
Royal Bank	2	16	12.5%
UMB	9	55	16.4%
US Bank	433	3,212	13.5%
TOTALS	860	5,766	14.9%



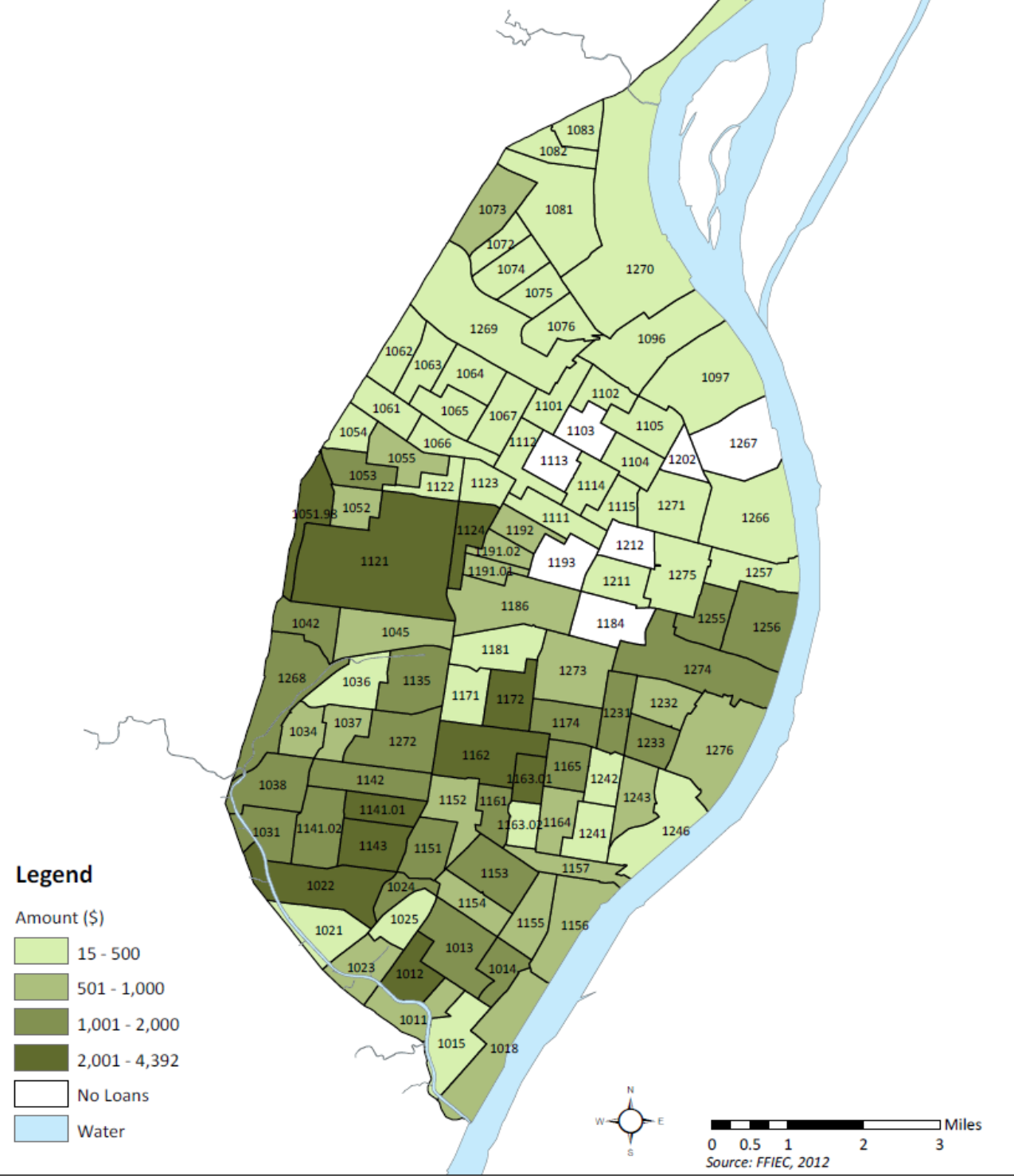
Home Purchase – Loan Application Denied						
	St. Louis City		MSA		City as Percent of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
BMO Harris	411	3	1,984	16	20.7%	18.8%
Bank of America	2,082	16	22,125	143	9.4%	11.2%
Commerce Bank	892	9	3,301	36	27.0%	25.0%
First Bank	132	2	4,039	26	3.3%	7.7%
Jefferson Bank	0	0	200	1	0.0%	0.0%
Lindell Bank	15	1	251	4	6.0%	25.0%
PNC Bank	2,068	20	19,488	134	10.6%	14.9%
Pulaski Bank	1,359	9	12,250	97	11.1%	9.3%
Royal Bank	0	0	626	3	0.0%	0.0%
UMB	81	1	1,410	6	5.7%	16.7%
US Bank	3,231	37	38,425	276	8.4%	13.4%
TOTALS	10,271	98	104,099	742	9.9%	13.2%

