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# HOME MORTGAGE DISCLOSURE ACT

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JUNE 30, 2017

Report to the Treasurer of the City of St. Louis

Prepared by:



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# Introduction

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This document was prepared by the St. Louis Planning and Urban Design Agency in accordance with Section 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 report 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 (HMDA)

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

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

# Report Description and Summary

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## Description

Bank analyses were based on raw information received from each institution and data obtained from the Federal Financial Institutions Examination Council (FFIEC) 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.

<b>Lending Summary:</b>	Summarizes the five-year lending patterns for each applicant bank. The summary depicts the number and dollar amount of each applicant’s loans within both the city and the metropolitan statistical area (MSA). From this data, percentages for each year are calculated regarding the proportion of city loan activity to MSA loan activity for each bank. In some instances, data was not available because a bank did not apply for City depositor status in a given year and historical data was not available.
<b>Historical Patterns:</b>	Provides a historical overview of an applicant’s lending activity based upon available data. The overview covers the years 1996 to 2016.
<b>Maps:</b>	Visually displays where loans were made within the city. Each census tract is color-coded to show the number of loans and their dollar amount.
<b>Distribution of Loans:</b>	Provides a geographic breakdown by loan type of each applicant’s residential loans. This includes a census tract summary of each type for loan originated.
<b>Application &amp; Denial:</b>	This report includes the number of applications and denials by bank, county, MSA, and tract-level for the City of St. Louis.

# Summary

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## 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 general activity of the banks in the City’s & Metro area market (for a full ranking of bank activity please refer to appendix B page 63). 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 2016, unless otherwise noted.

## Number & Amount of City Loans

The 14 banks made a total of 1,422 loans in the City totaling \$230,646,000. This represents a 7.1% increase in the number of loans and a 17.1% increase in the amount as compared to 2015.

- Home Purchases: 576 loans totaling \$107,761,000. This represents a 6.8% decrease in the number of loans and a 2.6% increase in the amount as compared to 2015.
- Home Improvements: 167 loans totaling \$9,416,000. This represents a 51.8% increase in the number of loans and a 12.8% increase in the amount as compared to 2015.
- Refinancing: 676 loans totaling \$112,897,000. This represents a 13.2% increase in the number of loans and a 35.7% increase in the amount as compared to 2015.

## Bank Rankings for the City of St. Louis

- US Bank issued the highest loans by amount, totaling \$47,551,000. In the number of loans issued, US Bank ranked first, with 345.
- Busey Bank issued the second highest amount of loans, totaling \$47,470,000. In the number of loans issued, Busey Bank ranked second, with 246.
- Bank of America issued the third highest amount of loans, totaling \$37,705,000. In the number of loans issued, Bank of America ranked third, with 237.
- Of the nine lending institutions that originated 50 or more loans in the City of St. Louis in 2016, Royal Bank originated the highest percentage of city loans, both in number (31.3%) and amount (84.7%).

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

- Lindell Bank had the highest ratio of applications to loans originated, 97.9%.
- UMB Bank had the second highest ratio of applications to loans originated, 78.6%.
- Busey Bank had the third highest ratio of applications to loans originated, 74.5%.
- Royal Banks had the fourth highest ratio of applications to loans originated, 71.4%.
- First Bank had the fifth highest ratio of applications to loans originated, 70.5%.

## Summary

- Overall mortgage lending activity increased in the City from 2015 to 2016: 17.1% in the total dollar amount of loans originated and 7.1% in total number.
- Home improvement and refinancing loans both increased in the total number of loans originated, although home purchase loans decreased. Home improvement loans had the largest increase by number of loans (51.8% increase) and refinancing loans had the largest increase in amount (35.7% increase)
- Loan activity in the MSA increased by 40.4% in the number of loans originated and 60.3% in the amount, although this increase is likely a result of the underreporting of MSA loan data in 2015. Refinance loans, which typically represent the majority of loans reported on the Loan Application Register, increased in every county by number of loans and dollar amount, although this is also likely a result of underreporting of MSA data in 2015.
- The City of St. Louis represented 20.3% of loan denials (by number) in the MSA while representing only 11.5% of loan originations.

# City of St. Louis – Income Distribution\*

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2016 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2016 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units	Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2016 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2016 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	\$70,000	\$60,928	\$58,141	2,600	15.46	402	1,019	1,170	1074	Moderate	No	57.66	\$70,000	\$40,362	\$38,519	2,788	98.85	2,756	591	1,281
1012	Middle	No	107.01	\$70,000	\$74,907	\$71,483	3,100	11.97	371	1,227	1,383	1075	Low	No	45.79	\$70,000	\$32,053	\$30,588	2,711	98.89	2,681	568	1,224
1013	Middle	No	99.29	\$70,000	\$69,503	\$66,326	4,336	17.41	755	1,215	2,079	1076	Low	No	42.51	\$70,000	\$29,757	\$28,399	2,225	99.69	2,218	517	1,049
1014	Moderate	No	67.1	\$70,000	\$46,970	\$44,826	2,703	37.88	1,024	806	1,308	1081	Moderate	No	61.57	\$70,000	\$43,099	\$41,129	3,403	96.03	3,268	923	1,348
1015	Low	No	45.32	\$70,000	\$31,724	\$30,273	3,126	39.8	1,244	564	1,355	1082	Middle	No	89.48	\$70,000	\$62,636	\$59,773	2,698	96.4	2,601	658	1,131
1018	Low	No	46.15	\$70,000	\$32,305	\$30,833	3,092	40.17	1,242	555	1,436	1083	Moderate	No	50.6	\$70,000	\$35,420	\$33,802	2,267	94.66	2,146	591	1,087
1021	Moderate	No	75.44	\$70,000	\$52,808	\$50,395	2,780	11.69	325	571	1,493	1096	Moderate	No	50.74	\$70,000	\$35,518	\$33,899	3,316	99.52	3,300	733	1,795
1022	Upper	No	135.98	\$70,000	\$95,186	\$90,833	6,028	7.5	452	2,308	2,977	1097	Low	No	36.57	\$70,000	\$25,599	\$24,432	2,487	95.5	2,375	426	1,609
1023	Middle	No	92.7	\$70,000	\$64,890	\$61,923	1,846	10.4	192	635	842	1101	Low	No	36.63	\$70,000	\$25,641	\$24,474	2,984	98.86	2,950	594	1,454
1024	Moderate	No	70.09	\$70,000	\$49,063	\$46,821	2,478	18.12	449	593	1,000	1102	Low	No	45.2	\$70,000	\$31,640	\$30,199	2,654	98.53	2,615	423	1,380
1025	Middle	No	97.54	\$70,000	\$68,278	\$65,156	1,918	12.25	235	799	1,024	1103	Low	No	48.96	\$70,000	\$34,272	\$32,708	2,483	99.23	2,464	616	1,598
1031	Upper	No	131.22	\$70,000	\$91,854	\$87,656	3,299	13.76	454	932	1,410	1104	Moderate	No	56.13	\$70,000	\$39,291	\$37,500	2,539	98.62	2,504	507	1,374
1034	Upper	No	136.07	\$70,000	\$95,249	\$90,897	1,968	9.3	183	681	925	1105	Low	No	35.18	\$70,000	\$24,626	\$23,500	1,562	98.21	1,534	395	880
1036	Middle	No	80.11	\$70,000	\$56,077	\$53,512	1,329	12.49	166	474	535	1111	Low	No	43.25	\$70,000	\$30,275	\$28,895	1,556	97.11	1,511	301	660
1037	Middle	No	97.73	\$70,000	\$68,411	\$65,288	2,531	12.84	325	980	1,371	1112	Low	No	33.13	\$70,000	\$23,191	\$22,131	1,276	94.04	1,200	270	851
1038	Middle	No	110.7	\$70,000	\$77,490	\$73,951	3,819	9.61	367	1,402	1,825	1113	Low	No	34.87	\$70,000	\$24,409	\$23,295	1,554	99.16	1,541	188	856
1042	Middle	No	93.02	\$70,000	\$65,114	\$62,137	3,401	14.88	506	978	1,683	1114	Low	No	37.11	\$70,000	\$25,977	\$24,792	1,643	99.09	1,628	393	911
1045	Moderate	No	71.03	\$70,000	\$49,721	\$47,448	1,846	24.81	458	448	868	1115	Low	No	46.47	\$70,000	\$32,529	\$31,042	1,010	97.92	989	187	451
1051.98	Upper	No	136.6	\$70,000	\$95,620	\$91,250	3,463	31.3	1,084	760	729	1121	Middle	No	92.08	\$70,000	\$64,456	\$61,513	4,285	36.5	1,564	671	615
1052	Upper	No	123.63	\$70,000	\$86,541	\$82,589	2,675	64.37	1,722	507	626	1122	Moderate	No	62.86	\$70,000	\$44,002	\$41,991	1,586	96.97	1,538	289	826
1053	Low	No	23.24	\$70,000	\$16,268	\$15,526	2,203	94.05	2,072	325	578	1123	Low	No	36.08	\$70,000	\$25,256	\$24,103	2,415	98.92	2,389	434	1,097
1054	Low	No	48.91	\$70,000	\$34,237	\$32,672	2,507	92.58	2,321	208	767	1124	Upper	No	141.21	\$70,000	\$98,847	\$94,327	4,023	34.53	1,389	704	564
1055	Middle	No	90.79	\$70,000	\$63,553	\$60,651	2,922	97.33	2,844	595	1,201	1135	Middle	No	80.85	\$70,000	\$56,595	\$54,010	2,331	6.39	149	688	1,299
1061	Moderate	No	50.16	\$70,000	\$35,112	\$33,507	2,427	99.09	2,405	331	1,284	1141.01	Moderate	No	79.68	\$70,000	\$55,776	\$53,229	4,281	30.95	1,325	994	2,452
1062	Low	No	32.8	\$70,000	\$22,960	\$21,914	1,738	98.96	1,720	181	937	1141.02	Upper	No	134.11	\$70,000	\$93,877	\$89,583	4,128	7.61	314	1,095	1,991
1063	Low	No	40.34	\$70,000	\$28,238	\$26,949	1,966	99.34	1,953	395	1,224	1142	Middle	No	91.55	\$70,000	\$64,085	\$61,157	4,721	18.03	851	1,314	2,531
1064	Low	No	43	\$70,000	\$30,100	\$28,725	2,392	99.08	2,370	439	1,379	1143	Middle	No	103.97	\$70,000	\$72,779	\$69,453	5,485	12.82	703	1,922	2,710
1065	Low	No	45.66	\$70,000	\$31,962	\$30,500	3,267	96.85	3,164	481	1,351	1151	Moderate	No	65.94	\$70,000	\$46,158	\$44,052	4,287	28.2	1,209	1,041	1,566
1066	Low	No	31.87	\$70,000	\$22,309	\$21,292	1,783	99.44	1,773	452	1,191	1152	Low	No	37.12	\$70,000	\$25,984	\$24,799	3,149	54.68	1,722	634	1,072
1067	Low	No	42.05	\$70,000	\$29,435	\$28,092	3,515	99.2	3,487	689	1,879	1153	Moderate	No	50.15	\$70,000	\$35,105	\$33,500	4,958	50.83	2,520	1,321	2,203
1072	Low	No	41.83	\$70,000	\$29,281	\$27,946	1,342	98.51	1,322	143	681	1154	Moderate	No	54.38	\$70,000	\$38,066	\$36,330	3,122	33.02	1,031	836	1,364
1073	Moderate	No	64.05	\$70,000	\$44,835	\$42,788	4,983	99	4,933	1,403	2,376	1155	Moderate	No	52.16	\$70,000	\$36,512	\$34,844	5,625	64.6	3,634	959	2,508

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2016 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2016 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units	Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2016 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2016 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1156	Moderate	No	56.7	\$70,000	\$39,690	\$37,875	5,279	56.83	3,000	737	1,960	1231	Moderate	No	56.03	\$70,000	\$39,221	\$37,429	3,351	72.52	2,430	776	1,745
1157	Low	No	45.84	\$70,000	\$32,088	\$30,625	3,567	70.17	2,503	477	1,817	1232	Middle	No	95.74	\$70,000	\$67,018	\$63,958	2,298	41.56	955	536	1,114
1161	Low	No	43.87	\$70,000	\$30,709	\$29,308	3,274	57.27	1,875	784	1,696	1233	Moderate	No	62.63	\$70,000	\$43,841	\$41,842	2,586	35.81	926	612	1,649
1162	Moderate	No	78.99	\$70,000	\$55,293	\$52,765	4,325	37.53	1,623	1,154	2,301	1241	Moderate	No	55.12	\$70,000	\$38,584	\$36,821	4,644	80.81	3,753	786	2,480
1163.01	Moderate	No	64.42	\$70,000	\$45,094	\$43,036	2,999	37.18	1,115	619	1,499	1242	Low	No	35.83	\$70,000	\$25,081	\$23,940	3,201	74.88	2,397	552	1,831
1163.02	Low	No	39.8	\$70,000	\$27,860	\$26,591	3,007	78.18	2,351	331	1,175	1243	Moderate	No	79.63	\$70,000	\$55,741	\$53,194	3,131	36.98	1,158	796	1,978
1164	Low	No	37.45	\$70,000	\$26,215	\$25,021	4,891	77.98	3,814	657	2,372	1246	Low	No	28.13	\$70,000	\$19,691	\$18,792	1,845	71.71	1,323	284	906
1165	Moderate	No	66.04	\$70,000	\$46,228	\$44,114	3,844	59.65	2,293	892	2,086	1255	Middle	No	119.25	\$70,000	\$83,475	\$79,663	2,885	41.59	1,200	358	26
1171	Moderate	No	77.12	\$70,000	\$53,984	\$51,515	1,537	32.01	492	183	1,065	1256	Moderate	No	68.79	\$70,000	\$48,153	\$45,956	4,113	52.47	2,158	191	124
1172	Moderate	No	66.99	\$70,000	\$46,893	\$44,750	5,359	54	2,894	1,066	2,398	1257	Low	No	14.69	\$70,000	\$10,283	\$9,813	3,329	98.38	3,275	75	513
1174	Middle	No	112.56	\$70,000	\$78,792	\$75,189	4,235	44.91	1,902	912	1,952	1266	Low	No	34.71	\$70,000	\$24,297	\$23,188	3,543	82.13	2,910	344	1,038
1181	Moderate	No	63.95	\$70,000	\$44,765	\$42,721	1,324	74.77	990	180	713	1267	Low	No	37.81	\$70,000	\$26,467	\$25,263	1,258	78.38	986	179	800
1184	Unknown	No	0	\$70,000	\$0	\$0	1,159	38.74	449	0	22	1268	Middle	No	88.37	\$70,000	\$61,859	\$59,032	3,698	19.52	722	1,113	1,753
1186	Low	No	47.27	\$70,000	\$33,089	\$31,577	3,421	53.26	1,822	507	1,109	1269	Low	No	48.65	\$70,000	\$34,055	\$32,500	5,016	99.1	4,971	1,339	2,383
1191.01	Middle	No	103.76	\$70,000	\$72,632	\$69,310	2,584	50.15	1,296	462	441	1270	Low	No	33.64	\$70,000	\$23,548	\$22,476	2,470	85.99	2,124	295	617
1191.02	Middle	No	111.69	\$70,000	\$78,183	\$74,609	2,994	38.14	1,142	524	395	1271	Low	No	47.6	\$70,000	\$33,320	\$31,799	2,234	97.31	2,174	286	897
1192	Upper	No	153.71	\$70,000	\$107,597	\$102,679	1,703	64.18	1,093	469	717	1272	Middle	No	87.73	\$70,000	\$61,411	\$58,606	4,075	26.01	1,060	1,022	1,879
1193	Low	No	42.1	\$70,000	\$29,470	\$28,125	5,454	40.98	2,235	66	208	1273	Moderate	No	73.54	\$70,000	\$51,478	\$49,125	3,769	72.88	2,747	690	1,445
1202	Low	No	43.41	\$70,000	\$30,387	\$29,000	1,271	90.64	1,152	162	519	1274	Low	No	22.31	\$70,000	\$15,617	\$14,909	4,795	75.54	3,622	393	1,240
1211	Low	No	37.24	\$70,000	\$26,068	\$24,878	1,941	86.55	1,680	3	424	1275	Low	No	36.47	\$70,000	\$25,529	\$24,362	2,237	77.29	1,729	111	441
1212	Low	No	21.87	\$70,000	\$15,309	\$14,612	2,474	99.23	2,455	9	457	1276	Upper	No	128.93	\$70,000	\$90,251	\$86,125	3,239	26.46	857	450	1,585

\*This data was obtained from the Summary 2016 FFIEC Census Report



# 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	442	\$11,921	426	\$5,136	8	1,435	8	5,350
Commerce Bank	158	\$30,926	91	\$2,526	28	\$5,085	39	\$23,315
First Bank	39	\$8,377	15	\$755	11	\$1,999	8	\$1,187
PNC Bank	201	\$15,648	166	\$2,936	17	\$3,115	18	\$9,597
US Bank	927	\$20,583	897	\$8,839	15	\$2,582	15	\$9,182
TOTAL	1767	\$87,455	1,595	\$20,192	79	\$14,216	88	\$48,631

Source: Community Reinvestment Act, 2015

\*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	442	\$11,921	1,827	\$48,165	514	\$9,498	86	\$1,228	244	\$3,797
Commerce Bank	158	\$30,926	629	\$103,491	115	\$7,725	20	\$7,354	88	\$6,974
First Bank	39	\$8,377	411	\$31,490	28	\$3,301	12	\$1,083	9	\$1,065
PNC Bank	201	\$15,648	874	\$71,941	224	\$9,593	29	\$2,122	104	\$6,748
US Bank	927	\$20,583	4,115	\$84,493	1,421	\$19,792	284	\$5,151	629	\$10,389
TOTAL	1,767	\$87,455	7,856	\$339,580	2,302	\$49,909	431	\$16,938	1,074	\$28,973

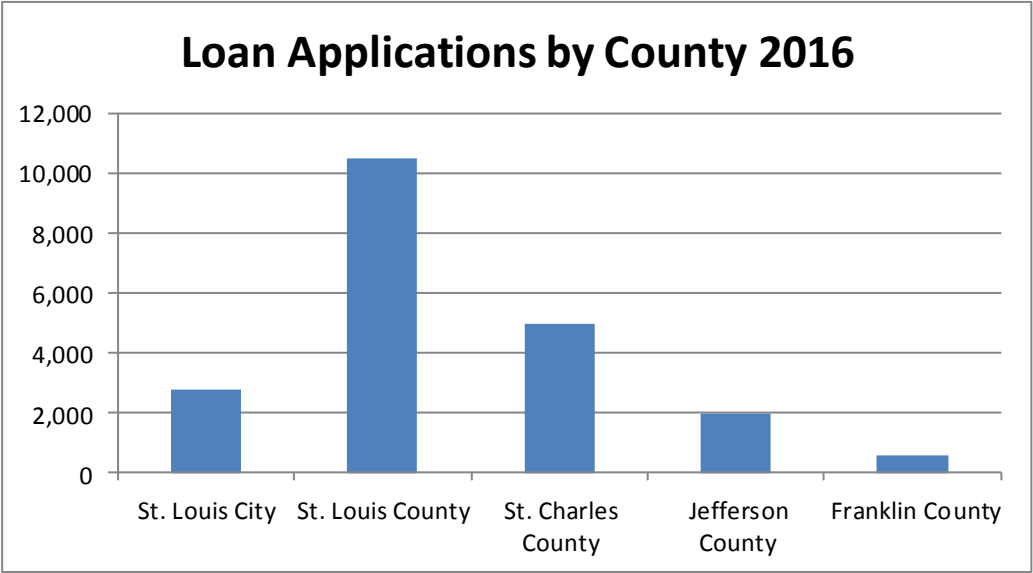
Source: Community Reinvestment Act, 2015

\*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	543	1,641	739	292	65	3,280
BMO Harris*						
Busey Bank	330	1,687	963	263	50	3,293
Commerce Bank	215	915	427	285	16	1,858
First Bank	95	716	388	106	84	1,389
First Financial Bank	6	11	24	1	1	43
Lindell Bank	47	113	29	1		190
Midwest Bank	235	599	85	108	11	1,038
PNC Bank	171	497	259	101	47	1,075
Regions Bank	198	649	217	121	11	1,196
Reliance Bank	33	119	54	12	5	223
Royal Banks	7	16	1			24
UMB Bank	14	68	17	11	1	111
US Bank	883	3,444	1,772	663	251	7,013
<b>Grand Total</b>	<b>2,777</b>	<b>10,475</b>	<b>4,975</b>	<b>1,964</b>	<b>542</b>	<b>20,733</b>

\*The data provided by the bank did not include loan application information



Loan Applications by Census Tract in the City of St. Louis: 2016															
Census Tract	Bank of America	BMO Harris*	Busey Bank	Commerce Bank	First Financial Bank	First Bank	Lindell Bank	Midwest Bank	PNC Bank	Regions Bank	Reliance Bank	Royal Banks	UMB Bank	US Bank	Total
1011	6		5	2		3		4	2	4				11	37
1012	11		7	2		1		2	2	4	1			18	48
1013	11		9	3		6		2	2	5				14	52
1014	5		2	2		3		5	3	1				7	28
1015			2	1	1	2		5	1	4				5	21
1018	1		2			1	1	5		2				9	21
1021	8		3	2		1		1	2	3	1			9	30
1022	27		7	7		3	1	4	5	3			1	29	87
1023	5		4	1		1				1				7	19
1024	6		3	2	1	2		7	2	4	1			11	39
1025	3		3	2			1	1	5	3	1			11	30
1031	11		5	4		1	2	1	2	2				16	44
1034	12		4	4		1			1	2				12	36
1036	7			1				1	1					2	12
1037	15		5	5		4	2	3	3	3				14	54
1038	26		2	6		1			2	6				27	70
1042	5		9	6		1	4		1	3	2	2		15	48
1045	5		8	2			1	3						5	24
1051.98	6		4	7		3		1						10	31
1052	5		6	4		2	1	1	4	3				7	33
1053	1		2	1				4			1			3	12
1054				1		2		3						1	7
1055	3			1				2	2					3	11
1061				1				6						4	11
1062								4		2				1	7
1063	1							2	1	1				3	8
1064	1			1				2						1	5
1065	1						1	3							5
1066				1				1	1		1			1	5
1067	3		1					1	1		1			9	16
1072								2	1	2				2	7
1073	1		2	2				7		3	1			10	26
1074	1			1					2					1	5
1075				2					2		1			8	13
1076	2							5						2	9
1081	2			1				5	1	2				6	17

Census Tract	Bank of America	BMO Harris*	Busey Bank	Commerce Bank	First Financial Bank	First Bank	Lindell Bank	Midwest Bank	PNC Bank	Regions Bank	Reliance Bank	Royal Banks	UMB Bank	US Bank	Total
1082			2	2				1	2	1				1	9
1083								1		1				6	8
1096	1			1	1			3	1	3				5	15
1097			2					2	2	2			1		9
1101	3		1	3					2					4	13
1102	1			4				1	4						10
1103				1				2	1	5	1			4	14
1104	3		1	2				2		1				1	10
1105									1					2	3
1111	2								3	2				11	18
1112	1								1	1		2		1	6
1113								2	1					4	7
1114								1		2			1	1	5
1115										1				1	2
1121	7		9	2		3		2		1	1		2	19	46
1122			3	1										6	10
1123	1							4		1				2	8
1124	7		8	2		2	3	2	2	2	1		1	10	40
1135	8		5	1		1	1							12	28
1141.01	17		6	4			2	4	2	2	1		2	22	62
1141.02	21		6	6		5	4	3	1	8				20	74
1142	24		3	2		5	2	3	2	12	1		1	19	74
1143	33		14	1		3		2	4	9				36	102
1151	5		1			2	1	3	2	1				9	24
1152	1			3		1		2		4				8	19
1153	10		4	3		2	1	7	6	4				15	52
1154	6		2	5		1	1	7	4	2			1	8	37
1155	8		3	1			2	7	1	4				10	36
1156	7		7				1	5	6	1				4	31
1157	3		2				2	3	1	1				11	23
1161	5		5	1		1		2	4	2	1			20	41
1162	23		10	7		2	1	7	4	6				20	80
1163.01	5		6	4		2	2		3	2				15	39
1163.02	2		4	4				6		2	1		1	9	29
1164	2		3	4		1		1	1	1				12	25
1165	6		8	6				4		1	1			16	42

Census Tract	Bank of America	BMO Harris*	Busey Bank	Commerce Bank	First Financial Bank	First Bank	Lindell Bank	Midwest Bank	PNC Bank	Regions Bank	Reliance Bank	Royal Banks	UMB Bank	US Bank	Total
1171	4		1	1			1	1	1					6	15
1172	20		13	6		2		4	7	2	1			26	81
1174	6		5	9		2		2	1	1	1		1	20	48
1181			6					3	1	1		1		14	26
1186	7		6	3			1	7	1	1	3			6	35
1191.01	8		6	2		3								5	24
1191.02	4		8	1				3	2	3				6	27
1192	1		6	4		1			3	1				8	24
1193			2	1										2	5
1202								3							3
1212								1				1			2
1231	6		2	4		2	1	3	7	3				11	39
1232	5		10	1				1	4	1				6	28
1233	4		6	2		3	1	3	1	2			1	8	31
1241	7		1	3		3	1	4	1	1				7	28
1242	2		2			1		2	1	1				6	15
1243	7		7	6		1	1	2	4	3				12	43
1246				1						1				1	3
1255	2		2	1	1			2		1	1			4	14
1256	2		1	1		2		1	3	1				6	17
1257									1					2	3
1266	4		3	2				2	2					3	16
1267	1							1	1	1				1	5
1268	10		5	11		2	3	1	5	5	1			33	76
1269	5		1	2				1			1			5	15
1270	1			1											2
1271													1	1	2
1272	11		5	5		1		1	7	10				20	60
1273	5		5	2				1	2	4	3	1		7	30
1274	7		9			3	1	1	3	2	2			10	38
1275			2						1	3	1			1	8
1276	11		6	1				3	2	2				8	33
Not Provided					2										2
Grand Total	543	0	330	215	6	95	47	235	171	198	33	7	14	883	2,777

\*The data provided by the bank did not include loan application information

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

HOME PURCHASE	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	14,345	81	88,027	282	27,047	138	5,841	34	741	5	136,001	540
BMO Harris	677	6	6,088	26	1,162	5	607	4			8,534	41
Busey Bank	28,193	142	179,962	775	107,258	549	22,229	136	5,560	28	343,202	1,630
Commerce Bank	7,880	43	34,653	128	9,824	58	4,774	35	270	2	57,401	266
First Bank	7,218	41	71,498	280	36,968	186	6,706	42	4,544	28	126,934	577
First Financial Bank			178	2	443	4	38	1			659	7
Lindell Bank	2,691	19	8,141	52	1,056	7	70	1			11,958	79
Midwest Bank	7,684	55	46,997	180	7,106	32	4,422	28	1,150	5	67,359	300
PNC Bank	3,665	24	15,655	66	6,927	38	754	5	1,069	7	28,070	140
Regions Bank	4,778	32	24,898	107	11,163	48	4,296	27	64	1	45,199	215
Reliance Bank	441	2	3,521	14	567	5	8,816	4			13,345	25
Royal Banks	10,605	3	870	6	139	1					11,614	10
UMB Bank	533	3	23,721	13	913	5	56	1			25,223	22
US Bank	19,051	125	107,328	502	56,311	301	16,818	108	8,822	56	208,330	1,092
Grand Total	107,761	576	611,537	2,433	266,884	1,377	75,427	426	22,220	132	1,083,829	4,944

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	290	3	5,234	29	1,830	12	470	6	145	1	7,969	51
BMO Harris	112	3	1412	13			58	1			1,582	17
Busey Bank	328	2	3681	18	1,311	8	667	4			5,987	32
Commerce Bank	845	28	7,150	118	1,841	53	1,603	46			11,439	245
First Bank	12	2	2736	22	3,936	20			690	10	7,374	54
First Financial Bank												
Lindell Bank			821	11	1,582	15					2,403	26
Midwest Bank	1,183	48	19274	71	1,067	6	576	13	1,270	2	23,370	140
PNC Bank	706	16	3,031	45	1,552	17	442	15	293	9	6,024	102
Regions Bank	235	111	1377	52	406	18	116	6			2,134	187
Reliance Bank	2,679	9	3,290	5	56	1					6,025	15
Royal Banks	180	2	350	1							530	3
UMB Bank	115	1	4,693	2	5	1					4,813	4
US Bank	2,731	42	17,582	186	12,185	124	1878	44	683	14	35,059	410
Grand Total	9,416	167	70,631	573	25,771	275	5,810	135	3,081	36	114,709	1,186

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	23,070	153	116,560	503	47,822	291	11,635	87	2,587	23	201,674	1,057
BMO Harris	5,087	47	28,471	145	4,473	37	2,616	24			40,647	253
Busey Bank	18,949	102	122,562	501	57,538	233	9,298	59	3,377	13	211,724	908
Commerce Bank	7,254	48	67,581	300	15,360	116	6,615	71	954	4	97,764	539
First Bank	4,429	24	69,128	236	19,014	114	5,332	36	2,278	20	100,181	430
Firtst Financial Bank	276	1	649	4	1,944	11					2,869	16
Lindell Bank	2,963	27	4,226	48	842	7					8,031	82
Midwest Bank	4,248	28	72,342	204	8,767	32	6,327	39	624	2	92,308	305
PNC Bank	2,672	23	29,334	127	14,233	82	3,603	28	541	5	50,383	265
Regions Bank	3,049	33	30,416	152	6,073	53	4,054	33	360	2	43,952	273
Reliance Bank	13,651	8	8,564	42	3,419	22	497	3			26,131	75
Royal Banks			590	3							590	3
UMB Bank	2,052	7	54,250	38	945	7	590	7			57,837	59
US Bank	25,769	178	211,914	1,025	86,269	520	27,337	196	10,638	78	361,927	1,997
Grand Total	113,469	679	816,587	3,328	266,699	1,525	77,904	583	21,359	147	1,296,018	6,262

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	37,705	237	209,821	814	76,699	441	17,946	127	3,473	29	345,644	1,648
BMO Harris	5,873	56	35,971	184	5,635	42	3,281	29			50,763	311
Busey Bank	37,819	203	187,020	806	127,518	659	145,458	641	63,098	261	560,913	2,570
Commerce Bank	15,979	119	109,384	546	27,025	227	12,992	152	1,224	6	166,604	1,050
First Bank	11,659	67	143,362	538	59,918	320	12,728	88	6,822	48	234,489	1,061
First Financial Bank	276	1	827	6	2,387	15	38	1			3,528	23
Lindell Bank	5,654	46	13,188	111	3,480	29	70	1			22,392	187
Midwest BankCentre	13,115	131	138,613	455	16,940	70	11,325	80	3,044	9	183,037	745
PNC Bank	7,043	63	48,020	238	22,712	137	4,799	48	1,903	21	84,477	507
Regions Bank	8,062	176	56,691	311	17,642	119	8,466	66	424	3	91,285	675
Reliance Bank	16,771	19	15,375	61	4,042	28	9,313	7			45,501	115
Royal Banks	10,785	5	1,810	10	139	1					12,734	16
UMB Bank	2,700	11	82,664	53	1,863	13	646	8			87,873	85
US Bank	47,551	345	336,824	1,713	154,765	945	46,033	348	20,143	148	605,316	3,499
Grand Total	230,646	1,422	1,498,755	6,334	559,354	3,177	159,141	1,144	46,660	315	2,494,556	12,392

