
HOME MORTGAGE DISCLOSURE ACT

JUNE 30, 2014

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 (FFIEC) 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 1993 to 2013.
- 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 55). The tables displayed throughout this report illustrate select counties in the St. Louis Metropolitan Area. There are also tables comparing the City of St. Louis to the entire St. Louis Metropolitan area.

For the purposes of this report, the St. Louis Metropolitan area is comprised of the following Missouri counties:

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

All charts, maps and data in this report refer to the year 2013, unless otherwise noted.

Number & Amount of City Loans

The 11 banks made a total of 1,855 loans in the City totaling \$246,562,000. This represents a 5.8% increase in the number of loans and a 4.3% increase in the amount as compared to 2012.

- Home Purchases: 515 loans totaling \$75,010,000. This represents a 4.9% increase in the number of loans and a 17.2% increase in the amount as compared to 2012.
- Home Improvements: 102 loans totaling \$5,729,000. This represents a 112.5% increase in the number of loans and a 100.2% increase in the amount as compared to 2012.
- Refinancing: 1,238 loans totaling \$165,823,000. This represents a 2.0% increase in the number of loans and a -2.2% decrease in the amount as compared to 2012

Bank Rankings for the City of St. Louis

- US Bank issued the highest number of loans and dollar amount, 540 totaling \$69,390,000.
- Bank of America issued the second highest number of loans and dollar amount, 490 totaling \$61,589,000
- Pulaski Bank issued the third highest number of loans and dollar amount, 308 totaling \$49,017,000
- Commerce Bank issued the fourth highest number of loans and dollar amount, 213 totaling \$29,710,000
- PNC Bank issued the fifth highest number of loans and dollar amount, 89 totaling \$10,398,000

- Of the top five lending institutions in the City of St. Louis in 2013, Commerce Bank originated the highest percentage of city loans, both in number (18.3%) and amount (17.8%).
- 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 10.0% in number.
- BMO Harris originated just 33 loans in the City in 2013, but this constituted 22.3% of total MSA loans, the highest percentage of any bank.

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

- Lindell Bank had the highest ratio of applications to loans originated, 93.5%.
- Pulaski Bank had the second highest ratio of applications to loans originated, 71.5%
- First Bank had the third highest ratio of applications to loans originated, 65.6%
- UMB Bank had the fourth highest ratio of applications to loans originated, 53.8%
- Bank of America had the fifth highest ratio of applications to loans originated, 52.1%

Summary

- Overall lending activity increased in the city from 2012 to 2013: 4.3% in the total dollar amount of loans originated and 5.8% in total number.
- All types of loans (home purchase, home improvement, and refinancing) increased in the total number of loans originated. The only decline—in loan amount—was witnessed in refinance loans, showing a -2.2% decrease.
- Home improvement loans originated doubled from 2012 to 2013 in the City of St. Louis.
- Loan activity in the MSA declined considerably, -18.1% in the number of loans originated and -22.1% in the amount. St. Louis County took an even larger hit, with a -21.5% decrease in the number of loans originated and -25.4% in amount. Refinance loans, which typically represent the majority of loans reported on the Loan Application Register, declined in every county except St. Louis City when looking at the number of loans issued.
- Loan denials in the City increased substantially from 2012 to 2013. There were 1,063 denials in 2013 and 860 in 2012 (+23.6%). Most major banks denied more City loans as a percent of total applications than any other county, with the exceptions of Regions (denied more loans in Franklin County); Royal (denied more in St. Charles County); UMB (denied more in St. Louis County); and Pulaski (denied more in both Jefferson and Franklin Counties). The city's largest lender—US Bank—also had one of the highest rates of loan denials witnessed of any bank, with 31.0% of all City applications denied vs. 22.0% in St. Louis County and just 16.0% in St. Charles County.

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	\$69,200	\$60,038	\$58,141	2600	15.46	402	1019	1170
1012.00	Middle	No	106.67	\$69,200	\$73,816	\$71,483	3100	11.97	371	1227	1383
1013.00	Middle	No	98.97	\$69,200	\$68,487	\$66,326	4336	17.41	755	1215	2079
1014.00	Moderate	No	66.89	\$69,200	\$46,288	\$44,826	2703	37.88	1024	806	1308
1015.00	Low	No	45.17	\$69,200	\$31,258	\$30,273	3126	39.80	1244	564	1355
1018.00	Low	No	46.01	\$69,200	\$31,839	\$30,833	3092	40.17	1242	555	1436
1021.00	Moderate	No	75.20	\$69,200	\$52,038	\$50,395	2780	11.69	325	571	1493
1022.00	Upper	No	135.54	\$69,200	\$93,794	\$90,833	6028	7.50	452	2308	2977
1023.00	Middle	No	92.40	\$69,200	\$63,941	\$61,923	1846	10.40	192	635	842
1024.00	Moderate	No	69.86	\$69,200	\$48,343	\$46,821	2478	18.12	449	593	1000
1025.00	Middle	No	97.22	\$69,200	\$67,276	\$65,156	1918	12.25	235	799	1024
1031.00	Upper	No	130.80	\$69,200	\$90,514	\$87,656	3299	13.76	454	932	1410
1034.00	Upper	No	135.64	\$69,200	\$93,863	\$90,897	1968	9.30	183	681	925
1036.00	Moderate	No	79.85	\$69,200	\$55,256	\$53,512	1329	12.49	166	474	535
1037.00	Middle	No	97.42	\$69,200	\$67,415	\$65,288	2531	12.84	325	980	1371
1038.00	Middle	No	110.35	\$69,200	\$76,362	\$73,951	3819	9.61	367	1402	1825
1042.00	Middle	No	92.72	\$69,200	\$64,162	\$62,137	3401	14.88	506	978	1683
1045.00	Moderate	No	70.80	\$69,200	\$48,994	\$47,448	1846	24.81	458	448	868
1051.98	Upper	No	136.16	\$69,200	\$94,223	\$91,250	3463	31.30	1084	760	729
1052.00	Upper	No	123.24	\$69,200	\$85,282	\$82,589	2675	64.37	1722	507	626
1053.00	Low	No	23.16	\$69,200	\$16,027	\$15,526	2203	94.05	2072	325	578
1054.00	Low	No	48.75	\$69,200	\$33,735	\$32,672	2507	92.58	2321	208	767
1055.00	Middle	No	90.50	\$69,200	\$62,626	\$60,651	2922	97.33	2844	595	1201
1061.00	Moderate	No	50.00	\$69,200	\$34,600	\$33,507	2427	99.09	2405	331	1284
1062.00	Low	No	32.70	\$69,200	\$22,628	\$21,914	1738	98.96	1720	181	937
1063.00	Low	No	40.21	\$69,200	\$27,825	\$26,949	1966	99.34	1953	395	1224
1064.00	Low	No	42.86	\$69,200	\$29,659	\$28,725	2392	99.08	2370	439	1379
1065.00	Low	No	45.51	\$69,200	\$31,493	\$30,500	3267	96.85	3164	481	1351
1066.00	Low	No	31.77	\$69,200	\$21,985	\$21,292	1783	99.44	1773	452	1191
1067.00	Low	No	41.92	\$69,200	\$29,009	\$28,092	3515	99.20	3487	689	1879
1072.00	Low	No	41.70	\$69,200	\$28,856	\$27,946	1342	98.51	1322	143	681
1073.00	Moderate	No	63.85	\$69,200	\$44,184	\$42,788	4983	99.00	4933	1403	2376

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
1074.00	Moderate	No	57.47	\$69,200	\$39,769	\$38,519	2788	98.85	2756	591	1281
1075.00	Low	No	45.64	\$69,200	\$31,583	\$30,588	2711	98.89	2681	568	1224
1076.00	Low	No	42.37	\$69,200	\$29,320	\$28,399	2225	99.69	2218	517	1049
1081.00	Moderate	No	61.37	\$69,200	\$42,468	\$41,129	3403	96.03	3268	923	1348
1082.00	Middle	No	89.19	\$69,200	\$61,719	\$59,773	2698	96.40	2601	658	1131
1083.00	Moderate	No	50.44	\$69,200	\$34,904	\$33,802	2267	94.66	2146	591	1087
1096.00	Moderate	No	50.58	\$69,200	\$35,001	\$33,899	3316	99.52	3300	733	1795
1097.00	Low	No	36.45	\$69,200	\$25,223	\$24,432	2487	95.50	2375	426	1609
1101.00	Low	No	36.52	\$69,200	\$25,272	\$24,474	2984	98.86	2950	594	1454
1102.00	Low	No	45.06	\$69,200	\$31,182	\$30,199	2654	98.53	2615	423	1380
1103.00	Low	No	48.80	\$69,200	\$33,770	\$32,708	2483	99.23	2464	616	1598
1104.00	Moderate	No	55.95	\$69,200	\$38,717	\$37,500	2539	98.62	2504	507	1374
1105.00	Low	No	35.06	\$69,200	\$24,262	\$23,500	1562	98.21	1534	395	880
1111.00	Low	No	43.11	\$69,200	\$29,832	\$28,895	1556	97.11	1511	301	660
1112.00	Low	No	33.02	\$69,200	\$22,850	\$22,131	1276	94.04	1200	270	851
1113.00	Low	No	34.76	\$69,200	\$24,054	\$23,295	1554	99.16	1541	188	856
1114.00	Low	No	36.99	\$69,200	\$25,597	\$24,792	1643	99.09	1628	393	911
1115.00	Low	No	46.32	\$69,200	\$32,053	\$31,042	1010	97.92	989	187	451
1121.00	Middle	No	91.79	\$69,200	\$63,519	\$61,513	4285	36.50	1564	671	615
1122.00	Moderate	No	62.66	\$69,200	\$43,361	\$41,991	1586	96.97	1538	289	826
1123.00	Low	No	35.96	\$69,200	\$24,884	\$24,103	2415	98.92	2389	434	1097
1124.00	Upper	No	140.75	\$69,200	\$97,399	\$94,327	4023	34.53	1389	704	564
1135.00	Middle	No	80.59	\$69,200	\$55,768	\$54,010	2331	6.39	149	688	1299
1141.01	Moderate	No	79.43	\$69,200	\$54,966	\$53,229	4281	30.95	1325	994	2452
1141.02	Upper	No	133.68	\$69,200	\$92,507	\$89,583	4128	7.61	314	1095	1991
1142.00	Middle	No	91.26	\$69,200	\$63,152	\$61,157	4721	18.03	851	1314	2531
1143.00	Middle	No	103.64	\$69,200	\$71,719	\$69,453	5485	12.82	703	1922	2710
1151.00	Moderate	No	65.73	\$69,200	\$45,485	\$44,052	4287	28.20	1209	1041	1566
1152.00	Low	No	37.00	\$69,200	\$25,604	\$24,799	3149	54.68	1722	634	1072
1153.00	Low	No	49.99	\$69,200	\$34,593	\$33,500	4958	50.83	2520	1321	2203
1154.00	Moderate	No	54.21	\$69,200	\$37,513	\$36,330	3122	33.02	1031	836	1364
1155.00	Moderate	No	51.99	\$69,200	\$35,977	\$34,844	5625	64.60	3634	959	2508

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
1156.00	Moderate	No	56.51	\$69,200	\$39,105	\$37,875	5279	56.83	3000	737	1960
1157.00	Low	No	45.70	\$69,200	\$31,624	\$30,625	3567	70.17	2503	477	1817
1161.00	Low	No	43.73	\$69,200	\$30,261	\$29,308	3274	57.27	1875	784	1696
1162.00	Moderate	No	78.73	\$69,200	\$54,481	\$52,765	4325	37.53	1623	1154	2301
1163.01	Moderate	No	64.22	\$69,200	\$44,440	\$43,036	2999	37.18	1115	619	1499
1163.02	Low	No	39.68	\$69,200	\$27,459	\$26,591	3007	78.18	2351	331	1175
1164.00	Low	No	37.33	\$69,200	\$25,832	\$25,021	4891	77.98	3814	657	2372
1165.00	Moderate	No	65.82	\$69,200	\$45,547	\$44,114	3844	59.65	2293	892	2086
1171.00	Moderate	No	76.87	\$69,200	\$53,194	\$51,515	1537	32.01	492	183	1065
1172.00	Moderate	No	66.77	\$69,200	\$46,205	\$44,750	5359	54.00	2894	1066	2398
1174.00	Middle	No	112.20	\$69,200	\$77,642	\$75,189	4235	44.91	1902	912	1952
1181.00	Moderate	No	63.75	\$69,200	\$44,115	\$42,721	1324	74.77	990	180	713
1184.00	Unknown	No	0.00	\$69,200	\$0	\$0	1159	38.74	449	0	22
1186.00	Low	No	47.12	\$69,200	\$32,607	\$31,577	3421	53.26	1822	507	1109
1191.01	Middle	No	103.42	\$69,200	\$71,567	\$69,310	2584	50.15	1296	462	441
1191.02	Middle	No	111.33	\$69,200	\$77,040	\$74,609	2994	38.14	1142	524	395
1192.00	Upper	No	153.22	\$69,200	\$106,028	\$102,679	1703	64.18	1093	469	717
1193.00	Low	No	41.96	\$69,200	\$29,036	\$28,125	5454	40.98	2235	66	208
1202.00	Low	No	43.27	\$69,200	\$29,943	\$29,000	1271	90.64	1152	162	519
1211.00	Low	No	37.12	\$69,200	\$25,687	\$24,878	1941	86.55	1680	3	424
1212.00	Low	No	21.80	\$69,200	\$15,086	\$14,612	2474	99.23	2455	9	457

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
1231.00	Moderate	No	55.85	\$69,200	\$38,648	\$37,429	3351	72.52	2430	776	1745
1232.00	Middle	No	95.44	\$69,200	\$66,044	\$63,958	2298	41.56	955	536	1114
1233.00	Moderate	No	62.43	\$69,200	\$43,202	\$41,842	2586	35.81	926	612	1649
1241.00	Moderate	No	54.94	\$69,200	\$38,018	\$36,821	4644	80.81	3753	786	2480
1242.00	Low	No	35.72	\$69,200	\$24,718	\$23,940	3201	74.88	2397	552	1831
1243.00	Moderate	No	79.37	\$69,200	\$54,924	\$53,194	3131	36.98	1158	796	1978
1246.00	Low	No	28.04	\$69,200	\$19,404	\$18,792	1845	71.71	1323	284	906
1255.00	Middle	No	118.87	\$69,200	\$82,258	\$79,663	2885	41.59	1200	358	26
1256.00	Moderate	No	68.57	\$69,200	\$47,450	\$45,956	4113	52.47	2158	191	124
1257.00	Low	No	14.64	\$69,200	\$10,131	\$9,813	3329	98.38	3275	75	513
1266.00	Low	No	34.60	\$69,200	\$23,943	\$23,188	3543	82.13	2910	344	1038
1267.00	Low	No	37.69	\$69,200	\$26,081	\$25,263	1258	78.38	986	179	800
1268.00	Middle	No	88.09	\$69,200	\$60,958	\$59,032	3698	19.52	722	1113	1753
1269.00	Low	No	48.49	\$69,200	\$33,555	\$32,500	5016	99.10	4971	1339	2383
1270.00	Low	No	33.53	\$69,200	\$23,203	\$22,476	2470	85.99	2124	295	617
1271.00	Low	No	47.45	\$69,200	\$32,835	\$31,799	2234	97.31	2174	286	897
1272.00	Middle	No	87.45	\$69,200	\$60,515	\$58,606	4075	26.01	1060	1022	1879
1273.00	Moderate	No	73.30	\$69,200	\$50,724	\$49,125	3769	72.88	2747	690	1445
1274.00	Low	No	22.24	\$69,200	\$15,390	\$14,909	4795	75.54	3622	393	1240
1275.00	Low	No	36.35	\$69,200	\$25,154	\$24,362	2237	77.29	1729	111	441
1276.00	Upper	No	128.51	\$69,200	\$88,929	\$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	86	\$11,213	64	\$3,302	9	\$1,819	13	\$6,092
Commerce Bank	159	\$35,345	80	\$2,288	34	\$6,037	45	\$27,020
First Bank	35	\$8,075	15	\$371	10	\$1,759	10	\$5,945
PNC Bank	167	\$21,481	122	\$3,818	22	\$4,461	23	\$13,202
US Bank	113	\$12,780	82	\$1,888	14	\$2,607	17	\$8,285
TOTAL	560	\$88,894	363	\$11,667	89	\$16,683	108	\$60,544

Source: Community Reinvestment Act, 2012

*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

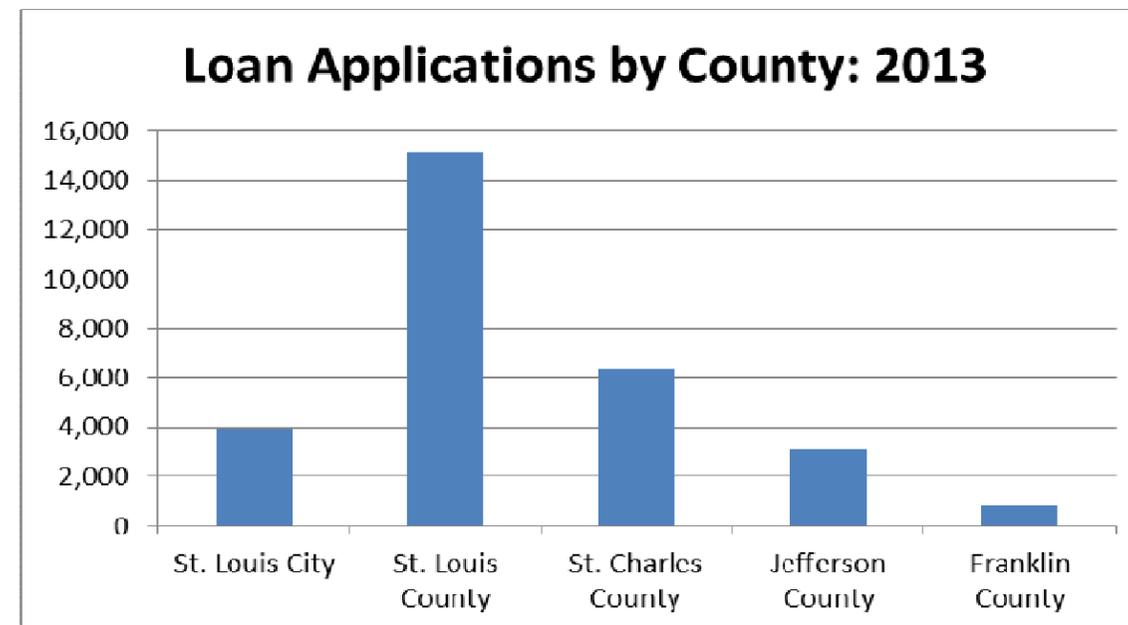
Metro St. Louis Small Business Loan Activity										
	City of St. Louis Total Loans		St. Louis County Total Loans		St. Charles County Total Loans		Franklin County Total Loans		Jefferson County Total Loans	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	86	\$11,213	385	\$49,667	86	\$10,025	45	\$4,194	8	\$652
Commerce Bank	159	\$35,345	570	\$104,597	99	\$12,781	54	\$6,230	28	\$7,266
First Bank	35	\$8,075	139	\$28,691	59	\$6,240	17	\$1,473	15	\$984
PNC Bank	167	\$21,481	727	\$80,089	173	\$11,455	67	\$4,880	33	\$2,164
US Bank	113	\$12,780	528	\$55,571	140	\$13,447	54	\$6,563	33	\$4,971
TOTAL	560	\$88,894	2,349	\$318,615	557	\$53,948	237	\$23,340	117	\$16,037

Source: Community Reinvestment Act,
2012

*Loan Amount is represented in thousands

Loan Applications

Loan Applications						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	MSA
Bank of America	941	3,487	1,341	733	192	6,694
BMO Harris	117	219	52	45	4	437
Commerce Bank	445	887	296	296	22	1,946
First Bank	90	361	244	78	64	837
Lindell Bank	31	96	32	5		164
PNC Bank	202	833	325	152	81	1,593
Pulaski Bank	431	2,202	1,015	449	46	4,143
Regions Bank	201	672	273	106	21	1,273
Royal Bank	24	58	7	3		92
UMB Bank	13	98	44	21		176
US Bank	1,378	6,228	2,719	1,246	362	11,933
Grand Total	3,873	15,141	6,348	3,134	792	29,288



Loan Applications by Census Tract in the City of St. Louis: 2013												
Census Tract	Bank of America	BMO Harris	Commerce Bank	First Bank	Lindell Bank	PNC Bank	Pulaski Bank	Regions Bank	Royal Bank	UMB Bank	US Bank	Total
1011	11		3	2		8	8	2			23	57
1012	15	1	5	3		5	6	6			38	79
1013	22	3	6	4		4	12	5			33	89
1014	10	1	1	6		6	7	3			12	46
1015	1	2	1		1	3	1				10	19
1018	5	1				1	2				19	28
1021	12		4	1		1	10	1	1		19	49
1022	36	1	7	8	1	2	21	9	1		54	140
1023	16	1	3	1			5	3			27	56
1024	11	1	7	1	1		7	1			17	46
1025	19	1	5	5		1	4	2			20	57
1031	16	2	2			2	4	2			24	52
1034	17	2	5			1	10	5			17	57
1036	4	2	6			3	4	2			9	30
1037	11	4	10			4	11	4			21	65
1038	32	3	9	2	1	1	16	2	1		33	100
1042	16		4	1	5	6	7	6	1		18	64
1045	6	1	5			3	5	1			21	42
1051.98	11		15	2		1	9	2	1		10	51
1052	12		2			2	8	3			11	38
1053	6		2			2	1				14	25
1054	4	2	1			1	1				3	12
1055	11		2			2	1	1	1		4	22
1061	3		2			1						6
1062			1								2	3
1063						1		1			2	4
1064	2					1	1	1	1			6
1065	6		1			1		2			2	12
1066	2						1		1		3	7
1067	1		2		1						10	14
1072	2	1		2							1	6
1073	9		2				1	2			13	27
1074	2		1					2			6	11
1075			1			1		1			1	4
1076	4		3				1	1			4	13
1081	7			1		1	1	3			11	24

Loan Applications by Census Tract in the City of St. Louis: 2013												
Census Tract	Bank of America	BMO Harris	Commerce Bank	First Bank	Lindell Bank	PNC Bank	Pulaski Bank	Regions Bank	Royal Bank	UMB Bank	US Bank	Total
1082	6		1	3		1	2	5			7	25
1083	5					1		4			10	20
1096	4		4			2	1				5	16
1097	1		1			1		1		1	8	13
1101	1		4			1	1	3			2	12
1102	7		4			1		1			5	18
1103			3								4	7
1104	2					1					3	6
1105						1						1
1111	3	1				1					2	7
1112			1			1					6	8
1113	2							1			2	5
1114		1	3			2		1				7
1115			5								1	6
1121	20	1	10			1	13	1	1	1	30	78
1122	4		3								1	8
1123	2		1			1					2	6
1124	18	1	5	2		2	11	2			22	63
1135	10	6	7	1		1	5	3			22	55
1141.01	13	7	10	5	2	2	4	5	1		44	93
1141.02	20		11				12	6	1		27	77
1142	27	10	13	3	1		12	3	2		31	102
1143	33	6	13	2	2	8	19	5			43	131
1151	10	6	5			1	7	2			30	61
1152	9	1	8	1	1	1	3	1	2		11	38
1153	20	5	8		4	3	2	7			38	87
1154	10	2	3			8	4	2			20	49
1155	18	1	4	1		4	4	3			14	49
1156	9	3	1			3	4	4	1		11	36
1157	12		2			1	1	1		1	10	28
1161	12	1	10			2	4	1	1		35	66
1162	21	12	21	1		2	6	1	2	1	23	90
1163.01	13		16	1	1	1	3	4			20	59
1163.02	6		3			2	2				4	17
1164	13		6			1	3	4			14	41
1165	13	2	10	5		4	5				19	58

Loan Applications by Census Tract in the City of St. Louis: 2013												
Census Tract	Bank of America	BMO Harris	Commerce Bank	First Bank	Lindell Bank	PNC Bank	Pulaski Bank	Regions Bank	Royal Bank	UMB Bank	US Bank	Total
1171	6						3				9	18
1172	20		22			4	9	3		1	34	93
1174	13	3	14	2		5	8	3			19	67
1181	3		1			2	1	4			3	14
1186	4	2	7		1	6	5	1		1	2	29
1191.01	14		3				4				11	32
1191.02	10		2	2		3	7	2	1		14	41
1192	12		3	1		1	9				10	36
1193			2					2				4
1202	2					1				1	3	7
1211	1											1
1212						1						1
1231	17		6			4	3	1		1	17	49
1232	11		7		2	2	8	3			15	48
1233	11	1	6			1	7	1			13	40
1241	6	1	3		1	1	4	3		1	7	27
1242	8		1	1			3	2			7	22
1243	9	3	4	1	1	7	5	3			16	49

Loan Applications by Census Tract in the City of St. Louis: 2013												
Census Tract	Bank of America	BMO Harris	Commerce Bank	First Bank	Lindell Bank	PNC Bank	Pulaski Bank	Regions Bank	Royal Bank	UMB Bank	US Bank	Total
1246	1		1				1	1	1		5	10
1255	16		2	5		4	6	1			15	49
1256	9	2		5		5	3				13	37
1257	2						1				3	6
1266	4		1			1	4			1	13	24
1267	1		3					1			1	6
1268	25	2	7	2	5	10	9	4	2		29	95
1269	10		3			1		6			8	28
1270	1						2	1			2	6
1271							1	2			1	4
1272	16	5	10	1		5	15	1		2	24	79
1273	11	1	9	2		8	8	5	1		17	62
1274	4	2	8	2		1	7	1		1	18	44
1275	4		1				2	2			3	12
1276	4		5	2		3	3	4			8	29
Grand Total	941	117	445	90	31	202	431	201	24	13	1,378	3,873

Note: Tract 1184 had no loan applications.