Refinancing – Loan Application Denied						
	St. Louis City		MSA		City as Percent of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
BMO Harris	5,615	56	12,684	107	44.3%	52.3%
Bank of America	15,770	119	120,031	683	13.1%	17.4%
Commerce Bank	3,175	43	23,806	246	13.3%	17.5%
First Bank	1,504	11	21,677	117	6.9%	9.4%
Jefferson Bank	0	0	187	3	0.0%	0.0%
Lindell Bank	65	1	220	3	29.5%	33.3%
PNC Bank	4,460	42	74,473	418	6.0%	10.0%
Pulaski Bank	2,399	16	22,914	121	10.5%	13.2%
Royal Bank	1,450	1	4,094	12	35.4%	8.3%
UMB	1,457	7	5,748	37	25.3%	18.9%
US Bank	37,778	341	374,831	2,595	10.1%	13.1%
TOTALS	73,673	637	660,665	4,342	11.2%	14.7%

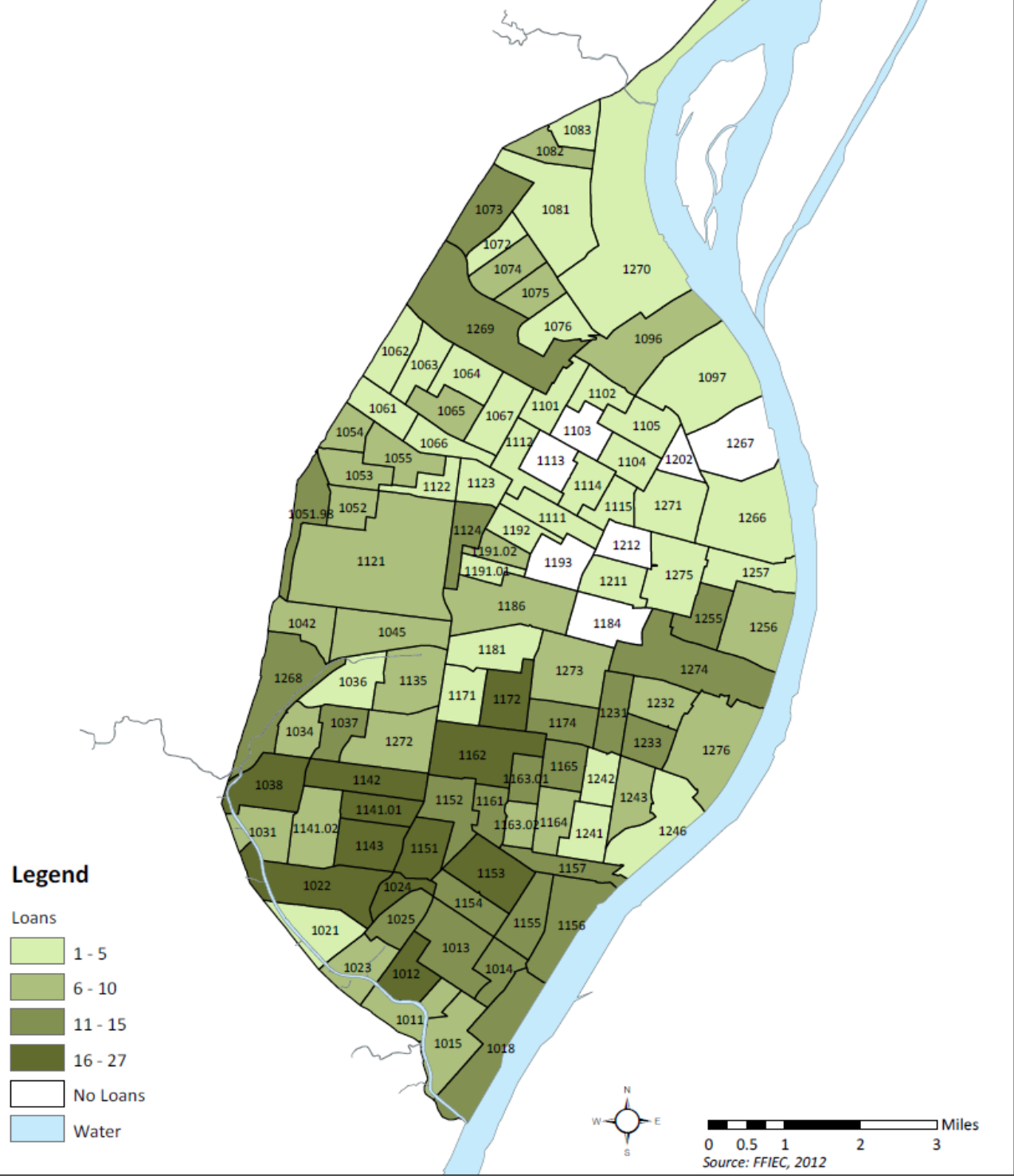
Home Improvement – Loan Application Denied						
	St. Louis City		MSA		City as Percent of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
BMO Harris	10	1	154	3	6.5%	33.3%
Bank of America	135	6	955	32	14.1%	18.8%
Commerce Bank	871	35	3,830	166	22.7%	21.1%
First Bank	70	2	431	15	16.2%	13.3%
Jefferson Bank	55	1	55	1	100.0%	100.0%
Lindell Bank	0	0	0	0	N/A	N/A
PNC Bank	975	23	4,409	109	22.1%	21.1%
Pulaski Bank	0	0	525	2	0.0%	0.0%
Royal Bank	338	1	338	1	100.0%	100.0%
UMB	5	1	96	12	5.2%	8.3%
US Bank	1,441	55	13,770	341	10.5%	16.1%
TOTALS	3,900	125	24,563	682	15.9%	18.3%

