

---

# HOME MORTGAGE DISCLOSURE ACT

JUNE 30, 2015

---

Report to the Treasurer of the City of St. Louis

# Table of Contents

---

- Introduction
- Report Description & Summary of Residential Lending Activity
- City of St. Louis: Income Distribution
- Community Reinvestment Act (CRA) Small Business Activity
- Loan Applications
- County Comparisons
- City & Metropolitan Comparisons
- City of St. Louis: 20 Year Loan History
- City of St. Louis: Bank Performance Comparison
- City of St. Louis: Loan Distribution
  - Maps – Loan Totals, Home Purchase Totals, Home Improvement Totals & refinancing Totals
- Individual Loan Bank Analysis
  - Bank of America
  - BMO Harris
  - Commerce Bank
  - First Bank
  - Lindell Bank
  - PNC Bank
  - Pulaski Bank
  - Regions Bank
  - Reliance Bank
  - Royal Bank
  - UMB
  - US Bank
- Loan Denials: City & MSA Totals
- Loan Denials: County Totals
- City of St. Louis: Loan Denial Distribution
- Appendix A: Maps
- Appendix B: Bank Rankings
- Appendix C: City Totals Loan Amount & Number of Loans
- Appendix D: Ordinance & Methodology & term

DRAFT

## Introduction

---

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

The intent of the ordinance is to encourage St. Louis lending institutions to continue their financial commitment to the revitalization of the City and its neighborhoods through mortgage and home improvement loans to credit-worthy individuals. The approach used by the City of St. Louis is to place its funds in those institutions that show such commitments.

The ordinance requires the potential depository to submit the following information each year at the request of the Treasurer's Office:

1. Copies of reports from the most recent reporting period compiled by the institution under the requirements of the Home Mortgage Disclosure Act of 1975 (HMDA).
2. Certification by a responsible officer that the institution has adopted and publicly posted the pledge of fair lending practices found in Section 6 of Municipal Ordinance 57332.

In addition to those terms required by the Ordinance, the City Treasurer requests that additional materials be submitted to enable a more thorough analysis of the lending institution's activities. These materials may include items such as newspaper advertisements, copies of office directives dealing with fair lending policies, and recent Community Reinvestment Statements.

The Federal Home Mortgage Disclosure Act of 1975 (HAMADA)

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

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

# Report Description and Summary

---

## Description

Bank analyses were based on raw information received from each institution and data obtained from the Federal Financial Institutions Examination Council (FFIEC) website. This report was produced by the Research Department of the Planning & Urban Design Agency (PDA), City of St. Louis. PDA supports the Planning Commission in planning the future of the City of St. Louis. Considerable staff resources were involved in the writing, data analysis, and mapping contained in this report. This report is on file at PDA and can be obtained by calling the Research Division at 314-657-3700.

<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 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 is lending activity based upon available data. The overview covers the years 1993 to 2013.
<b>Maps:</b>	Visually display where loans were made within the city. Each census tract is color-coded to show the number of loans and their dollar amount. A separate map illustrates the income level of a census tract (low, moderate, middle, upper or unavailable).
<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 included the number of applications and denials by bank, county, MSA & Tracts for the City of St. Louis



# Summary

## Overview

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

- home purchases
- home improvements
- refinancing

The summaries below illustrate the generally activity of the banks in the City’s & Metro Area market (for a full ranking of bank activity please refer to appendix B page 55). The tables displayed throughout this report illustrate select counties in the St. Louis Metropolitan Area. There are also tables comparing the City of St. Louis to the entire St. Louis Metropolitan area.

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

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

All charts, maps and data in this report refer to the year 2014, unless otherwise noted.

## Number & Amount of City Loans

The 12 banks made a total of 1,048 loans in the City totaling \$153,281,000. This represents a 43.5% decrease in the number of loans and a 37.8% decrease in the amount as compared to 2013.

- Home Purchases: 469 loans totaling \$86,424,000. This represents an 8.9% decrease in the number of loans, though the amount increased by 15.2% compared to 2013.
- Home Improvements: 82 loans totaling \$3,312,000. This represents a 19.6% decrease in the number of loans and a 42.2% increase in the amount as compared to 2013.
- Refinancing: 497 loans totaling \$63,545,000. This represents a 59.9% decrease in the number of loans and a 61.7% decrease in the amount as compared to 2012

## Bank Rankings for the City of St. Louis

- Pulaski Bank issued the highest loans by amount, totaling \$35,905,000. In the number of loans issued, Pulaski Bank ranked third, with 196.
- US Bank issued the second highest amount of loans, totaling \$31,480,000. US Bank was also ranked second in the number of loans issued, with 240.
- Bank of America issued the third highest amount of loans (\$30,224,000) but the largest total number, with 244.
- Of the six lending institutions that originated 50 or more loans in the City of St. Louis in 2014, Regions Bank originated the highest percentage of city loans, both in number (15.1%) and amount (13.4%).

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

- Lindell Bank had the highest ratio of applications to loans originated, 95.1%.
- UMB Bank had the second highest ratio of applications to loans originated, 80.0%
- Pulaski Bank had the third highest ratio of applications to loans originated, 72.9%
- First Bank had the fourth highest ratio of applications to loans originated, 69.0%
- Bank of America had the fifth highest ratio of applications to loans originated, 44.4%

## Summary

- Overall mortgage lending activity decreased substantially in the City from 2013 to 2014: -37.8% in the total dollar amount of loans originated and -43.5% in total number.
- All types of loans (home purchase, home improvement, and refinancing) showed decreased in the total number of loans originated, yet the primary loan type responsible for the largest decline is refinancing loans, which tumbled approximately 60% in both number and amount.
- Loan activity in the MSA declined considerably as well, -44.9% in the number of loans originated and -42.1% in the amount. Refinance loans, which typically represent the majority of loans reported on the Loan Application Register, declined in every county in both number and amount of loans.
- The City of St. Louis represented 18.4% of loan denials (by number) in the MSA while representing only 12.0% of loan originations.

City of St. Louis – Income Distribution

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2014 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2014 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1011.00	Middle	No	87.04	\$71,000	\$61,798	\$58,141	2600	15.46	402	1019	1170
1012.00	Middle	No	107.01	\$71,000	\$75,977	\$71,483	3100	11.97	371	1227	1383
1013.00	Middle	No	99.29	\$71,000	\$70,496	\$66,326	4336	17.41	755	1215	2079
1014.00	Moderate	No	67.10	\$71,000	\$47,641	\$44,826	2703	37.88	1024	806	1308
1015.00	Low	No	45.32	\$71,000	\$32,177	\$30,273	3126	39.80	1244	564	1355
1018.00	Low	No	46.15	\$71,000	\$32,767	\$30,833	3092	40.17	1242	555	1436
1021.00	Moderate	No	75.44	\$71,000	\$53,562	\$50,395	2780	11.69	325	571	1493
1022.00	Upper	No	135.98	\$71,000	\$96,546	\$90,833	6028	7.50	452	2308	2977
1023.00	Middle	No	92.70	\$71,000	\$65,817	\$61,923	1846	10.40	192	635	842
1024.00	Moderate	No	70.09	\$71,000	\$49,764	\$46,821	2478	18.12	449	593	1000
1025.00	Middle	No	97.54	\$71,000	\$69,253	\$65,156	1918	12.25	235	799	1024
1031.00	Upper	No	131.22	\$71,000	\$93,166	\$87,656	3299	13.76	454	932	1410
1034.00	Upper	No	136.07	\$71,000	\$96,610	\$90,897	1968	9.30	183	681	925
1036.00	Middle	No	80.11	\$71,000	\$56,878	\$53,512	1329	12.49	166	474	535
1037.00	Middle	No	97.73	\$71,000	\$69,388	\$65,288	2531	12.84	325	980	1371
1038.00	Middle	No	110.70	\$71,000	\$78,597	\$73,951	3819	9.61	367	1402	1825
1042.00	Middle	No	93.02	\$71,000	\$66,044	\$62,137	3401	14.88	506	978	1683
1045.00	Moderate	No	71.03	\$71,000	\$50,431	\$47,448	1846	24.81	458	448	868
1051.98	Upper	No	136.60	\$71,000	\$96,986	\$91,250	3463	31.30	1084	760	729
1052.00	Upper	No	123.63	\$71,000	\$87,777	\$82,589	2675	64.37	1722	507	626
1053.00	Low	No	23.24	\$71,000	\$16,500	\$15,526	2203	94.05	2072	325	578
1054.00	Low	No	48.91	\$71,000	\$34,726	\$32,672	2507	92.58	2321	208	767
1055.00	Middle	No	90.79	\$71,000	\$64,461	\$60,651	2922	97.33	2844	595	1201
1061.00	Moderate	No	50.16	\$71,000	\$35,614	\$33,507	2427	99.09	2405	331	1284
1062.00	Low	No	32.80	\$71,000	\$23,288	\$21,914	1738	98.96	1720	181	937
1063.00	Low	No	40.34	\$71,000	\$28,641	\$26,949	1966	99.34	1953	395	1224
1064.00	Low	No	43.00	\$71,000	\$30,530	\$28,725	2392	99.08	2370	439	1379
1065.00	Low	No	45.66	\$71,000	\$32,419	\$30,500	3267	96.85	3164	481	1351
1066.00	Low	No	31.87	\$71,000	\$22,628	\$21,292	1783	99.44	1773	452	1191
1067.00	Low	No	42.05	\$71,000	\$29,856	\$28,092	3515	99.20	3487	689	1879
1072.00	Low	No	41.83	\$71,000	\$29,699	\$27,946	1342	98.51	1322	143	681
1073.00	Moderate	No	64.05	\$71,000	\$45,476	\$42,788	4983	99.00	4933	1403	2376
1074.00	Moderate	No	57.66	\$71,000	\$40,939	\$38,519	2788	98.85	2756	591	1281
1075.00	Low	No	45.79	\$71,000	\$32,511	\$30,588	2711	98.89	2681	568	1224
1076.00	Low	No	42.51	\$71,000	\$30,182	\$28,399	2225	99.69	2218	517	1049
1081.00	Moderate	No	61.57	\$71,000	\$43,715	\$41,129	3403	96.03	3268	923	1348
1082.00	Middle	No	89.48	\$71,000	\$63,531	\$59,773	2698	96.40	2601	658	1131
1083.00	Moderate	No	50.60	\$71,000	\$35,926	\$33,802	2267	94.66	2146	591	1087
1096.00	Moderate	No	50.74	\$71,000	\$36,025	\$33,899	3316	99.52	3300	733	1795
1097.00	Low	No	36.57	\$71,000	\$25,965	\$24,432	2487	95.50	2375	426	1609
1101.00	Low	No	36.63	\$71,000	\$26,007	\$24,474	2984	98.86	2950	594	1454
1102.00	Low	No	45.20	\$71,000	\$32,092	\$30,199	2654	98.53	2615	423	1380
1103.00	Low	No	48.96	\$71,000	\$34,762	\$32,708	2483	99.23	2464	616	1598
1104.00	Moderate	No	56.13	\$71,000	\$39,852	\$37,500	2539	98.62	2504	507	1374
1105.00	Low	No	35.18	\$71,000	\$24,978	\$23,500	1562	98.21	1534	395	880
1111.00	Low	No	43.25	\$71,000	\$30,708	\$28,895	1556	97.11	1511	301	660
1112.00	Low	No	33.13	\$71,000	\$23,522	\$22,131	1276	94.04	1200	270	851
1113.00	Low	No	34.87	\$71,000	\$24,758	\$23,295	1554	99.16	1541	188	856
1114.00	Low	No	37.11	\$71,000	\$26,348	\$24,792	1643	99.09	1628	393	911
1115.00	Low	No	46.47	\$71,000	\$32,994	\$31,042	1010	97.92	989	187	451
1121.00	Middle	No	92.08	\$71,000	\$65,377	\$61,513	4285	36.50	1564	671	615
1122.00	Moderate	No	62.86	\$71,000	\$44,631	\$41,991	1586	96.97	1538	289	826
1123.00	Low	No	36.08	\$71,000	\$25,617	\$24,103	2415	98.92	2389	434	1097
1124.00	Upper	No	141.21	\$71,000	\$100,259	\$94,327	4023	34.53	1389	704	564
1135.00	Middle	No	80.85	\$71,000	\$57,404	\$54,010	2331	6.39	149	688	1299
1141.01	Moderate	No	79.68	\$71,000	\$56,573	\$53,229	4281	30.95	1325	994	2452
1141.02	Upper	No	134.11	\$71,000	\$95,218	\$89,583	4128	7.61	314	1095	1991
1142.00	Middle	No	91.55	\$71,000	\$65,001	\$61,157	4721	18.03	851	1314	2531
1143.00	Middle	No	103.97	\$71,000	\$73,819	\$69,453	5485	12.82	703	1922	2710
1151.00	Moderate	No	65.94	\$71,000	\$46,817	\$44,052	4287	28.20	1209	1041	1566
1152.00	Low	No	37.12	\$71,000	\$26,355	\$24,799	3149	54.68	1722	634	1072
1153.00	Moderate	No	50.15	\$71,000	\$35,607	\$33,500	4958	50.83	2520	1321	2203
1154.00	Moderate	No	54.38	\$71,000	\$38,610	\$36,330	3122	33.02	1031	836	1364
1155.00	Moderate	No	52.16	\$71,000	\$37,034	\$34,844	5625	64.60	3634	959	2508