County Comparisons – Loans Originated (dollar amounts in thousands)

HOME PURCHASE												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	8,540	58	76,251	281	19,760	113	4,799	31	1,171	6	110,521	489
BMO Harris	518	6	6,552	32	805	5	670	4	417	1	8,962	48
Commerce Bank	7,905	44	26,463	84	3,893	23	1,863	11	1,149	5	41,273	167
First Bank	4,741	27	21,858	114	14,444	81	4,952	33	1,769	17	47,764	272
Lindell Bank	1,556	12	3,479	33	1,003	10	85	1			6,123	56
PNC Bank	3,676	28	27,223	128	11,392	65	2,649	20	1,472	11	46,412	252
Pulaski Bank	24,695	173	164,320	906	79,309	472	27,668	189	2,635	15	298,627	1,755
Regions Bank	4,033	30	17,316	91	3,592	24	2,602	21	715	3	28,258	169
Royal Bank	1,623	6	3,486	9	500	1	420	1			6,029	17
UMB Bank	190	2	2,520	16	1,859	12	511	4			5,080	34
US Bank	17,533	129	138,909	574	55,847	329	14,947	109	8,116	49	235,352	1,190
Grand Total	75,010	515	488,377	2,268	192,404	1,135	61,166	424	17,444	107	834,401	4,449

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	543	6	3,960	23	804	7	552	7	71	1	5,930	44
BMO Harris	258	3	147	1							405	4
Commerce Bank	1,194	38	6,203	102	1,667	42	975	42	25	1	10,064	225
First Bank	571	7	445	7	989	14	229	2	505	5	2,739	35
Lindell Bank			1,758	16	2,036	17					3,794	33
PNC Bank	201	3	905	26	371	8	235	8	295	4	2,007	49
Pulaski Bank			636	3			110	1			746	4
Regions Bank	77	7	944	30	531	18	16	2			1,568	57
Royal Bank	100	1	57	1							157	2
UMB Bank	214	2	25	1			5	1			244	4
US Bank	2,571	35	12,431	151	5,531	70	2,499	48	176	5	23,208	309
Grand Total	5,729	102	27,511	361	11,929	176	4,621	111	1,072	16	50,862	766

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	52,506	426	265,350	1,655	97,275	701	43,767	358	10,719	85	469,617	3,225
BMO Harris	1,927	24	7,652	46	3,119	14	1,855	12			14,553	96
Commerce Bank	20,611	131	64,060	389	14,669	129	9,981	116	6,491	7	115,812	772
First Bank	3,496	25	23,304	141	13,024	88	2,011	19	3,086	20	44,921	293
Lindell Bank	1,861	17	4,554	43	616	5	500	4			7,531	69
PNC Bank	6,521	58	54,799	290	18,703	126	6,284	52	3,362	26	89,669	552
Pulaski Bank	24,322	135	156,454	745	50,426	312	17,216	113	2,307	15	250,725	1,320
Regions Bank	4,635	43	27,545	206	11,366	103	3,096	30	966	7	47,608	389
Royal Bank			2,268	13	131	1	112	1			2,511	15
UMB Bank	658	3	6,642	35	1,541	11	492	6			9,333	55
US Bank	49,286	376	380,212	2,077	132,663	921	50,899	391	20,052	142	633,112	3,907
Grand Total	165,823	1,238	992,840	5,640	343,533	2,411	136,213	1,102	46,983	302	1,685,392	10,693

TOTAL: ALL LOAN TYPES												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	61,589	490	345,561	1,959	117,839	821	49,118	396	11,961	92	586,068	3,758
BMO Harris	2,703	33	14,351	79	3,924	19	2,525	16	417	1	23,920	148
Commerce Bank	29,710	213	96,726	575	20,229	194	12,819	169	7,665	13	167,149	1,164
First Bank	8,808	59	45,607	262	28,457	183	7,192	54	5,360	42	95,424	600
Lindell Bank	3,417	29	9,791	92	3,655	32	585	5			17,448	158
PNC Bank	10,398	89	82,927	444	30,466	199	9,168	80	5,129	41	138,088	853
Pulaski Bank	49,017	308	321,410	1,654	129,735	784	44,994	303	4,942	30	550,098	3,079
Regions Bank	8,745	80	45,805	327	15,489	145	5,714	53	1,681	10	77,434	615
Royal Bank	1,723	7	5,811	23	631	2	532	2			8,697	34
UMB Bank	1,062	7	9,187	52	3,400	23	1,008	11			14,657	93
US Bank	69,390	540	531,552	2,802	194,041	1,320	68,345	548	28,344	196	891,672	5,406
Grand Total	246,562	1,855	1,508,728	8,269	547,866	3,722	202,000	1,637	65,499	425	2,570,655	15,908

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

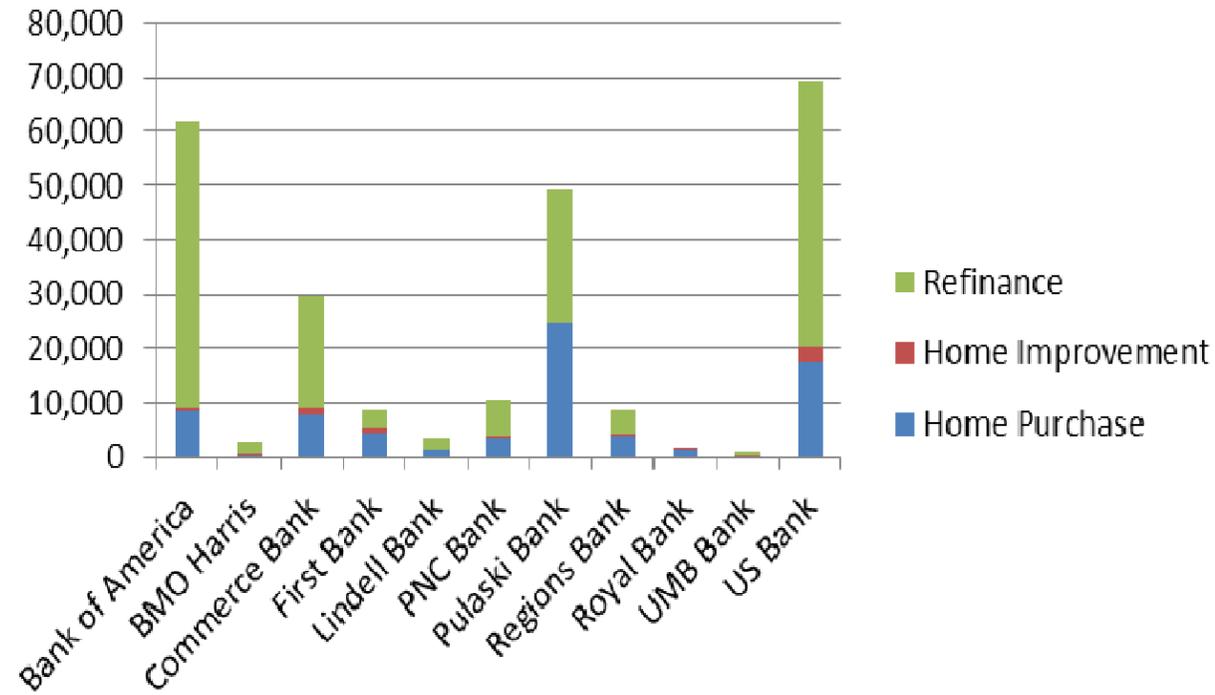
HOME PURCHASE						
	St. Louis City		MSA		City as Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	8,540	58	110,521	489	7.7%	11.9%
BMO Harris	518	6	8,962	48	5.8%	12.5%
Commerce Bank	7,905	44	41,273	167	19.2%	26.3%
First Bank	4,741	27	47,764	272	9.9%	9.9%
Lindell Bank	1,556	12	6,123	56	25.4%	21.4%
PNC Bank	3,676	28	46,412	252	7.9%	11.1%
Pulaski Bank	24,695	173	298,627	1,755	8.3%	9.9%
Regions Bank	4,033	30	28,258	169	14.3%	17.8%
Royal Bank	1,623	6	6,029	17	26.9%	35.3%
UMB Bank	190	2	5,080	34	3.7%	5.9%
US Bank	17,533	129	235,352	1,190	7.4%	10.8%
Grand Total	75,010	515	834,401	4,449	9.0%	11.6%

REFINANCE						
	St. Louis City		MSA		City as Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	52,506	426	469,617	3,225	11.2%	13.2%
BMO Harris	1,927	24	14,553	96	13.2%	25.0%
Commerce Bank	20,611	131	115,812	772	17.8%	17.0%
First Bank	3,496	25	44,921	293	7.8%	8.5%
Lindell Bank	1,861	17	7,531	69	24.7%	24.6%
PNC Bank	6,521	58	89,669	552	7.3%	10.5%
Pulaski Bank	24,322	135	250,725	1,320	9.7%	10.2%
Regions Bank	4,635	43	47,608	389	9.7%	11.1%
Royal Bank			2,511	15	0.0%	0.0%
UMB Bank	658	3	9,333	55	7.1%	5.5%
US Bank	49,286	376	633,112	3,907	7.8%	9.6%
Grand Total	165,823	1,238	1,685,392	10,693	9.8%	11.6%

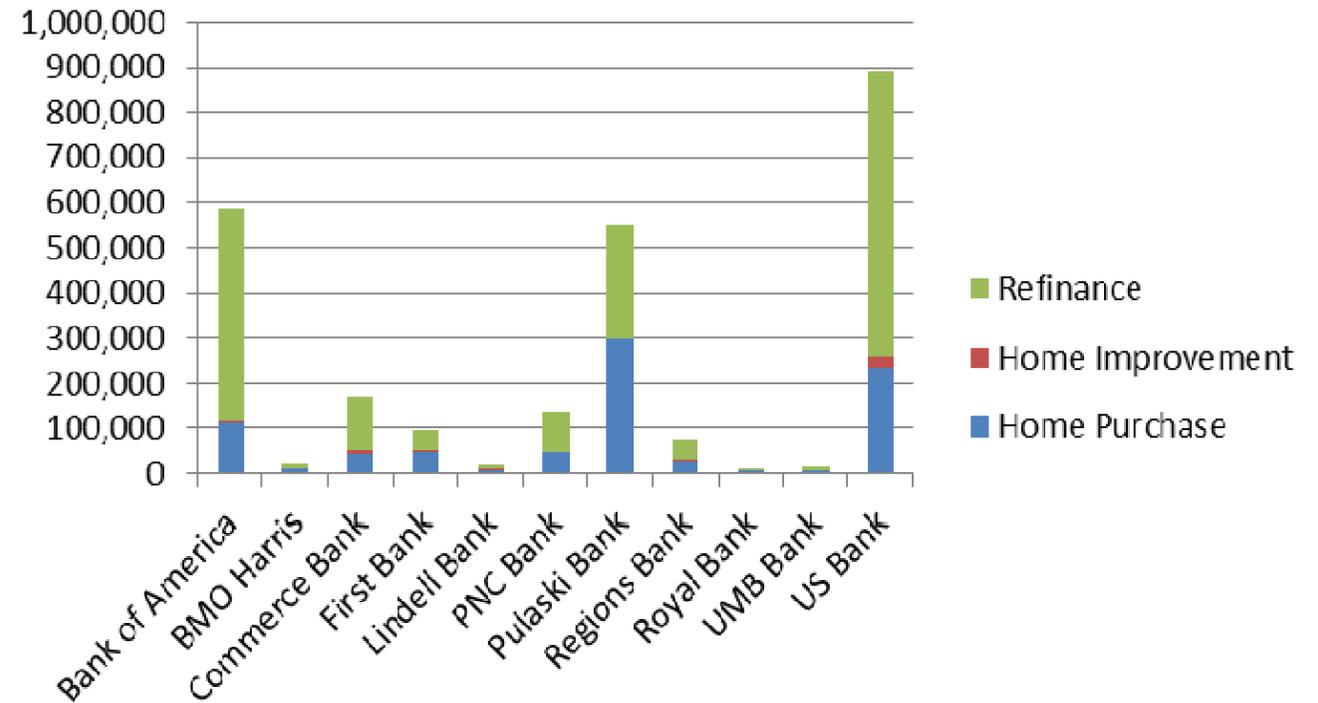
HOME IMPROVEMENT						
	St. Louis City		MSA		City as Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	543	6	5,930	44	9.2%	13.6%
BMO Harris	258	3	405	4	63.7%	75.0%
Commerce Bank	1,194	38	10,064	225	11.9%	16.9%
First Bank	571	7	2,739	35	20.8%	20.0%
Lindell Bank			3,794	33	0.0%	0.0%
PNC Bank	201	3	2,007	49	10.0%	6.1%
Pulaski Bank			746	4	0.0%	0.0%
Regions Bank	77	7	1,568	57	4.9%	12.3%
Royal Bank	100	1	157	2	63.7%	50.0%
UMB Bank	214	2	244	4	87.7%	50.0%
US Bank	2,571	35	23,208	309	11.1%	11.3%
Grand Total	5,729	102	50,862	766	11.3%	13.3%

TOTAL: ALL LOAN TYPES						
	St. Louis City		MSA		City as Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	61,589	490	586,068	3,758	10.5%	13.0%
BMO Harris	2,703	33	23,920	148	11.3%	22.3%
Commerce Bank	29,710	213	167,149	1,164	17.8%	18.3%
First Bank	8,808	59	95,424	600	9.2%	9.8%
Lindell Bank	3,417	29	17,448	158	19.6%	18.4%
PNC Bank	10,398	89	138,088	853	7.5%	10.4%
Pulaski Bank	49,017	308	550,098	3,079	8.9%	10.0%
Regions Bank	8,745	80	77,434	615	11.3%	13.0%
Royal Bank	1,723	7	8,697	34	19.8%	20.6%
UMB Bank	1,062	7	14,657	93	7.2%	7.5%
US Bank	69,390	540	891,672	5,406	7.8%	10.0%
Grand Total	246,562	1,855	2,570,655	15,908	9.6%	11.7%

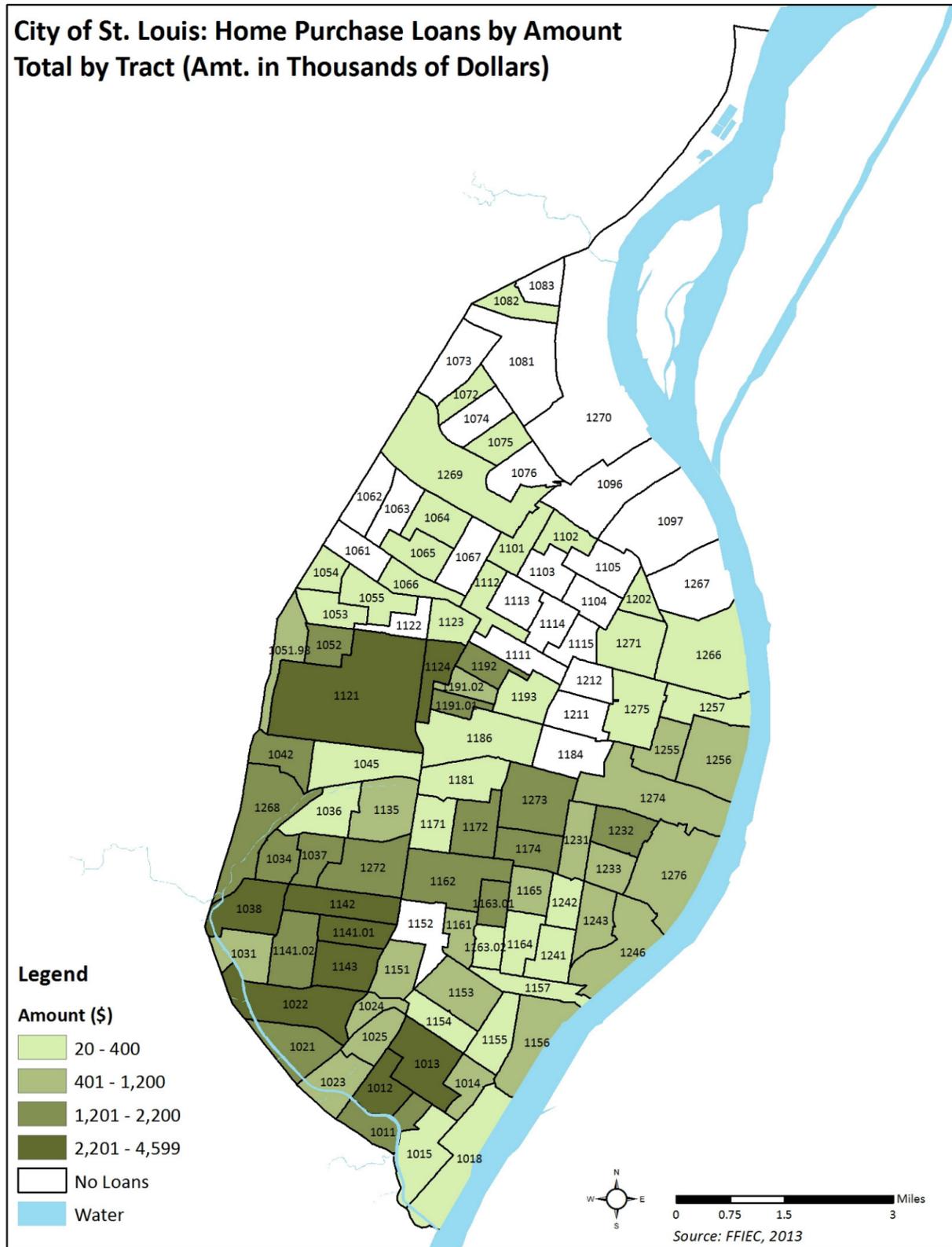
All Loan Types (by \$) - City of St. Louis



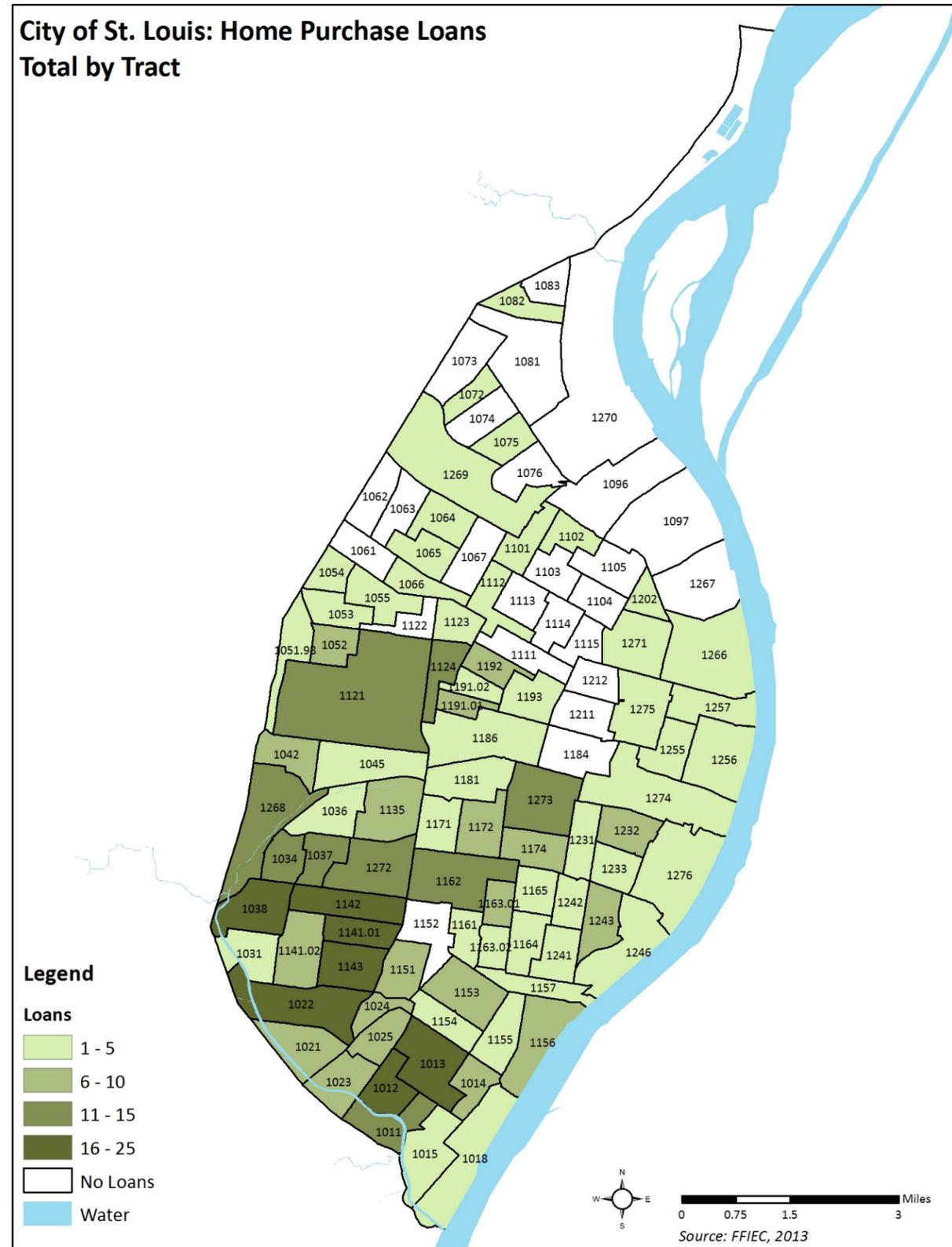
All Loan Types (by \$) - MSA

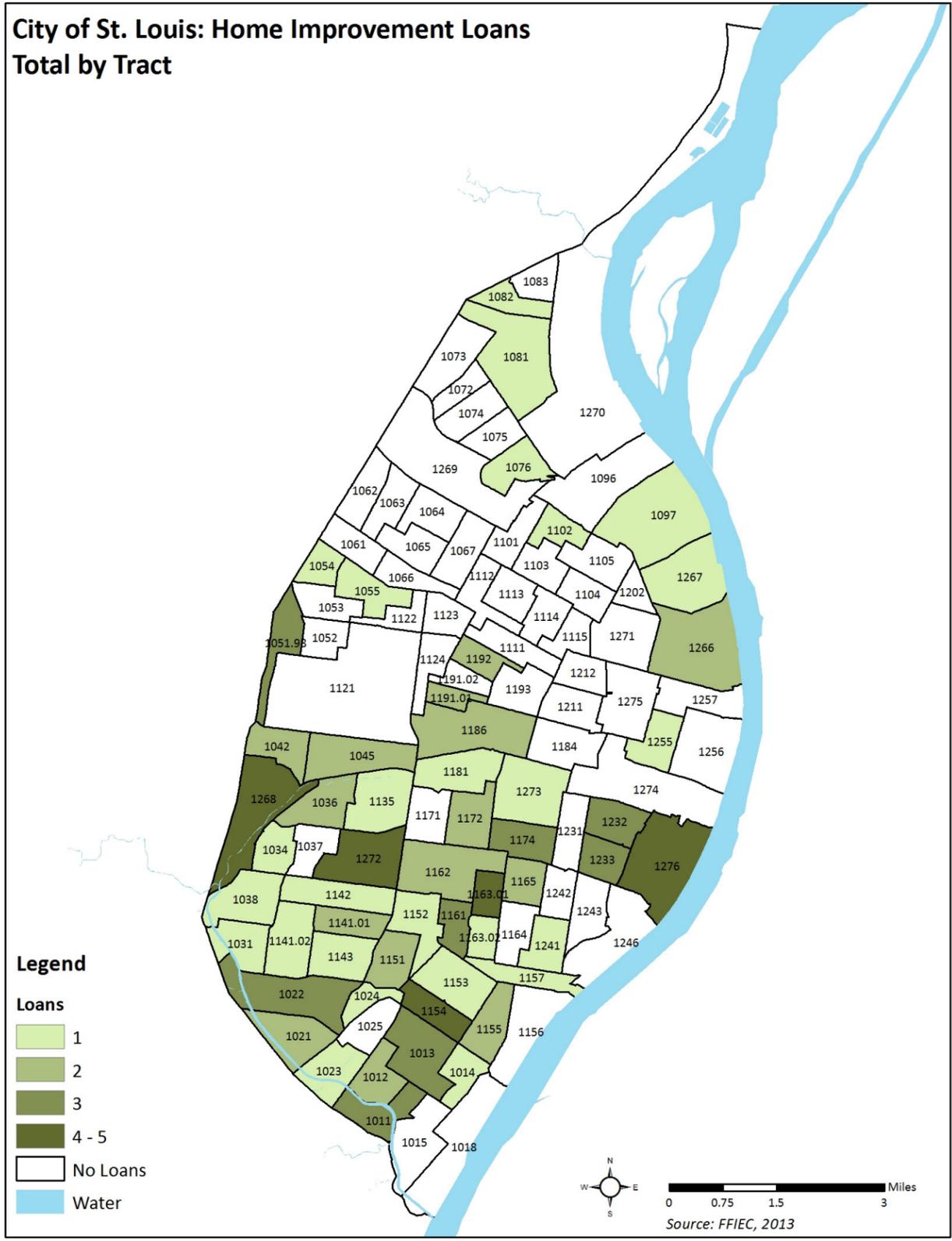
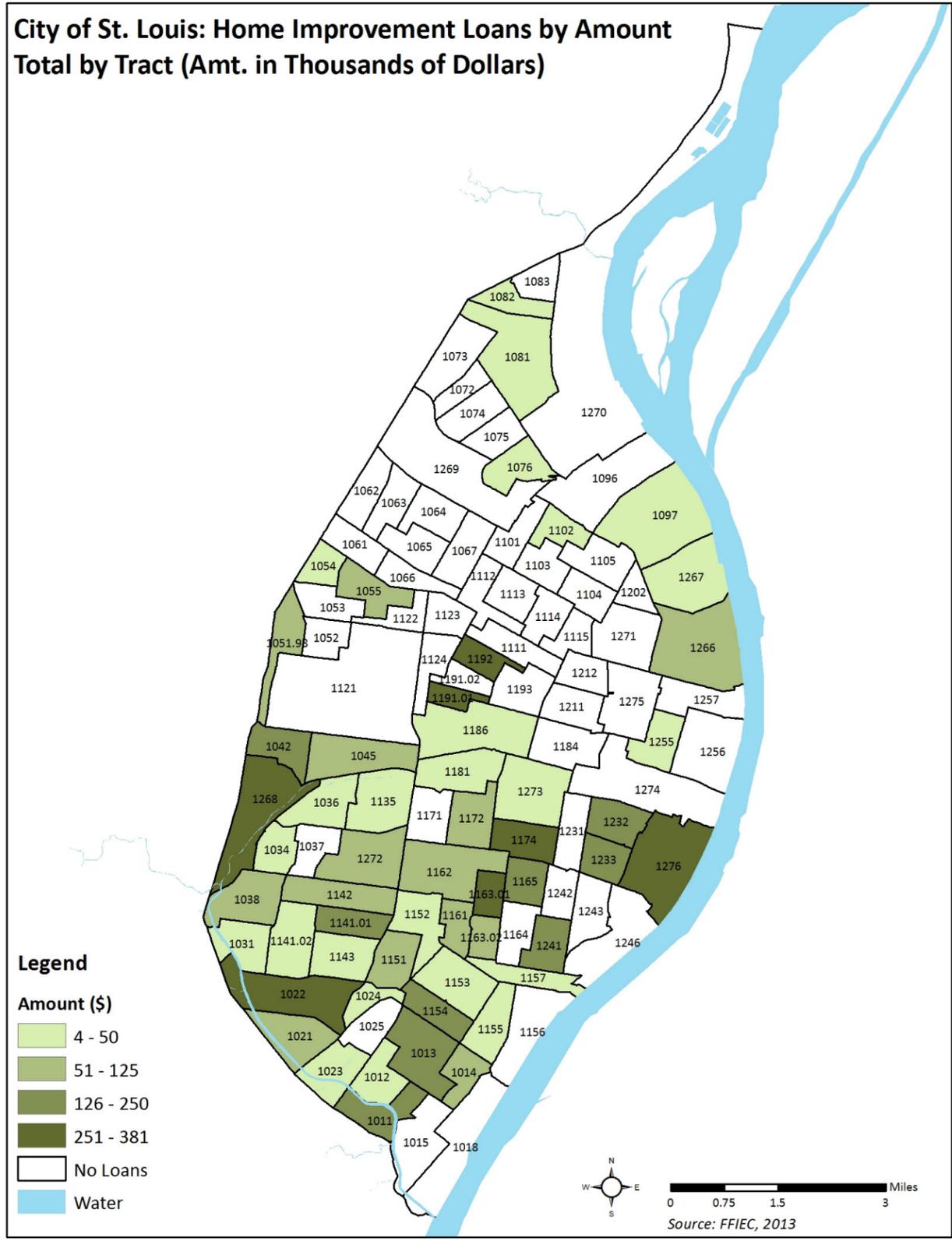