Totals: All Loan Types – Loan Application Denied						
	St. Louis City		MSA		City as Percent of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
BMO Harris	6,036	60	14,822	126	40.7%	47.6%
Bank of America	17,987	141	143,111	858	12.6%	16.4%
Commerce Bank	4,938	87	30,937	448	16.0%	19.4%
First Bank	1,706	15	26,147	158	6.5%	9.5%
Jefferson Bank	55	1	442	5	12.4%	20.0%
Lindell Bank	80	2	471	7	17.0%	28.6%
PNC Bank	7,503	85	98,370	661	7.6%	12.9%
Pulaski Bank	3,758	25	35,689	220	10.5%	11.4%
Royal Bank	1,788	2	5,058	16	35.3%	12.5%
UMB	1,543	9	7,254	55	21.3%	16.4%
US Bank	42,450	433	427,026	3,212	9.9%	13.5%
TOTALS	87,844	860	789,327	5,766	11.1%	14.9%

**Loan Denials by Amount
in the City of St. Louis
Total by Tract (Amt. 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
BMO Harris	411	3	1,266	10	37	1	270	2			1,984	16
Bank of America	2,082	16	12,712	75	6,945	48			386	4	22,125	143
Commerce Bank	892	9	1,967	19	136	3	306	5			3,301	36
First Bank	132	2	1,953	10	943	7	240	2	771	5	4,039	26
Jefferson Bank					200	1					200	1
Lindell Bank	15	1	26	1	210	2					251	4
PNC Bank	2,068	20	9,779	62	5,244	36	2,328	15	69	1	19,488	134
Pulaski Bank	1,359	9	6,247	45	1,975	14	2,606	28	63	1	12,250	97
Royal Bank			626	3							626	3
UMB	81	1	1,130	3	199	2					1,410	6
US Bank	3,231	37	24,355	143	6,436	50	2,348	31	2,055	15	38,425	276
TOTALS	10,271	98	60,061	371	22,325	164	8,098	83	3,344	26	104,099	742

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
BMO Harris	10	1			144	2					154	3
Bank of America	135	6	514	16	256	9			50	1	955	32
Commerce Bank	871	35	1,827	63	620	32	512	36			3,830	166
First Bank	70	2	142	6	35	3	171	3	13	1	431	15
Jefferson Bank	55	1									55	1
Lindell Bank												
PNC Bank	975	23	1,584	40	479	19	1,202	24	169	3	4,409	109
Pulaski Bank			205	1	320	1					525	2
Royal Bank	338	1									338	1
UMB	5	1	91	11							96	12
US Bank	1,441	55	8,640	180	1,712	51	1,461	41	516	14	13,770	341
TOTALS	3,900	125	13,003	317	3,566	117	3,346	104	748	19	24,563	682

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
BMO Harris	5,615	56	4,794	35	960	7	1,129	7	186	2	12,684	107
Bank of America	15,770	119	75,711	387	25,498	154			3,052	23	120,031	683
Commerce Bank	3,175	43	14,154	113	1,969	28	4,433	61	75	1	23,806	246
First Bank	1,504	11	11,084	54	5,257	27	1,844	11	1,988	14	21,677	117
Jefferson Bank			108	2					79	1	187	3
Lindell Bank	65	1			155	2					220	3
PNC Bank	4,460	42	44,170	212	15,762	85	6,360	52	3,721	27	74,473	418
Pulaski Bank	2,399	16	12,674	60	4,536	26	2,585	16	720	3	22,914	121
Royal Bank	1,450	1	2,644	11							4,094	12
UMB	1,457	7	3,181	21	875	6	235	3			5,748	37
US Bank	37,778	341	210,793	1,414	63,969	437	41,218	291	21,073	112	374,831	2,595
TOTALS	73,673	637	379,313	2,309	118,981	772	57,804	441	30,894	183	660,665	4,342

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
BMO Harris	6,036	60	6,060	45	1,141	10	1,399	9	186	2	14,822	126
Bank of America	17,987	141	88,937	478	32,699	211			3,488	28	143,111	858
Commerce Bank	4,938	87	17,948	195	2,725	63	5,251	102	75	1	30,937	448
First Bank	1,706	15	13,179	70	6,235	37	2,255	16	2,772	20	26,147	158
Jefferson Bank	55	1	108	2	200	1			79	1	442	5
Lindell Bank	80	2	26	1	365	4					471	7
PNC Bank	7,503	85	55,533	314	21,485	140	9,890	91	3,959	31	98,370	661
Pulaski Bank	3,758	25	19,126	106	6,831	41	5,191	44	783	4	35,689	220
Royal Bank	1,788	2	3,270	14							5,058	16
UMB	1,543	9	4,402	35	1,074	8	235	3			7,254	55
US Bank	42,450	433	243,788	1,737	72,117	538	45,027	363	23,644	141	427,026	3,212
TOTALS	87,844	860	452,377	2,997	144,872	1,053	69,248	628	34,986	228	789,327	5,766

