
HOME MORTGAGE DISCLOSURE ACT

JUNE 20, 2016

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 1995 to 2015.
- 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 fourteen 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 2015, unless otherwise noted.

Number & Amount of City Loans

The 14 banks made a total of 1,328 loans in the City totaling \$197,004,000. This represents a 26.7% increase in the number of loans and a 28.5% increase in the amount as compared to 2014.

- Home Purchases: 618 loans totaling \$105,008,000. This represents a 31.8% increase in the number of loans and a 21.5% increase in the amount as compared to 2014.
- Home Improvements: 110 loans totaling \$8,350,000. This represents a 34.1% increase in the number of loans and a 152.1% increase in the amount as compared to 2014.
- Refinancing: 600 loans totaling \$83,646,000. This represents a 20.7% increase in the number of loans and a 31.6% increase in the amount as compared to 2014

Bank Rankings for the City of St. Louis

- Pulaski Bank issued the highest loans by amount, totaling \$44,712,000. In the number of loans issued, Pulaski Bank ranked third, with 264.
- Bank of America issued the second highest amount of loans, totaling \$39,251,000. In the number of loans issued, Bank of America ranked first, with 295
- US Bank issued the third highest amount of loans (\$36,761,000). In the number of loans issued, US Bank ranked second, with 287.
- Of the eight lending institutions that originated 50 or more loans in the City of St. Louis in 2015, Lindell Bank originated the highest percentage of city loans, both in number (30.6%) and amount (26.6%).

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

- Lindell Bank had the highest ratio of applications to loans originated, 93.7%.
- Eagle Bank had the second highest ratio of applications to loans originated, 78.8%.
- Pulaski Bank had the third highest ratio of applications to loans originated, 78.5%.
- First Bank had the fourth highest ratio of applications to loans originated, 75.0%.
- Reliance Bank had the fifth highest ratio of applications to loans originated, 44.4%.

Summary

- Overall mortgage lending activity increased in the City from 2014 to 2015: 28.5% in the total dollar amount of loans originated and 26.7% in total number.
- All types of loans (home purchase, home improvement, and refinancing) increased in the total number of loans originated, yet the primary loan type responsible for the largest increase is home improvement loans, which increased by 34.1% in number and 152.1% in amount.
- Loan activity in the MSA increased by 0.7% in the number of loans originated and 4.5% in the amount. Refinance loans, which typically represent the majority of loans reported on the Loan Application Register, declined in Jefferson County in both number and amount of loans, and in St Louis County in number of loans. Refinance loans increased in MSA as well as in St. Louis City, St. Charles County, Franklin County in both number and amount of loans.
- The City of St. Louis represented 18.5% of loan denials (by number) in the MSA while representing only 15.05% of loan originations.

City of St. Louis – Income Distribution

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2015 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2015 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1011	Middle	No	87.04	72200	62843	58141	2600	15.46	402	1019	1170
1012	Middle	No	107.01	72200	77261	71483	3100	11.97	371	1227	1383
1013	Middle	No	99.29	72200	71687	66326	4336	17.41	755	1215	2079
1014	Moderate	No	67.1	72200	48446	44826	2703	37.88	1024	806	1308
1015	Low	No	45.32	72200	32721	30273	3126	39.8	1244	564	1355
1018	Low	No	46.15	72200	33320	30833	3092	40.17	1242	555	1436
1021	Moderate	No	75.44	72200	54468	50395	2780	11.69	325	571	1493
1022	Upper	No	135.98	72200	98178	90833	6028	7.5	452	2308	2977
1023	Middle	No	92.7	72200	66929	61923	1846	10.4	192	635	842
1024	Moderate	No	70.09	72200	50605	46821	2478	18.12	449	593	1000
1025	Middle	No	97.54	72200	70424	65156	1918	12.25	235	799	1024
1031	Upper	No	131.22	72200	94741	87656	3299	13.76	454	932	1410
1034	Upper	No	136.07	72200	98243	90897	1968	9.3	183	681	925
1036	Middle	No	80.11	72200	57839	53512	1329	12.49	166	474	535
1037	Middle	No	97.73	72200	70561	65288	2531	12.84	325	980	1371
1038	Middle	No	110.7	72200	79925	73951	3819	9.61	367	1402	1825
1042	Middle	No	93.02	72200	67160	62137	3401	14.88	506	978	1683
1045	Moderate	No	71.03	72200	51284	47448	1846	24.81	458	448	868
1051	Upper	No	136.6	72200	98625	91250	3463	31.3	1084	760	729
1052	Upper	No	123.63	72200	89261	82589	2675	64.37	1722	507	626
1053	Low	No	23.24	72200	16779	15526	2203	94.05	2072	325	578
1054	Low	No	48.91	72200	35313	32672	2507	92.58	2321	208	767
1055	Middle	No	90.79	72200	65550	60651	2922	97.33	2844	595	1201
1061	Moderate	No	50.16	72200	36216	33507	2427	99.09	2405	331	1284
1062	Low	No	32.8	72200	23682	21914	1738	98.96	1720	181	937
1063	Low	No	40.34	72200	29125	26949	1966	99.34	1953	395	1224
1064	Low	No	43	72200	31046	28725	2392	99.08	2370	439	1379
1065	Low	No	45.66	72200	32967	30500	3267	96.85	3164	481	1351
1066	Low	No	31.87	72200	23010	21292	1783	99.44	1773	452	1191
1067.00	Low	No	42.05	\$71,000	\$29,856	\$28,092	3515	99.20	3487	689	1879
1072.00	Low	No	41.83	\$71,000	\$29,699	\$27,946	1342	98.51	1322	143	681

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2015 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2015 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1073	Moderate	No	64.05	72200	46244	42788	4983	99	4933	1403	2376
1074	Moderate	No	57.66	72200	41631	38519	2788	98.85	2756	591	1281
1075	Low	No	45.79	72200	33060	30588	2711	98.89	2681	568	1224
1076	Low	No	42.51	72200	30692	28399	2225	99.69	2218	517	1049
1081	Moderate	No	61.57	72200	44454	41129	3403	96.03	3268	923	1348
1082	Middle	No	89.48	72200	64605	59773	2698	96.4	2601	658	1131
1083	Moderate	No	50.6	72200	36533	33802	2267	94.66	2146	591	1087
1096	Moderate	No	50.74	72200	36634	33899	3316	99.52	3300	733	1795
1097	Low	No	36.57	72200	26404	24432	2487	95.5	2375	426	1609
1101	Low	No	36.63	72200	26447	24474	2984	98.86	2950	594	1454
1102	Low	No	45.2	72200	32634	30199	2654	98.53	2615	423	1380
1103	Low	No	48.96	72200	35349	32708	2483	99.23	2464	616	1598
1104	Moderate	No	56.13	72200	40526	37500	2539	98.62	2504	507	1374
1105	Low	No	35.18	72200	25400	23500	1562	98.21	1534	395	880
1111	Low	No	43.25	72200	31227	28895	1556	97.11	1511	301	660
1112	Low	No	33.13	72200	23920	22131	1276	94.04	1200	270	851
1113	Low	No	34.87	72200	25176	23295	1554	99.16	1541	188	856
1114	Low	No	37.11	72200	26793	24792	1643	99.09	1628	393	911
1115	Low	No	46.47	72200	33551	31042	1010	97.92	989	187	451
1121	Middle	No	92.08	72200	66482	61513	4285	36.5	1564	671	615
1122	Moderate	No	62.86	72200	45385	41991	1586	96.97	1538	289	826
1123	Low	No	36.08	72200	26050	24103	2415	98.92	2389	434	1097
1124	Upper	No	141.21	72200	101954	94327	4023	34.53	1389	704	564
1135	Middle	No	80.85	72200	58374	54010	2331	6.39	149	688	1299
1141.01	Moderate	No	79.68	72200	57529	53229	4281	30.95	1325	994	2452
1141.02	Upper	No	134.11	72200	96827	89583	4128	7.61	314	1095	1991
1142	Middle	No	91.55	72200	66099	61157	4721	18.03	851	1314	2531
1143	Middle	No	103.97	72200	75066	69453	5485	12.82	703	1922	2710
1151	Moderate	No	65.94	72200	47609	44052	4287	28.2	1209	1041	1566
1152	Low	No	37.12	72200	26801	24799	3149	54.68	1722	634	1072
1153	Moderate	No	50.15	72200	36208	33500	4958	50.83	2520	1321	2203

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2015 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2015 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1154	Moderate	No	54.38	72200	39262	36330	3122	33.02	1031	836	1364
1155	Moderate	No	52.16	72200	37660	34844	5625	64.6	3634	959	2508
1156	Moderate	No	56.7	72200	40937	37875	5279	56.83	3000	737	1960
1157	Low	No	45.84	72200	33096	30625	3567	70.17	2503	477	1817
1161	Low	No	43.87	72200	31674	29308	3274	57.27	1875	784	1696
1162	Moderate	No	78.99	72200	57031	52765	4325	37.53	1623	1154	2301
1163	Moderate	No	64.42	72200	46511	43036	2999	37.18	1115	619	1499
1163	Low	No	39.8	72200	28736	26591	3007	78.18	2351	331	1175
1164	Low	No	37.45	72200	27039	25021	4891	77.98	3814	657	2372
1165	Moderate	No	66.04	72200	47681	44114	3844	59.65	2293	892	2086
1171	Moderate	No	77.12	72200	55681	51515	1537	32.01	492	183	1065
1172	Moderate	No	66.99	72200	48367	44750	5359	54	2894	1066	2398
1174	Middle	No	112.56	72200	81268	75189	4235	44.91	1902	912	1952
1181	Moderate	No	63.95	72200	46172	42721	1324	74.77	990	180	713
1184	Unknown	No	0	72200	0	0	1159	38.74	449	0	22
1186	Low	No	47.27	72200	34129	31577	3421	53.26	1822	507	1109
1191	Middle	No	103.76	72200	74915	69310	2584	50.15	1296	462	441
1191	Middle	No	111.69	72200	80640	74609	2994	38.14	1142	524	395
1192	Upper	No	153.71	72200	110979	102679	1703	64.18	1093	469	717
1193	Low	No	42.1	72200	30396	28125	5454	40.98	2235	66	208
1202	Low	No	43.41	72200	31342	29000	1271	90.64	1152	162	519
1211	Low	No	37.24	72200	26887	24878	1941	86.55	1680	3	424

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2015 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2015 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1212	Low	No	21.87	72200	15790	14612	2474	99.23	2455	9	457
1231	Moderate	No	56.03	72200	40454	37429	3351	72.52	2430	776	1745
1232	Middle	No	95.74	72200	69124	63958	2298	41.56	955	536	1114
1233	Moderate	No	62.63	72200	45219	41842	2586	35.81	926	612	1649
1241	Moderate	No	55.12	72200	39797	36821	4644	80.81	3753	786	2480
1242	Low	No	35.83	72200	25869	23940	3201	74.88	2397	552	1831
1243	Moderate	No	79.63	72200	57493	53194	3131	36.98	1158	796	1978
1246	Low	No	28.13	72200	20310	18792	1845	71.71	1323	284	906
1255	Middle	No	119.25	72200	86099	79663	2885	41.59	1200	358	26
1256	Moderate	No	68.79	72200	49666	45956	4113	52.47	2158	191	124
1257	Low	No	14.69	72200	10606	9813	3329	98.38	3275	75	513
1266	Low	No	34.71	72200	25061	23188	3543	82.13	2910	344	1038
1267	Low	No	37.81	72200	27299	25263	1258	78.38	986	179	800
1268	Middle	No	88.37	72200	63803	59032	3698	19.52	722	1113	1753
1269	Low	No	48.65	72200	35125	32500	5016	99.1	4971	1339	2383
1270	Low	No	33.64	72200	24288	22476	2470	85.99	2124	295	617
1271	Low	No	47.6	72200	34367	31799	2234	97.31	2174	286	897
1272	Middle	No	87.73	72200	63341	58606	4075	26.01	1060	1022	1879
1273	Moderate	No	73.54	72200	53096	49125	3769	72.88	2747	690	1445
1274	Low	No	22.31	72200	16108	14909	4795	75.54	3622	393	1240
1275	Low	No	36.47	72200	26331	24362	2237	77.29	1729	111	441
1276	Upper	No	128.93	72200	93087	86125	3239	26.46	857	450	1585

Community Reinvestment Act: Small Business Loan Activity

Small Business Loan Activity								
	City of St. Louis		Loan Amount		Loan Amount		Loan Amount	
	Total Loans		< \$100,000		\$100,000 to \$250,000		> \$250,000	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	152	\$16,991	\$124	\$2,640	7	\$1,238	21	\$13,113
Commerce Bank	164	\$29,379	102	\$2,143	25	\$4,698	37	\$22,538
First Bank	31	\$5,706	14	\$765	9	\$1,448	8	\$3,493
PNC Bank	146	\$17,282	111	\$3,297	15	\$2,574	20	\$11,411
US Bank	905	\$21,756	861	\$8,428	27	\$4,555	17	\$8,773
TOTAL	1398	\$91,114	1212	\$17,273	83	\$14,513	103	\$59,328

Source: Community Reinvestment Act, 2014

*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

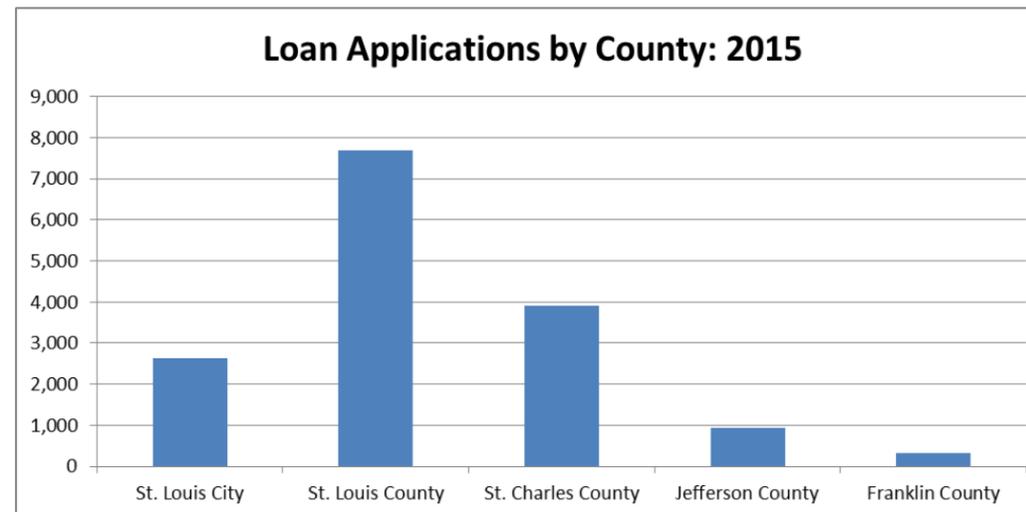
Metro St. Louis Small Business Loan Activity										
	City of St. Louis		St. Louis County		St. Charles County		Franklin County		Jefferson County	
	Total Loans		Total Loans		Total Loans		Total Loans		Total Loans	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	152	\$16,991	702	\$43,709	187	\$8,845	1	\$5	91	\$3,271
Commerce Bank	164	\$29,379	3	\$223	130	\$10,925	22	\$7,307	1	\$20
First Bank	31	\$5,706	124	\$22,550	49	\$6,199	10	\$540	1	\$466
PNC Bank	146	\$17,282	770	\$84,486	185	\$9,521	27	\$2,882	65	\$4,405
US Bank	905	\$21,756	1	\$150	1,402	\$17,750	265	\$4,564	4	\$166
TOTAL	1,398	\$91,114	1,600	\$151,118	1,953	\$53,240	325	\$15,298	162	\$8,328

Source: Community Reinvestment Act, 2014

*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	565	1,511	662			3,235
BMO Harris	30	37				67
Commerce Bank	178					178
Eagle Bank	52	95	6			196
First Bank	76					76
First Financial Bank	5	13	29	2	1	51
Lindell Bank	64	101	38	1	1	206
Midwest Bank	221					221
PNC Bank	172	617	265			1,287
Pulaski Bank	336	1,552	1,062	291	56	3,441
Regions Bank	185	550	275			1,155
Reliance Bank	12	36	15	3		69
Royal Bank	14	23	3			44
UMB Bank						
US Bank	721	3,162	1,562	637	251	6,579
Grand Total	2,631	7,697	3,917	934	309	16,805



Loan Applications by Census Tract in the City of St. Louis: 2015

Census Tract	Bank of America	BMO Harris	Commerce Bank	Eagle Bank	First Bank	First Financial Bank	Lindell Bank	Midwest Bank	PNC Bank	Pulaski Bank	Regions Bank	Reliance Bank	Royal Bank	US Bank	Total
1011	6	1	3					2	2	5	4			9	32
1012	5		4	1	1			1	3	11	5			12	43
1013	11			1	4			1	2	8	4			12	43
1014	4				1		3	2	3	4	1			4	22
1015				1			1	6	1		3			3	15
1018	4						4	11		1	4			13	37
1021	5		1	3	1			5	4	4	4			14	41
1022	22	2	9	1	4		3	1	3	7	2			24	78
1023	7	1		1				2		3	1			15	30
1024	3	3	2		2			1	1	2	1			8	23
1025	5				1		1	1	2	4				9	23
1031	13	1	2	1	1			5	2	1	3	1		12	42
1034	14		3				1		1	3	3			10	35
1036	7							1		1	2			8	19
1037	17	2	1				2		2	7	4			14	49
1038	15		6		2		3	3	5	11	3			13	61
1042	7		2		1		5	5	6	8	2		1	5	42
1045	4			1			4		3	3	2			4	21
1051.98	4		4		1		2	3	2	6				7	29
1052	2	1	2		1			1	3	8	1	1		6	26
1053	2		1					5			1	1		2	12
1054	2		1			1		2	1		2			5	14
1055	8				1			1	1	3	2			1	17
1061								7	1		1			2	11
1062			1					2						2	5
1063	1		1					1	1	1			1	1	7
1064	1													7	8
1065	4		1								1			2	8
1066	1							3	1					2	7
1067			2			1		3			1			8	15
1072				1				1	1		2			2	7
1073	6	1						3	1	1	1			8	21
1074	1							3						1	5
1075	1							1			1			4	7
1076			1					1	4	1	1			1	9

Loan Applications by Census Tract in the City of St. Louis: 2015

Census Tract	Bank of America	BMO Harris	Commerce Bank	Eagle Bank	First Bank	First Financial Bank	Lindell Bank	Midwest Bank	PNC Bank	Pulaski Bank	Regions Bank	Reliance Bank	Royal Bank	US Bank	Total
1081	2							1			2			6	11
1082	4		1					1	1		2			7	16
1083								2					1	4	7
1096	5		1				1	6	2	1	1			4	21
1097			1					1	1		1			2	6
1101	1		1							1				3	6
1102			3					2	1					3	9
1103	3		1					1	1				1	2	9
1104	1	1	1					2	2	1	2			2	12
1105			2						2						4
1111							1		2	1	2			5	11
1112			2					4						2	8
1113			1					1		1	1			1	5
1114								1						1	2
1115			1						1						2
1121	10		4		1					8	1		1	13	38
1122	1							2		1				1	5
1123								3	2						5
1124	9		4		1		3		1	7		2		3	30
1135	10	2	3	2	1		6	1		9	1	1	1	13	50
1141.01	17	1		3	2		1	1	6	8	3			13	55
1141.02	10	2	2	1	3		1	1	4	7	2	1		13	47
1142	24	1	5	10	7		1	3	5	3	9		1	18	87
1143	38	1	1		4		2	5	3	15	6		2	29	106
1151	6		3	1			5		1	2				6	24
1152	6	1	2					3	4	3	2			2	23
1153	12	1	3				2	3	4	6	8			15	54
1154	8		4	1				1	3	2	3			8	30
1155	5		5	1	1			9	3	6	8			14	52
1156	12		3				2	5	2	6				12	42
1157	5							3	1	3	1			10	23
1161	5		5		2		1	2	4	3	4			12	38
1162	14	1	8	2	3			6	4	8	4			15	65
1163.01	5		4	4	1	1			3	7	1	1		8	35
1163.02	1				1			2	2		1	1		4	12

Loan Applications by Census Tract in the City of St. Louis: 2015															
Census Tract	Bank of America	BMO Harris	Commerce Bank	Eagle Bank	First Bank	First Financial Bank	Lindell Bank	Midwest Bank	PNC Bank	Pulaski Bank	Regions Bank	Reliance Bank	Royal Bank	US Bank	Total
1164	7		2					3	3		2			5	22
1165	11		5	1	2			3	3	8	5			12	50
1171	4							1	1	6	1			1	14
1172	6	1	3		2			7	1	14	2			18	54
1174	9	1	9	2	1			1	3	8	1			18	53
1181			1		2					2	2			7	14
1186	6		1		1		1	2	1	4	1			10	27
1191.01	2	2			1			4		2				9	20
1191.02	11		3		1			1	1	5		1		4	27
1192	4				1	1		1	1	7				5	20
1193								1		1				1	3
1202			1					1		1					3
1212	1													1	2
1231	7			1			1	2	3	7	3			15	39
1232	8		1		1		1	3	2	5	2			13	36
1233	4		1	1	1	1		2	3	6	2			13	34
1241	3	1	3		1					3	3	1		3	18
1242	2		5	1	1			1		1	3			6	20
1243	10		3	3	2			3	2	9	5		1	13	51
1246	2		1						1		2				6
1255	2			1	1		1	3	1	4	4			1	18
1256	3								2	1	1	1		1	9
1257	1														1
1266	2								1	1				2	6
1267	1			2			1	2						3	9
1268	16		7		1			1	4	9	3			17	58
1269			2	2			1	9	4		3			12	33
1270													2	1	3
1271			1					2						1	4
1272	12	2	3		5		1		3	9	4		2	12	53
1273	9		5		1			5	4	2	1			9	36
1274	13		2		3		2	4	3	8	6			4	45
1275	1								3		1			1	6
1276	12		1	2				3	1	1	1			2	23
Total	565	30	178	52	76	5	64	221	172	336	185	12	14	721	2,631

Note: Tracts 1184, and 1211 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	12,305	73	73,791	264	22,722	120	1,227	6	5,689	40	118,232	524
BMO HARRIS	1,046	8	1,844	9							2,890	17
Commerce Bank	3,325	17									3,325	17
Eagle Bank	2,341	20	10,195	47	736	4			1,253	12	14,641	84
First Bank	4,833	29									4,833	29
First Financial Bank	117	1	690	4	1,971	13					2,778	18
Lindell Bank	3,309	30	4,159	31	1,025	8	46	1	208	1	8,822	72
Midwest Bank	11,409	107									11,409	107
PNC Bank	1,848	15	10,059	61	3,642	24			1,217	8	17,701	114
Pulaski Bank	27,099	165	152,305	690	114,511	622	6,220	34	25,431	143	343,063	1,741
Regions Bank	4,251	30	18,555	79	7,061	38	675	3	4,089	29	35,534	186
Reliance Bank	15,208	6	3,383	11	266	1					18,857	18
Royal Bank	180	3	1,521	6	782	3					2,483	12
US Bank	17,737	114	98,926	458	58,378	298	8,994	63	13,217	85	204,848	1,066
Grand Total	105,008	618	375,428	1,660	211,094	1,131	17,162	107	51,104	318	789,416	4,005

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	1,205	7	2,365	14	847	8	170	1	1,206	13	5,882	44
BMO HARRIS												
Commerce Bank	828	26									828	26
Eagle Bank	2,406	11	1,414	5							3,820	16
First Bank	505	3									505	3
First Financial Bank												
Lindell Bank	202	2	2,444	29	2,147	22					4,793	53
Midwest Bank	1,567	14									1,567	14
PNC Bank												
Pulaski Bank	172	1	1,575	8	323	2					2,070	11
Regions Bank	239	10	760	34	624	26	35	1	175	7	1,888	81
Reliance Bank			470	1							470	1
Royal Bank												
US Bank	1,226	36	12,722	148	5,739	94	2,238	18	1,451	36	24,265	348
Grand Total	8,350	110	21,750	239	9,680	152	2,443	20	2,832	56	46,088	597

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	25,741	215	106,182	518	35,394	242	2,531	20	12,689	99	187,434	1,132
BMO HARRIS	2,755	22	5,460	28							8,215	50
Commerce Bank	6,362	34									6,362	34
Eagle Bank	3,158	10	1,015	8	246	1			452	4	4,871	23
First Bank	4,235	25									4,235	25
First Financial Bank												
Lindell Bank	2,182	28	3,738	37	1,851	6					7,771	71
Midwest Bank												
PNC Bank												
Pulaski Bank	17,441	98	103,348	482	38,355	218	2,046	10	10,259	68	175,340	902
Regions Bank	3,339	29	23,972	156	9,719	88	426	4	2,657	24	40,651	304
Reliance Bank	635	2	1,446	5	1,574	4					3,655	11
Royal Bank			1,760	2					147	1	1,907	3
US Bank	17,798	137	164,048	846	60,572	407	7,301	53	24,025	165	280,656	1,668
Grand Total	83,646	600	410,969	2,082	147,711	966	12,304	87	50,229	361	721,097	4,223

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	39,251	295	182,338	796	58,963	370	3,928	27	19,584	152	311,548	1,700
BMO HARRIS	3,801	30	7,304	37							11,105	67
Commerce Bank	10,515	77									10,515	77
Eagle Bank	7,905	41	12,624	60	982	5			1,705	16	23,332	123
First Bank	9,573	57									9,573	57
First Financial Bank	117	1	690	4	1,971	13					2,778	18
Lindell Bank	5,693	60	10,341	97	5,023	36	46	1	208	1	21,386	196
Midwest Bank	12,976	121									12,976	121
PNC Bank	1,848	15	10,059	61	3,642	24			1,217	8	17,701	114
Pulaski Bank	44,712	264	257,228	1,180	153,189	842	8,266	44	35,690	211	520,473	2,654
Regions Bank	7,829	69	43,287	269	17,404	152	1,136	8	6,921	60	78,073	571
Reliance Bank	15,843	8	5,299	17	1,840	5					22,982	30
Royal Bank	180	3	3,281	8	782	3			147	1	4,390	15
US Bank	36,761	287	275,696	1,452	124,689	799	18,533	134	38,693	286	509,769	3,082
Grand Total	197,004	1,328	808,147	3,981	368,485	2,249	31,909	214	104,165	735	1,556,601	8,825

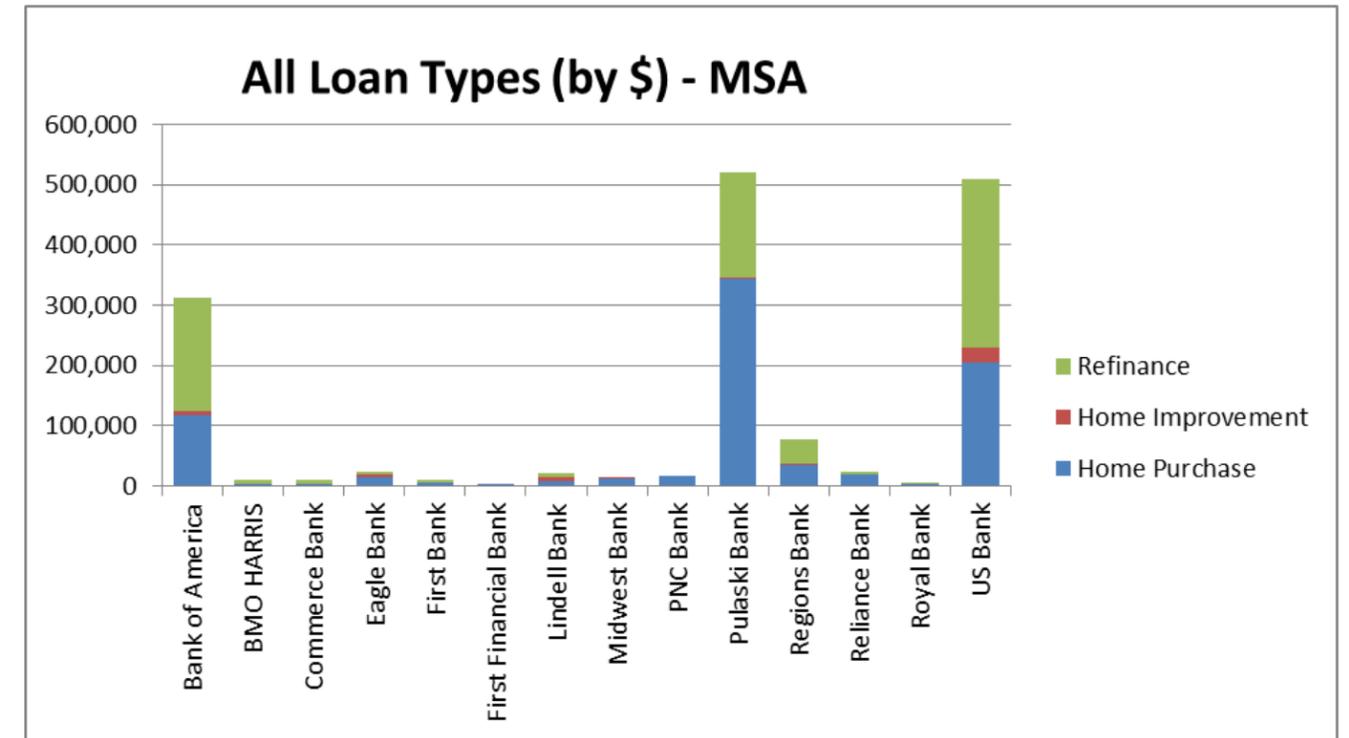
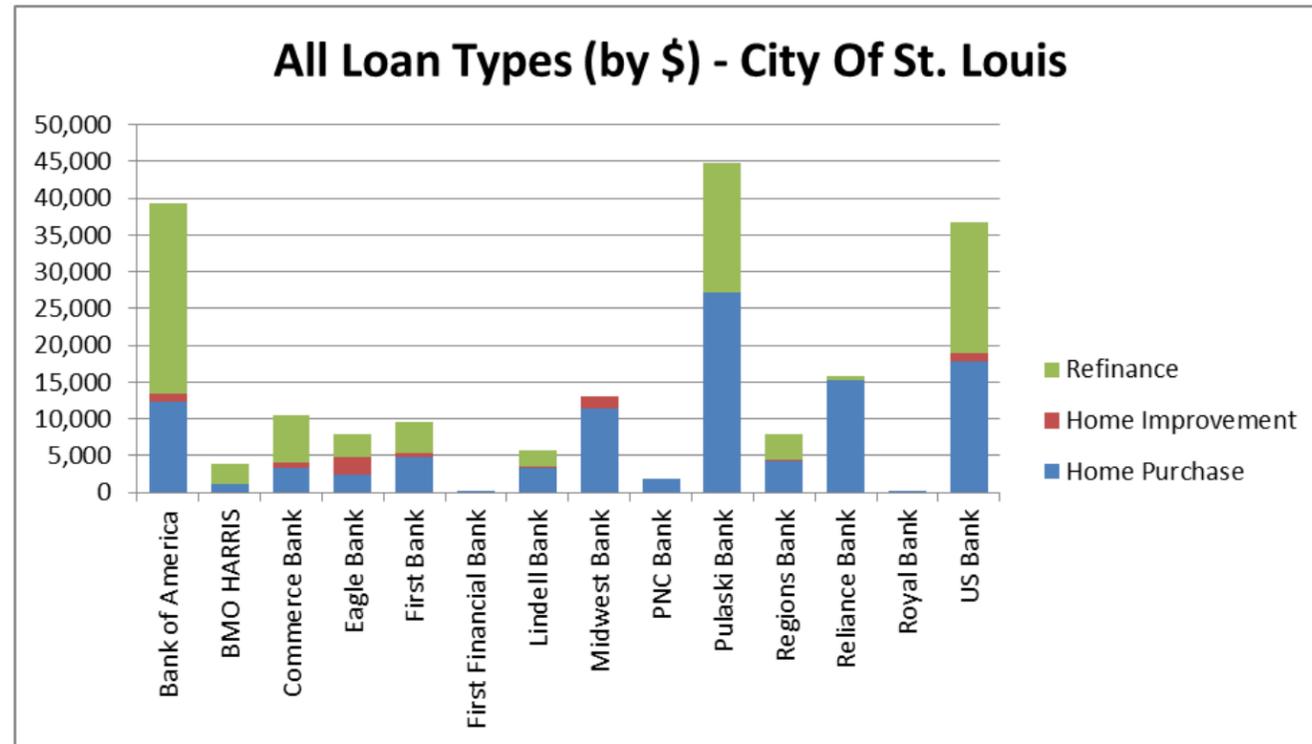
City and Metropolitan Area – Loan Originated (dollar amounts in thousands)