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2014 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2014 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1156.00	Moderate	No	56.70	\$71,000	\$40,257	\$37,875	5279	56.83	3000	737	1960
1157.00	Low	No	45.84	\$71,000	\$32,546	\$30,625	3567	70.17	2503	477	1817
1161.00	Low	No	43.87	\$71,000	\$31,148	\$29,308	3274	57.27	1875	784	1696
1162.00	Moderate	No	78.99	\$71,000	\$56,083	\$52,765	4325	37.53	1623	1154	2301
1163.01	Moderate	No	64.42	\$71,000	\$45,738	\$43,036	2999	37.18	1115	619	1499
1163.02	Low	No	39.80	\$71,000	\$28,258	\$26,591	3007	78.18	2351	331	1175
1164.00	Low	No	37.45	\$71,000	\$26,590	\$25,021	4891	77.98	3814	657	2372
1165.00	Moderate	No	66.04	\$71,000	\$46,888	\$44,114	3844	59.65	2293	892	2086
1171.00	Moderate	No	77.12	\$71,000	\$54,755	\$51,515	1537	32.01	492	183	1065
1172.00	Moderate	No	66.99	\$71,000	\$47,563	\$44,750	5359	54.00	2894	1066	2398
1174.00	Middle	No	112.56	\$71,000	\$79,918	\$75,189	4235	44.91	1902	912	1952
1181.00	Moderate	No	63.95	\$71,000	\$45,405	\$42,721	1324	74.77	990	180	713
1184.00	Unknown	No	0.00	\$71,000	\$0	\$0	1159	38.74	449	0	22
1186.00	Low	No	47.27	\$71,000	\$33,562	\$31,577	3421	53.26	1822	507	1109
1191.01	Middle	No	103.76	\$71,000	\$73,670	\$69,310	2584	50.15	1296	462	441
1191.02	Middle	No	111.69	\$71,000	\$79,300	\$74,609	2994	38.14	1142	524	395
1192.00	Upper	No	153.71	\$71,000	\$109,134	\$102,679	1703	64.18	1093	469	717
1193.00	Low	No	42.10	\$71,000	\$29,891	\$28,125	5454	40.98	2235	66	208
1202.00	Low	No	43.41	\$71,000	\$30,821	\$29,000	1271	90.64	1152	162	519
1211.00	Low	No	37.24	\$71,000	\$26,440	\$24,878	1941	86.55	1680	3	424
1212.00	Low	No	21.87	\$71,000	\$15,528	\$14,612	2474	99.23	2455	9	457

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2014 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2014 Est. Tract Median Family Income	2010 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1231.00	Moderate	No	56.03	\$71,000	\$39,781	\$37,429	3351	72.52	2430	776	1745
1232.00	Middle	No	95.74	\$71,000	\$67,975	\$63,958	2298	41.56	955	536	1114
1233.00	Moderate	No	62.63	\$71,000	\$44,467	\$41,842	2586	35.81	926	612	1649
1241.00	Moderate	No	55.12	\$71,000	\$39,135	\$36,821	4644	80.81	3753	786	2480
1242.00	Low	No	35.83	\$71,000	\$25,439	\$23,940	3201	74.88	2397	552	1831
1243.00	Moderate	No	79.63	\$71,000	\$56,537	\$53,194	3131	36.98	1158	796	1978
1246.00	Low	No	28.13	\$71,000	\$19,972	\$18,792	1845	71.71	1323	284	906
1255.00	Middle	No	119.25	\$71,000	\$84,668	\$79,663	2885	41.59	1200	358	26
1256.00	Moderate	No	68.79	\$71,000	\$48,841	\$45,956	4113	52.47	2158	191	124
1257.00	Low	No	14.69	\$71,000	\$10,430	\$9,813	3329	98.38	3275	75	513
1266.00	Low	No	34.71	\$71,000	\$24,644	\$23,188	3543	82.13	2910	344	1038
1267.00	Low	No	37.81	\$71,000	\$26,845	\$25,263	1258	78.38	986	179	800
1268.00	Middle	No	88.37	\$71,000	\$62,743	\$59,032	3698	19.52	722	1113	1753
1269.00	Low	No	48.65	\$71,000	\$34,542	\$32,500	5016	99.10	4971	1339	2383
1270.00	Low	No	33.64	\$71,000	\$23,884	\$22,476	2470	85.99	2124	295	617
1271.00	Low	No	47.60	\$71,000	\$33,796	\$31,799	2234	97.31	2174	286	897
1272.00	Middle	No	87.73	\$71,000	\$62,288	\$58,606	4075	26.01	1060	1022	1879
1273.00	Moderate	No	73.54	\$71,000	\$52,213	\$49,125	3769	72.88	2747	690	1445
1274.00	Low	No	22.31	\$71,000	\$15,840	\$14,909	4795	75.54	3622	393	1240
1275.00	Low	No	36.47	\$71,000	\$25,894	\$24,362	2237	77.29	1729	111	441
1276.00	Upper	No	128.93	\$71,000	\$91,540	\$86,125	3239	26.46	857	450	1585

# Community Reinvestment Act: Small Business Loan Activity

Small Business Loan Activity								
	City of St. Louis Total Loans		Loan Amount < \$100,000		Loan Amount \$100,000 to \$250,000		Loan Amount > \$250,000	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	65	\$12,526	40	\$2,081	6	\$1,003	19	\$9,442
Commerce Bank	170	\$35,269	94	\$2,562	28	\$5,412	48	\$27,295
First Bank	37	\$7,121	15	\$446	13	\$2,187	9	\$4,488
PNC Bank	134	\$18,788	90	\$3,072	19	\$3,358	25	\$12,358
US Bank	934	\$23,161	891	\$9,960	23	\$3,810	20	\$9,391
<b>TOTAL</b>	<b>1,340</b>	<b>\$96,865</b>	<b>1,130</b>	<b>\$18,121</b>	<b>89</b>	<b>\$15,770</b>	<b>121</b>	<b>\$62,974</b>

Source: Community Reinvestment Act, 2013

\*Loan Amount is represented in thousands

\*\*CRA Disclosure: This table does not reflect all data for these institutions, and is not available for all institutions

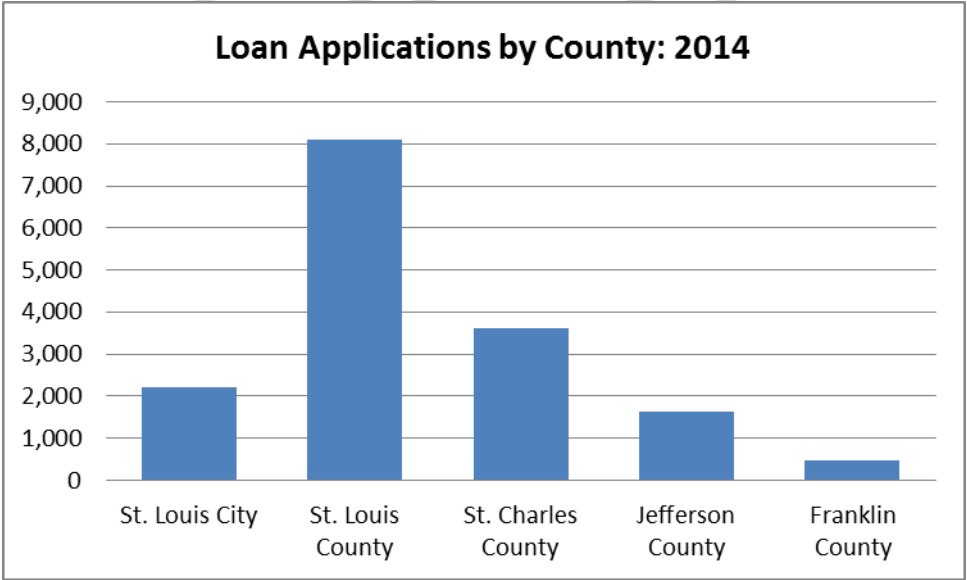
Metro St. Louis Small Business Loan Activity										
	City of St. Louis Total Loans		St. Louis County Total Loans		St. Charles County Total Loans		Franklin County Total Loans		Jefferson County Total Loans	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	65	\$12,526	304	\$43,469	60	\$5,135	4	\$462	27	\$3,277
Commerce Bank	170	\$35,269	545	\$108,384	112	\$12,605	0	\$0	75	\$9,037
First Bank	37	\$7,121	134	\$27,825	45	\$6,503	10	\$546	10	\$1,318
PNC Bank	134	\$18,788	764	\$86,338	193	\$13,768	33	\$3,365	80	\$6,010
US Bank	934	\$23,161	3,928	\$84,832	1,203	\$19,647	289	\$7,044	502	\$11,930
<b>TOTAL</b>	<b>1,340</b>	<b>\$96,865</b>	<b>5,675</b>	<b>\$350,848</b>	<b>1,613</b>	<b>\$57,658</b>	<b>336</b>	<b>\$11,417</b>	<b>694</b>	<b>\$31,572</b>

Source: Community Reinvestment Act, 2013

\*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	549	1,738	651	364	129	3,431
BMO Harris	135	219	45	42	3	444
Commerce Bank	181	617	256	228	9	1,291
First Bank	58	286	130	40	31	545
Lindell Bank	41	111	35	2		189
PNC Bank	184	502	234	110	47	1,077
Pulaski Bank	269	1,424	801	279	42	2,815
Regions Bank	172	483	266	82	10	1,013
Reliance Bank	12	41	15	10	1	79
Royal Bank	22	45	6	5	1	79
UMB Bank	10	61	25	10		106
US Bank	589	2,572	1,156	472	190	4,979
Grand Total	2,222	8,099	3,620	1,644	463	16,048



Loan Applications by Census Tract in the City of St. Louis: 2014													
Census Tract	Bank of America	BMO Harris	Commerce Bank	First Bank	Lindell Bank	PNC Bank	Pulaski Bank	Regions Bank	Reliance Bank	Royal Bank	UMB Bank	US Bank	Total
1011	6					2	3	1			1	7	20
1012	10	1	1			7	5	2				14	40
1013	9	3	2	4		5	4	4			1	16	48
1014	5	5	1	2	1	5	3	1				6	29
1015	4				2		2	1					9
1018	5	2					1	2				11	21
1021	5		2	1		1	7	1				7	24
1022	20	6	5			8	13	6			1	12	71
1023	6		1			4	2					13	26
1024	10		2		2	1	1	2	1			10	29
1025	7	1	3	2		1	1		1			4	20
1031	5	1	1	3		1	10	2				9	32
1034	4	2	4	2	1	1	3	4		1		9	31
1036	7		2			1	4	1				7	22
1037	5	5	4	1		3	3	2		1		11	35
1038	20	4	6	2		5	4	5		1	1	11	59
1042	10		5	7	3	3	7			1		9	45
1045	3		1		2		3				1	5	15
1051.98	9	1	3		1	3	4					5	26
1052	4	3	4	1		1	8	2		1		5	29
1053	2					2	2	2				4	12
1054	4				1	2	1					1	9
1055			3			3	1	3		1		8	19
1061	1						1	1				2	5
1063												1	1
1064	3		2									4	9
1065	1											1	2
1066	2		1									4	7
1067	3		1		1			2			1	8	16
1072	1							1				2	4
1073	7					3		2				4	16
1074	3		2			2						2	9
1075	1		1			3						1	6
1076	1	2	1					2				4	10
1081	7					3	1	3				5	19
1082	5		1			1		5				3	15