Percentage of Applications Denied						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	MSA
BMO Harris	51.7%	28.8%	43.5%	40.9%	40.0%	39.1%
Bank of America	21.5%	17.1%	17.8%	N/A	21.4%	18.0%
Commerce Bank	42.4%	21.3%	19.5%	33.8%	6.3%	25.4%
First Bank	17.4%	10.3%	9.7%	14.8%	18.5%	11.6%
Jefferson Bank	50.0%	40.0%	100.0%	0.0%	50.0%	38.5%
Lindell Bank	6.7%	1.4%	11.4%	0.0%	N/A	5.1%
PNC Bank	43.8%	37.0%	34.7%	46.4%	36.5%	38.3%
Pulaski Bank	4.8%	3.3%	3.2%	5.3%	6.1%	3.7%
Royal Bank	18.2%	28.6%	0.0%	0.0%	0.0%	23.2%
UMB	39.1%	26.1%	14.0%	11.5%	0.0%	22.8%
US Bank	26.8%	17.2%	12.1%	20.7%	26.4%	17.4%
TOTALS	24.8%	15.8%	12.9%	19.4%	24.0%	16.6%

Loan Denials-City Total

City of St. Louis: Loan Denial Distribution								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1011.00			16	1	856	9	872	10
1012.00	442	4			1,904	18	2,346	22
1013.00	382	3	76	1	851	8	1,309	12
1014.00			10	1	1,305	14	1,315	15
1015.00					395	6	395	6
1018.00	18	1	25	1	684	10	727	12
1021.00					305	4	305	4
1022.00	275	2	16	2	3,008	23	3,299	27
1023.00	250	3	5	1	610	6	865	10
1024.00			6	1	1,404	18	1,410	19
1025.00	146	3	23	3	278	5	447	11
1031.00	133	2	60	1	977	7	1,170	10
1034.00	128	2	93	1	766	5	987	8
1036.00			14	1	124	2	138	3
1037.00	237	3	86	2	550	8	873	13
1038.00	46	1	166	4	1,537	12	1,749	17
1042.00	144	1	7	1	920	7	1,071	9
1045.00	236	2	5	1	432	5	673	8
1051.98			133	3	2,312	8	2,445	11
1052.00			102	1	845	5	947	6
1053.00	340	4			804	6	1,144	10
1054.00			73	3	321	3	394	6
1055.00					533	7	533	7
1061.00					90	2	90	2
1062.00					24	1	24	1
1063.00	40	2	3	1	73	2	116	5
1064.00			3	1	197	3	200	4
1065.00			123	6			123	6
1066.00					191	3	191	3
1067.00			31	4	61	1	92	5
1072.00					116	3	116	3
1073.00			75	5	450	9	525	14

City of St. Louis: Loan Denial Distribution								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1074.00			17	2	419	8	436	10
1075.00	88	1	75	3	140	4	303	8
1076.00			7	1	44	1	51	2
1081.00					83	2	83	2
1082.00			59	1	338	6	397	7
1083.00			25	1	136	4	161	5
1096.00	29	1	30	2	123	3	182	6
1097.00					52	1	52	1
1101.00					77	3	77	3
1102.00	117	2			76	2	193	4
1103.00								
1104.00	69	1			48	1	117	2
1105.00			50	3			50	3
1111.00	268	2			125	1	393	3
1112.00			25	1	35	2	60	3
1113.00								
1114.00			81	1	173	2	254	3
1115.00			15	1			15	1
1121.00			160	1	3,451	8	3,611	9
1122.00			50	1	108	2	158	3
1123.00			7	2	80	2	87	4
1124.00	330	1	250	1	3,812	11	4,392	13
1135.00					1,046	8	1,046	8
1141.01			40	1	2,477	16	2,517	17
1141.02	304	1			1,547	7	1,851	8
1142.00	20	1	99	3	1,264	12	1,383	16
1143.00	270	3	78	5	1,866	15	2,214	23
1151.00	159	2	55	1	1,166	17	1,380	20
1152.00	35	1	24	2	663	9	722	12
1153.00	249	3	21	2	1,259	20	1,529	25
1154.00	162	2			828	12	990	14
1155.00	34	1	90	3	527	9	651	13

City of St. Louis: Loan Denial Distribution								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1156.00	296	4	83	3	359	5	738	12
1157.00			20	2	663	9	683	11
1161.00	110	2	25	1	1,224	12	1,359	15
1162.00	74	1	473	2	2,046	16	2,593	19
1163.01	537	5			2,992	8	3,529	13
1163.02					461	6	461	6
1164.00	81	1	20	2	549	7	650	10
1165.00	34	1	120	3	1,153	10	1,307	14
1171.00					305	2	305	2
1172.00	261	2	82	3	2,633	19	2,976	24
1174.00	156	1	14	1	1,349	9	1,519	11
1181.00					157	3	157	3
1184.00								
1186.00	313	2	14	1	515	5	842	8
1191.01	270	1			647	4	917	5
1191.02	449	3			381	4	830	7
1192.00	330	2			174	3	504	5
1193.00								
1202.00								
1211.00			15	1			15	1
1212.00								
1231.00			10	1	1,588	10	1,598	11