HOME PURCHASE						
	St. Louis City		MSA		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	12,305	73	118,232	524	10.41%	13.93%
BMO HARRIS	1,046	8	2,890	17	36.19%	47.06%
Commerce Bank	3,325	17	3,325	17	100.00%	100.00%
Eagle Bank	2,341	20	14,641	84	15.99%	23.81%
First Bank	4,833	29	4,833	29	100.00%	100.00%
First Financial Bank	117	1	2,778	18	4.21%	5.56%
Lindell Bank	3,309	30	8,822	72	37.51%	41.67%
Midwest Bank	11,409	107	11,409	107	100.00%	100.00%
PNC Bank	1,848	15	17,701	114	10.44%	13.16%
Pulaski Bank	27,099	165	343,063	1,741	7.90%	9.48%
Regions Bank	4,251	30	35,534	186	11.96%	16.13%
Reliance Bank	15,208	6	18,857	18	80.65%	33.33%
Royal Bank	180	3	2,483	12	7.25%	25.00%
US Bank	17,737	114	204,848	1,066	8.66%	10.69%
Grand Total	105,008	618	789,416	4,005	13.30%	15.43%

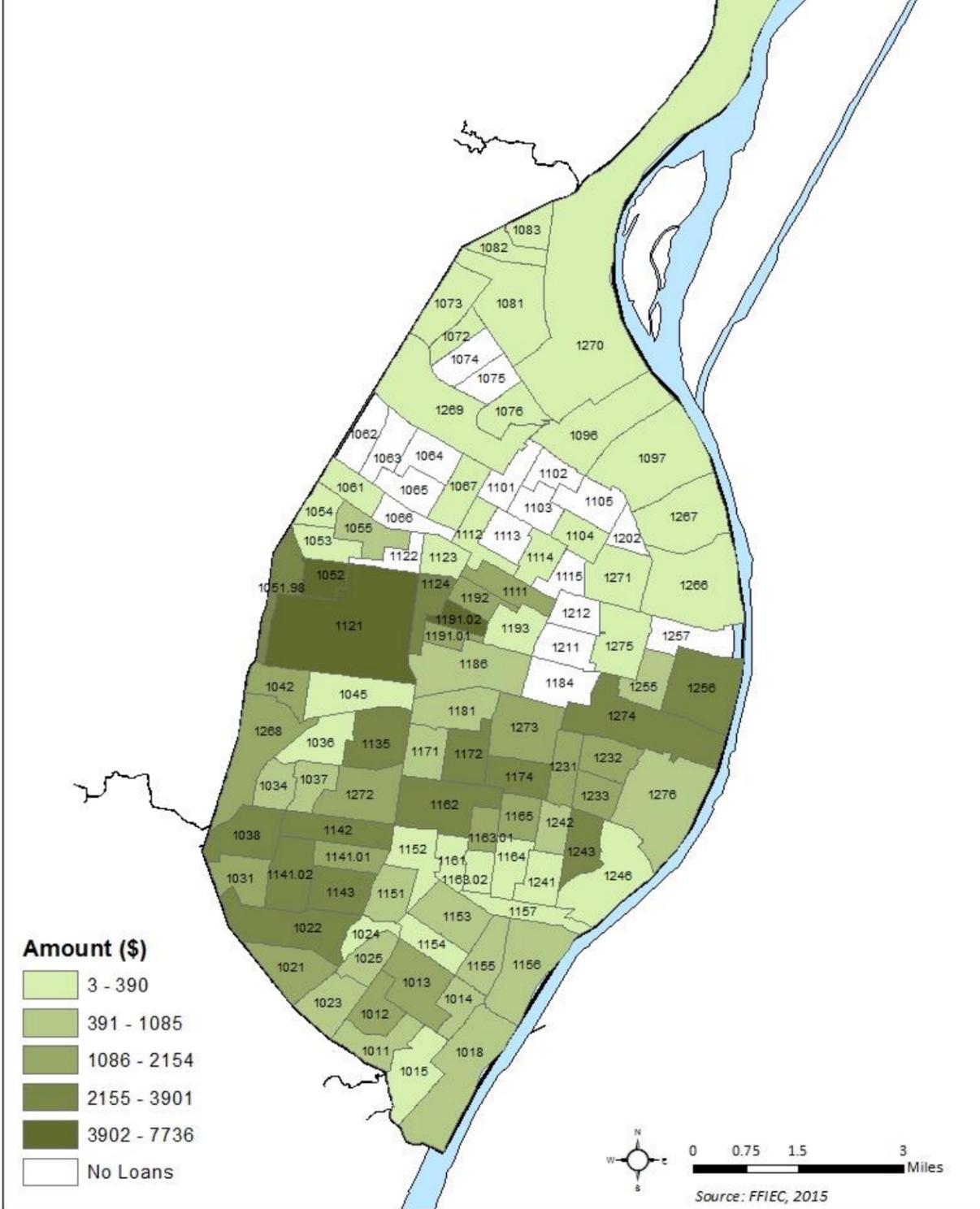
REFINANCE						
	St. Louis City		MSA		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	25,741	215	187,434	1,132	13.73%	18.99%
BMO HARRIS	2,755	22	8,215	50	33.54%	44.00%
Commerce Bank	6,362	34	6,362	34	100.00%	100.00%
Eagle Bank	3,158	10	4,871	23	64.83%	43.48%
First Bank	4,235	25	4,235	25	100.00%	100.00%
First Financial Bank						
Lindell Bank	2,182	28	7,771	71	28.08%	39.44%
Midwest Bank						
PNC Bank						
Pulaski Bank	17,441	98	175,340	902	9.95%	10.86%
Regions Bank	3,339	29	40,651	304	8.21%	9.54%
Reliance Bank	635	2	3,655	11	17.37%	18.18%
Royal Bank			1,907	3	0.00%	0.00%
US Bank	17,798	137	280,656	1,668	6.34%	8.21%
Grand Total	83,646	600	721,097	4,223	11.60%	14.21%

HOME IMPROVEMENT						
	St. Louis City		MSA		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	1,205	7	5,882	44	20.49%	15.91%
BMO HARRIS						
Commerce Bank	828	26	828	26	100.00%	100.00%
Eagle Bank	2,406	11	3,820	16	62.98%	68.75%
First Bank	505	3	505	3	100.00%	100.00%
First Financial Bank						
Lindell Bank	202	2	4,793	53	4.21%	3.77%
Midwest Bank	1,567	14	1,567	14	100.00%	100.00%
PNC Bank						
Pulaski Bank	172	1	2,070	11	8.31%	9.09%
Regions Bank	239	10	1,888	81	12.66%	12.35%
Reliance Bank			470	1	0.00%	0.00%
Royal Bank						
US Bank	1,226	36	24,265	348	5.05%	10.34%
Grand Total	8,350	110	46,088	597	18.12%	18.43%

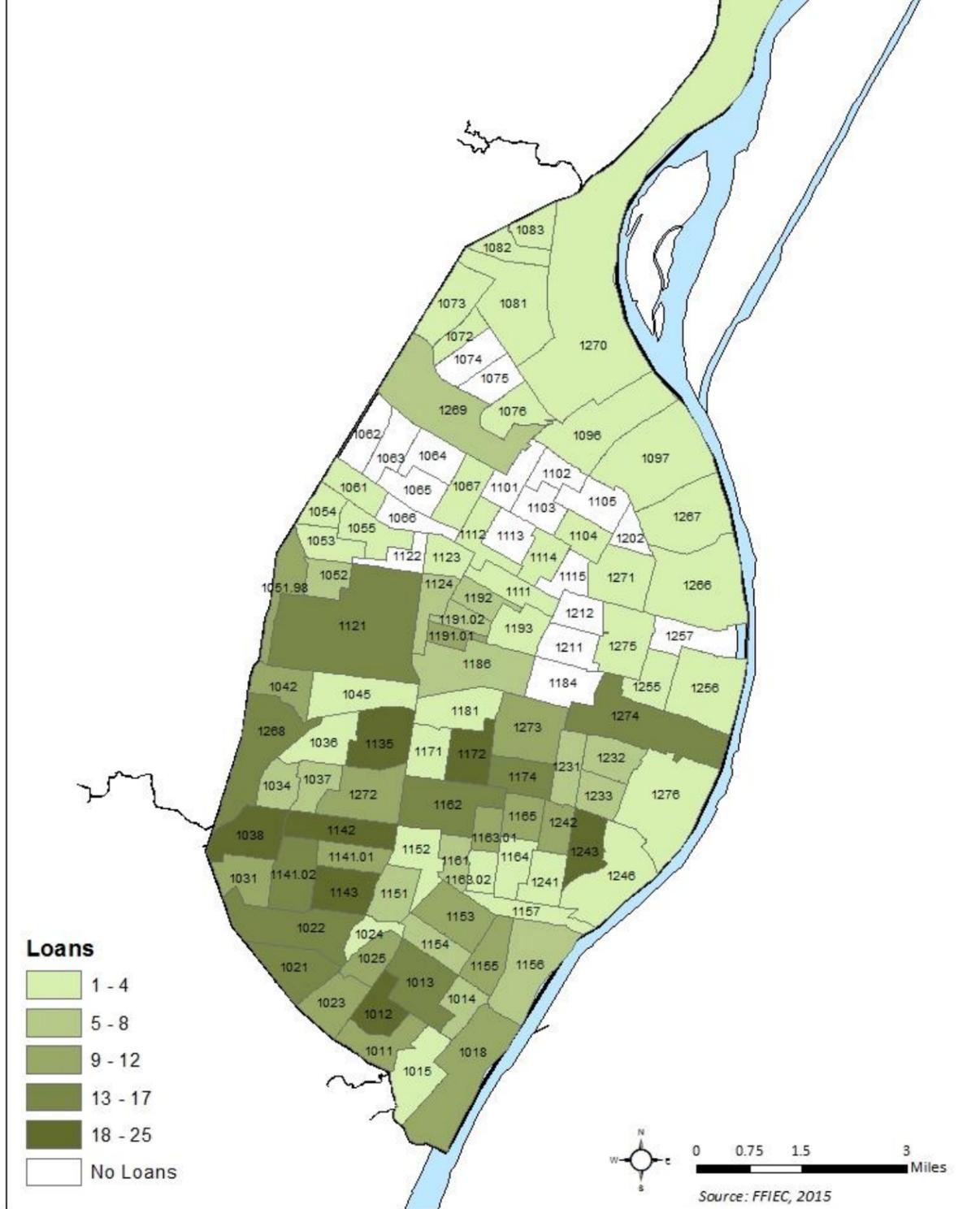
TOTAL: ALL LOAN TYPES						
	St. Louis City		MSA		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	39,251	295	311,548	1,700	12.60%	17.35%
BMO HARRIS	3,801	30	11,105	67	34.23%	44.78%
Commerce Bank	10,515	77	10,515	77	100.00%	100.00%
Eagle Bank	7,905	41	23,332	123	33.88%	33.33%
First Bank	9,573	57	9,573	57	100.00%	100.00%
First Financial Bank	117	1	2,778	18	4.21%	5.56%
Lindell Bank	5,693	60	21,386	196	26.62%	30.61%
Midwest Bank	12,976	121	12,976	121	100.00%	100.00%
PNC Bank	1,848	15	17,701	114	10.44%	13.16%
Pulaski Bank	44,712	264	520,473	2,654	8.59%	9.95%
Regions Bank	7,829	69	78,073	571	10.03%	12.08%
Reliance Bank	15,843	8	22,982	30	68.94%	26.67%
Royal Bank	180	3	4,390	15	4.10%	20.00%
US Bank	36,761	287	509,769	3,082	7.21%	9.31%
Grand Total	197,004	1,328	1,556,601	8,825	12.66%	15.05%



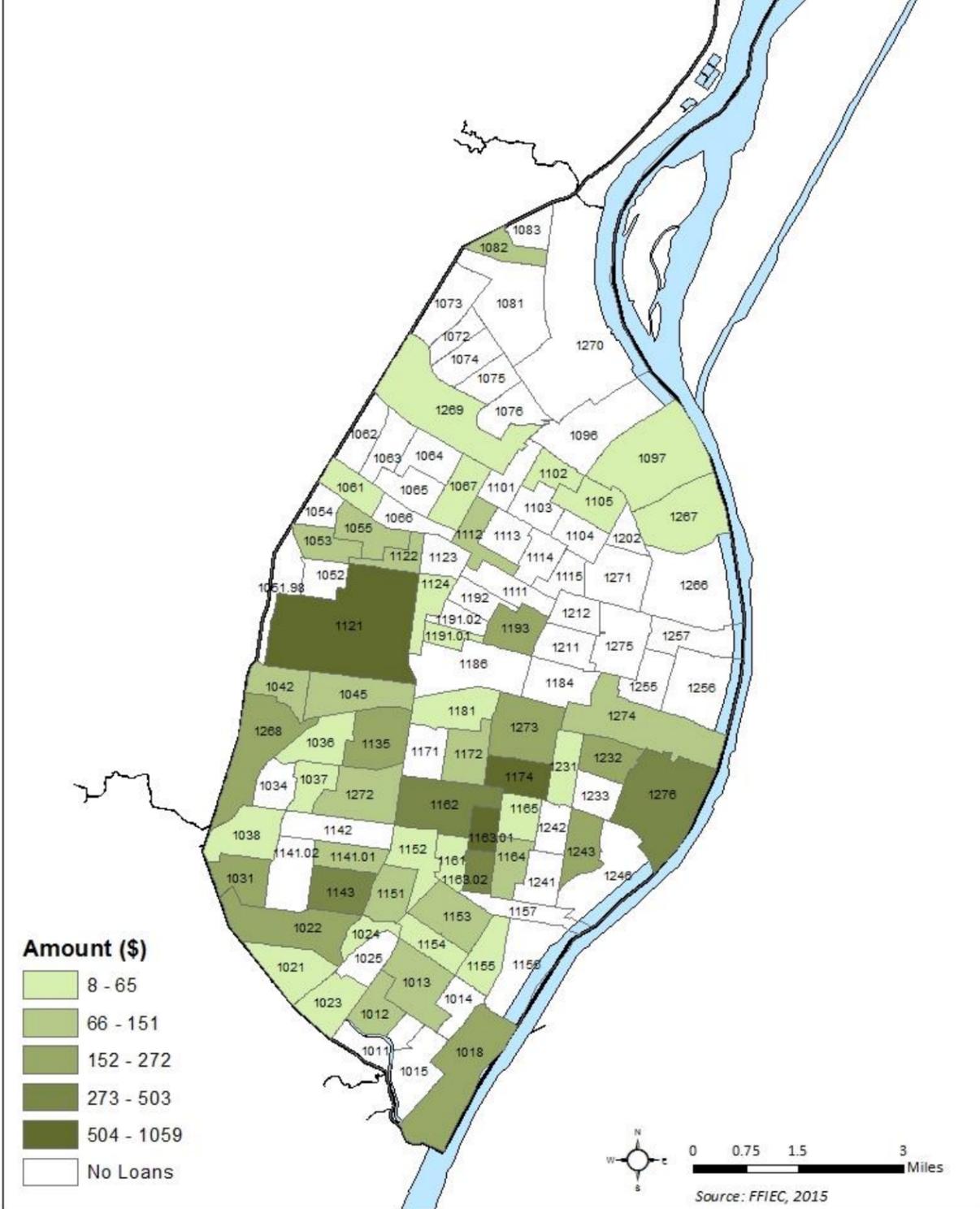
City of St. Louis: Home Purchase Loans by Amount Total by Tract (Amount in Thousands of Dollars)



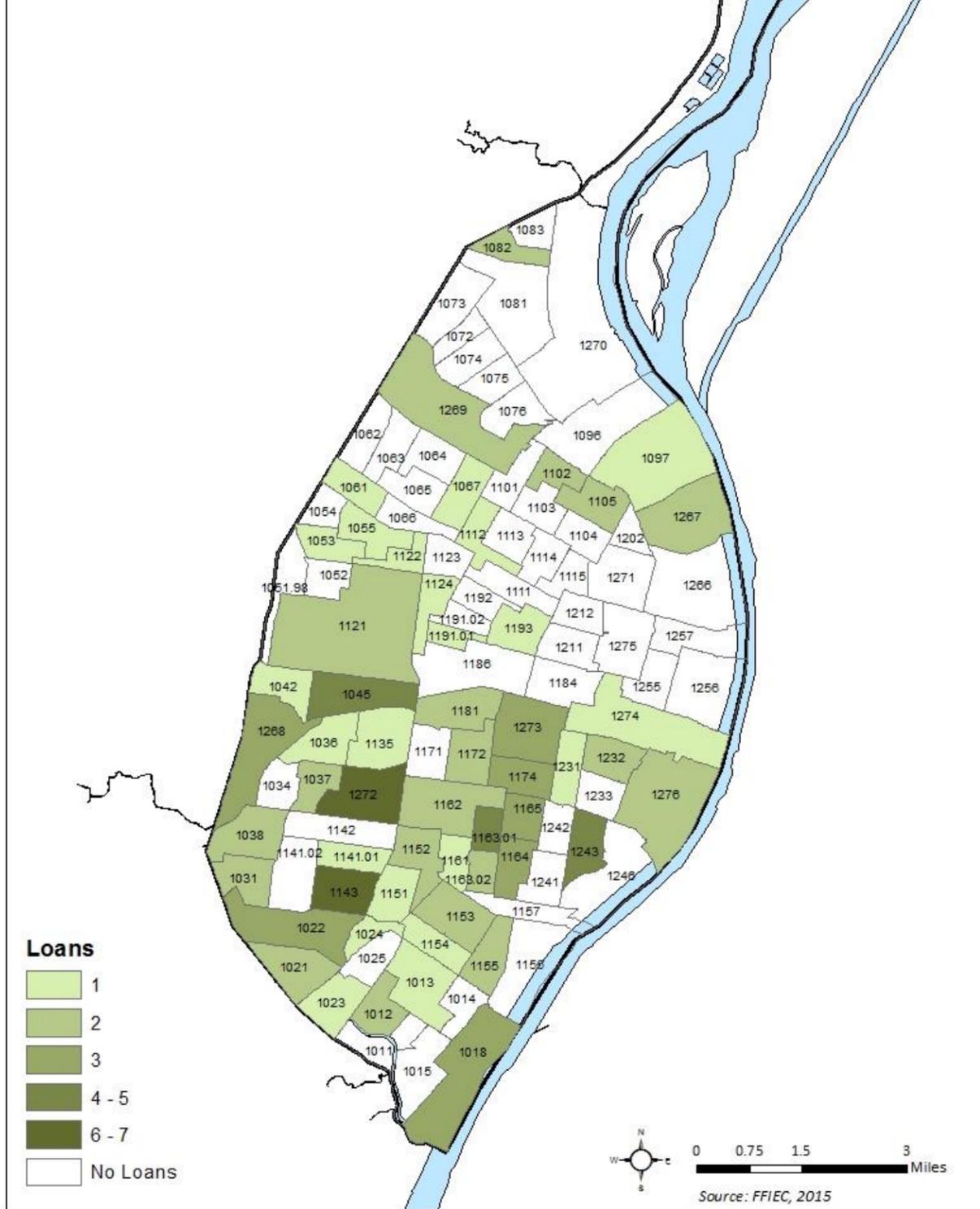
City of St. Louis: Home Purchase Loans Total by Tract



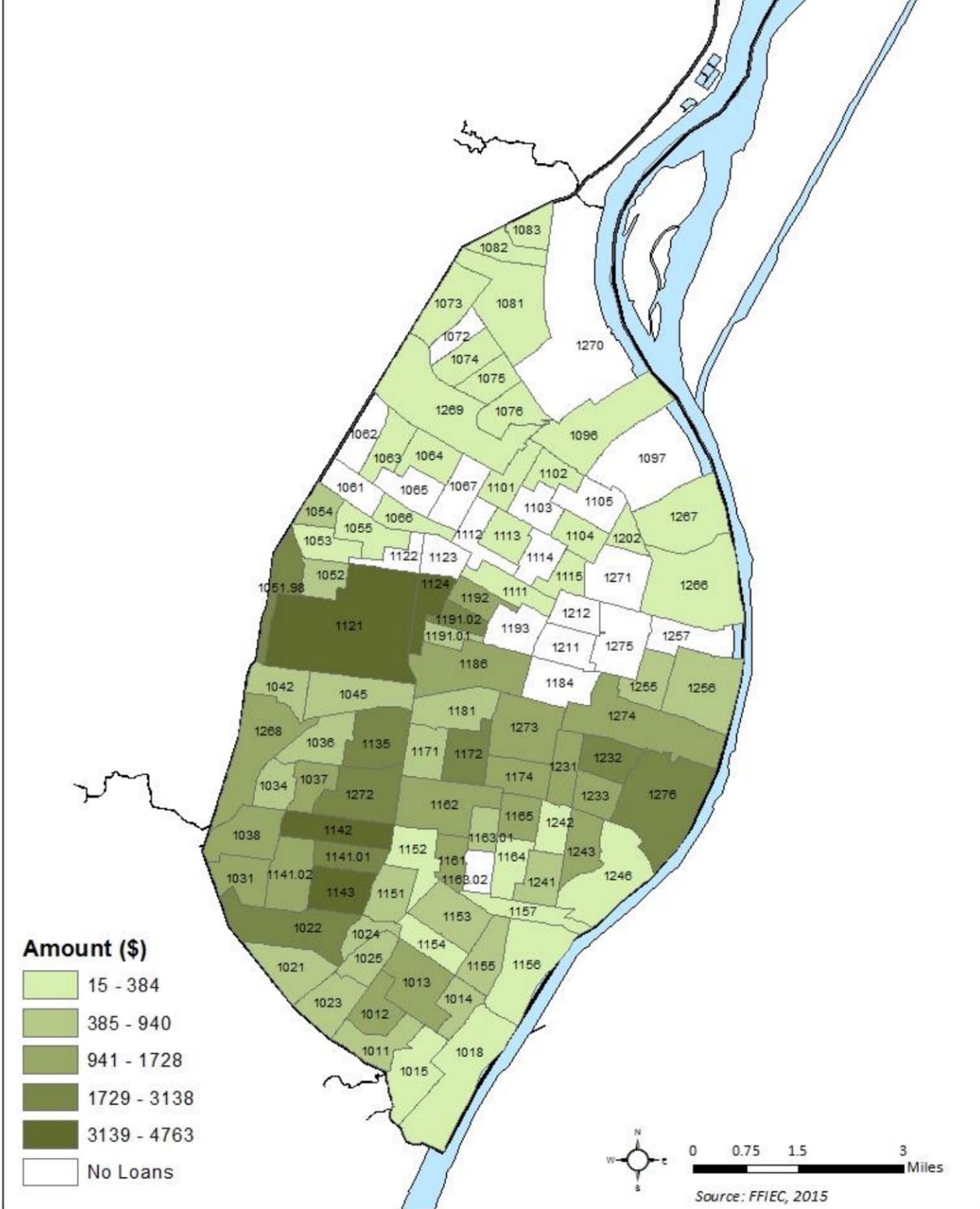
**City of St. Louis: Home Improvement Loans by Amount
Total by Tract (Amount in Thousands of Dollars)**



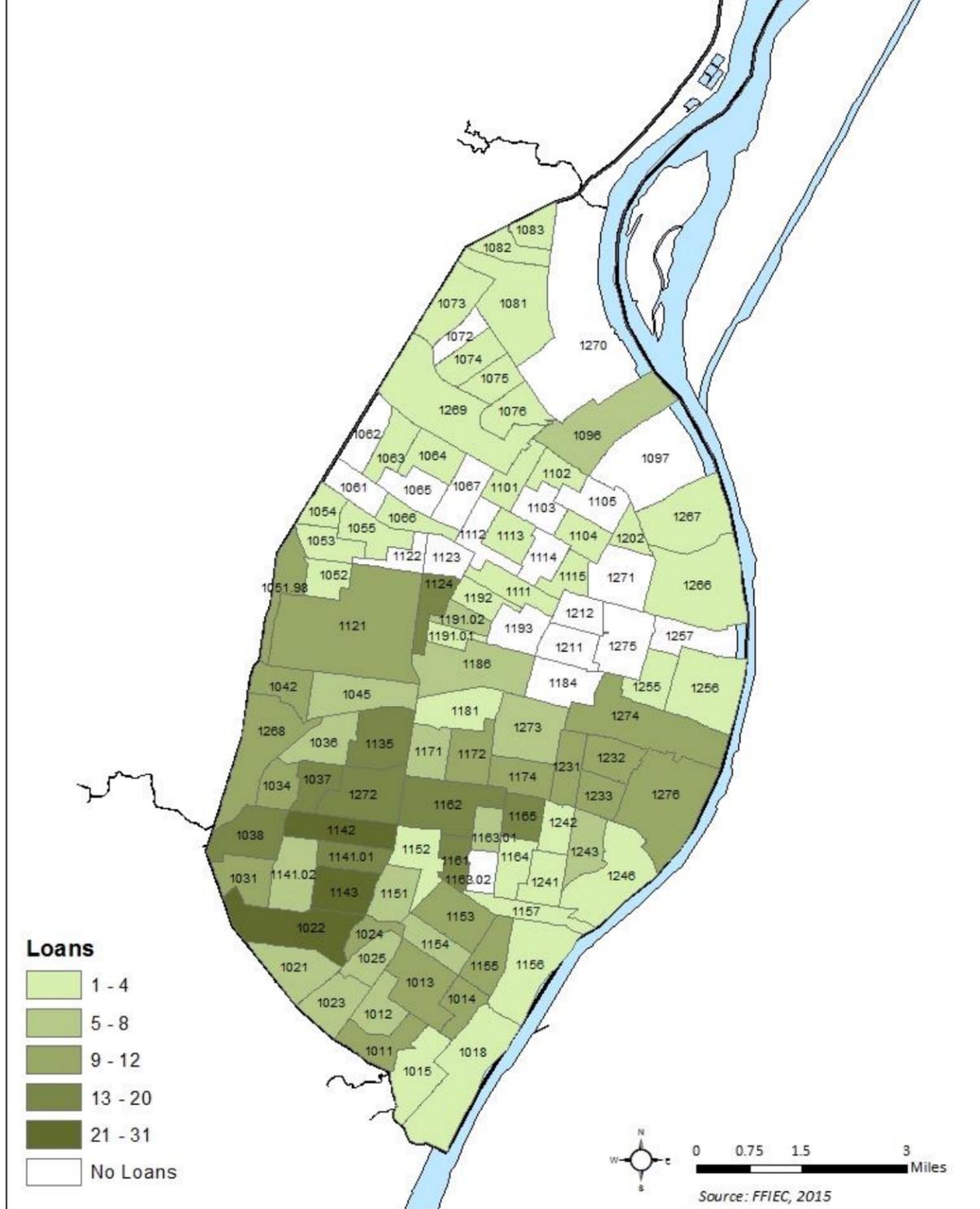
**City of St. Louis: Home Improvement Loans
Total by Tract**



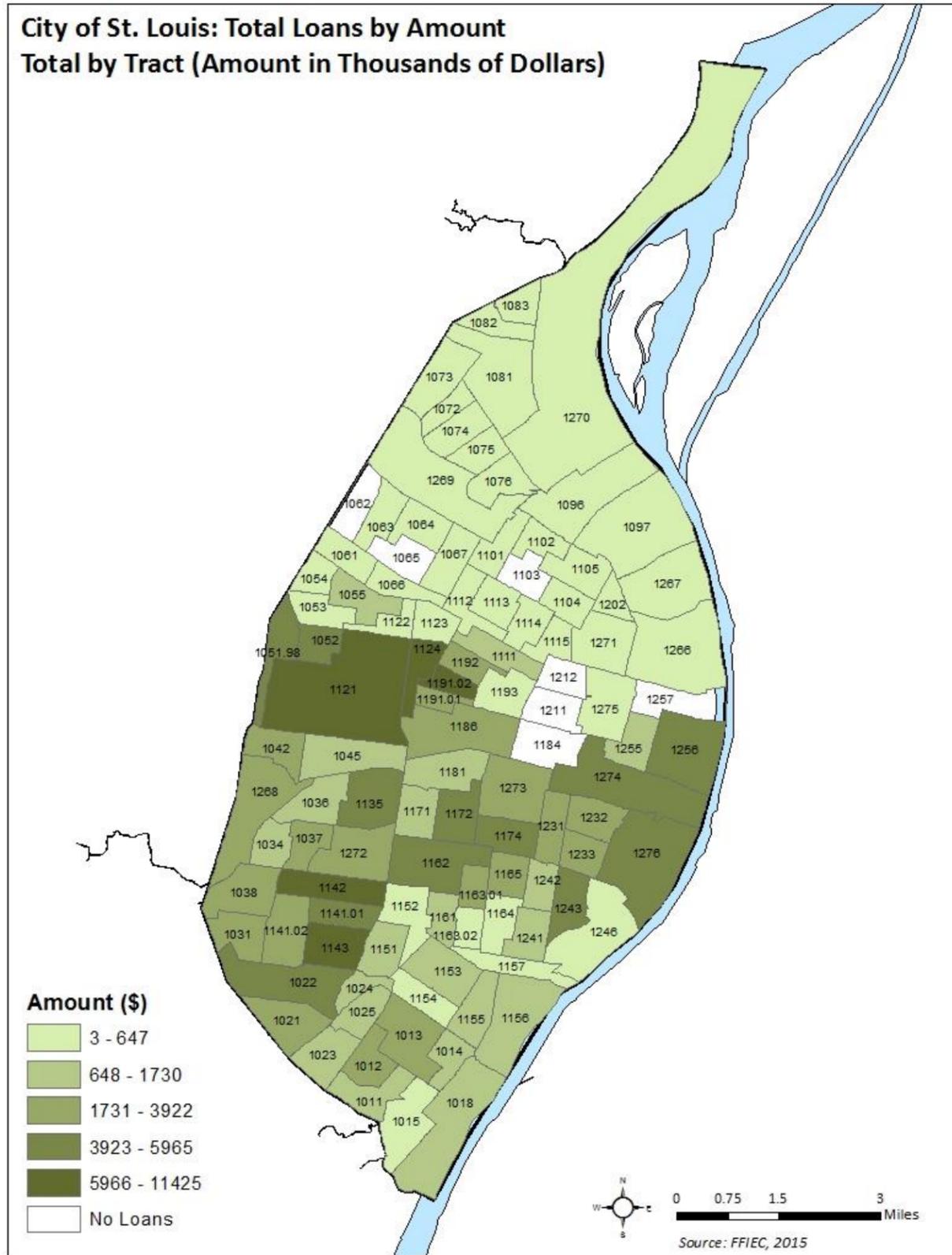
**City of St. Louis: Refinance Loans by Amount
Total by Tract (Amount in Thousands of Dollars)**