City of St. Louis: Home Purchase Loans by Amount Total by Tract (Amt. in Thousands of Dollars)

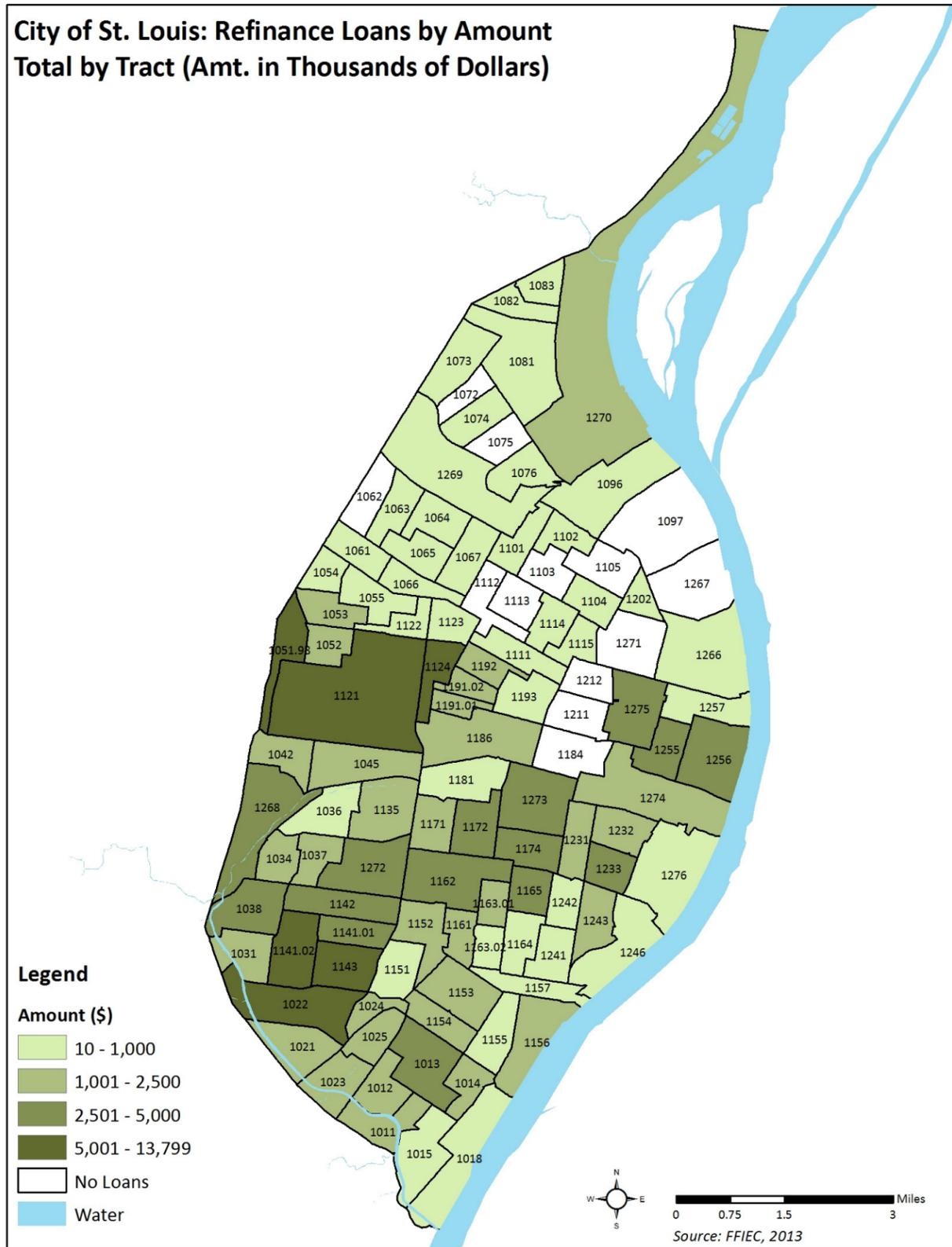


City of St. Louis: Home Purchase Loans Total by Tract

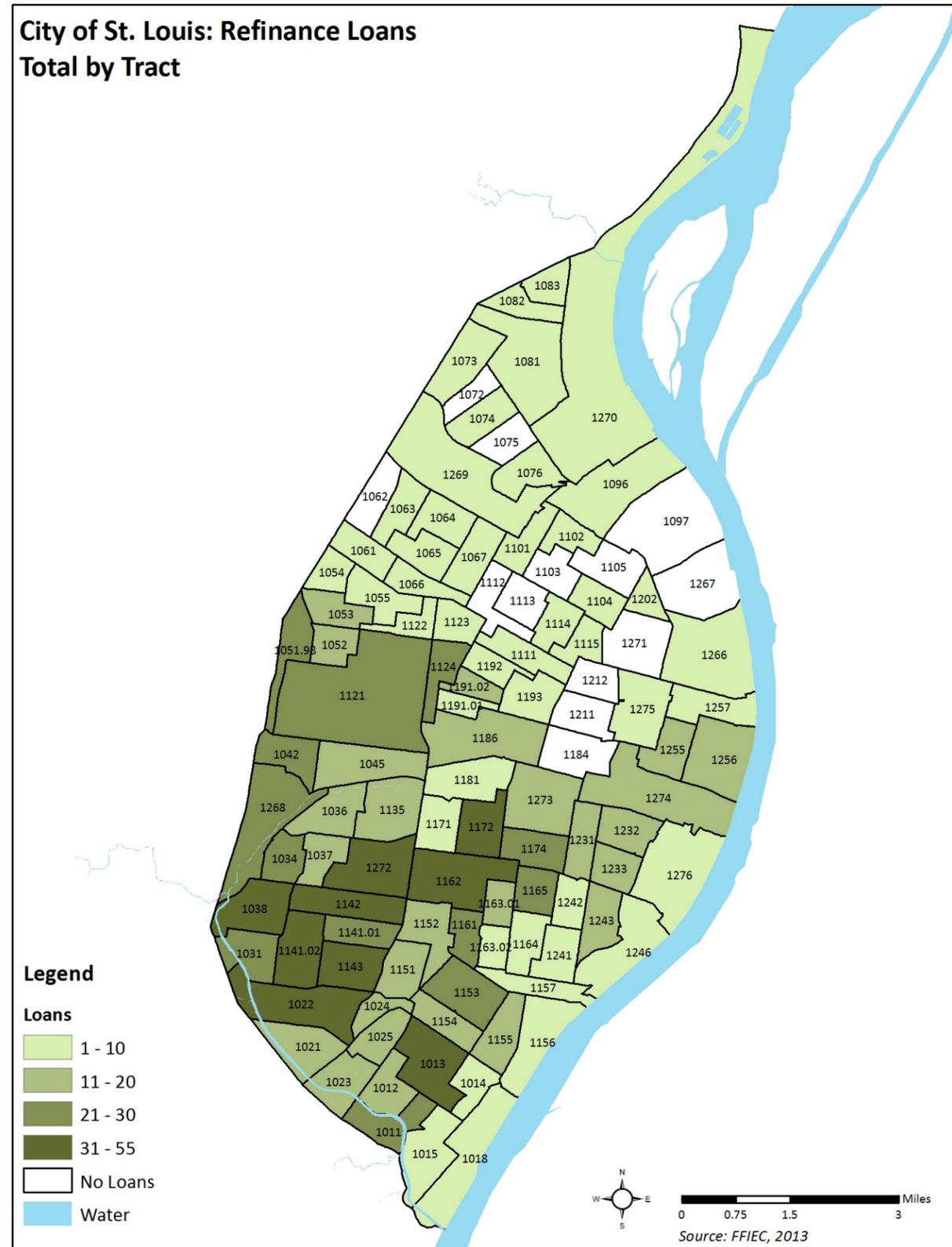




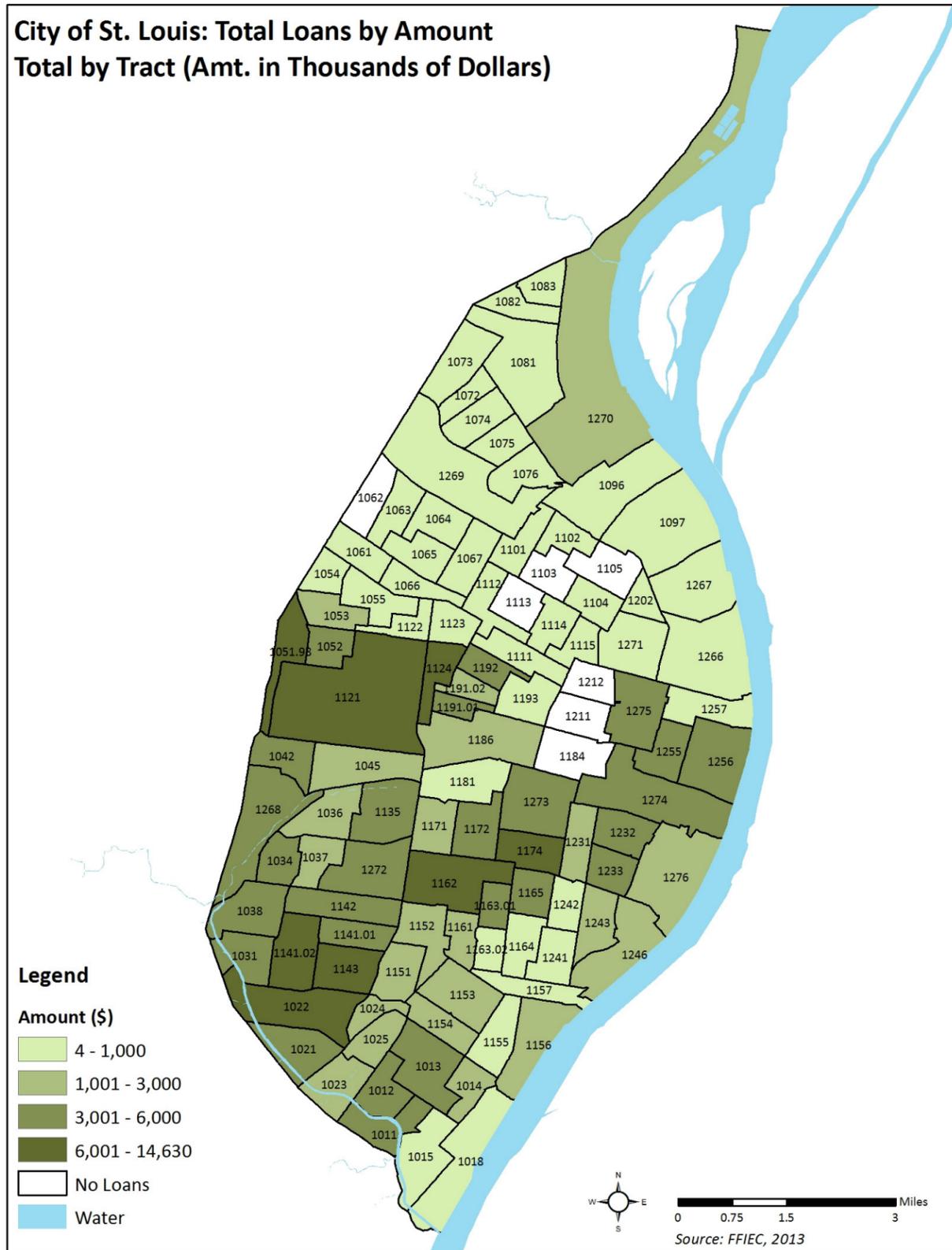
**City of St. Louis: Refinance Loans by Amount
Total by Tract (Amt. in Thousands of Dollars)**



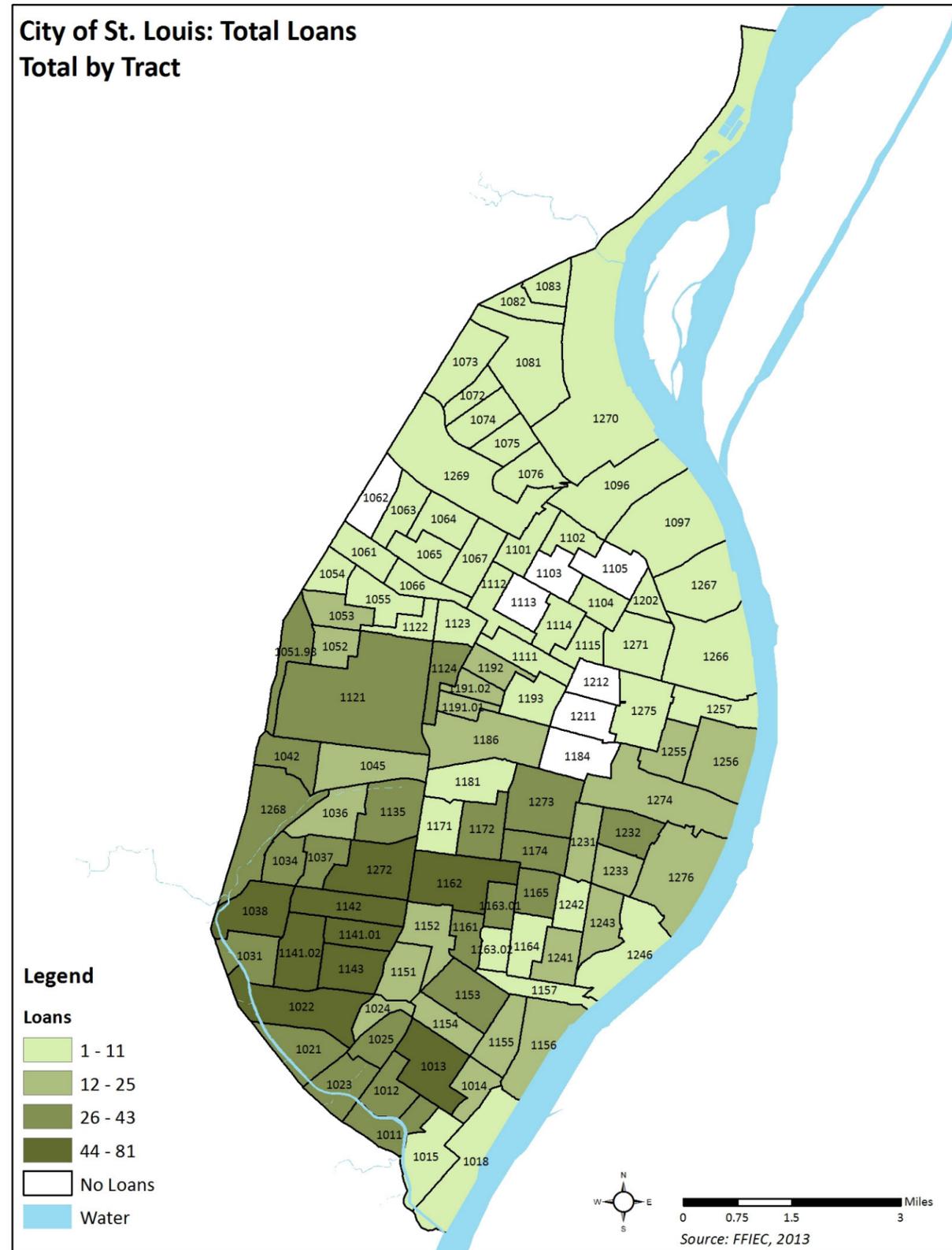
**City of St. Louis: Refinance Loans
Total by Tract**



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



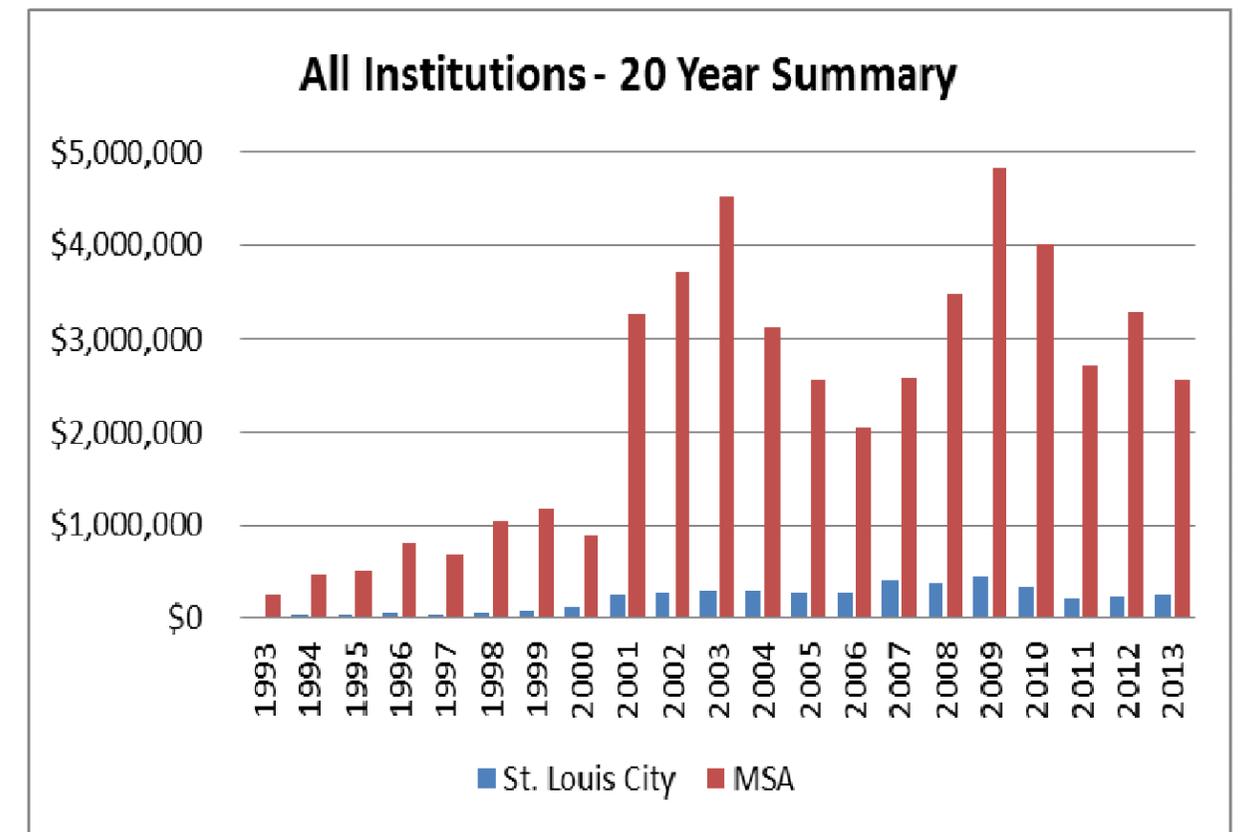
**City of St. Louis: Total Loans
Total by Tract**



City of St. Louis-20 Year Loan History

All Lending Institutions: 20 Year Summary								
Year	St. Louis City		MSA		City as Percent of Total		City % Change (yearly)	
	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2013	\$246,562	1,855	\$2,570,655	15,908	9.59%	11.66%	4.26%	5.82%
Total	\$4,357,541	41,827	\$48,545,233	367,270	8.98%	11.39%		

*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 Originated Loans by Tract								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1011	1,369	15	157	3	1,707	22	3,233	40
1012	2,474	25	8	2	1,746	15	4,228	42
1013	2,265	16	153	3	3,076	34	5,494	53
1014	954	10	97	1	1,159	10	2,210	21
1015	58	1			542	6	600	7
1018	257	3			608	8	865	11
1021	2,096	6	109	2	1,787	19	3,992	27
1022	3,024	23	381	3	6,550	55	9,955	81
1023	912	9	16	1	1,725	18	2,653	28
1024	812	9	14	1	1,114	15	1,940	25
1025	595	7			1,655	19	2,250	26
1031	924	5	23	1	2,439	21	3,386	27
1034	1,441	12	50	1	2,037	22	3,528	35
1036	260	3	45	2	974	11	1,279	16
1037	1,664	15			1,260	14	2,924	29
1038	2,347	19	75	1	3,313	36	5,735	56
1042	1,403	7	148	2	2,306	24	3,857	33
1045	175	1	121	2	1,186	15	1,482	18
1051.98	761	3	70	3	13,799	25	14,630	31
1052	1,711	8			2,453	17	4,164	25
1053	92	1			1,574	11	1,666	12
1054	141	1	20	1	88	1	249	3
1055	164	2	84	1	616	6	864	9
1061					76	1	76	1
1063					224	1	224	1
1064	42	1			41	1	83	2
1065	32	1			44	1	76	2
1066	96	1			69	1	165	2
1067					185	4	185	4
1072	24	1					24	1
1073					555	9	555	9
1074					55	1	55	1
1075	30	1					30	1
1076			25	1	125	3	150	4
1081			30	1	547	7	577	8

City of St. Louis Originated Loans by Tract								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1082	208	3	10	1	240	4	458	8
1083					136	2	136	2
1096					153	2	153	2
1097			4	1			4	1
1101	20	1			124	2	144	3
1102	34	1	5	1	46	3	85	5
1104					56	1	56	1
1111					183	1	183	1
1112	43	1					43	1
1114					70	2	70	2
1115					407	4	407	4
1121	4,599	13			7,293	25	11,892	38
1122					78	1	78	1
1123	205	2			10	1	215	3
1124	3,429	11			8,534	27	11,963	38
1135	1,135	7	5	1	1,913	18	3,053	26
1141.01	2,365	17	132	2	3,465	28	5,962	47
1141.02	1,236	7	25	1	6,625	43	7,886	51
1142	2,436	19	74	1	3,417	33	5,927	53
1143	2,658	23	9	1	5,404	54	8,071	78
1151	1,163	10	78	2	889	11	2,130	23
1152			40	1	1,297	14	1,337	15
1153	544	9	34	1	1,478	22	2,056	32
1154	344	4	247	5	1,246	15	1,837	24
1155	176	3	24	2	700	12	900	17
1156	534	7			1,022	10	1,556	17
1157	137	2	15	1	735	7	887	10
1161	633	4	104	3	1,911	23	2,648	30
1162	2,036	11	88	2	4,048	35	6,172	48
1163.01	1,411	9	378	4	2,280	16	4,069	29
1163.02	56	1	69	1	616	7	741	9
1164	99	2			800	9	899	11
1165	601	5	187	2	3,440	22	4,228	29
1171	305	2			1,219	8	1,524	10
1172	1,211	7	70	2	4,303	32	5,584	41

City of St. Louis Originated Loans by Tract								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1174	1,953	7	325	3	4,115	24	6,393	34
1181	182	1	7	1	578	5	767	7
1186	285	2	24	2	1,779	11	2,088	15
1191.01	1,511	6	379	2	1,511	8	3,401	16
1191.02	725	5			2,156	13	2,881	18
1192	1,318	7	253	2	2,111	10	3,682	19
1193	68	1			243	2	311	3
1202	103	1			168	2	271	3
1231	409	4			1,739	15	2,148	19
1232	1,762	8	219	3	2,401	18	4,382	29
1233	795	4	185	3	2,561	14	3,541	21
1241	282	5	210	1	441	6	933	12
1242	326	4			638	7	964	11
1243	1,028	7			1,597	12	2,625	19
1246	987	3			358	1	1,345	4

City of St. Louis Originated Loans by Tract								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1255	846	5	10	1	2,993	16	3,849	22
1256	762	4			2,643	14	3,405	18
1257	134	2			40	1	174	3
1266	51	1	120	2	608	6	779	9
1267			10	1			10	1
1268	1,770	13	315	4	2,615	26	4,700	43
1269	21	1			287	6	308	7
1270					1,363	2	1,363	2
1271	98	1					98	1
1272	1,323	11	84	5	4,145	31	5,552	47
1273	2,075	11	10	1	2,605	20	4,690	32
1274	894	5			2,500	12	3,394	17
1275	372	4			3,292	5	3,664	9
1276	1,189	5	354	4	563	4	2,106	13
TOTALS	75,010	515	5,729	102	165,823	1,238	246,562	1,855

Note: No Loans Originated in Tracts 1062, 1103, 1105, 1113, 1184, 1211, or 1212.