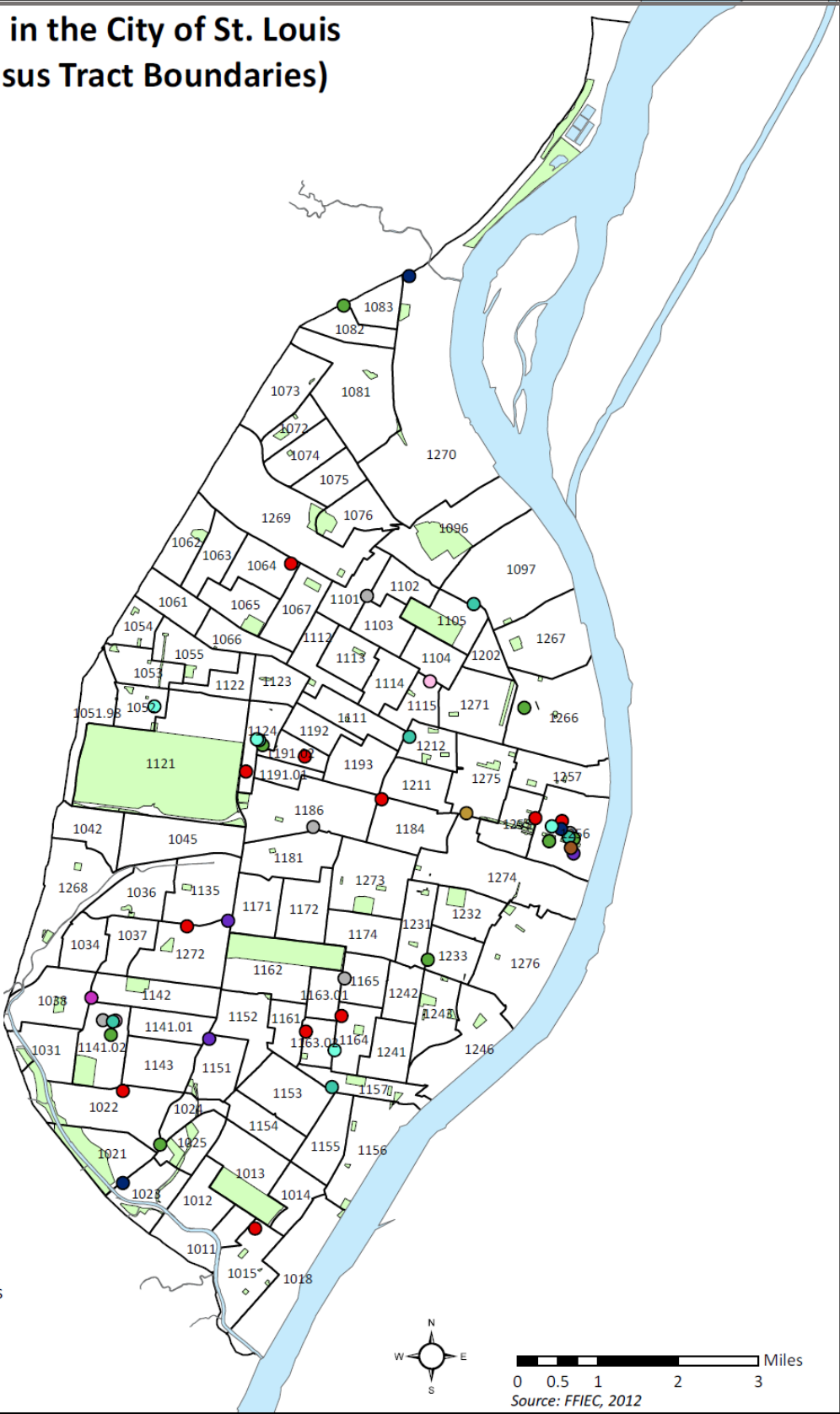
City of St. Louis: Loan Denial Distribution								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1232.00			8	1	908	7	916	8
1233.00			233	4	1,010	7	1,243	11
1241.00					110	2	110	2
1242.00	121	1	10	1	65	2	196	4
1243.00			10	1	819	6	829	7
1246.00	28	1			150	3	178	4
1255.00	591	4			1,167	7	1,758	11
1256.00	393	2			1,011	5	1,404	7
1257.00	58	1			60	1	118	2
1266.00	80	1	20	1	305	3	405	5
1268.00			120	2	1,078	10	1,198	12
1267.00								
1269.00	20	1	14	2	412	10	446	13
1270.00			40	3	172	1	212	4
1271.00					181	2	181	2
1272.00	30	1	60	1	1,442	8	1,532	10
1273.00	141	1	10	1	720	6	871	8
1274.00	784	3	20	1	989	10	1,793	14
1275.00	66	1			338	2	404	3
1276.00	97	1	70	3	654	5	821	9
TOTALS	10,271	98	3,900	125	73,673	637	87,844	860

Appendix A - Maps

Bank Locations in the City of St. Louis
(with 2010 Census Tract Boundaries)