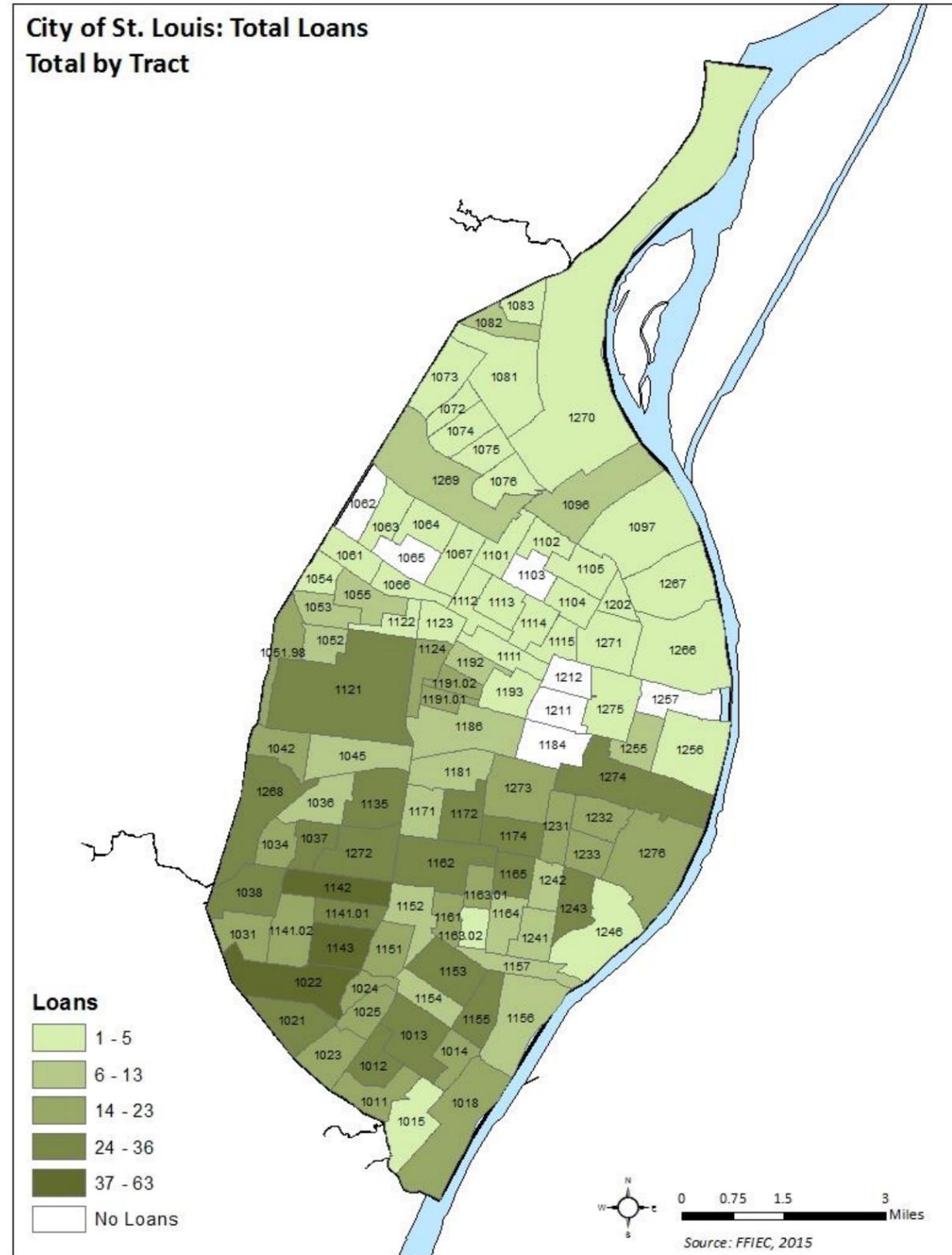
**City of St. Louis: Refinance Loans
Total by Tract**



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



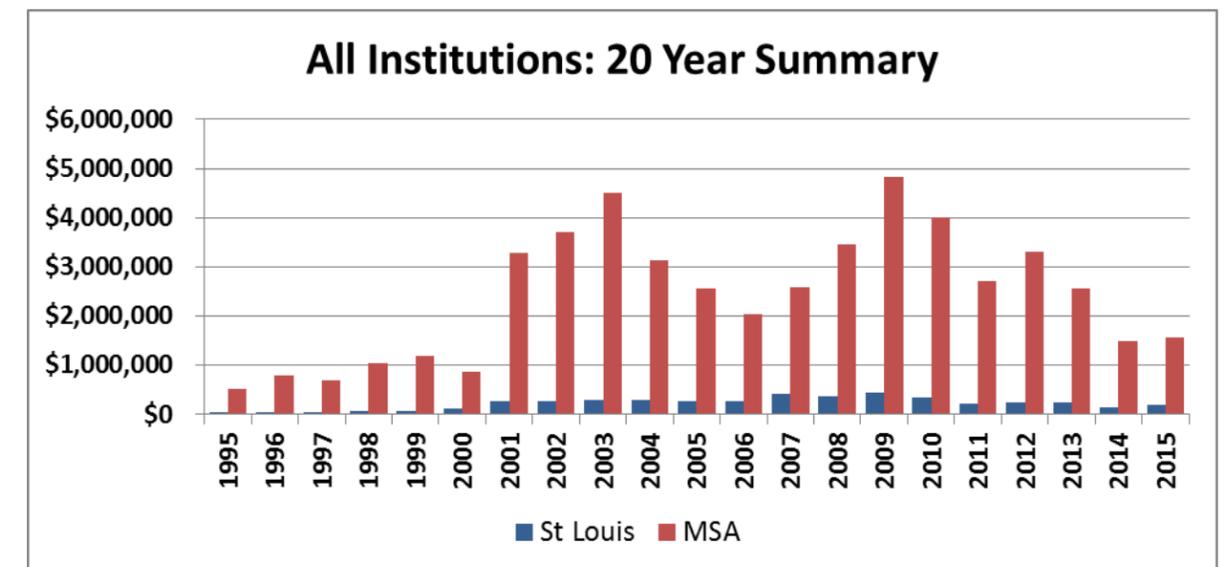
**City of St. Louis: Total Loans
Total by Tract**



City of St. Louis-20 Year Loan History

All Lending Institutions: 20 Year Summary								
Year	St. Louis City		MSA		City as Percent of Total		City % Change (yearly)	
	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2014	\$153,281	1,048	\$1,489,630	8,762	10.29%	11.96%	-37.83%	-43.50%
2015	\$197,004	1,328	\$1,556,601	8825.00	12.66%	15.05%	28.52%	26.72%
Total	\$4,656,766	42,551	\$50,859,782	371770.00	9.16%	11.45%	3.73%	0.68%

*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	750	9			680	9	1430	18
1012	2021	19	106	2	1312	8	3439	29
1013	1561	13	104	1	1591	11	3256	25
1014	920	6			646	9	1566	15
1015	42	2			46	1	88	3
1018	651	10	196	3	199	4	1046	17
1021	1735	14	42	2	940	8	2717	24
1022	2556	16	198	3	2647	24	5401	43
1023	985	11	9	1	508	6	1502	18
1024	263	4	10	1	671	9	944	14
1025	1085	10			645	7	1730	17
1031	1516	10	163	2	1144	10	2823	22
1034	496	5			830	10	1326	15
1036	118	1	30	1	650	6	798	8
1037	721	6	17	2	1547	17	2285	25
1038	2716	21	25	2	1181	13	3922	36
1042	1481	11	98	1	900	10	2479	22
1045	329	3	143	4	483	6	955	13
1051.98	2399	11			3092	9	5491	20
1052	5344	8			621	3	5965	11
1053	390	4	89	1	168	1	647	6
1054	3	1			505	3	508	4
1055	532	3	80	1	305	3	917	7
1061	10	2	20	1			30	3
1063					31	1	31	1
1064					56	1	56	1
1066					60	1	60	1
1067	117	1	20	1			137	2
1072	25	2					25	2
1073	5	1			334	4	339	5
1074					57	1	57	1
1075					33	1	33	1
1076	5	1			20	1	25	2
1081	182	3			91	1	273	4
1082	35	1	84	2	176	3	295	6

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
1083	3	1			65	1	68	2
1096	44	3			362	5	406	8
1097	5	1	8	1			13	2
1101					76	2	76	2
1102			44	2	65	1	109	3
1104	5	1			41	2	46	3
1105			21	2			21	2
1111	1199	1			300	2	1499	3
1112	10	2	126	1			136	3
1113					15	1	15	1
1114	4	1					4	1
1115					122	1	122	1
1121	5977	15	685	2	4763	10	11425	27
1122			137	1			137	1
1123	10	2					10	2
1124	3728	8	25	1	4495	14	8248	23
1135	2371	18	192	1	2440	16	5003	35
1141.01	1739	12	82	1	2715	20	4536	33
1141.02	2714	15			1146	6	3860	21
1083	3	1			65	1	68	2
1096	44	3			362	5	406	8
1097	5	1	8	1			13	2
1101					76	2	76	2
1102			44	2	65	1	109	3
1104	5	1			41	2	46	3
1105			21	2			21	2
1111	1199	1			300	2	1499	3
1112	10	2	126	1			136	3
1113					15	1	15	1
1114	4	1					4	1
1115					122	1	122	1
1121	5977	15	685	2	4763	10	11425	27
1122			137	1			137	1
1123	10	2					10	2
1124	3728	8	25	1	4495	14	8248	23

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
1135	2371	18	192	1	2440	16	5003	35
1141.01	1739	12	82	1	2715	20	4536	33
1141.02	2714	15			1146	6	3860	21
1142	2832	19			4627	28	7459	47
1143	3524	25	375	7	3501	31	7400	63
1151	670	6	78	1	572	8	1320	15
1152	202	3	21	2	162	3	385	8
1153	813	12	78	2	702	11	1593	25
1154	376	6	15	1	256	5	647	12
1155	639	12	20	2	710	11	1369	25
1156	679	6			330	4	1009	10
1157	64	2			384	4	448	6
1161	368	5	17	1	1241	14	1626	20
1162	2567	15	466	2	1549	17	4582	34
1163.01	1864	9	1059	5	665	6	3588	20
1163.02	237	3	332	2			569	5
1164	5	1	146	3	113	3	264	7
1165	1777	9	65	3	1728	13	3570	25
1171	656	3			752	5	1408	8
1172	3291	19	151	2	2076	12	5518	33
1174	2330	13	741	3	1077	10	4148	26
1181	532	3	30	2	450	4	1012	9
1186	912	6			1546	7	2458	13
1191.01	2154	10	40	1	564	4	2758	15
1191.02	7736	6			2855	8	10591	14

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
1192	1731	7			1328	3	3059	10
1193	237	1	236	1			473	2
1202					62	1	62	1
1231	1364	8	15	1	1314	11	2693	20
1232	1436	7	180	2	2278	9	3894	18
1233	1477	7			1159	9	2636	16
1241	355	3			477	4	832	7
1242	778	9			235	2	1013	11
1243	3436	18	230	5	1381	7	5047	30
1246	36	1			180	1	216	2
1255	428	3			715	4	1143	7
1256	3901	2			630	3	4531	5
1266	45	1			195	1	240	2
1267	185	2	51	2	20	1	256	5
1268	1855	17	272	3	1097	11	3224	31
1269	38	5	22	2	82	3	142	10
1270	88	1					88	1
1271	3	1					3	1
1272	1343	12	129	6	2097	13	3569	31
1273	1214	10	182	3	1193	8	2589	21
1274	3246	16	142	1	1431	9	4819	26
1275	342	2					342	2
1276	440	3	503	2	3138	10	4081	15
Total	105008	618	8350	110	83646	600	197004	1328

Note: No Loans Originated in Tracts 1062, 1065, 1103, 1184, 1211, 1212, or 1257.

Individual Bank Loan Information

Bank of America

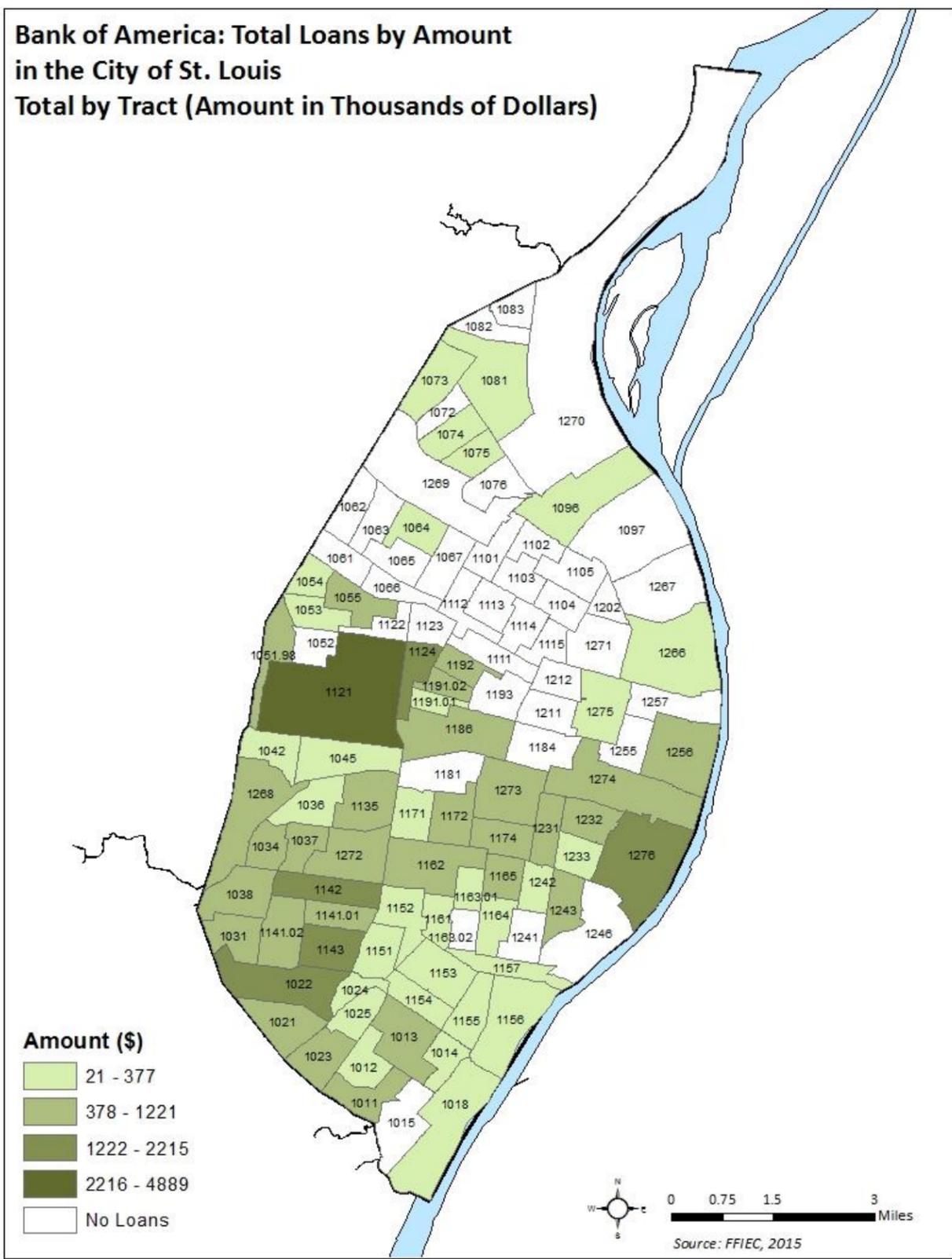
Bank of America: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2011	321	3,254	\$44,064	\$551,106
2012	333	2,716	\$47,553	\$487,840
2013	490	3,758	\$61,589	\$586,068
2014	244	1,666	\$30,224	\$278,729
2015	295	1,700	\$39,251	\$311,548
Total	1,683	13,094	\$222,681	\$2,215,291

Amount is represented in the thousands of dollars

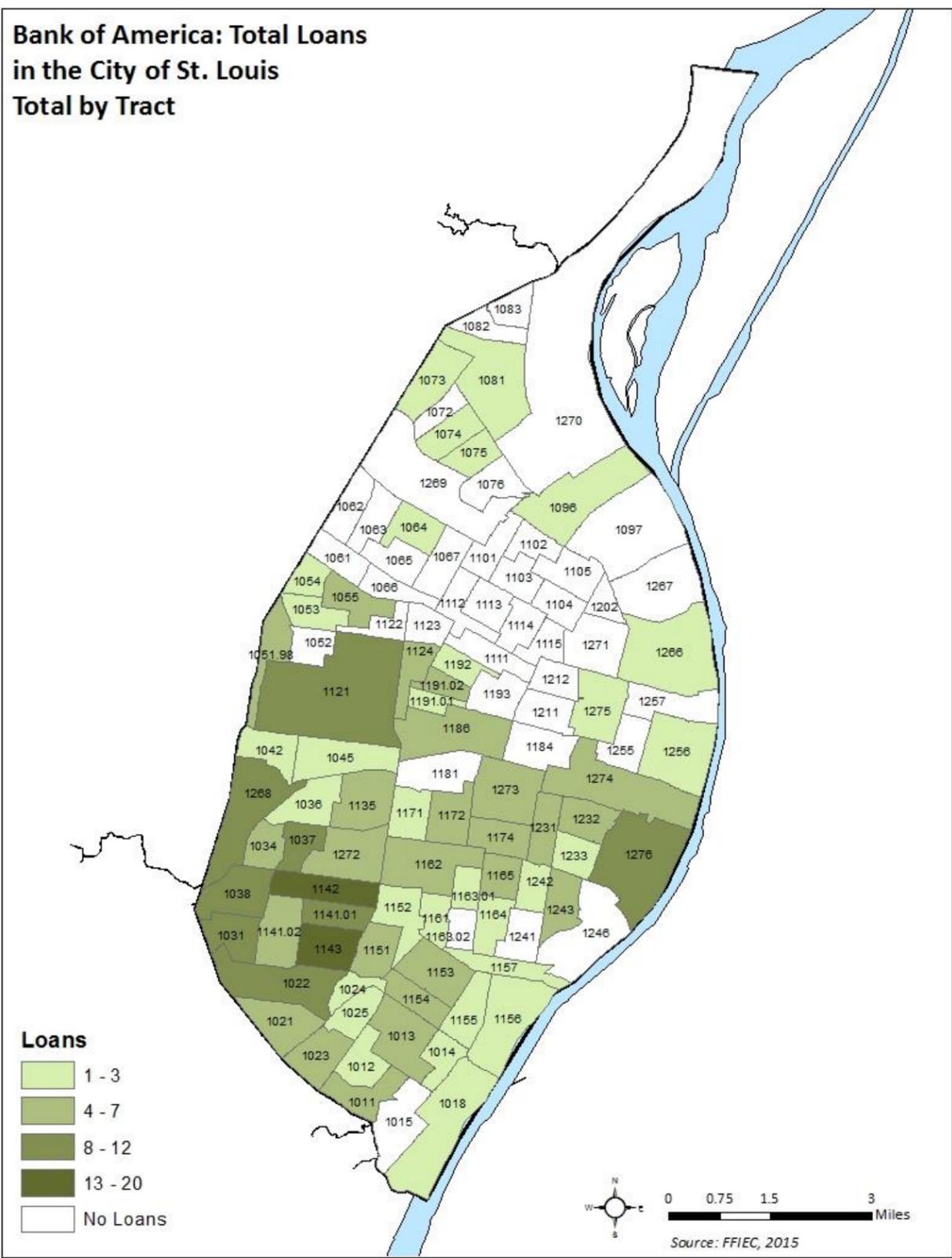
Bank of America: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1995	\$11,456	448	\$122,739	2,698	9.33%	16.60%
1996	\$21,038	503	\$295,966	4,121	7.11%	12.21%
1997	\$13,961	382	\$145,739	2,462	9.58%	15.52%
1998	\$1,265	15	\$116,104	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%
2014	\$30,224	244	\$278,729	1,666	10.84%	14.65%
2015	\$39,251	295	\$311,548	1,700	12.60%	17.35%

Amount is represented in the thousands of dollars

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



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



BMO Harris Bank

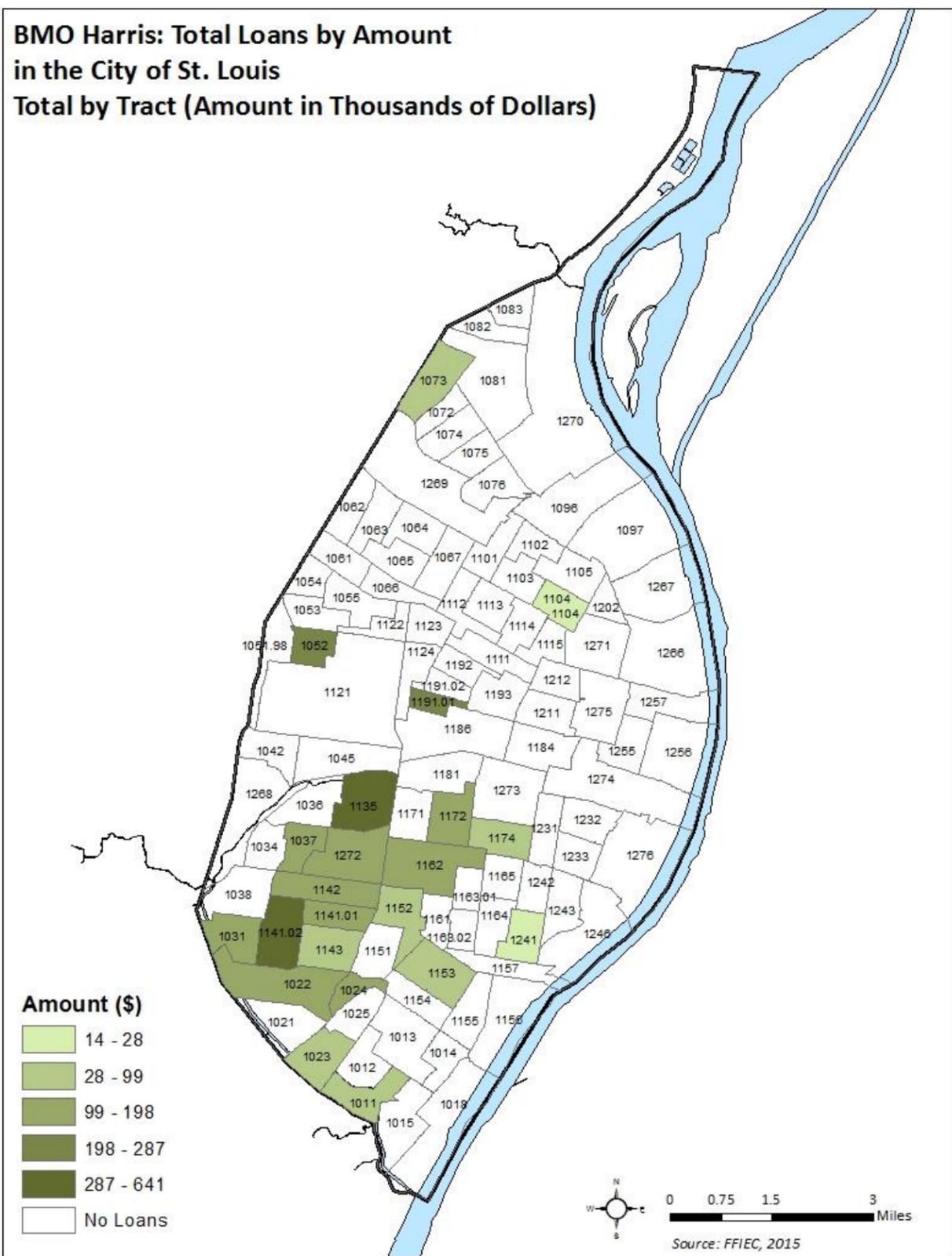
BMO Harris: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2011	27	178	\$3,393	\$35,622
2012	41	135	\$3,293	\$23,261
2013	33	148	\$2,703	\$23,920
2014	48	184	\$4,790	\$26,941
2015	30	67	\$3,801	\$11,105
Total	179	712	\$17,980	\$120,849

Amount is represented in the thousands of dollars

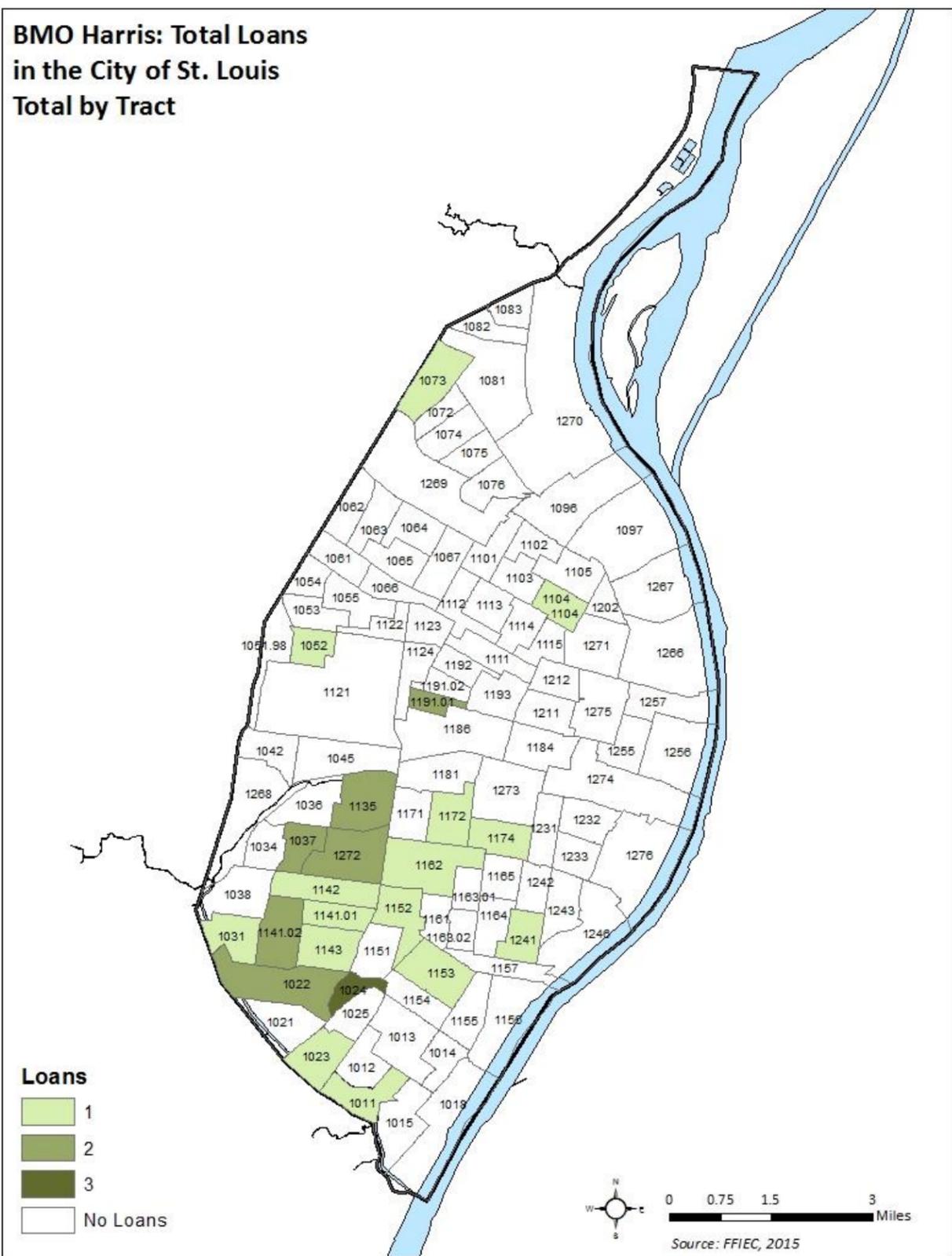
BMO Harris: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1995						
1996						
1997						
1998						
1999						
1999						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
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%
2014	\$4,790	48	\$26,941	184	17.78%	26.09%
2015	\$3,801	30	\$11,105	67	34.23%	44.78%

Amount is represented in the thousands of dollars

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



**BMO Harris: Total 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
2011	50	619	\$4,821	\$96,516
2012	95	1,088	\$9,375	\$148,521
2013	213	1,164	\$29,710	\$167,149
2014	72	744	\$7,785	\$103,241
2015	77	-	\$10,515	-
Total	507	3615	\$62,206	\$515,427