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

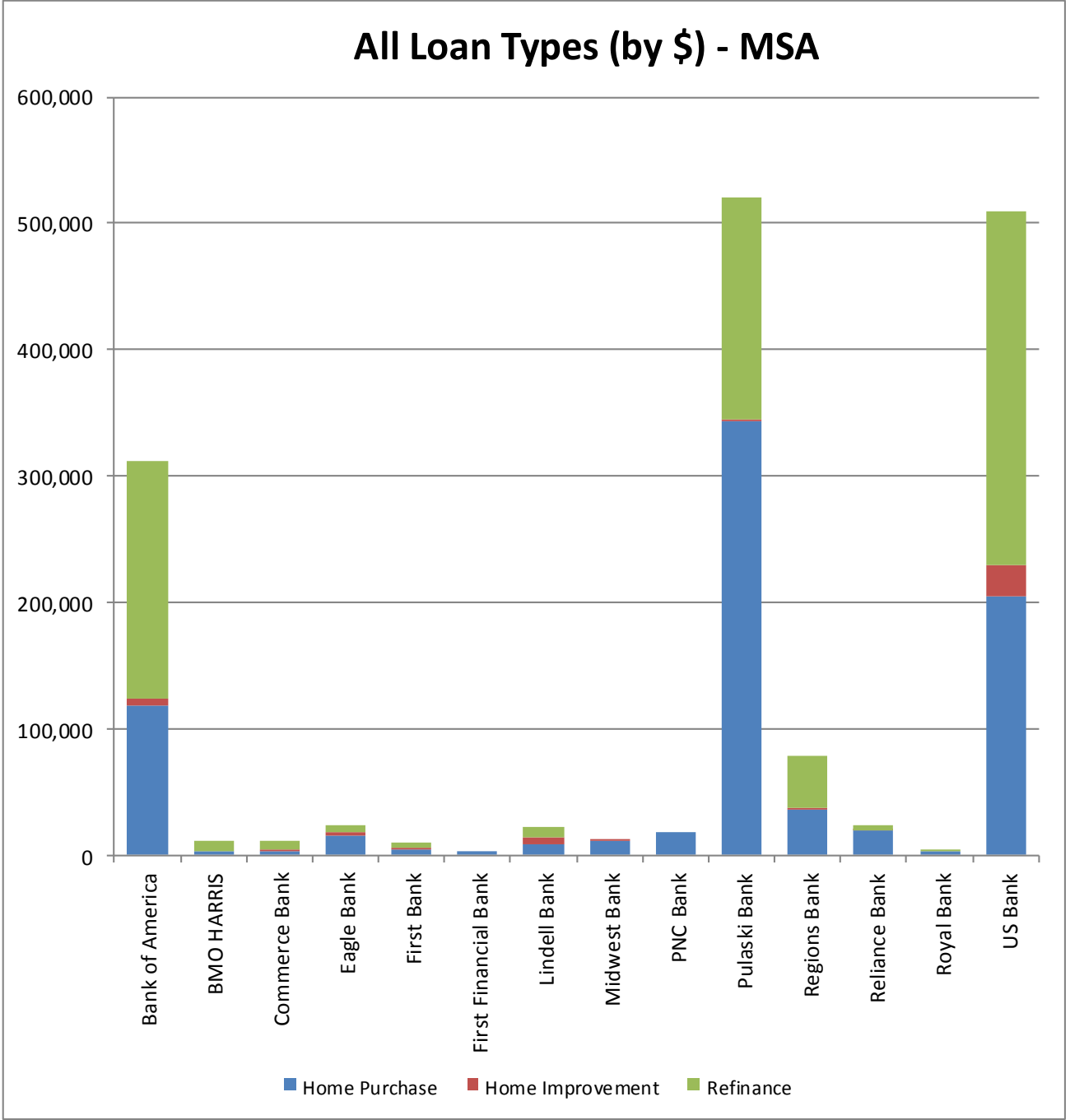
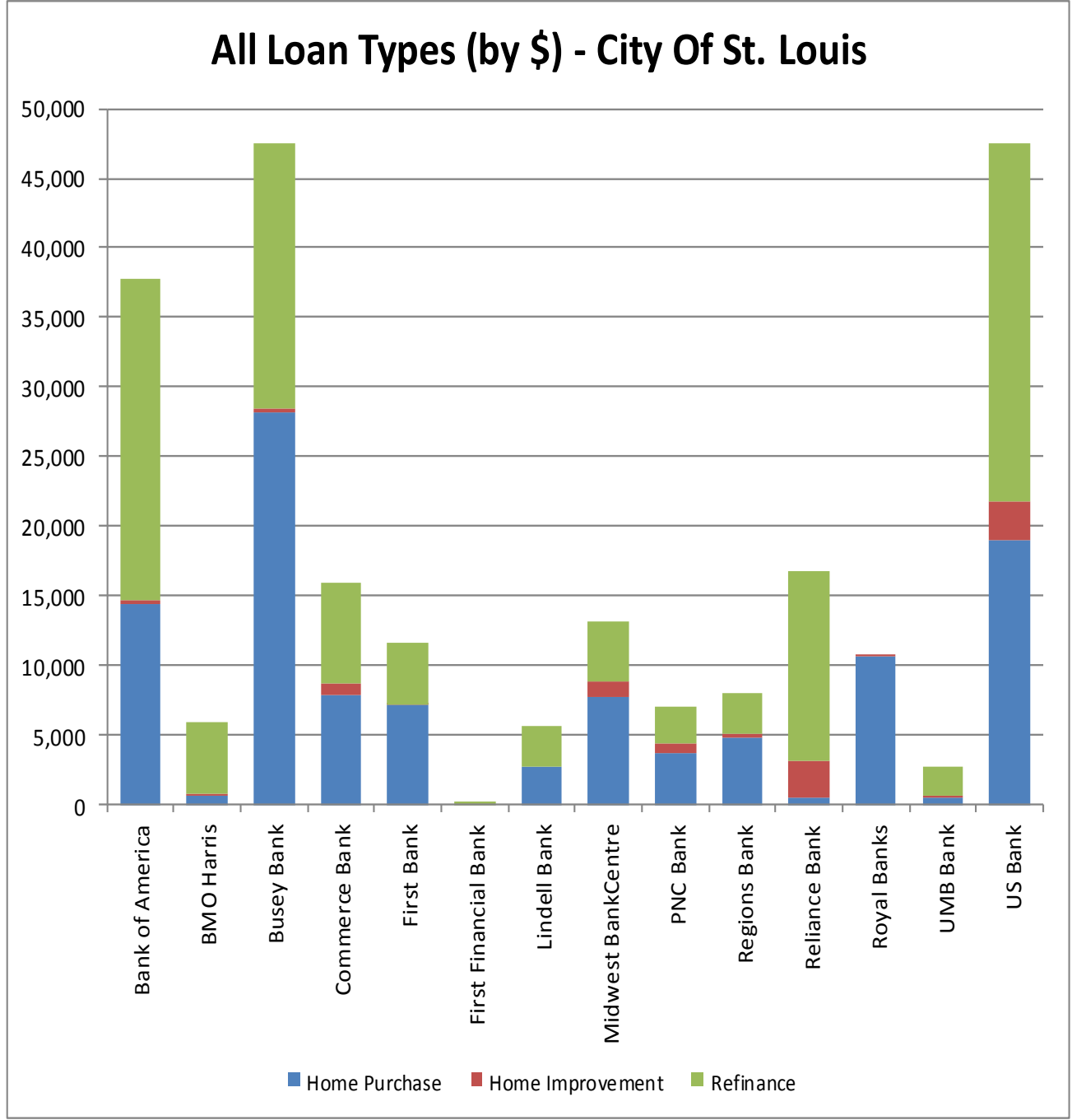
HOME PURCHASE						
	St. Louis City		MSA		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	14,345	81	136,001	540	10.55%	15.00%
BMO Harris	677	6	8,534	41	7.93%	14.63%
Busey Bank	28,193	142	343,202	1,630	8.21%	8.71%
Commerce Bank	7,880	43	57,401	266	13.73%	16.17%
First Bank	7,218	41	126,934	577	5.69%	7.11%
First Financial Bank			659	7		
Lindell Bank	2,691	19	11,958	79	22.50%	24.05%
Midwest BankCentre	7,684	55	67,359	300	11.41%	18.33%
PNC Bank	3,665	24	28,070	140	13.06%	17.14%
Regions Bank	4,778	32	45,199	215	10.57%	14.88%
Reliance Bank	441	2	13,345	25	3.30%	8.00%
Royal Banks	10,605	3	11,614	10	91.31%	30.00%
UMB Bank	533	3	25,223	22	2.11%	13.64%
US Bank	19,051	125	208,330	1,092	9.14%	11.45%
Grand Total	107,761	576	1,083,829	4,944	9.94%	11.65%

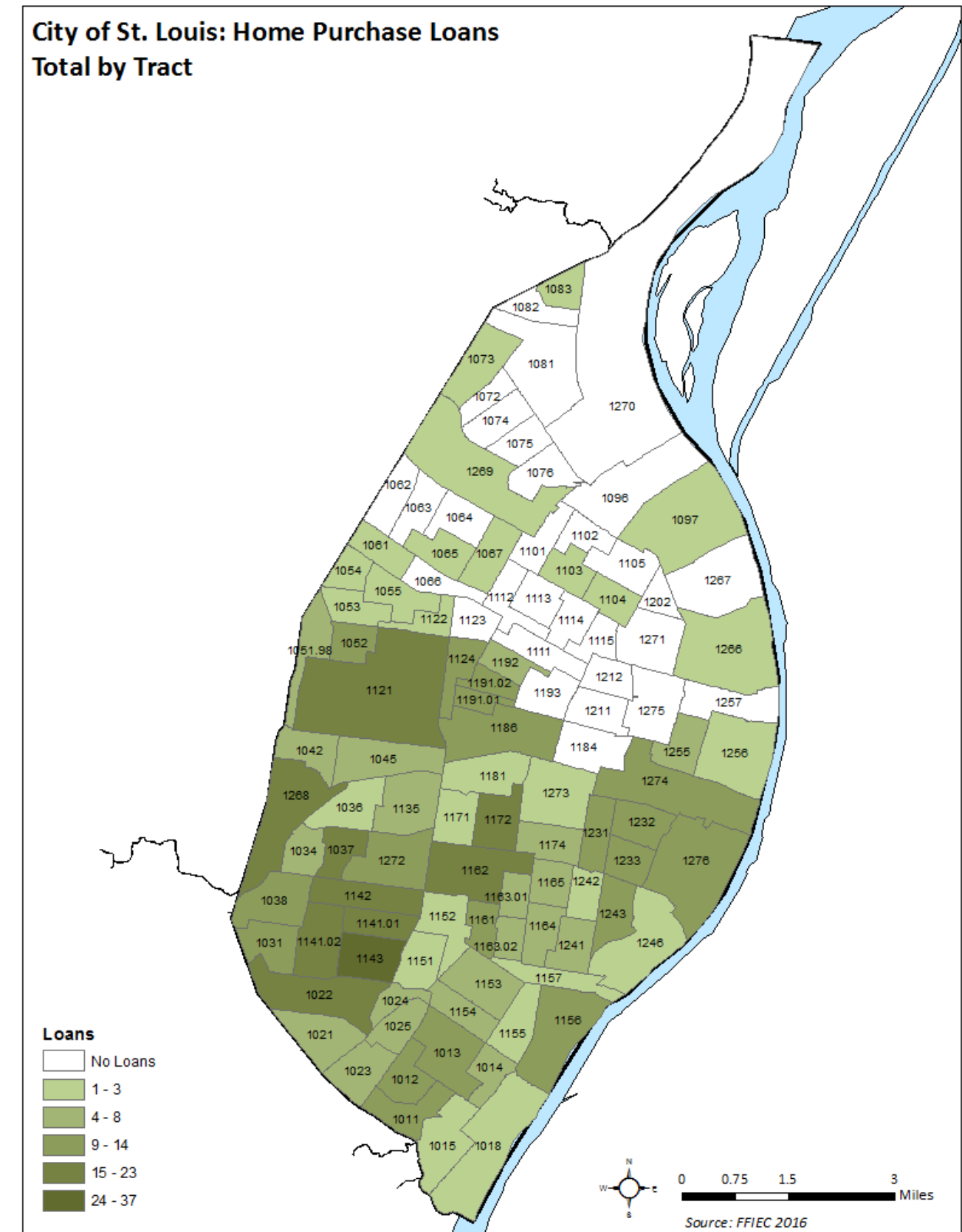
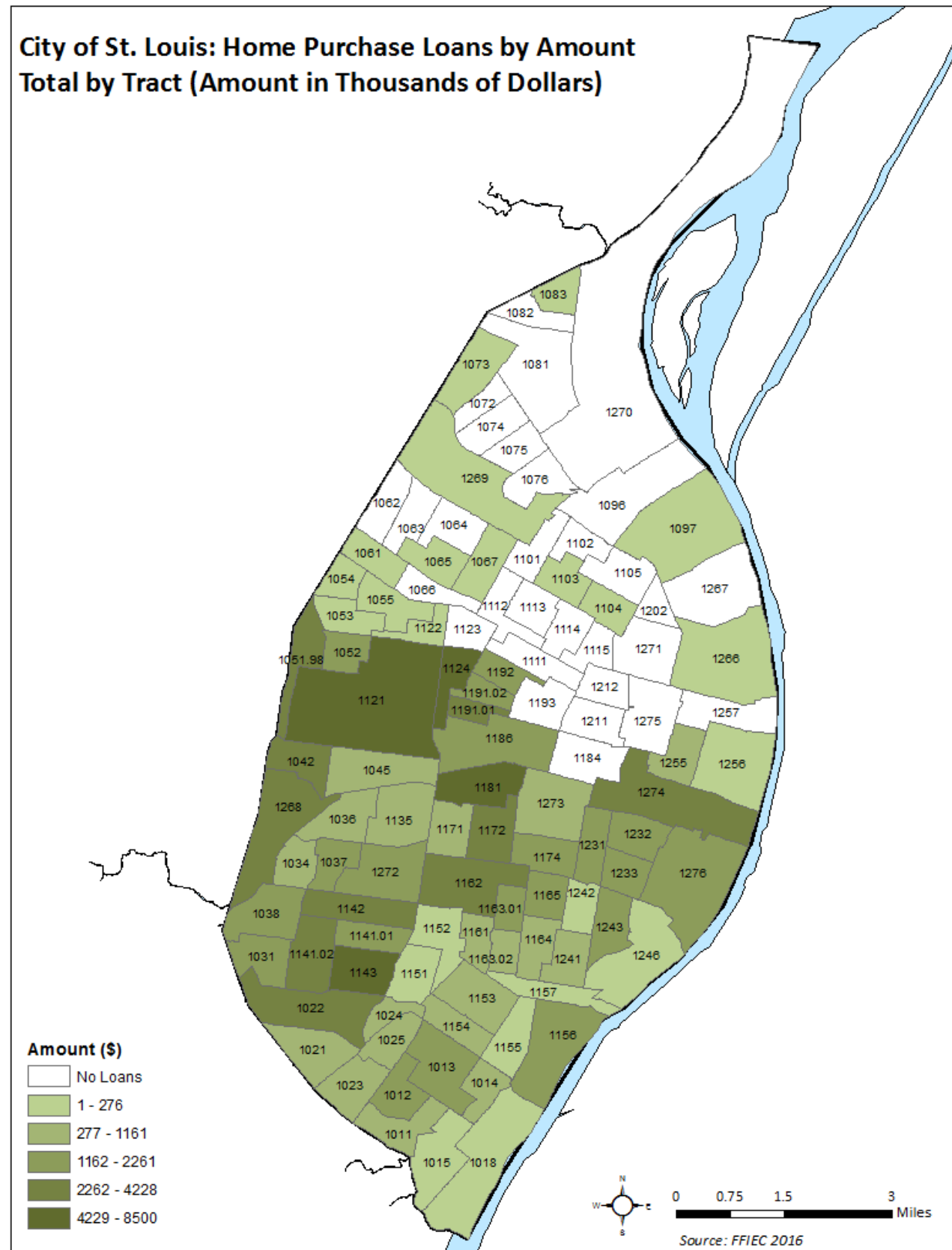
HOME IMPROVEMENT						
	St. Louis City		MSA		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	290	3	7,969	51	3.64%	5.88%
BMO Harris	112	3	1,582	17	7.07%	17.65%
Busey Bank	328	2	5,987	32	5.48%	6.25%
Commerce Bank	845	28	11,439	245	7.39%	11.43%
First Bank	12	2	7,374	54	0.16%	3.70%
First Financial Bank						
Lindell Bank			2,403	26		
Midwest BankCentre	1,183	48	23,370	140	5.06%	34.29%
PNC Bank	706	16	6,024	102	11.72%	15.69%
Regions Bank	235	111	2,134	187	11.01%	59.36%
Reliance Bank	2,679	9	6,025	15	44.46%	60.00%
Royal Banks	180	2	530	3	33.96%	66.67%
UMB Bank	115	1	4,813	4	2.39%	25.00%
US Bank	2,731	42	35,059	410	7.79%	10.24%
Grand Total	9,416	167	114,709	1,186	8.21%	14.08%

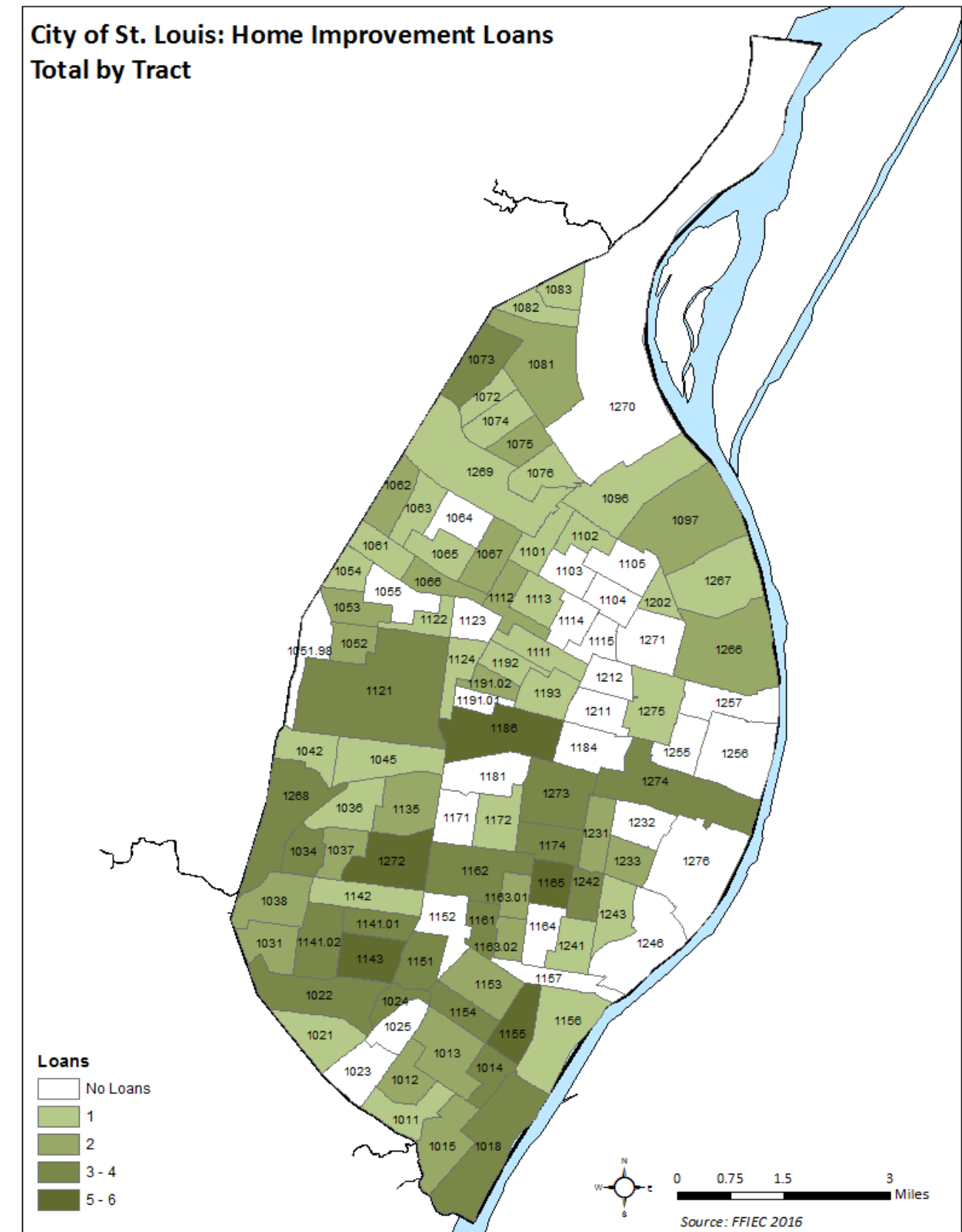
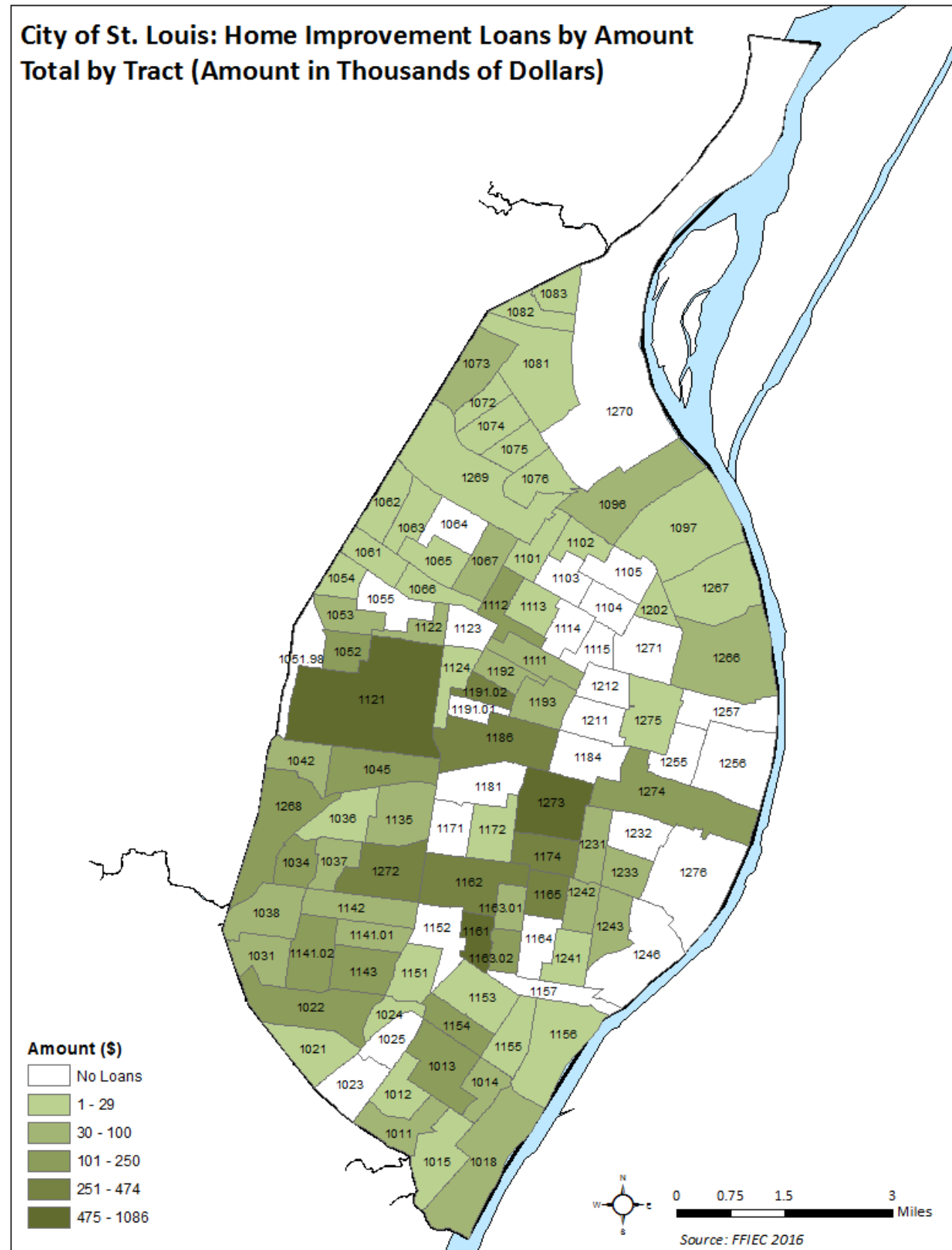
REFINANCE						
	St. Louis City		MSA		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	23,070	153	201,674	1,057	11.44%	14.47%
BMO Harris	5,087	47	40,647	253	12.52%	18.58%
Busey Bank	18,949	102	211,724	908	8.95%	11.23%
Commerce Bank	7,254	48	97,764	539	7.42%	8.91%
First Bank	4,429	24	100,181	430	4.42%	5.58%
First Financial Bank	276	1	2,869	16	9.62%	6.25%
Lindell Bank	2,963	27	8,031	82	36.89%	32.93%
Midwest Bank	4,248	28	92,308	305	4.60%	9.18%
PNC Bank	2,672	23	50,383	265	5.30%	8.68%
Regions Bank	3,049	33	43,952	273	6.94%	12.09%
Reliance Bank	13,651	8	26,131	75	52.24%	10.67%
Royal Banks			590	3		
UMB Bank	2,052	7	57,837	59	3.55%	11.86%
US Bank	25,769	178	361,927	1,997	7.12%	8.91%
Grand Total	113,469	679	1,296,018	6,262	8.76%	10.84%

TOTAL: ALL LOAN TYPES						
	St. Louis City		MSA		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	37,705	237	345,644	1,648	10.91%	14.38%
BMO Harris	5,876	56	50,763	311	11.58%	18.00%
Busey Bank	37,819	203	560,913	2,570	6.74%	7.90%
Commerce Bank	15,979	119	166,604	1,050	9.59%	11.33%
First Bank	11,659	67	234,489	1,061	4.97%	6.31%
First Financial Bank	276	1	3,528	23	7.82%	4.35%
Lindell Bank	5,654	46	22,392	187	25.25%	24.60%
Midwest BankCentre	13,115	131	183,037	745	7.17%	17.58%
PNC Bank	7,043	63	84,477	507	8.34%	12.43%
Regions Bank	8,062	176	91,285	675	8.83%	26.07%
Reliance Bank	16,771	19	45,501	115	36.86%	16.52%
Royal Banks	10,785	5	12,734	16	84.69%	31.25%
UMB Bank	2,700	11	87,873	85	3.07%	12.94%
US Bank	47,551	345	605,316	3,499	7.86%	9.86%
Grand Total	230,646	1,422	2,494,556	12,392	9.25%	11.48%