Legend

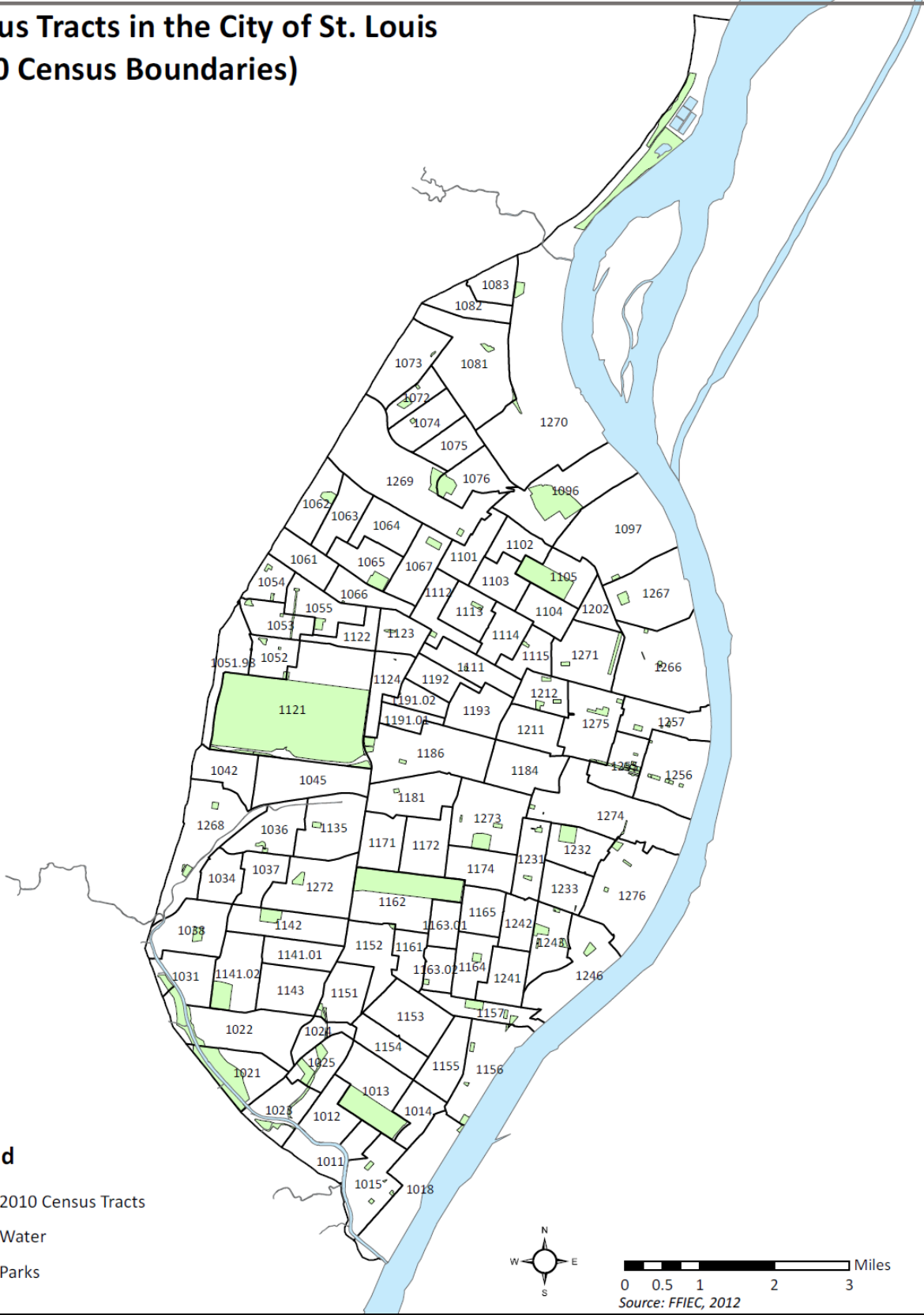
- BANK
- BMO Harris
 - Bank of America
 - Commerce Bank
 - First Bank
 - Jefferson Bank
 - Lindell Bank
 - PNC Bank
 - Pulaski Bank
 - Royal Bank
 - UMB Bank
 - US Bank
- 2010 Census Tracts
- Water
- Parks



Census Tracts in the City of St. Louis
(2010 Census Boundaries)

Legend

- 2010 Census Tracts
- Water
- Parks



Appendix B – Bank Rankings

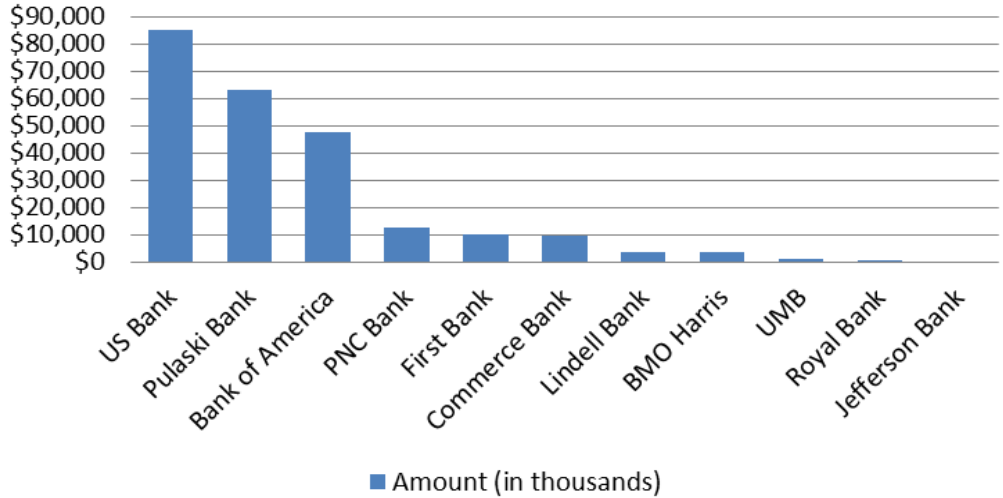
City Loans: Value

Rank	Institution	Amount (in Thousands)
1	US Bank	\$85,374
2	Pulaski Bank	\$63,130
3	Bank of America	\$47,553
4	PNC Bank	\$12,531
5	First Bank	\$10,061
6	Commerce Bank	\$9,375
7	Lindell Bank	\$3,459
8	BMO Harris	\$3,293
9	UMB	\$1,274
10	Royal Bank	\$439
11	Jefferson Bank	\$0
TOTALS		\$236,489