Loan Applications by Census Tract in the City of St. Louis: 2014													
Census Tract	Bank of America	BMO Harris	Commerce Bank	First Bank	Lindell Bank	PNC Bank	Pulaski Bank	Regions Bank	Reliance Bank	Royal Bank	UMB Bank	US Bank	Total
1083	4	1						1				2	8
1096	6	1				5		3		1		2	18
1097						1	1					3	5
1101	2		1										3
1102	2		2			1	1						6
1103	1	1	4		1	1		2				4	14
1104		1	1			1		1				1	5
1105	2		2			1						1	6
1111	4	1	1			3						5	14
1112			1									1	2
1113	2												2
1114			1		1							2	4
1115	1		1						2			2	6
1121	13		3	1		1	10	2	1			10	41
1122	1		1			1	2	2				2	9
1123	2					1						3	6
1124	5	3	4	5		1	9	1		2		7	37
1135	9	4	1		1	2	3	3				6	29
1141.01	6	11	3		3		8	2		1	1	11	46
1141.02	10	1	1	2	1	4	9	1				5	34
1142	20	5	2	1	1	2	3	3	1	1		14	53
1143	18	11	2		1	3	7	3			1	11	57
1151	10	3	2	1	2	3	4	4	1	1		9	40
1152	5	2	2			3		1				8	21
1153	10	2	3	3	1	3	8	2				16	48
1154	8	2	2			2	5	2				12	33
1155	12	1			1	6	1	2				6	29
1156	6	1	5		1	6		7			1	11	38
1157	3	1	2			2		3				3	14
1161	6	4	3			4	3	1				10	31
1162	18	3	8	1		3	8	5			1	10	57
1163.01	7	6	5				1					10	29
1163.02	2	1				4	1					8	16
1164	7	4	3		1			5				8	28
1165	10		2			4	1	6				7	30
1171	4	1				1	1					1	8

Loan Applications by Census Tract in the City of St. Louis: 2014													
Census Tract	Bank of Amer-ica	BMO Harris	Comm-erce Bank	First Bank	Lindell Bank	PNC Bank	Pulaski Bank	Regions Bank	Reli-ance Bank	Royal Bank	UMB Bank	US Bank	Total
1172	15	2	10	1		1	4	4	2	3		13	55
1174	6	3	6	3		6	3	4				6	37
1181	1	1				2		1				4	9
1186	3	1		1	1	2	9	4	1			4	26
1191.01	11		1	2		2	4	1				3	24
1191.02	10		1			2	7			1		10	31
1192	3					2	3					9	17
1193							1	1					2
1202						1						1	2
1212												1	1
1231	8	3	1			2	4	1				11	30
1232	6	2	2	2		1	2	2				4	21
1233	10		4			1	4	1				9	29
1241	10		1		1	1	1	3				5	22
1242	2		1		1	1	2	2				4	13
1243	4	3	2	1	5	1	8	3		1		8	36

Loan Applications by Census Tract in the City of St. Louis: 2014													
Census Tract	Bank of Amer-ica	BMO Harris	Comm-erce Bank	First Bank	Lindell Bank	PNC Bank	Pulaski Bank	Regions Bank	Reli-ance Bank	Royal Bank	UMB Bank	US Bank	Total
1246		1						1				1	3
1255	5		1	2	1	2	6	3		1		8	29
1256				3		1	1	1	1			1	8
1257						1							1
1266						1	2					6	9
1267												1	1
1268	12	3	2	3	2	2	10	2		1		10	47
1269	2		3			2		3				8	18
1270	2		3							1		2	8
1271	3							1				1	5
1272	8	8	5		1	1	7	5		1		7	43
1273	8		3			2	4	5				4	26
1274	6	1	1			4	1	1				9	23
1275	1		4			1	4	1		1		1	13
1276	2		3	1		2	2	3	1			2	16
Grand Total	549	135	181	58	41	184	269	172	12	22	10	589	2,222

**Note: Tracts 1062, 1184, and 1211 had no loan applications.**



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

HOME PURCHASE												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	12,691	69	78,976	293	27,021	137	5,230	38	2,448	14	126,366	551
BMO Harris	1803	14	8,447	46	1373	9	904	5			12,527	74
Commerce Bank	4,664	20	31,471	103	7,973	48	2,485	17	240	2	46,833	190
First Bank	6,886	30	44,642	133	11,081	67	2,726	17	1,547	11	66,882	258
Lindell Bank	2,354	22	4,901	41	567	4	44	1			7,866	68
PNC Bank	4,023	27	27,656	113	10,188	59	1,346	9	549	5	43,762	213
Pulaski Bank	22,114	145	162,766	803	83,184	469	22,846	139	4,498	26	295,408	1,582
Regions Bank	4,074	27	15,609	90	5,478	34	3,721	28	694	2	29,576	181
Reliance Bank	1,495	2	2,058	8	362	3					3,915	13
Royal Bank	10,228	5	1,804	12	182	2	56	1	64	1	12,334	21
UMB Bank	1653	5	2,914	17	888	5	491	2			5,946	29
US Bank	14,439	103	93,049	434	45,403	250	12,307	83	6,998	45	172,196	915
Grand Total	86,424	469	474,293	2,093	193,700	1,087	52,156	340	17,038	106	823,611	4,095

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	112	2	1,270	13	509	5	142	2	110	1	2,143	23
BMO Harris	87	2	120	1							207	3
Commerce Bank	610	21	2,811	81	1,199	44	913	29	30	1	5,563	176
First Bank	6	1	1171	11	159	6	177	3	15	3	1,528	24
Lindell Bank	36	1	1,214	13	2,621	25					3,871	39
PNC Bank	710	15	17438	39	352	13	232	12	308	5	19,040	84
Pulaski Bank			2567	9							2567	9
Regions Bank	501	17	410	26	359	21	313	4			1,583	68
Reliance Bank	462	2							240	1	702	3
Royal Bank			25	1							25	1
UMB Bank			968	3							968	3
US Bank	788	21	9,454	112	2,967	55	1,161	21	544	11	14,914	220
Grand Total	3,312	82	37,448	309	8,166	169	2,938	71	1,247	22	53,111	653

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	17,421	173	85,358	556	28,029	198	13,356	124	6,056	41	150,220	1,092
BMO Harris	2,900	32	8,668	57	2,001	10	638	8			14,207	107
Commerce Bank	2,511	31	35,749	196	6,287	65	5,940	83	358	3	50,845	378
First Bank	1,191	9	10,858	58	4,337	29	1,204	11	1,433	11	19,023	118
Lindell Bank	1,130	16	12,713	57	562	6	111	1			14,516	80
PNC Bank	4,340	35	20,539	121	8,319	59	4,565	39	1,521	12	39,284	266
Pulaski Bank	13,791	51	61,935	271	19,415	135	6,312	47	1,408	9	102,861	513
Regions Bank	3,325	29	13,187	107	8,383	77	2,034	17	913	4	27,842	234
Reliance Bank	90	1	3,245	3			542	3			3,877	7
Royal Bank	106	1	1,223	4			257	2			1,586	7
UMB Bank	487	3	1,633	10	968	9	445	5			3,533	27
US Bank	16,253	116	108,206	645	39,991	268	14,723	117	5,941	39	185,114	1,185
<b>Grand Total</b>	<b>63,545</b>	<b>497</b>	<b>363,314</b>	<b>2,085</b>	<b>118,292</b>	<b>856</b>	<b>50,127</b>	<b>457</b>	<b>17,630</b>	<b>119</b>	<b>612,908</b>	<b>4,014</b>

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	30,224	244	165,604	862	55,559	340	18,728	164	8,614	56	278,729	1,666
BMO Harris	4,790	48	17,235	104	3,374	19	1,542	13			26,941	184
Commerce Bank	7,785	72	70,031	380	15,459	157	9,338	129	628	6	103,241	744
First Bank	8,083	40	56,671	202	15,577	102	4,107	31	2,995	25	87,433	400
Lindell Bank	3,520	39	18,828	111	3,750	35	155	2			26,253	187
PNC Bank	9,073	77	65,633	273	18,859	131	6,143	60	2,378	22	102,086	563
Pulaski Bank	35,905	196	227,268	1,083	102,599	604	29,158	186	5,906	35	400,836	2,104
Regions Bank	7,900	73	29,206	223	14,220	132	6,068	49	1,607	6	59,001	483
Reliance Bank	2,047	5	5,303	11	362	3	542	3	240	1	8,494	23
Royal Bank	10,334	6	3,052	17	182	2	313	3	64	1	13,945	29
UMB Bank	2,140	8	5,515	30	1,856	14	936	7			10,447	59
US Bank	31,480	240	210,709	1,191	88,361	573	28,191	221	13,483	95	372,224	2,320
<b>Grand Total</b>	<b>153,281</b>	<b>1,048</b>	<b>875,055</b>	<b>4,487</b>	<b>320,158</b>	<b>2,112</b>	<b>105,221</b>	<b>868</b>	<b>35,915</b>	<b>247</b>	<b>1,489,630</b>	<b>8,762</b>

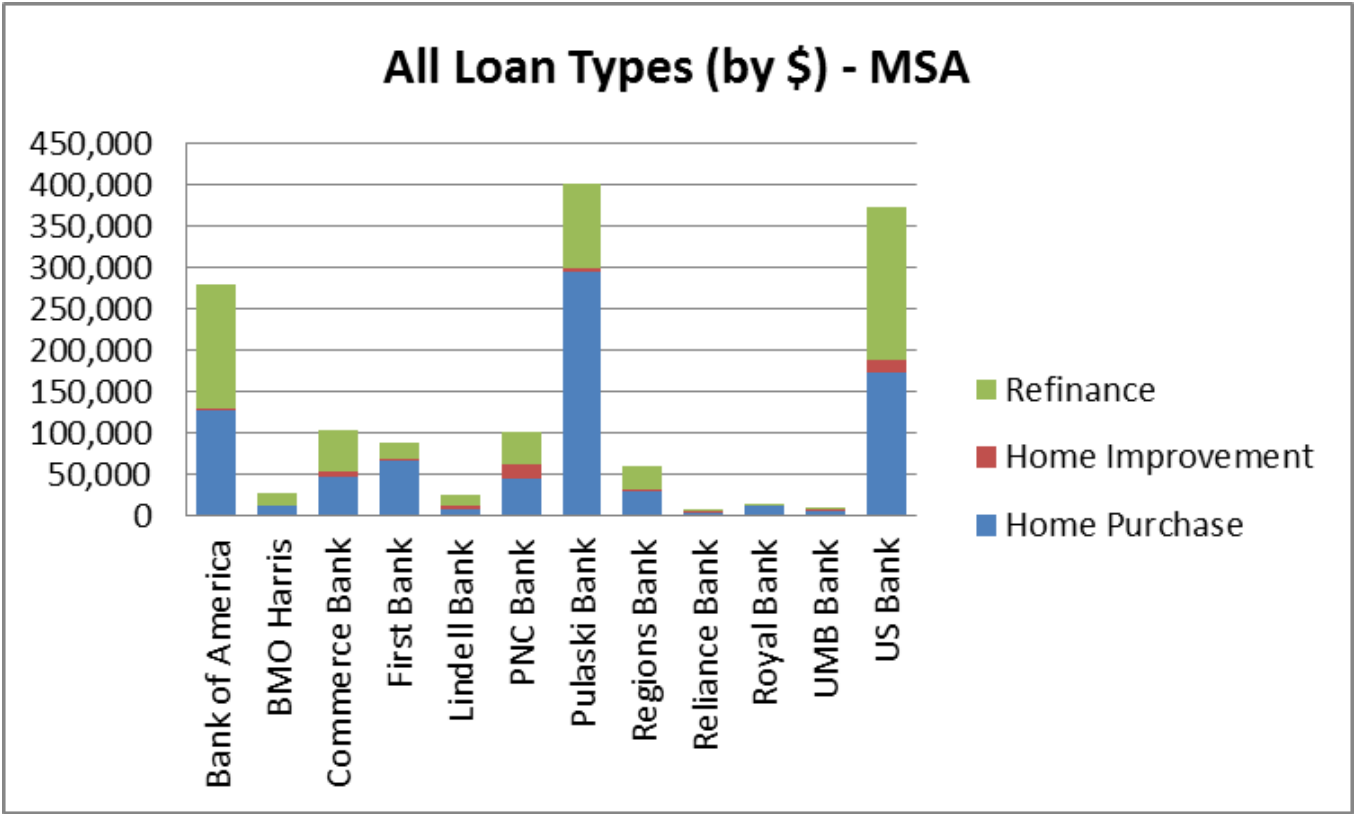
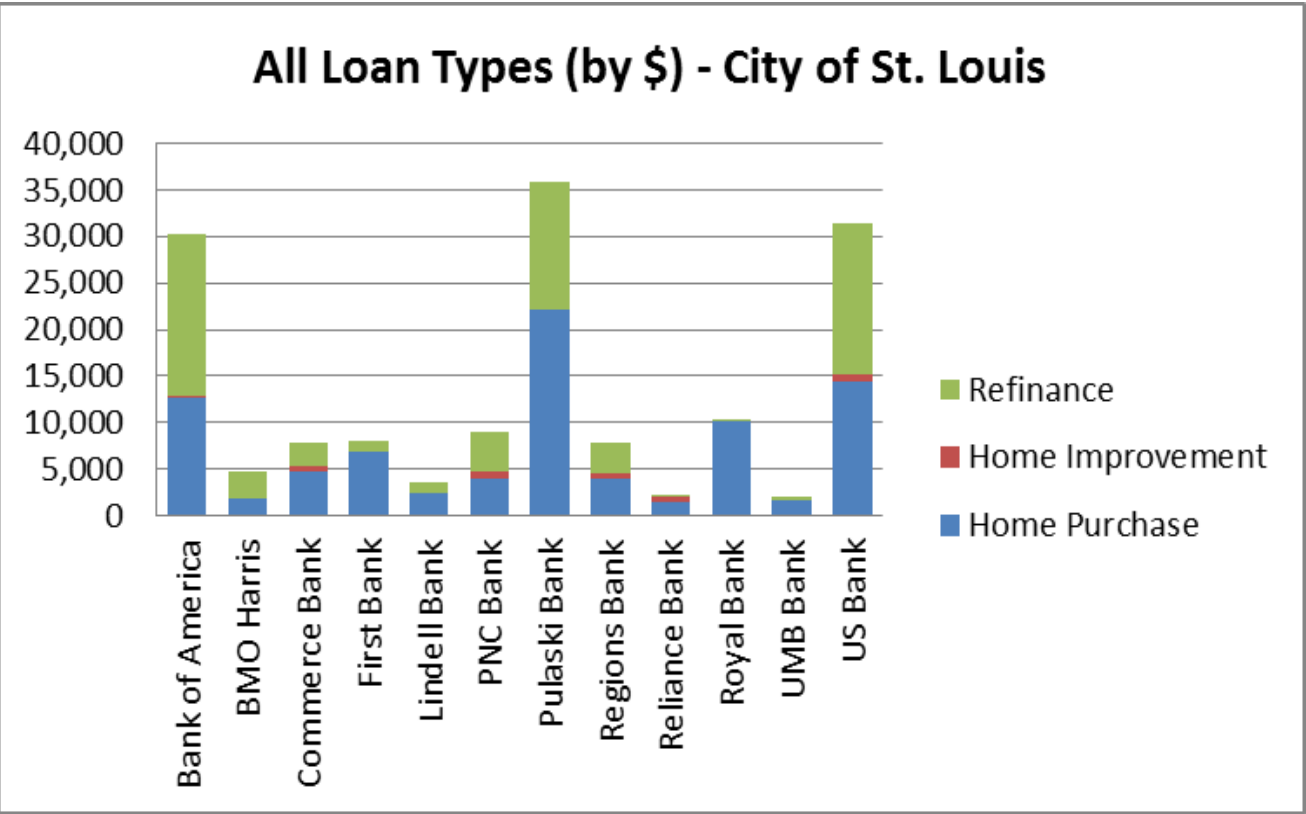
# City and Metropolitan Area – Loan Originated (dollar amounts in thousands)