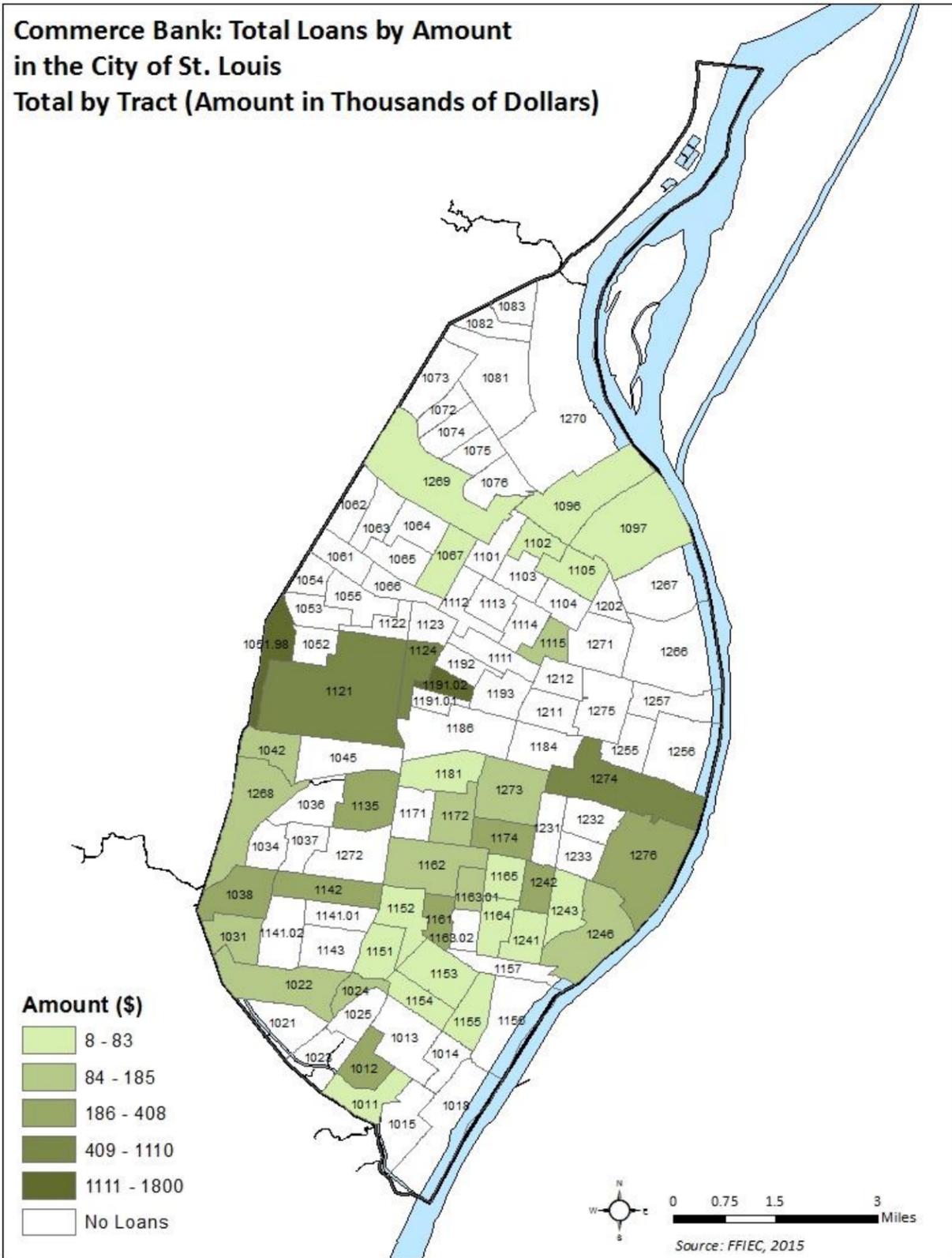
Amount is represented in the thousands of dollars

Commerce Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1995						
1996						
1997	\$1,609	70	\$51,764	875	3.11%	8.00%
1998	\$7,700	222	\$112,433	1763	6.85%	12.59%
1999	\$2,404	94	\$48,556	801	4.95%	11.74%
2000	\$6,569	143	\$110,172	696	5.96%	20.55%
2001	\$7,950	151	\$161,411	1,625	4.93%	9.29%
2002	\$10,146	157	\$184,225	1,463	5.51%	10.73%
2003	\$13,727	103	\$195,640	1,526	7.02%	6.75%
2004	\$7,850	103	\$87,680	774	8.95%	13.31%
2005	\$6,939	110	\$90,085	939	7.70%	11.71%
2006	\$8,847	95	\$91,725	1,080	9.65%	8.80%
2007	\$8,842	92	\$81,891	704	10.80%	13.07%
2008	\$7,490	84	\$69,356	729	10.80%	11.52%
2009	\$7,855	84	\$100,486	789	7.82%	10.65%
2010	\$7,647	88	\$88,994	662	8.59%	13.29%
2011	\$4,821	50	\$96,516	619	5.00%	8.08%
2012	\$9,375	95	\$148,521	1,088	6.31%	8.73%
2013	\$29,710	213	\$167,149	1,164	17.77%	18.30%
2014	\$7,785	72	\$103,241	744	7.54%	9.68%
2015	\$10,515	77	-	-	-	-

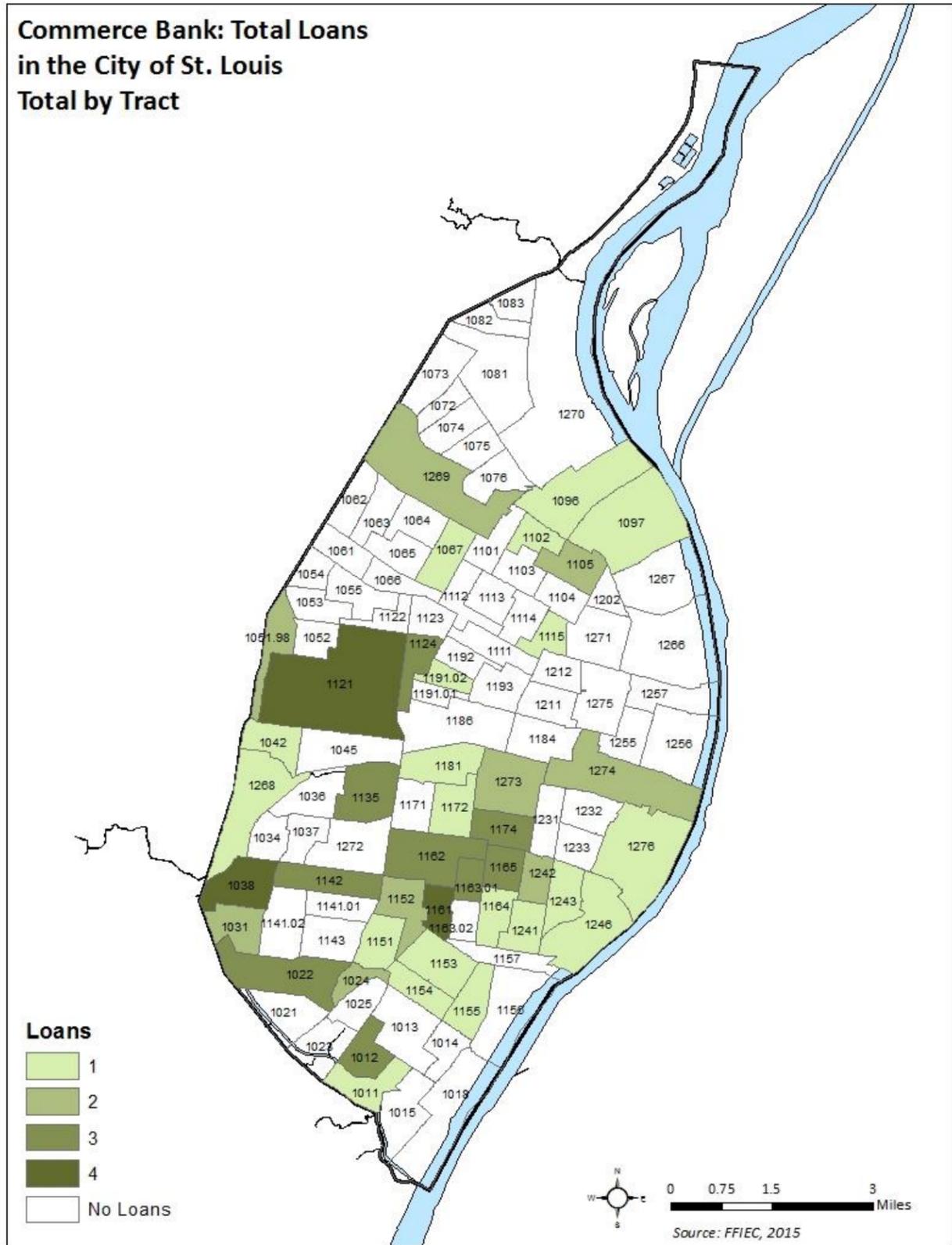
Amount is represented in the thousands of dollars

Note: The loan information provided from the bank does not contain MSA counties. The information is available only for St Louis City.

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



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



Eagle Bank

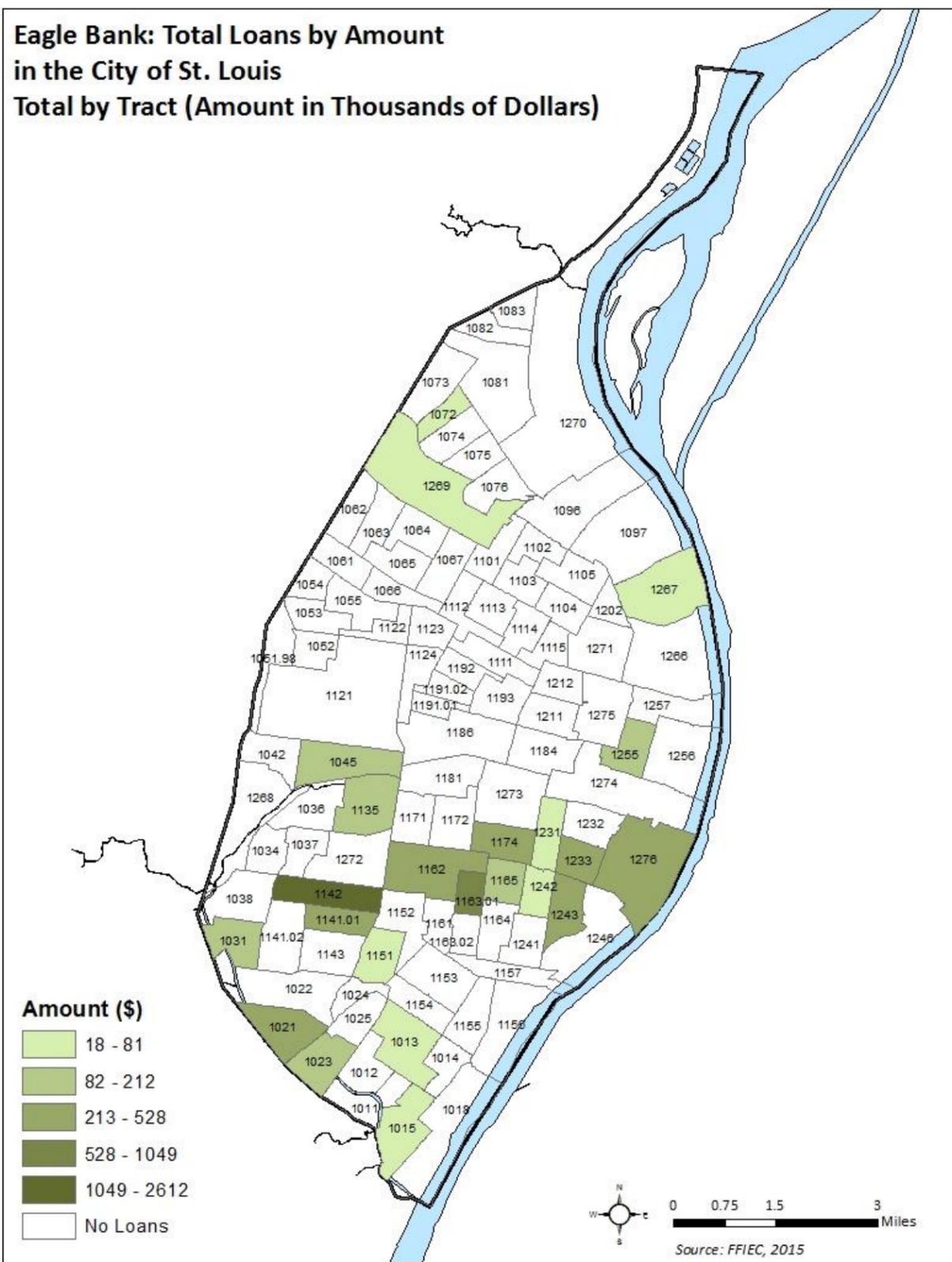
Eagle Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2011				
2012				
2013				
2014				
2015	41	123	\$7,905	\$23,332
Total	41	123	\$7,905	\$23,332

Amount is represented in the thousands of dollars

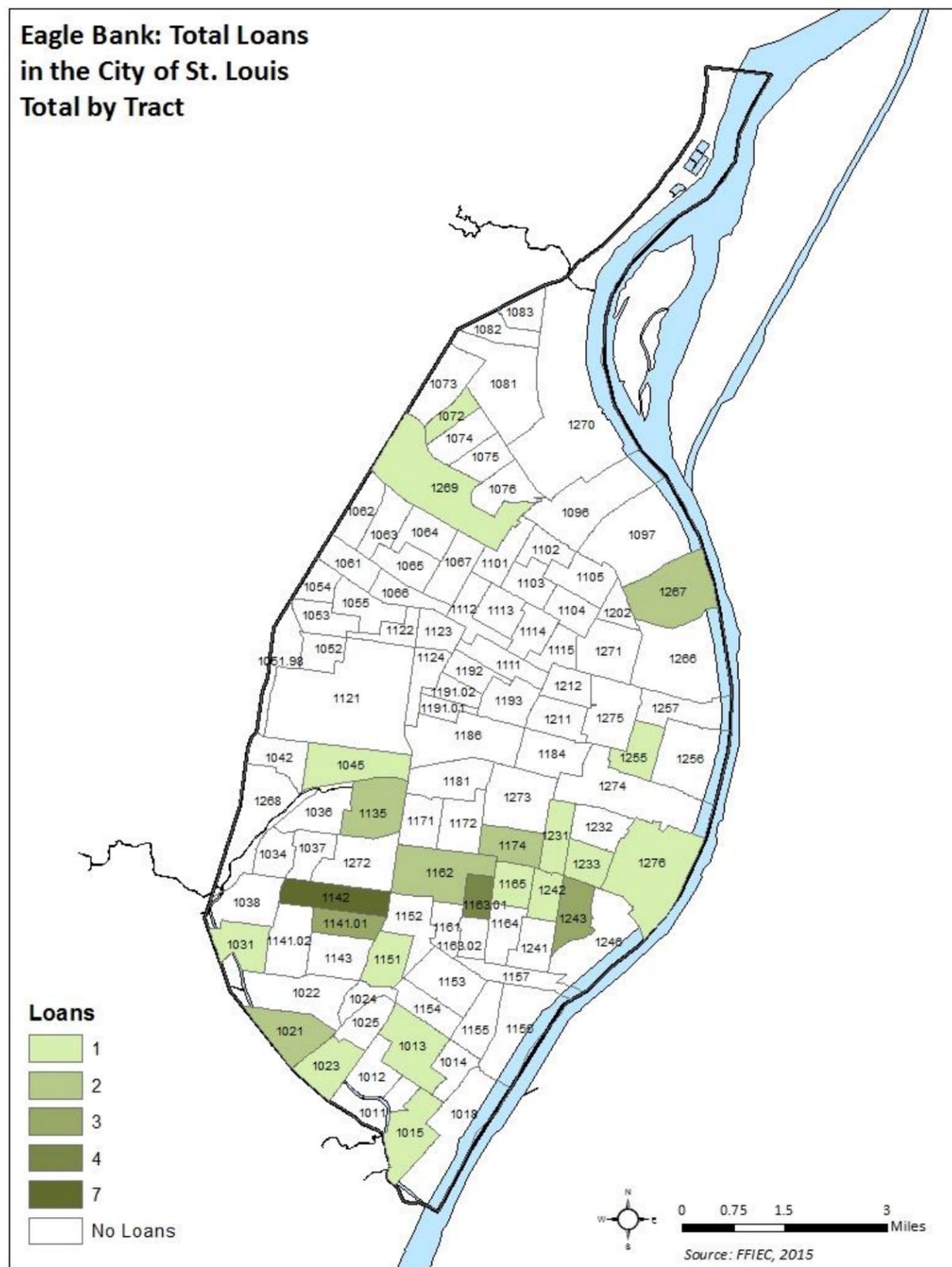
Eagle Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015	\$7,905	41	\$23,332	123	33.88%	33.33%

Amount is represented in the thousands of dollars

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



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



First Bank

First Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2011	36	631	\$4,108	\$94,956
2012	60	1,032	\$10,061	\$169,641
2013	59	600	\$8,808	\$95,424
2014	40	400	\$8,083	\$87,433
2015	\$9,573	-	57	-
Total	252	2663	\$40,633	\$447,454

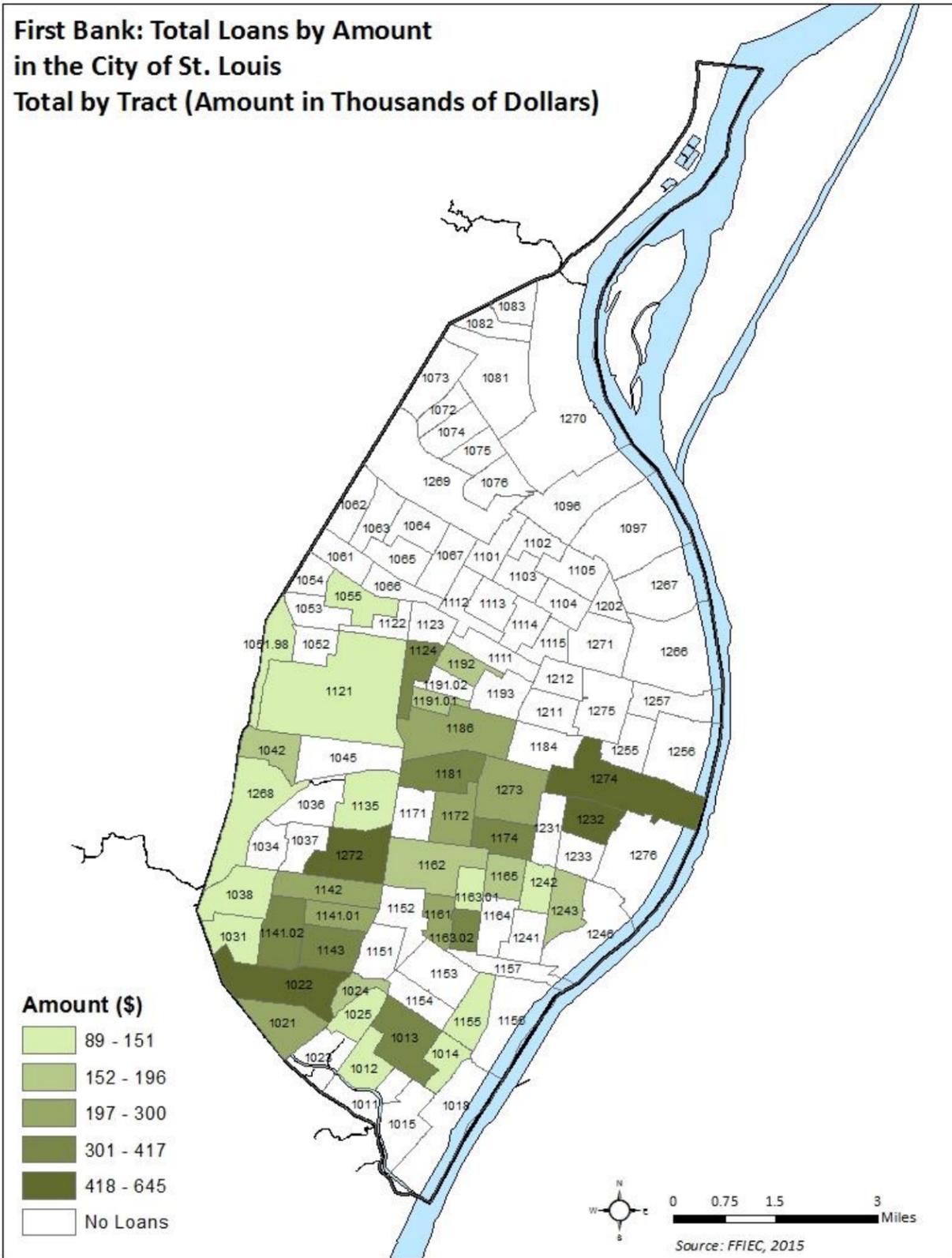
Amount is represented in the thousands of dollars

First Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2014	\$8,083	40	\$87,433	400	9.24%	10.00%
2015	\$9,573	57	-	-	-	-

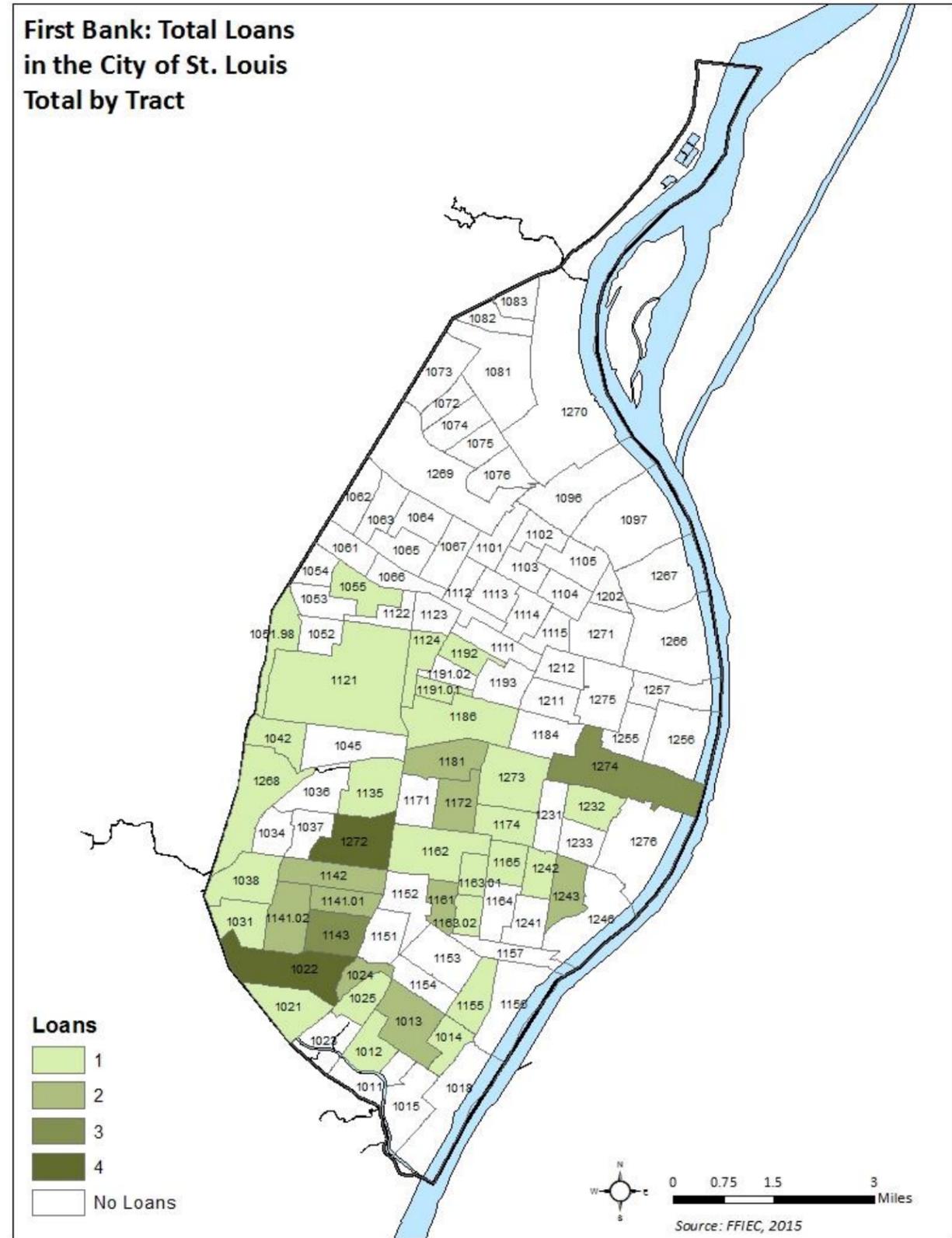
Amount is represented in the thousands of dollars

Note: The loan information provided from the bank does not contain MSA counties. The information is available only for St Louis City.

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



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

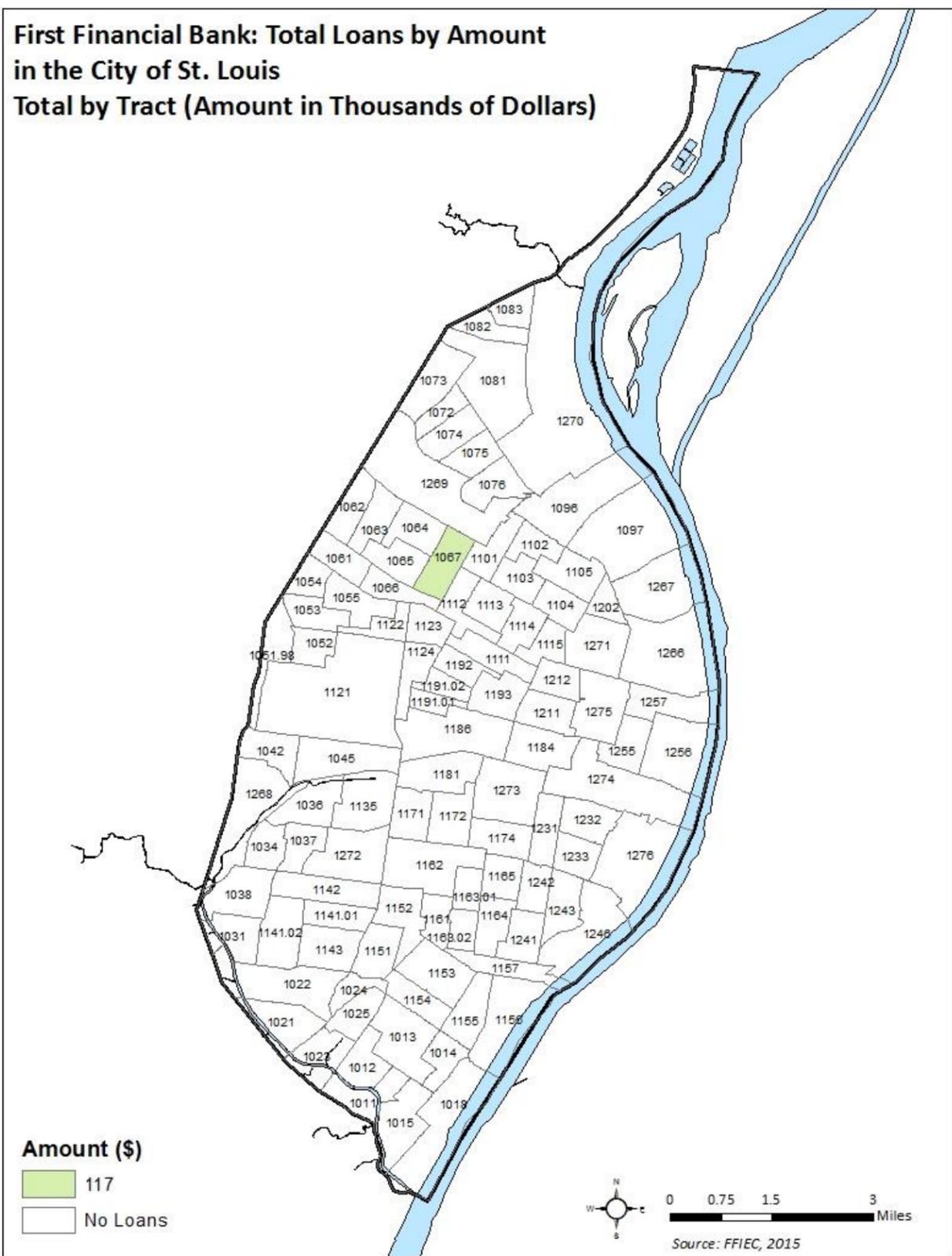


First Financial Bank

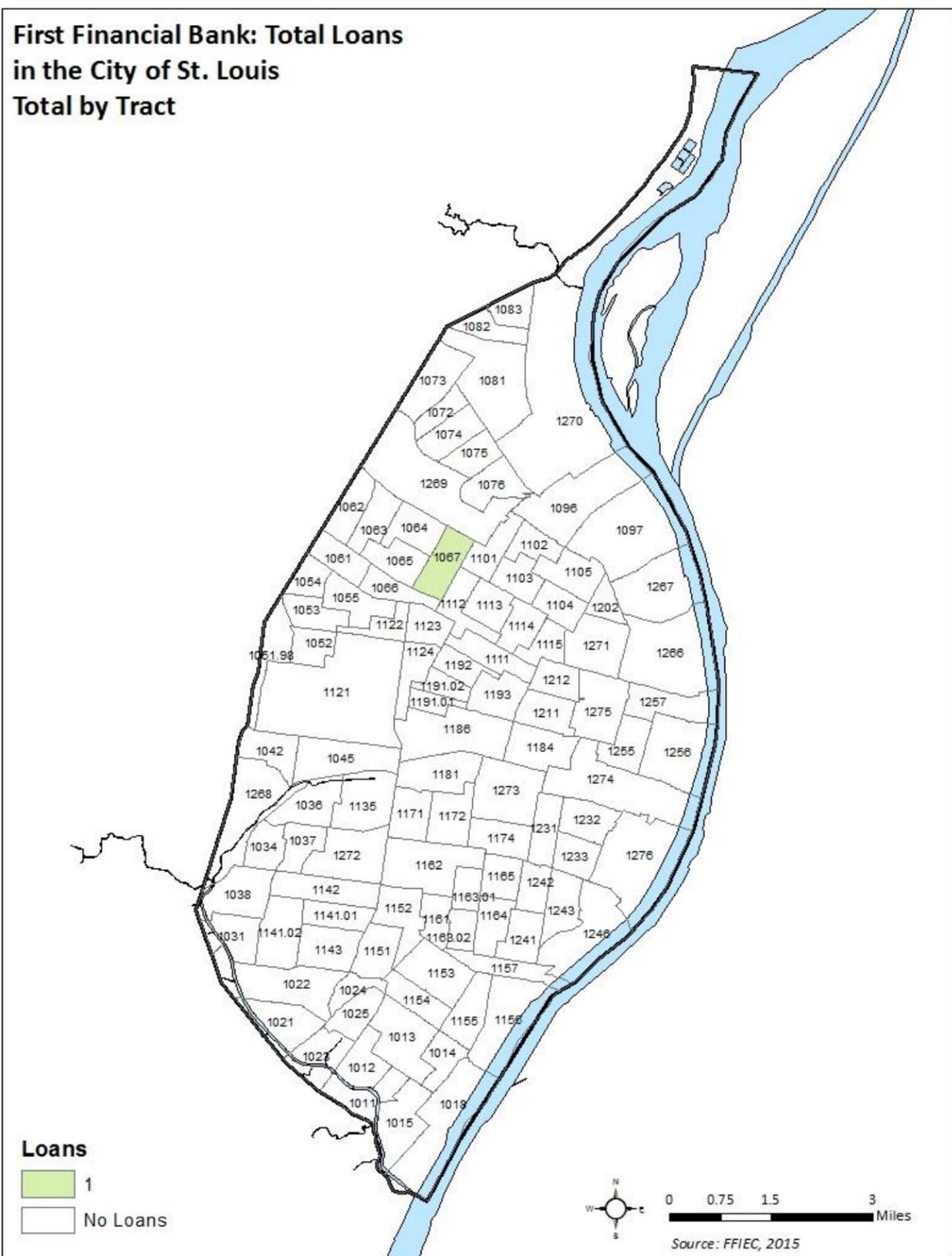
First Financial Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2011				
2012				
2013				
2014				
2015	1	18	\$117	\$2,778
Total	1	18	\$117	\$2,778
Amount is represented in the thousands of dollars				