City Loans: Number

Rank	Institution	# Loans
1	US Bank	643
2	Pulaski Bank	437
3	Bank of America	333
4	PNC Bank	102
5	Commerce Bank	95
6	First Bank	60
7	BMO Harris	41
8	Lindell Bank	28
9	UMB	10
10	Royal Bank	4
11	Jefferson Bank	
TOTALS		1,753

City of St. Louis Loan Value



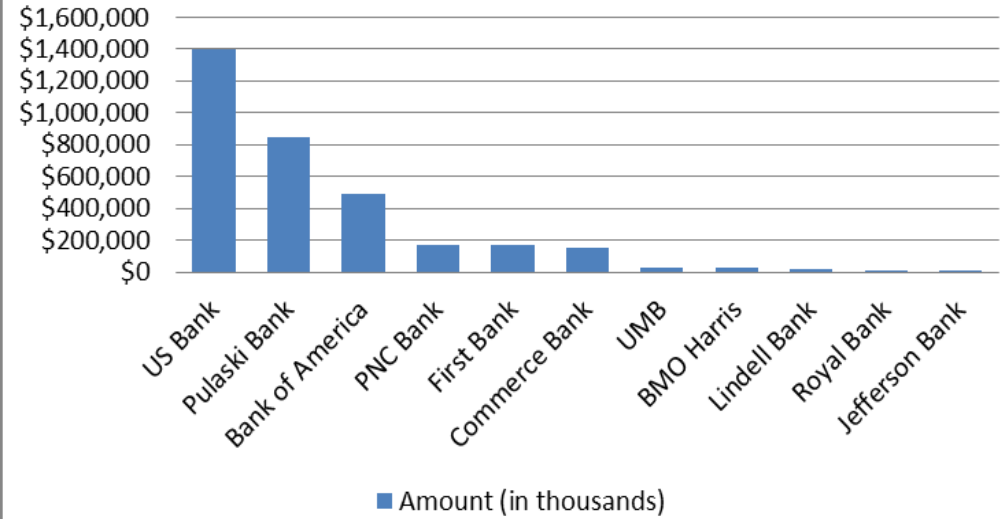
MSA Loans: Value

Rank	Institution	Amount (in Thousands)
1	US Bank	\$1,401,104
2	Pulaski Bank	\$850,291
3	Bank of America	\$487,840
4	PNC Bank	\$170,713
5	First Bank	\$169,641
6	Commerce Bank	\$148,521
7	UMB	\$25,701
8	BMO Harris	\$23,261
9	Lindell Bank	\$17,392
10	Royal Bank	\$4,149
11	Jefferson Bank	\$657
TOTALS		\$3,299,270

MSA Loans: Number

Rank	Institution	# Loans
1	US Bank	8,225
2	Pulaski Bank	4,930
3	Bank of America	2,716
4	Commerce Bank	1,088
5	First Bank	1,032
6	PNC Bank	1,001
7	UMB	156
8	BMO Harris	135
9	Lindell Bank	124
10	Royal Bank	21
11	Jefferson Bank	7
TOTALS		19,435