Individual Bank Loan Information

Bank of America

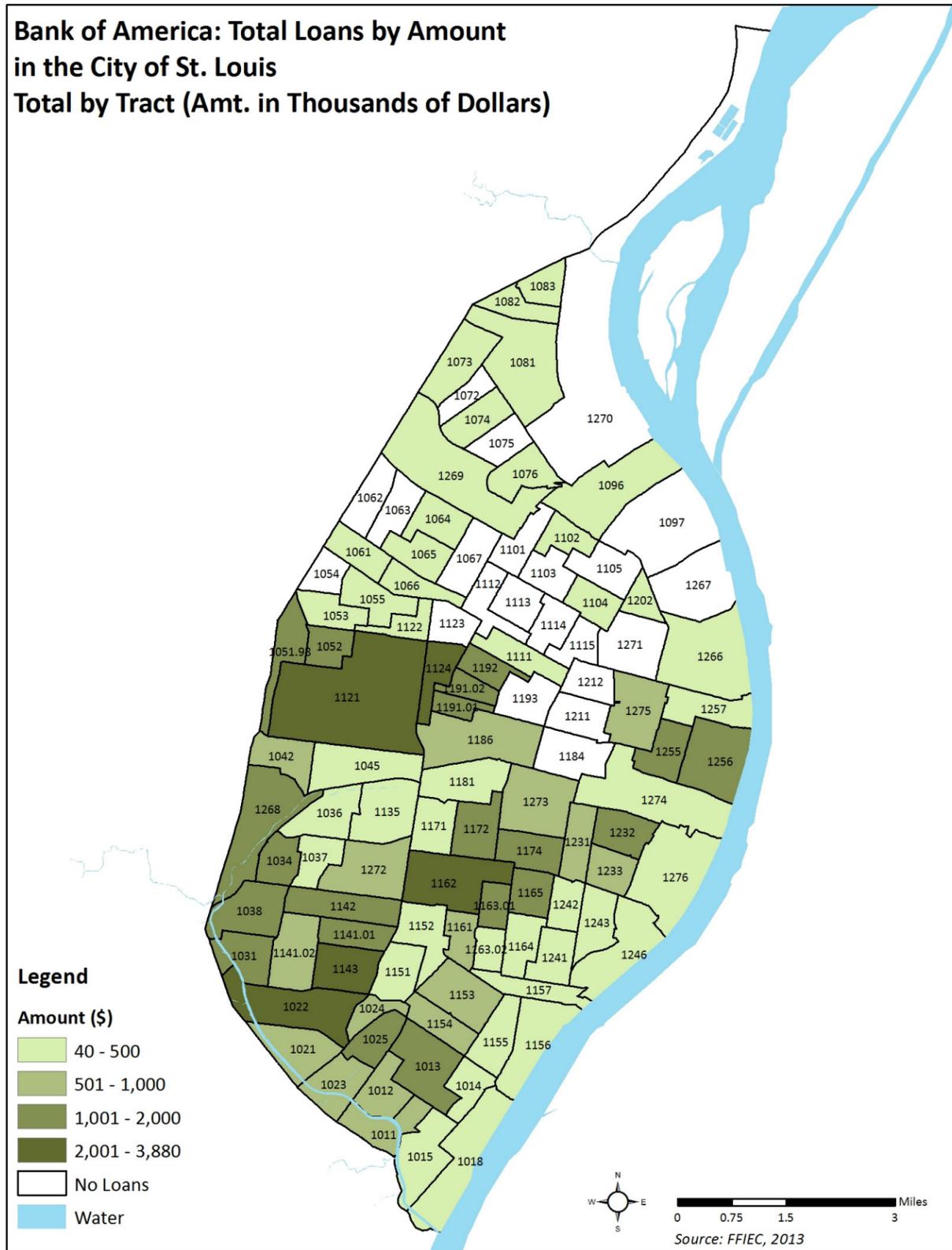
Bank of America: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2009	816	8,590	\$134,623	\$1,556,237
2010	467	5,383	\$66,787	\$911,136
2011	321	3,254	\$44,064	\$551,106
2012	333	2,716	\$47,553	\$487,840
2013	490	3,758	\$61,589	\$586,068
Total	2,427	23,701	\$354,616	\$4,092,387

Amount is represented in the thousands of dollars

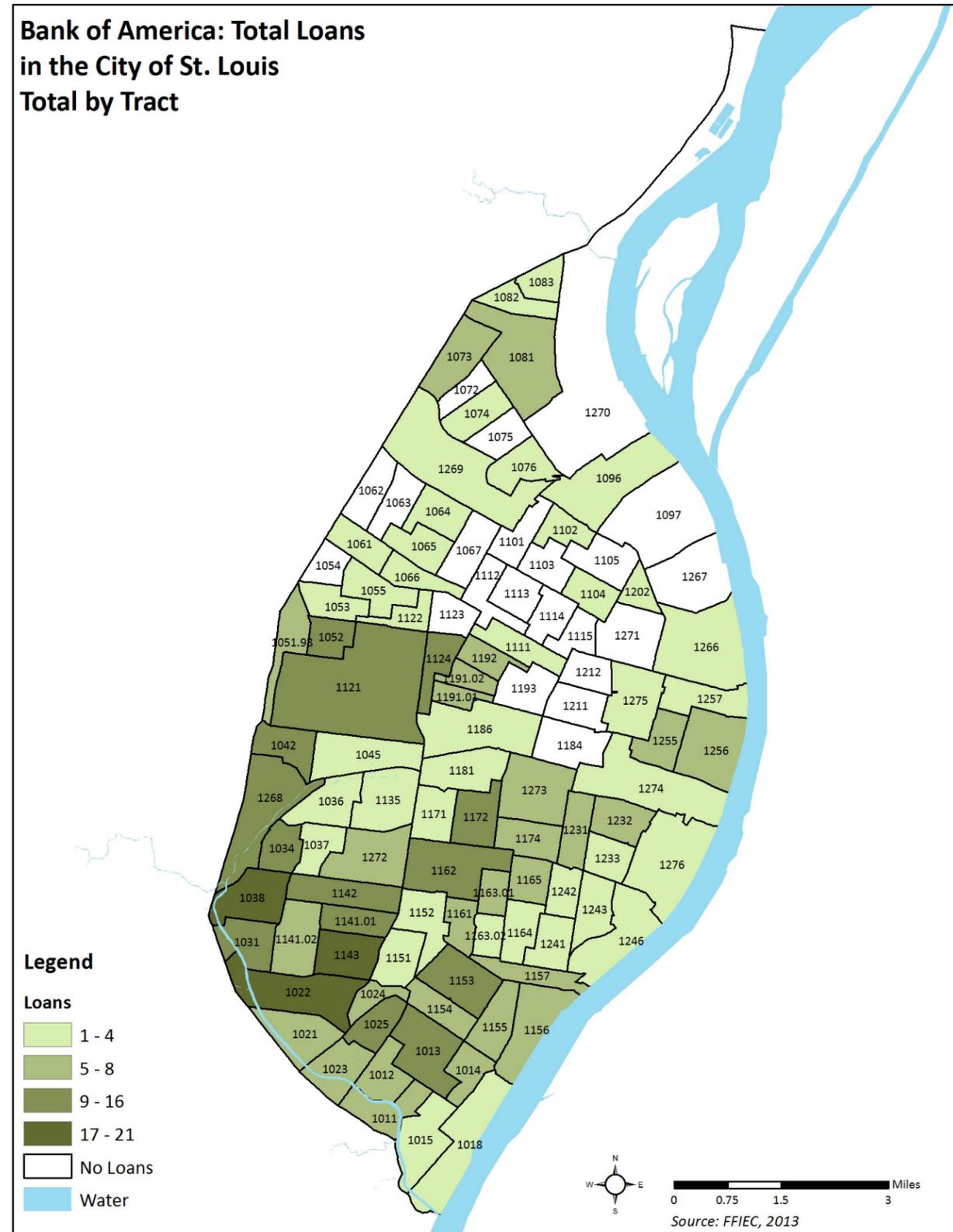
Bank of America: 20 Year Summary						
	St. Louis City		MSA		City as Percent	
					of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1993						
1994						
1995	\$11,456	448	\$122,739	2,698	9.33%	16.60%
1996	\$21,038	503	\$295,966	4,121	7.11%	12.21%
1997	\$13,961	382	\$145,739	2,462	9.58%	15.52%
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%
2013	\$61,589	490	\$586,068	3,758	10.51%	13.04%

Amount is represented in the thousands of dollars

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



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



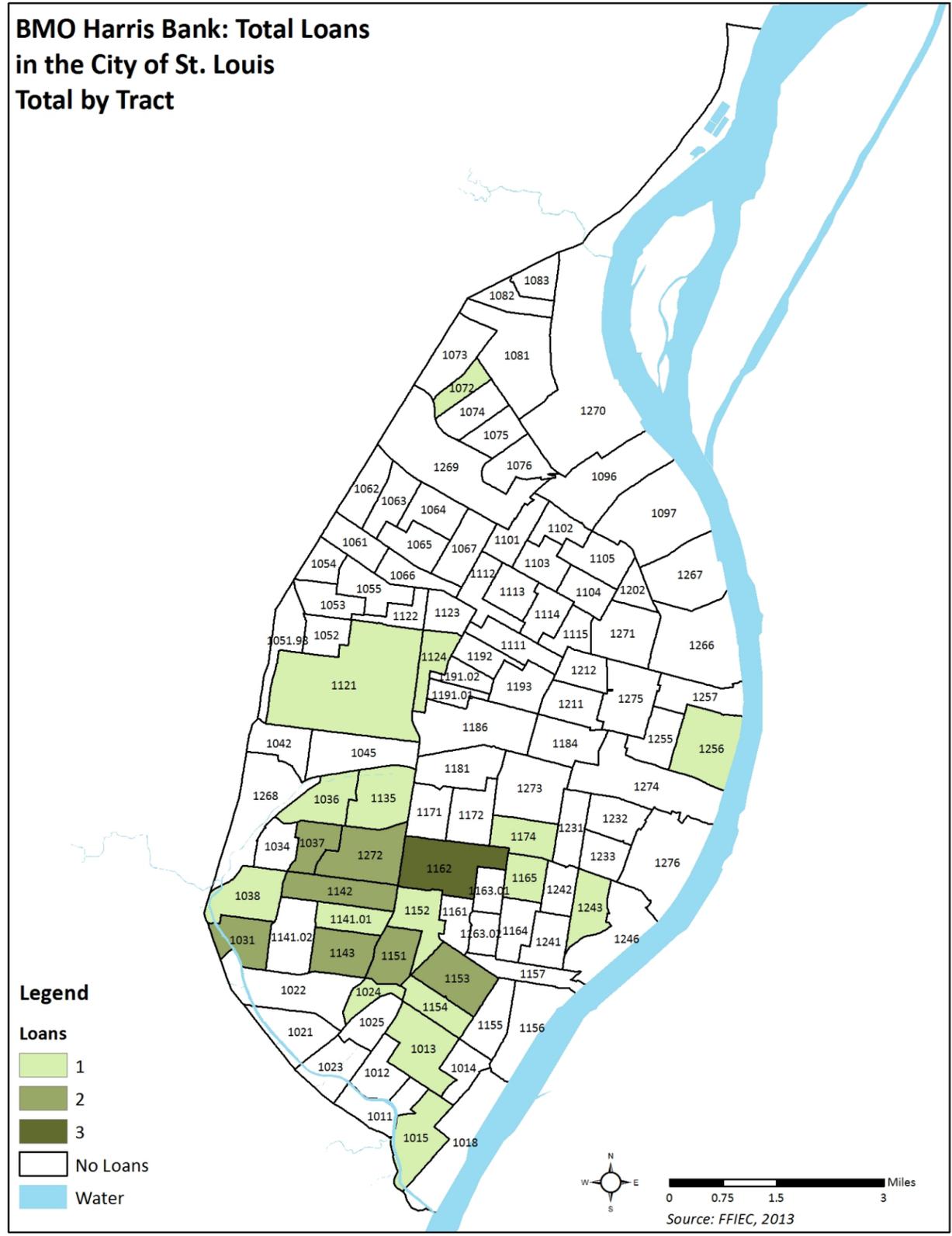
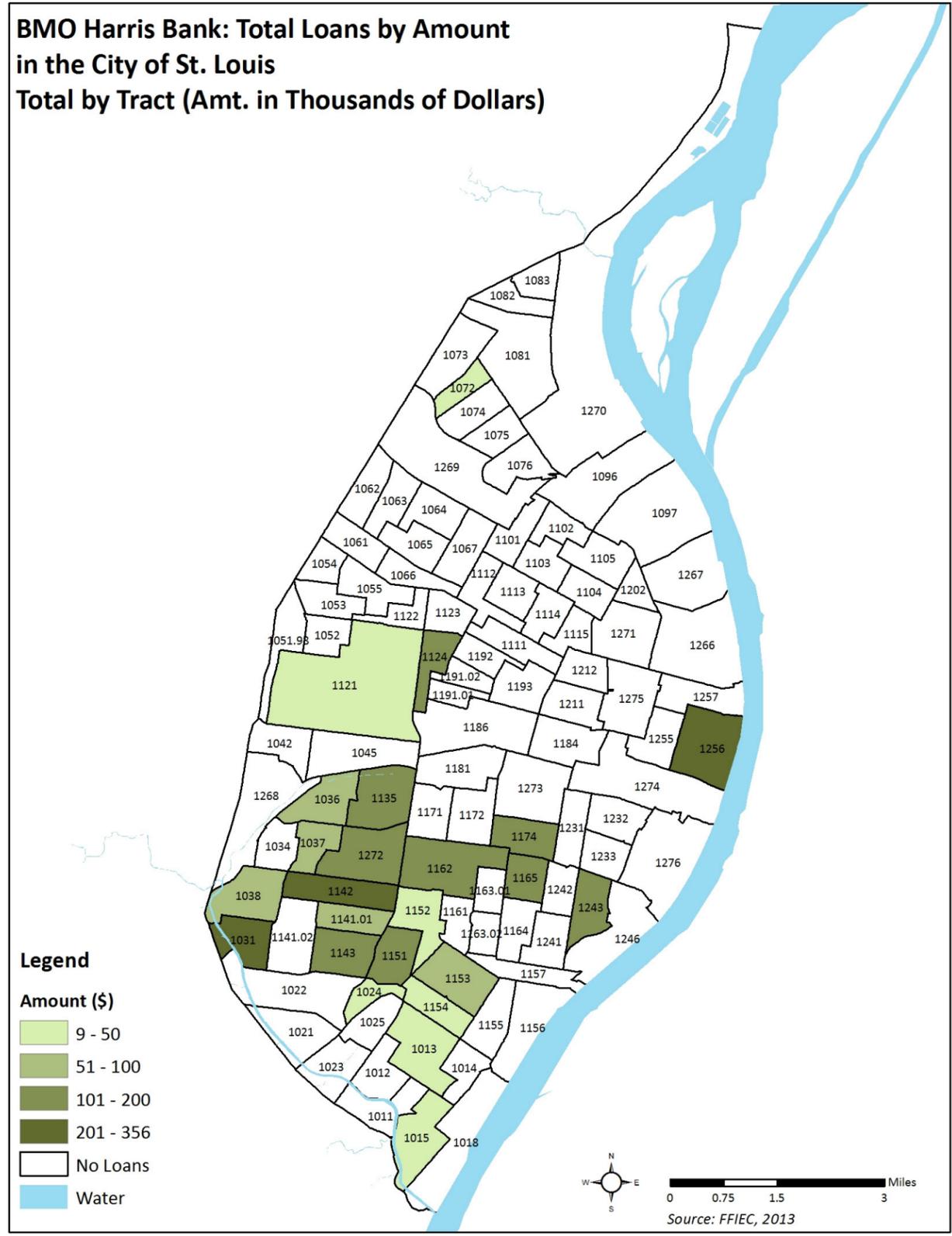
BMO Harris Bank

BMO Harris: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2009				
2010				
2011	27	178	\$3,393	\$35,622
2012	41	135	\$3,293	\$23,261
2013	33	148	\$2,703	\$23,920
Total	101	461	\$9,389	\$82,803

Amount is represented in the thousands of dollars

BMO Harris: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2013	\$2,703	33	\$23,920	148	11.30%	22.30%

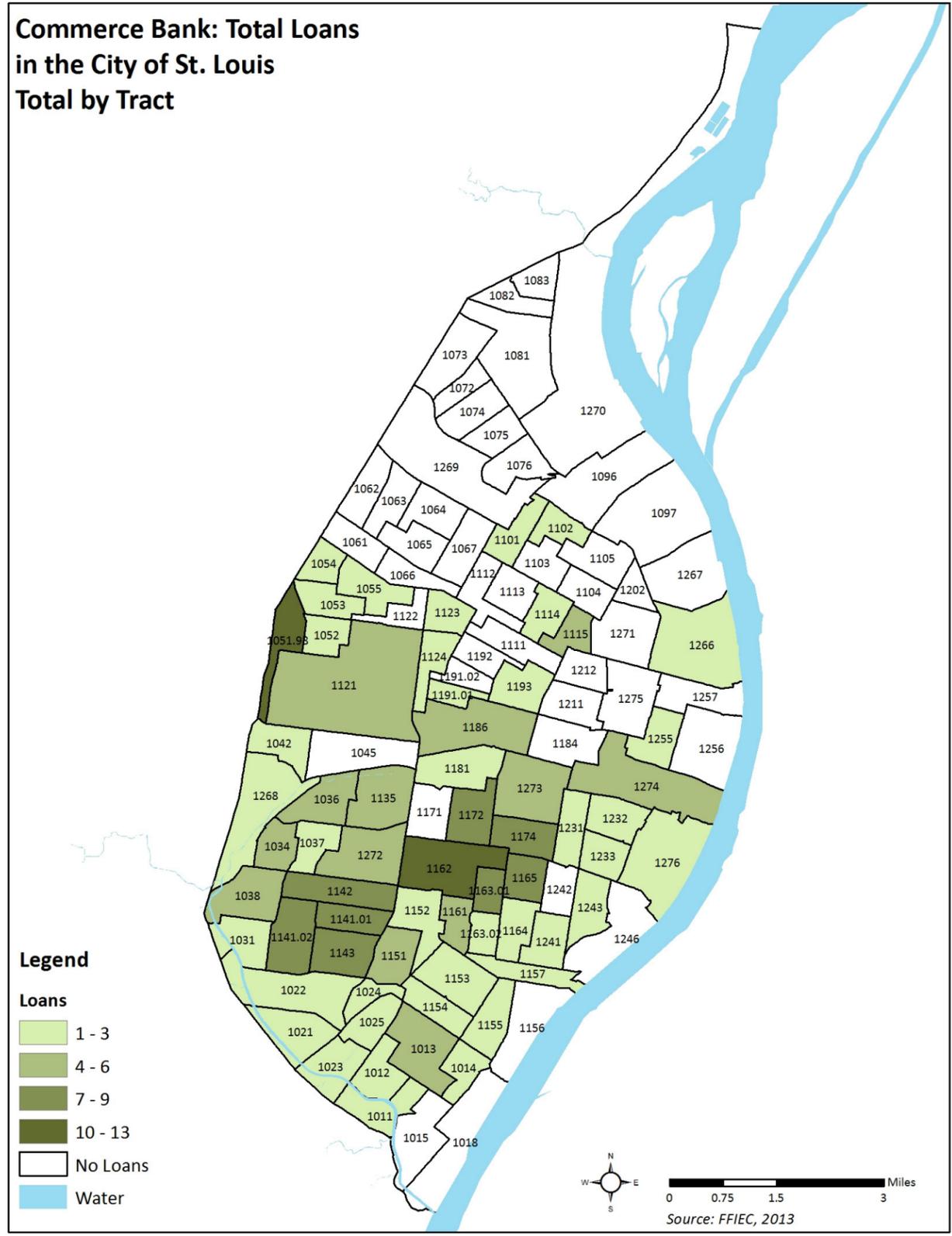
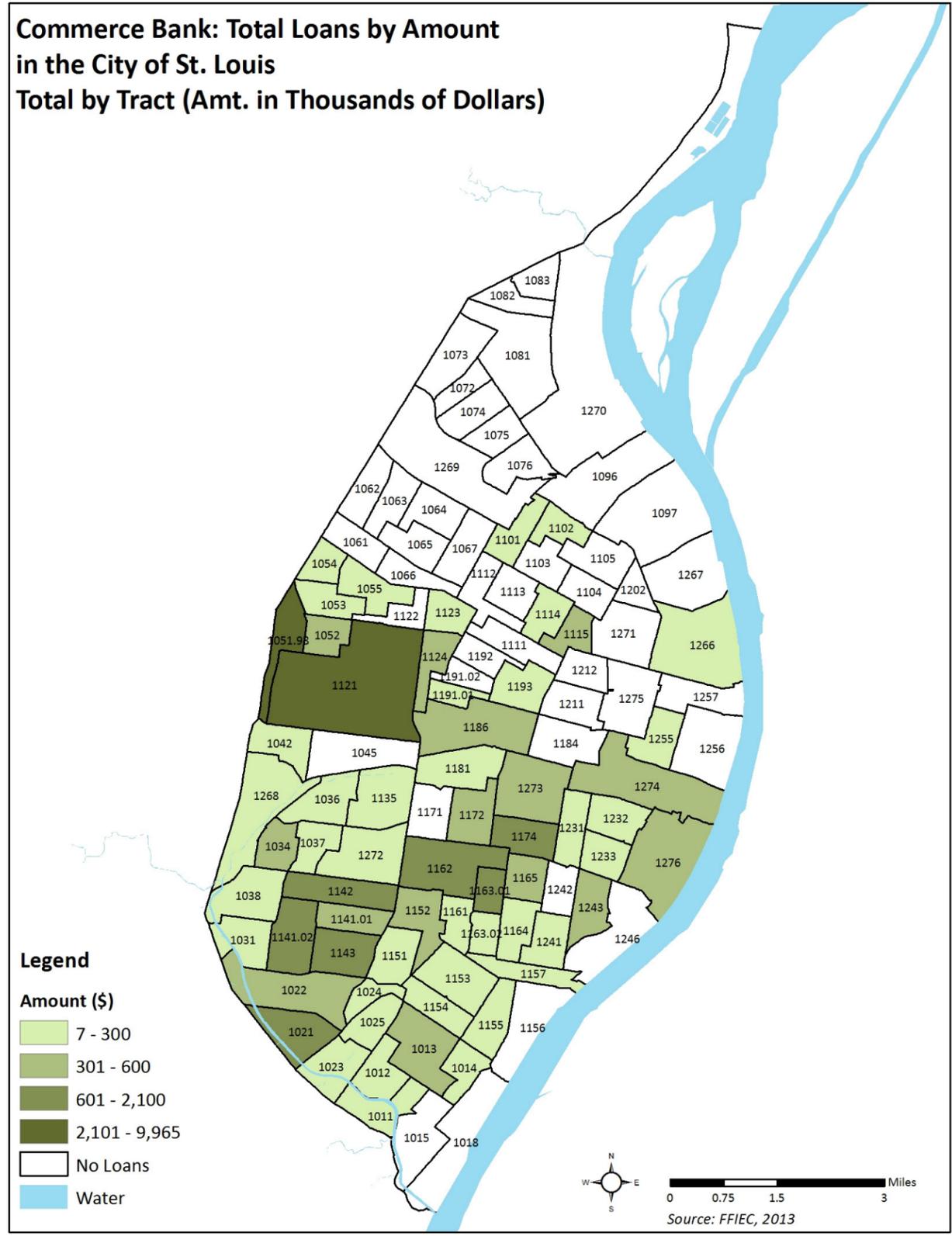
Amount is represented in the thousands of dollars



Commerce Bank

Commerce Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
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
2013	213	1,164	\$29,710	\$167,149
Total	530	4,322	\$59,408	\$601,666
Amount is represented in the thousands of dollars				

Commerce Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2013	\$29,710	213	\$167,149	1,164	17.77%	18.30%
Amount is represented in the thousands of dollars						



First Bank

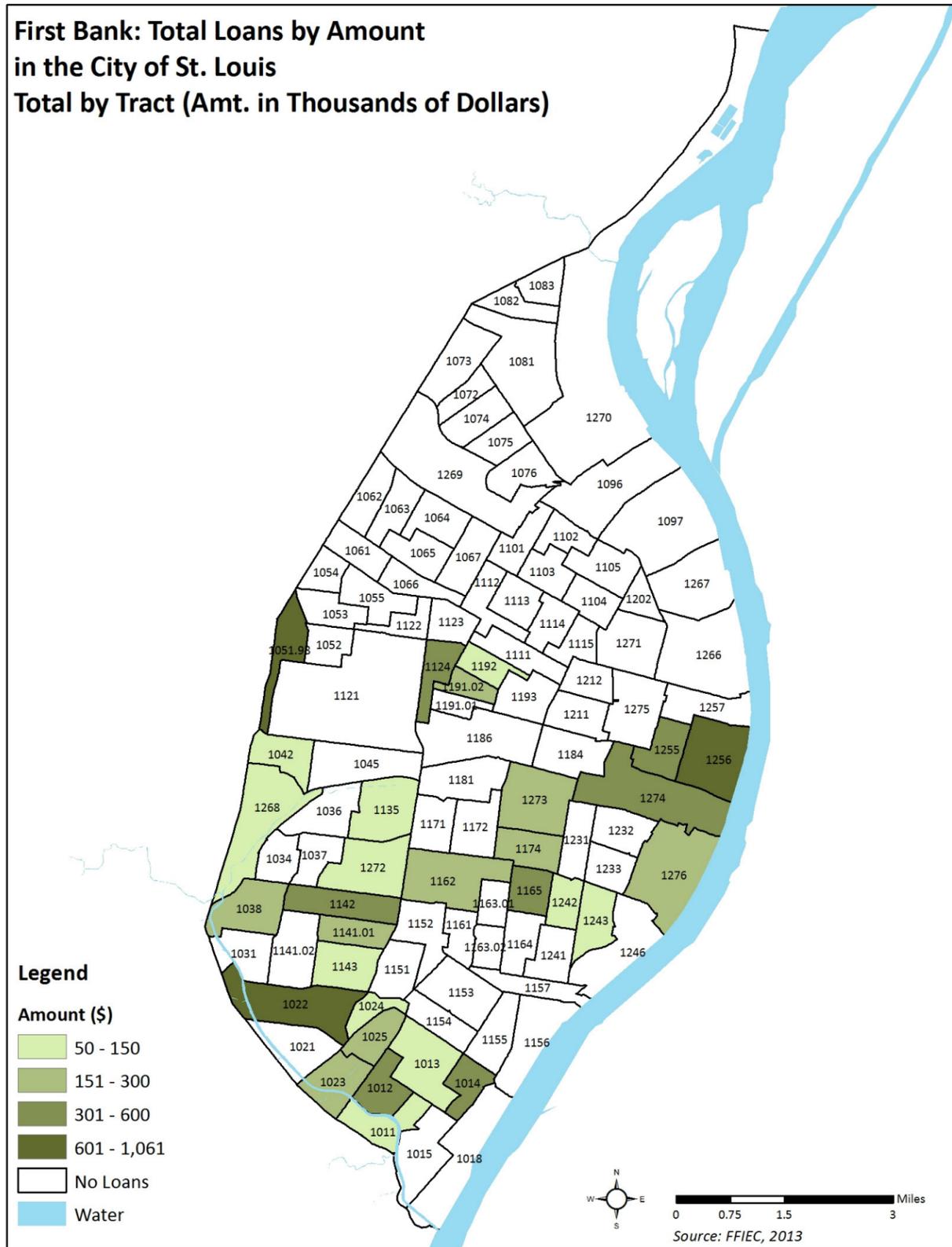
First Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2009	67	1,203	\$18,228	\$197,156
2010	64	992	\$8,505	\$88,994
2011	36	631	\$4,108	\$94,956
2012	60	1,032	\$10,061	\$169,641
2013	59	600	\$8,808	\$95,424
Total	286	4,458	\$49,710	\$646,171