HOME PURCHASE						
	St. Louis City		MSA		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	12,691	69	126,366	551	10.04%	12.52%
BMO Harris	1803	14	12,527	74	14.39%	18.92%
Commerce Bank	4,664	20	46,833	190	9.96%	10.53%
First Bank	6,886	30	66,882	258	10.30%	11.63%
Lindell Bank	2,354	22	7,866	68	29.93%	32.35%
PNC Bank	4,023	27	43,762	213	9.19%	12.68%
Pulaski Bank	22,114	145	295,408	1,582	7.49%	9.17%
Regions Bank	4,074	27	29,576	181	13.77%	14.92%
Reliance Bank	1,495	2	3,915	13	38.19%	15.38%
Royal Bank	10,228	5	12,334	21	82.93%	23.81%
UMB Bank	1653	5	5,946	29	27.80%	17.24%
US Bank	14,439	103	172,196	915	8.39%	11.26%
Grand Total	86,424	469	823,611	4,095	10.49%	11.45%

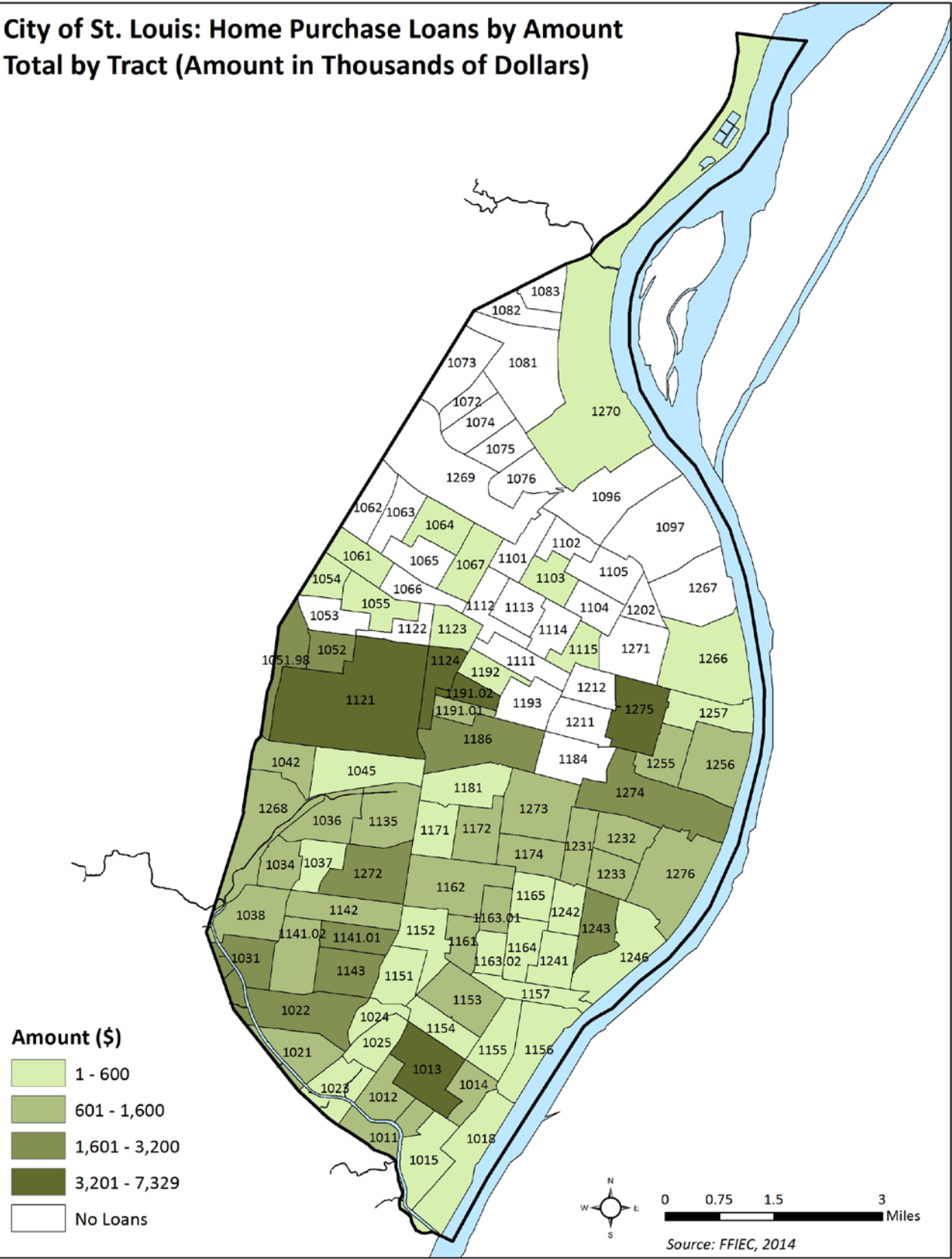
HOME IMPROVEMENT						
	St. Louis City		MSA		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	112	2	2,143	23	5.23%	8.70%
BMO Harris	87	2	207	3	42.03%	66.67%
Commerce Bank	610	21	5,563	176	10.97%	11.93%
First Bank	6	1	1,528	24	0.39%	4.17%
Lindell Bank	36	1	3,871	39	0.93%	2.56%
PNC Bank	710	15	19,040	84	3.73%	17.86%
Pulaski Bank			2,567	9	0.00%	0.00%
Regions Bank	501	17	1,583	68	31.65%	25.00%
Reliance Bank	462	2	702	3	65.81%	66.67%
Royal Bank			25	1	0.00%	0.00%
UMB Bank			968	3	0.00%	0.00%
US Bank	788	21	14,914	220	5.28%	9.55%
Grand Total	3,312	82	53,111	653	6.24%	12.56%

REFINANCE						
	St. Louis City		MSA		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	17,421	173	150,220	1,092	11.60%	15.84%
BMO Harris	2900	32	14,207	107	20.41%	29.91%
Commerce Bank	2,511	31	50,845	378	4.94%	8.20%
First Bank	1,191	9	19,023	118	6.26%	7.63%
Lindell Bank	1,130	16	14,516	80	7.78%	20.00%
PNC Bank	4,340	35	39,284	266	11.05%	13.16%
Pulaski Bank	13,791	51	102,861	513	13.41%	9.94%
Regions Bank	3,325	29	27,842	234	11.94%	12.39%
Reliance Bank	90	1	3,877	7	2.32%	14.29%
Royal Bank	106	1	1,586	7	6.68%	14.29%
UMB Bank	487	3	3,533	27	13.78%	11.11%
US Bank	16,253	116	185,114	1,185	8.78%	9.79%
Grand Total	63,545	497	612,908	4,014	10.37%	12.38%

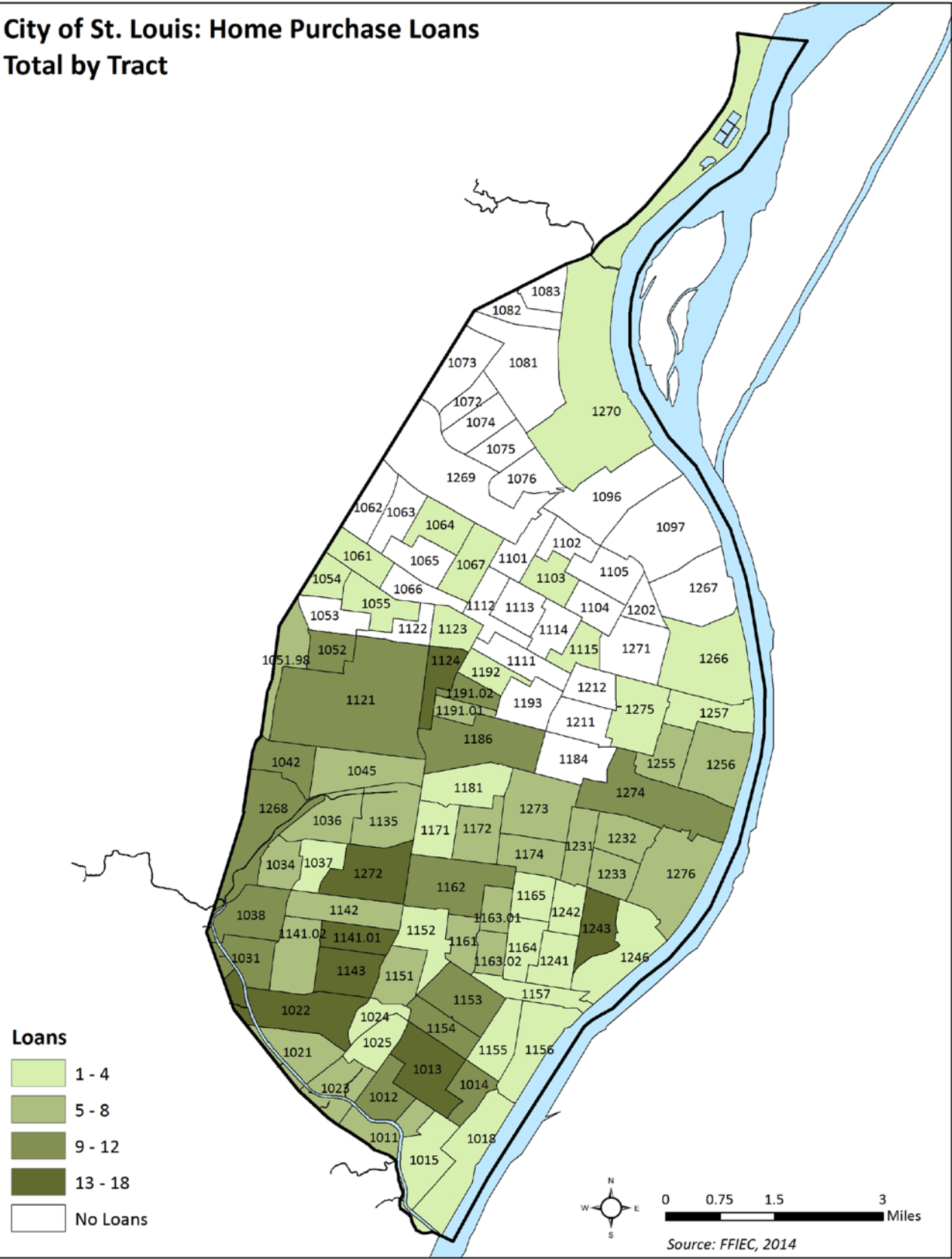
TOTAL: ALL LOAN TYPES						
	St. Louis City		MSA		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	30,224	244	278,729	1,666	10.84%	14.65%
BMO Harris	4790	48	26,941	184	17.78%	26.09%
Commerce Bank	7,785	72	103,241	744	7.54%	9.68%
First Bank	8,083	40	87,433	400	9.24%	10.00%
Lindell Bank	3,520	39	26,253	187	13.41%	20.86%
PNC Bank	9,073	77	102,086	563	8.89%	13.68%
Pulaski Bank	35,905	196	400,836	2,104	8.96%	9.32%
Regions Bank	7,900	73	59,001	483	13.39%	15.11%
Reliance Bank	2,047	5	8,494	23	24.10%	21.74%
Royal Bank	10,334	6	13,945	29	74.11%	20.69%
UMB Bank	2140	8	10,447	59	20.48%	13.56%
US Bank	31,480	240	372,224	2,320	8.46%	10.34%
Grand Total	153,281	1,048	1,489,630	8,762	10.29%	11.96%