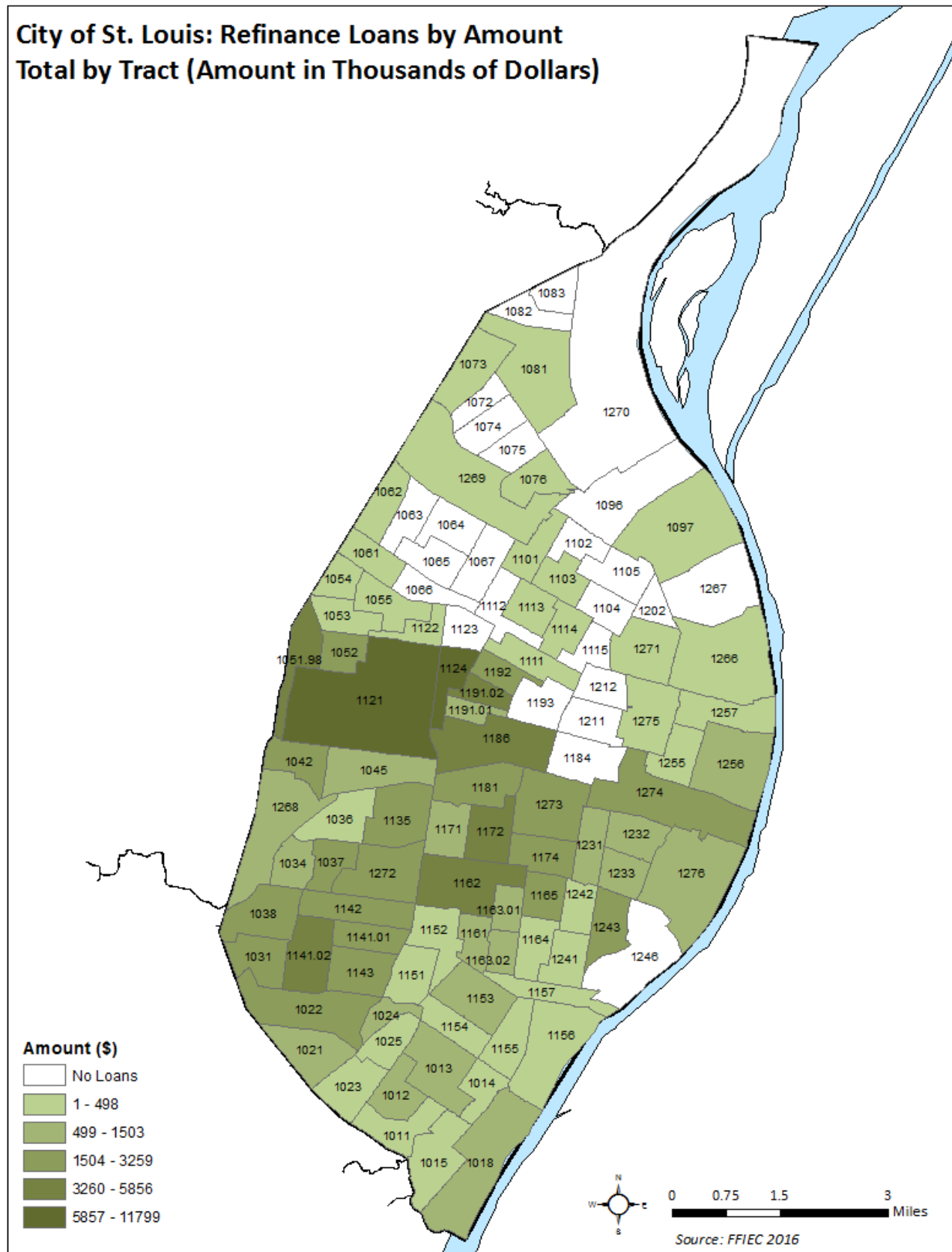




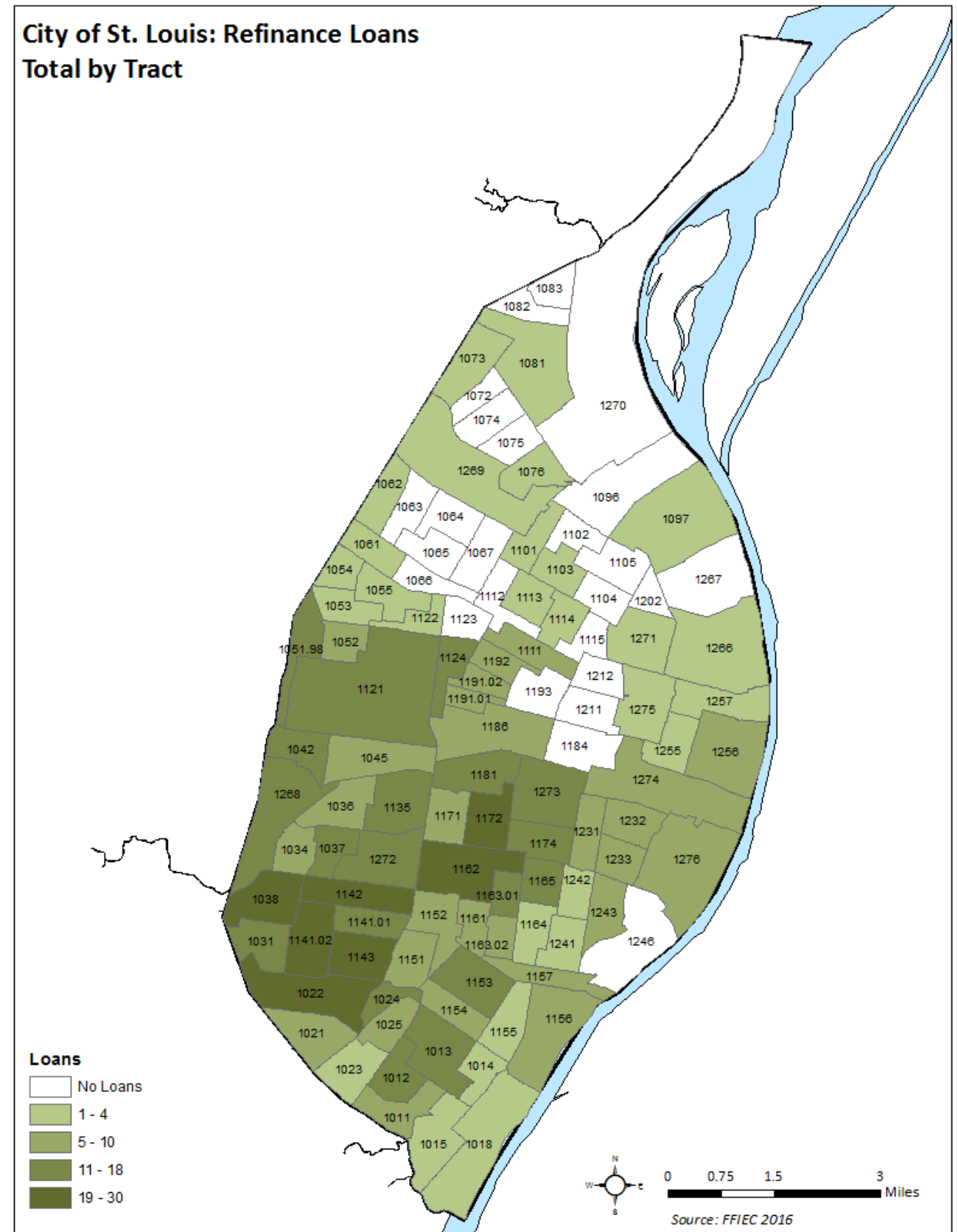


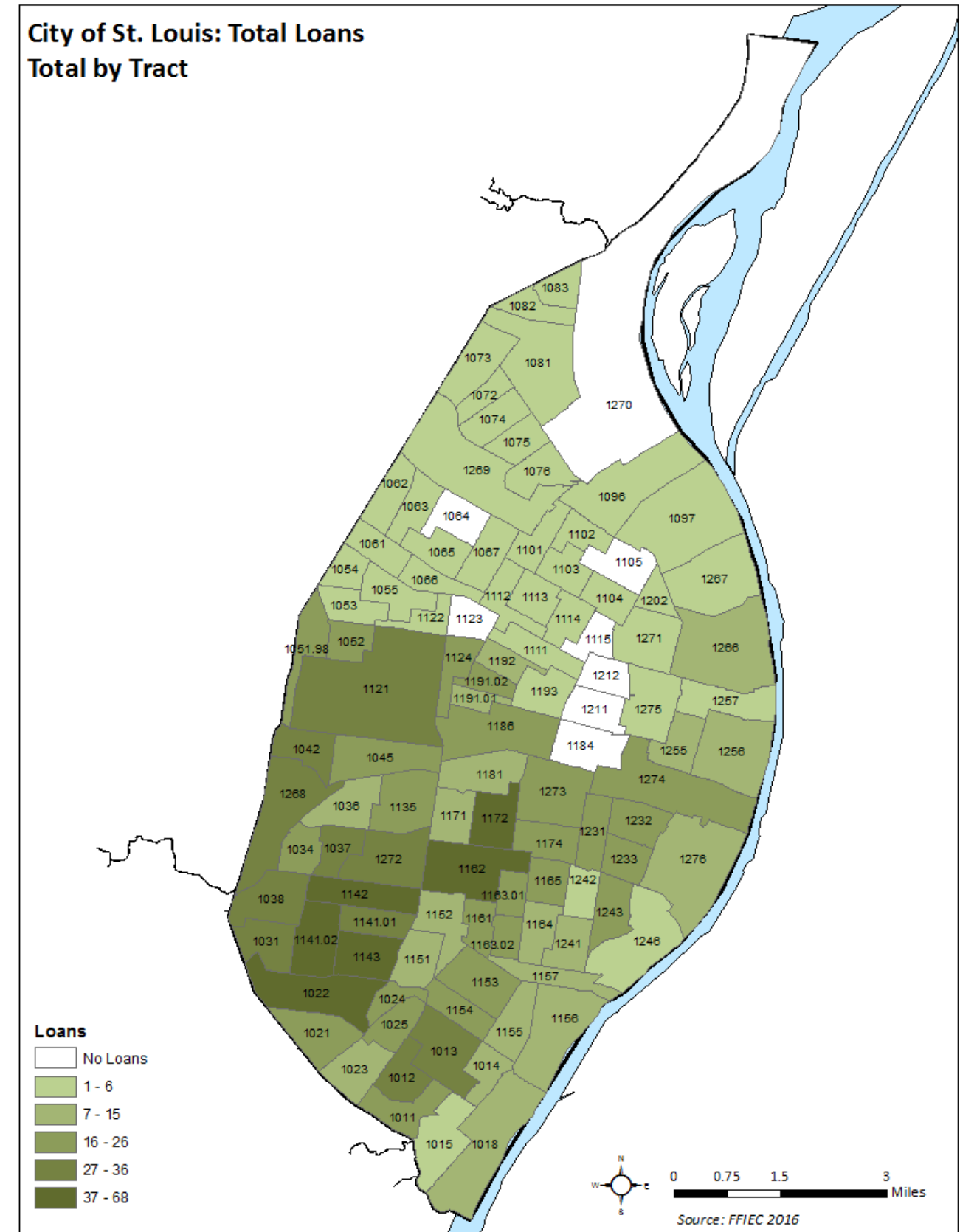
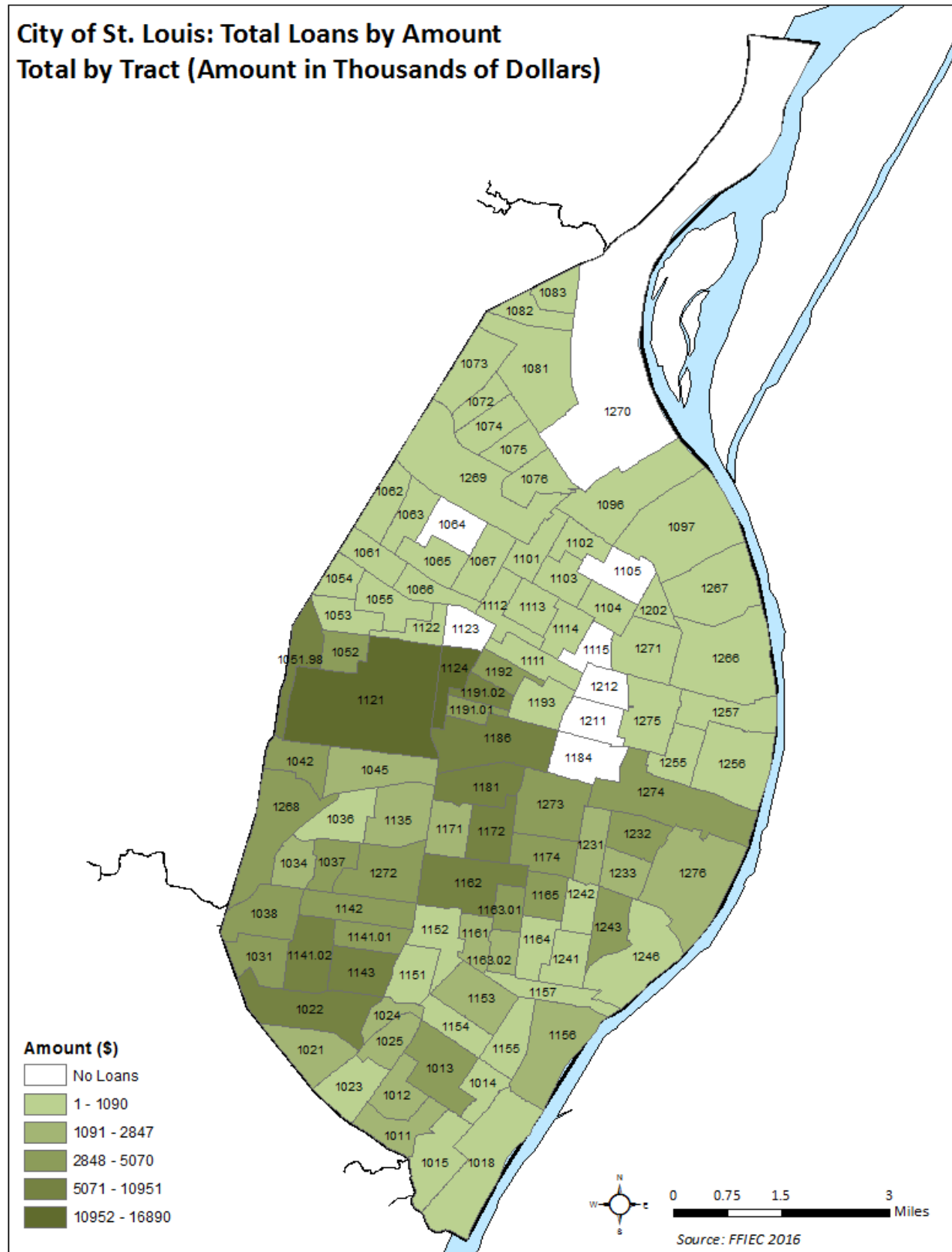


**City of St. Louis: Refinance Loans by Amount  
Total by Tract (Amount in Thousands of Dollars)**



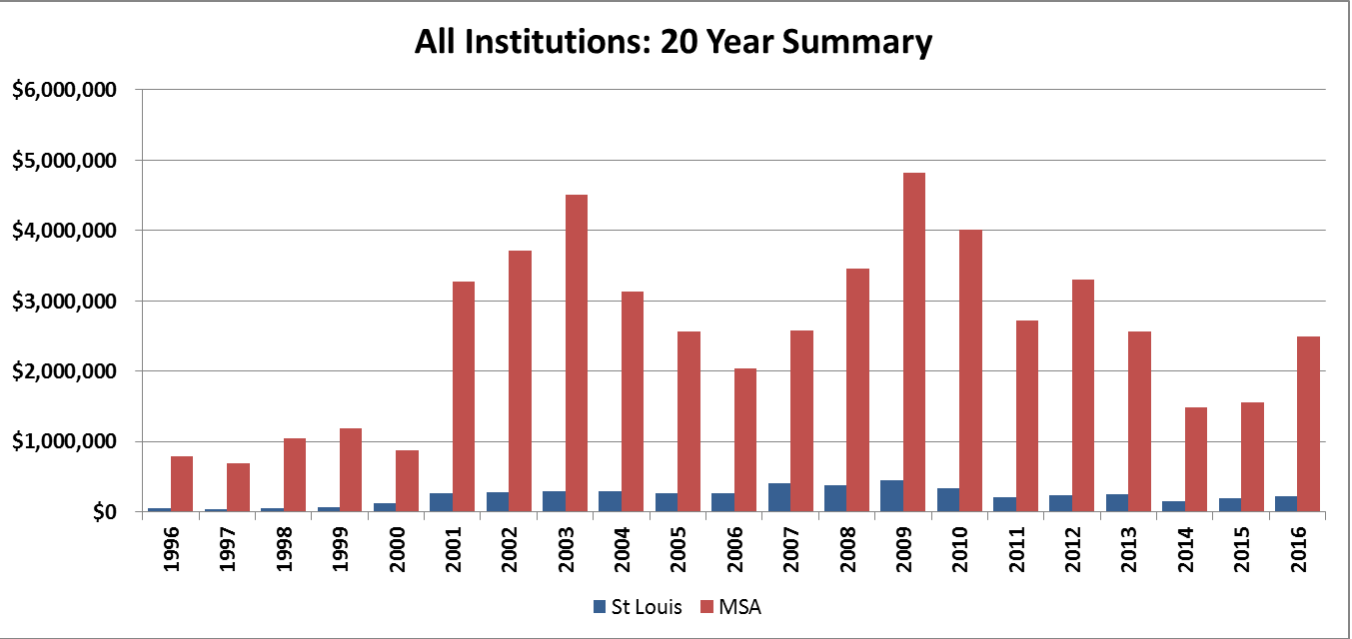
**City of St. Louis: Refinance Loans  
Total by Tract**





City of St. Louis-20 Year Loan History

All Lending Institutions: 20 Year Summary								
	St. Louis City		MSA*		City as Percent of Total		City % Change (yearly)	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
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	8,825	12.66%	15.05%	28.52%	26.72%
2016	\$230,646	1,422	\$2,494,556	12,392	9.25%	11.45%	17.07%	6.93%
Total	\$4,853,831	42,823	\$52,837,602	374,621	9.19%	11.43%	4.23%	0.64%
*Based on available data from lending institutions Amounts shown are in thousands of dollars								





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

City of St. Louis Originated Loans by Tract								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1011	1,142	10	60	1	354	6	1,556	17
1012	1,385	12	29	2	1,247	13	2,661	27
1013	2,066	14	160	2	1,301	14	3,527	30
1014	550	5	40	4	313	3	903	12
1015	172	2	10	2	157	2	339	6
1018	94	1	94	4	808	3	996	8
1021	1,161	8	15	1	779	8	1,955	17
1022	3,428	23	141	3	2,998	27	6,567	53
1023	774	7	0	0	316	3	1,090	10
1024	533	5	22	4	813	11	1,368	20
1025	980	8	0	0	498	8	1,478	16
1031	1,967	13	75	2	1,881	12	3,923	27
1034	847	8	156	3	868	10	1,871	21
1036	399	2	10	1	425	6	834	9
1037	1,732	17	47	2	1,860	17	3,639	36
1038	1,974	13	42	2	2,208	20	4,224	35
1042	2,902	8	87	1	2,081	18	5,070	27
1045	974	7	135	1	885	8	1,994	16
1051.98	2,553	7	0	0	4,930	15	7,483	22
1052	1,708	9	250	2	1,554	6	3,512	17
1053	190	1	70	2	31	1	291	4
1054	202	2	5	1	125	1	332	4
1055	87	1	0	0	496	3	583	4
1061	47	1	9	1	56	1	112	3
1062	0	0	7	2	24	1	31	3
1063	0	0	5	1	0	0	5	1
1064	0	0	0	0	0	0	0	0
1065	13	1	5	1	0	0	18	2
1066	0	0	17	2	0	0	17	2
1067	12	1	49	2	0	0	61	3
1072	0	0	5	1	0	0	5	1
1073	55	1	39	3	81	2	175	6
1074	0	0	23	1	0	0	23	1
1075	0	0	10	2	0	0	10	2
1076	0	0	3	1	29	1	32	2

City of St. Louis Originated Loans by Tract								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1081	0	0	11	2	72	1	83	3
1082	0	0	6	1	0	0	6	1
1083	29	1	3	1	0	0	32	2
1096	0	0	45	1	0	0	45	1
1097	95	1	24	2	32	1	151	4
1101	0	0	6	1	96	3	102	4
1102	0	0	8	1	0	0	8	1
1103	47	1	0	0	46	1	93	2
1104	39	1	0	0	0	0	39	1
1105	0	0	0	0	0	0	0	0
1111	0	0	45	1	403	5	448	6
1112	0	0	180	2	0	0	180	2
1113	0	0	25	1	60	1	85	2
1114	0	0	0	0	18	1	18	1
1115	0	0	0	0	0	0	0	0
1121	6,523	16	827	3	8,003	16	15,353	35
1122	102	1	35	1	408	2	545	4
1123	0	0	0	0	0	0	0	0
1124	5,075	10	16	1	11,799	11	16,890	22
1135	784	8	70	2	1,567	13	2,421	23
1141.01	2,122	16	48	4	1,806	16	3,976	36
1141.02	3,304	15	218	3	4,830	28	8,352	46
1142	2,720	21	55	1	2,251	22	5,026	44
1143	5,468	37	216	5	3,259	26	8,943	68
1151	205	3	25	3	430	7	660	13
1152	207	2	0	0	421	6	628	8
1153	771	8	7	2	820	15	1,598	25
1154	435	5	168	4	371	7	974	16
1155	171	3	21	5	183	4	375	12
1156	2,096	9	23	1	340	5	2,459	15
1157	193	3	0	0	337	5	530	8
1161	798	9	1,020	4	568	7	2,386	20
1162	3,067	19	330	4	3,894	25	7,291	48
1163.01	1,675	7	54	2	1,503	13	3,232	22
1163.02	694	8	168	2	824	6	1,686	16

City of St. Louis Originated Loans by Tract								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1164	526	6	0	0	362	3	888	9
1165	1,618	8	397	5	1,833	11	3,848	24
1171	537	3	0	0	912	8	1,449	11
1172	4,228	19	3	1	5,157	30	9,388	50
1174	1,301	6	474	3	1,995	11	3,770	20
1181	8,500	1	0	0	2,451	12	10,951	13
1184	0	0	0	0	0	0	0	0
1186	1,624	9	396	5	5,856	9	7,876	23
1191.01	2,622	10	0	0	1,123	5	3,745	15
1191.02	2,095	9	418	2	4,454	7	6,967	18
1192	1,515	5	70	1	1,588	8	3,173	14
1193	0	0	100	1	0	0	100	1
1202	0	0	1	1	0	0	1	1
1211	0	0	0	0	0	0	0	0
1212	0	0	0	0	0	0	0	0
1231	1,480	9	61	2	1,260	9	2,801	20
1232	2,261	10	0	0	1,011	7	3,272	17
1233	1,579	10	45	2	1,223	7	2,847	19
1241	500	6	19	1	107	2	626	9

City of St. Louis Originated Loans by Tract								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1242	231	2	54	3	137	1	422	6
1243	2,234	11	52	1	1,759	9	4,045	21
1246	64	1	0	0	0	0	64	1
1255	440	4	0	0	387	3	827	7
1256	276	2	0	0	713	5	989	7
1257	0	0	0	0	207	2	207	2
1266	154	2	78	2	400	3	632	7
1267	0	0	3	1	0	0	3	1
1268	2,770	18	232	4	1,100	12	4,102	34
1269	38	1	5	1	43	2	86	4
1270	0	0	0	0	0	0	0	0
1271	0	0	0	0	25	1	25	1
1272	1,382	11	451	6	1,620	16	3,453	33
1273	756	3	1,086	3	3,062	12	4,904	18
1274	2,963	10	181	4	1,800	8	4,944	22
1275	0	0	16	1	282	3	298	4
1276	1,500	9	0	0	1,143	6	2,643	15
Total	107,761	576	9,416	167	113,469	679	230,646	1,422

Notes:  
\*No Loans originated in tracts 1064, 1105, 1115, 1123, 1184, 1211, 1212, and 1270  
\*\*Loan amounts are in thousands of dollars

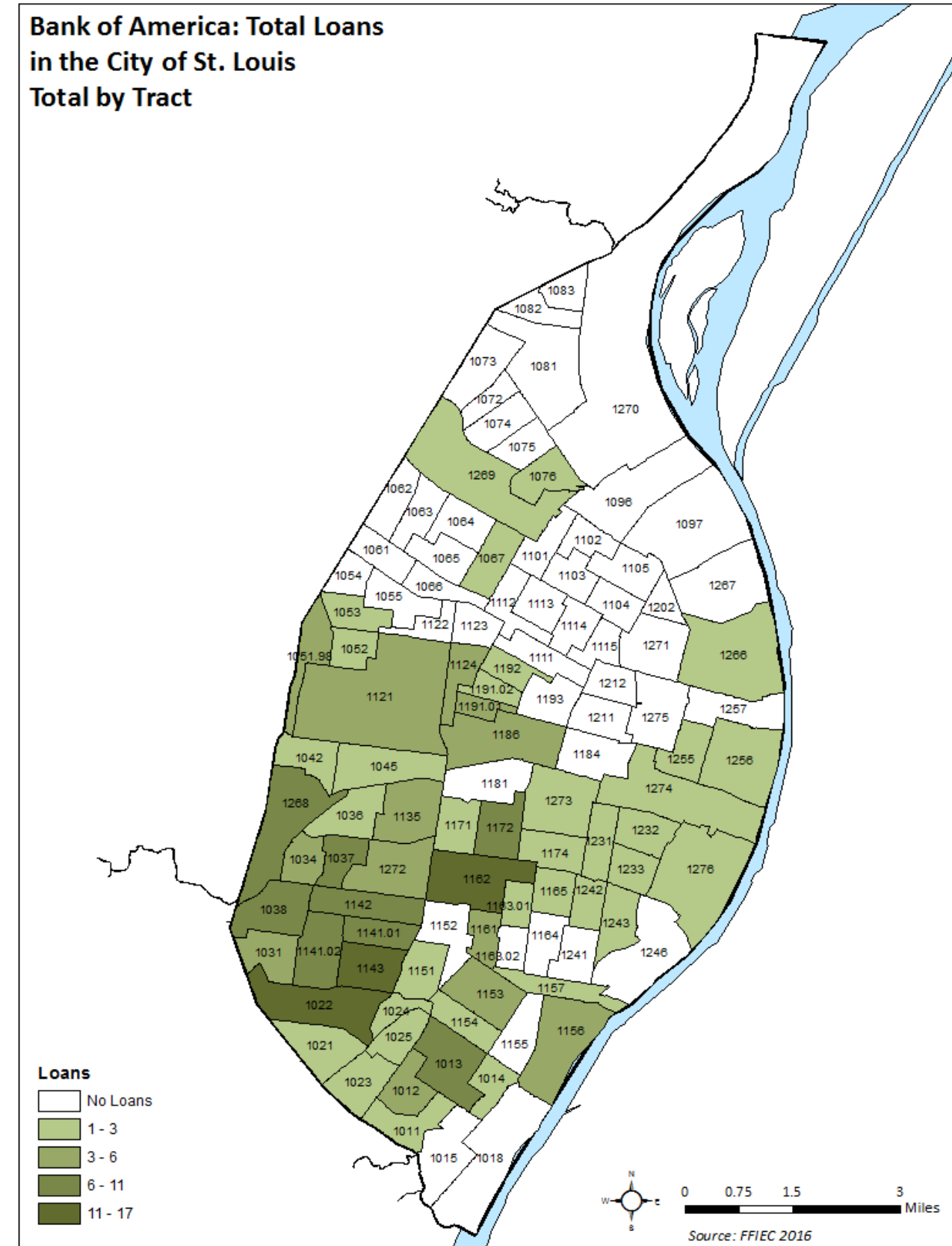
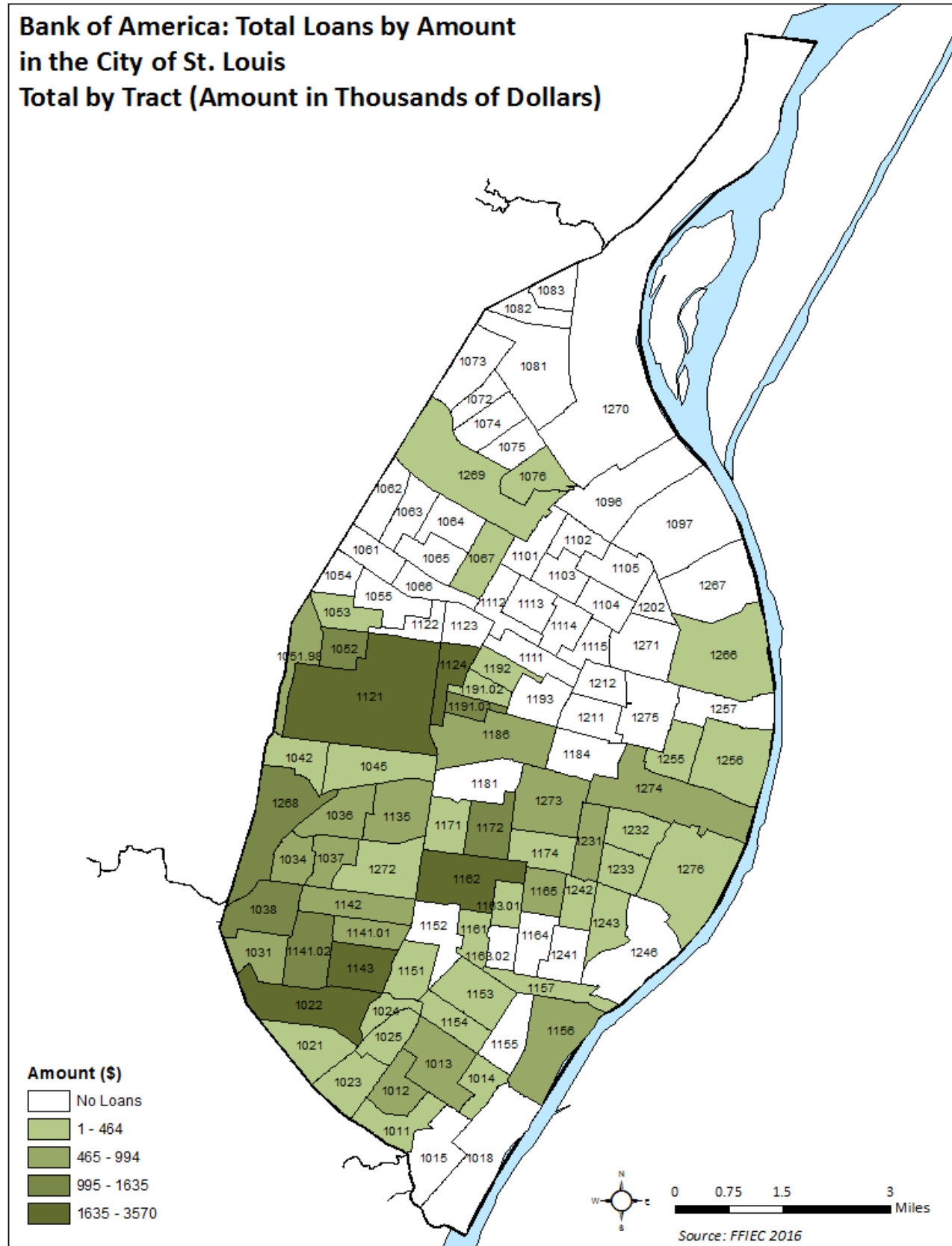


# Individual Bank Loan Information

## Bank of America

Bank of America: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
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
2016	237	1,648	\$37,705	\$345,644
Total	1,599	11,488	\$216,322	\$2,009,829
Amount is represented in thousands of dollars				

Bank of America: 20 Year Summary						
	St. Louis City		MSA		City as Percent	
					of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2016	\$37,705	237	\$345,644	1,648	10.91%	14.38%
Amount is represented in thousands of dollars						

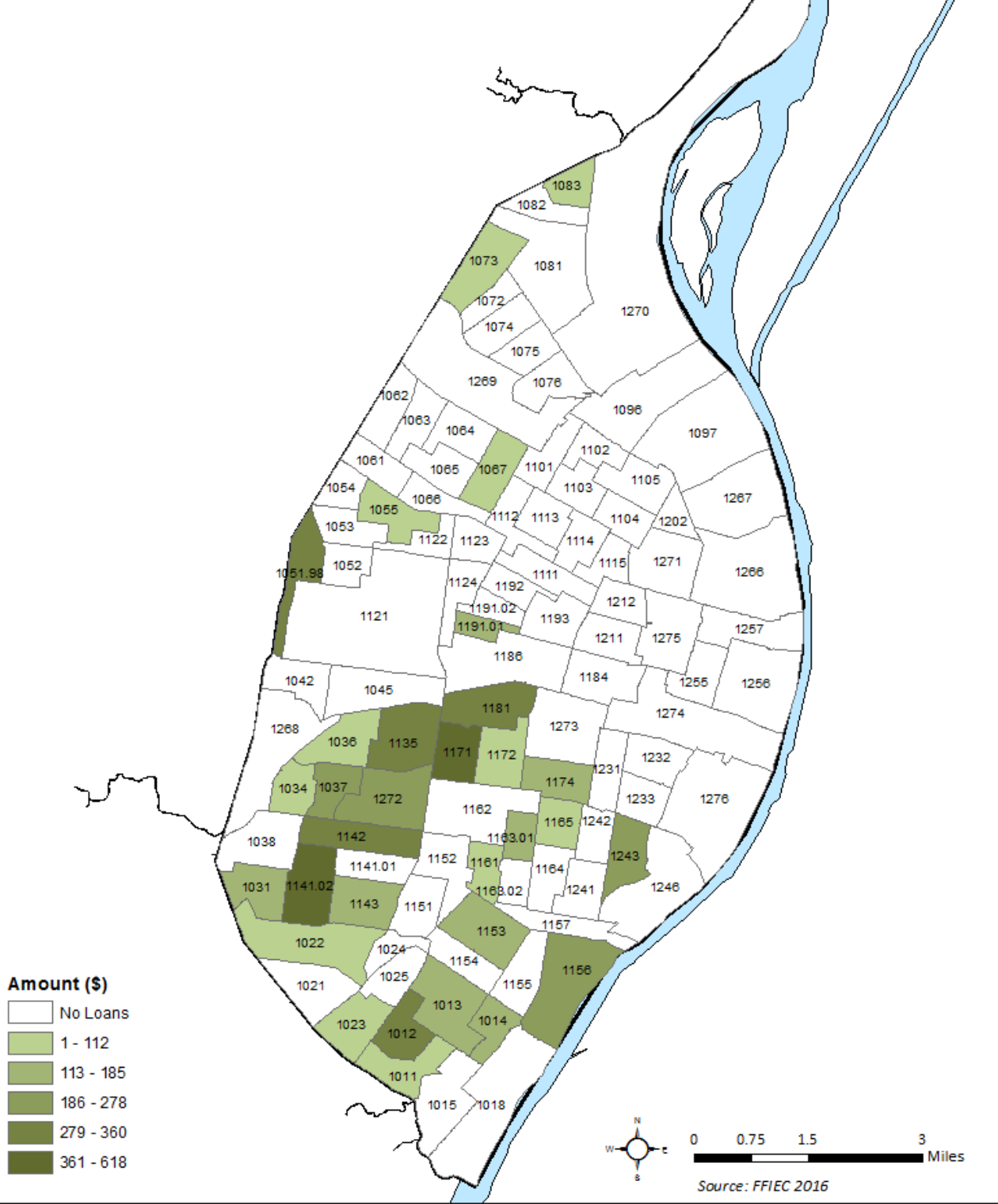


BMO Harris Bank

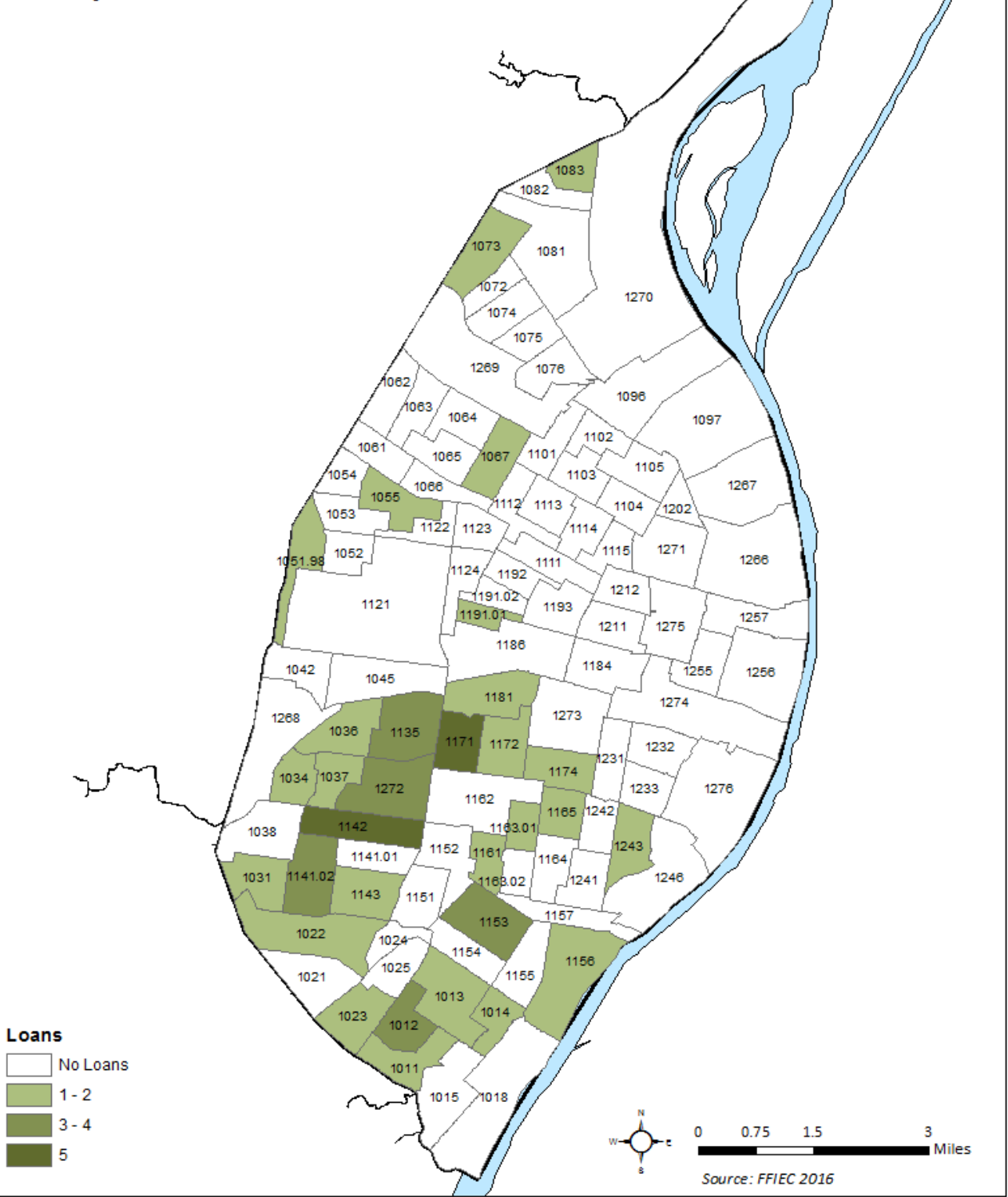
BMO Harris: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2012	41	135	\$3,293	\$23,261
2013	33	148	\$2,703	\$23,920
2014	48	184	\$4,790	\$26,941
2015	30	67	\$3,801	\$11,105
2016	56	311	\$5,876	\$50,763
Total	208	845	\$20,463	\$135,990
Amount is represented in thousands of dollars				