First Financial Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015	\$117	1	\$2,778	18	5.56%	4.21%
Amount is represented in the thousands of dollars						

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



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

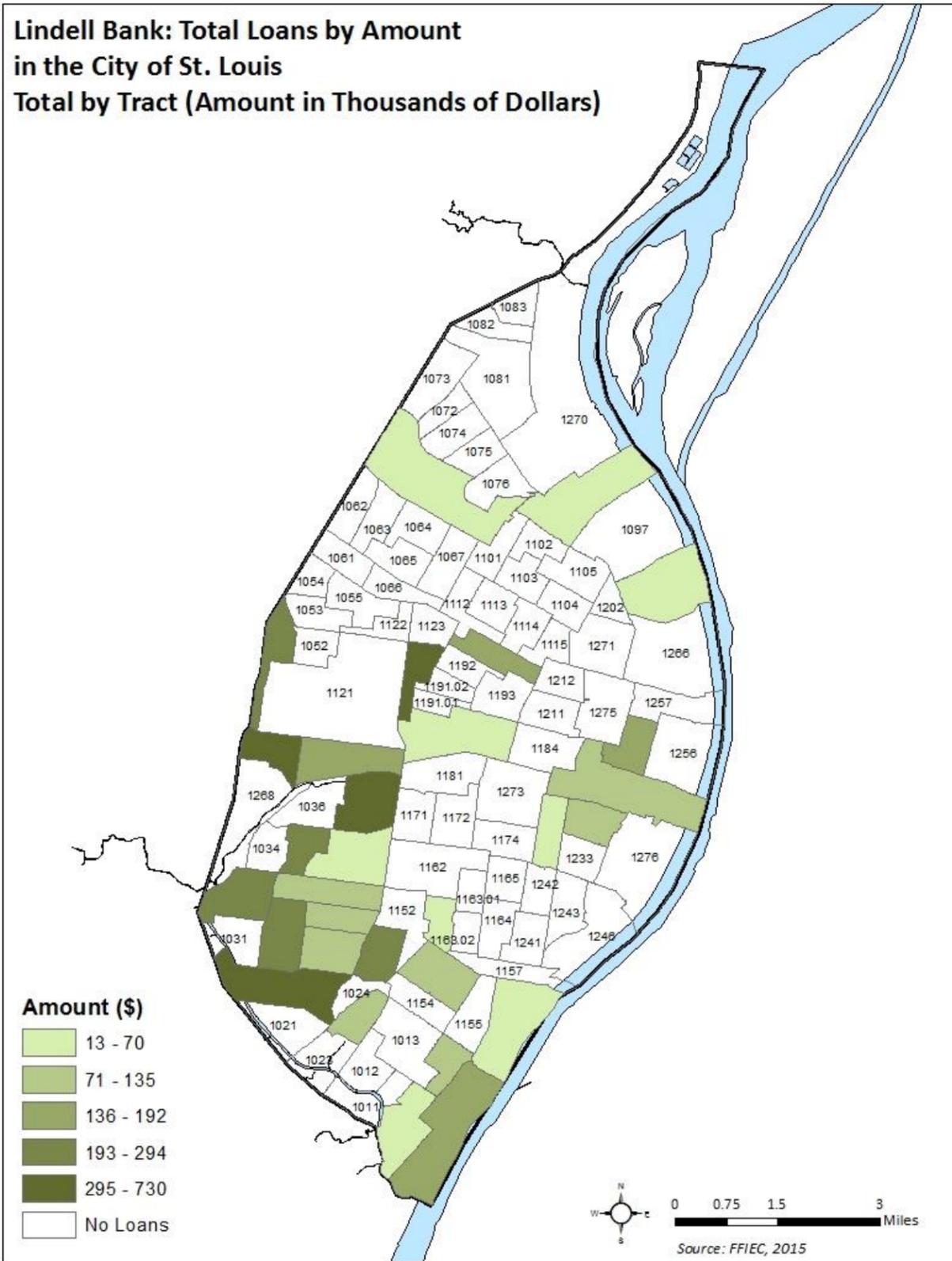


Lindell Bank

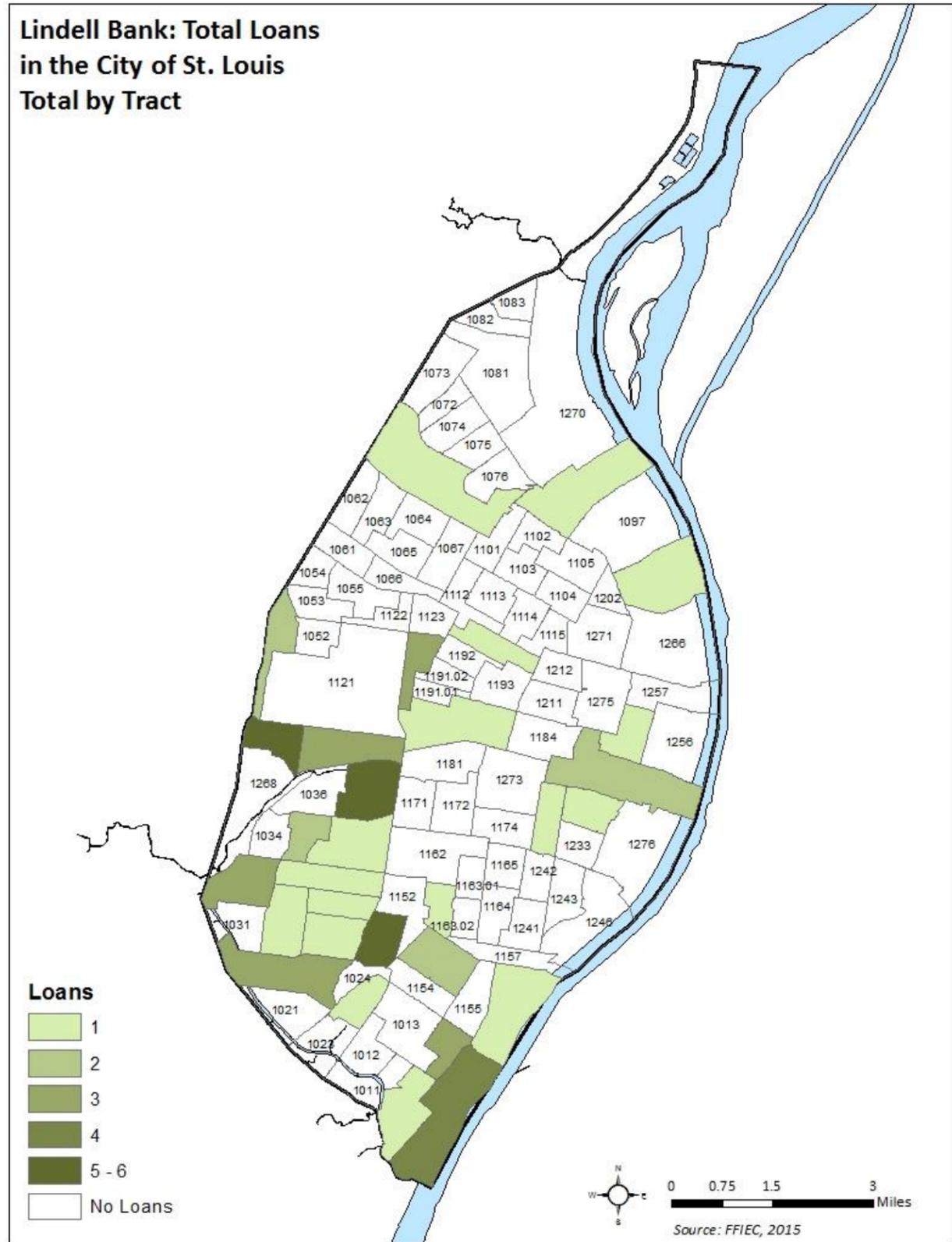
Lindell Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2011	24	103	\$1,675	\$8,350
2012	28	124	\$3,459	\$17,392
2013	29	158	\$3,417	\$17,448
2014	39	187	\$3,520	\$26,253
2015	60	196	\$5,693	\$21,386
Total	180	768	\$17,764	\$90,829
Amount is represented in the thousands of dollars				

Lindell Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1995	928	30	3460	67	0.2682	0.4478
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%
2014	\$3,520	39	\$26,253	187	13.41%	20.86%
2015	\$5,693	60	\$21,386	196	26.62%	30.61%
Amount is represented in the thousands of dollars						

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



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



Midwest Bank

Midwest Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2011				
2012				
2013				
2014				
2015	\$12,976	-	121	-
Total	\$12,976		121	

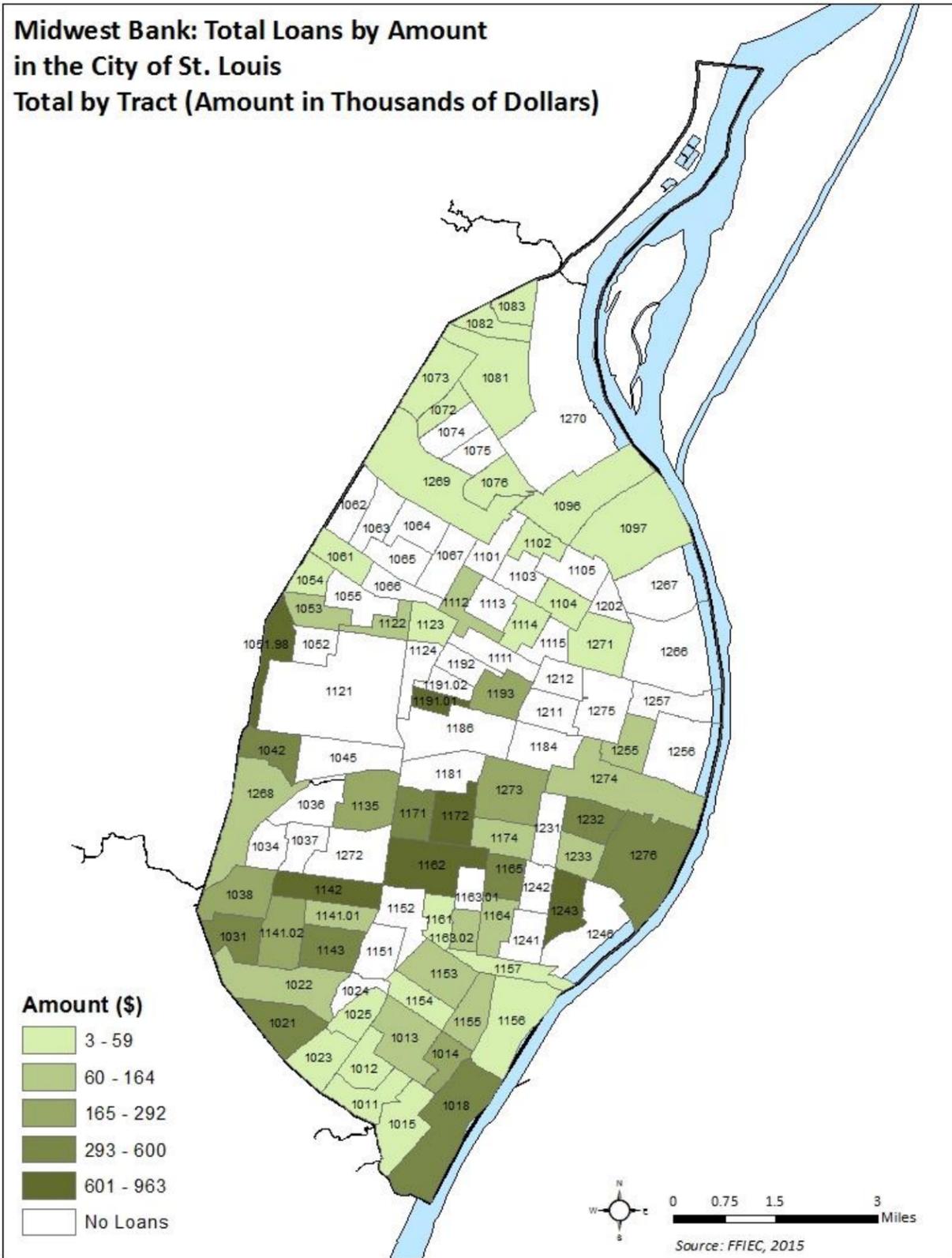
Amount is represented in the thousands of dollars

Midwest Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015	\$12,976	121	-	-	-	-

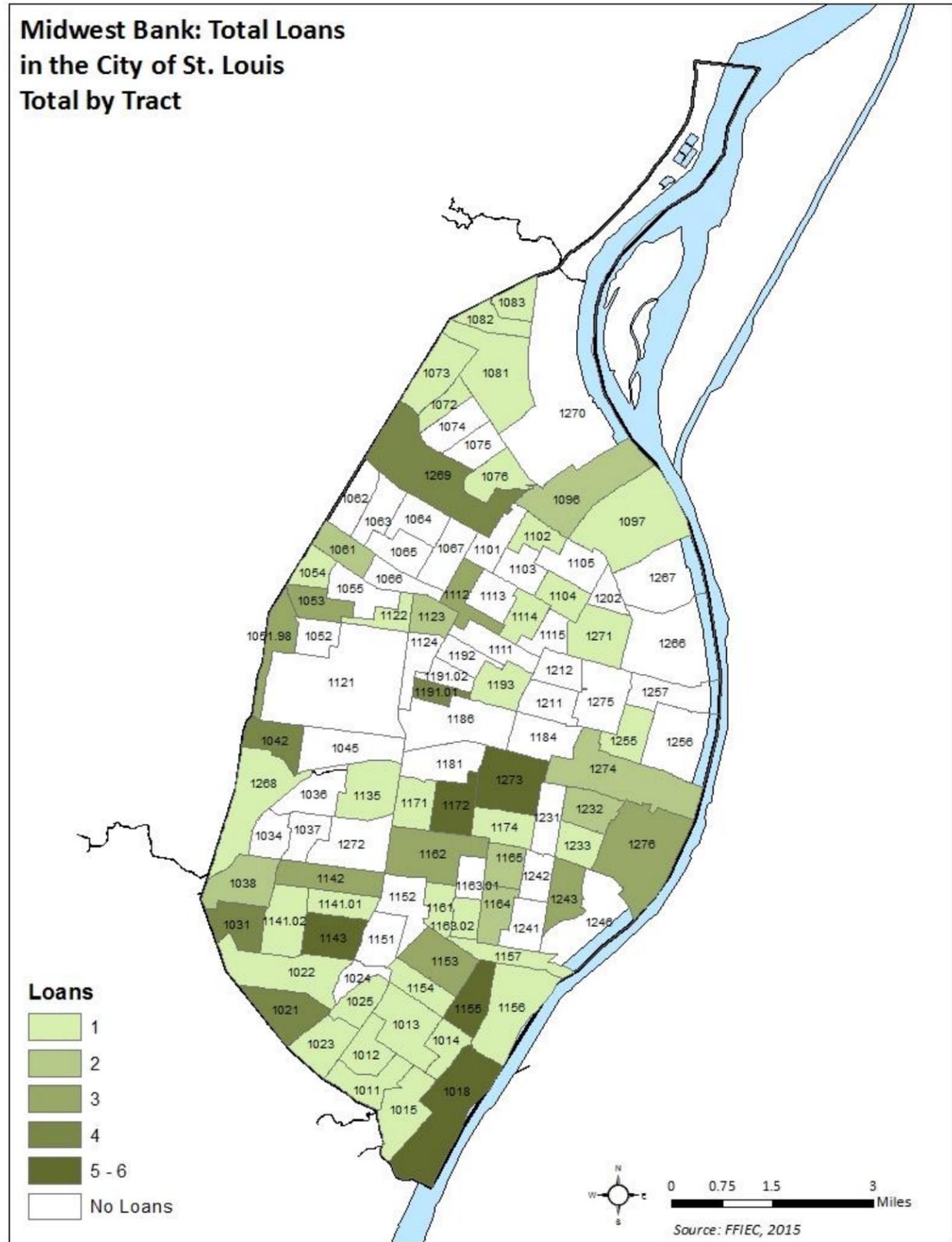
Amount is represented in the thousands of dollars

Note: The loan information provided from the bank does not contain MSA counties. The information is available only for St Louis City.

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



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



PNC Bank

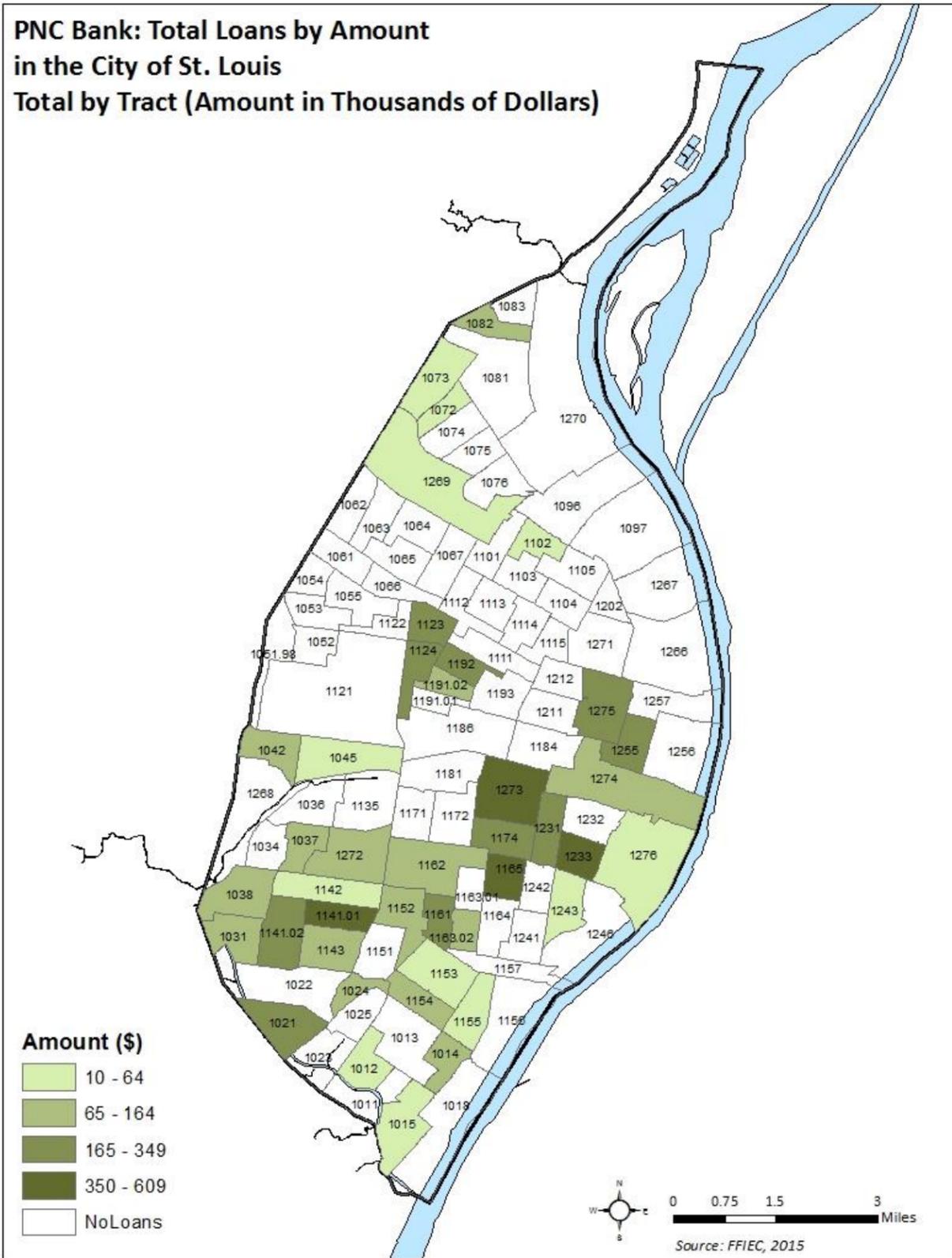
PNC Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2011	85	641	\$11,205	\$106,993
2012	102	1,001	\$12,531	\$170,713
2013	89	853	\$10,398	\$138,088
2014	77	563	\$9,073	\$102,086
2015	57	624	\$6,647	\$101,503
Total	410	3,682	\$49,854	\$619,383

Amount is represented in the thousands of dollars

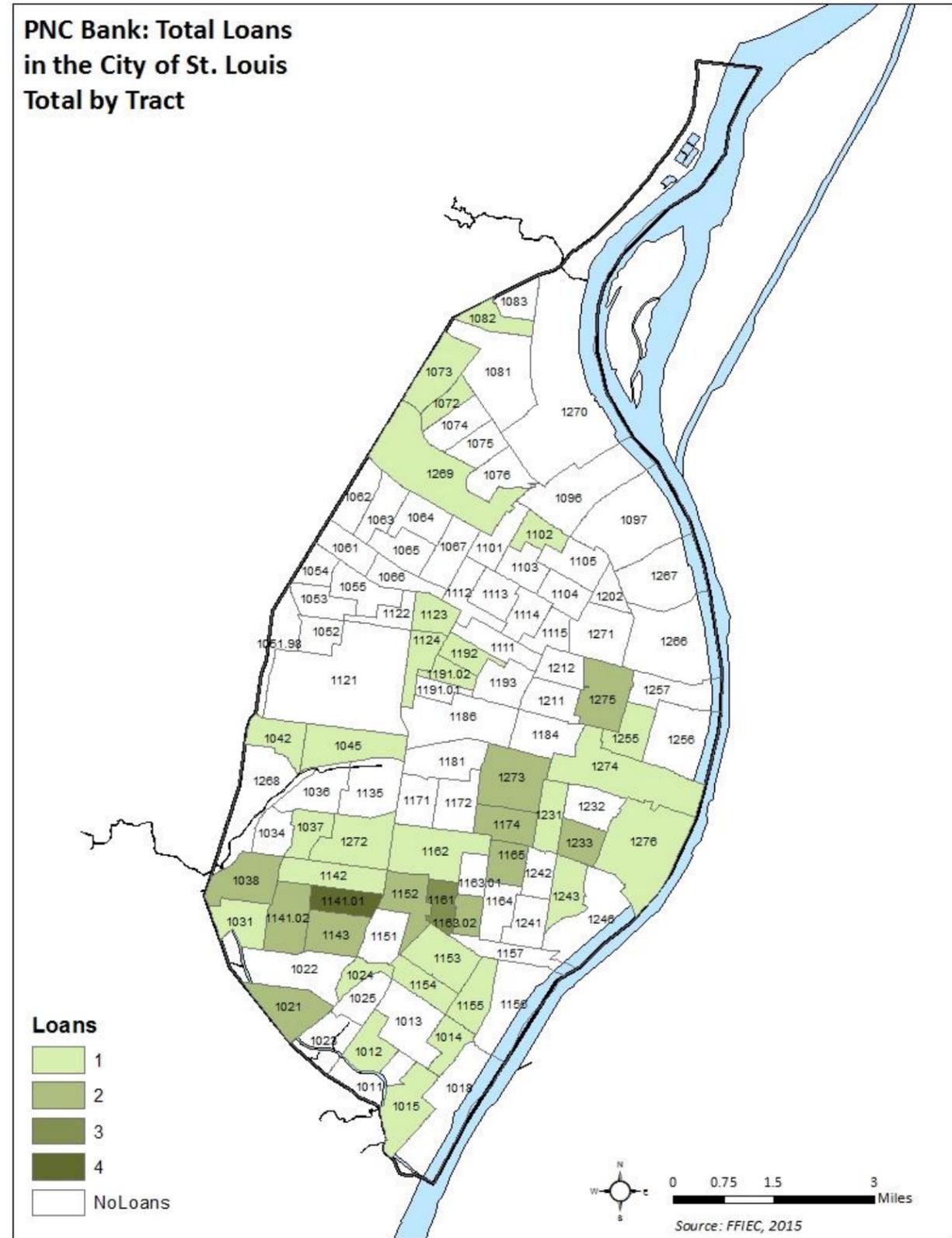
PNC Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007	49662	347	316431	2056	15.69%	16.88%
2008	\$36,236	197	\$202,041	1,142	17.93%	17.25%
2009	\$18,317	125	\$193,630	1,079	9.46%	11.58%
2010	\$14,742	108	\$126,457	744	11.66%	14.52%
2011	\$11,205	85	\$106,993	641	10.47%	13.26%
2012	\$12,531	102	\$170,713	1001	7.34%	10.19%
2013	\$10,398	89	\$138,088	853	7.53%	10.43%
2014	\$9,073	77	\$102,086	563	8.89%	13.68%
2015	\$6,647	57	\$101,503	624	6.55%	9.13%

Amount is represented in the thousands of dollars

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



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



Pulaski Bank

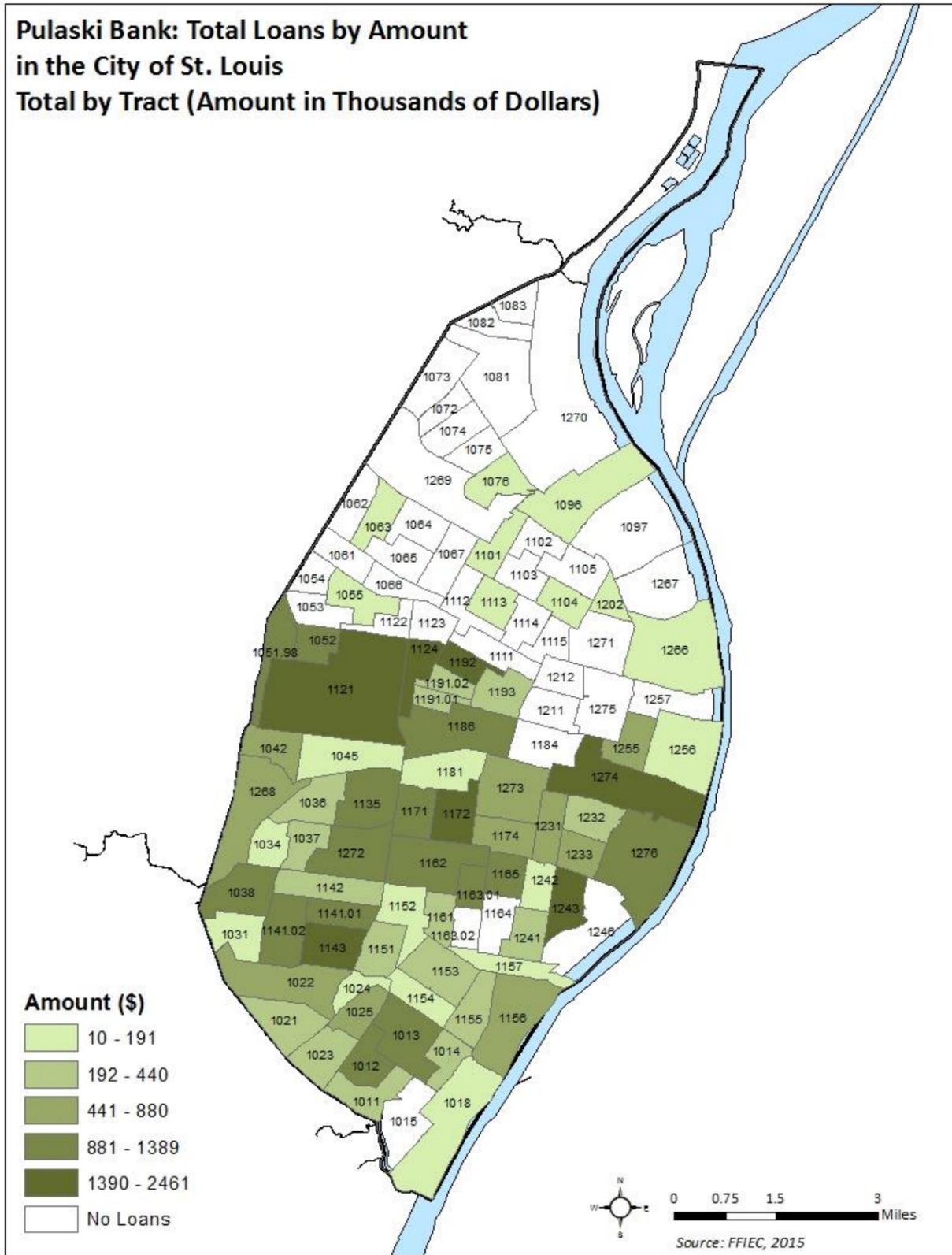
Pulaski Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2011	336	3,912	\$47,002	\$660,095
2012	437	4,930	\$63,130	\$850,291
2013	308	3,079	\$49,017	\$550,098
2014	196	2,104	\$35,905	\$400,836
2015	264	2,654	\$44,712	\$520,473
Total	1,541	16,679	\$239,766	\$2,981,793