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

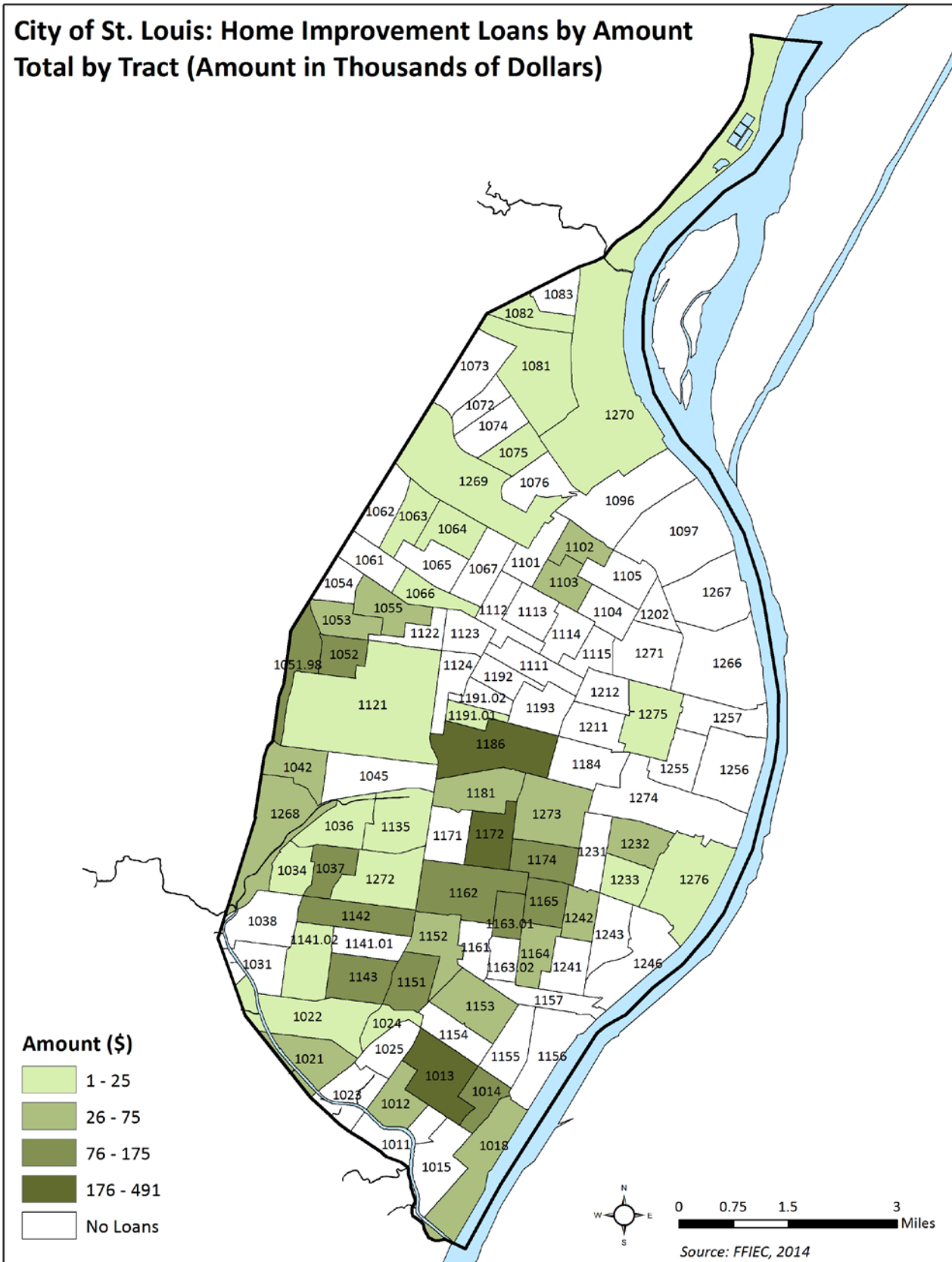


**City of St. Louis: Home Purchase Loans  
Total by Tract**

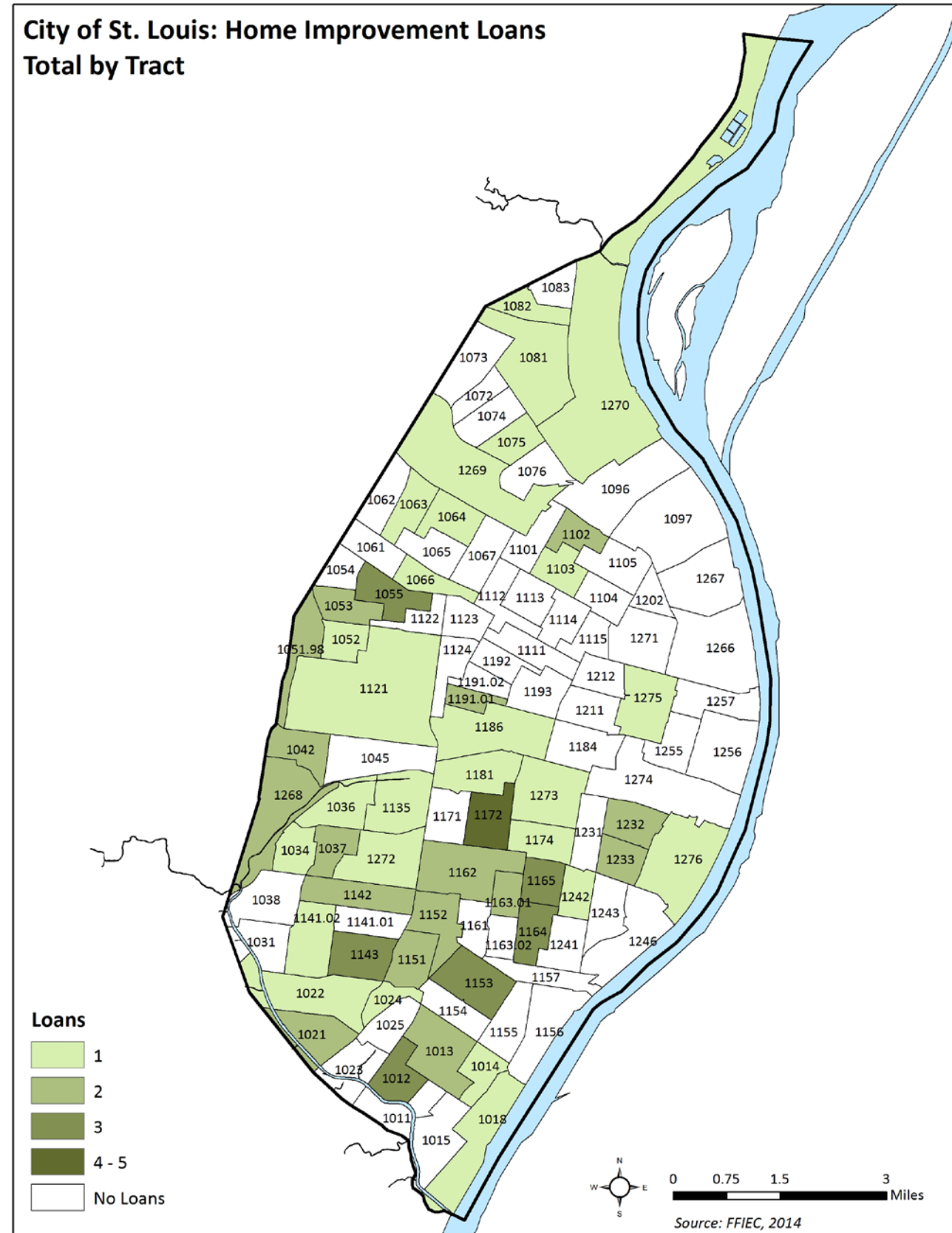




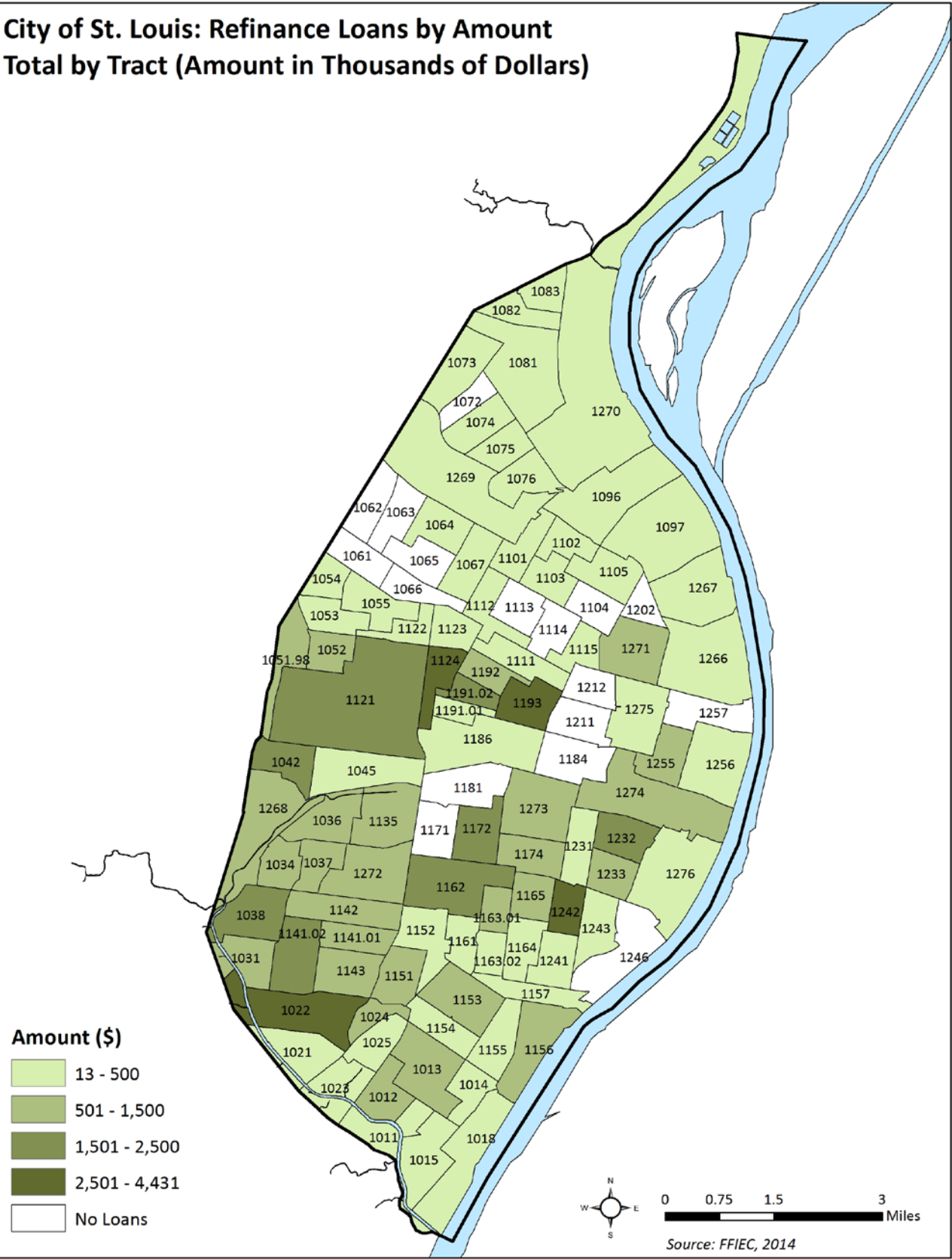
**City of St. Louis: Home Improvement Loans by Amount  
Total by Tract (Amount in Thousands of Dollars)**