MSA Loan Value



Appendix C – St. Louis City Tract Loan Information

Tract Code	Tract Income Level	Distressed or Under-served Tract	2012 Est. Tract Median Family Income	Tract Population	Tract Minority %	BMO Harris		Bank of America		Commerce Bank		First Bank		Lindell Bank		PNC Bank		Pulaski Bank		Royal Bank		UMB Bank		US Bank	
						Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans
1011	Middle	No	\$61,079	2600	15.46			388	5			150	2			180	2	230	5					648	10
1012	Middle	No	\$75,096	3100	11.97			859	7	203	2	277	2			489	5	604	8		158	1	2,121	21	
1013	Middle	No	\$69,675	4336	17.41	119	2	1,755	14	366	2	154	1			117	2	1,082	12					2,246	20
1014	Moderate	No	\$47,091	2703	37.88			291	2			176	1					77	3					818	7
1015	Low	No	\$31,800	3126	39.8											44	1							80	2
1018	Low	No	\$32,391	3092	40.17			294	4									83	2					389	5
1021	Moderate	No	\$52,941	2780	11.69	65	1	72	1	117	1	230	4					1,252	10					843	8
1022	Upper	No	\$95,420	6028	7.5	558	8	2,260	15	229	2	367	4			527	4	2,985	23					3,372	32
1023	Middle	No	\$65,050	1846	10.4			55	1	74	1	72	1			355	4	133	1					632	6
1024	Moderate	No	\$49,181	2478	18.12			557	5			101	1			28	1	238	3					1,397	9
1025	Middle	No	\$68,443	1918	12.25			828	9	39	1					193	2	775	9					341	6
1031	Upper	No	\$92,083	3299	13.76	197	1	1,271	6	102	1	552	3			156	1	1,382	8					1,264	8
1034	Upper	No	\$95,491	1968	9.3	243	4	508	4	178	2	315	1					988	9		90	1	537	5	
1036	Moderate	No	\$56,214	1329	12.49			717	5	98	2					94	1	328	3					724	7
1037	Middle	No	\$68,584	2531	12.84			941	9	190	3							1,128	13					1,116	11
1038	Middle	No	\$77,686	3819	9.61			1,745	12	126	2	329	2	105	1	295	3	1,704	14	30	1			2,249	21
1042	Middle	No	\$65,275	3401	14.88			410	3					355	2	420	3	1,166	13					1,815	15
1045	Moderate	No	\$49,843	1846	24.81			223	3					30	1	112	1	301	3					425	4
1051.98	Upper	No	\$95,857	3463	31.3			886	4	230	2	417	1	459	2			3,761	15		271	1	1,375	7	
1052	Upper	No	\$86,761	2675	64.37			361	2	33	1					75	1	866	6		60	1	137	1	
1053	Low	No	\$16,305	2203	94.05			534	3									273	1					715	6
1054	Low	No	\$34,320	2507	92.58			280	2															59	1
1055	Middle	No	\$63,712	2922	97.33					60	1							90	1					145	1
1061	Moderate	No	\$35,200	2427	99.09													52	2						
1062	Low	No	\$23,021	1738	98.96																				
1063	Low	No	\$28,308	1966	99.34			71	1																
1064	Low	No	\$30,173	2392	99.08			51	1																
1065	Low	No	\$32,039	3267	96.85																			55	1
1066	Low	No	\$22,366	1783	99.44																				
1067	Low	No	\$29,512	3515	99.2			192	2							95	2							55	2
1072	Low	No	\$29,357	1342	98.51																			22	1
1073	Moderate	No	\$44,950	4983	99			186	2															70	1
1074	Moderate	No	\$40,459	2788	98.85													41	1						
1075	Low	No	\$32,131	2711	98.89																				
1076	Low	No	\$29,828	2225	99.69			75	1															257	4
1081	Moderate	No	\$43,204	3403	96.03			32	1															68	2

1191.02	Middle	No	\$78,376	2994	38.14	31	1	522	3			286	2			1,318	6			561	5		
1192	Upper	No	\$107,867	1703	64.18	121	1	547	3			120	1		463	2	1,036	4		578	3		
1193	Low	No	\$29,540	5454	40.98										160	1	144	1		187	1		
1202	Low	No	\$30,462	1271	90.64																		
1211	Low	No	\$26,132	1941	86.55																		
1212	Low	No	\$15,347	2474	99.23																		
1231	Moderate	No	\$39,318	3351	72.52			670	5	190	2	309	2			606	4		80	1	955	7	
1232	Middle	No	\$67,190	2298	41.56	112	1	773	5	101	1				312	2	2,121	10		1,227	8		
1233	Moderate	No	\$43,951	2586	35.81	146	1	543	4	50	1	235	1		187	2	873	5		2,134	11		
1241	Moderate	No	\$38,678	4644	80.81	78	1	722	6						61	1				111	1		
1242	Low	No	\$25,147	3201	74.88			334	2					141	3	10	1	539	5		204	2	
1243	Moderate	No	\$55,876	3131	36.98			1,537	10	490	3	277	2	110	2	139	1	1,003	7	84	1	1,181	9
1246	Low	No	\$19,740	1845	71.71			100	1								130	1		109	2		
1255	Middle	No	\$83,684	2885	41.59			438	3			171	1	362	2	638	5	122	1	120	1	873	7
1256	Moderate	No	\$48,273	4113	52.47			238	1			504	3		253	2	2,703	4					
1257	Low	No	\$10,307	3329	98.38															301	4		
1266	Low	No	\$24,358	3543	82.13			327	3	51	1				97	1	64	1		747	6		
1267	Low	No	\$26,534	1258	78.38			77	1											254	2		
1268	Middle	No	\$62,015	3698	19.52			547	5				82	2	26	1	2,412	15		1,660	14		
1269	Low	No	\$34,137	5016	99.1			52	1				44	2	81	1				91	4		
1270	Low	No	\$23,605	2470	85.99															80	1		
1271	Low	No	\$33,405	2234	97.31																		
1272	Middle	No	\$61,565	4075	26.01	132	2	380	3	36	2				1,135	5	605	4		1,779	16		
1273	Moderate	No	\$51,603	3769	72.88			1,468	9	248	1				249	1	1,320	7		263	1	2,152	12
1274	Low	No	\$15,657	4795	75.54			516	3	128	1	79	1				193	1		632	7		
1275	Low	No	\$25,590	2237	77.29	95	1	301	2				170	1	127	1				297	3		
1276	Upper	No	\$90,471	3239	26.46	125	1	653	4				175	1	198	1	547	4	285	1	955	5	

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 1992 through 2001 were obtained from reports from previous years. Figures from 2002 through 2012 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, “1992-2012” 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 residential loans originated by an applicant bank in the City. This number includes home purchase loans, the Refinancing of home purchase loans & home Improvement loans.

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