Amount is represented in the thousands of dollars

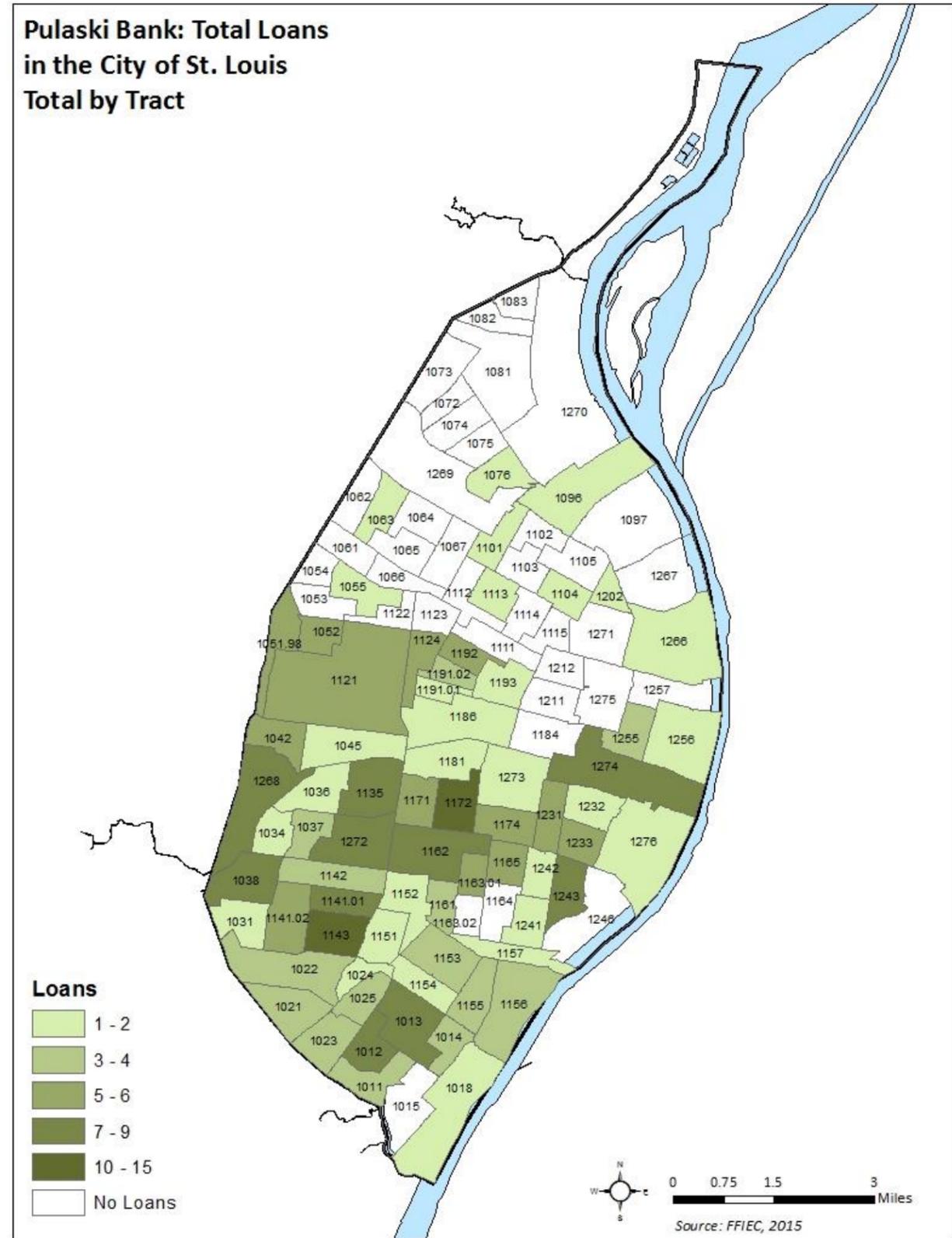
Pulaski Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1995						
1996						
1997						
1998						
1999						
2000						
2001	\$44,656	411	\$626,460	4,490	7.13%	9.15%
2002	\$70,505	597	\$851,406	5,502	8.28%	10.85%
2003	\$70,505	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%
2014	\$35,905	196	\$400,836	2,104	8.96%	9.32%
2015	\$44,712	264	\$520,473	2,654	8.59%	9.95%

Amount is represented in the thousands of dollars

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



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



Regions Bank

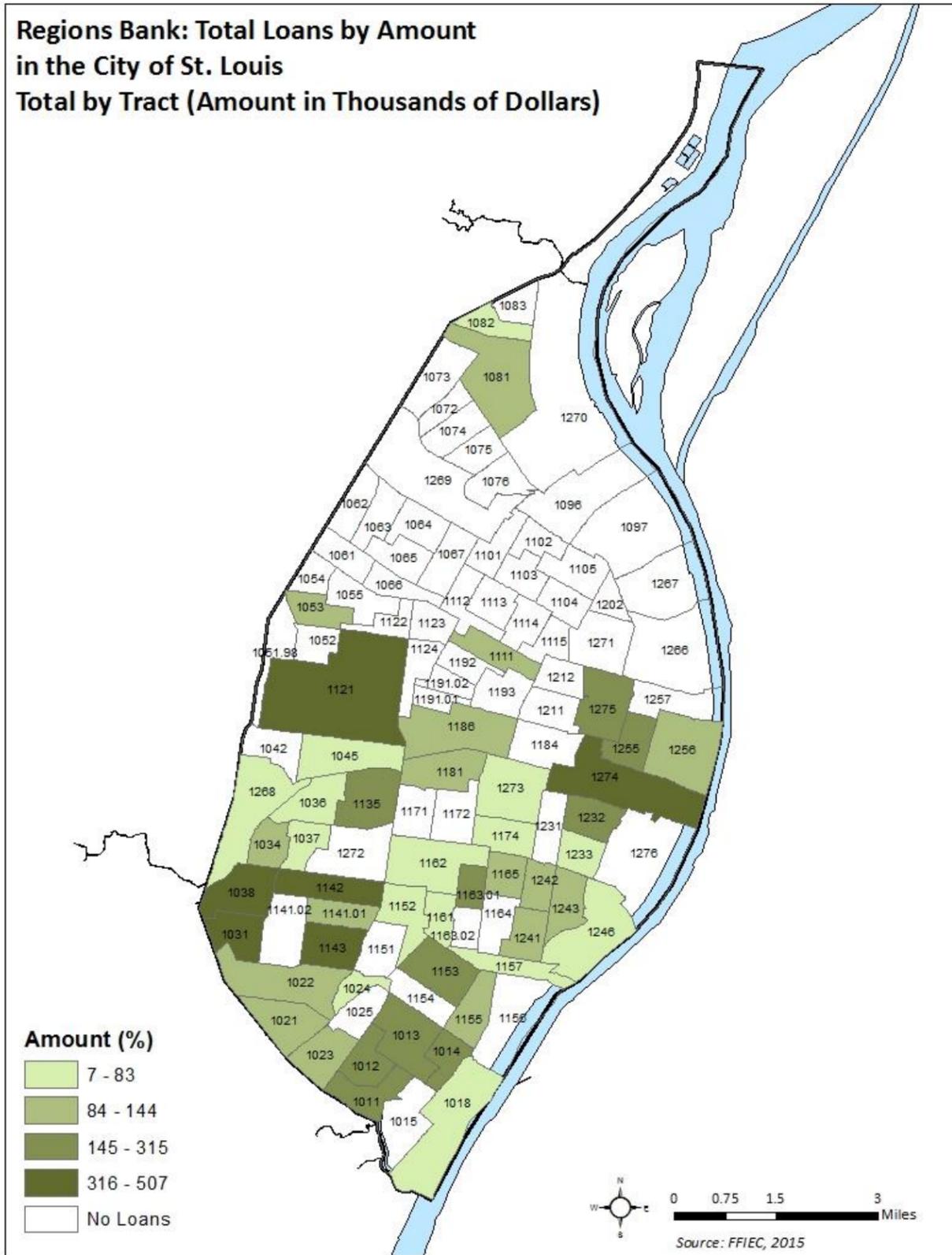
Regions Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2011				
2012				
2013	80	615	\$8,745	\$77,434
2014	73	483	\$7,900	\$59,001
2015	69	571	\$7,829	\$78,073
Total	222	1,669	\$24,474	\$214,508

Amount is represented in the thousands of dollars

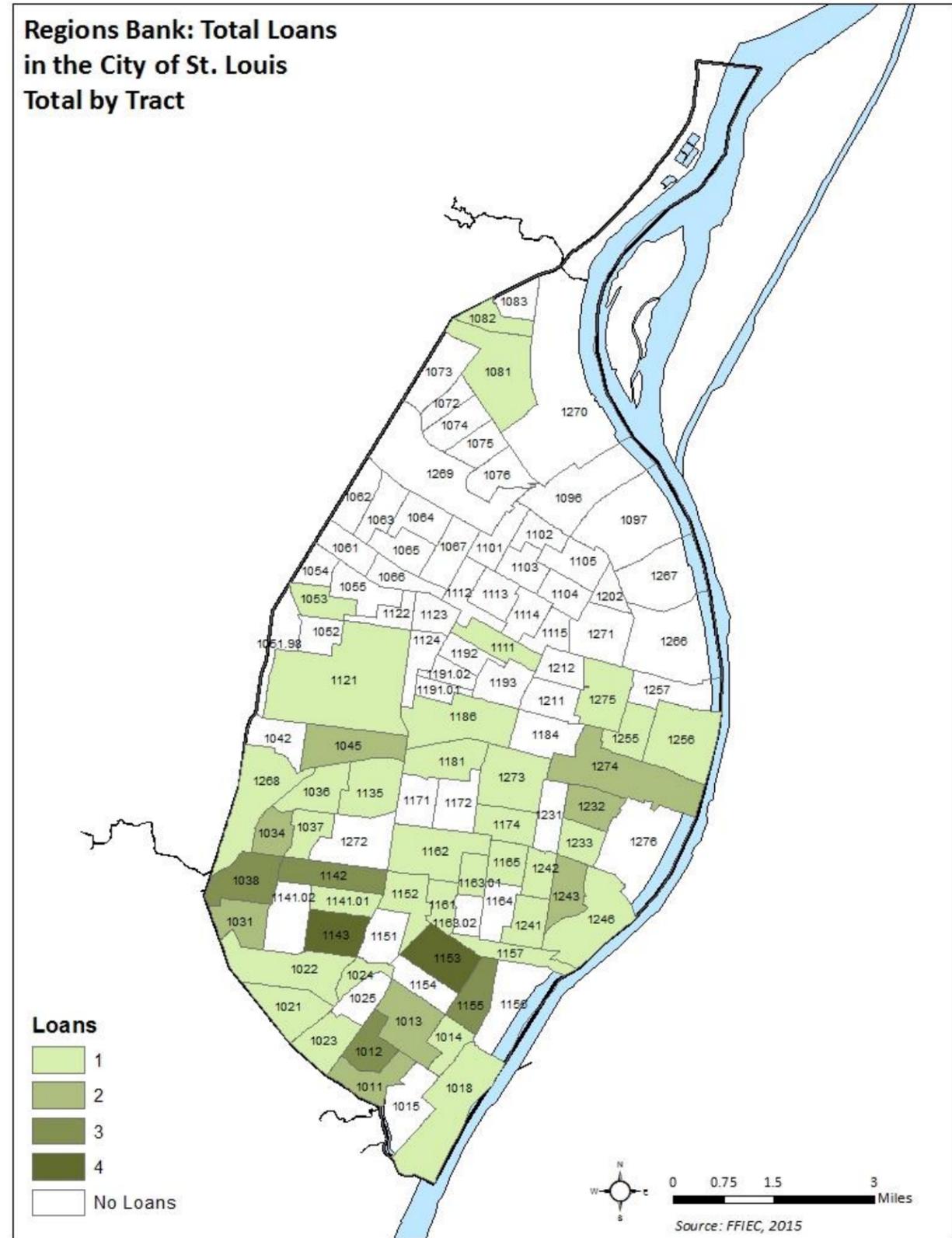
Regions Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1995						
1996						
1997						
1998						
1999						
1999				2000		
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013	\$8,745	80	\$77,434	615	11.29%	13.01%
2014	\$7,900	73	\$59,001	483	13.39%	15.11%
2015	\$7,829	69	\$78,073	571	10.03%	12.08%

Amount is represented in the thousands of dollars

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



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



Reliance Bank

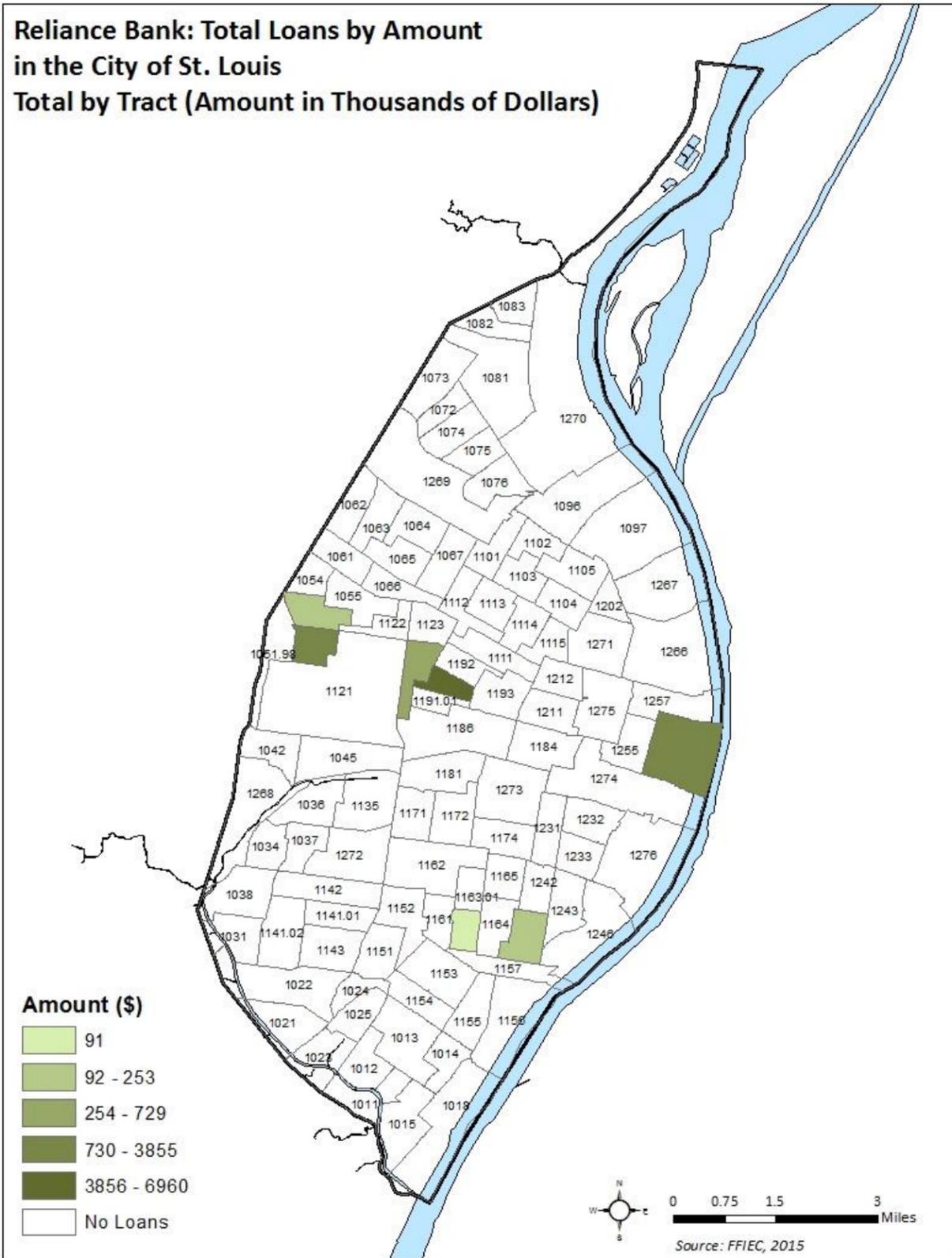
Reliance Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2011				
2012				
2013				
2014	5	23	\$2,047	\$8,494
2015	8	30	\$15,843	\$22,982
Total	13	53	\$17,890	\$31,476

Amount is represented in the thousands of dollars

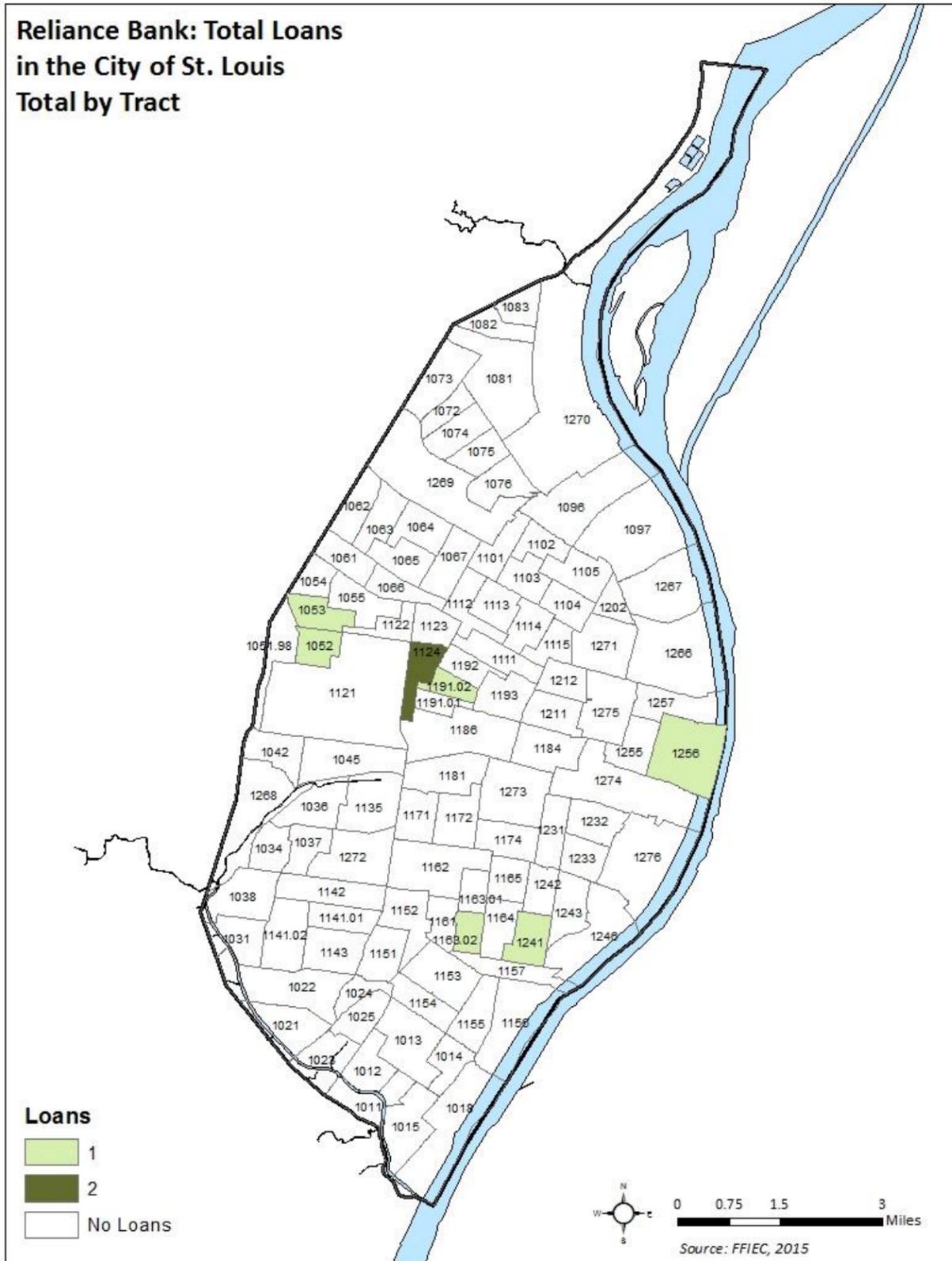
Reliance Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014	\$2,047	5	\$8,494	23	24.10%	21.74%
2015	\$15,843	8	\$22,982	30	68.94%	26.67%

Amount is represented in the thousands of dollars

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



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



Royal Bank

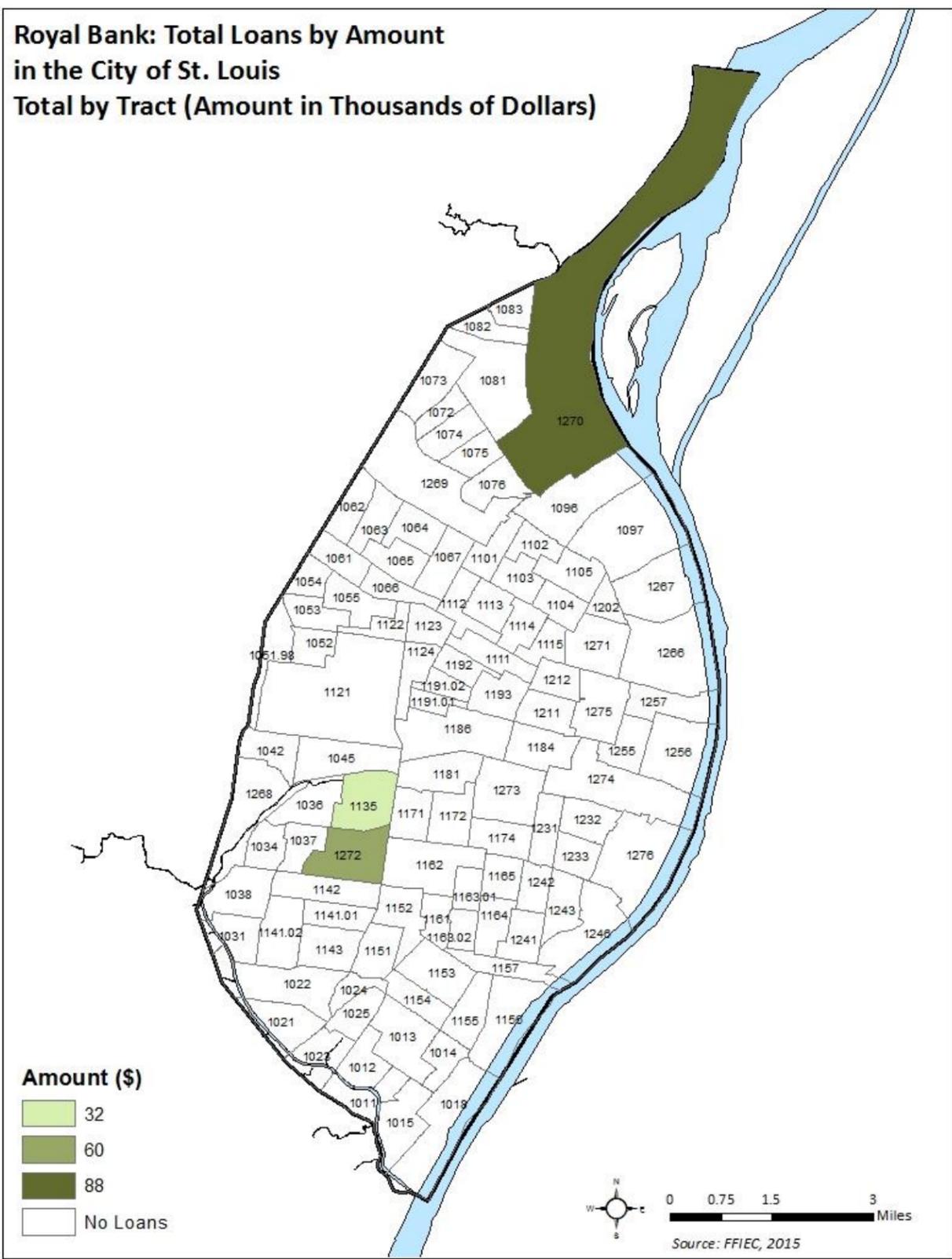
Royal Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2011	3	29	\$5,036	\$14,726
2012	4	21	\$439	\$4,149
2013	7	34	\$1,723	\$8,697
2014	6	29	\$10,334	\$13,945
2015	3	15	\$180	\$4,390
Total	26	148	\$17,871	\$51,117

Amount is represented in the thousands of dollars

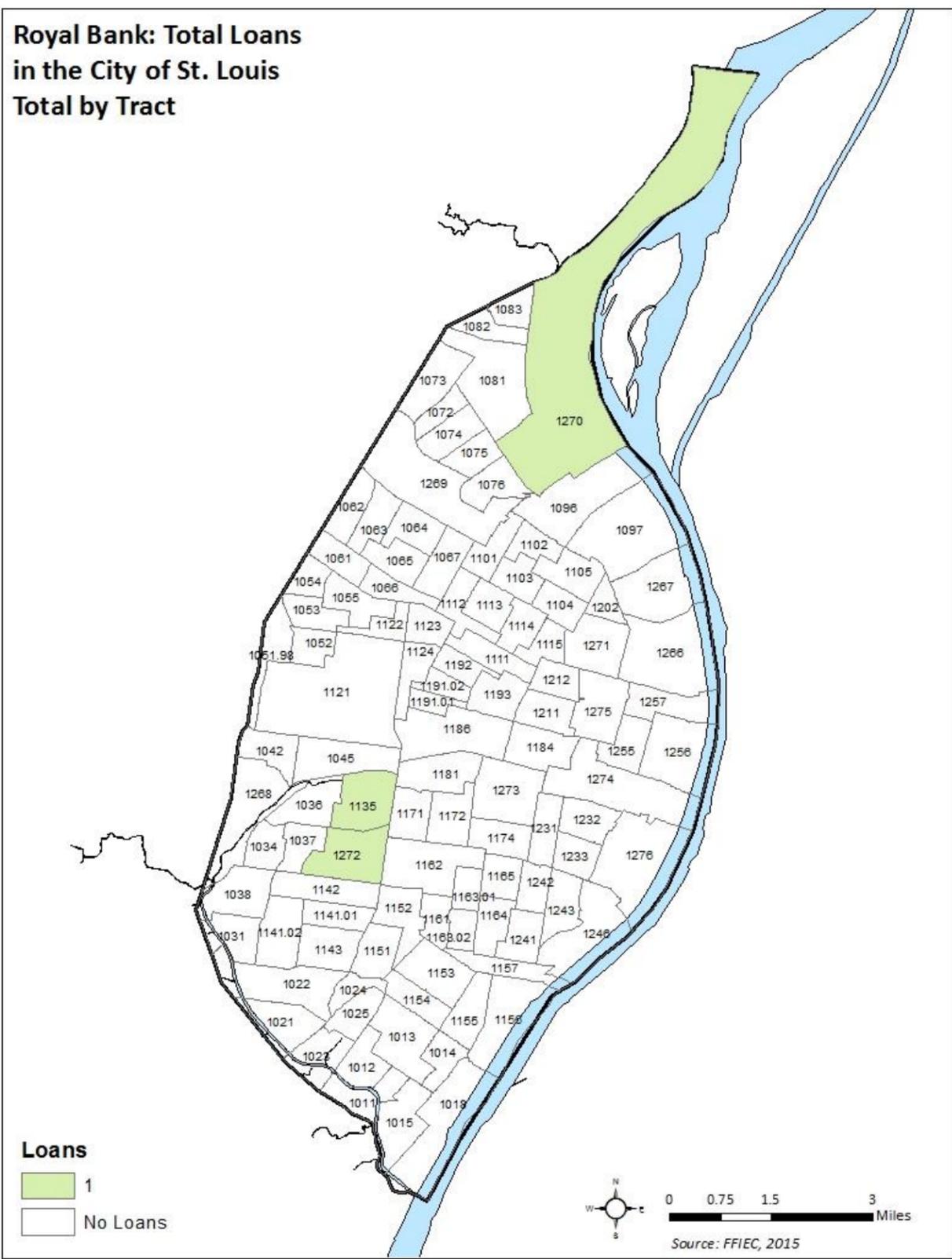
Royal Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1995						
1996						
1997						
1998	\$170	2	\$6,665	62	2.55%	3.23%
1999	\$329	16	\$4,526	66	7.27%	24.24%
2000	\$606	8	\$3,570	42	16.97%	19.05%
2001	\$177	3	\$9,405	57	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%
2014	\$10,334	6	\$13,945	29	74.11%	20.69%
2015	\$180	3	\$4,390	15	4.10%	20.00%

Amount is represented in the thousands of dollars

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



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



US BANK

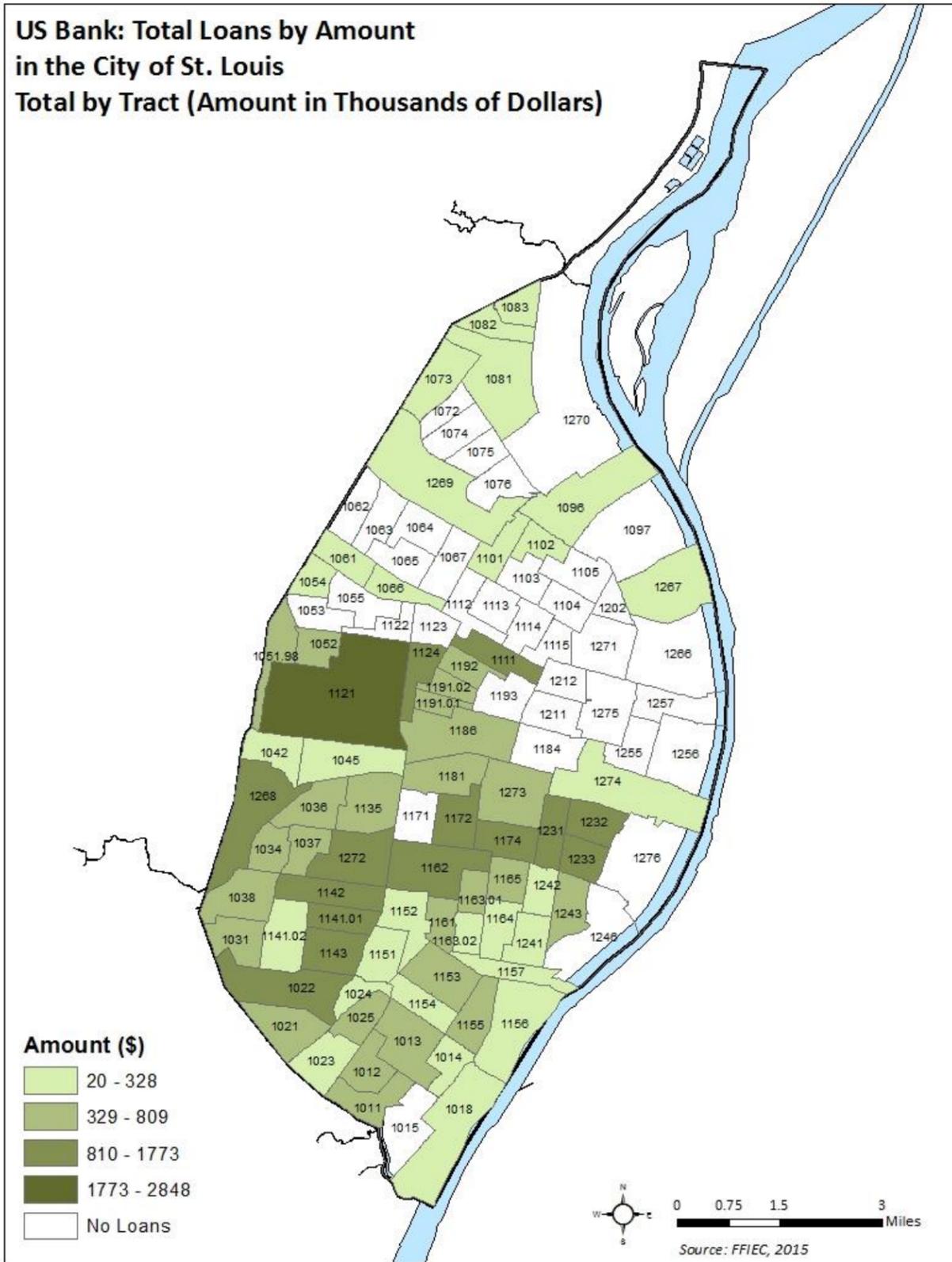
US Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2011	566	6,742	\$85,240	\$1,133,156
2012	643	8,225	\$85,374	\$1,401,104
2013	540	5,406	\$69,390	\$891,672
2014	240	2,320	\$31,480	\$372,224
2015	287	3,082	\$36,761	\$509,769
Total	2,276	25,775	\$308,245	\$4,307,925