Amount is represented in the thousands of dollars

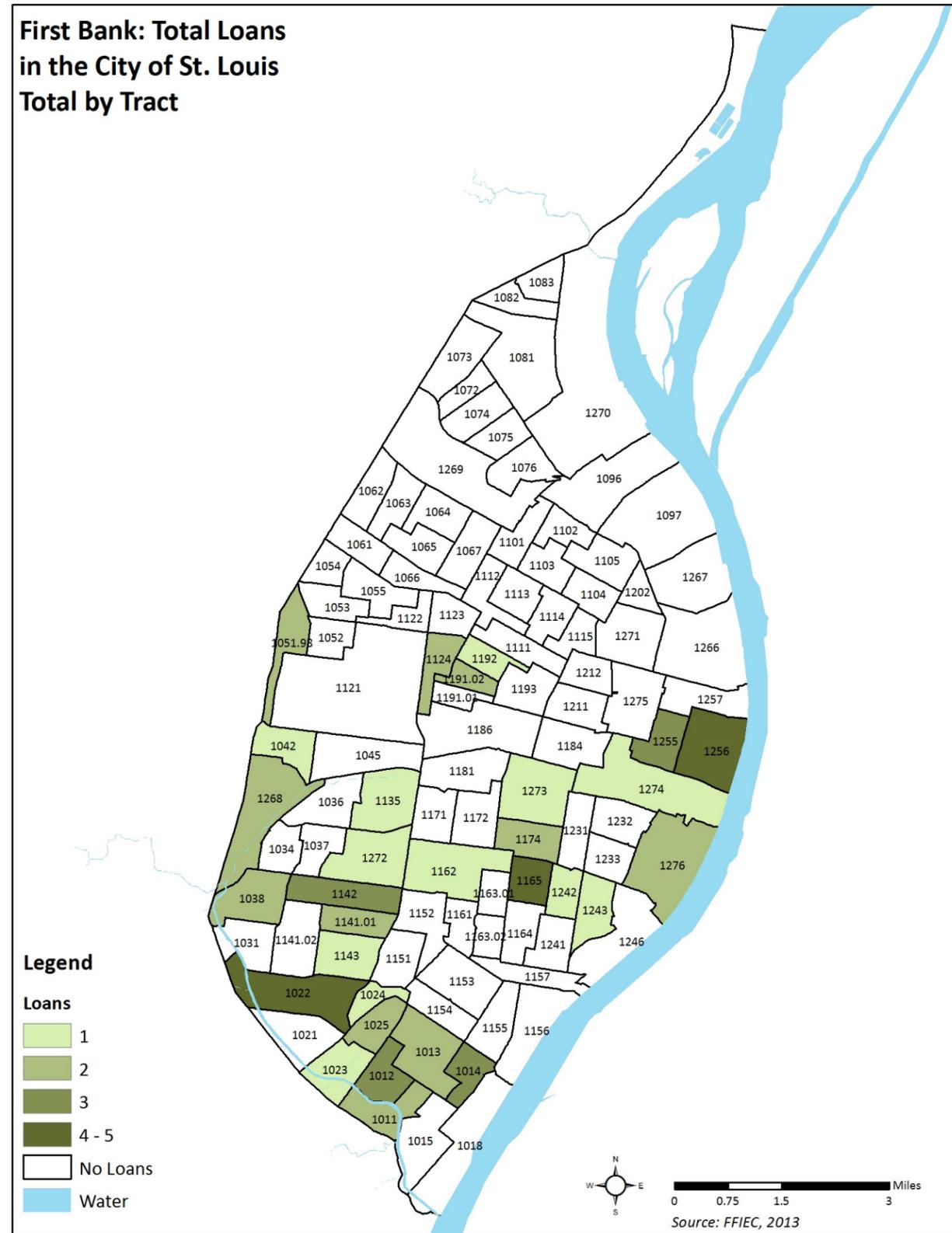
First Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002	\$2,310	19	\$48,102	856	4.80%	2.22%
2003	\$8,624	100	\$364,008	3,634	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	1,032	5.93%	5.81%
2013	\$8,808	59	\$95,424	600	9.23%	9.83%

Amount is represented in the thousands of dollars

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



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



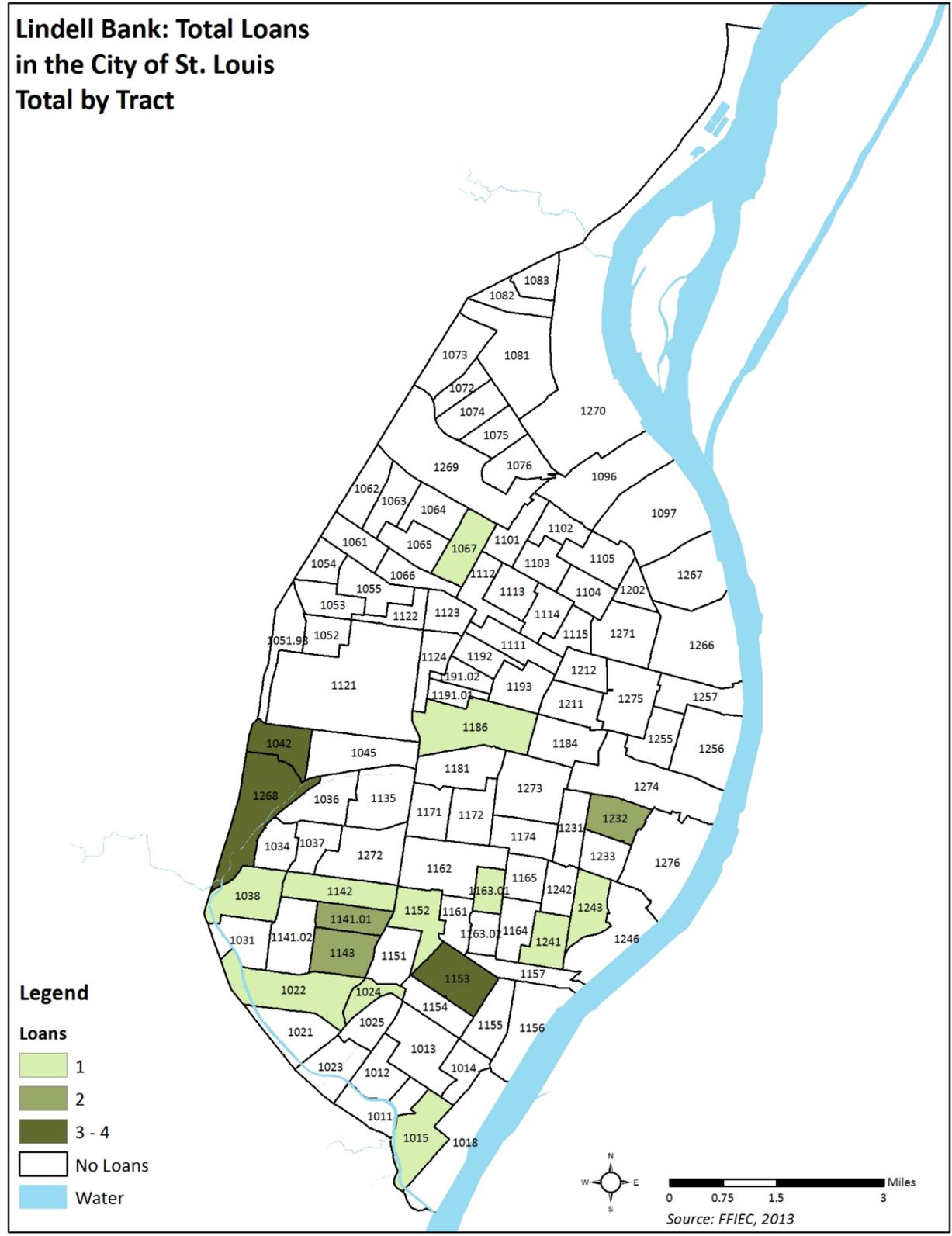
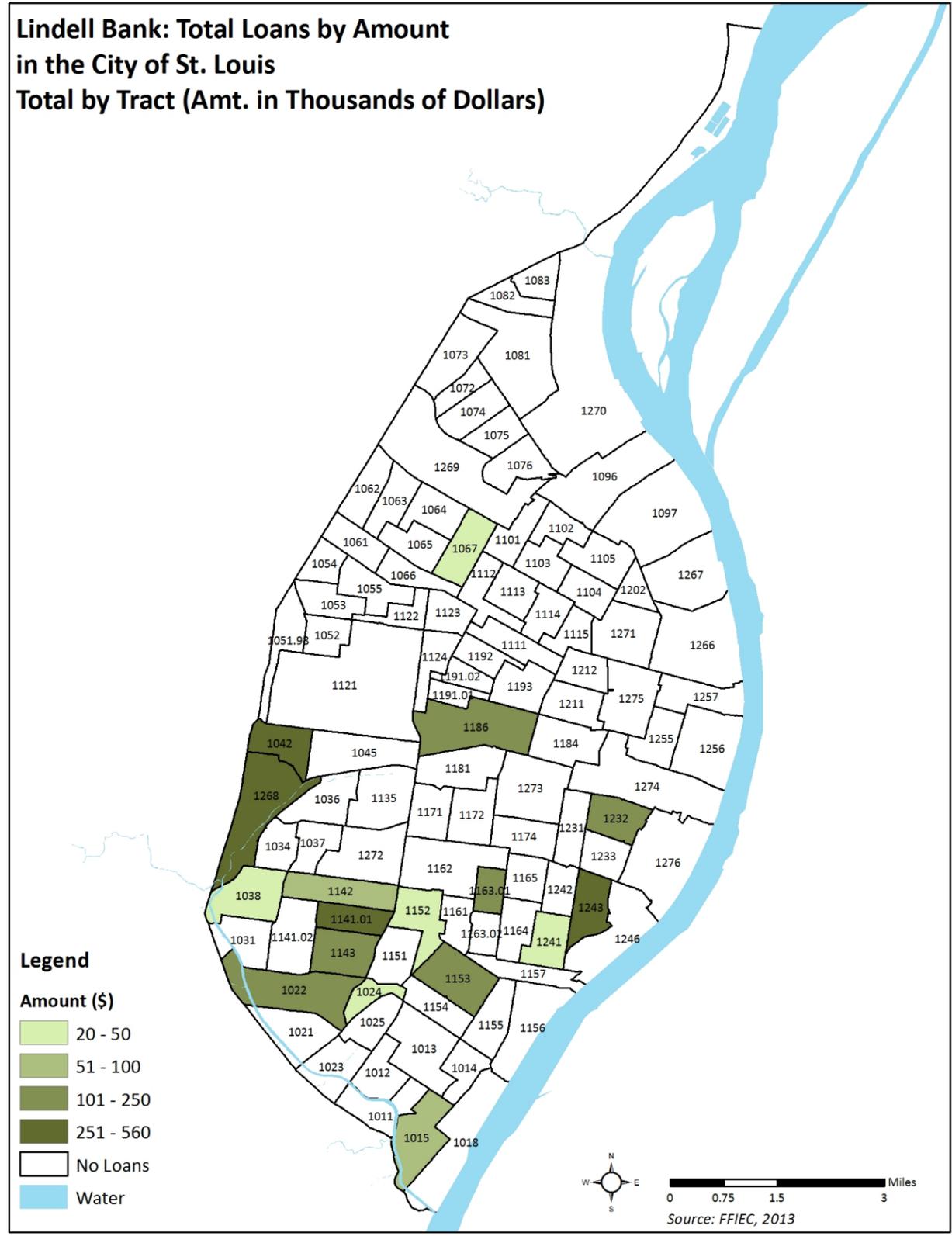
Lindell Bank

Lindell Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
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
2013	29	158	\$3,417	\$17,448
Total	134	554	\$13,678	\$58,107

Amount is represented in the thousands of dollars

Lindell Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2013	\$3,417	29	\$17,448	158	19.58%	18.35%

Amount is represented in the thousands of dollars

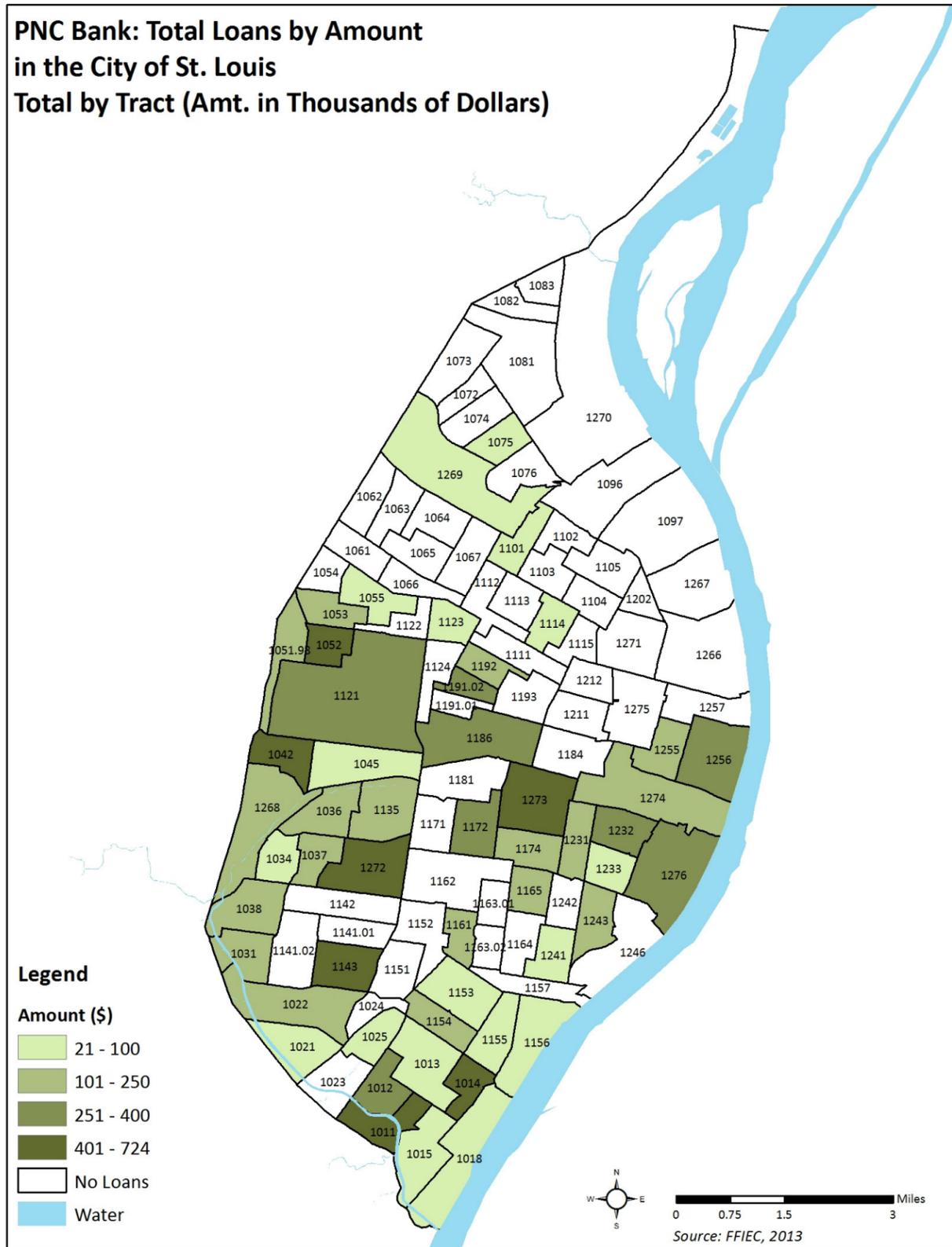


PNC Bank

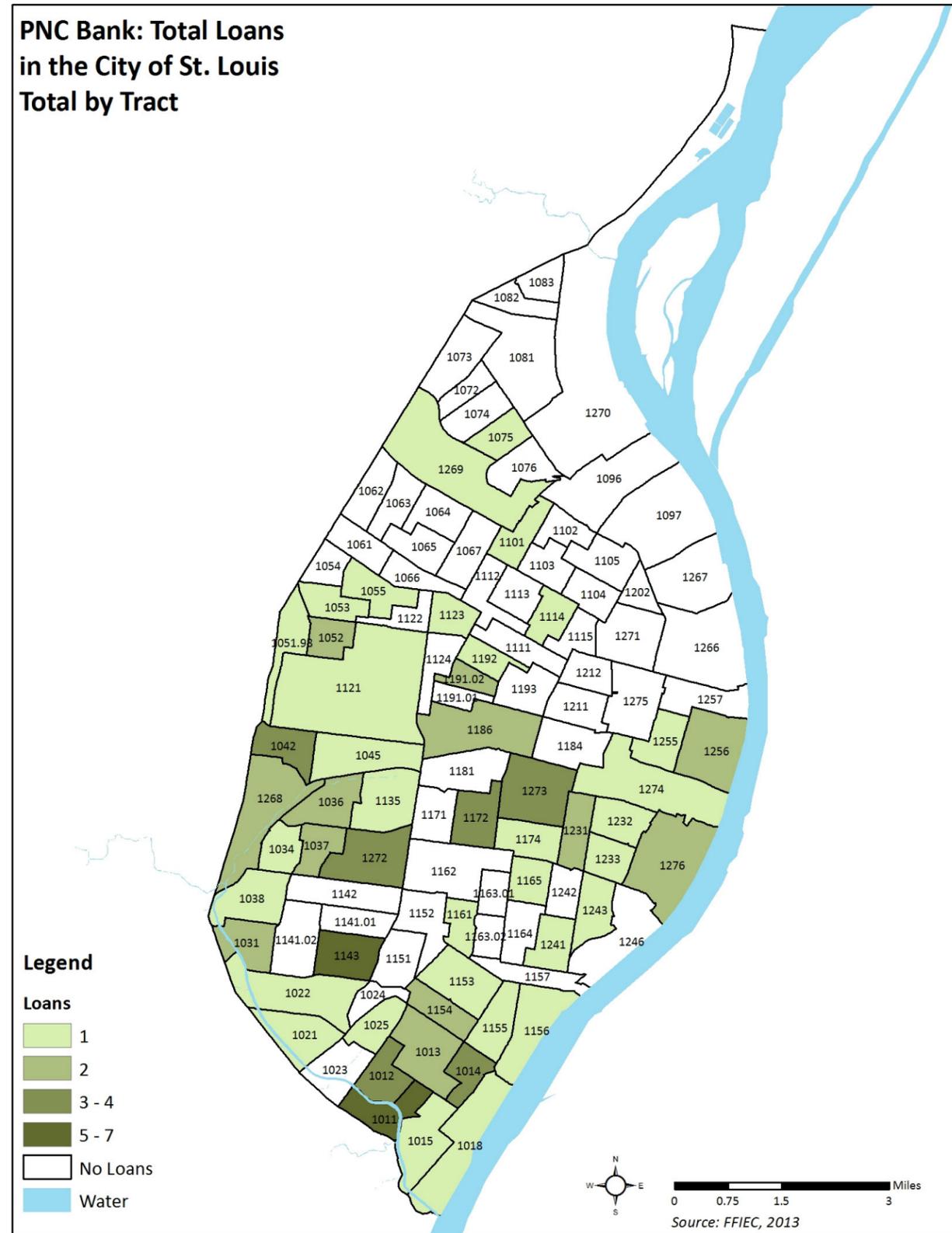
PNC Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2009	125	1,079	\$18,317	\$193,630
2010	108	744	\$14,742	\$126,457
2011	85	641	\$11,205	\$106,993
2012	102	1,001	\$12,531	\$170,713
2013	89	853	\$10,398	\$138,088
Total	509	4,318	\$67,193	\$735,881
Amount is represented in the thousands of dollars				

PNC Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2013	\$10,398	89	\$138,088	853	7.53%	10.43%
Amount is represented in the thousands of dollars						

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



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



Pulaski Bank

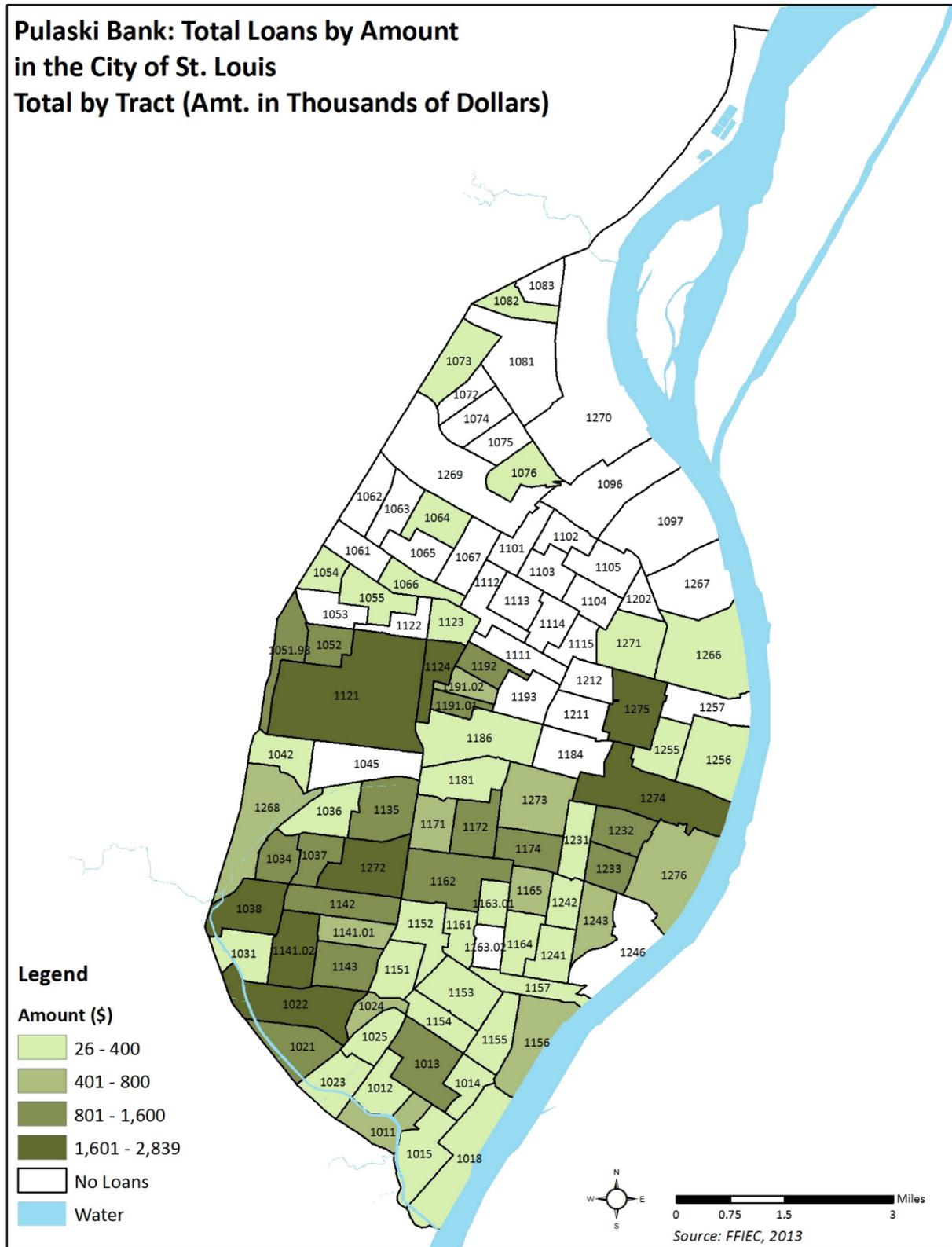
Pulaski Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2009	945	7,355	\$137,689	\$1,237,172
2010	657	5,802	\$94,615	\$1,039,608
2011	336	3,912	\$47,002	\$660,095
2012	437	4,930	\$63,130	\$850,291
2013	308	3,079	\$49,017	\$550,098
Total	2,683	25,078	\$391,453	\$4,337,264

Amount is represented in the thousands of dollars

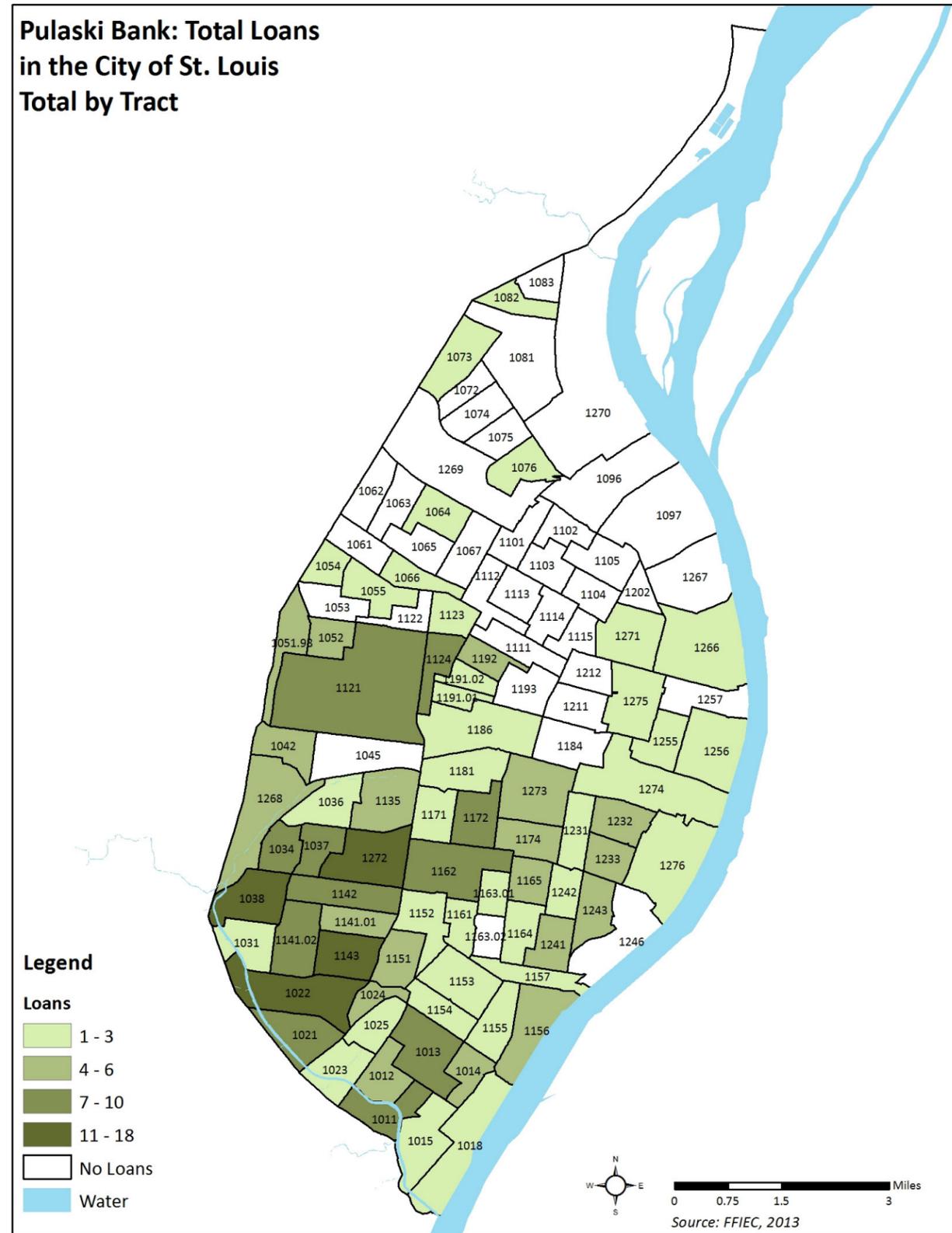
Pulaski Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001	\$44,656	411	\$626,460	4,490	7.13%	9.15%
2002	\$70,505	597	\$851,406	5,502	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%
2013	\$49,017	308	\$550,098	3,079	8.91%	10.00%