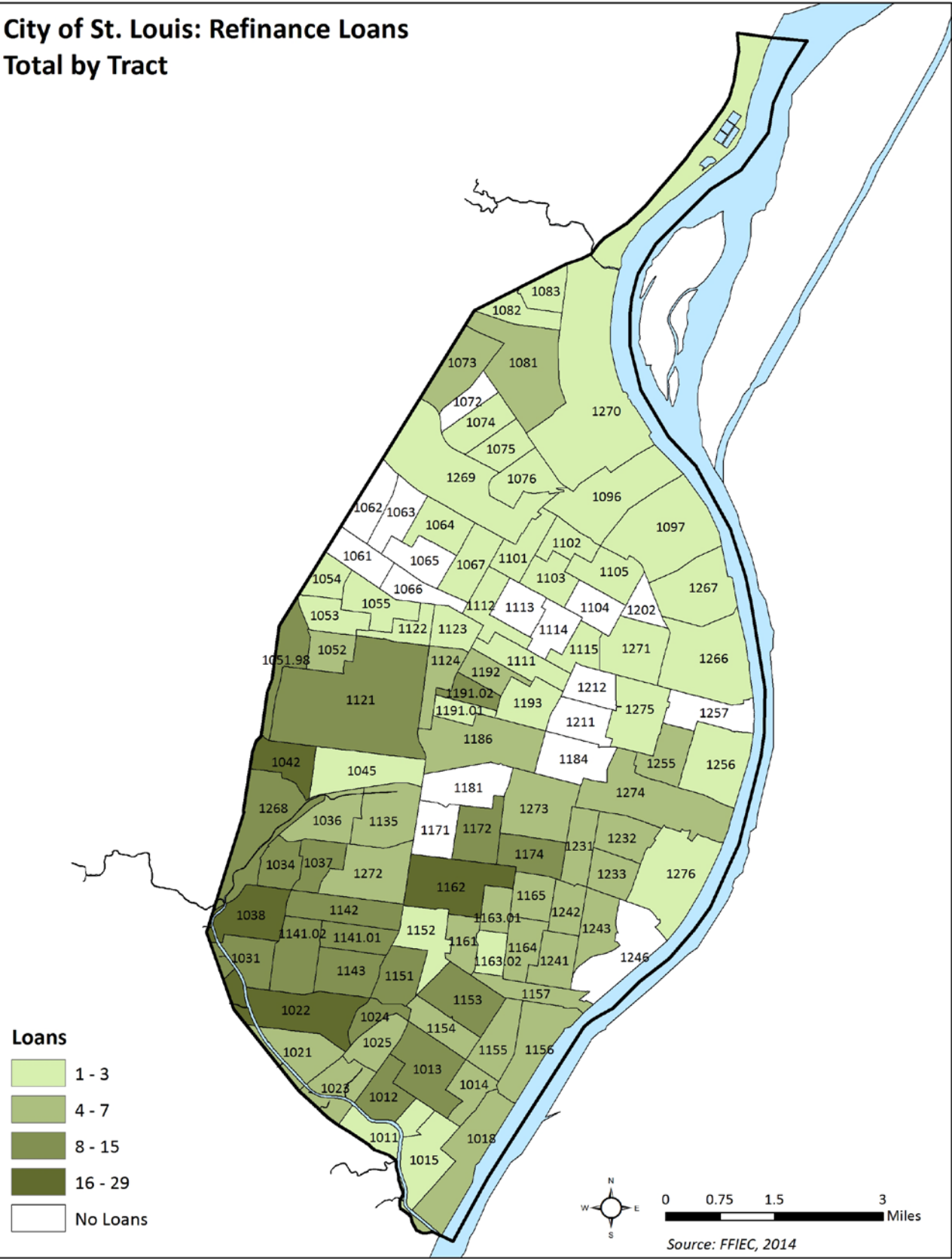
**City of St. Louis: Home Improvement Loans  
Total by Tract**