Amount is represented in the thousands of dollars

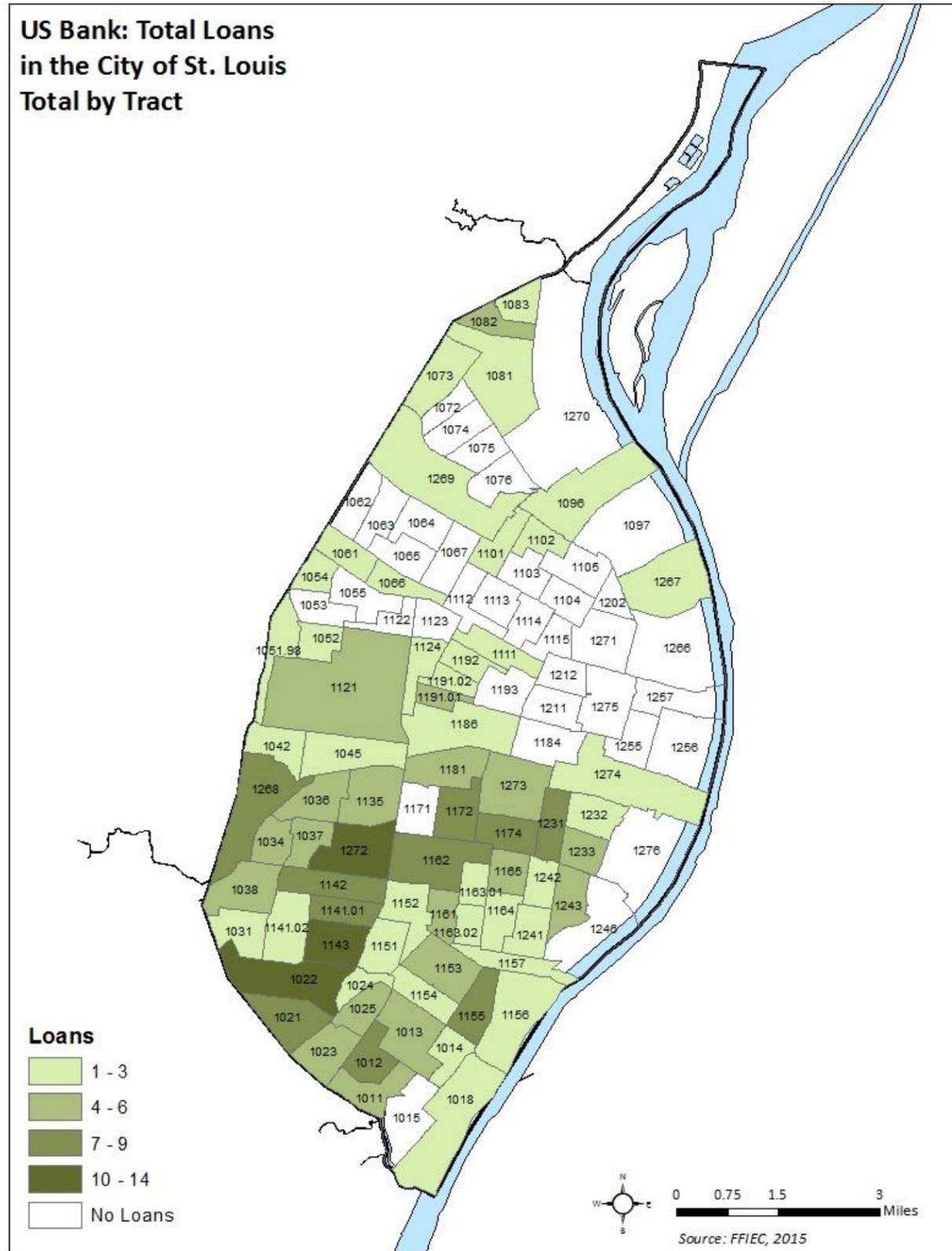
US Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1995	\$19,877	421	\$374,728	4,424	5.30%	9.52%
1996	\$26,477	523	\$482,845	5,326	5.48%	9.82%
1997	\$26,691	530	\$475,251	5,293	5.62%	10.01%
1998	\$47,576	775	\$792,251	7870	6.01%	9.85%
1999	\$58,431	775	\$970,038	9,156	6.02%	8.46%
2000	\$30,954	468	\$133,504	1,727	23.19%	27.10%
2001	\$98,586	1,089	\$1,321,625	10,825	7.46%	10.06%
2002	\$105,396	1071	\$1,600,788	11,896	6.58%	9.00%
2003	\$87,191	830	\$1,360,665	10,059	6.41%	8.25%
2004	\$111,717	1062	\$1,199,701	9,192	9.31%	11.55%
2005	\$69,431	608	\$750,183	5,585	9.26%	10.89%
2006	\$46,936	333	\$386,416	2,417	12.15%	13.78%
2007	\$47,862	360	\$507,590	2,977	9.43%	12.09%
2008	\$80,566	593	\$947,659	6,027	8.50%	9.84%
2009	\$134,623	816	\$1,556,237	8,590	8.65%	9.50%
2010	\$129,196	831	\$1,617,148	9,103	7.99%	9.13%
2011	\$85,240	566	\$1,133,156	6,742	7.52%	8.40%
2012	\$85,374	643	\$1,401,104	8,225	6.09%	7.82%
2013	\$69,390	540	\$891,672	5,406	7.78%	9.99%
2014	\$31,480	240	\$372,224	2,320	8.46%	10.34%
2015	\$36,761	287	\$509,769	2,820	10.18%	7.21%

Amount is represented in the thousands of dollars

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

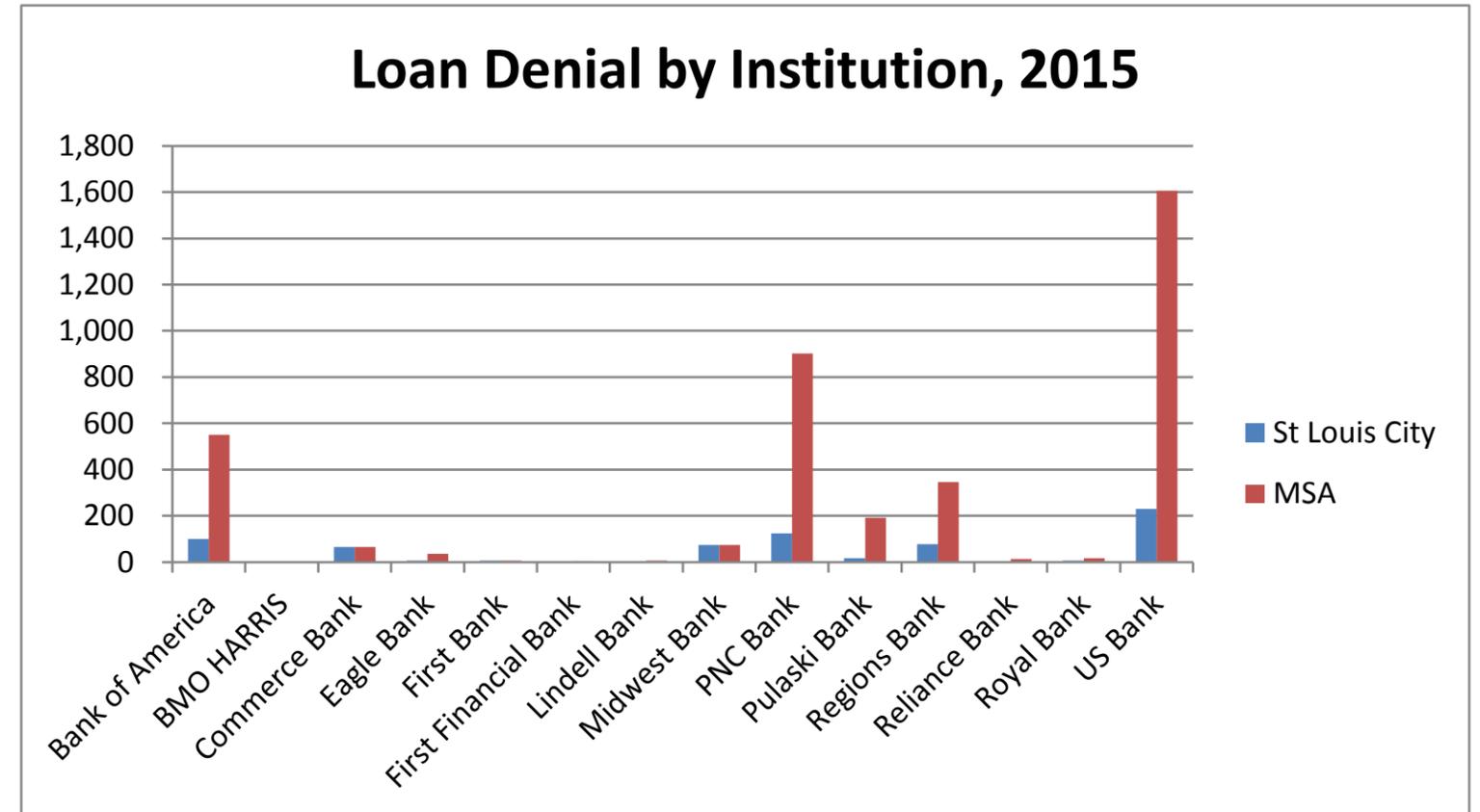


**US Bank: Total Loans
in the City of St. Louis
Total by Tract**



Loan Denials-City and MSA Totals

LOAN DENIALS			
Institution	# City	# MSA	% of City Denials
Bank of America	99	550	18.00%
BMO Harris*			
Commerce Bank**	66	66	100.00%
Eagle Bank	6	35	17.14%
First Bank**	6	6	100.00%
First Financial Bank		4	0.00%
Lindell Bank	3	6	50.00%
Midwest Bank**	73	73	100.00%
PNC Bank	124	902	13.75%
Pulaski Bank	17	192	8.85%
Regions Bank	77	345	22.32%
Reliance Bank	2	13	15.38%
Royal Bank	6	16	37.50%
US Bank	230	1,606	14.32%
Grand Total	709	3,814	18.59%



Notes:

* The loan information from the bank does not contain loans denied.

**The loan information provided from the bank does not contain MSA counties. The information is available only for St Louis City.

Home Purchase - Loan Application Denied						
	St. Louis City		MSA		City as Percent of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	1,550	15	25,295	137	6.13%	10.95%
BMO Harris*						
Commerce Bank**	167	2	167	2	100.00%	100.00%
Eagle Bank	644	4	1,889	15	34.09%	26.67%
First Bank**	115	1	115	1	100.00%	100.00%
First Financial Bank			456	4	0.00%	0.00%
Lindell Bank	99	1	580	3	17.07%	33.33%
Midwest Bank**	3,295	70	3,295	70	100.00%	100.00%
PNC Bank	120	1	120	1	100.00%	100.00%
Pulaski Bank	982	6	14,170	81	6.93%	7.41%
Regions Bank	597	7	3,722	28	16.04%	25.00%
Reliance Bank			261	3	0.00%	0.00%
Royal Bank	2038	3	2944	6	69.23%	50.00%
US Bank	1,346	9	35,227	196	3.82%	4.59%
Grand Total	10,953	119	88,241	547	12.41%	21.76%

Home Improvement - Loan Application Denied						
	St. Louis City		MSA		City as Percent of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	391	9	1,487	28	26.29%	32.14%
BMO Harris*						
Commerce Bank**	1045	38	1045	38	100.00%	100.00%
Eagle Bank	30	1	573	5	5.24%	20.00%
First Bank**						
First Financial Bank						
Lindell Bank						
Midwest Bank**	269	3	269	3	100.00%	100.00%
PNC Bank	1345	54	14052	314	9.57%	17.20%
Pulaski Bank	304	2	608	4	50.00%	50.00%
Regions Bank	624	34	2,829	118	22.06%	28.81%
Reliance Bank			417	1	0.00%	0.00%
Royal Bank						
US Bank	1,991	71	13,328	386	14.94%	18.39%
Grand Total	5,999	212	34,608	897	17.33%	23.63%

Notes:

* The loan information from the bank does not contain loans denied.

**The loan information provided from the bank does not contain MSA counties. The information is available only for St Louis City.

Refinance - Loan Application Denied						
	St. Louis City		MSA		City as Percent of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	9,052	75	59,844	385	15.13%	19.48%
BMO Harris*						
Commerce Bank**	1,658	26	1,658	26	100.00%	100.00%
Eagle Bank	69	1	2,482	15	2.78%	6.67%
First Bank**	512	5	512	5	100.00%	100.00%
First Financial Bank						
Lindell Bank	144	2	214	3	67.29%	66.67%
Midwest Bank**						
PNC Bank	8980	69	101844	587	8.82%	11.75%
Pulaski Bank	1,170	9	19,517	107	5.99%	8.41%
Regions Bank	3,255	36	21,359	199	15.24%	18.09%
Reliance Bank	254	2	1,294	9	19.63%	22.22%
Royal Bank	383	3	1,476	10	25.95%	30.00%
US Bank	13,812	150	126,368	1,024	10.93%	14.65%
Grand Total	39,289	378	336,568	2,370	11.67%	15.95%

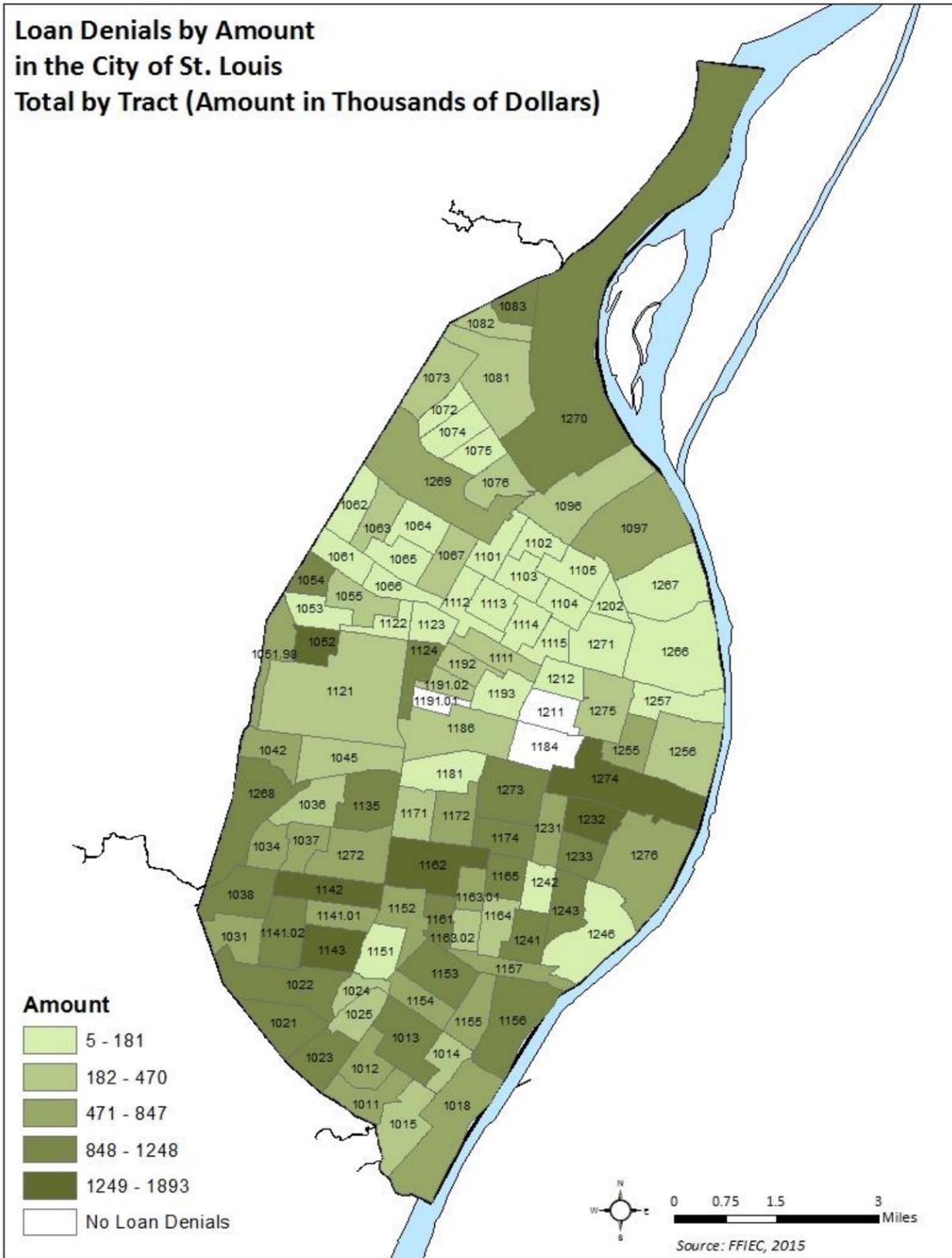
Totals: All Loan Types - Loan Application Denied						
	St. Louis City		MSA		City as Percent of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	10,993	99	86,626	550	12.69%	18.00%
BMO Harris*						
Commerce Bank**	2,870	66	2,870	66	100.00%	100.00%
Eagle Bank	743	6	4,944	35	15.03%	17.14%
First Bank**	627	6	627	6	100.00%	100.00%
First Financial Bank			456	4	0.00%	0.00%
Lindell Bank	243	3	794	6	30.60%	50.00%
Midwest Bank**	3,564	73	3,564	73	100.00%	100.00%
PNC Bank	10,445	124	116,016	902	9.00%	13.75%
Pulaski Bank	2,456	17	34,295	192	7.16%	8.85%
Regions Bank	4,476	77	27,910	345	16.04%	22.32%
Reliance Bank	254	2	1,972	13	12.88%	15.38%
Royal Bank	2421	6	4,420	16	54.77%	37.50%
US Bank	17,149	230	174,923	1,606	9.80%	14.32%
Grand Total	56,241	709	459,417	3,814	12.24%	18.59%

Notes:

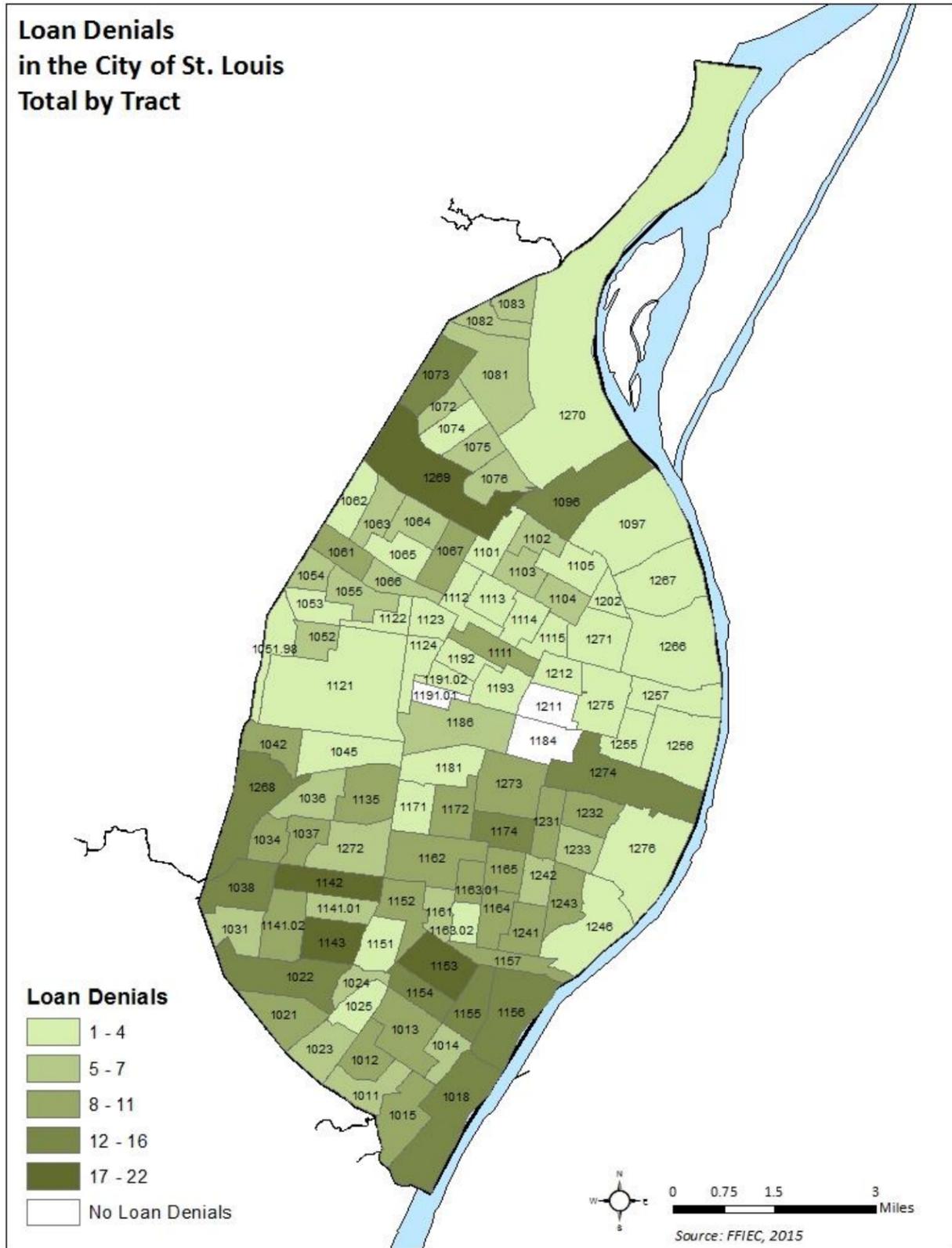
* The loan information from the bank does not contain loans denied.

**The loan information provided from the bank does not contain MSA counties. The information is available only for St Louis City.

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



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



Loan Denials – County Total

Home Purchase												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	1,550	15	14,502	67	5021	32	736	3	1,861	8	25,295	137
BMO Harris*												
Commerce Bank**	167	2									167	2
Eagle Bank	644	4	396	4					849	7	1,889	15
First Bank**	115	1									115	1
First Financial Bank			86	2	120	1					456	4
Lindell Bank	99	1			481	2					580	3
Midwest Bank**	3,295	70									3,295	70
PNC Bank	120	1									120	1
Pulaski Bank	982	6	7,127	37	3876	22			1690	12	14,170	81
Regions Bank	597	7	2420	15	391	3			314	3	3,722	28
Reliance Bank			43	1	92	1					261	3
Royal Bank	2038	3	906	3							2944	6
US Bank	1,346	9	22,343	114	5,885	31	1,581	10	2,579	20	35,227	196
Grand Total	10,953	119	47,823	243	15,866	92	2,317	13	7,293	50	88,241	547

Notes:
 * The loan information from the bank does not contain loans denied.
 **The loan information provided from the bank does not contain MSA counties. The information is available only for St Louis City.

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	391	9	560	9	217	4	178	2	116	3	1,487	28
BMO Harris*												
Commerce Bank**	1045	38									1045	38
Eagle Bank	30	1	543	4							573	5
First Bank**												
First Financial Bank												
Lindell Bank												
Midwest Bank**	269	3									269	3
PNC Bank	1345	54	9298	133	1063	43	672	17	1495	56	14052	314
Pulaski Bank	304	2							304	2	608	4
Regions Bank	624	34	1248	54	664	16	2	1	221	11	2,829	118
Reliance Bank			417	1							417	1
Royal Bank												
US Bank	1,991	71	5,679	181	3,318	75	299	14	1,265	29	13,328	386
Grand Total	5,999	212	17,745	382	5,262	138	1,151	34	3,401	101	34,608	897

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	9,052	75	31,681	180	11,309	73	1,972	10	3,344	29	59,844	385
BMO Harris*												
Commerce Bank**	1,658	26									1,658	26
Eagle Bank	69	1	1,839	8					574	6	2,482	15
First Bank**	512	5									512	5
First Financial Bank												
Lindell Bank	144	2	70	1							214	3
Midwest Bank**												
PNC Bank	8980	69	57985	286	22387	134	2067	17	7479	63	101844	587
Pulaski Bank	1,170	9	8,813	38	6,270	39	584	3	1,486	8	19,517	107
Regions Bank	3,255	36	10,515	95	5,669	53	707	4	1,115	9	21,359	199
Reliance Bank	254	2	751	5	162	1			127	1	1,294	9
Royal Bank	383	3	933	6					160	1	1,476	10
US Bank	13,812	150	67,700	532	19,953	145	6,030	47	13,153	112	126,368	1,024
Grand Total	39,289	378	180,287	1,151	65,750	445	11,360	81	27,438	229	336,568	2,370

Notes:
* The loan information from the bank does not contain loans denied.
**The loan information provided from the bank does not contain MSA counties. The information is available only for St Louis City.

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	10,993	99	46,743	256	16,547	109	2,886	15	5,321	40	86,626	550
BMO Harris*												
Commerce Bank**	2,870	66									2,870	66
Eagle Bank	743	6	2,778	16					1,423	13	4,944	35
First Bank**	627	6									627	6
First Financial Bank			86	2	120	1					456	4
Lindell Bank	243	3	70	1	481	2					794	6
Midwest Bank**	3,564	73									3,564	73
PNC Bank	10,445	124	67,283	419	23,450	177	2739	34	8,974	119	116,016	902
Pulaski Bank	2,456	17	15,940	75	10,146	61	584	3	3,480	22	34,295	192
Regions Bank	4,476	77	14,183	164	6,724	72	709	5	1,650	23	27,910	345
Reliance Bank	254	2	1,211	7	254	2			127	1	1,972	13
Royal Bank	2421	6	1,839	9					160	1	4,420	16
US Bank	17,149	230	95,722	827	29,156	251	7,910	71	16,997	161	174,923	1,606
Grand Total	56,241	709	245,855	1,776	86,878	675	14,828	128	38,132	380	459,417	3,814

Percent of Applications Denied by Institution						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	MSA
Bank of America	16.59%	15.61%	16.10%	13.81%	32.21%	16.25%
Loan Denials	10,993	46,743	16,547	5,321	2,886	86,626
Total Loan Applications	66,274	299,454	102,807	38,544	8,960	533,078
BMO Harris*						
Loan Denials						
Total Loan Applications	3,801					11,105
Commerce Bank**	15.88%					
Loan Denials	2,870					
Total Loan Applications	18,078					18,078
EagleBank	8.17%	14.84%		27.64%		14.48%
Loan Denials	743	2,778		1,423		4,944
Total Loan Applications	9,091	18,718	1,070	5,148		34,143
First Bank**	5.29%					
Loan Denials	627					
Total Loan Applications	11,858					11,858
First Financial Bank		4.76%	2.43%			5.55%
Loan Denials		86	120			456
Total Loan Applications	573	1,806	4,942	249	399	8,219
Lindell Bank	4.03%	0.64%	8.74%			3.47%
Loan Denials	243	70	481			794
Total Loan Applications	6,032	10,989	5,504	208	46	22,854
Midwest Bank**	18.65%					
Loan Denials	3,564					
Total Loan Applications	19,114					19,114

Percent of Applications Denied by Institution						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	MSA
PNC Bank	60.14%	64.52%	61.92%	72.79%	71.63%	63.88%
Loan Denials	10,445	67,283	23,450	8,974	2,739	116,016
Total Loan Applications	17,368	104,276	37,873	12,328	3,824	181,629
Pulaski Bank	4.29%	4.47%	5.22%	7.26%	5.41%	4.95%
Loan Denials	2,456	15,940	10,146	3,480	584	34,295
Total Loan Applications	57,203	356,997	194,453	47,941	10,797	692,849
Regions Bank	26.93%	18.48%	22.74%	13.44%	30.27%	19.99%
Loan Denials	4,476	14,183	6,724	1,650	709	27,910
Total Loan Applications	16,620	76,742	29,568	12,273	2,342	139,585
Reliance Bank	1.57%	12.92%	8.31%	29.06%		6.72%
Loan Denials	254	1,211	254	127		1,972
Total Loan Applications	16,220	9,371	3,058	437		29,344
Royal Bank	77.55%	28.60%		41.24%		40.29%
Loan Denials	2,421	1,839		160		4,420
Total Loan Applications	3,122	6,429	782	388	250	10,971
US Bank	21.06%	18.32%	11.76%	20.20%	22.92%	17.45%
Loan Denials	17,149	95,722	29,156	16,997	7,910	174,923
Total Loan Applications	81,424	522,560	247,869	84,162	34,511	1,002,459
All Banks	17.21%	17.38%	13.84%	18.91%	24.26%	16.92%
Loan Denials	56,241	245,855	86,878	38,132	14,828	459,417
Total Loan Applications	326,778	1,414,646	627,926	201,678	61,129	2,715,286

Notes:

* The loan information from the bank does not contain loans denied.

**The loan information provided from the bank does not contain MSA counties. The information is available only for St Louis City.