Amount is represented in the thousands of dollars

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



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



Regions Bank

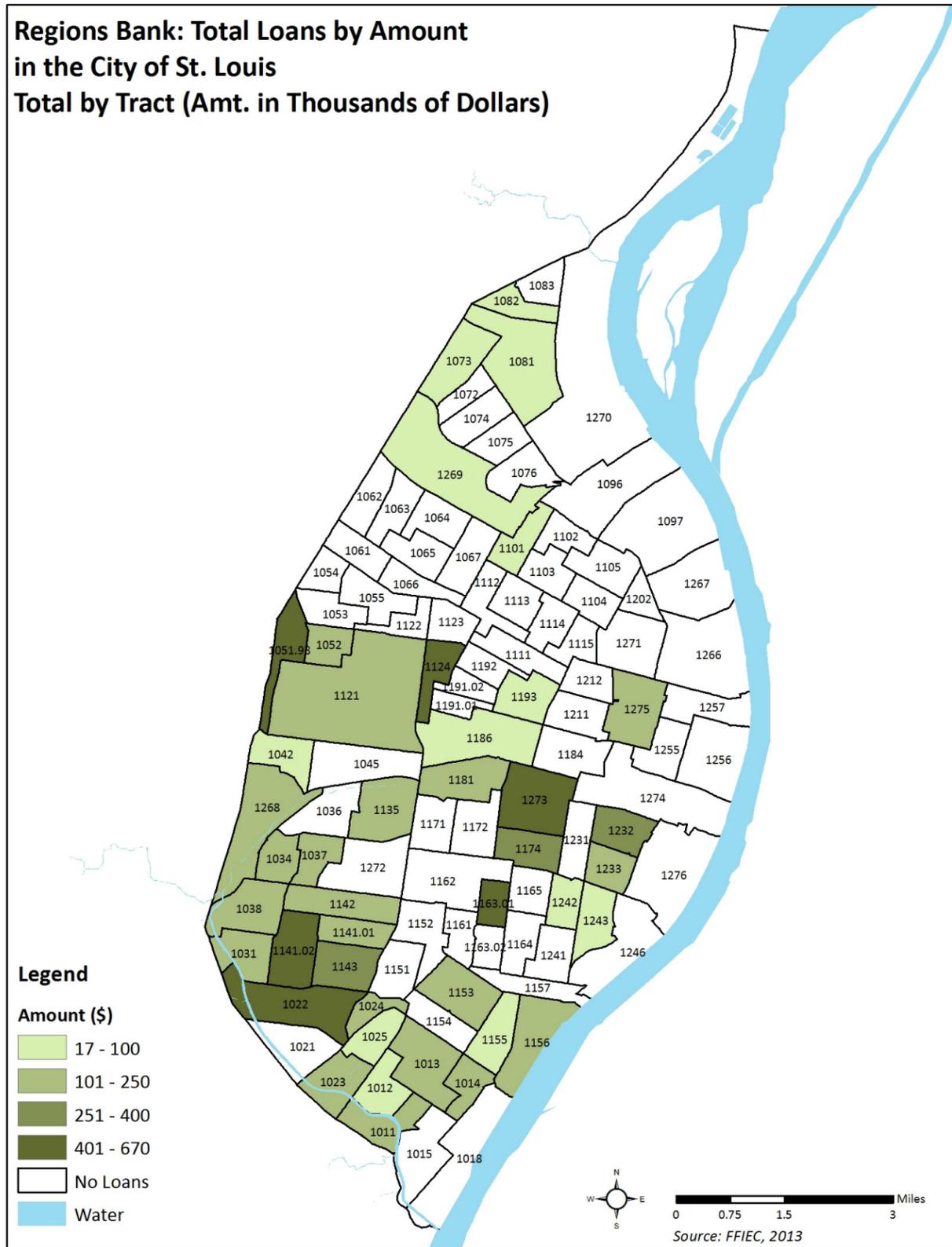
Regions Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2009				
2010				
2011				
2012				
2013	80	615	\$8,745	\$77,434
Total	80	615	\$8,745	\$77,434

Amount is represented in the thousands of dollars

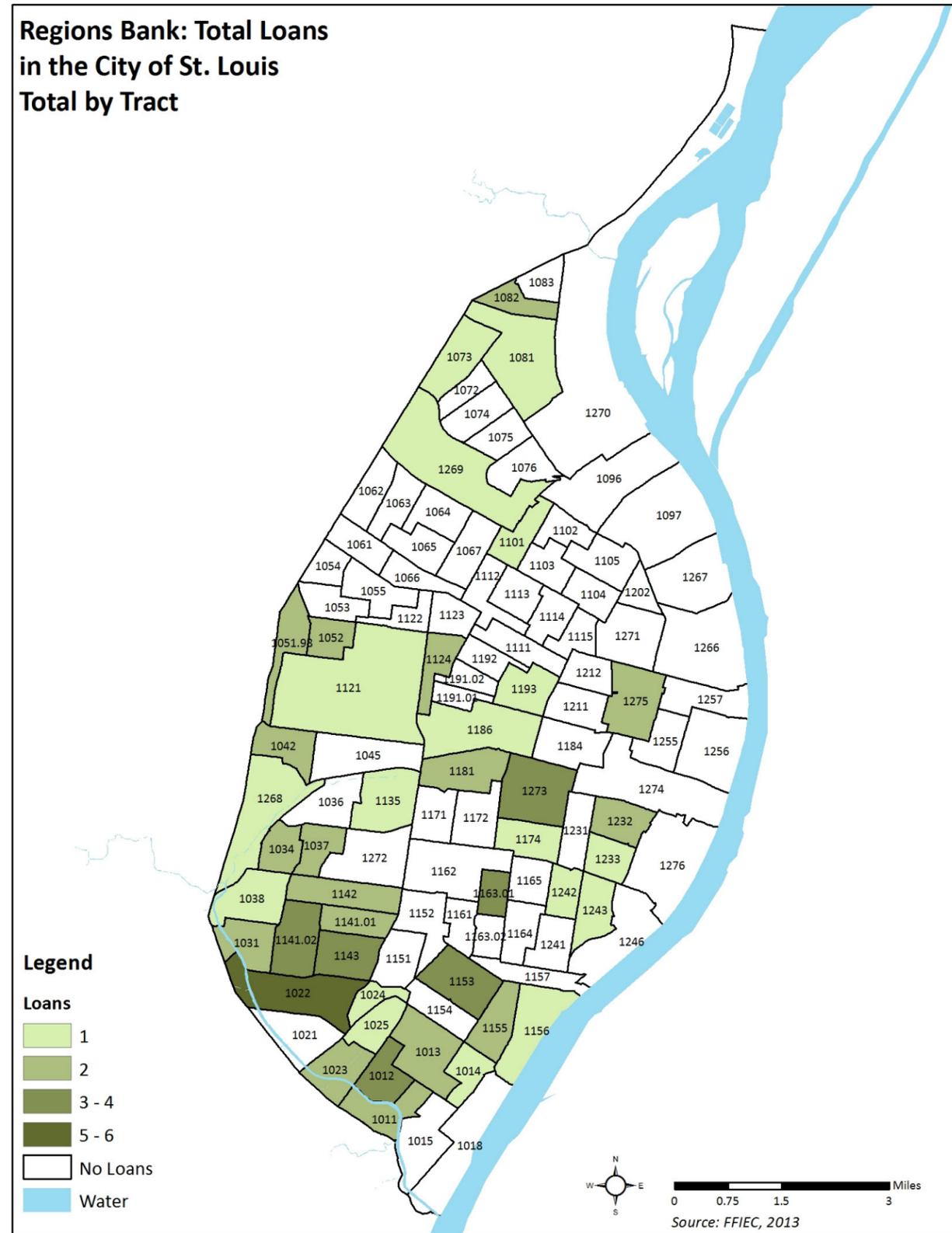
Regions Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013	\$8,745	80	\$77,434	615	11.29%	13.01%

Amount is represented in the thousands of dollars

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



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



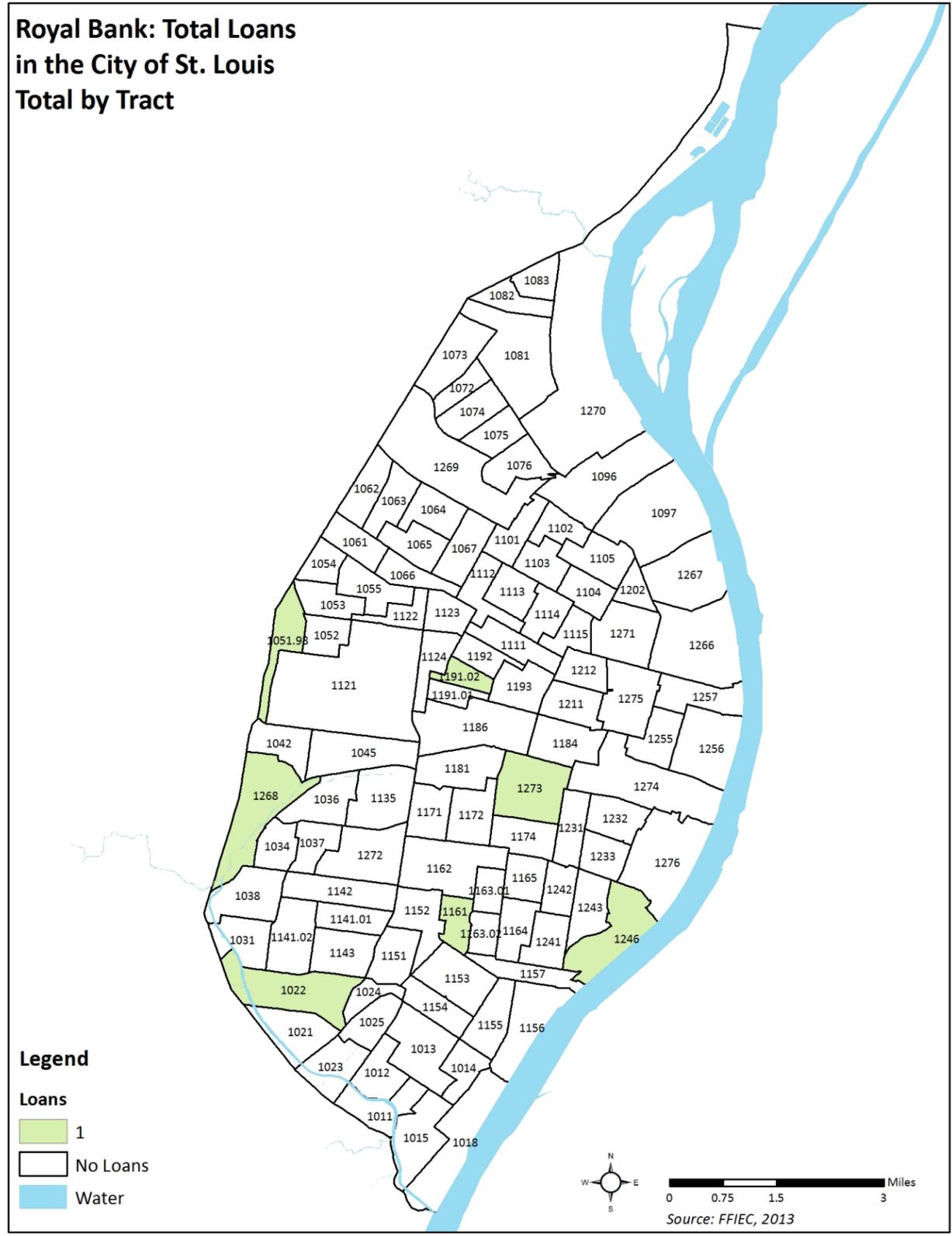
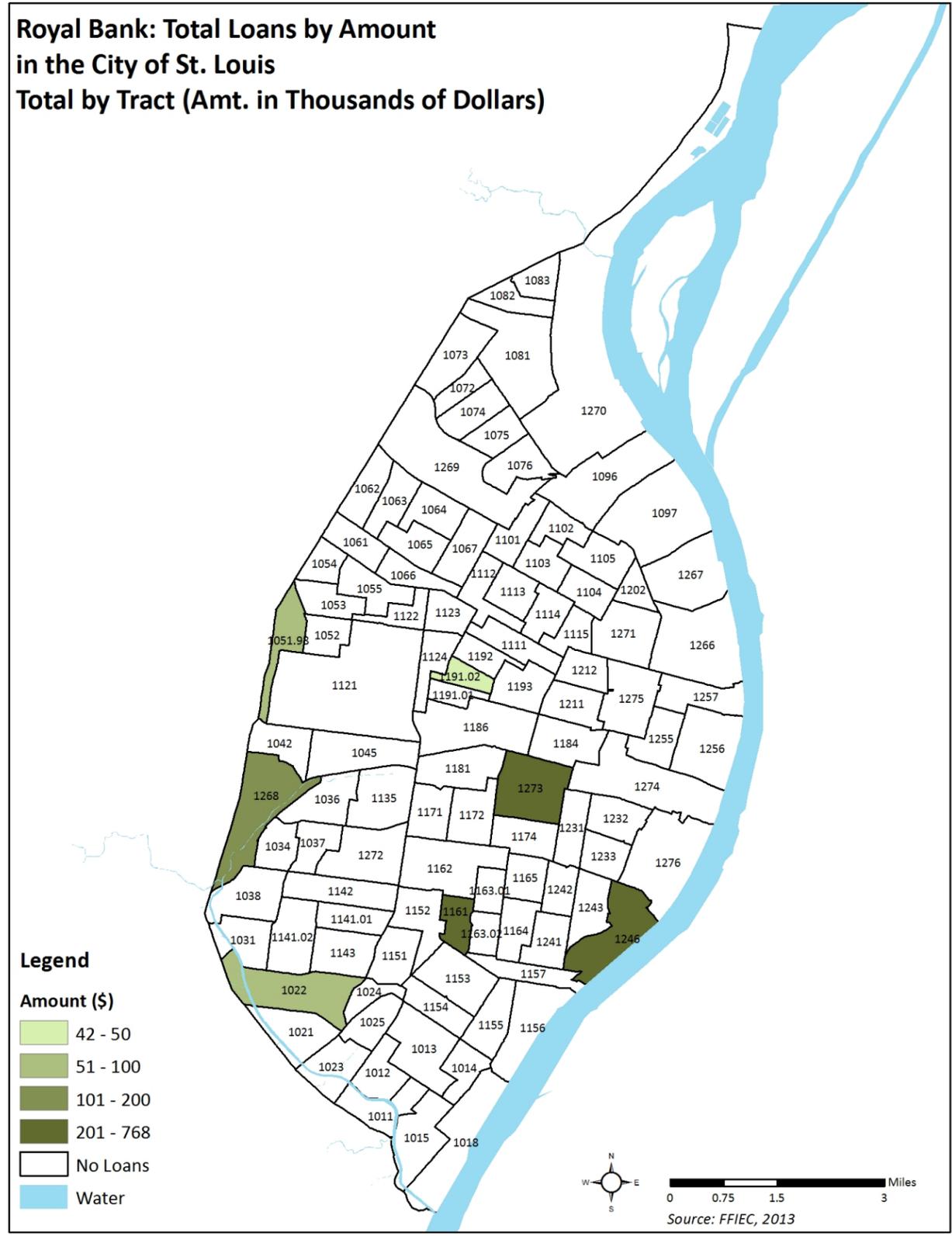
Royal Bank

Royal Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
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
2013	7	34	\$1,723	\$8,697
Total	25	126	\$8,548	\$36,880

Amount is represented in the thousands of dollars

Royal Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2013	\$1,723	7	\$8,697	34	19.81%	20.59%

Amount is represented in the thousands of dollars



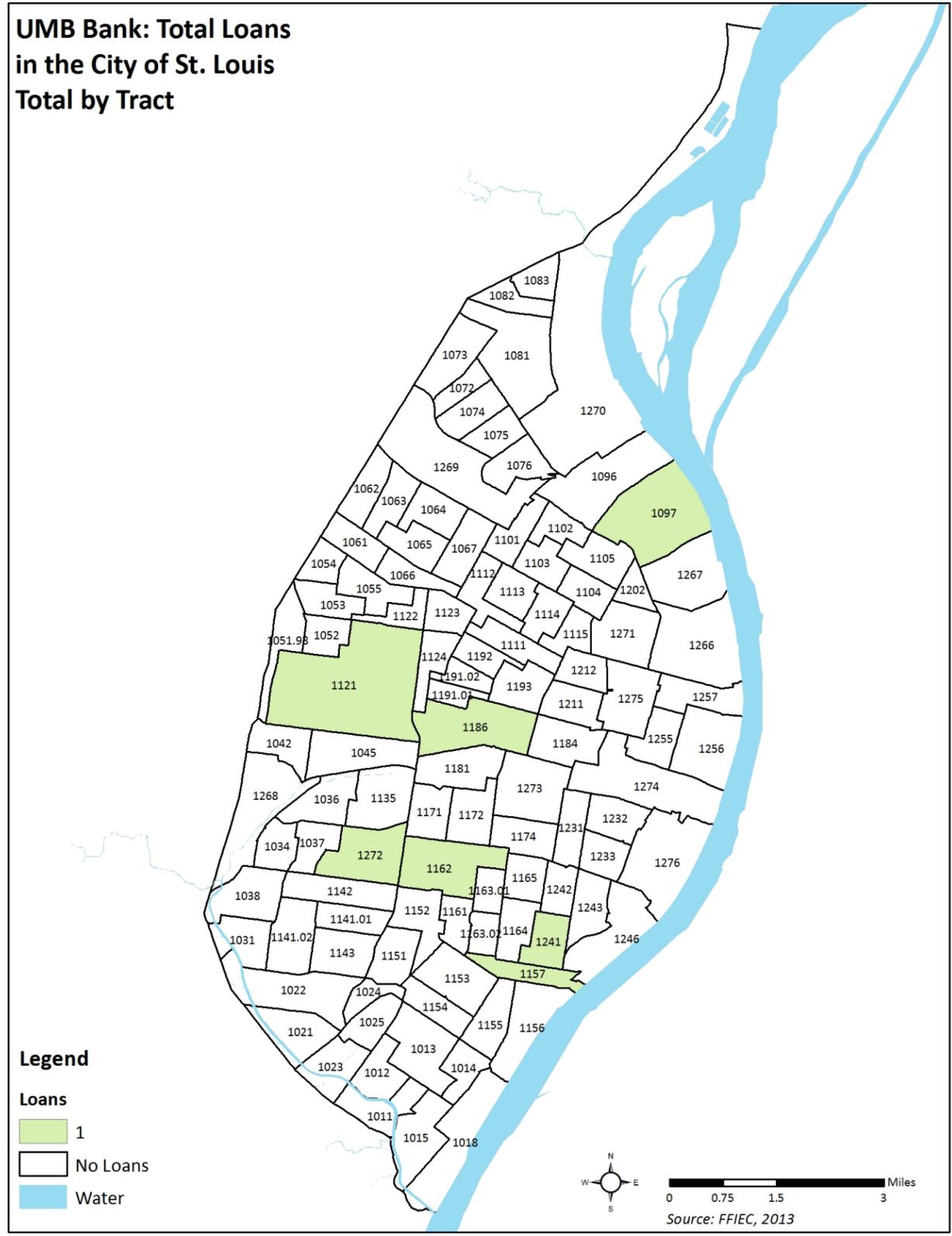
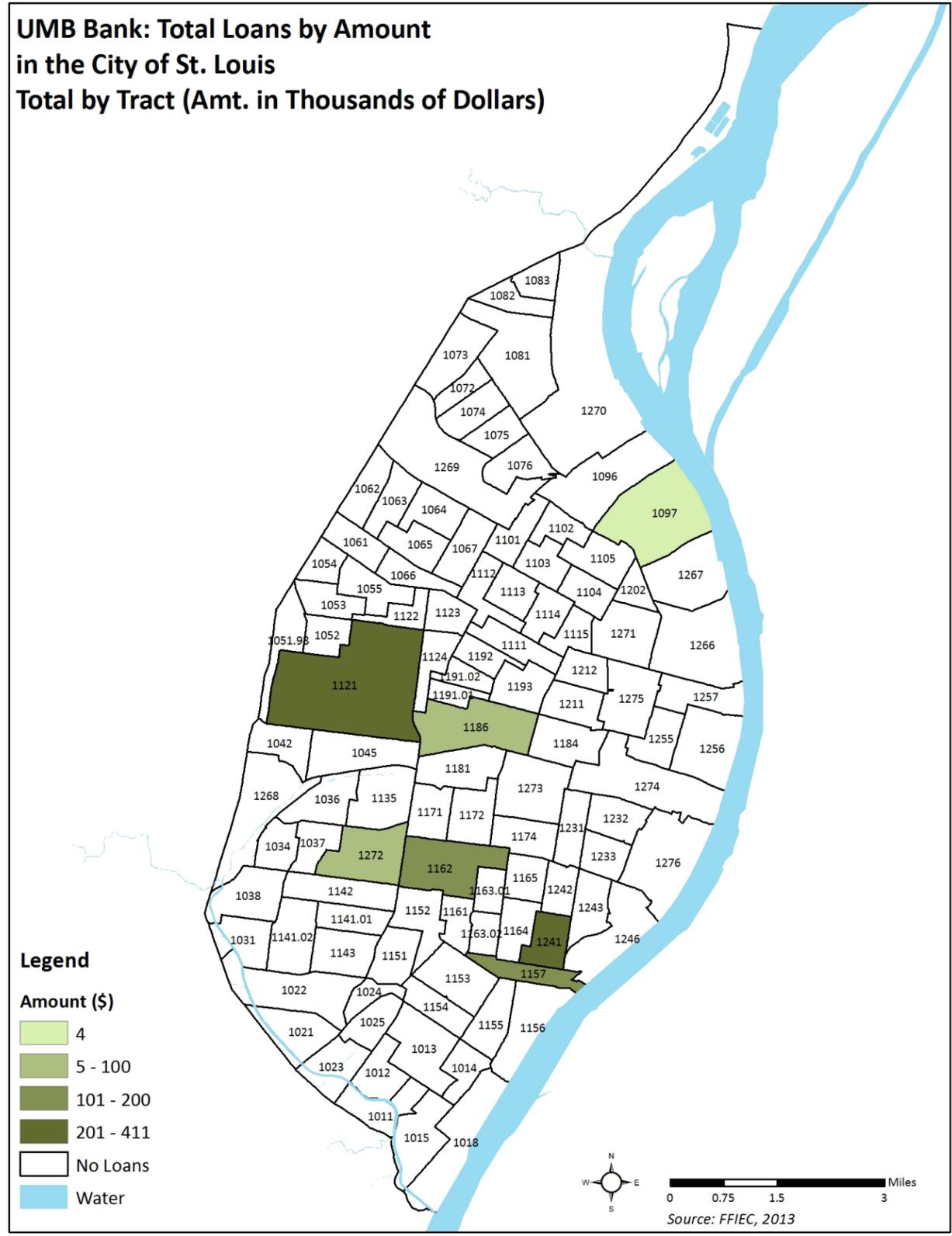
UMB Bank

UMB Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
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
2013	7	93	\$1,062	\$14,657
Total	71	670	\$6,045	\$95,089

Amount is represented in the thousands of dollars

UMB Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2013	\$1,062	7	\$14,657	93	7.25%	7.53%