BMO Harris: 20 Year Summary						
	St. Louis City		MSA		City as Percent	
					of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011	\$3,393	27	\$35,622	178	9.53%	15.17%
2012	\$3,293	41	\$23,261	135	14.16%	30.37%
2013	\$2,703	33	\$23,920	148	11.30%	22.30%
2014	\$4,790	48	\$26,941	184	17.78%	26.09%
2015	\$3,801	30	\$11,105	67	34.23%	44.78%
2016	\$5,876	56	\$50,763	311	11.57%	18.00%
Amount is represented in thousands of dollars						

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



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

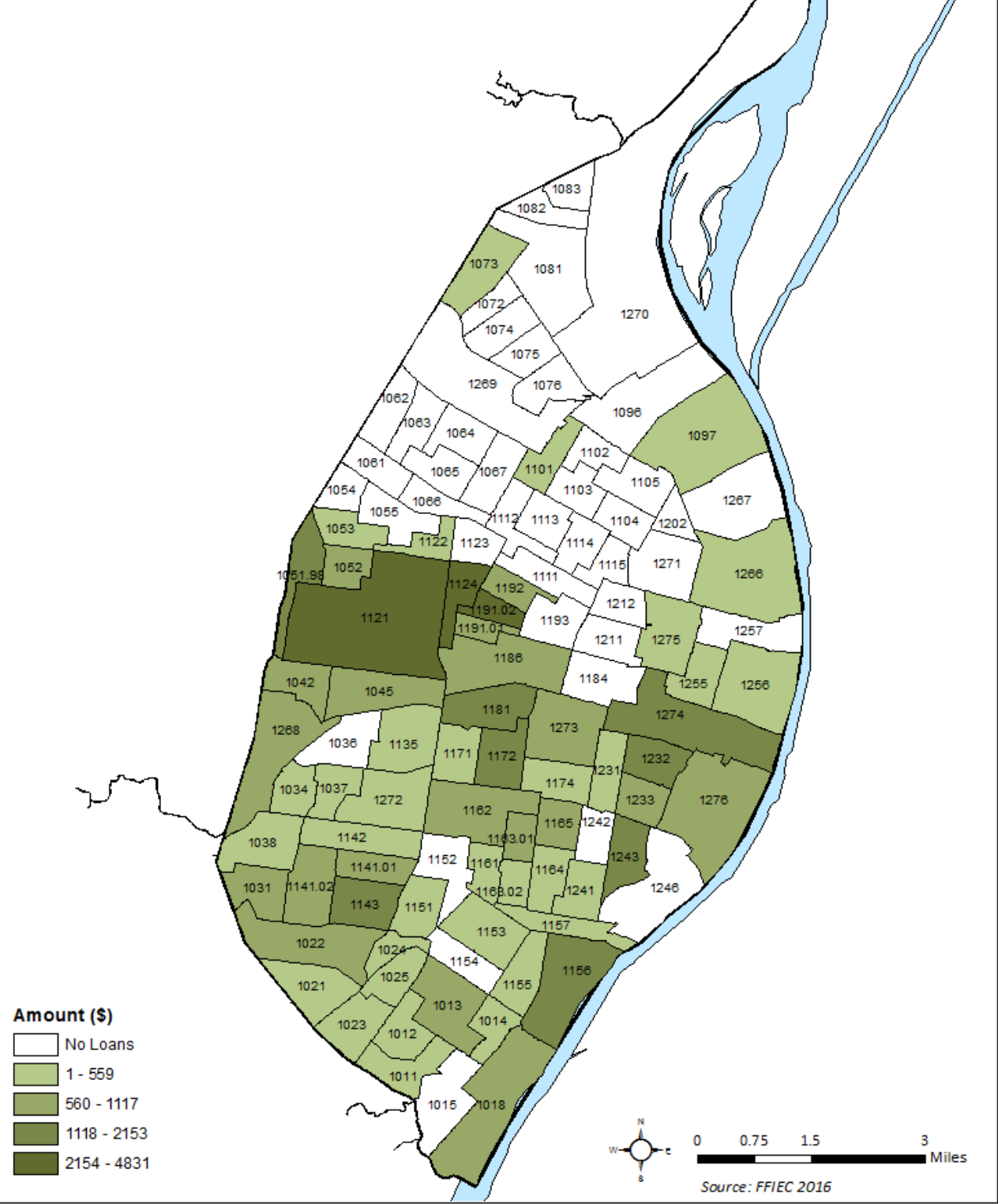


Busey Bank (formerly Pulaski Bank)

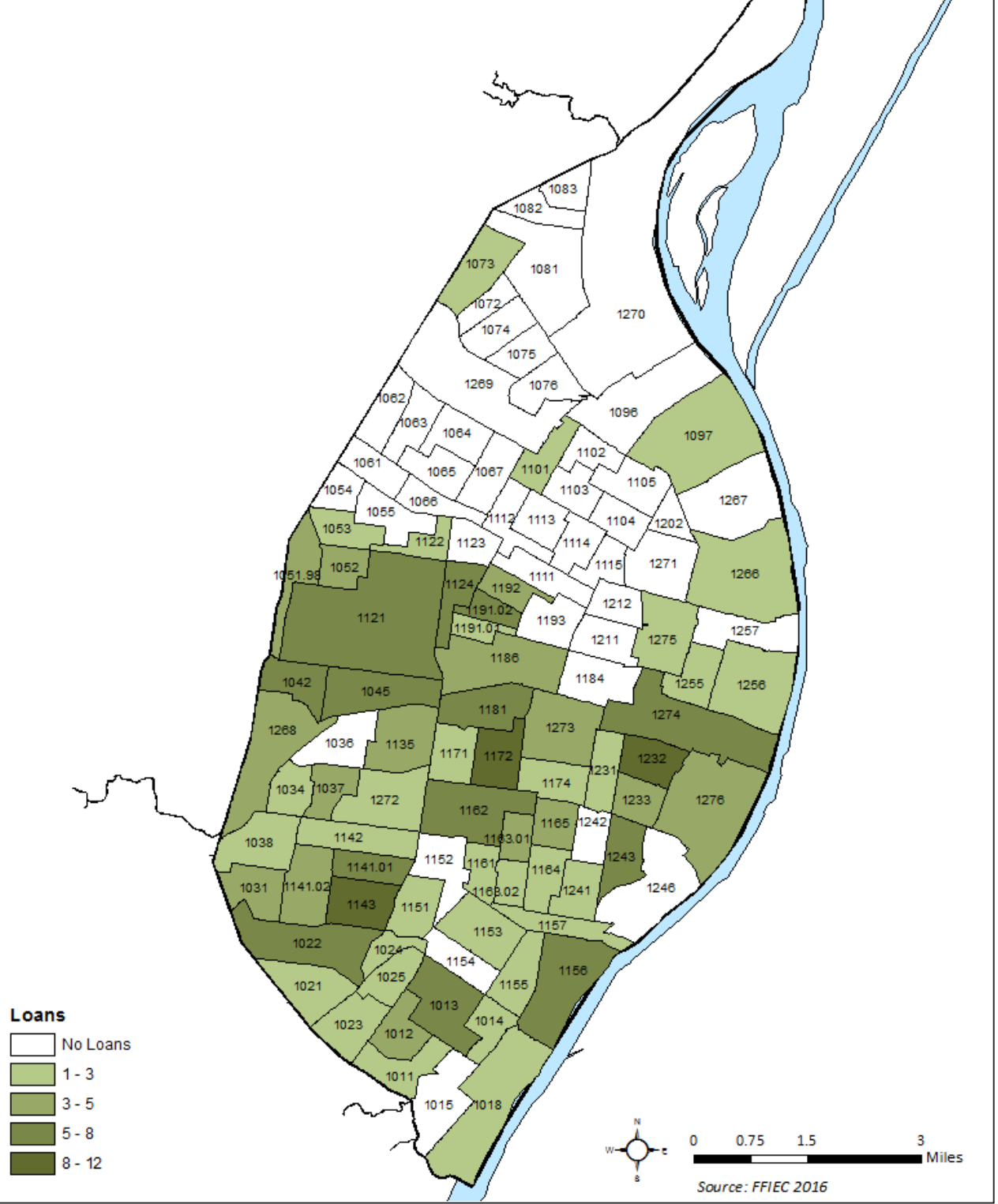
Busey Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2012	437	4,930	\$63,130	\$850,291
2013	308	3,079	\$49,017	\$550,098
2014	196	2,104	\$35,905	\$400,836
2015	264	2,654	\$44,712	\$520,473
2016	246	2,570	\$47,470	\$560,913
Total	1,451	15,337	\$240,234	\$2,882,611
Amount is represented in thousands of dollars				

Busey Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2016	\$47,470	246	\$560,913	2,570	8.46%	9.57%
Amount is represented in thousands of dollars						

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



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

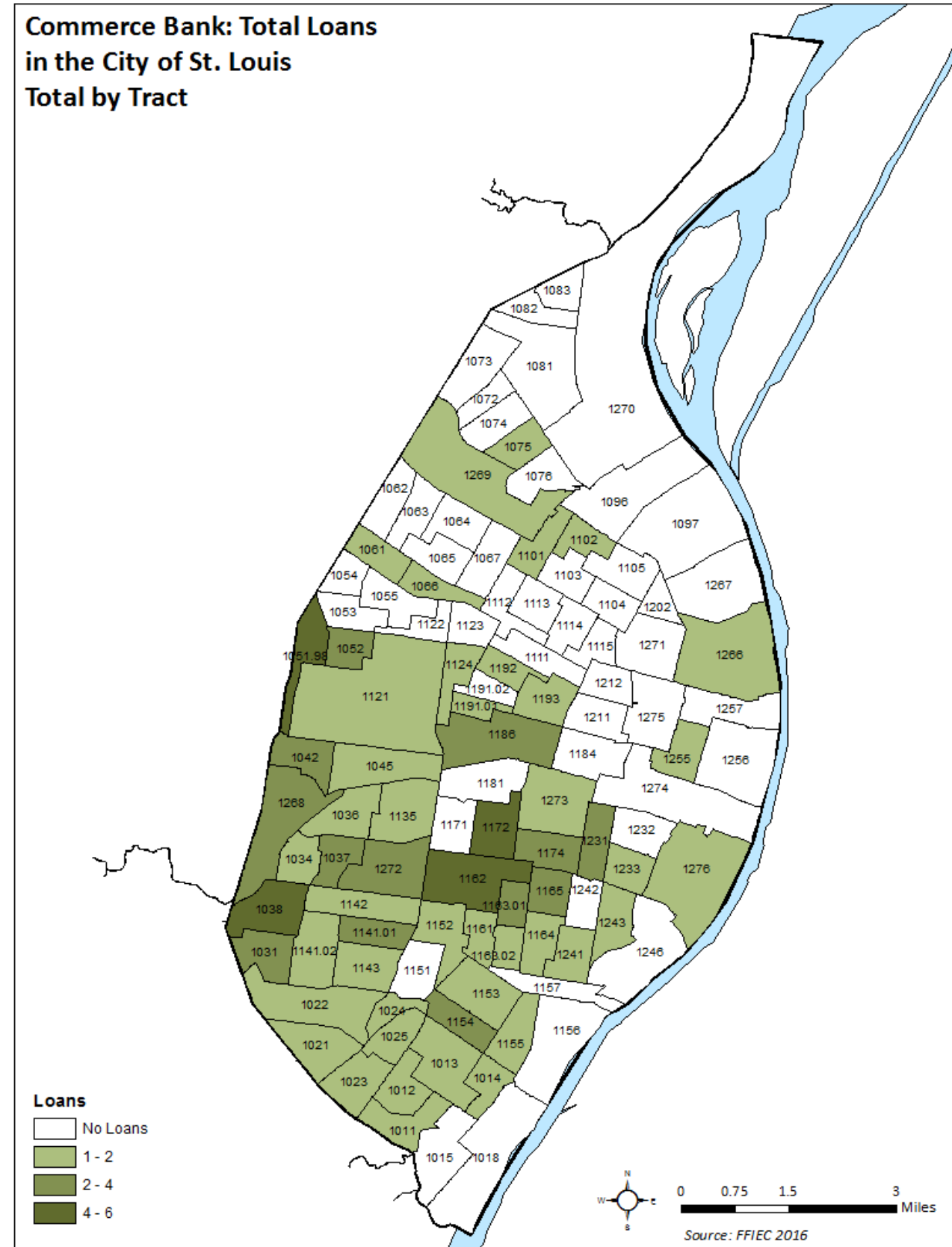
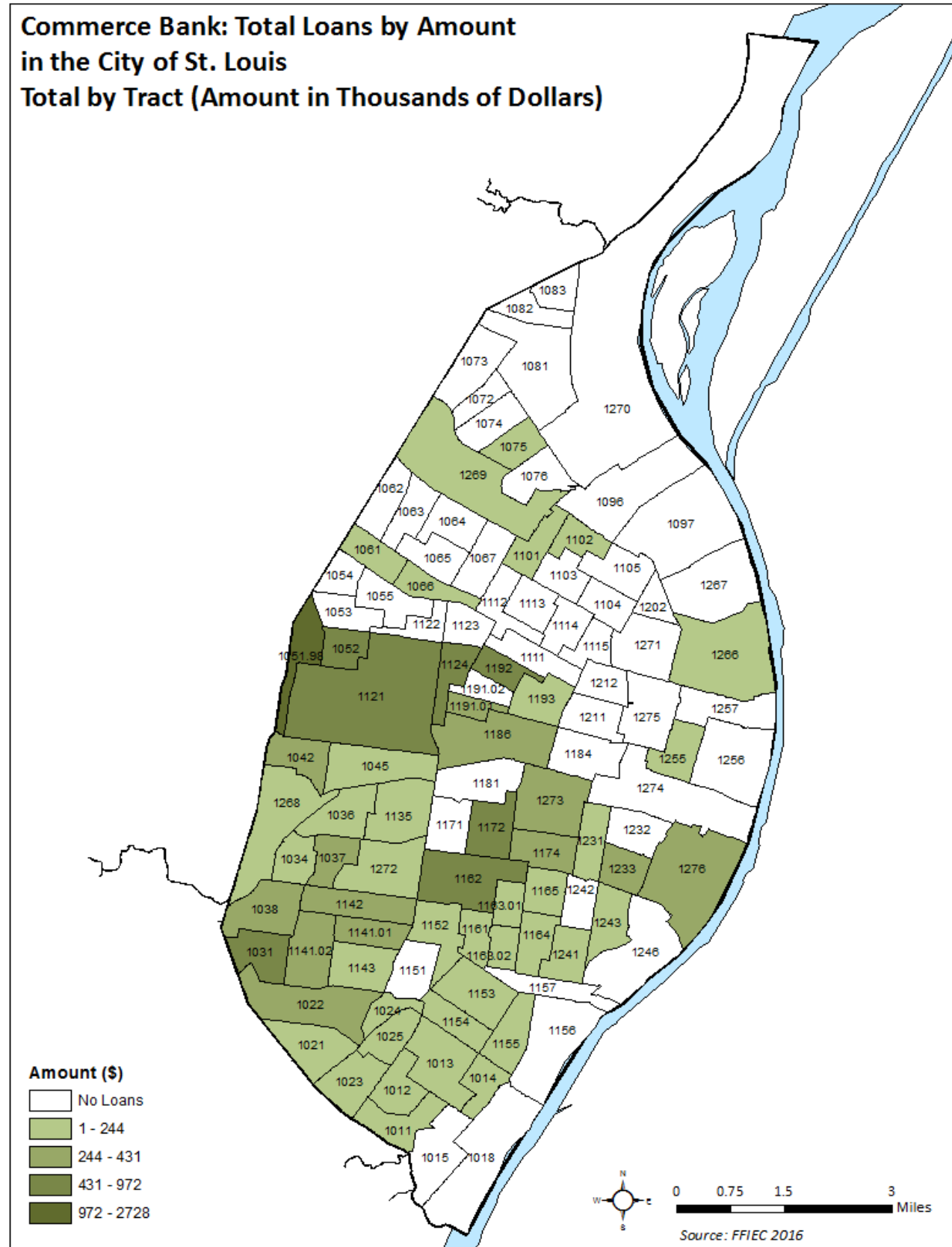


Commerce Bank

Commerce Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
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	847	\$10,515	\$139,246
2016	119	1,050	\$15,979	\$166,604
Total	576	4,046	\$73,364	\$585,515
Amount is represented in thousands of dollars				

Commerce Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1996						
1997	\$1,609	70	\$51,764	875	3.11%	8.00%
1998	\$7,700	222	\$112,433	1,763	6.85%	12.59%
1999	\$2,404	94	\$48,556	801	4.95%	11.74%
2000	\$6,569	143	\$110,172	696	5.96%	20.55%
2001	\$7,950	151	\$161,411	1,625	4.93%	9.29%
2002	\$10,146	157	\$184,225	1,463	5.51%	10.73%
2003	\$13,727	103	\$195,640	1,526	7.02%	6.75%
2004	\$7,850	103	\$87,680	774	8.95%	13.31%
2005	\$6,939	110	\$90,085	939	7.70%	11.71%
2006	\$8,847	95	\$91,725	1,080	9.65%	8.80%
2007	\$8,842	92	\$81,891	704	10.80%	13.07%
2008	\$7,490	84	\$69,356	729	10.80%	11.52%
2009	\$7,855	84	\$100,486	789	7.82%	10.65%
2010	\$7,647	88	\$88,994	662	8.59%	13.29%
2011	\$4,821	50	\$96,516	619	5.00%	8.08%
2012	\$9,375	95	\$148,521	1,088	6.31%	8.73%
2013	\$29,710	213	\$167,149	1,164	17.77%	18.30%
2014	\$7,785	72	\$103,241	744	7.54%	9.68%
2015	\$10,515	77	\$139,246	847	9.09%	7.55%
2016	\$15,979	119	\$166,604	1,050	9.59%	11.33%
Amount is represented in thousands of dollars						





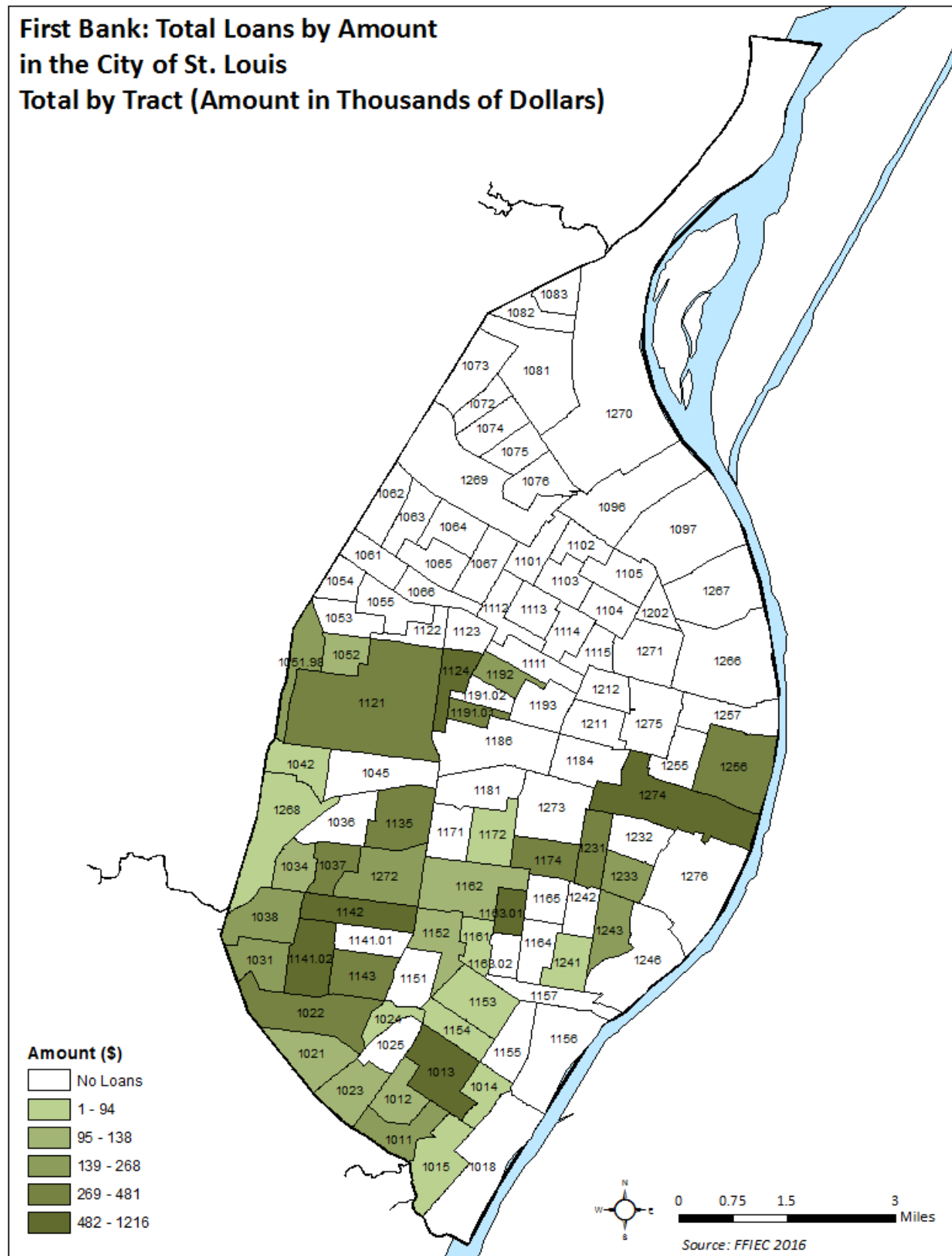


First Bank

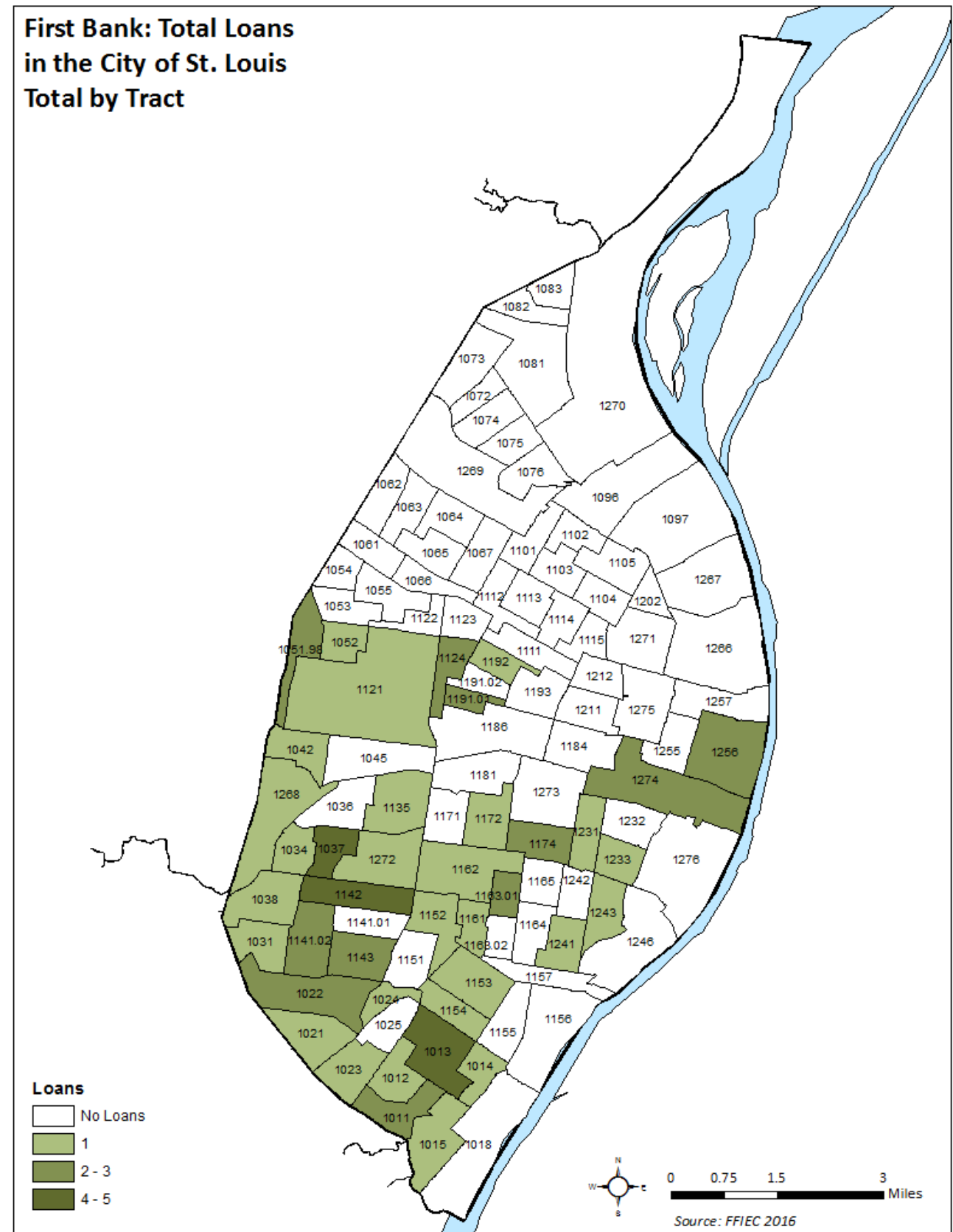
First Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2012	60	1,032	\$10,061	\$169,641
2013	59	600	\$8,808	\$95,424
2014	40	400	\$8,083	\$87,433
2015	57	510	\$9,573	\$46,828
2016	63	560	\$10,995	\$122,410
Total	279	2,592	\$47,520	\$474,908
Amount is represented in thousands of dollars				

First Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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	1126	4.34%	4.26%
2005	\$8,977	54	\$126,750	1140	7.08%	4.74%
2006	\$2,938	26	\$62,035	561	4.74%	4.63%
2007	\$8,195	35	\$55,589	395	14.74%	8.86%
2008	\$4,040	31	\$126,141	1002	3.20%	3.09%
2009	\$18,228	67	\$197,156	1203	9.25%	5.57%
2010	\$8,505	64	\$88,994	992	9.56%	6.45%
2011	\$4,108	36	\$94,956	631	4.33%	5.71%
2012	\$10,061	60	\$169,641	1,032	5.93%	5.81%
2013	\$8,808	59	\$95,424	600	9.23%	9.83%
2014	\$8,083	40	\$87,433	400	9.24%	10.00%
2015	\$9,573	57	\$46,828	510	20.44%	11.17%
2016	\$10,995	63	\$122,410	560	11.25%	8.98%
Amount is represented in thousands of dollars						