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

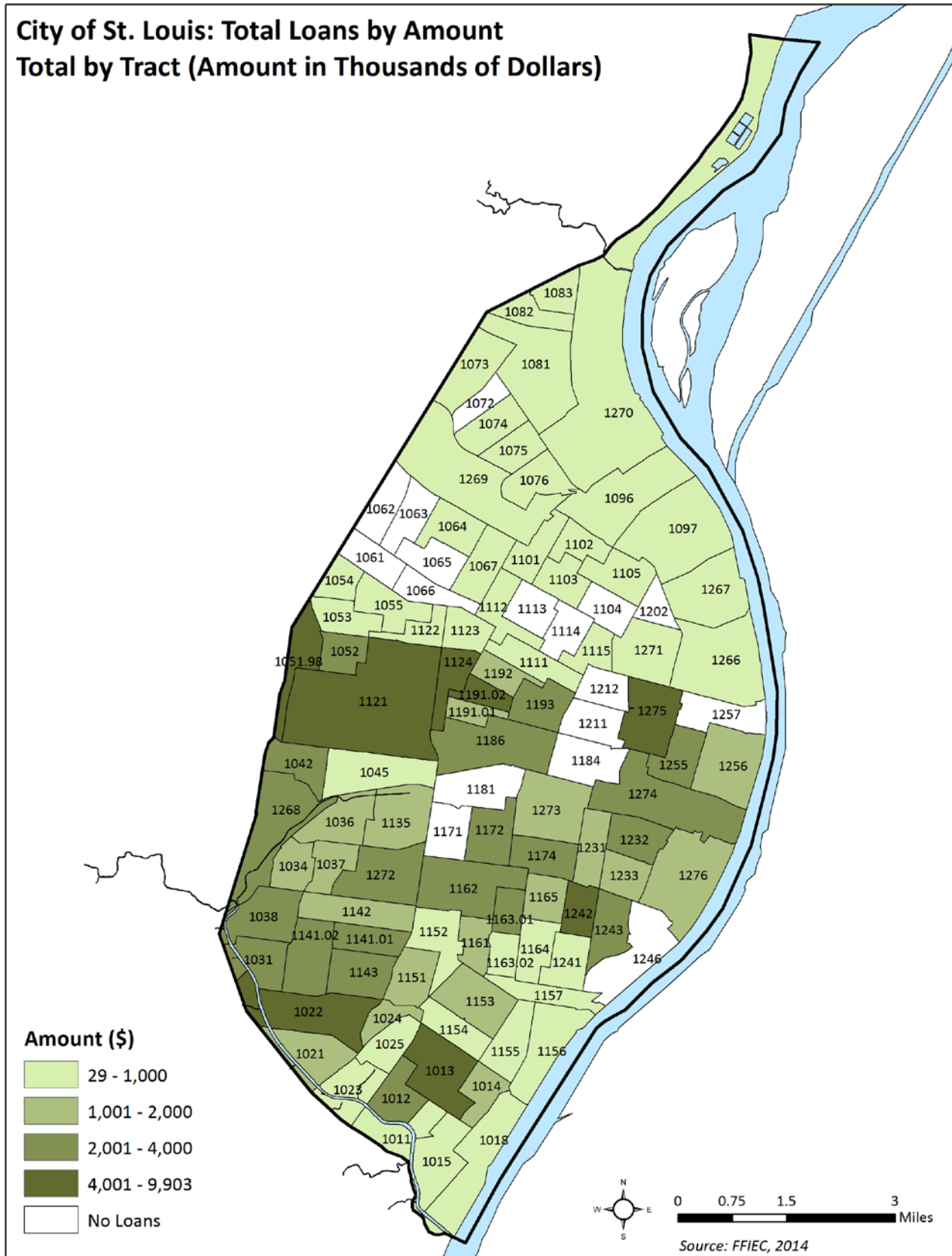


**City of St. Louis: Refinance Loans  
Total by Tract**

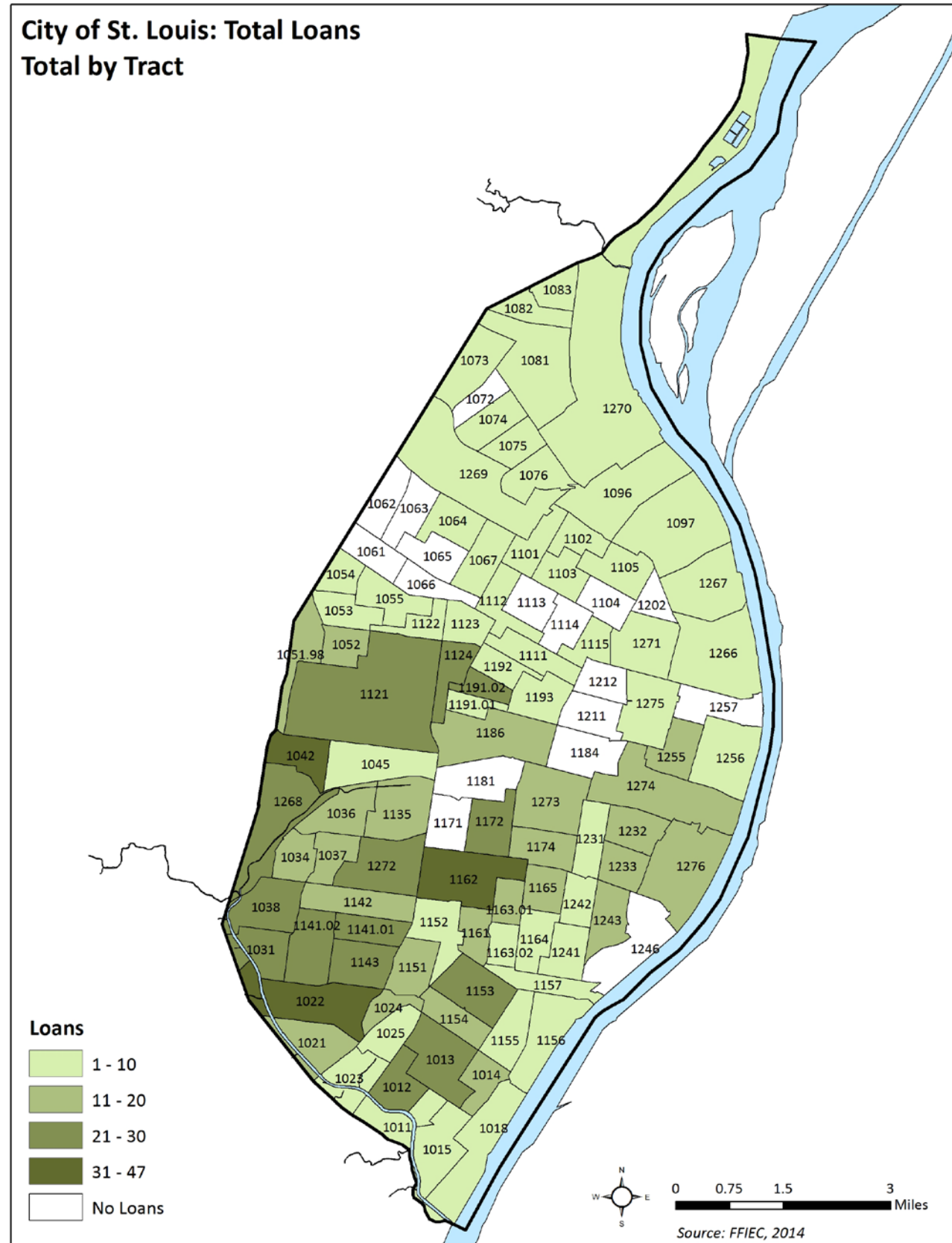




**City of St. Louis: Total Loans by Amount  
Total by Tract (Amount in Thousands of Dollars)**



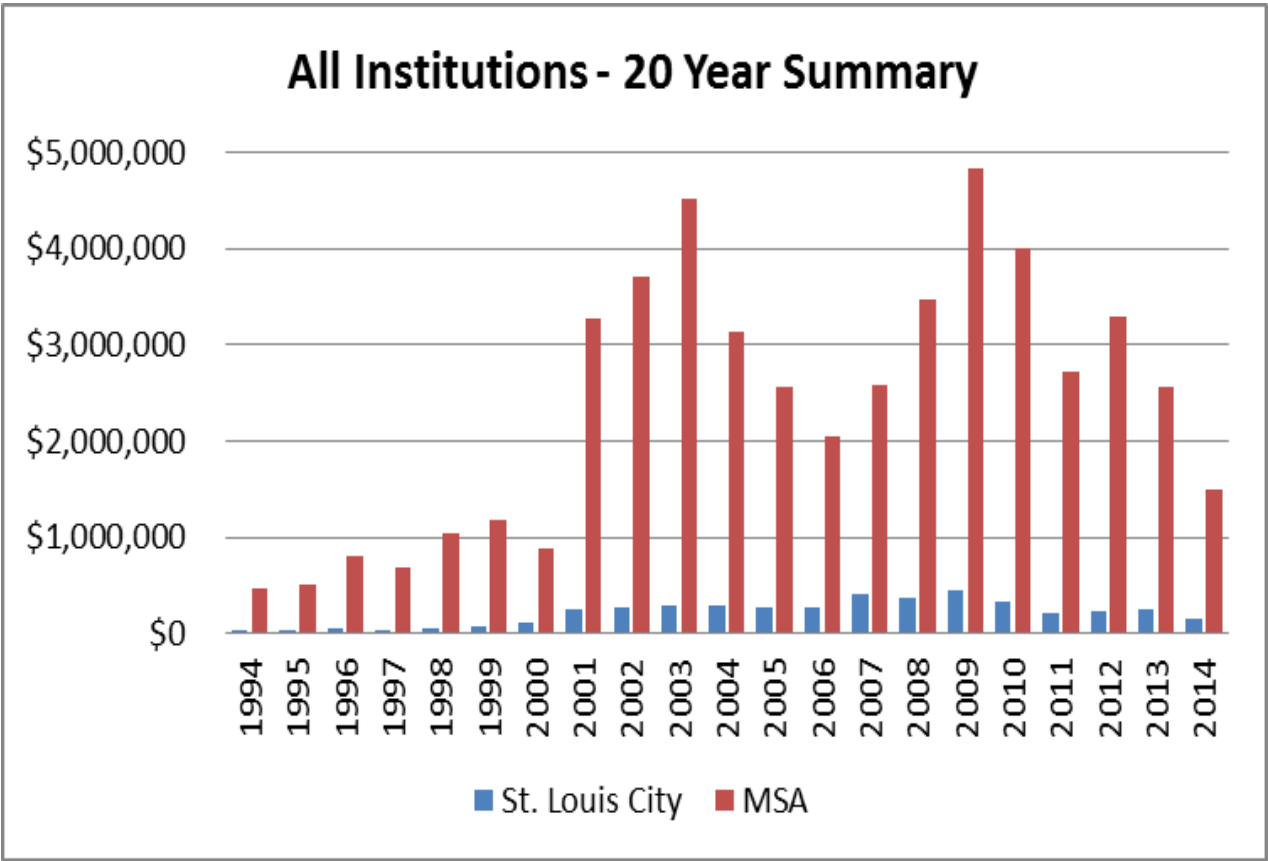
**City of St. Louis: Total Loans  
Total by Tract**





City of St. Louis-20 Year Loan History

All Lending Institutions: 20 Year Summary								
	St. Louis City		MSA		City as Percent of Total		City % Change (yearly)	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
1994	\$29,378	1,041	\$473,461	8,667	6.20%	12.01%	35.50%	70.40%
1995	\$33,581	1,150	\$516,736	9,541	6.50%	12.05%	14.30%	10.50%
1996	\$49,371	1,220	\$795,847	11,441	6.20%	10.66%	47.00%	6.10%
1997	\$44,215	1,183	\$689,770	10,626	6.41%	11.13%	-10.40%	-3.00%
1998	\$58,790	1,213	\$1,043,594	12,641	5.63%	9.60%	33.00%	2.50%
1999	\$66,118	1,092	\$1,184,679	12,516	5.58%	8.72%	12.50%	-10.00%
2000	\$124,224	2,034	\$879,619	9,869	14.12%	20.61%	87.90%	86.30%
2001	\$262,271	3,144	\$3,277,773	28,284	8.00%	11.12%	111.10%	54.60%
2002	\$275,701	2,752	\$3,712,901	28,481	7.43%	9.66%	5.10%	-12.50%
2003	\$301,522	3,163	\$4,508,965	35,135	6.69%	9.00%	9.40%	14.90%
2004	\$297,281	2,763	\$3,133,986	23,044	9.49%	11.99%	-1.40%	-12.60%
2005	\$271,496	2,309	\$2,563,152	19,372	10.59%	11.92%	-8.70%	-16.40%
2006	\$263,578	2,143	\$2,039,271	17,130	12.93%	12.51%	-2.90%	-7.20%
2007	\$408,225	2,892	\$2,582,112	16,831	15.81%	17.18%	54.90%	35.00%
2008	\$378,287	2,742	\$3,460,669	16,419	10.93%	16.70%	-7.30%	-5.20%
2009	\$449,139	3,004	\$4,826,270	28,200	9.31%	10.65%	18.70%	9.60%
2010	\$331,801	2,305	\$4,006,610	23,087	8.28%	9.98%	-12.30%	-15.90%
2011	\$207,830	1,458	\$2,721,672	16,223	7.64%	8.99%	-37.40%	-36.80%
2012	\$236,489	1,753	\$3,299,270	19,435	7.17%	9.02%	13.79%	20.23%
2013	\$246,562	1,855	\$2,570,655	15,908	9.59%	11.66%	4.26%	5.82%
2014	\$153,281	1,048	\$1,489,630	8,762	10.29%	11.96%	-37.83%	-43.50%
Total	\$4,489,140	42,264	\$49,776,642	\$371,612	9.02%	11.37%		
*Based on Available Data from lending institutions								
Amount is represented in the thousands of dollars								



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

City of St. Louis Originated Loans by Tract								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1011	719	8			135	2	854	10
1012	1,290	9	47	3	1,216	11	2,553	23
1013	3,264	16	180	2	973	10	4,417	28
1014	1,150	11	150	1	357	5	1,657	17
1015	207	3			120	2	327	5
1018	154	2	32	1	359	5	545	8
1021	619	7	62	2	492	5	1,173	14
1022	2,139	17	25	1	3,446	29	5,610	47
1023	554	5			426	5	980	10
1024	331	4	5	1	695	12	1,031	17
1025	68	1			418	4	486	5
1031	2,322	11			1,433	11	3,755	22
1034	1,165	8	5	1	787	10	1,957	19
1036	608	6	10	1	732	7	1,350	14
1037	356	4	110	2	784	9	1,250	15
1038	1,414	11			1,764	18	3,178	29
1042	1,261	11	40	2	1,721	19	3,022	32
1045	515	6			65	1	580	7
1051.98	2,901	8	100	2	1,118	8	4,119	18
1052	2,332	10	140	1	944	7	3,416	18
1053			32	2	279	3	311	5
1054	102	1			202	3	304	4
1055	90	1	73	3	159	1	322	5
1061	64	1					64	1
1063			8	1			8	1
1064	47	1	10	1	23	1	80	3
1066			2	1			2	1
1067	24	1			80	2	104	3
1073					146	4	146	4
1074					146	3	146	3
1075			2	1	30	1	32	2
1076					29	1	29	1
1081			1	1	222	4	223	5
1082			6	1	201	3	207	4
1083					56	2	56	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
1096					62	2	62	2
1097					72	2	72	2
1101					45	1	45	1
1102			29	2	148	3	177	5
1103	56	1	35	1	13	1	104	3
1105					40	1	40	1
1111					47	1	47	1
1112					40	1	40	1
1115	105	1			126	1	231	2
1121	5,252	12	10	1	2,458	8	7,720	21
1122					411	3	411	3
1123	89	1			116	1	205	2
1124	7,329	18			2,574	5	9,903	23
1135	1,047	8	20	1	668	5	1,735	14
1141.01	1,817	14			801	10	2,618	24
1141.02	1,543	8	6	1	1,660	14	3,209	23
1142	713	6	141	2	875	9	1,729	17
1143	2,018	15	132	3	689	8	2,839	26
1151	540	7	100	2	584	10	1,224	19
1152	257	3	63	2	261	3	581	8
1153	954	10	64	3	685	10	1,703	23
1154	514	9			328	5	842	14
1155	106	1			462	6	568	7
1156	83	1			602	7	685	8
1157	83	1			324	4	407	5
1161	783	8			497	7	1,280	15
1162	1,541	11	105	2	2,210	20	3,856	33
1163.01	1,359	7	170	2	669	6	2,198	15
1163.02	471	7			435	1	906	8
1164	39	1	29	3	298	5	366	9
1165	378	2	89	3	695	6	1,162	11
1171	527	2					527	2
1172	1,338	7	491	5	2,149	15	3,978	27
1174	1,503	7	102	1	1,345	10	2,950	18
1181	420	2	70	1			490	3

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
1186	1,656	9	372	1	429	4	2,457	14
1191.01	1,420	5	24	2	170	1	1,614	8
1191.02	6,155	12			1,643	10	7,798	22
1192	281	2			1,238	5	1,519	7
1193					3,018	2	3,018	2
1231	787	6			322	4	1,109	10
1232	1,000	5	47	2	1,815	7	2,862	14
1233	1,195	7	23	2	741	5	1,959	14
1241	101	1			291	4	392	5
1242	264	2	36	1	4,431	4	4,731	7
1243	2,299	14			324	5	2,623	19
1246	24	1					24	1
1255	859	6			1,206	7	2,065	13
1256	962	5			483	2	1,445	7

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
1257	152	1					152	1
1266	371	3			87	1	458	4
1267					83	1	83	1
1268	1,355	12	40	2	1,061	10	2,456	24
1269			2	1	35	1	37	2
1270	87	1	16	1	72	1	175	3
1271					783	2	783	2
1272	2,736	17	15	1	780	7	3,531	25
1273	884	5	32	1	990	5	1,906	11
1274	2,152	10			994	5	3,146	15
1275	5,596	4	7	1	292	2	5,895	7
1276	1,527	8	2	1	310	3	1,839	12
Grand Total	86,424	469	3,312	82	63,545	497	153,281	1,048