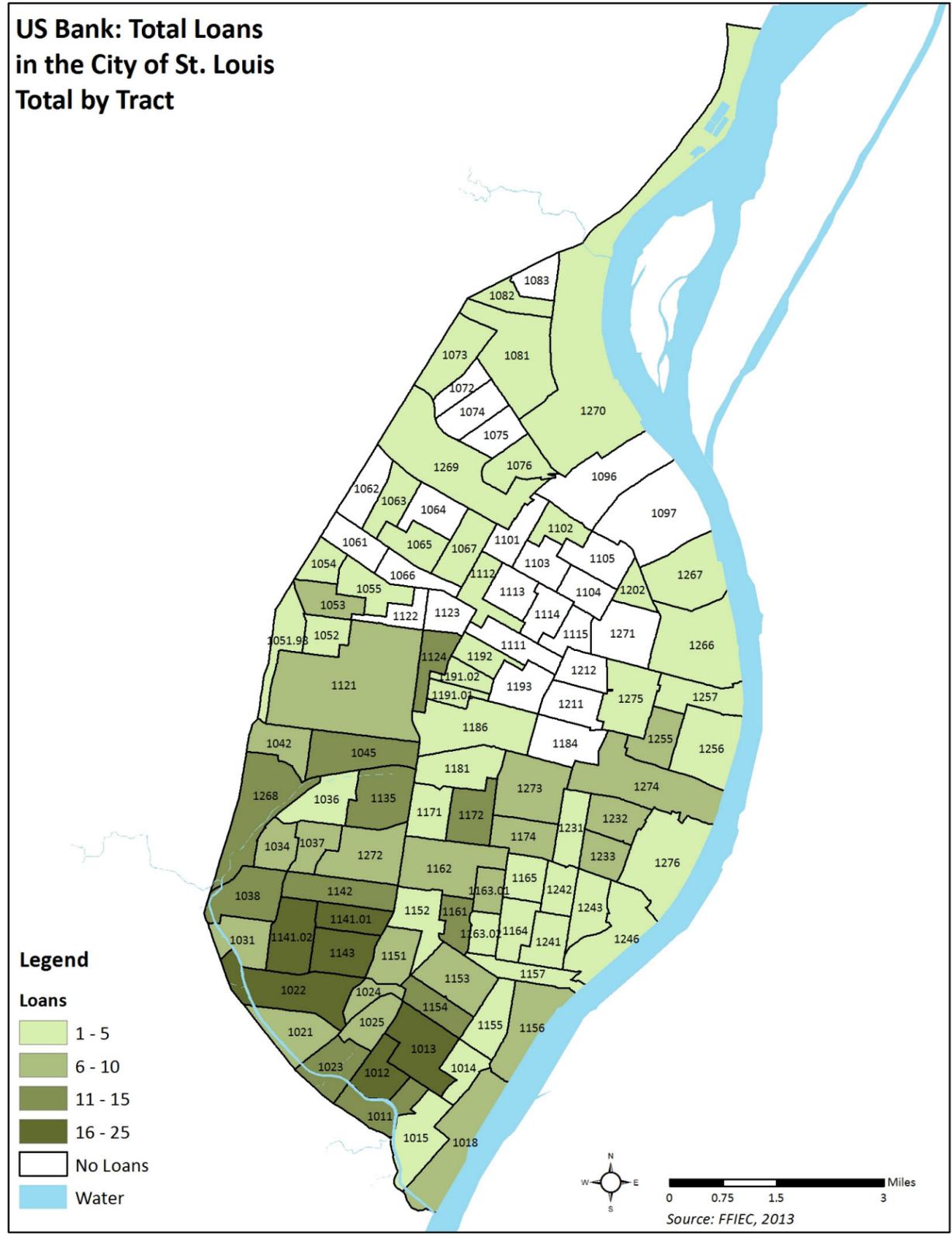
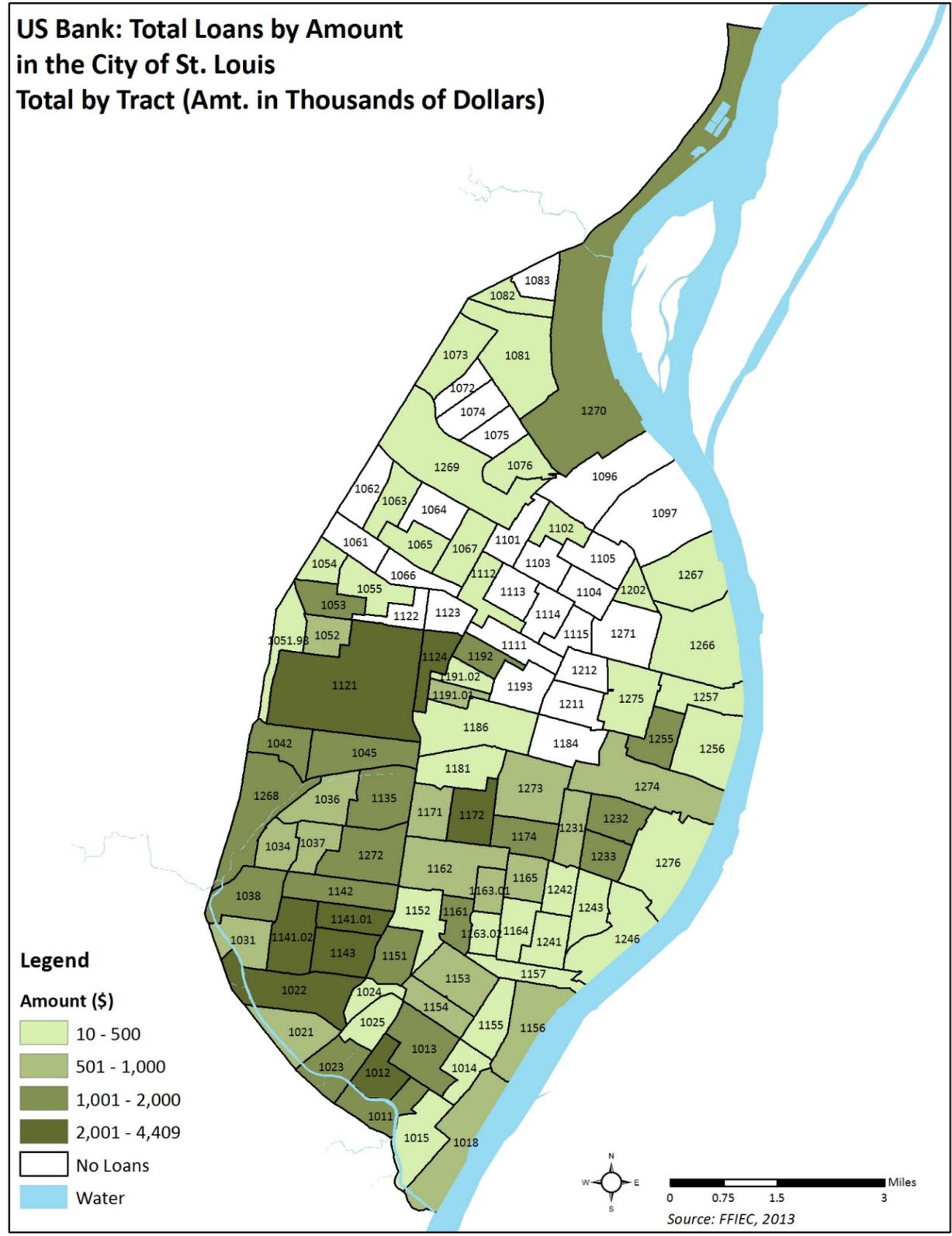
Amount is represented in the thousands of dollars



US BANK

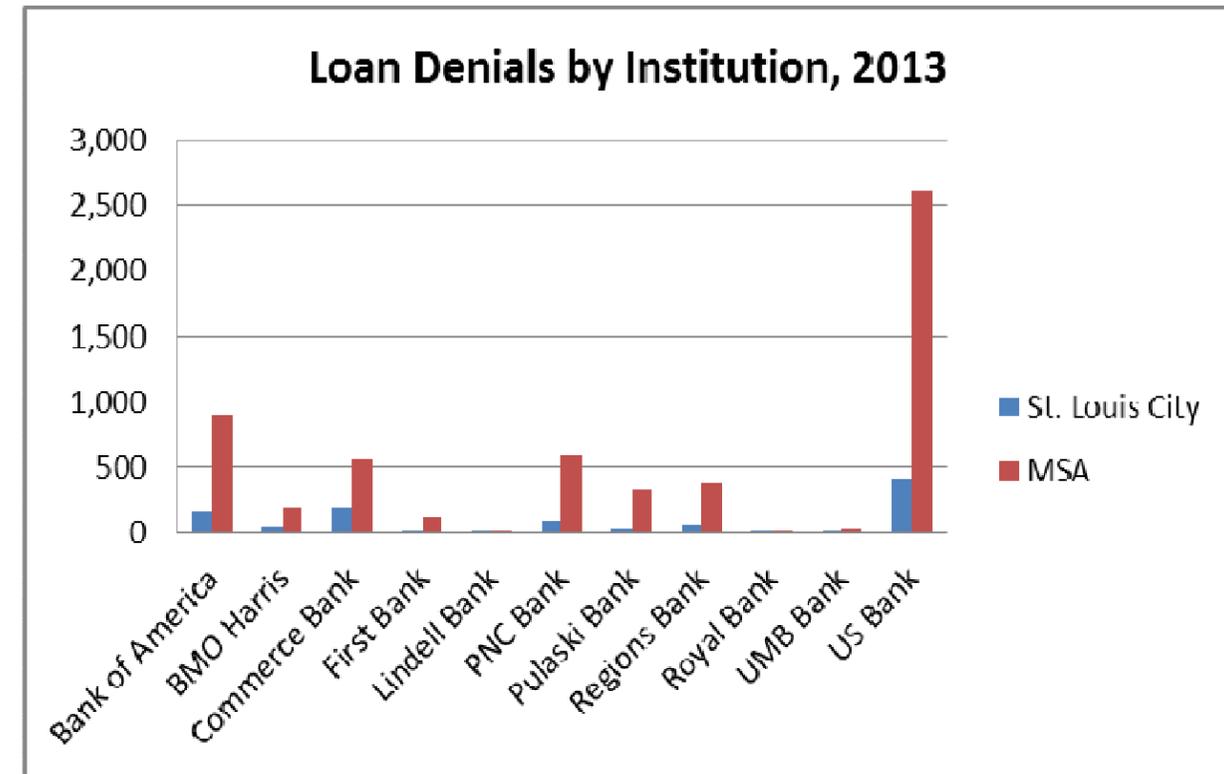
US Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2009	816	8,590	\$134,623	\$1,556,237
2010	831	9,103	\$129,196	\$1,617,148
2011	566	6,742	\$85,240	\$1,133,156
2012	643	8,225	\$85,374	\$1,401,104
2013	540	5,406	\$69,390	\$891,672
Total	3,396	38,066	\$503,823	\$6,599,317
Amount is represented in the thousands of dollars				

US Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2013	\$69,390	540	\$891,672	5,406	7.78%	9.99%
Amount is represented in the thousands of dollars						



Loan Denials-City and MSA Totals

LOAN DENIALS			
Institution	# City	# MSA	% of City Denials
Bank of America	159	901	17.65%
BMO Harris	60	187	32.09%
Commerce Bank	182	560	32.50%
First Bank	20	115	17.39%
Lindell Bank	2	6	33.33%
PNC Bank	91	594	15.32%
Pulaski Bank	39	328	11.89%
Regions Bank	73	376	19.41%
Royal Bank	7	27	25.93%
UMB Bank	3	40	7.50%
US Bank	427	2,611	16.35%
Grand Total	1,063	5,745	18.50%



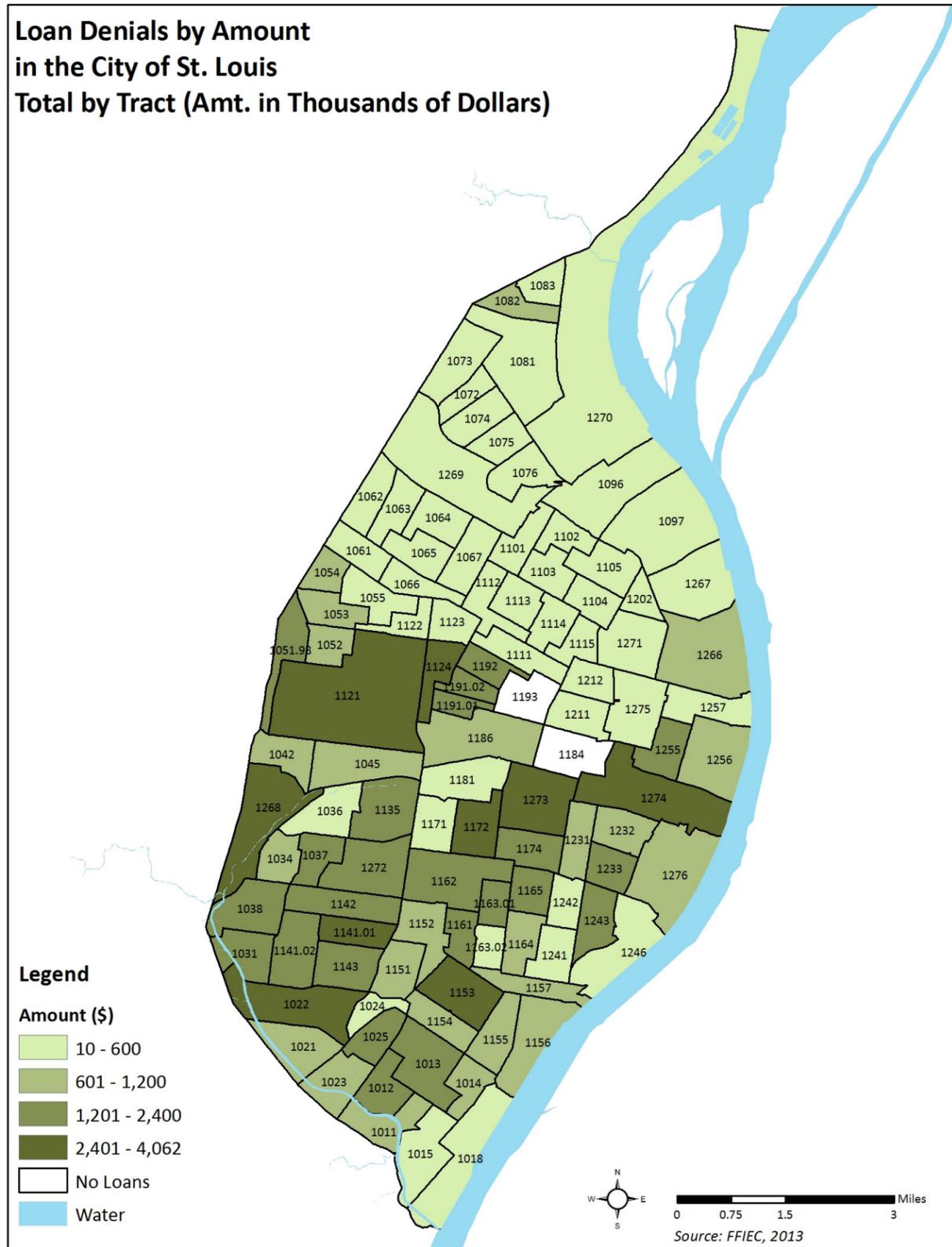
Home Purchase - Loan Application Denied						
	St. Louis City		MSA		City as Percent of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	3,240	25	26,271	157	12.3%	15.9%
BMO Harris	694	9	2,340	21	29.7%	42.9%
Commerce Bank	1,598	18	8,043	46	19.9%	39.1%
First Bank	342	2	6,148	39	5.6%	5.1%
Lindell Bank	99	2	409	5	24.2%	40.0%
PNC Bank	3,690	21	21,291	135	17.3%	15.6%
Pulaski Bank	2,721	18	17,379	136	15.7%	13.2%
Regions Bank	1,401	9	6,091	39	23.0%	23.1%
Royal Bank	122	2	650	5	18.8%	40.0%
UMB Bank			254	2	0.0%	0.0%
US Bank	5,809	44	45,063	289	12.9%	15.2%
Grand Total	19,716	150	133,939	874	14.7%	17.2%

Refinance - Loan Application Denied						
Row Labels	St. Louis City		MSA		City as Percent of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	15,725	126	109,520	697	14.4%	18.1%
BMO Harris	5,066	50	23,327	160	21.7%	31.3%
Commerce Bank	6,222	85	23,352	307	26.6%	27.7%
First Bank	1,806	18	7,961	61	22.7%	29.5%
Lindell Bank			15	1	0.0%	0.0%
PNC Bank	5,011	45	54,155	354	9.3%	12.7%
Pulaski Bank	2,700	19	37,018	189	7.3%	10.1%
Regions Bank	2,731	38	22,861	231	11.9%	16.5%
Royal Bank	698	5	10,536	20	6.6%	25.0%
UMB Bank	85	1	3,698	23	2.3%	4.3%
US Bank	32,684	302	256,396	1,882	12.7%	16.0%
Grand Total	72,728	689	548,839	3,925	13.3%	17.6%

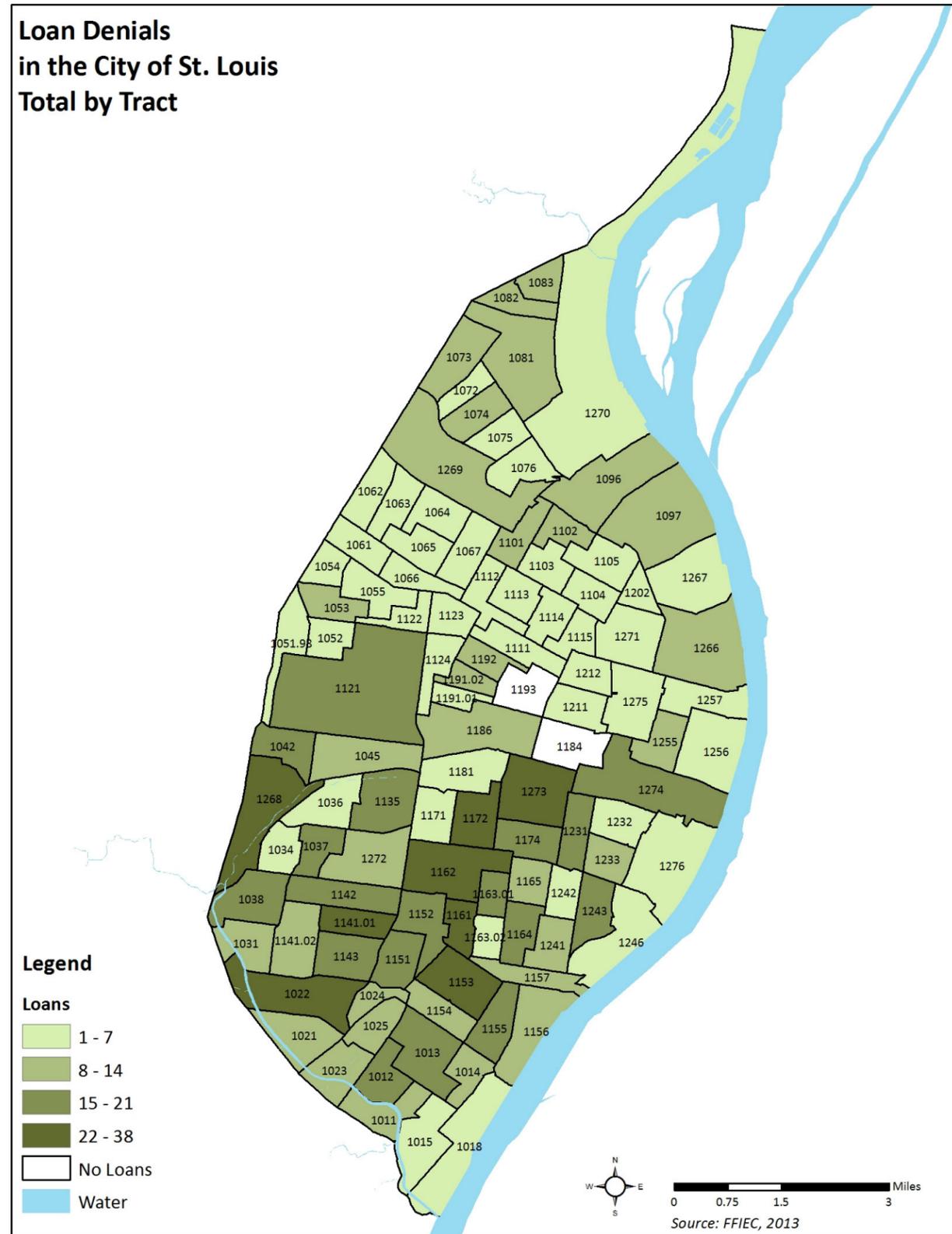
Home Improvement - Loan Application Denied						
Row Labels	St. Louis City		MSA		City as Percent of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	348	8	2,150	47	16.2%	17.0%
BMO Harris	199	1	684	6	29.1%	16.7%
Commerce Bank	2,003	79	4,953	207	40.4%	38.2%
First Bank			603	15	0.0%	0.0%
Lindell Bank					n/a	n/a
PNC Bank	639	25	3,012	105	21.2%	23.8%
Pulaski Bank	160	2	232	3	69.0%	66.7%
Regions Bank	650	26	2,059	106	31.6%	24.5%
Royal Bank			10,708	2	0.0%	0.0%
UMB Bank	55	2	239	15	23.0%	13.3%
US Bank	3,150	81	20,968	440	15.0%	18.4%
Grand Total	7,204	224	45,608	946	15.8%	23.7%

Totals: All Loan Types - Loan Application Denied						
Row Labels	St. Louis City		MSA		City as Percent of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	19,313	159	137,941	901	14.0%	17.6%
BMO Harris	5,959	60	26,351	187	22.6%	32.1%
Commerce Bank	9,823	182	36,348	560	27.0%	32.5%
First Bank	2,148	20	14,712	115	14.6%	17.4%
Lindell Bank	99	2	424	6	23.3%	33.3%
PNC Bank	9,340	91	78,458	594	11.9%	15.3%
Pulaski Bank	5,581	39	54,629	328	10.2%	11.9%
Regions Bank	4,782	73	31,011	376	15.4%	19.4%
Royal Bank	820	7	21,894	27	3.7%	25.9%
UMB Bank	140	3	4,191	40	3.3%	7.5%
US Bank	41,643	427	322,427	2,611	12.9%	16.4%
Grand Total	99,648	1,063	728,386	5,745	13.7%	18.5%

**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
Bank of America	3,240	25	16,679	86	4,328	31	1,398	12	626	3	26,271	157
BMO Harris	694	9	1,447	10	144	1	55	1			2,340	21
Commerce Bank	1,598	18	2,820	17	3,296	6	329	5			8,043	46
First Bank	342	2	2,611	19	2,878	15	317	3			6,148	39
Lindell Bank	99	2	310	3							409	5
PNC Bank	3,690	21	10,638	70	5,416	29	1,002	10	545	5	21,291	135
Pulaski Bank	2,721	18	8,310	69	2,820	20	3,462	28	66	1	17,379	136
Regions Bank	1,401	9	2,802	15	1,261	9	527	4	100	2	6,091	39
Royal Bank	122	2	248	2	280	1					650	5
UMB Bank					64	1	190	1			254	2
US Bank	5,809	44	23,461	126	9,386	64	4,884	40	1,523	15	45,063	289
Grand Total	19,716	150	69,326	417	29,873	177	12,164	104	2,860	26	133,939	874

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	348	8	952	24	303	8	235	3	312	4	2,150	47
BMO Harris	199	1	485	5							684	6
Commerce Bank	2,003	79	1,681	66	665	31	577	29	27	2	4,953	207
First Bank			115	5	104	4	95	2	289	4	603	15
Lindell Bank												
PNC Bank	639	25	1,275	44	657	21	371	12	70	3	3,012	105
Pulaski Bank	160	2							72	1	232	3
Regions Bank	650	26	745	55	311	16	149	7	204	2	2,059	106
Royal Bank			10,708	2							10,708	2
UMB Bank	55	2	119	11	65	2					239	15
US Bank	3,150	81	12,239	221	3,478	80	1,773	49	328	9	20,968	440
Grand Total	7,204	224	28,319	433	5,583	162	3,200	102	1,302	25	45,608	946

Refinance												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	15,725	126	63,449	359	17,487	114	9,731	73	3,128	25	109,520	697
BMO Harris	5,066	50	12,172	77	3,294	17	2,386	14	409	2	23,327	160
Commerce Bank	6,222	85	10,617	127	1,835	31	4,189	59	489	5	23,352	307
First Bank	1,806	18	3,264	23	1,617	10	319	1	955	9	7,961	61
Lindell Bank			15	1							15	1
PNC Bank	5,011	45	31,572	183	9,994	62	3,673	39	3,905	25	54,155	354
Pulaski Bank	2,700	19	23,738	99	6,725	45	2,742	22	1,113	4	37,018	189
Regions Bank	2,731	38	12,252	122	4,634	49	2,707	18	537	4	22,861	231
Royal Bank	698	5	9,223	12	443	2	172	1			10,536	20
UMB Bank	85	1	2,498	15	910	5	205	2			3,698	23
US Bank	32,684	302	145,964	1,024	42,754	292	25,883	211	9,111	53	256,396	1,882
Grand Total	72,728	689	314,764	2,042	89,693	627	52,007	440	19,647	127	548,839	3,925

Total: All Loan Types												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	19,313	159	81,080	469	22,118	153	11,364	88	4,066	32	137,941	901
BMO Harris	5,959	60	14,104	92	3,438	18	2,441	15	409	2	26,351	187
Commerce Bank	9,823	182	15,118	210	5,796	68	5,095	93	516	7	36,348	560
First Bank	2,148	20	5,990	47	4,599	29	731	6	1,244	13	14,712	115
Lindell Bank	99	2	325	4							424	6
PNC Bank	9,340	91	43,485	297	16,067	112	5,046	61	4,520	33	78,458	594
Pulaski Bank	5,581	39	32,048	168	9,545	65	6,204	50	1,251	6	54,629	328
Regions Bank	4,782	73	15,799	192	6,206	74	3,383	29	841	8	31,011	376
Royal Bank	820	7	20,179	16	723	3	172	1			21,894	27
UMB Bank	140	3	2,617	26	1,039	8	395	3			4,191	40
US Bank	41,643	427	181,664	1,371	55,618	436	32,540	300	10,962	77	322,427	2,611
Grand Total	99,648	1,063	412,409	2,892	125,149	966	67,371	646	23,809	178	728,386	5,745

Percent of Applications Denied by Institution						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	MSA
Bank of America	16.9%	13.4%	11.4%	12.0%	16.7%	13.5%
Loan Denials	159	469	153	88	32	901
Total Loan Applications	941	3,487	1,341	733	192	6,694
BMO Harris	51.3%	42.0%	34.6%	33.3%	50.0%	42.8%
Loan Denials	60	92	18	15	2	187
Total Loan Applications	117	219	52	45	4	437
Commerce Bank	40.9%	23.7%	23.0%	31.4%	31.8%	28.8%
Loan Denials	182	210	68	93	7	560
Total Loan Applications	445	887	296	296	22	1,946
First Bank	22.2%	13.0%	11.9%	7.7%	20.3%	13.7%
Loan Denials	20	47	29	6	13	115
Total Loan Applications	90	361	244	78	64	837
Lindell Bank	6.5%	4.2%	0.0%	0.0%	n/a	3.7%
Loan Denials	2	4	0	0	0	6
Total Loan Applications	31	96	32	5	0	164
PNC Bank	45.0%	35.7%	34.5%	40.1%	40.7%	37.3%
Loan Denials	91	297	112	61	33	594
Total Loan Applications	202	833	325	152	81	1,593
Pulaski Bank	8.7%	7.5%	6.4%	11.1%	13.0%	7.8%
Loan Denials	39	168	65	50	6	328
Total Loan Applications	449	2,228	1,019	449	46	4,191
Regions Bank	36.3%	28.6%	27.1%	27.4%	38.1%	29.5%
Loan Denials	73	192	74	29	8	376
Total Loan Applications	201	672	273	106	21	1,273
Royal Bank	29.2%	27.6%	42.9%	33.3%	n/a	29.3%
Loan Denials	7	16	3	1	0	27
Total Loan Applications	24	58	7	3	0	92
UMB Bank	23.1%	26.5%	18.2%	14.3%	n/a	22.7%
Loan Denials	3	26	8	3	0	40
Total Loan Applications	13	98	44	21	0	176
US Bank	31.0%	22.0%	16.0%	24.1%	21.3%	21.9%
Loan Denials	427	1,371	436	300	77	2,611
Total Loan Applications	1,378	6,228	2,719	1,246	362	11,933
All Banks	27.3%	19.1%	15.2%	20.6%	22.5%	19.6%
Loan Denials	1,063	2,892	966	646	178	5,745
Total Loan Applications	3,891	15,167	6,352	3,134	792	29,336