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



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

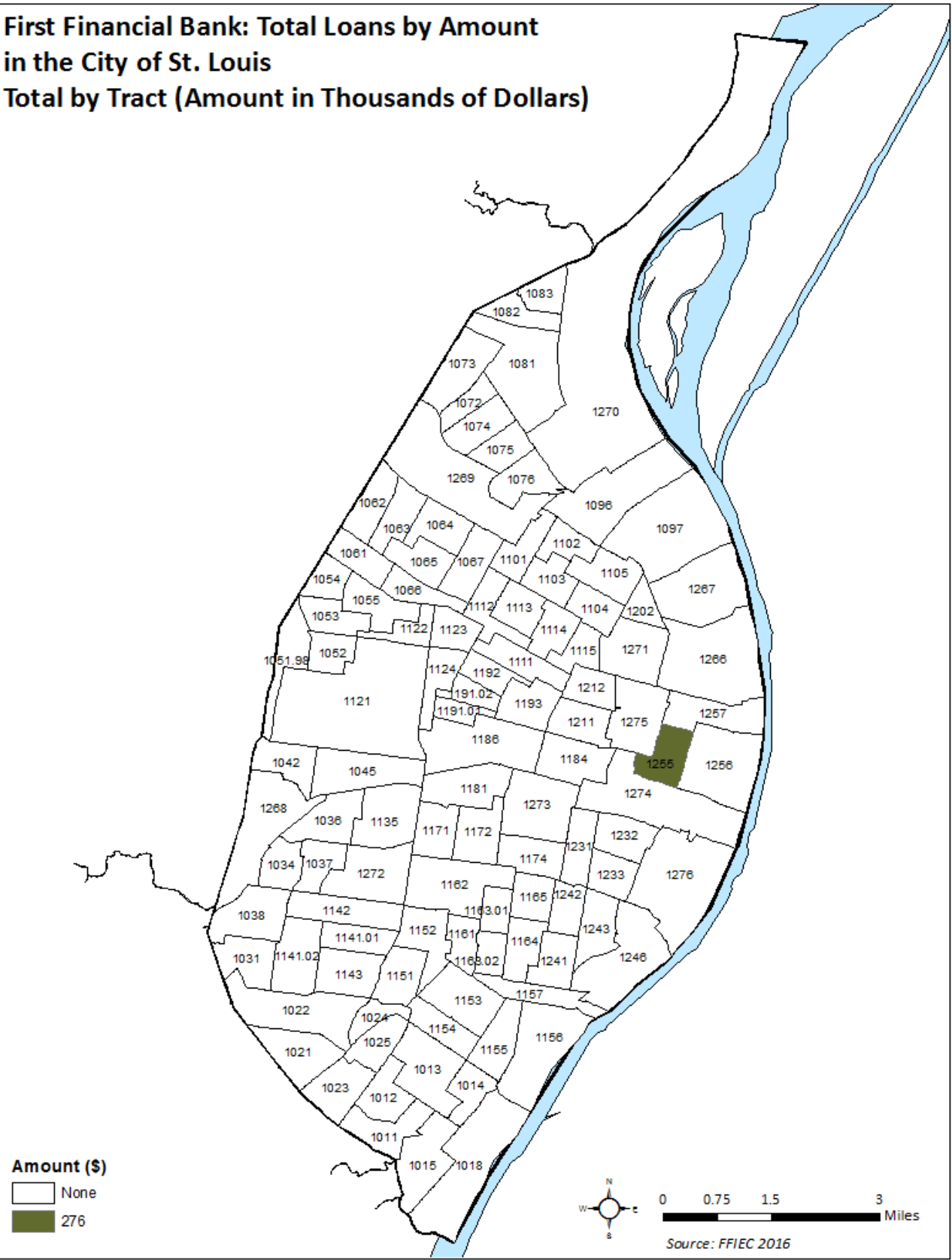


First Financial Bank

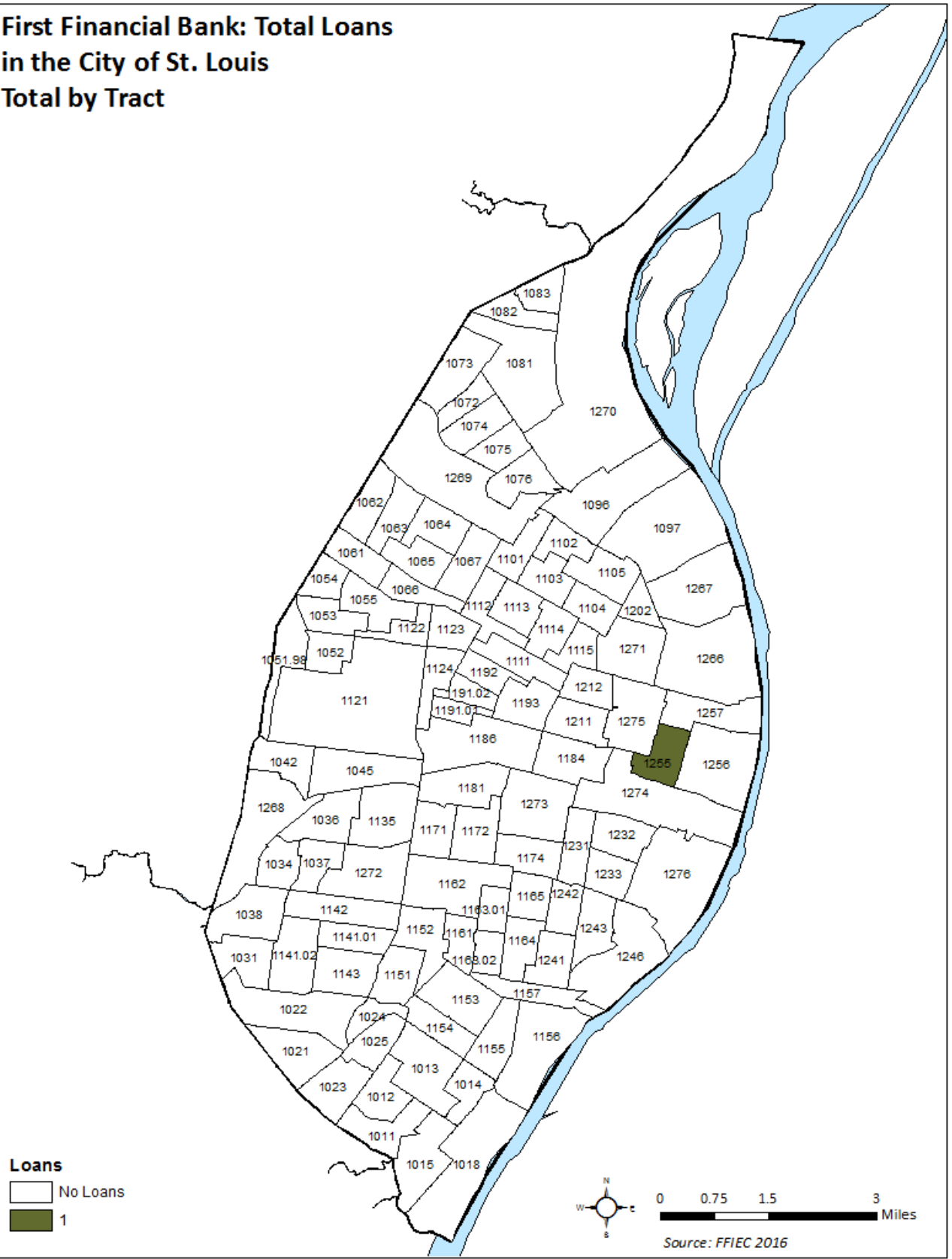
First Financial Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2012				
2013				
2014				
2015	1	18	\$117	\$2,778
2016	1	23	\$276	\$3,528
Total				
Amount is represented in the thousands of dollars				

First Financial Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2016	\$276	1	\$3,528	23	7.82%	4.35%
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

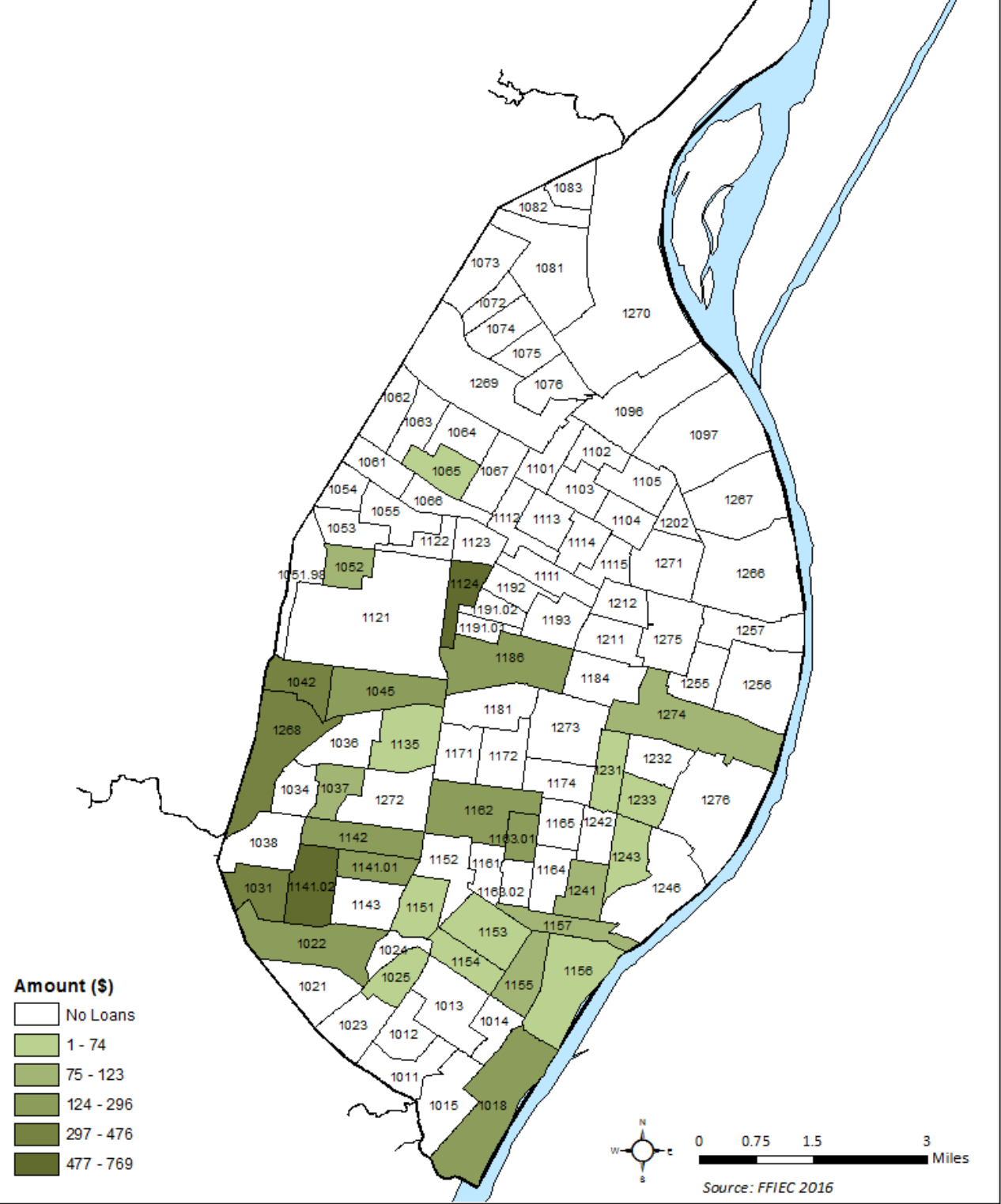


# Lindell Bank

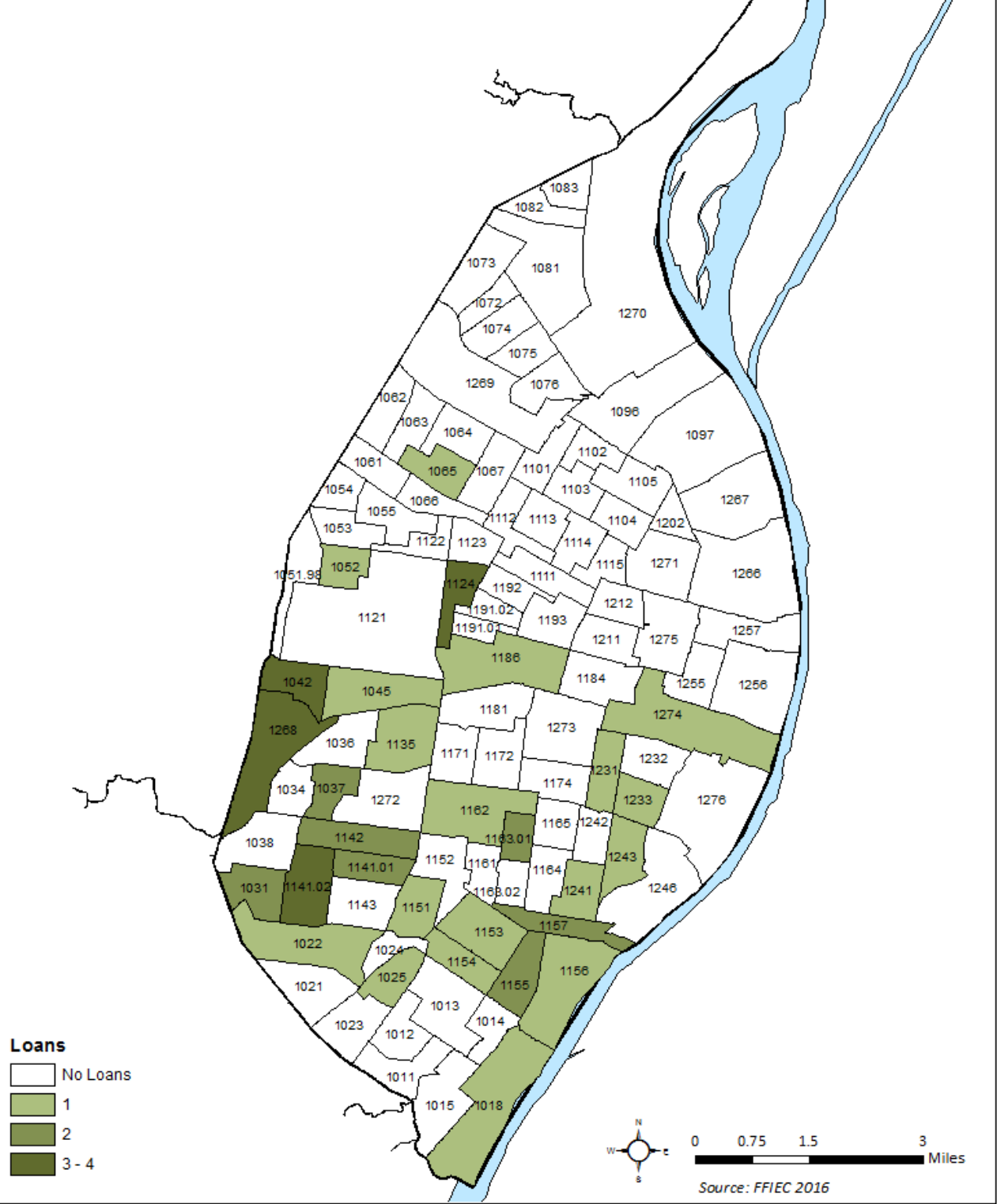
Lindell Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2012	28	124	\$3,459	\$17,392
2013	29	158	\$3,417	\$17,448
2014	39	187	\$3,520	\$26,253
2015	60	196	\$5,693	\$21,386
2016	46	187	\$5,654	\$22,392
Total	202	852	\$21,743	\$104,871
Amount is represented in thousands of dollars				

Lindell Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2016	\$5,654	46	\$22,392	187	25.25%	24.60%
Amount is represented in thousands of dollars						

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



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

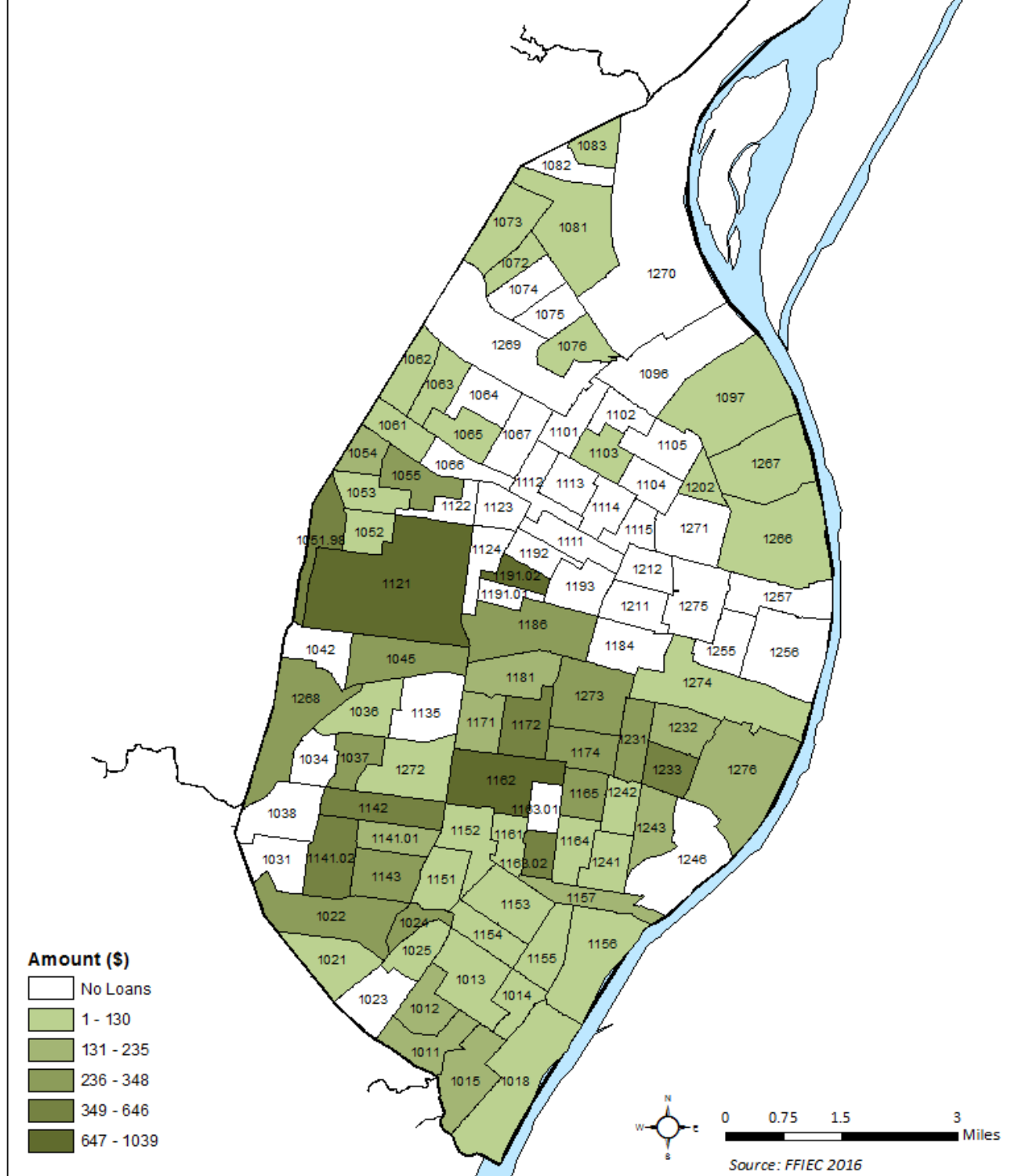


Midwest BankCentre

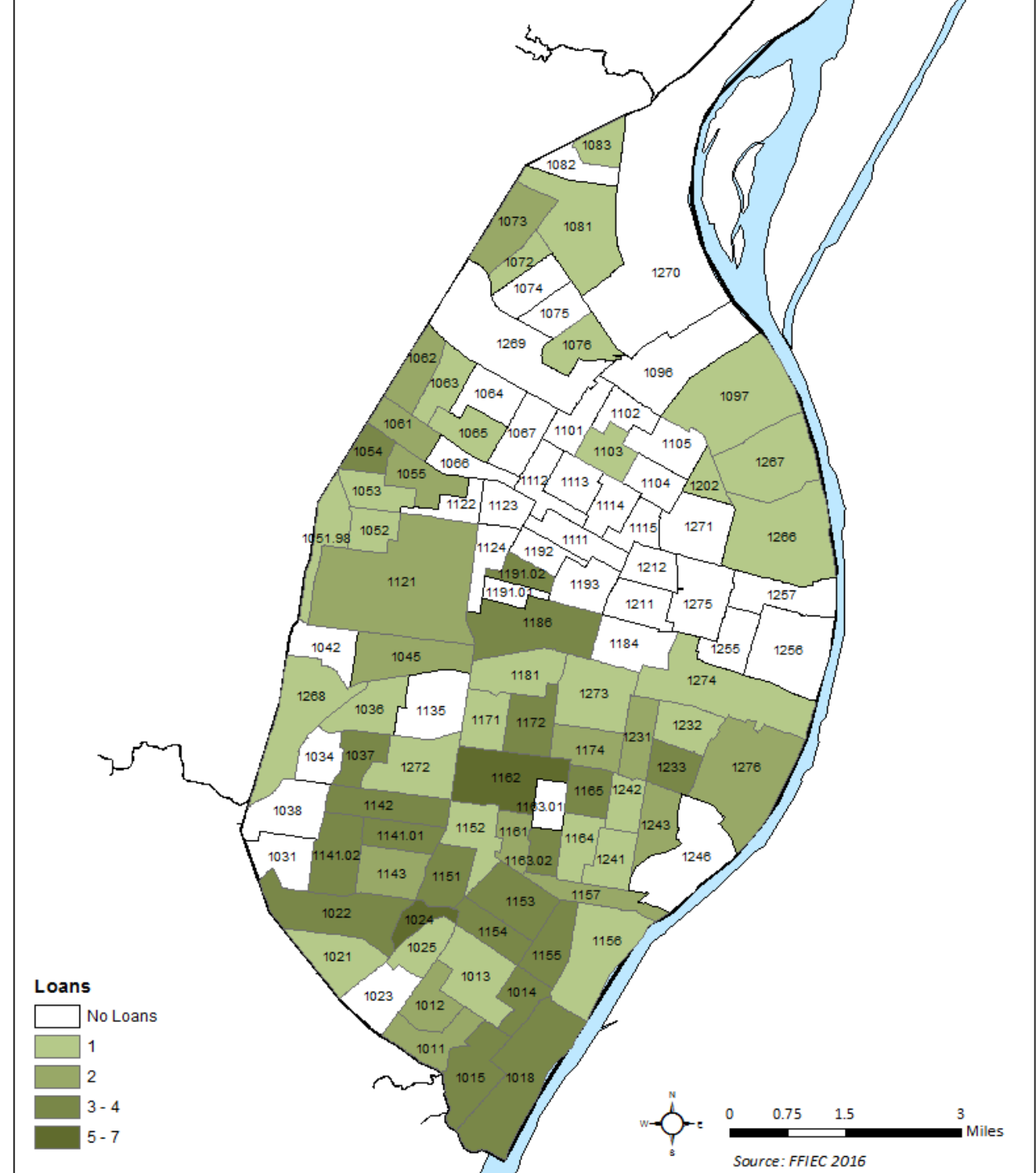
Midwest BankCentre: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2012				
2013				
2014				
2015	121	-	\$12,976	-
2016	131	745	\$13,115	\$183,037
Total	252	745	\$26,091	\$183,037
Amount is represented in the thousands of dollars				

Midwest BankCentre: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015	\$12,976	121	-	-	-	-
2016	\$13,115	131	\$183,037	745	7.17%	17.58%
Amount is represented in the thousands of dollars						

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



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



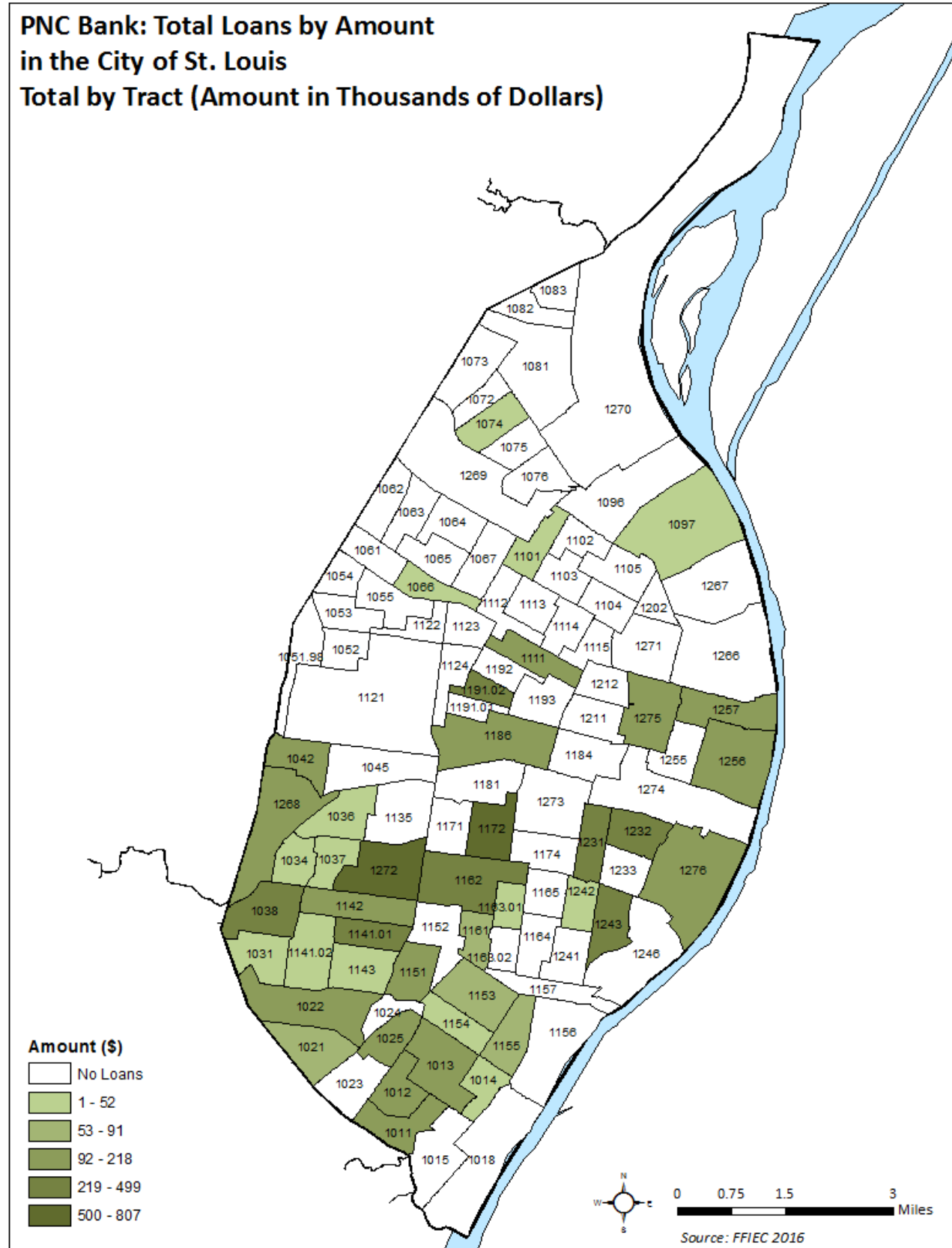


PNC Bank

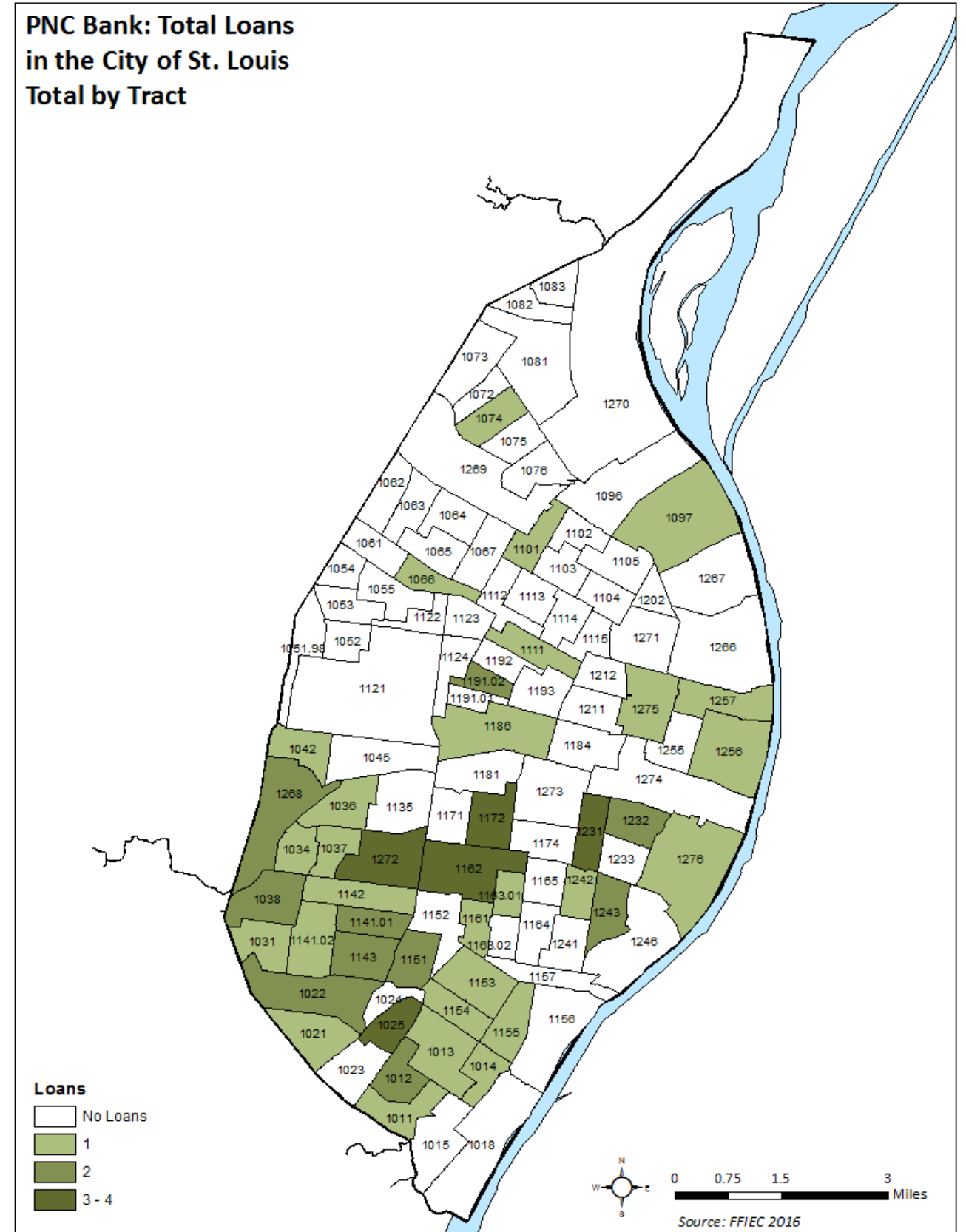
PNC Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2012	102	1,001	\$12,531	\$170,713
2013	89	853	\$10,398	\$138,088
2014	77	563	\$9,073	\$102,086
2015	57	624	\$6,647	\$101,503
2016	63	507	\$7,043	\$84,477
Total	388	3,548	\$45,692	\$596,867
Amount is represented in thousands of dollars				

PNC Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007	\$49,662	347	\$316,431	2,056	15.69%	16.88%
2008	\$36,236	197	\$202,041	1,142	17.93%	17.25%
2009	\$18,317	125	\$193,630	1,079	9.46%	11.58%
2010	\$14,742	108	\$126,457	744	11.66%	14.52%
2011	\$11,205	85	\$106,993	641	10.47%	13.26%
2012	\$12,531	102	\$170,713	1001	7.34%	10.19%
2013	\$10,398	89	\$138,088	853	7.53%	10.43%
2014	\$9,073	77	\$102,086	563	8.89%	13.68%
2015	\$6,647	57	\$101,503	624	6.55%	9.13%
2016	\$7,043	63	\$84,477	507	8.34%	12.43%
Amount is represented in thousands of dollars						