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	155	2	20	1	377	4	552	7
1012	55	1	25	1	744	7	824	9
1013	118	1	48	3	766	7	932	11
1014	5	1	33	2	329	2	367	5
1015	38	4	9	2	287	5	334	11
1018	83	4	56	3	383	7	522	14
1021			10	1	957	7	967	8
1022	90	1	65	5	1,093	8	1,248	14
1023			15	1	1,199	6	1,214	7
1024	65	1	11	2	131	2	207	5
1025	157	1			104	1	261	2
1031	50	1			594	5	644	6
1034	180	1	55	2	467	6	702	9
1036			152	2	318	3	470	5
1037	112	1	94	2	413	5	619	8
1038	251	2	105	4	853	7	1,209	13
1042	56	1			622	7	678	8
1045			40	1	283	3	323	4
1051.98					780	4	780	4
1052			255	2	1,164	5	1,419	7
1053	8	2					8	2
1054	720	1	40	2	331	4	1,091	7
1055	302	3	137	4			439	7
1061	76	5	87	3			163	8
1062	10	2	10	1	25	1	45	4
1063	5	1	45	3	150	1	200	5
1064			63	4	108	2	171	6
1065	11	1	9	1	86	2	106	4
1066	15	3	8	2	66	1	89	6
1067	10	2	194	3	168	5	372	10
1072			21	3	119	2	140	5
1073	10	2	39	3	394	8	443	13
1074	13	3					13	3
1075	5	1	56	5			61	6
1076			108	3	210	4	318	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	97	1	20	2	112	3	229	6
1082			35	2	164	3	199	5
1083	825	2	50	2	40	1	915	5
1096	56	5	21	4	194	3	271	12
1097			46	1	512	3	558	4
1101			10	2	56	2	66	4
1102	5	1			176	4	181	5
1103	5	1	25	2	109	2	139	5
1104	5	1	72	4	54	1	131	6
1105			9	2			9	2
1111			70	2	384	6	454	8
1112	5	1	45	3			50	4
1113	25	1	53	2			78	3
1114					90	1	90	1
1115			20	1			20	1
1121			25	1	182	2	207	3
1122	45	2	50	1			95	3
1123					56	1	56	1
1124					987	3	987	3
1135			88	1	1,012	7	1,100	8
1141.01			55	3	491	4	546	7
1141.02	158	1	138	2	866	6	1,162	9
1142	256	2	143	4	1,109	12	1,508	18
1143	514	5	10	1	1,293	12	1,817	18
1151			67	2	58	2	125	4
1152	87	2	55	3	397	4	539	9
1153	64	1	116	6	862	13	1,042	20
1154	65	1	186	5	439	6	690	12
1155	112	2	252	7	483	7	847	16
1156	97	2	91	3	1,019	11	1,207	16
1157	137	2	100	1	277	5	514	8
1161	672	1	58	3	324	3	1,054	7
1162	1,140	4	20	2	479	5	1,639	11
1163.01			105	3	598	6	703	9
1163.02			61	1	226	3	287	4

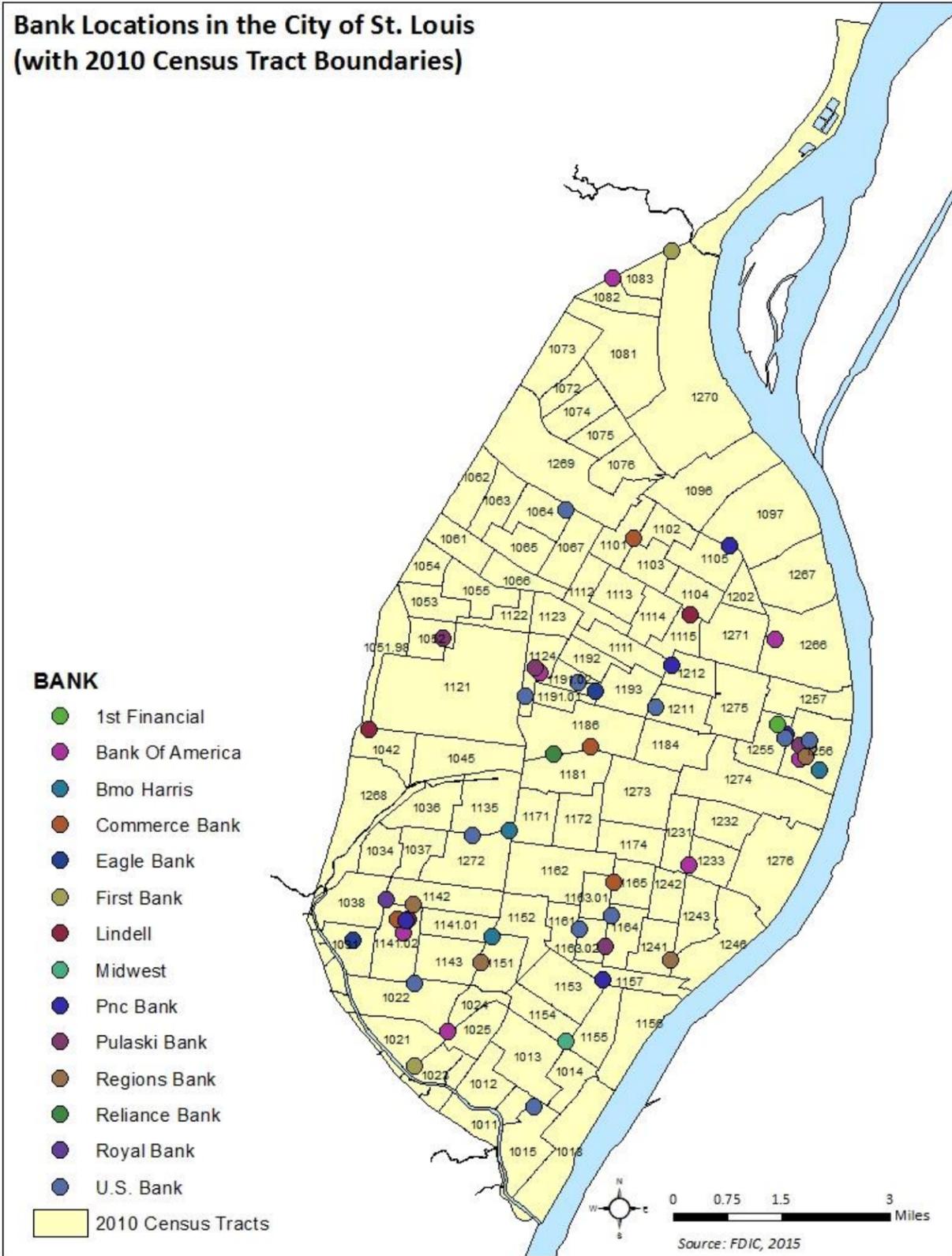
Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1164			50	5	262	4	312	9
1165	103	2	25	1	1,009	7	1,137	10
1171	110	1			126	1	236	2
1172	301	2	61	3	292	3	654	8
1174			304	8	773	7	1,077	15
1181			5	1			5	1
1184								
1186	5	1	50	2	197	3	252	6
1191.01								
1191.02	297	2			88	1	385	3
1192					419	2	419	2
1193			7	1			7	1
1202	5	1	50	1			55	2
1211								
1212					21	1	21	1
1231	10	2	298	3	466	4	774	9
1232	315	1	316	3	1,262	7	1,893	11
1233			10	1	857	5	867	6
1241	552	2	55	2	349	4	956	8

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
1242	55	1	19	3	50	1	124	5
1243	246	2	35	2	644	7	925	11
1246			8	1	38	2	46	3
1255					673	4	673	4
1256					263	2	263	2
1257					80	1	80	1
1266			50	1	126	1	176	2
1267	10	2	39	1			49	3
1268	139	2	51	4	699	7	889	13
1269	20	4	122	11	381	7	523	22
1270	1,163	1	30	1			1,193	2
1271	44	2	40	1			84	3
1272			50	1	748	6	798	7
1273	51	1	318	4	608	5	977	10
1274	224	3	100	2	1,544	9	1,868	14
1275					270	2	270	2
1276	333	1			474	3	807	4
Grand Total	10,953	119	5,999	212	39,289	378	56,241	709

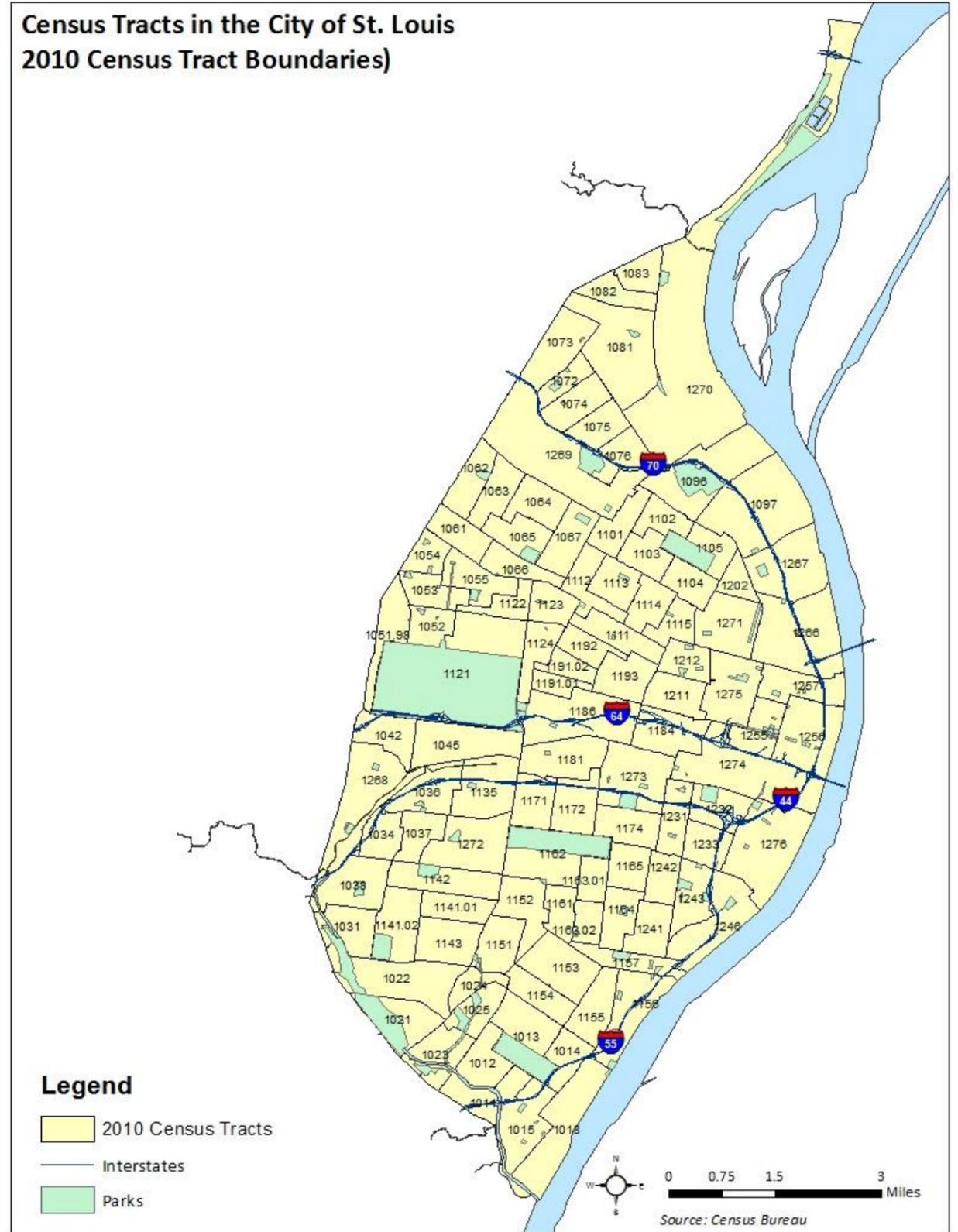
Note: No Loans Denied in Tracts 1184, 1191, or 1211.

Appendix A - Maps

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



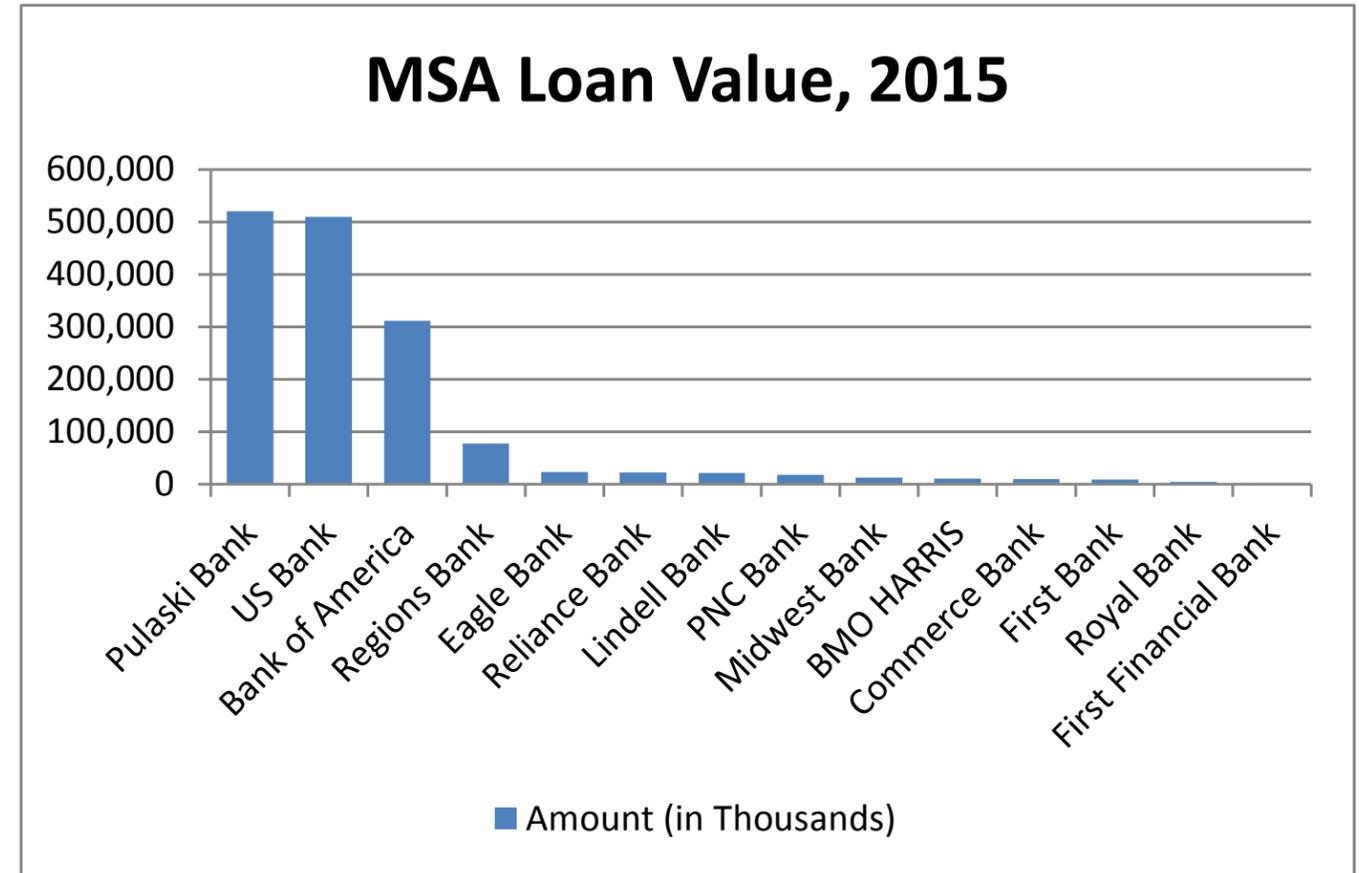
**Census Tracts in the City of St. Louis
2010 Census Tract Boundaries)**



Appendix B – Bank Rankings

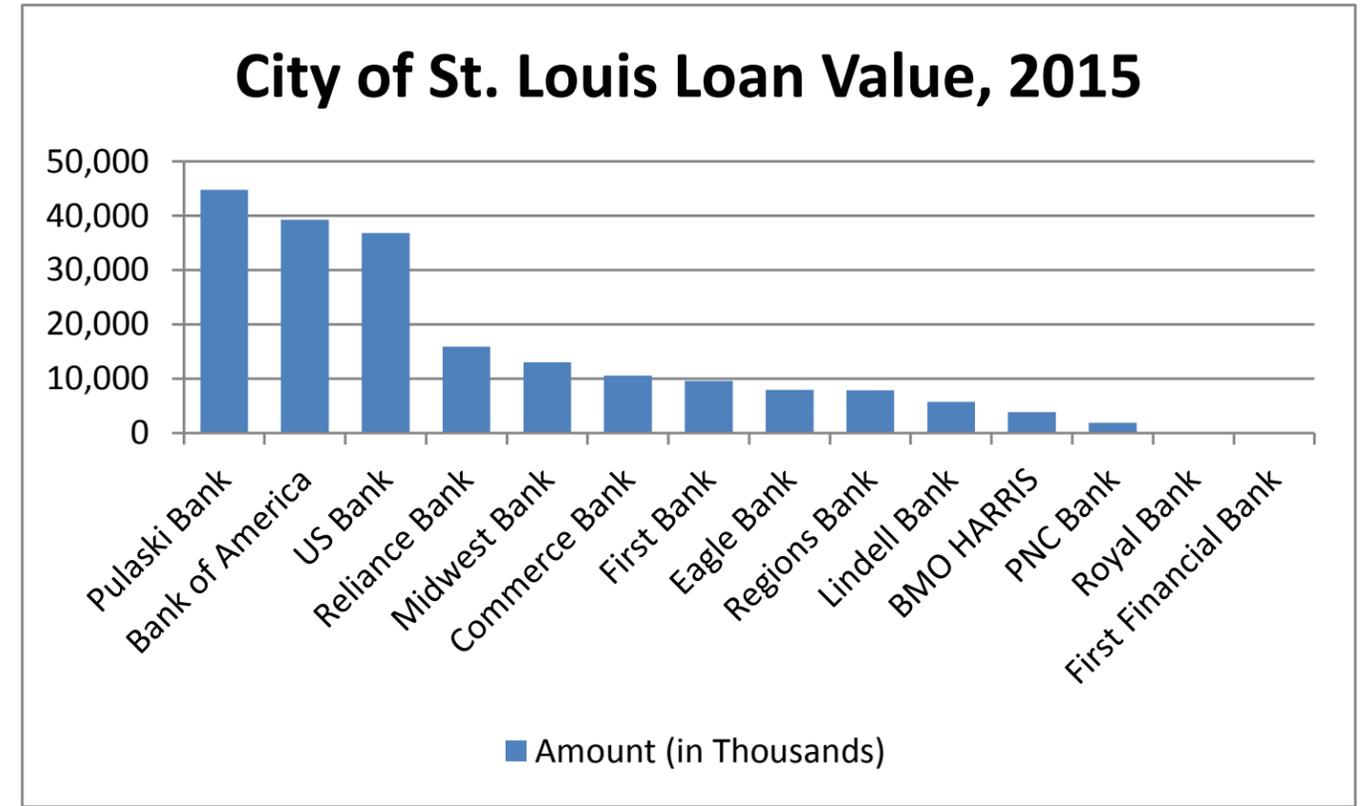
City Loans: Value		
Rank	Institution	Amount (in Thousands)
1	Pulaski Bank	44,712
2	Bank of America	39,251
3	US Bank	36,761
4	Reliance Bank	15,843
5	Midwest Bank	12,976
6	Commerce Bank	10,515
7	First Bank	9,573
8	Eagle Bank	7,905
9	Regions Bank	7,829
10	Lindell Bank	5,693
11	BMO HARRIS	3,801
12	PNC Bank	1,848
13	Royal Bank	180
14	First Financial Bank	117
Grand Total		197,004

City Loans: Number		
Rank	Institution	# Loans
1	Bank of America	295
2	US Bank	287
3	Pulaski Bank	264
4	Midwest Bank	121
5	Commerce Bank	77
6	Regions Bank	69
7	Lindell Bank	60
8	First Bank	57
9	Eagle Bank	41
10	BMO HARRIS	30
11	PNC Bank	15
12	Reliance Bank	8
13	Royal Bank	3
14	First Financial Bank	1
Grand Total		1,328



MSA Loans: Value		
Rank	Institution	Amount (in Thousands)
1	Pulaski Bank	520,473
2	US Bank	509,769
3	Bank of America	311,548
4	Regions Bank	78,073
5	Eagle Bank	23,332
6	Reliance Bank	22,982
7	Lindell Bank	21,386
8	PNC Bank	17,701
9	Midwest Bank	12,976
10	BMO HARRIS	11,105
11	Commerce Bank	10,515
12	First Bank	9,573
13	Royal Bank	4,390
14	First Financial Bank	2,778
Grand Total		1,556,601

MSA Loans: Number		
Rank	Institution	# Loans
1	US Bank	3,082
2	Pulaski Bank	2,654
3	Bank of America	1,700
4	Regions Bank	571
5	Lindell Bank	196
6	Eagle Bank	123
7	Midwest Bank	121
8	PNC Bank	114
9	Commerce Bank	77
10	BMO HARRIS	67
11	First Bank	57
12	Reliance Bank	30
13	First Financial Bank	18
14	Royal Bank	15
Grand Total	Total	8,825



Appendix C – St. Louis City Tract Loan Information

Tract Code	Tract Income Level	Distressed or Under-served Tract	2015 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Bank of America		BMO Harris		Commerce Bank		Eagle Bank		First Bank		First Financial Bank		Lindell Bank		Midwest Bank		PNC Bank		Pulaski Bank		Regions Bank		Reliance Bank		Royal Bank		US Bank				
						Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	
1011	Middle	No	62,843	2600	15.46%	462	6	64	1	69	1									55	1			250	3	188	2					342	4			
1012	Middle	No	77,261	3100	11.97%	366	3			259	3			89	1					41	1	175	1	1,389	9	315	3					805	8			
1013	Middle	No	71,687	4336	17.41%	1,022	7					42	1	396	2					147	1			1,073	8	199	2					377	4			
1014	Moderate	No	48,446	2703	37.88%	187	3							105	1			135	3	235	1			440	4	242	1					222	2			
1015	Low	No	32,721	3126	39.80%							39	1					46	1	3	1															
1018	Low	No	33,320	3092	40.17%	149	2											168	4	380	6			69	1	72	1					208	3			
1021	Moderate	No	54,468	2780	11.69%	490	5					528	2	225	1					431	4	86	1	228	3	135	1					594	7			
1022	Upper	No	98,178	6028	7.50%	1,529	12	173	2	170	3			645	4			544	3	140	1			671	4	92	1					1,437	13			
1023	Middle	No	66,929	1846	10.40%	539	5	85	1			99	1							54	1			268	3	132	1					325	6			
1024	Moderate	No	50,605	2478	18.12%	128	1	139	3	105	2			193	2									150	2	64	1					165	3			
1025	Middle	No	70,424	1918	12.25%	282	3							138	1			92	1	57	1	120	1	494	4							547	6			
1031	Upper	No	94,741	3299	13.76%	671	8	190	1	180	2	212	1	140	1									100	1	417	2					371	2			
1034	Upper	No	98,243	1968	9.30%	480	6																	102	1	139	2					605	6			
1036	Middle	No	57,839	1329	12.49%	158	2																	246	1	30	1					364	4			
1037	Middle	No	70,561	2531	12.84%	903	11	125	2									269	2			127	1	411	3	83	1					367	5			
1038	Middle	No	79,925	3819	9.61%	741	8			237	4			127	1			269	3	292	2			1,098	9	499	3					659	6			
1042	Middle	No	67,160	3401	14.88%	111	3			115	1			196	1			730	5	442	4			557	5							328	3			
1045	Moderate	No	51,284	1846	24.81%	138	2					114	1					182	3					182	2	59	2					280	3			
1051.98	Upper	No	98,625	3463	31.30%	927	4			1,491	2			151	1			280	2	866	3			967	5							809	3			
1052	Upper	No	89,261	2675	64.37%			273	1															1,382	6			3,855	1			455	3			
1053	Low	No	16,779	2203	94.05%	168	1													97	3					129	1	253	1							
1054	Low	No	35,313	2507	92.58%	251	1													3	1												254	2		
1055	Middle	No	65,550	2922	97.33%	612	4							134	1									171	2											
1061	Moderate	No	36,216	2427	99.09%																													20	1	
1062	Low	No	23,682	1738	98.96%																															
1063	Low	No	29,125	1966	99.34%																			31	1											
1064	Low	No	31,046	2392	99.08%	56	1																													
1065	Low	No	32,967	3267	96.85%																															
1066	Low	No	23,010	1783	99.44%																													60	1	
1067	Low	No	30,360	3515	99.20%					20	1					117	1																			
1072	Low	No	30,201	1342	98.51%							20	1							5	1															
1073	Moderate	No	46,244	4983	99.00%	174	2	88	1												5	1												72	1	
1074	Moderate	No	41,631	2788	98.85%	57	1																													
1075	Low	No	33,060	2711	98.89%	33	1																													
1076	Low	No	30,692	2225	99.69%															5	1			20	1											
1081	Moderate	No	44,454	3403	96.03%	91	1														3	1					99	1					80	1		
1082	Middle	No	64,605	2698	96.40%																59	1					25	1					211	4		
1083	Moderate	No	36,533	2267	94.66%																3	1												65	1	
1096	Moderate	No	36,634	3316	99.52%	46	2			83	1							18	1	10	2			191	1									58	1	

Tract Code	Tract Income Level	Distressed or Under-served Tract	2015 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Bank of America		BMO Harris		Commerce Bank		Eagle Bank		First Bank		First Financial Bank		Lindell Bank		Midwest Bank		PNC Bank		Pulaski Bank		Regions Bank		Reliance Bank		Royal Bank		US Bank					
						Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans		
1097	Low	No	26,404	2487	95.50%					8	1									5	1																
1101	Low	No	26,447	2984	98.86%																			10	1								66	1			
1102	Low	No	32,634	2654	98.53%					10	1									34	1												65	1			
1103	Low	No	35,349	2483	99.23%																																
1104	Moderate	No	40,526	2539	98.62%			14	1											5	1			27	1												
1105	Low	No	25,400	1562	98.21%					21	2																										
1111	Low	No	31,227	1556	97.11%												192	1								108	1						1,199	1			
1112	Low	No	23,920	1276	94.04%															136	3																
1113	Low	No	25,176	1554	99.16%																			15	1												
1114	Low	No	26,793	1643	99.09%															4	1																
1115	Low	No	33,551	1010	97.92%					122	1																										
1121	Middle	No	66,482	4285	36.50%	4,889	10			1,110	4			150	1								2,028	6	400	1							2,848	5			
1122	Moderate	No	45,385	1586	96.97%															137	1																
1123	Low	No	26,050	2415	98.92%															10	2																
1124	Upper	No	101,954	4023	34.53%	1,806	6			816	3			417	1			591	3				2,116	5			729	2				1,773	3				
1135	Middle	No	58,374	2331	6.39%	664	5	641	2	245	3	104	2	104	1			539	6	231	1			1,386	8	311	1			32	1	746	5				
1141.01	Moderate	No	57,529	4281	30.95%	841	8	123	1			483	3	260	2			117	1	148	1	150	1	944	7	92	1					1,378	8				
1141.02	Upper	No	96,827	4128	7.61%	680	4	629	2					319	2			244	1	219	1	292	2	1,214	6							263	3				
1142	Middle	No	66,099	4721	18.03%	1,678	15	124	1	260	3	2,612	7	239	2			91	1	740	3	56	1	364	3	365	3					930	8				
1143	Middle	No	75,066	5485	12.82%	2,215	20	99	1					338	3			126	1	600	5			2,028	15	507	4					1,487	14				
1151	Moderate	No	47,609	4287	28.20%	327	4			80	1	81	1					294	5					258	2							280	2				
1152	Low	No	26,801	3149	54.68%	21	1	57	1	21	2												55	1	82	1	65	1					84	1			
1153	Moderate	No	36,208	4958	50.83%	363	5	74	1	55	1							99	2	107	3			309	4	241	4					345	5				
1154	Moderate	No	39,262	3122	33.02%	280	5			33	1									5	1	83	1	69	1								177	3			
1155	Moderate	No	37,660	5625	64.60%	155	3			37	1			151	1									104	5	282	4	133	3				507	8			
1156	Moderate	No	40,937	5279	56.83%	221	3											22	1	45	1			574	3								147	2			
1157	Low	No	33,096	3567	70.17%	64	1													5	1			109	2	80	1						190	1			
1161	Low	No	31,674	3274	57.27%	250	3			292	4			251	2			70	1	5	1			269	3	82	1					407	5				
1162	Moderate	No	57,031	4325	37.53%	697	6	153	1	98	3	518	2	192	1					940	3			928	8	60	1					996	9				
1163.01	Moderate	No	46,511	2999	37.18%	278	3			185	3	1,049	4	146	1									1,340	6	204	1					386	2				
1163.02	Low	No	28,736	3007	78.18%									315	1									102	1					91	1			61	2		
1164	Low	No	27,039	4891	77.98%	62	2			51	1													124	2								27	2			
1165	Moderate	No	47,681	3844	59.65%	672	5			65	3	146	1	180	1									369	2	344	1	924	6	115	1			755	5		
1171	Moderate	No	55,681	1537	32.01%	36	1																	374	1			998	6								
1172	Moderate	No	48,367	5359	54.00%	506	4	198	1	135	1			300	2									963	5			2,461	13				955	7			
1174	Middle	No	81,268	4235	44.91%	716	4	70	1	272	3	473	2	409	1									125	1			781	5	64	1			1,238	8		
1181	Moderate	No	46,172	1324	74.77%					25	1			343	2										168	1	120	1					356	4			
1184	Unknown	No	0	1159	38.74%																																
1186	Low	No	34,129	3421	53.26%	473	5							224	1			68	1						1,087	2	132	1					474	3			
1191.01	Middle	No	74,915	2584	50.15%	377	2	287	2					186	1									825	4			296	1					787	5		
1191.02	Middle	No	80,640	2994	38.14%	816	6			1,800	1																	348	3			6,960	1			667	3
1192	Upper	No	110,979	1703	64.18%	499	2							176	1																				470	2	

Tract Code	Tract Income Level	Distressed or Under-served Tract	2015 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Bank of America		BMO Harris		Commerce Bank		Eagle Bank		First Bank		First Financial Bank		Lindell Bank		Midwest Bank		PNC Bank		Pulaski Bank		Regions Bank		Reliance Bank		Royal Bank		US Bank		
						Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)
1193	Low	No	30,396	5454	40.98%															236	1			237	1									
1202	Low	No	31,342	1271	90.64%																		62	1										
1211	Low	No	26,887	1941	86.55%																													
1212	Low	No	15,790	2474	99.23%																													
1231	Moderate	No	40,454	3351	72.52%	728	4					56	1					51	1					880	6						978	8		
1232	Middle	No	69,124	2298	41.56%	1,221	7							559	1			100	1	537	2			323	2	295	2				859	3		
1233	Moderate	No	45,219	2586	35.81%	116	1					400	1							164	1			740	6	63	1				1,153	6		
1241	Moderate	No	39,797	4644	80.81%			28	1	62	1												276	1	102	1	245	1			119	2		
1242	Low	No	25,869	3201	74.88%	211	2			277	2	20	1	140	1								107	1	144	1					114	3		
1243	Moderate	No	57,493	3131	36.98%	711	6			69	1	308	3	175	2					693	3			2,394	8	132	2				565	5		
1246	Low	No	20,310	1845	71.71%					180	1															36	1							
1255	Middle	No	86,099	2885	41.59%							120	1					157	1	126	1			534	3	206	1							
1256	Moderate	No	49,666	4113	52.47%	494	2																191	1	136	1	3,710	1						
1257	Low	No	10,606	3329	98.38%																													
1266	Low	No	25,061	3543	82.13%	195	1																45	1										
1267	Low	No	27,299	1258	78.38%							64	2					20	1												172	2		
1268	Middle	No	63,803	3698	19.52%	1,028	9			137	1			104	1					78	1	83	1	820	8	50	1				924	9		
1269	Low	No	35,125	5016	99.10%					38	2	18	1					13	1	18	4	20	1								35	1		
1270	Low	No	24,288	2470	85.99%																									88	1			
1271	Low	No	34,367	2234	97.31%															3	1													
1272	Middle	No	63,341	4075	26.01%	651	4	167	2					563	4			43	1			85	1	1,039	7				60	1	961	11		
1273	Moderate	No	53,096	3769	72.88%	613	5			175	2			238	1					279	5			610	2	7	1				667	5		
1274	Low	No	16,108	4795	75.54%	957	6			699	2			555	3			123	2	147	2	172	1	1,640	7	456	2			70	1			
1275	Low	No	26,331	2237	77.29%	138	1																		204	1								
1276	Upper	No	93,087	3239	26.46%	1,831	9			408	1	399	1							448	3			995	1									
Total						39,251	295	3,801	30	10,515	77	7,905	41	9,573	57	117	1	5,693	60	12,976	121	1,848	15	44,712	264	7,829	69	15,843	8	180	3	36,761	287	

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

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 1995 through 2001 were obtained from reports from previous years. Figures from 2002 through 2015 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, “1995-2015” 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.