Loan Denials-City Total

Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1011	239	3	109	4	459	5	807	12
1012	199	2	23	2	1,288	12	1,510	16
1013	465	6	121	2	1,262	11	1,848	19
1014	43	1	105	4	797	7	945	12
1015	35	1			202	6	237	7
1018	90	1	10	1	143	3	243	5
1021	213	2	3	1	984	9	1,200	12
1022	274	2	129	6	2,016	15	2,419	23
1023	70	1	113	2	1,013	10	1,196	13
1024	74	1	79	3	439	6	592	10
1025	121	2	8	1	1,622	9	1,751	12
1031	540	3			728	5	1,268	8
1034	123	1	69	1	414	5	606	7
1036			14	1	504	5	518	6
1037	597	6	86	2	907	11	1,590	19
1038	175	2	20	1	2,151	14	2,346	17
1042	286	4	197	5	687	7	1,170	16
1045	350	2	215	5	463	6	1,028	13
1051.98			50	1	1,168	5	1,218	6
1052	549	3	6	1	156	1	711	5
1053	103	1	116	2	931	7	1,150	10
1054					885	4	885	4
1055			10	1	190	4	200	5
1061			21	2	60	1	81	3
1062			50	1	150	2	200	3
1063	82	1	12	1	15	1	109	3
1064	56	1	15	1			71	2
1065			20	2	191	3	211	5
1066					155	3	155	3
1067			60	2	128	3	188	5
1072					179	4	179	4
1073			37	3	491	10	528	13
1074	25	1	57	3	208	6	290	10
1075			65	2	60	1	125	3
1076			87	2	318	5	405	7

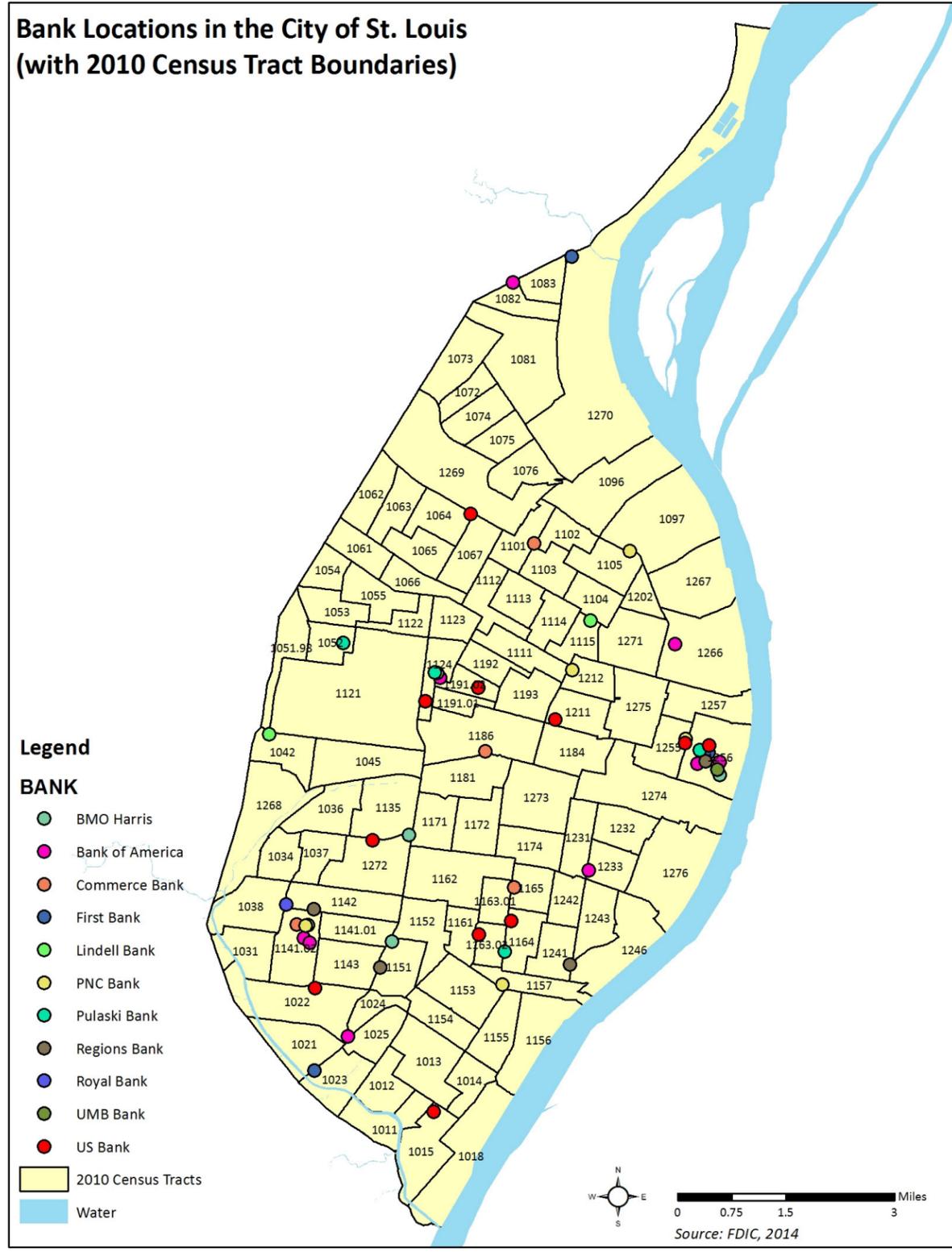
Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1081			164	4	295	5	459	9
1082			103	4	552	9	655	13
1083			48	6	249	6	297	12
1096	212	2	32	3	109	5	353	10
1097			93	5	80	3	173	8
1101			42	4	176	5	218	9
1102	24	1	40	1	323	7	387	9
1103	32	1	81	4	15	1	128	6
1104			87	3	49	1	136	4
1105			80	1			80	1
1111	48	1	65	2	208	1	321	4
1112			40	2	193	2	233	4
1113			6	1	104	3	110	4
1114			3	2	92	2	95	4
1115			15	1	73	1	88	2
1121	790	3	50	1	1,787	15	2,627	19
1122					360	6	360	6
1123					155	3	155	3
1124	1,329	2	25	1	1,132	3	2,486	6
1135	355	3			1,346	13	1,701	16
1141.01	333	3	150	2	2,212	20	2,695	25
1141.02	495	2	30	2	1,083	5	1,608	9
1142	276	4	117	3	924	10	1,317	17
1143	249	2	122	5	1,387	14	1,758	21
1151	205	3	35	3	845	14	1,085	20
1152	75	2	61	3	886	11	1,022	16
1153	241	4	155	6	2,199	28	2,595	38
1154	110	2	170	4	470	6	750	12
1155	117	2	37	4	820	13	974	19
1156	214	3	87	2	795	7	1,096	12
1157	26	1	77	2	1,000	9	1,103	12
1161	107	2	43	2	1,985	18	2,135	22
1162	396	4	299	6	1,584	17	2,279	27
1163.01	175	2	265	5	1,148	9	1,588	16
1163.02			33	2	310	3	343	5

Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1164			42	3	715	14	757	17
1165	94	1	84	4	1,193	9	1,371	14
1171	30	1			324	4	354	5
1172	370	2	458	9	3,234	20	4,062	31
1174	798	6	45	4	881	7	1,724	17
1181	115	1	34	2	22	1	171	4
1186	924	5	51	4	206	2	1,181	11
1191.01	437	2	303	1	825	4	1,565	7
1191.02	270	2			1,534	7	1,804	9
1192	721	3	215	3	1,248	4	2,184	10
1202	101	1			152	2	253	3
1211					522	1	522	1
1212			10	1			10	1
1231	212	4	215	4	670	7	1,097	15
1232			80	1	827	6	907	7
1233			222	3	1,090	5	1,312	8
1241	157	3	38	3	214	5	409	11
1242			15	1	193	3	208	4

Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1243	292	3	128	2	1,451	12	1,871	17
1246			105	1	198	3	303	4
1255	560	3	81	1	844	6	1,485	10
1256					628	3	628	3
1257					192	2	192	2
1266			54	2	687	7	741	9
1267	30	1	125	2	55	1	210	4
1268	2,272	6	145	3	1,561	15	3,978	24
1269			87	4	395	8	482	12
1270					46	1	46	1
1271					30	1	30	1
1272	151	2			1,497	12	1,648	14
1273	616	3	22	3	2,294	16	2,932	22
1274	558	2	3	1	2,014	13	2,575	16
1275	150	2	80	1	135	1	365	4
1276	340	1			541	6	881	7
Grand Total	19,716	150	7,204	224	72,728	689	99,648	1,063

Note: Tracts 1184 and 1193 had no applications denied.

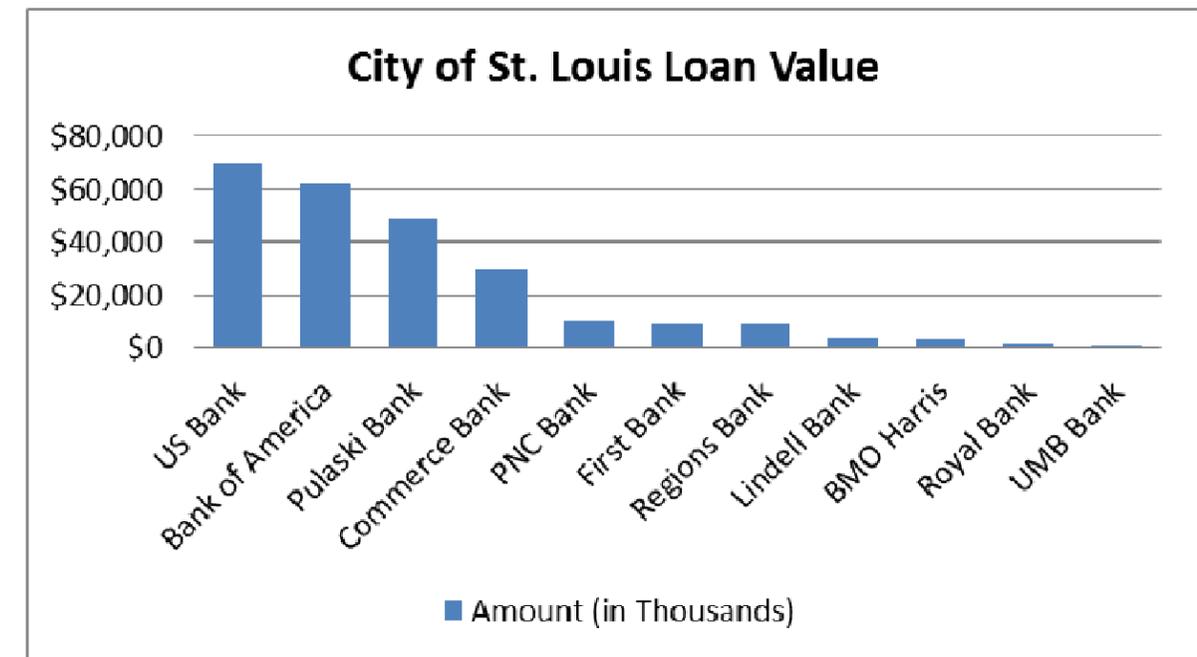
Appendix A - Maps



Appendix B – Bank Rankings

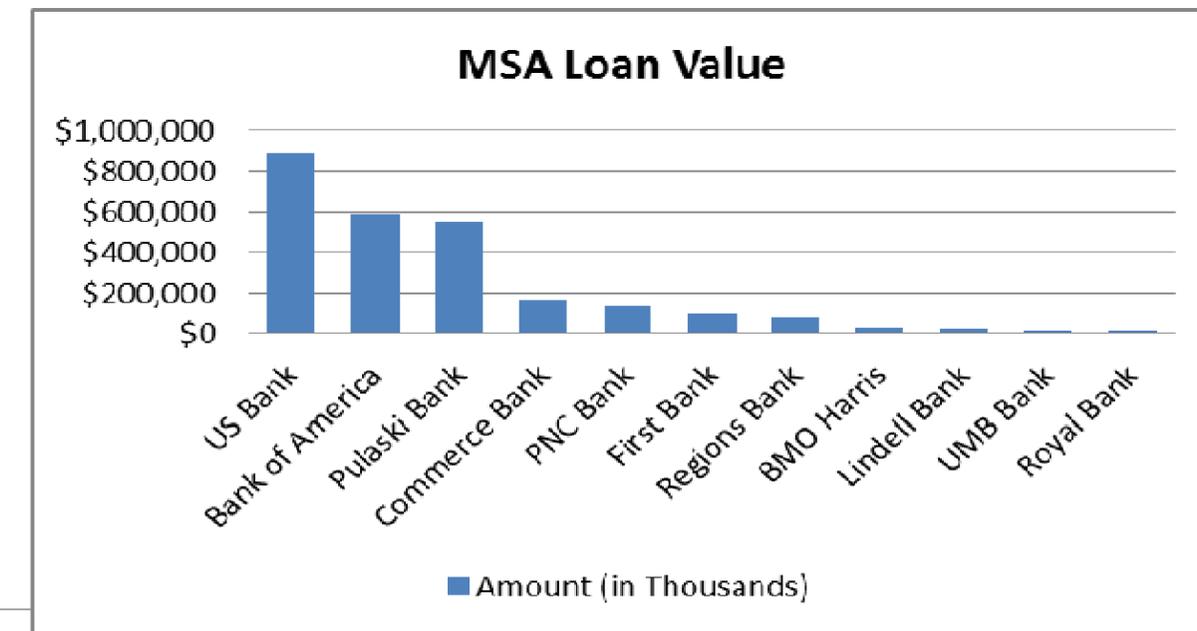
Rank	Institution	Amount (in Thousands)
1	US Bank	\$69,390
2	Bank of America	\$61,589
3	Pulaski Bank	\$49,017
4	Commerce Bank	\$29,710
5	PNC Bank	\$10,398
6	First Bank	\$8,808
7	Regions Bank	\$8,745
8	Lindell Bank	\$3,417
9	BMO Harris	\$2,703
10	Royal Bank	\$1,723
11	UMB Bank	\$1,062
Grand Total		\$246,562

Rank	Institution	# Loans
1	US Bank	540
2	Bank of America	490
3	Pulaski Bank	308
4	Commerce Bank	213
5	PNC Bank	89
6	Regions Bank	80
7	First Bank	59
8	BMO Harris	33
9	Lindell Bank	29
10	Royal Bank	7
11	UMB Bank	7
Grand Total		1,855



MSA Loans: Value		
Rank	Institution	Amount (in Thousands)
1	US Bank	\$891,672
2	Bank of America	\$586,068
3	Pulaski Bank	\$550,098
4	Commerce Bank	\$167,149
5	PNC Bank	\$138,088
6	First Bank	\$95,424
7	Regions Bank	\$77,434
8	BMO Harris	\$23,920
9	Lindell Bank	\$17,448
10	UMB Bank	\$14,657
11	Royal Bank	\$8,697
Grand Total		\$2,570,655

City Loans: Number		
Rank	Institution	# Loans
1	US Bank	5,406
2	Bank of America	3,758
3	Pulaski Bank	3,079
4	Commerce Bank	1,164
5	PNC Bank	853
6	Regions Bank	615
7	First Bank	600
8	Lindell Bank	158
9	BMO Harris	148
10	UMB Bank	93
11	Royal Bank	34
Grand Total	Total	15,908



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 %	Bank of America		BMO Harris		Commerce Bank		First Bank		Lindell Bank		PNC Bank		Pulaski Bank		Regions Bank		Royal Bank		UMB Bank		US Bank		
						Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)
1011	Middle	No	\$60,038	2,600	15.46	601	8			12	1	148	2			555	6	640	7	222	2					1,055	14	
1012	Middle	No	\$73,816	3,100	11.97	510	6			203	2	569	3			366	4	347	4	76	3					2,157	20	
1013	Middle	No	\$68,487	4,336	17.41	1,390	14	18	1	516	5	72	2			93	2	1,391	10	213	2					1,801	17	
1014	Moderate	No	\$46,288	2,703	37.88	420	6			97	1	460	3			409	3	398	4	106	1					320	3	
1015	Low	No	\$31,258	3,126	39.8	55	1	30	1					58	1	53	1	113	1							291	2	
1018	Low	No	\$31,839	3,092	40.17	132	2									25	1	115	1							593	7	
1021	Moderate	No	\$52,038	2,780	11.69	651	7			1,418	3					94	1	1,125	8							704	8	
1022	Upper	No	\$93,794	6,028	7.5	2,307	21			309	3	640	5	199	1	147	1	2,508	18	599	6	100	1			3,146	25	
1023	Middle	No	\$63,941	1,846	10.4	806	8			150	2	153	1					196	2	170	2					1,178	13	
1024	Moderate	No	\$48,343	2,478	18.12	673	8	9	1	14	1	72	1	36	1			532	5	174	1					430	7	
1025	Middle	No	\$67,276	1,918	12.25	1,069	11			61	2	185	2			47	1	360	3	52	1					476	6	
1031	Upper	No	\$90,514	3,299	13.76	1,411	11	275	2	152	2					250	2	336	2	130	2					832	6	
1034	Upper	No	\$93,863	1,968	9.3	1,091	10			314	4					61	1	1,227	10	173	2					662	8	
1036	Moderate	No	\$55,256	1,329	12.49	201	2	51	1	143	4					203	2	157	2							524	5	
1037	Middle	No	\$67,415	2,531	12.84	415	4	89	2	190	3					243	2	1,053	7	116	2					818	9	
1038	Middle	No	\$76,362	3,819	9.61	1,885	21	83	1	266	4	294	2	50	1	115	1	1,905	13	124	1					1,013	12	
1042	Middle	No	\$64,162	3,401	14.88	887	10			60	1	143	1	548	4	416	4	393	4	45	2					1,365	7	
1045	Moderate	No	\$48,994	1,846	24.81	288	4									44	1									1,150	13	
1051.98	Upper	No	\$94,223	3,463	31.3	1,734	6			9,965	11	634	2			148	1	1,224	6	610	2	98	1			217	2	
1052	Upper	No	\$85,282	2,675	64.37	1,210	9			337	2					663	2	902	5	109	2					943	5	
1053	Low	No	\$16,027	2,203	94.05	294	3			94	1					160	1									1,118	7	
1054	Low	No	\$33,735	2,507	92.58					20	1							141	1							88	1	
1055	Middle	No	\$62,626	2,922	97.33	426	4			60	1					78	1	120	1							180	2	
1061	Moderate	No	\$34,600	2,427	99.09	76	1																					
1062	Low	No	\$22,628	1,738	98.96																							
1063	Low	No	\$27,825	1,966	99.34																					224	1	
1064	Low	No	\$29,659	2,392	99.08	41	1											42	1									
1065	Low	No	\$31,493	3,267	96.85	44	1																			32	1	
1066	Low	No	\$21,985	1,783	99.44	69	1											96	1									
1067	Low	No	\$29,009	3,515	99.2									20	1											165	3	
1072	Low	No	\$28,856	1,342	98.51			24	1																			
1073	Moderate	No	\$44,184	4,983	99	322	5											66	1	24	1					143	2	

Tract Code	Tract Income Level	Distressed or Under-served Tract	2012 Est. Tract Median Family Income	Tract Population	Tract Minority %	Bank of America		BMO Harris		Commerce Bank		First Bank		Lindell Bank		PNC Bank		Pulaski Bank		Regions Bank		Royal Bank		UMB Bank		US Bank					
						Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans		
1074	Moderate	No	\$39,769	2,788	98.85	55	1																								
1075	Low	No	\$31,583	2,711	98.89										30	1															
1076	Low	No	\$29,320	2,225	99.69	99	2										26	1								25	1				
1081	Moderate	No	\$42,468	3,403	96.03	322	5												94	1						161	2				
1082	Middle	No	\$61,719	2,698	96.4	123	2										123	2	37	2						175	2				
1083	Moderate	No	\$34,904	2,267	94.66	136	2																								
1096	Moderate	No	\$35,001	3,316	99.52	153	2																								
1097	Low	No	\$25,223	2,487	95.5																			4	1						
1101	Low	No	\$25,272	2,984	98.86					20	1				55	1			69	1											
1102	Low	No	\$31,182	2,654	98.53	53	2			12	2															20	1				
1103	Low	No	\$33,770	2,483	99.23																										
1104	Moderate	No	\$38,717	2,539	98.62	56	1																								
1105	Low	No	\$24,262	1,562	98.21																										
1111	Low	No	\$29,832	1,556	97.11	183	1																								
1112	Low	No	\$22,850	1,276	94.04																					43	1				
1113	Low	No	\$24,054	1,554	99.16																										
1114	Low	No	\$25,597	1,643	99.09					12	1				58	1															
1115	Low	No	\$32,053	1,010	97.92					407	4																				
1121	Middle	No	\$63,519	4,285	36.5	3,880	9	48	1	2,354	6				342	1	1,991	10	194	1			411	1	2,672	9					
1122	Moderate	No	\$43,361	1,586	96.97	78	1																								
1123	Low	No	\$24,884	2,415	98.92					10	1				37	1	168	1													
1124	Upper	No	\$97,399	4,023	34.53	3,412	10	200	1	398	2	593	2				2,281	8	670	2					4,409	13					
1135	Middle	No	\$55,768	2,331	6.39	234	3	102	1	261	4	104	1			136	1	817	4	242	1					1,157	11				
1141.01	Moderate	No	\$54,966	4,281	30.95	1,225	9	78	1	600	8	272	2	486	2		549	4	154	2						2,598	19				
1141.02	Upper	No	\$92,507	4,128	7.61	873	8			601	7						1,841	10	537	3						4,034	23				
1142	Middle	No	\$63,152	4,721	18.03	1,715	15	228	2	643	9	387	3	63	1		1,040	8	216	2						1,635	13				
1143	Middle	No	\$71,719	5,485	12.82	2,140	20	157	2	742	7	76	1	227	2	724	7	1,244	13	381	4					2,380	22				
1151	Moderate	No	\$45,485	4,287	28.2	321	3	105	2	168	4						336	5								1,200	9				
1152	Low	No	\$25,604	3,149	54.68	187	3	41	1	600	3			42	1		183	2								284	5				
1153	Low	No	\$34,593	4,958	50.83	824	9	79	2	10	1			195	4	49	1	119	2	205	4					575	9				
1154	Moderate	No	\$37,513	3,122	33.02	528	7	40	1	75	1					182	2	209	2							803	11				
1155	Moderate	No	\$35,977	5,625	64.6	376	6			63	2					53	1	51	1	82	2					275	5				
1156	Moderate	No	\$39,105	5,279	56.83	369	5									37	1	407	4	148	1					595	6				
1157	Low	No	\$31,624	3,567	70.17	494	5			15	1						137	2					148	1	93	1					
1161	Low	No	\$30,261	3,274	57.27	585	6			184	5					132	1	259	3			365	1			1,123	14				
1162	Moderate	No	\$54,481	4,325	37.53	2,399	15	139	3	1,090	13	235	1				1,273	7					114	1	922	8					
1163.01	Moderate	No	\$44,440	2,999	37.18	1,096	6			1,064	9			216	1			251	3	586	4					856	6				

Tract Code	Tract Income Level	Distressed or Under-served Tract	2012 Est. Tract Median Family Income	Tract Population	Tract Minority %	Bank of America		BMO Harris		Commerce Bank		First Bank		Lindell Bank		PNC Bank		Pulaski Bank		Regions Bank		Royal Bank		UMB Bank		US Bank		
						Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)
1163.02	Low	No	\$27,459	3,007	78.18	215	3			158	3															368	3	
1164	Low	No	\$25,832	4,891	77.98	317	4			130	2							365	3							87	2	
1165	Moderate	No	\$45,547	3,844	59.65	1,389	8	109	1	475	7	524	4			223	1	514	4							994	4	
1171	Moderate	No	\$53,194	1,537	32.01	223	2											446	3							855	5	
1172	Moderate	No	\$46,205	5,359	54	1,149	9			513	7					369	3	1,070	7							2,483	15	
1174	Middle	No	\$77,642	4,235	44.91	1,015	8	140	1	1,098	8	236	2			134	1	1,503	6	359	1					1,908	7	
1181	Moderate	No	\$44,115	1,324	74.77	304	2			7	1							184	1	201	2					71	1	
1184	Unknown	No	\$0	1,159	38.74																							
1186	Low	No	\$32,607	3,421	53.26	640	3			394	4			161	1	323	2	368	2	17	1			99	1	86	1	
1191.01	Middle	No	\$71,567	2,584	50.15	1,263	7			60	1							1,102	3							976	5	
1191.02	Middle	No	\$77,040	2,994	38.14	1,350	7					224	2			390	2	414	3			42	1			461	3	
1192	Upper	No	\$106,028	1,703	64.18	1,189	6					102	1			116	1	1,250	6							1,025	5	
1193	Low	No	\$29,036	5,454	40.98					243	2									68	1							
1202	Low	No	\$29,943	1,271	90.64	168	2																			103	1	
1211	Low	No	\$25,687	1,941	86.55																							
1212	Low	No	\$15,086	2,474	99.23																							
1231	Moderate	No	\$38,648	3,351	72.52	840	6			213	3					158	2	352	3							585	5	
1232	Middle	No	\$66,044	2,298	41.56	1,323	8			219	3			239	2	285	1	896	6	322	2					1,098	7	
1233	Moderate	No	\$43,202	2,586	35.81	608	4			199	2					65	1	1,348	6	174	1					1,147	7	
1241	Moderate	No	\$38,018	4,644	80.81	113	1			43	1			43	1	68	1	230	4					210	1	226	3	
1242	Low	No	\$24,718	3,201	74.88	394	4					54	1					204	2	68	1					244	3	
1243	Moderate	No	\$54,924	3,131	36.98	500	4	108	1	490	3	94	1	274	1	156	1	567	4	40	1					396	3	
1246	Low	No	\$19,404	1,845	71.71	180	1															768	1			397	2	
1255	Middle	No	\$82,258	2,885	41.59	1,578	8			10	1	489	3			150	1	212	1							1,410	8	
1256	Moderate	No	\$47,450	4,113	52.47	1,182	8	356	1			1,061	4			334	2	311	2							161	1	
1257	Low	No	\$10,131	3,329	98.38	40	1																			134	2	
1266	Low	No	\$23,943	3,543	82.13	305	3			51	1							62	1							361	4	
1267	Low	No	\$26,081	1,258	78.38																					10	1	
1268	Middle	No	\$60,958	3,698	19.52	1,449	12			279	3	132	2	560	4	159	2	565	5	110	1	106	1			1,340	13	
1269	Low	No	\$33,555	5,016	99.1	130	3									21	1			38	1					119	2	
1270	Low	No	\$23,203	2,470	85.99																					1,363	2	
1271	Low	No	\$32,835	2,234	97.31													98	1									
1272	Middle	No	\$60,515	4,075	26.01	813	8	194	2	168	6	50	1			501	4	2,472	15					76	1	1,278	10	
1273	Moderate	No	\$50,724	3,769	72.88	889	7			533	4	200	1			543	3	776	4	599	4	244	1			906	8	
1274	Low	No	\$15,390	4,795	75.54	323	2			315	4	416	1			117	1	1,615	3							608	6	
1275	Low	No	\$25,154	2,237	77.29	543	4											2,839	2	191	2					91	1	
1276	Upper	No	\$88,929	3,239	26.46	233	2			402	2	189	2			281	2	562	2							439	3	

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 1993 through 2001 were obtained from reports from previous years. Figures from 2002 through 2013 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, “1993-2013” 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.