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



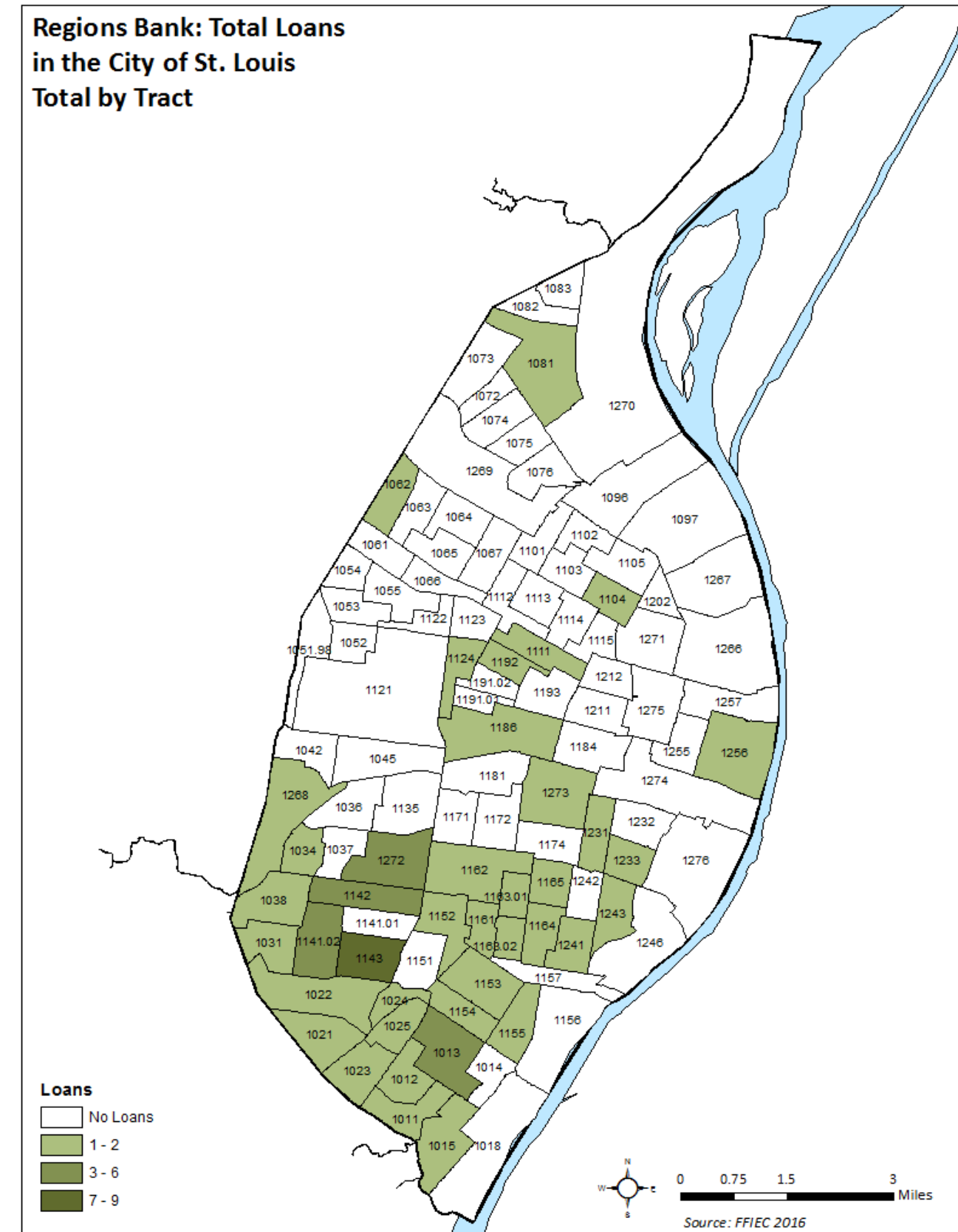
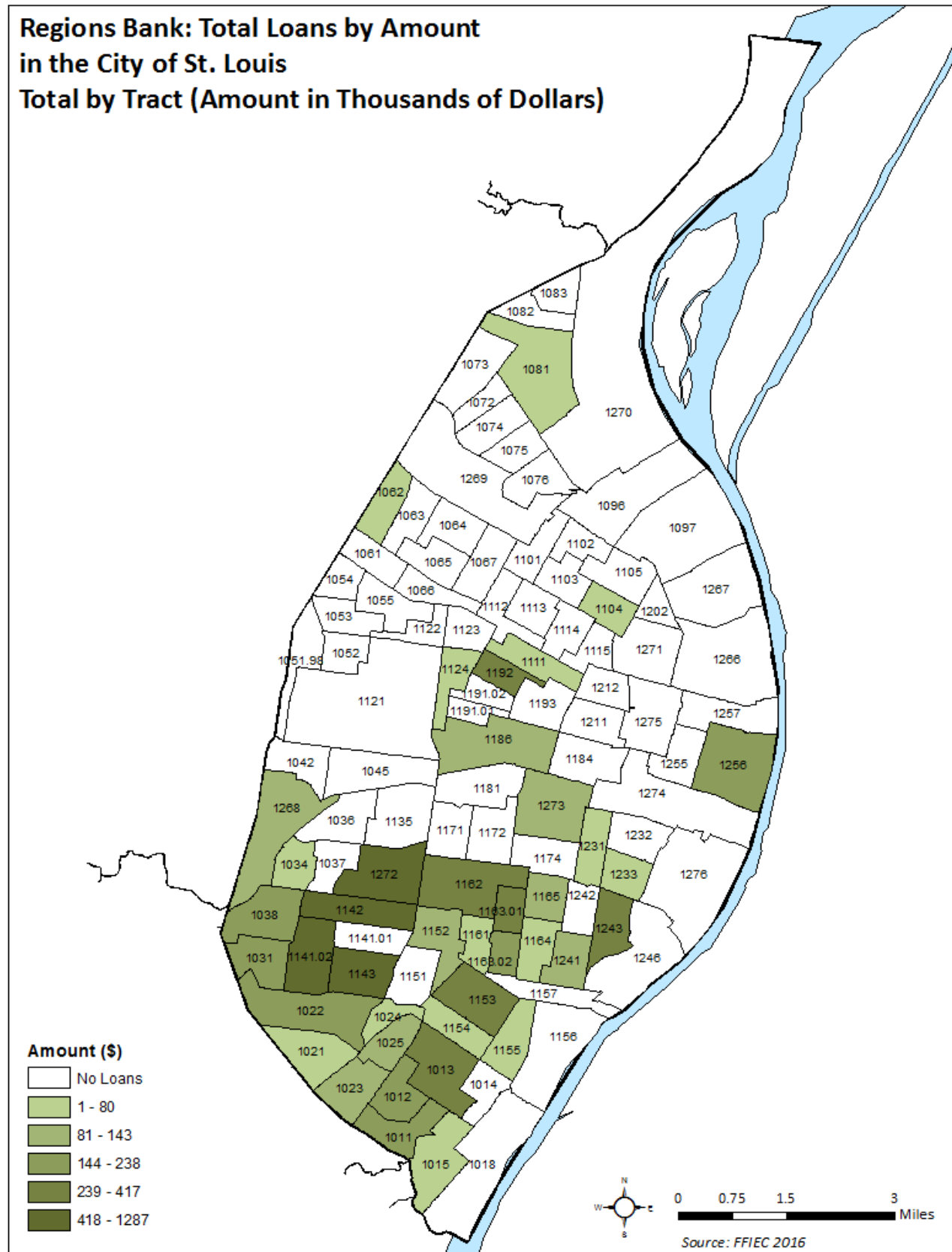
**PNC Bank: Total Loans  
in the City of St. Louis  
Total by Tract**



Regions Bank

Regions Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2012				
2013	80	615	\$8,745	\$77,434
2014	73	483	\$7,900	\$59,001
2015	69	571	\$7,829	\$78,073
2016	76	575	\$8,062	\$91,285
Total	298	2,244	\$32,536	\$305,793
Amount is represented in thousands of dollars				

Regions Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013	\$8,745	80	\$77,434	615	11.29%	13.01%
2014	\$7,900	73	\$59,001	483	13.39%	15.11%
2015	\$7,829	69	\$78,073	571	10.03%	12.08%
2016	\$8,062	76	\$91,285	575	8.83%	13.22%
Amount is represented in thousands of dollars						

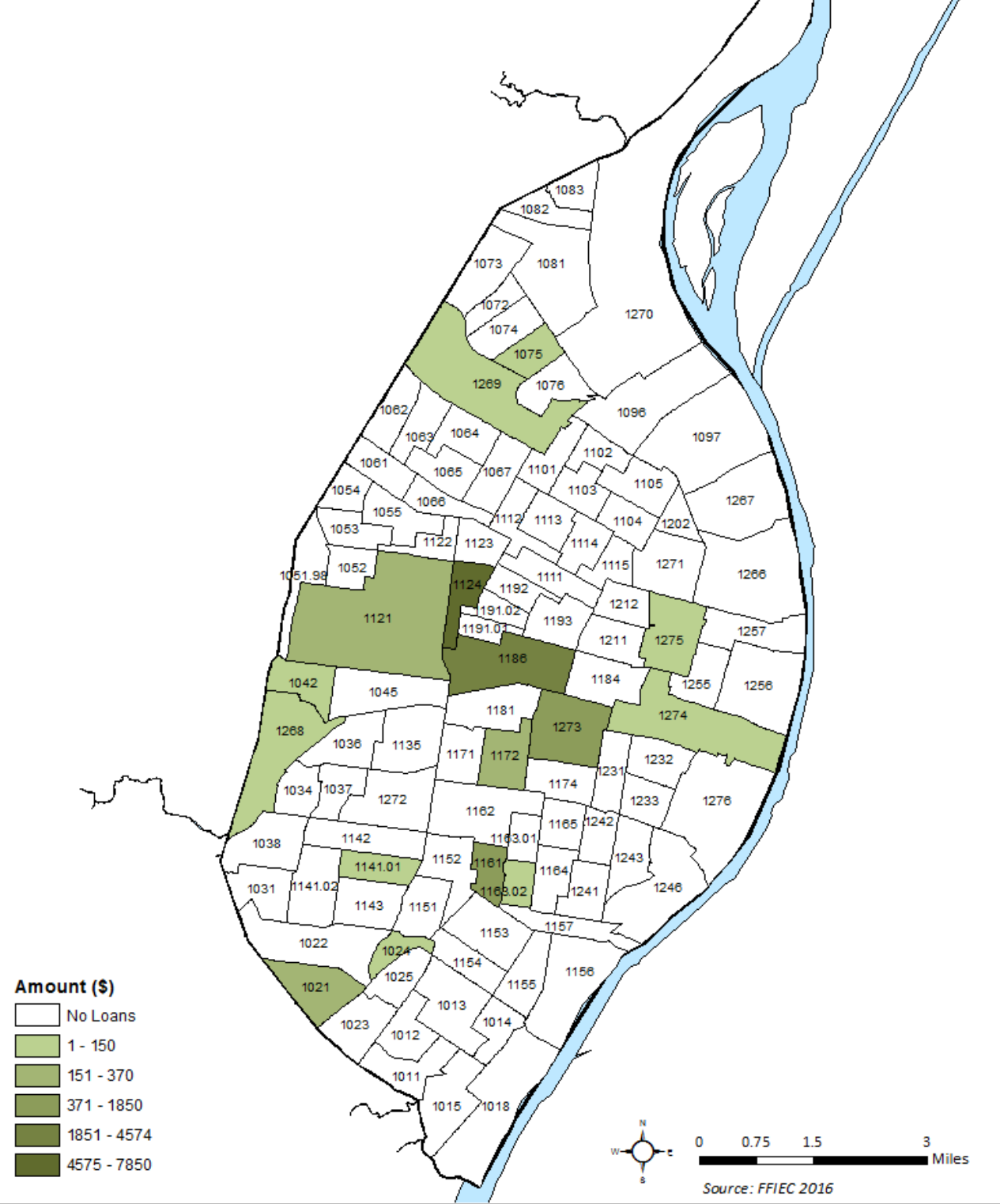


Reliance Bank

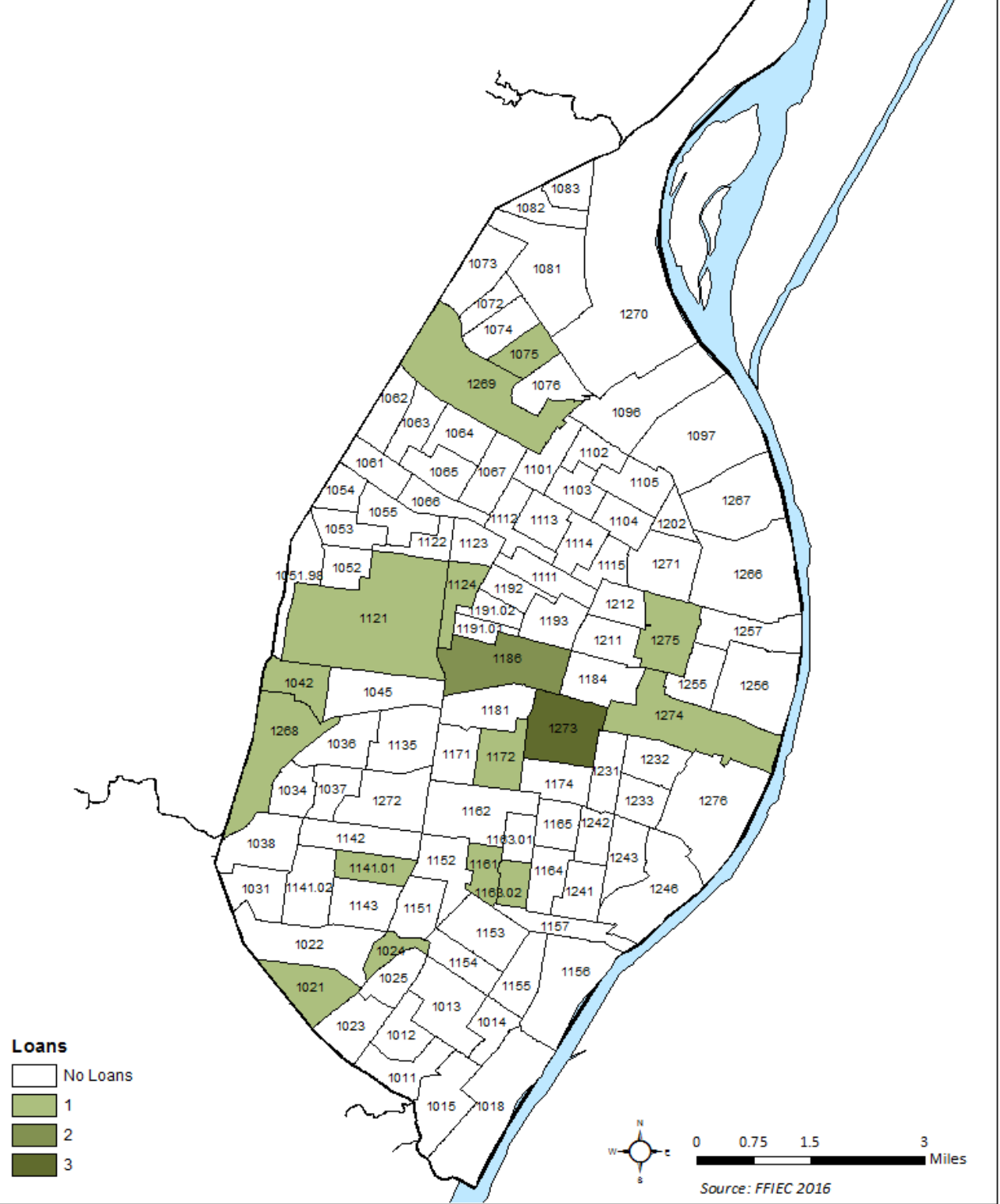
Reliance Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2012				
2013				
2014	5	23	\$2,047	\$8,494
2015	8	30	\$15,843	\$22,982
2016	19	115	\$16,771	\$45,501
Total	32	168	\$34,661	\$76,977
Amount is represented in thousands of dollars				

Reliance Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2016	\$16,771	19	\$45,501	115	36.86%	16.52%
Amount is represented in thousands of dollars						

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



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

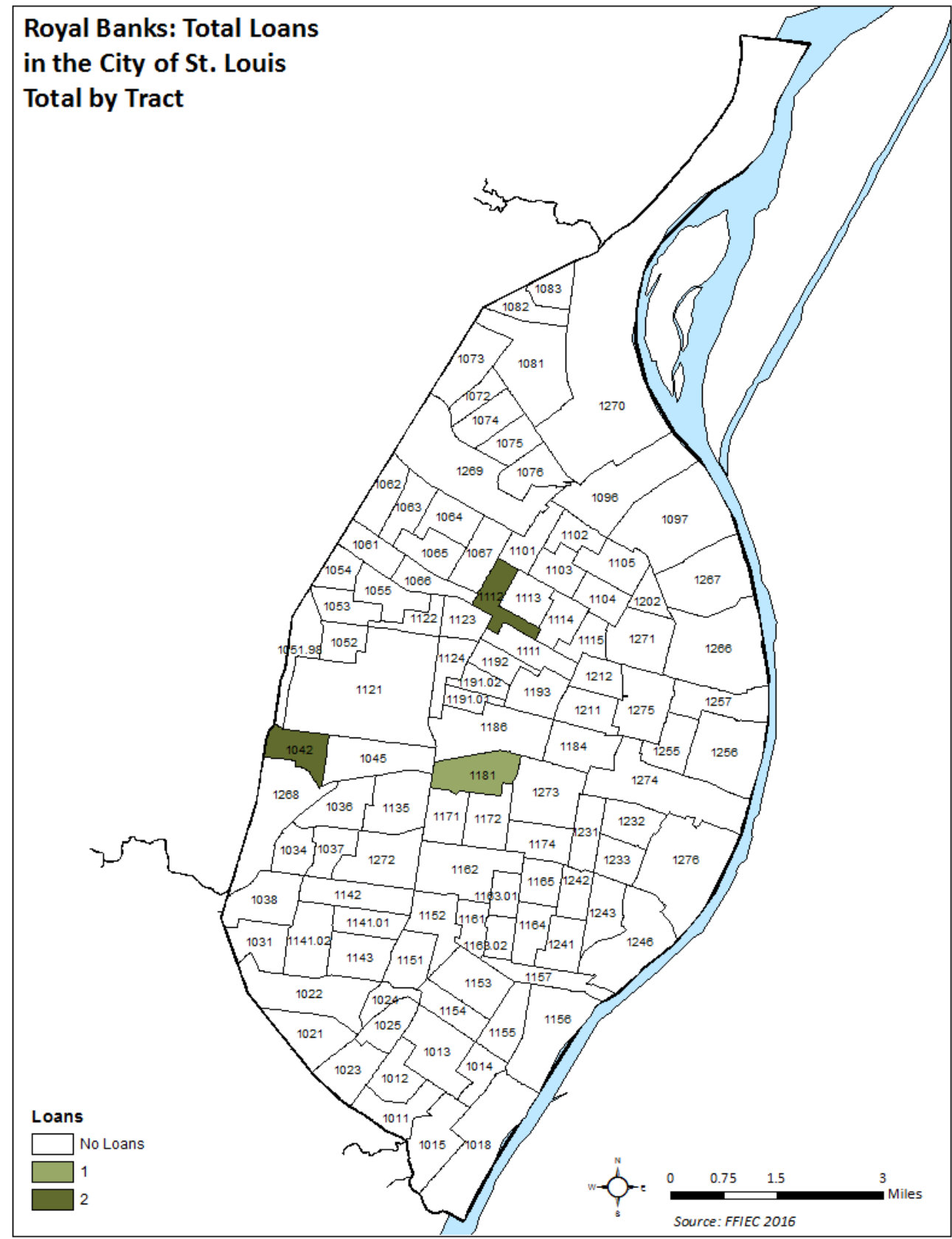
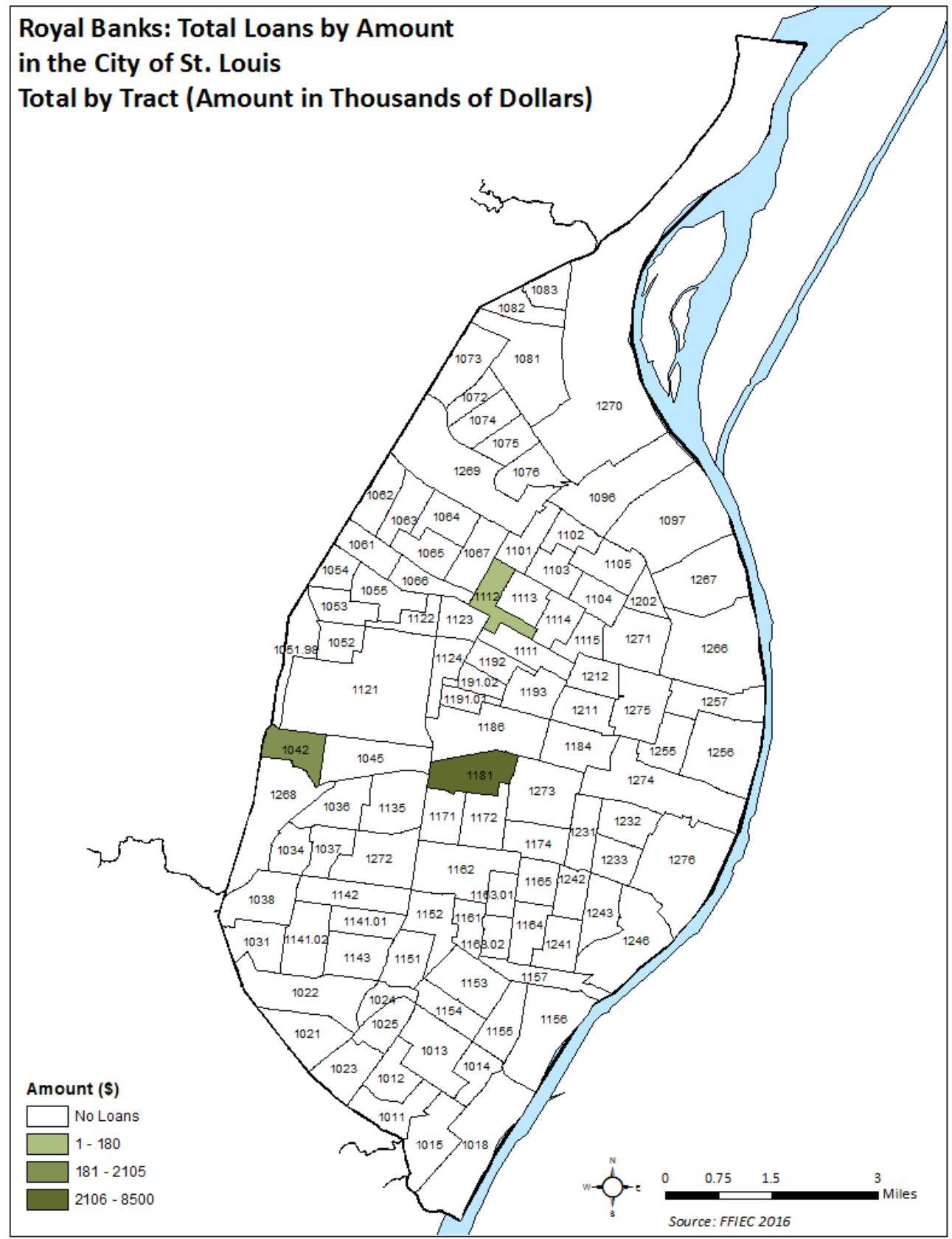


Royal Banks

Royal Banks: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
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
2016	5	16	\$10,785	\$12,734
Total	25	115	\$23,461	\$43,915
Amount is represented in thousands of dollars				

Royal Banks: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1996						
1997						
1998	170	2	6665	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%
2016	\$10,785	5	\$12,734	16	84.69%	31.25%
Amount is represented in thousands of dollars						



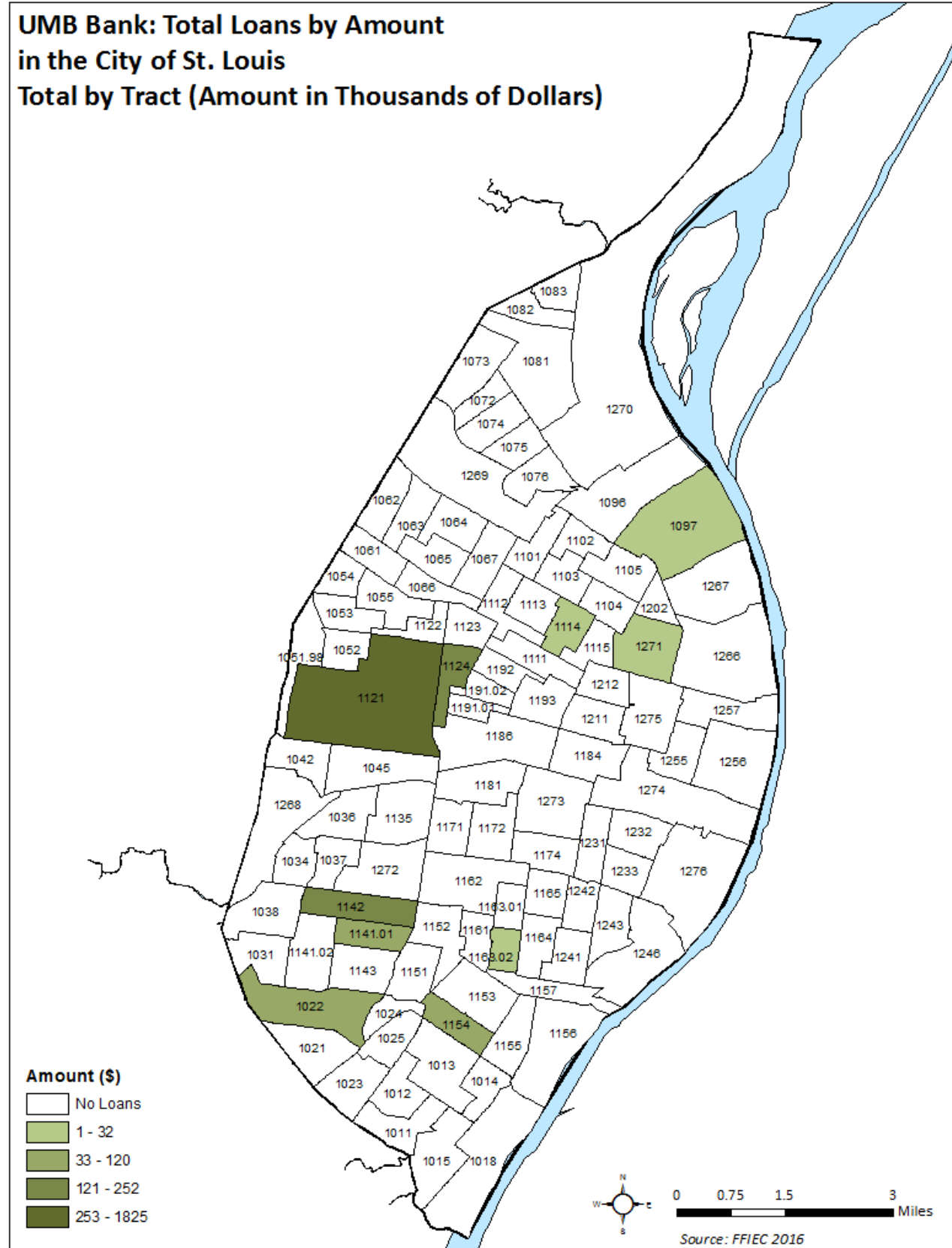


UMB BANK

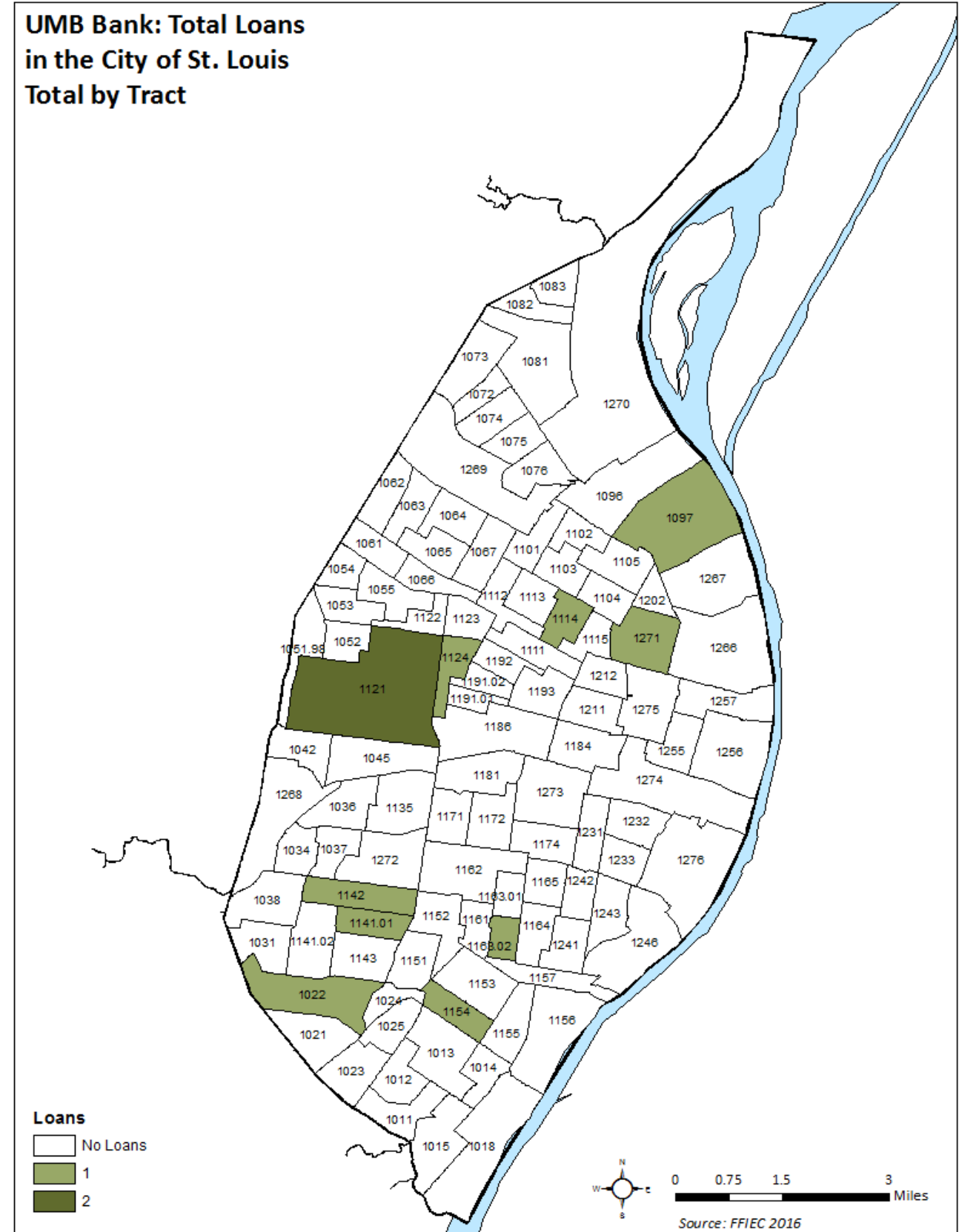
UMB Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2012				
2013				
2014				
2015				
2016	11	85	\$2,700	\$87,873
Total	11	85	\$2,700	\$87,873
Amount is represented in thousands of dollars				

UMB Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016	\$2,700	11	\$87,873	85	3.07%	12.94%
Amount is represented in thousands of dollars						

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



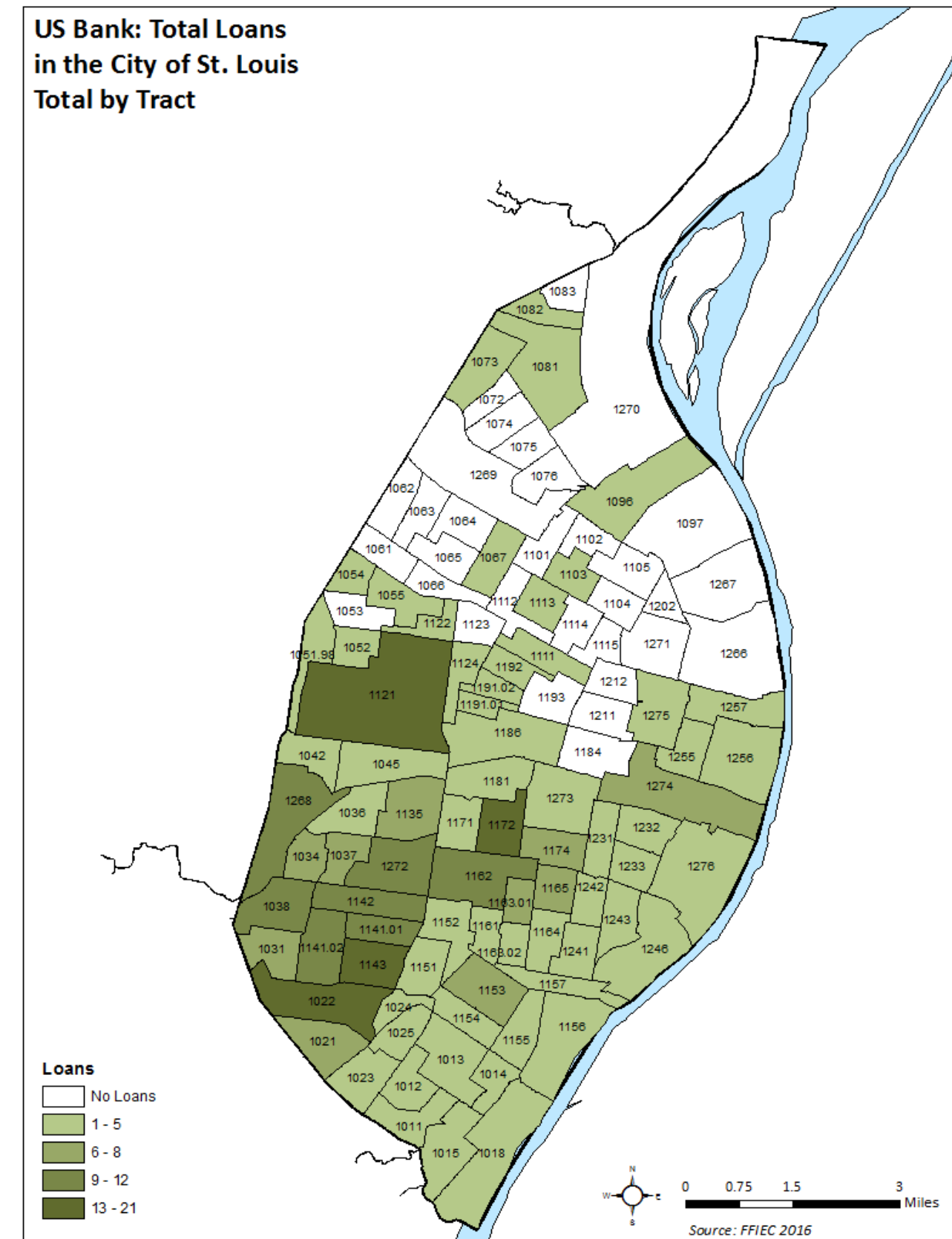
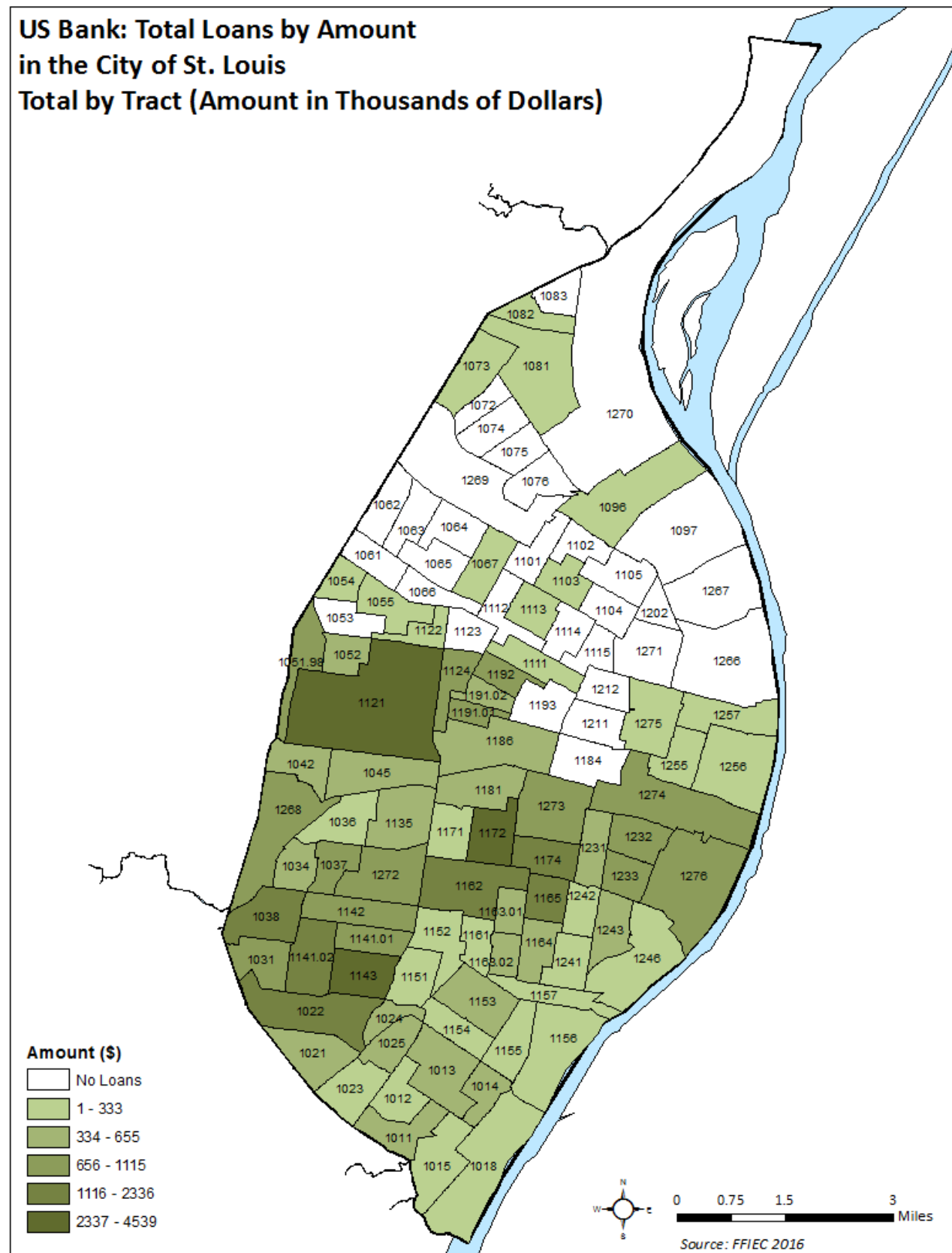
**UMB Bank: Total Loans  
in the City of St. Louis  
Total by Tract**



US Bank

US Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
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
2016	345	3,499	\$47,551	\$605,316
Total	2,055	22,532	\$270,556	\$3,780,085
Amount is represented in thousands of dollars				

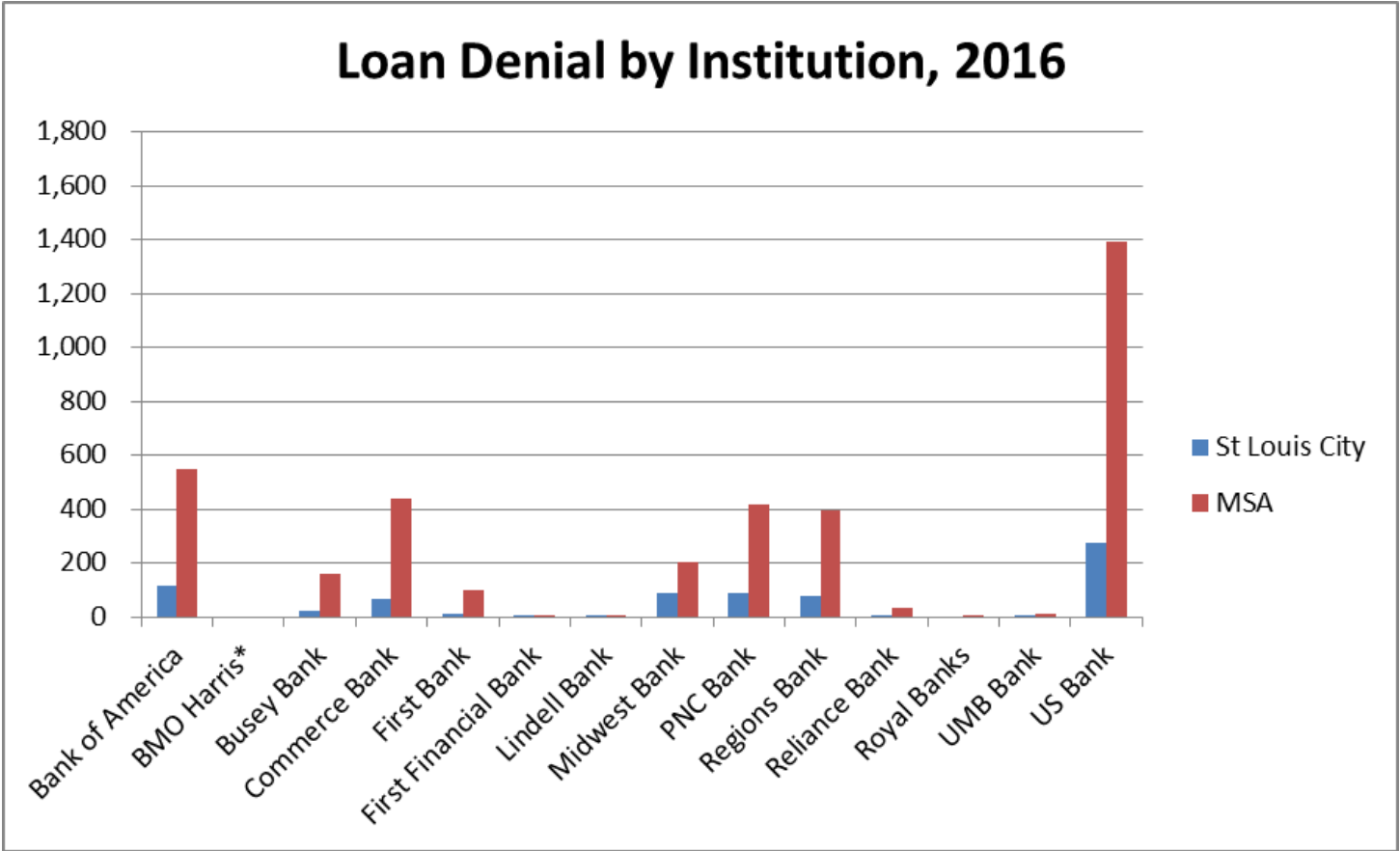
US Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1996	\$26,477	523	\$482,845	5,326	5.48%	9.82%
1997	\$26,691	530	\$475,251	5,293	5.62%	10.01%
1998	\$47,576	775	\$792,251	7870	6.01%	9.85%
1999	\$58,431	775	\$970,038	9,156	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%
2016	\$47,551	345	\$605,316	3,499	7.86%	9.86%
Amount is represented in thousands of dollars						



# Loan Denials - City and MSA Totals

Loan Denials			
Institution	# City	# MSA	% of City Denials
Bank of America	118	547	21.57%
BMO Harris*			
Busey Bank	21	161	13.04%
Commerce Bank	65	439	14.81%
First Bank	11	101	10.89%
First Financial Bank	4	7	57.14%
Lindell Bank	1	2	50.00%
Midwest Bank	88	205	42.93%
PNC Bank	87	418	20.81%
Regions Bank	80	396	20.20%
Reliance Bank	6	36	16.67%
Royal Banks		2	0.00%
UMB Bank	3	14	21.43%
US Bank	273	1392	19.61%
Grand Total	757	3,720	20.35%

\* The loan information provided by the bank did not include loan denials



Home Purchase - Loan Applications Denied						
	St. Louis City		MSA		City as Percent of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	4,166	25	24,280	114	17.16%	21.93%
BMO Harris*						
Busey Bank	2151	11	20,743	103	10.37%	10.68%
Commerce Bank	60	1	5,059	28	1.19%	3.57%
First Bank	560	5	3,846	29	14.56%	17.24%
First Financial Bank			53	1	0.00%	0.00%
Lindell Bank						
Midwest Bank	587	5	1,214	12	48.35%	41.67%
PNC Bank	864	7	7,881	43	10.96%	16.28%
Regions Bank	1,382	10	7,476	48	18.49%	20.83%
Reliance Bank			313	3	0.00%	0.00%
Royal Banks						
UMB Bank	138	1	138	1	100.00%	100.00%
US Bank	5,636	35	35,617	197	15.82%	17.77%
<b>Grand Total</b>	<b>15,544</b>	<b>100</b>	<b>106,620</b>	<b>579</b>	<b>14.59%</b>	<b>17.30%</b>

Home Improvement - Loan Applications Denied						
	St. Louis City		MSA		City as Percent of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	441	5	2,940	17	15.00%	29.41%
BMO Harris*						
Busey Bank						
Commerce Bank	1,105	38	6,985	241	15.82%	15.77%
First Bank	166	2	412	30	40.29%	6.67%
First Financial Bank						
Lindell Bank						
Midwest Bank	330	68	1030	132	32.04%	51.52%
PNC Bank	899	50	3,385	203	26.56%	24.63%
Regions Bank	1,156	31	3,707	127	31.18%	24.41%
Reliance Bank	20	4	55	11	36.36%	36.36%
Royal Banks						
UMB Bank			25	1	0.00%	0.00%
US Bank	4,896	105	18915	418	25.88%	25.12%
<b>Grand Total</b>	<b>9,013</b>	<b>303</b>	<b>37,454</b>	<b>1,180</b>	<b>24.06%</b>	<b>25.68%</b>

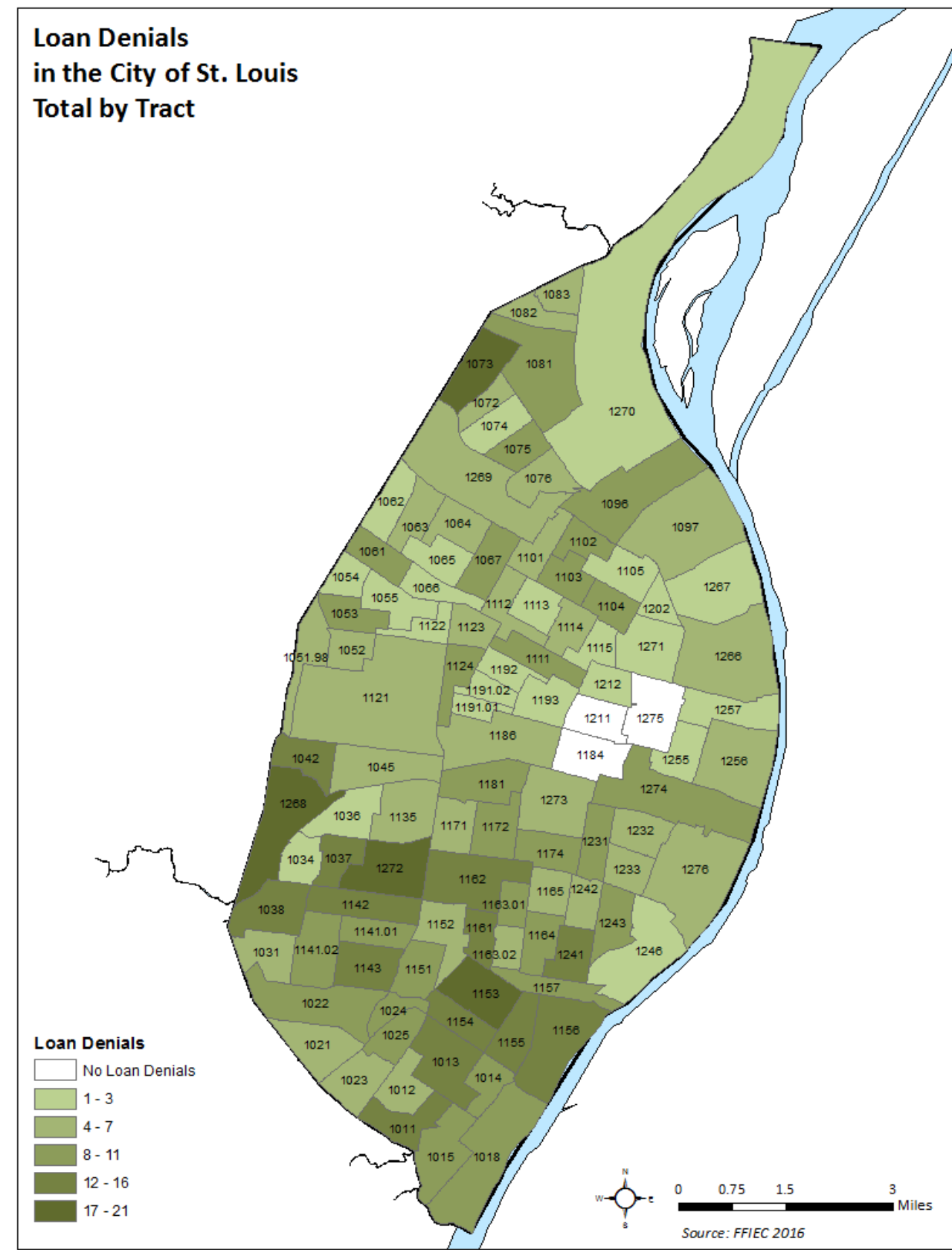
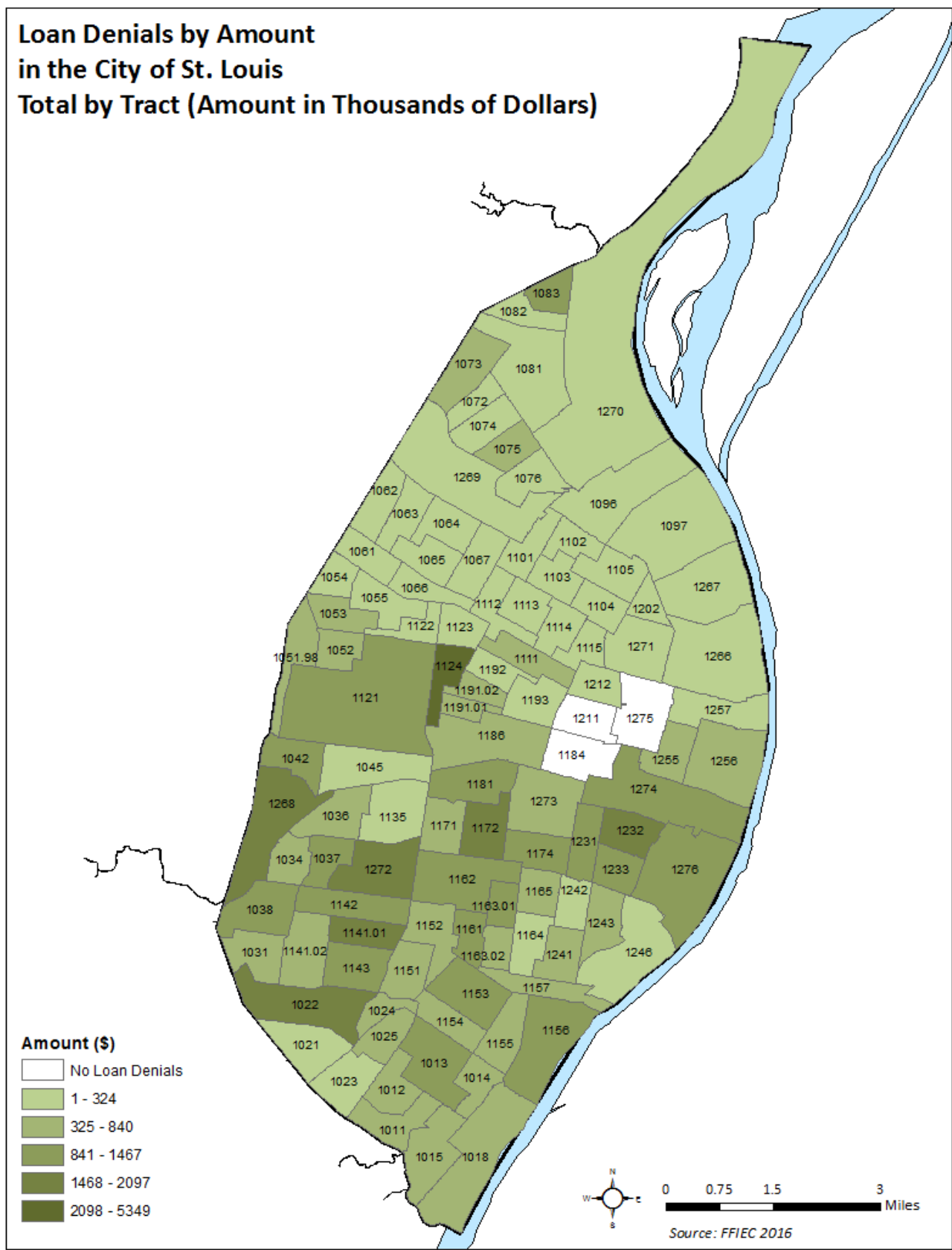
\* The data provided by the bank does not include loan denials



Refinance - Loan Application Denied						
	St. Louis City		MSA		City as Percent of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	9,410	88	82,732	416	11.37%	21.15%
BMO Harris*						
Busey Bank	1,211	10	9,949	58	12.17%	17.24%
Commerce Bank	1,930	26	19,914	170	9.69%	15.29%
First Bank	311	4	5,493	42	5.66%	9.52%
First Financial Bank	239	4	330	6	72.42%	66.67%
Lindell Bank	60	1	310	2	19.35%	50.00%
Midwest Bank	1,402	15	14,235	61	9.85%	24.59%
PNC Bank	5,349	30	36,929	172	14.48%	17.44%
Regions Bank	2,783	39	27,343	221	10.18%	17.65%
Reliance Bank	214	2	4,391	22	4.87%	9.09%
Royal Banks			735	2	0.00%	0.00%
UMB Bank	283	2	1,756	12	16.12%	16.67%
US Bank	16,431	133	108,630	777	15.13%	17.12%
<b>Grand Total</b>	<b>39,623</b>	<b>354</b>	<b>312,747</b>	<b>1,961</b>	<b>12.67%</b>	<b>18.05%</b>

**Notes:**  
 \* The data provided by the bank does not include loan denials

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	14,017	118	109,952	547	12.75%	21.57%
BMO Harris*						
Busey Bank	3,362	21	30,692	161	10.95%	13.04%
Commerce Bank	3,095	65	31,958	439	9.68%	14.81%
First Bank	1,037	11	9,751	101	10.63%	10.89%
First Financial Bank	239	4	383	7	62.40%	57.14%
Lindell Bank	60	1	310	2	19.35%	50.00%
Midwest Bank	2,319	88	16,479	205	14.07%	42.93%
PNC Bank	7,112	87	48,195	418	14.76%	20.81%
Regions Bank	5,321	80	38,526	396	13.81%	20.20%
Reliance Bank	234	6	4,759	36	4.92%	16.67%
Royal Banks			735	2	0.00%	0.00%
UMB Bank	421	3	1,919	14	21.94%	21.43%
US Bank	26,963	273	163,162	1,392	16.53%	19.61%
<b>Grand Total</b>	<b>64,180</b>	<b>757</b>	<b>456,821</b>	<b>3,720</b>	<b>14.05%</b>	<b>20.35%</b>



Loan Denials – County Total

Home Purchase												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	4,166	25	17,346	67	1612	11	800	7	356	4	24,280	114
BMO Harris*												
Busey Bank	2151	11	12057	53	3872	20	2387	18	276	1	20,743	103
Commerce Bank	60	1	2,792	15	1310	7	897	5			5,059	28
First Bank	560	5	2194	12	582	4	346	4	164	4	3,846	29
First Financial Bank					53	1					53	1
Lindell Bank											0	0
Midwest Bank	587	5	328	4	244	2	55	1			1,214	12
PNC Bank	864	7	4709	17	1941	13	197	3	170	3	7,881	43
Regions Bank	1382	10	4204	28	671	3	1219	7			7,476	48
Reliance Bank			131	1	182	2					313	3
Royal Banks											0	0
UMB Bank	138	1									138	1
US Bank	5636	35	16531	89	10288	48	2868	20	294	5	35,617	197
Grand Total	15,544	100	60,292	286	20,755	111	8,769	65	1,260	17	106,620	579

\* The data provided by the bank does not include loan denials

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	441	5	2,057	8	355	3	87	1			2,940	17
BMO Harris*												
Busey Bank											0	0
Commerce Bank	1,105	38	2,342	99	2424	52	1054	49	60	3	6,985	241
First Bank	166	2	56	8	100	8	20	2	70	10	412	30
First Financial Bank											0	0
Lindell Bank											0	0
Midwest Bank	330	68	313	56	216	1	171	7			1,030	132
PNC Bank	899	50	1437	88	671	31	337	29	41	5	3,385	203
Regions Bank	1156	31	1466	70	439	15	621	10	25	1	3,707	127
Reliance Bank	20	4	35	7							55	11
Royal Banks											0	0
UMB Bank			25	1							25	1
US Bank	4896	105	8460	176	2611	67	1534	41	1414	29	18,915	418
Grand Total	9,013	303	16,191	513	6,816	177	3,824	139	1,610	48	37,454	1180

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	9,410	88	52,620	196	13,841	84	4,900	36	1,961	12	82,732	416
BMO Harris*												
Busey Bank	1,211	10	5948	32	2186	13	604	3			9,949	58
Commerce Bank	1,930	26	10,542	79	4468	33	2974	32			19,914	170
First Bank	311	4	1884	18	1752	12	196	2	1350	6	5,493	42
First Financial Bank	239	4	91	2							330	6
Lindell Bank	60	1	250	1							310	2
Midwest Bank	1402	15	10369	33	316	1	1288	10	860	2	14,235	61
PNC Bank	5349	30	19977	77	7432	42	1155	12	3016	11	36,929	172
Regions Bank	2783	39	17326	122	3797	35	2554	21	883	4	27,343	221
Reliance Bank	214	2	2,809	12	1,158	7			210	1	4,391	22
Royal Banks			735	2							735	2
UMB Bank	283	2	783	6	334	2	356	2			1,756	12
US Bank	16431	133	64,163	433	17557	125	7411	66	3068	20	108,630	777
Grand Total	39,623	354	187,497	1,013	52,841	354	21,438	184	11,348	56	312,747	1,961

\* The data provided by the bank does not include loan denials

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	14,017	118	72,023	271	15,808	98	5,787	44	2,317	16	109,952	547
BMO Harris*												
Busey Bank	3,362	21	18,005	85	6,058	33	2,991	21	276	1	30,692	161
Commerce Bank	3,095	65	15,676	193	8,202	92	4,925	86	60	3	31,958	439
First Bank	1,037	11	4,134	38	2,434	24	562	8	1,584	20	9,751	101
First Financial Bank	239	4	91	2	53	1					383	7
Lindell Bank	60	1	250	1	0	0	0	0	0	0	310	2
Midwest Bank	2,319	88	11,010	93	776	4	1,514	18	860	2	16,479	205
PNC Bank	7,112	87	26,123	182	10,044	86	1,689	44	3,227	19	48,195	418
Regions Bank	5,321	80	22,996	220	4,907	53	4,394	38	908	5	38,526	396
Reliance Bank	234	6	2,975	20	1,340	9	0	0	210	1	4,759	36
Royal Banks	0	0	735	2	0	0	0	0	0	0	735	2
UMB Bank	421	3	808	7	334	2	356	2	0	0	1,919	14
US Bank	26,963	273	89,154	698	30,456	240	11,813	127	4,776	54	163,162	1392
Grand Total	64,180	757	263,980	1,812	80,412	642	34,031	388	14,218	121	456,821	3,720

Percent of Applications Denied by Institution						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	MSA
<b>Bank of America</b>	<b>21.73%</b>	<b>16.51%</b>	<b>13.26%</b>	<b>15.07%</b>	<b>24.62%</b>	<b>16.68%</b>
Loan Denials	118	271	98	44	16	547
Total Loan Applications	543	1,641	739	292	65	3,280
<b>BMO Harris*</b>						
Loan Denials						
Total Loan Applications						
<b>Busey Bank</b>	<b>6.36%</b>	<b>5.04%</b>	<b>3.43%</b>	<b>7.98%</b>	<b>2.00%</b>	<b>4.89%</b>
Loan Denials	21	85	33	21	1	161
Total Loan Applications	330	1687	963	263	50	3,293
<b>Commerce Bank</b>	<b>30.23%</b>	<b>21.09%</b>	<b>21.55%</b>	<b>30.18%</b>	<b>18.75%</b>	<b>23.63%</b>
Loan Denials	65	193	92	86	3	439
Total Loan Applications	215	915	427	285	16	1,858
<b>First Bank</b>	<b>11.58%</b>	<b>5.31%</b>	<b>6.19%</b>	<b>7.55%</b>	<b>23.81%</b>	<b>7.27%</b>
Loan Denials	11	38	24	8	20	101
Total Loan Applications	95	716	388	106	84	1,389
<b>First Financial Bank</b>	<b>66.67%</b>	<b>18.18%</b>	<b>41.67%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>16.28%</b>
Loan Denials	4	2	1	0	0	7
Total Loan Applications	6	11	24	1	1	43
<b>Lindell Bank</b>	<b>2.13%</b>	<b>0.88%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>1.05%</b>
Loan Denials	1	1				2
Total Loan Applications	47	113	29	1		190
<b>Midwest Bank</b>	<b>37.45%</b>	<b>15.53%</b>	<b>4.71%</b>	<b>16.67%</b>	<b>18.18%</b>	<b>19.75%</b>
Loan Denials	88	93	4	18	2	205
Total Loan Applications	235	599	85	108	11	1,038

Percent of Applications Denied by Institution						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	MSA
<b>PNC Bank</b>	<b>50.88%</b>	<b>36.62%</b>	<b>33.20%</b>	<b>43.56%</b>	<b>40.43%</b>	<b>38.88%</b>
Loan Denials	87	182	86	44	19	418
Total Loan Applications	171	497	259	101	47	1,075
<b>Regions Bank</b>	<b>40.40%</b>	<b>33.90%</b>	<b>24.42%</b>	<b>31.40%</b>	<b>45.45%</b>	<b>33.11%</b>
Loan Denials	80	220	53	38	5	396
Total Loan Applications	198	649	217	121	11	1,196
<b>Reliance Bank</b>	<b>18.18%</b>	<b>16.81%</b>	<b>16.67%</b>	<b>0.00%</b>	<b>20.00%</b>	<b>16.14%</b>
Loan Denials	6	20	9	0	1	36
Total Loan Applications	33	119	54	12	5	223
<b>Royal Banks</b>	<b>0.00%</b>	<b>12.50%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>8.33%</b>
Loan Denials	0	2	0			2
Total Loan Applications	7	16	1			24
<b>UMB Bank</b>	<b>21.43%</b>	<b>10.29%</b>	<b>11.76%</b>	<b>18.18%</b>	<b>0.00%</b>	<b>12.61%</b>
Loan Denials	3	7	2	2	0	14
Total Loan Applications	14	68	17	11	1	111
<b>US Bank</b>	<b>30.92%</b>	<b>20.27%</b>	<b>13.54%</b>	<b>19.16%</b>	<b>21.51%</b>	<b>19.85%</b>
Loan Denials	273	698	240	127	54	1,392
Total Loan Applications	883	3,444	1,772	663	251	7,013
<b>All Banks</b>	<b>26.73%</b>	<b>17.10%</b>	<b>12.90%</b>	<b>19.76%</b>	<b>22.32%</b>	<b>17.79%</b>
Loan Denials	757	1,812	642	388	121	3,720
Total Loan Applications	2,832	10,596	4,976	1,964	542	20,910

\* The data provided by the bank does not include loan denials or loan applications

# Loan Denials - City Total

Loan Denials by Census Tract in St. Louis City								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1011	191	2	185	5	346	5	722	12
1012	116	1			290	4	406	5
1013	292	2	133	4	715	7	1,140	13
1014	165	2	13	4	184	2	362	8
1015	96	2	100	3	330	4	526	9
1018			62	3	444	7	506	10
1021			10	1	252	3	262	4
1022	749	4	25	1	978	6	1,752	11
1023			53	3	107	2	160	5
1024			2	1	694	9	696	10
1025	284	2	36	3	339	3	659	8
1031			75	1	437	4	512	5
1034	416	2					416	2
1036					488	3	488	3
1037	316	3	221	4	477	5	1,014	12
1038	300	2			1,121	13	1,421	15
1042	320	1	253	6	717	6	1,290	13
1045	59	1	5	1	136	2	200	4
1051.98			261	2	323	2	584	4
1052			46	3	585	4	631	7
1053	267	1	40	5	235	2	542	8
1054			30	1	45	1	75	2
1055			6	2			6	2
1061			131	8			131	8
1062			10	2	24	1	34	3
1063			50	3	97	2	147	5
1064			17	3	120	1	137	4
1065			10	2			10	2
1066			13	3			13	3
1067	39	1	78	6	118	3	235	10
1072			30	2	36	2	66	4
1073	101	1	215	14	257	4	573	19
1074			14	2	35	1	49	3
1075	84	2	92	5	246	3	422	10

Loan Denials by Census Tract in St. Louis City								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1076			129	6			129	6
1081			40	8	129	3	169	11
1082			63	4	84	2	147	6
1083	1,120	1	80	3	153	3	1,353	7
1096			153	9	35	1	188	10
1097			53	4			53	4
1101			54	3	116	3	170	6
1102			112	8			112	8
1103			50	6	156	4	206	10
1104			40	4	243	4	283	8
1105			4	2	79	1	83	3
1111			65	5	409	4	474	9
1112			34	2	238	2	272	4
1113	39	1	55	2			94	3
1114			88	3	22	1	110	4
1115					165	2	165	2
1121	764	1	143	3	129	1	1,036	5
1122			25	2	15	1	40	3
1123			20	4	190	3	210	7
1124	1,304	4	25	1	4,020	5	5,349	10
1135	113	1			202	4	315	5
1141.01	801	5			756	6	1,557	11
1141.02			10	1	717	7	727	8
1142	180	2	12	2	965	8	1,157	12
1143	217	2	125	2	1,125	9	1,467	13
1151	112	1	62	1	434	6	608	8
1152	293	2			91	3	384	5
1153	405	5	47	5	632	9	1,084	19
1154	100	1	117	4	623	9	840	14
1155	53	1	272	9	228	5	553	15
1156	252	3	137	8	558	5	947	16
1157	98	1	99	2	453	7	650	10
1161	352	3	50	2	751	7	1,153	12
1162	354	3	30	4	923	7	1,307	14

Loan Denials by Census Tract in St. Louis City								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1163.01	179	1	385	3	755	6	1,319	10
1163.02	285	3	5	1	210	3	500	7
1164	56	1	180	7	50	1	286	9
1165	64	1	138	1	566	5	768	7
1171			200	1	305	3	505	4
1172	181	1	1,151	4	765	5	2,097	10
1174	358	1	173	4	661	6	1,192	11
1181			1,092	11			1,092	11
1184								
1186	180	1	33	3	567	3	780	7
1191.01	436	1					436	1
1191.02	225	1			177	2	402	3
1192			118	1	206	2	324	3
1193			6	2			6	2
1202			6	2			6	2
1211								
1212			5	1			5	1
1231	246	2	190	4	601	5	1,037	11
1232	170	1	90	2	1,746	4	2,006	7
1233	527	2			734	2	1,261	4

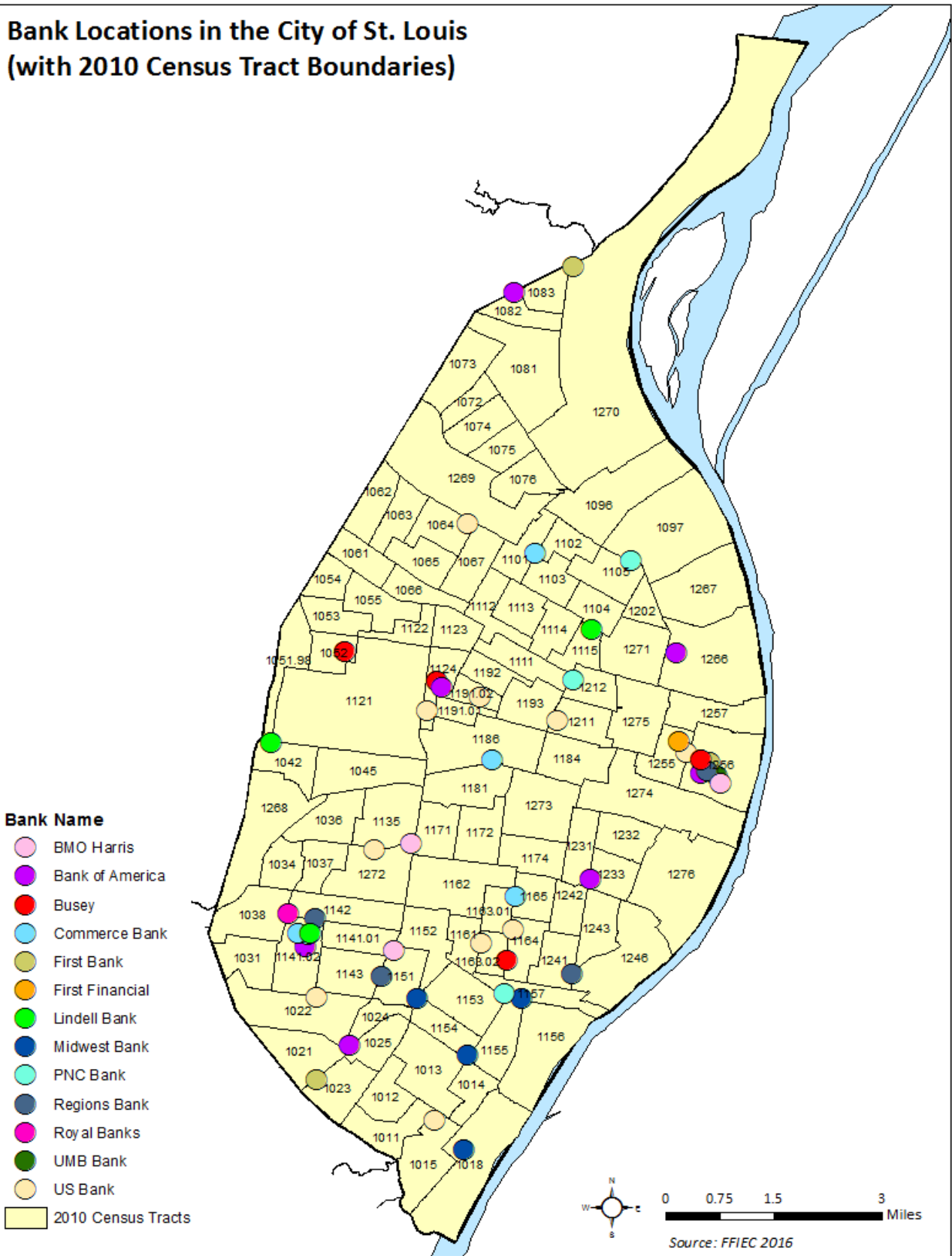
Loan Denials by Census Tract in St. Louis City								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1241	18	1	148	8	576	5	742	14
1242	189	3	8	2	55	1	252	6
1243	458	4	45	2	101	2	604	8
1246					89	1	89	1
1255	204	1			407	2	611	3
1256	361	2			387	2	748	4
1257			14	1			14	1
1266	169	2	24	3	100	2	293	7
1267			140	2	47	1	187	3
1268	497	2	55	2	1,244	17	1,796	21
1269			72	3	88	2	160	5
1270					34	1	34	1
1271			3	1			3	1
1272	64	1	154	5	1,540	11	1,758	17
1273	101	1	125	2	588	4	814	7
1274	224	1	28	2	1,026	5	1,278	8
1275								
1276			15	1	1,074	6	1,089	7
Not Provided					107	2		
Grand Total	15,544	100	9,013	303	39,623	354	64,180	757

**Notes**  
 \*No Loans Denied in Tracts 1184, 1211, or 1275.  
 \*\*This table does not include loan denials from BMO Harris.

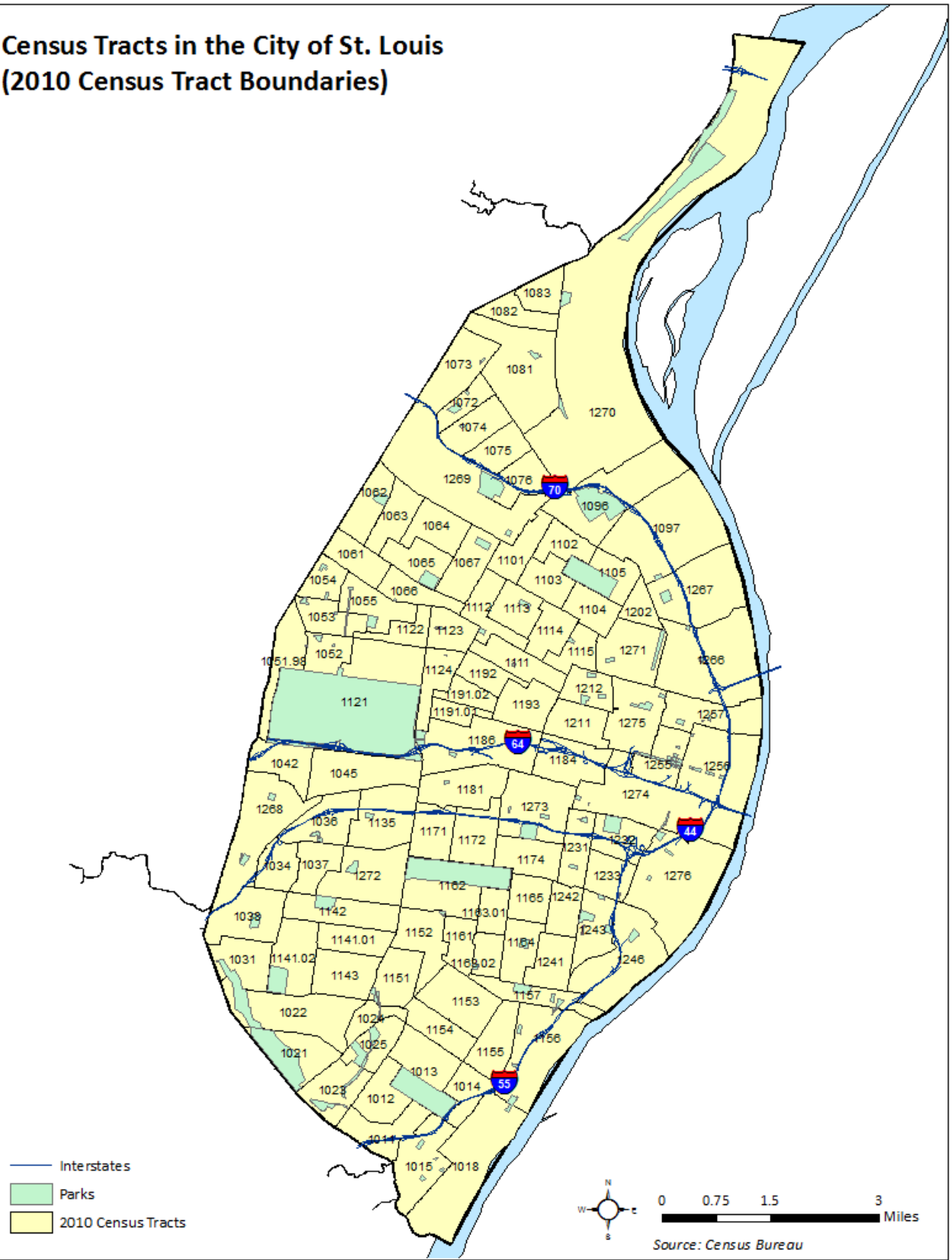


# Appendix A - Maps

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



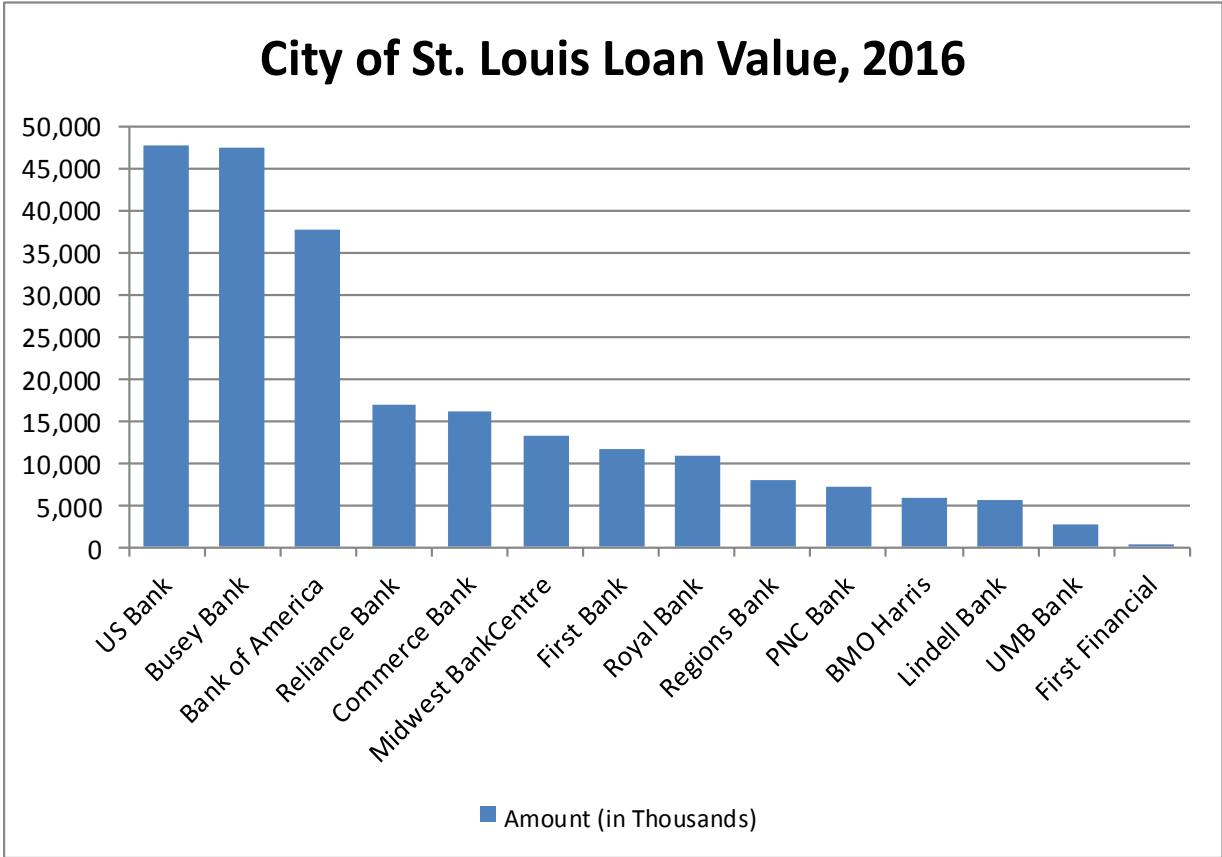
**Census Tracts in the City of St. Louis  
(2010 Census Tract Boundaries)**



# Appendix B – Bank Rankings

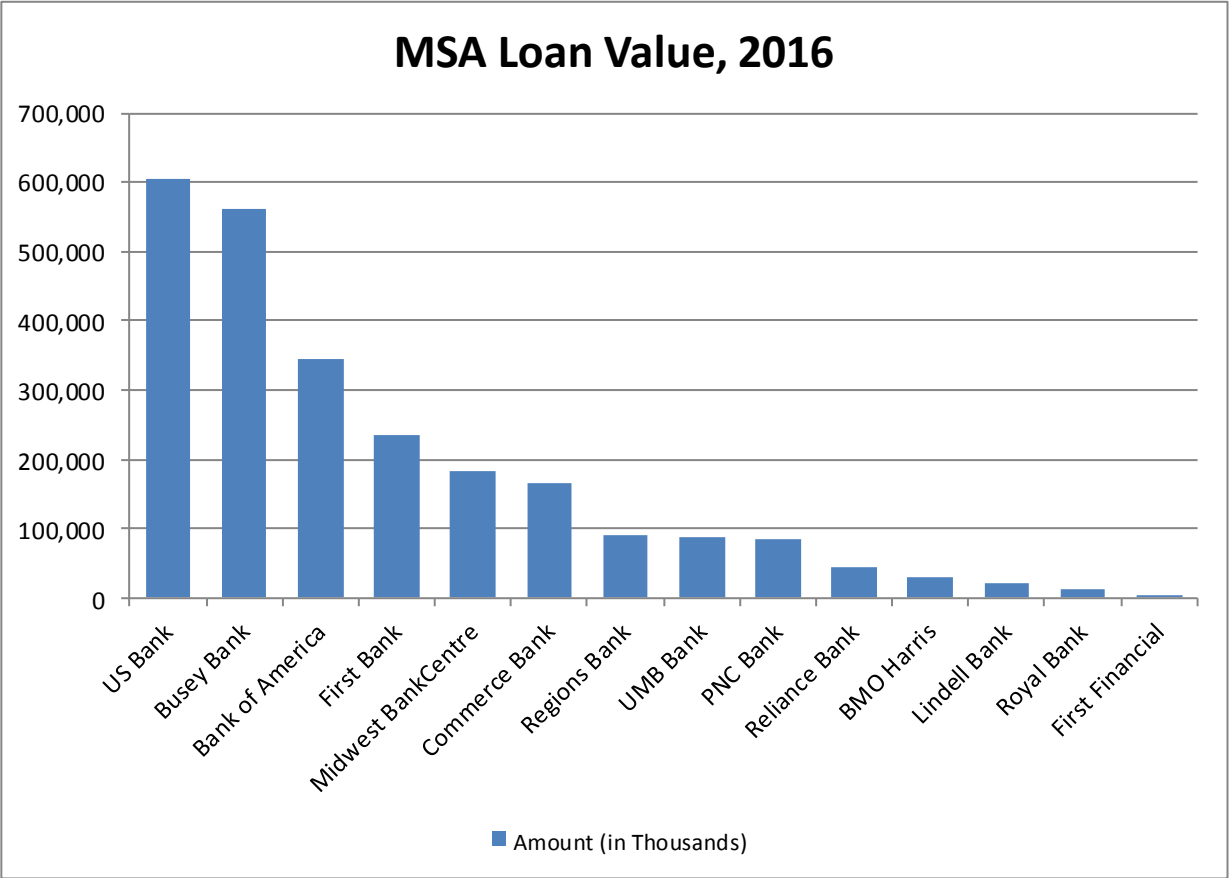
City Loans: Value		
Rank	Institution	Amount (in Thousands)
1	US Bank	47,551
2	Busey Bank	47,470
3	Bank of America	37,705
4	Reliance Bank	16,771
5	Commerce Bank	15,979
6	Midwest BankCentre	13,115
7	First Bank	11,659
8	Royal Bank	10,785
9	Regions Bank	8,062
10	PNC Bank	7,043
11	BMO Harris	5,876
12	Lindell Bank	5,654
13	UMB Bank	2,700
14	First Financial	276
Grand Total		230,646

City Loans: Number		
Rank	Institution	# Loans
1	US Bank	345
2	Busey Bank	246
3	Bank of America	237
4	Midwest BankCentre	131
5	Commerce Bank	119
6	Regions Bank	76
7	First Bank	67
8	PNC Bank	63
9	BMO Harris	56
10	Lindell Bank	46
11	Reliance Bank	19
12	UMB Bank	11
13	Royal Bank	5
14	First Financial	1
Grand Total		1,422



MSA Loans: Value		
Rank	Institution	Amount (in Thousands)
1	US Bank	605,316
2	Busey Bank	560,913
3	Bank of America	345,644
4	First Bank	234,489
5	Midwest BankCentre	183,037
6	Commerce Bank	166,604
7	Regions Bank	91,285
8	UMB Bank	87,873
9	PNC Bank	84,477
10	Reliance Bank	45,501
11	BMO Harris	28,828
12	Lindell Bank	22,392
13	Royal Bank	12,734
14	First Financial	3,528
Grand Total		2,472,621

MSA Loans: Number		
Rank	Institution	# Loans
1	US Bank	3,499
2	Busey Bank	2,570
3	Bank of America	1,648
4	First Bank	1,061
5	Commerce Bank	1,050
6	Midwest BankCentre	745
7	Regions Bank	575
8	PNC Bank	507
9	Lindell Bank	187
10	BMO Harris	177
11	Reliance Bank	115
12	UMB Bank	85
13	First Financial	23
14	Royal Bank	16
Grand Total	Total	12,258



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		Busey Bank		Commerce Bank		First Bank		First Financial Bank		Lindell Bank		Midwest BankCenter		PNC Bank		Regions Bank		Reliance Bank		Royal Banks		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
1011	Middle	No	\$60,928	2,600	15.46	64	1	87	2	180	2	60	1	250	3					2	156	157	1	238	2							364	3
1012	Middle	No	\$74,907	3,100	11.97	677	6	338	4	559	5	68	1	138	1					2	235	180	2	160	2							306	4
1013	Middle	No	\$69,503	4,336	17.41	775	7	140	1	873	7	128	1	633	4					1	116	140	1	296	4							426	4
1014	Moderate	No	\$46,970	2,703	37.88	79	1	121	1	195	2	7	1	52	1					3	76	25	1									348	2
1015	Low	No	\$31,724	3,126	39.8									7	1					3	175			60	1							97	1
1018	Low	No	\$32,305	3,092	40.17					664	2							170	1	3	79											83	2
1021	Moderate	No	\$52,808	2,780	11.69	182	2			219	2	196	2	108	1					1	119	91	1	15	1	370	1					655	6
1022	Upper	No	\$95,186	6,028	7.5	2055	15	50	1	1031	7	299	2	332	3			194	1	3	247	147	2	235	2				120	1	1857	16	
1023	Middle	No	\$64,890	1,846	10.4	223	2	85	1	353	3	61	1	122	1									121	1							125	1
1024	Moderate	No	\$49,063	2,478	18.12	68	1			326	3	119	2	5	1					6	302			80	2	105	1					363	4
1025	Middle	No	\$68,278	1,918	12.25	108	1			268	3	126	1					69	1	1	69	208	3	123	1							507	5
1031	Upper	No	\$91,854	3,299	13.76	577	4	125	1	751	5	626	3	226	1			406	2			40	1	233	2							939	8
1034	Upper	No	\$95,249	1,968	9.3	607	5	76	1	323	3	185	2	101	1							21	1	66	2							492	6
1036	Middle	No	\$56,077	1,329	12.49	521	3	95	2			12	1							1	99	10	1									97	1
1037	Middle	No	\$68,411	2,531	12.84	994	9	230	2	442	4	289	4	440	4			123	2	3	276	47	1									798	7
1038	Middle	No	\$77,490	3,819	9.61	1512	11			118	2	389	5	260	1							326	2	167	2							1452	12
1042	Middle	No	\$65,114	3,401	14.88	180	2			1117	8	431	4	94	1			476	4			135	1			109	1	2105	2			423	4
1045	Moderate	No	\$49,721	1,846	24.81	320	2			623	6	102	1					236	1	2	335											378	4
1051.98	Upper	No	\$95,620	3,463	31.3	839	4	360	1	1891	4	2728	6	268	2					1	402											995	4
1052	Upper	No	\$86,541	2,675	64.37	1131	3			1011	4	666	4	123	1			109	1	1	100											372	3
1053	Low	No	\$16,268	2,203	94.05	65	1			221	2									1	5												
1054	Low	No	\$34,237	2,507	92.58															3	207											125	1
1055	Middle	No	\$63,553	2,922	97.33			112	1											2	303											168	1
1061	Moderate	No	\$35,112	2,427	99.09							9	1							2	103												
1062	Low	No	\$22,960	1,738	98.96															2	7			24	1								
1063	Low	No	\$28,238	1,966	99.34															1	5												
1064	Low	No	\$30,100	2,392	99.08																												
1065	Low	No	\$31,962	3,267	96.85													13	1	1	5												
1066	Low	No	\$22,309	1,783	99.44							7	1									10	1										
1067	Low	No	\$29,435	3,515	99.2	12	1	34	1																							15	1
1072	Low	No	\$29,281	1,342	98.51															1	5												
1073	Moderate	No	\$44,835	4,983	99			14	1	44	1									2	58											59	2
1074	Moderate	No	\$40,362	2,788	98.85																	23	1										
1075	Low	No	\$32,053	2,711	98.89							5	1													5	1						
1076	Low	No	\$29,757	2,225	99.69	29	1													1	3												
1081	Moderate	No	\$43,099	3,403	96.03															1	5			6	1							72	1
1082	Middle	No	\$62,636	2,698	96.4																											6	1
1083	Moderate	No	\$35,420	2,267	94.66			29	1											1	3												
1096	Moderate	No	\$35,518	3,316	99.52																											45	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
1097	Low	No	\$25,599	2,487	95.5					95	1									1	5	19	1							32	1		
1101	Low	No	\$25,641	2,984	98.86					24	1	54	2									24	1										
1102	Low	No	\$31,640	2,654	98.53							8	1																				
1103	Low	No	\$34,272	2,483	99.23															1	47										46	1	
1104	Moderate	No	\$39,291	2,539	98.62																		39	1									
1105	Low	No	\$24,626	1,562	98.21																												
1111	Low	No	\$30,275	1,556	97.11																	124	1	45	1						279	4	
1112	Low	No	\$23,191	1,276	94.04																						180	2					
1113	Low	No	\$24,409	1,554	99.16																										85	2	
1114	Low	No	\$25,977	1,643	99.09																									18	1		
1115	Low	No	\$32,529	1,010	97.92																												
1121	Middle	No	\$64,456	4,285	36.5	3570	6			2919	7	750	1	415	1					2	1035					300	1			1825	2	4539	15
1122	Moderate	No	\$44,002	1,586	96.97					260	2																				285	2	
1123	Low	No	\$25,256	2,415	98.92																												
1124	Upper	No	\$98,847	4,023	34.53	2248	4			3105	6	972	2	764	2			769	3					16	1	7850	1			252	1	914	2
1135	Middle	No	\$56,595	2,331	6.39	620	5	300	4	443	4	102	1	401	1			70	1												485	7	
1141.01	Moderate	No	\$55,776	4,281	30.95	893	8			808	6	407	4					243	2	3	192	277	2			120	1			80	1	956	9
1141.02	Upper	No	\$93,877	4,128	7.61	1490	11	618	3	903	4	285	1	734	3			625	4	3	646	15	1	700	5						2336	11	
1142	Middle	No	\$64,085	4,721	18.03	761	8	325	5	208	2	288	2	684	5			246	2	3	442	143	1	613	6				201	1	1115	9	
1143	Middle	No	\$72,779	5,485	12.82	2380	17	140	1	1582	12	35	1	341	3					2	247	25	2	1287	9						2906	21	
1151	Moderate	No	\$46,158	4,287	28.2	71	1			36	1							57	1	3	22	141	2								333	5	
1152	Low	No	\$25,984	3,149	54.68							155	2	127	1					1	52			143	2						151	2	
1153	Moderate	No	\$35,105	4,958	50.83	282	4	150	3	181	3	14	1	79	1			34	1	3	65	81	1	287	2						425	6	
1154	Moderate	No	\$38,066	3,122	33.02	125	3					212	3	69	1			50	1	3	130	52	1	66	2				115	1	155	1	
1155	Moderate	No	\$36,512	5,625	64.6					54	1	38	1					122	2	4	18	73	1	23	1						47	2	
1156	Moderate	No	\$39,690	5,279	56.83	600	4	234	1	1402	6							51	1	1	80										92	2	
1157	Low	No	\$32,088	3,567	70.17	76	1			46	1							86	2	2	169										153	2	
1161	Low	No	\$30,709	3,274	57.27	349	4	78	1	382	3	15	1	54	1					2	120	80	1	79	1	950	1				279	5	
1162	Moderate	No	\$55,293	4,325	37.53	2266	13			1033	7	782	5	115	1			275	1	7	915	297	3	273	2						1335	9	
1163.01	Moderate	No	\$45,094	2,999	37.18	464	2	185	1	604	4	145	3	643	2			296	2			34	1	340	1						521	6	
1163.02	Low	No	\$27,860	3,007	78.18					190	2	93	2							3	444			175	2	150	1			32	1	602	5
1164	Low	No	\$26,215	4,891	77.98					413	3	58	1							1	26			13	1						378	3	
1165	Moderate	No	\$46,228	3,844	59.65	608	3	72	1	1046	4	243	4							3	301			102	1						1476	8	
1171	Moderate	No	\$53,984	1,537	32.01	243	2	564	5	245	1									1	188										209	2	
1172	Moderate	No	\$46,893	5,359	54	1635	9	100	1	2153	10	824	5	88	1					3	466	807	3			220	1				3095	17	
1174	Middle	No	\$78,792	4,235	44.91	384	3	171	1	515	2	430	3	412	2					2	345										1513	7	
1181	Moderate	No	\$44,765	1,324	74.77			346	2	1351	6									1	148						8500	1				606	3
1184	Unknown	No	\$0	1,159	38.74																												
1186	Low	No	\$33,089	3,421	53.26	643	4			1017	5	370	3					175	1	3	348	158	1	110	1	4574	2					481	3
1191.01	Middle	No	\$72,632	2,584	50.15	1147	5	157	1	731	3	395	1	481	3																834	2	
1191.02	Middle	No	\$78,183	2,994	38.14	149	1			4831	8									3	1039	352	2								596	4	
1192	Upper	No	\$107,597	1,703	64.18	272	1			770	5	558	2	262	1									417	1							894	4

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
1193	Low	No	\$29,470	5,454	40.98							100	1																				
1202	Low	No	\$30,387	1,271	90.64															1	1												
1211	Low	No	\$26,068	1,941	86.55																												
1212	Low	No	\$15,309	2,474	99.23																												
1231	Moderate	No	\$39,221	3,351	72.52	531	3			250	2	209	3	331	1			74	1	2	261	499	3	56	1							590	4
1232	Middle	No	\$67,018	2,298	41.56	221	2			1667	9									1	228	457	2									699	3
1233	Moderate	No	\$43,841	2,586	35.81	333	2			606	4	331	2	203	1			28	1	3	507			15	1							824	5
1241	Moderate	No	\$38,584	4,644	80.81					25	1	69	2	80	1			82	1	1	112			100	1							158	2
1242	Low	No	\$25,081	3,201	74.88	231	2													1	5	20	1									166	2
1243	Moderate	No	\$55,741	3,131	36.98	321	2	262	1	1608	6	182	1	238	1			60	1	2	176	312	2	292	1							594	4
1246	Low	No	\$19,691	1,845	71.71																											64	1
1255	Middle	No	\$83,475	2,885	41.59	140	1			150	2	92	1			276	1															169	2
1256	Moderate	No	\$48,153	4,113	52.47	104	1			22	1			435	2							152	1	195	1							81	1
1257	Low	No	\$10,283	3,329	98.38																	150	1									57	1
1266	Low	No	\$24,297	3,543	82.13	111	2			274	2	244	2								1	3											
1267	Low	No	\$26,467	1,258	78.38																1	3											
1268	Middle	No	\$61,859	3,698	19.52	1117	7			720	4	238	3	90	1			431	3	1	271	123	2	110	2	71	1					931	10
1269	Low	No	\$34,055	5,016	99.1	67	2					14	1													5	1						
1270	Low	No	\$23,548	2,470	85.99																												
1271	Low	No	\$33,320	2,234	97.31																									25	1		
1272	Middle	No	\$61,411	4,075	26.01	337	4	278	4	292	3	88	3	238	1					1	109	717	4	647	4							747	9
1273	Moderate	No	\$51,478	3,769	72.88	742	3			794	4	266	2							1	256			95	1	1850	3					901	4
1274	Low	No	\$15,617	4,795	75.54	887	3			1670	7			1216	3			84	1	1	5					5	1					1077	6
1275	Low	No	\$25,529	2,237	77.29					62	1											133	1			87	1					16	1
1276	Upper	No	\$90,251	3,239	26.46	269	2			774	5	400	1							2	193	218	1									789	4
Total						37,705	237	5,876	56	47,470	246	15,979	119	11,659	67	276	1	5,654	46	131	13,115	7,043	63	8,062	76	16,771	19	10,785	5	2,700	11	47,551	345

# Appendix D: Ordinances & Methodology & Terms

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## 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 1996 through 2001 were obtained from reports from previous years. Figures from 2002 through 2016 were based upon the electronic data the Depositor Applicant Banks submitted to the City of St. Louis.

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

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

Amount of MSA Loans: The total dollar amount of residential loans in the St. Louis MSA originated by an applicant bank.

Assets: A measure of a bank’s worth and size based upon the total holdings of the bank.

Asset to Loan Ratio: A bank’s total dollar amount of city loans divided by its total assets. This is used to normalize the value of a bank’s loan activity.

City as a % 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 submitted to 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.