**Note: No Loans Originated in Tracts 1062, 1065, 1072, 1104, 1113, 1114, 1184, 1202, 1211, or 1212.**

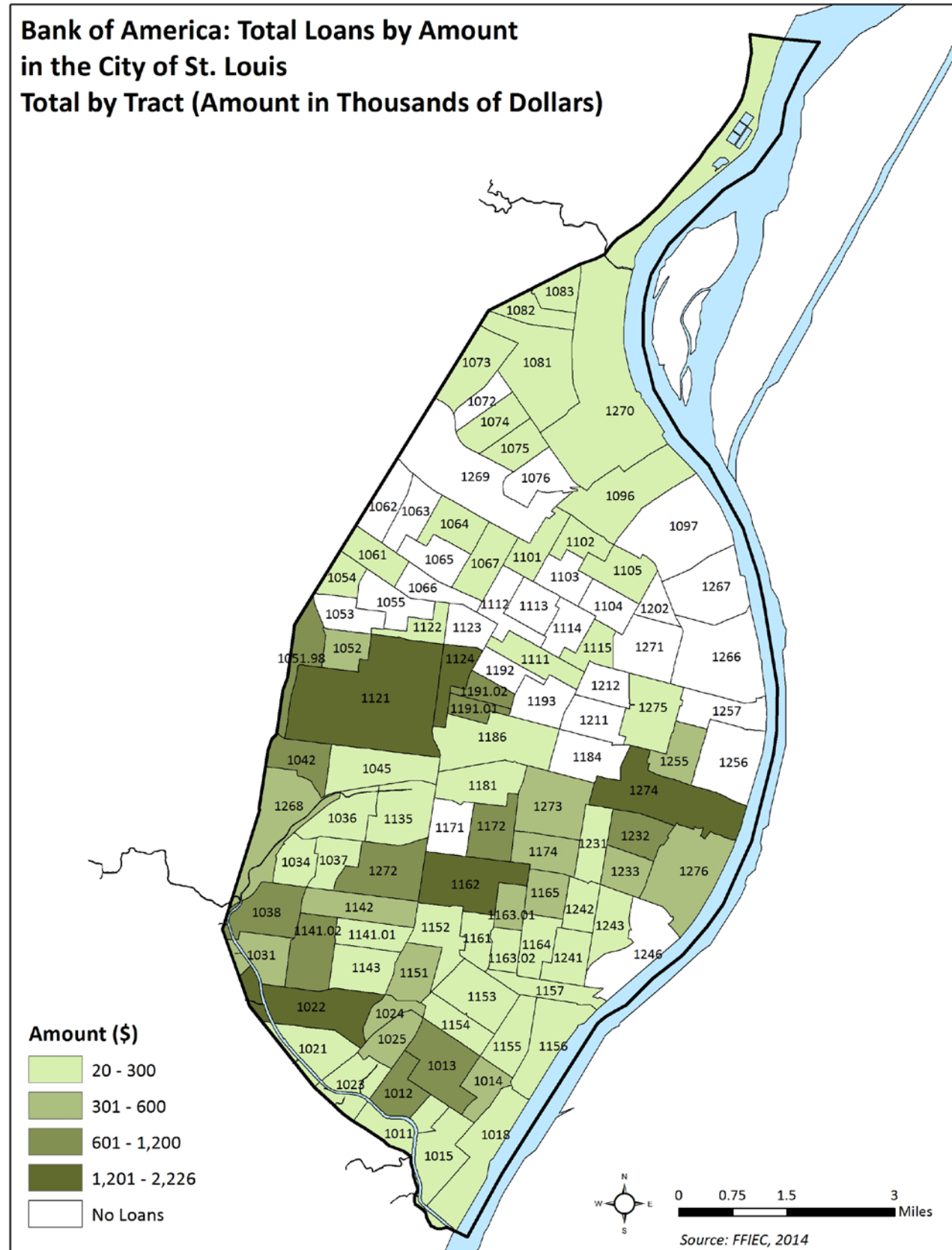
# Individual Bank Loan Information

## Bank of America

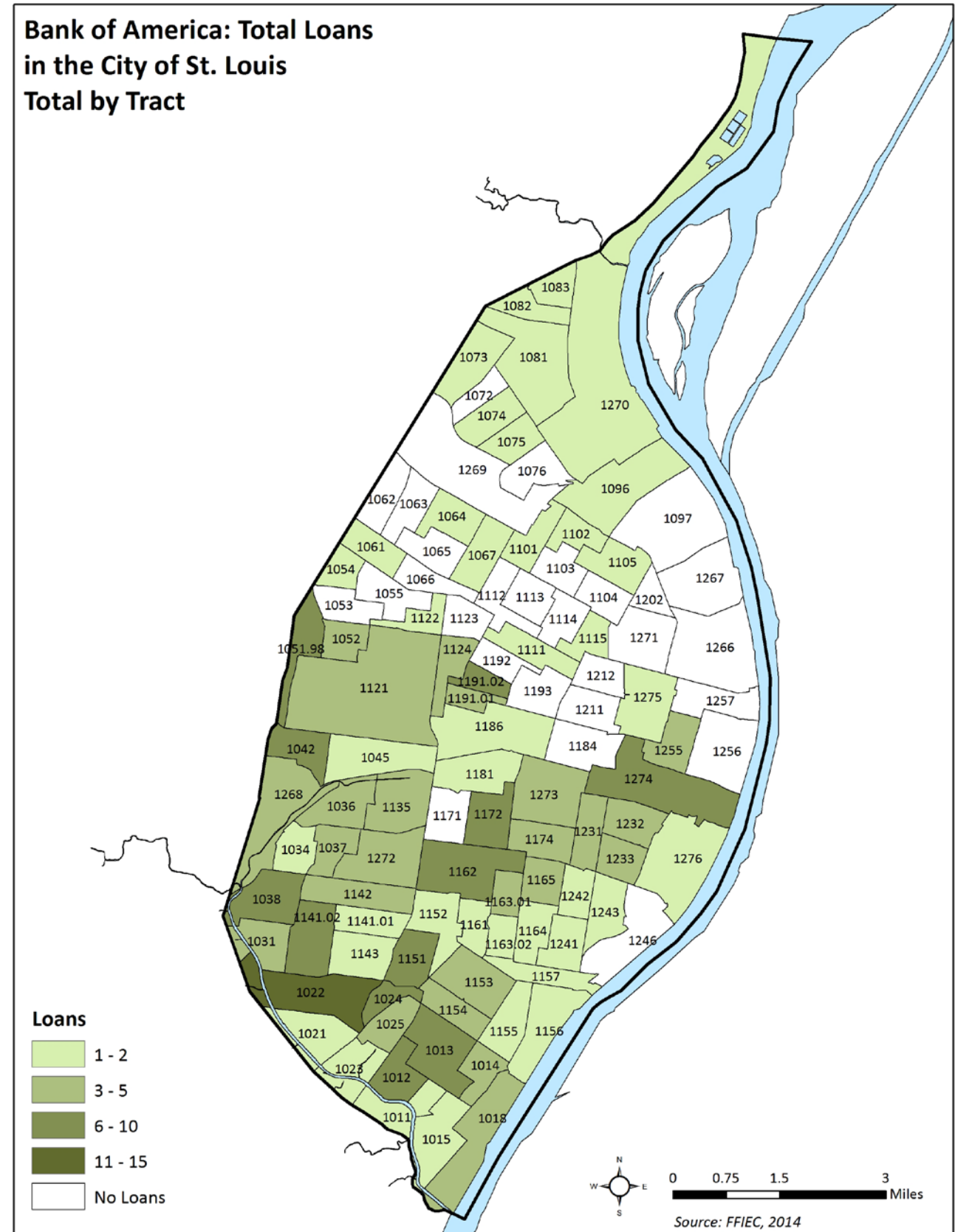
Bank of America: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2010	467	5,383	\$66,787	\$911,136
2011	321	3,254	\$44,064	\$551,106
2012	333	2,716	\$47,553	\$487,840
2013	490	3,758	\$61,589	\$586,068
2014	244	1,666	\$30,224	\$278,729
Total	1,855	16,777	\$250,217	\$2,814,879
Amount is represented in the thousands of dollars				

Bank of America: 20 Year Summary						
	St. Louis City		MSA		City as Percent	
					of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1994						
1995	\$11,456	448	\$122,739	2,698	9.33%	16.60%
1996	\$21,038	503	\$295,966	4,121	7.11%	12.21%
1997	\$13,961	382	\$145,739	2,462	9.58%	15.52%
1998	\$1,265	15	\$116,104	998	1.09%	1.50%
1999	\$3,145	29	\$147,842	1,023	2.13%	2.83%
2000	\$81,422	1,245	\$599,972	5,867	13.57%	21.22%
2001	\$106,509	1,332	\$1,116,026	10,021	9.54%	13.29%
2002	\$78,845	739	\$980,748	7,740	8.04%	9.55%
2003	\$108,148	1,126	\$1,339,790	11,176	8.07%	10.08%
2004	\$85,932	726	\$920,378	5,777	9.34%	12.57%
2005	\$86,065	718	\$680,223	4,513	12.65%	15.91%
2006	\$107,908	839	\$693,201	4,451	15.57%	18.85%
2007	\$129,090	1,073	\$734,865	5,189	17.57%	20.68%
2008	\$122,223	481	\$1,356,384	5,338	9.01%	9.01%
2009	\$104,074	729	\$1,262,545	7,401	8.24%	9.85%
2010	\$66,787	467	\$911,136	5,383	7.33%	8.68%
2011	\$44,064	321	\$551,106	3,254	8.00%	9.86%
2012	\$47,553	333	\$487,840	2,716	9.75%	12.26%
2013	\$61,589	490	\$586,068	3,758	10.51%	13.04%
2014	\$30,224	244	\$278,729	1,666	10.84%	14.65%
Amount is represented in the thousands of dollars						

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



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



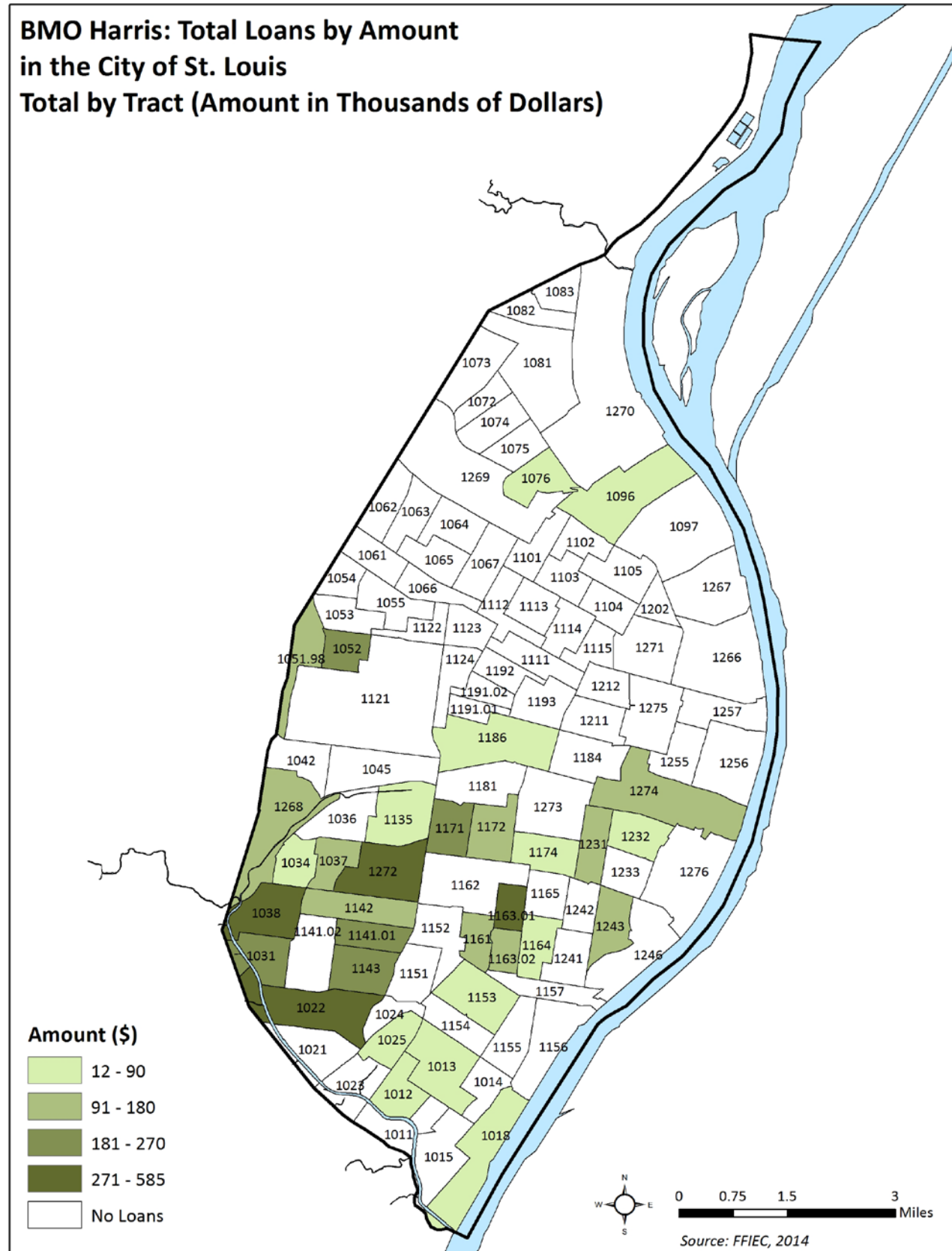
BMO Harris Bank

BMO Harris: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2010				
2011	27	178	\$3,393	\$35,622
2012	41	135	\$3,293	\$23,261
2013	33	148	\$2,703	\$23,920
2014	48	184	\$4,790	\$26,941
Total	149	645	\$14,179	\$109,744
Amount is represented in the thousands of dollars				

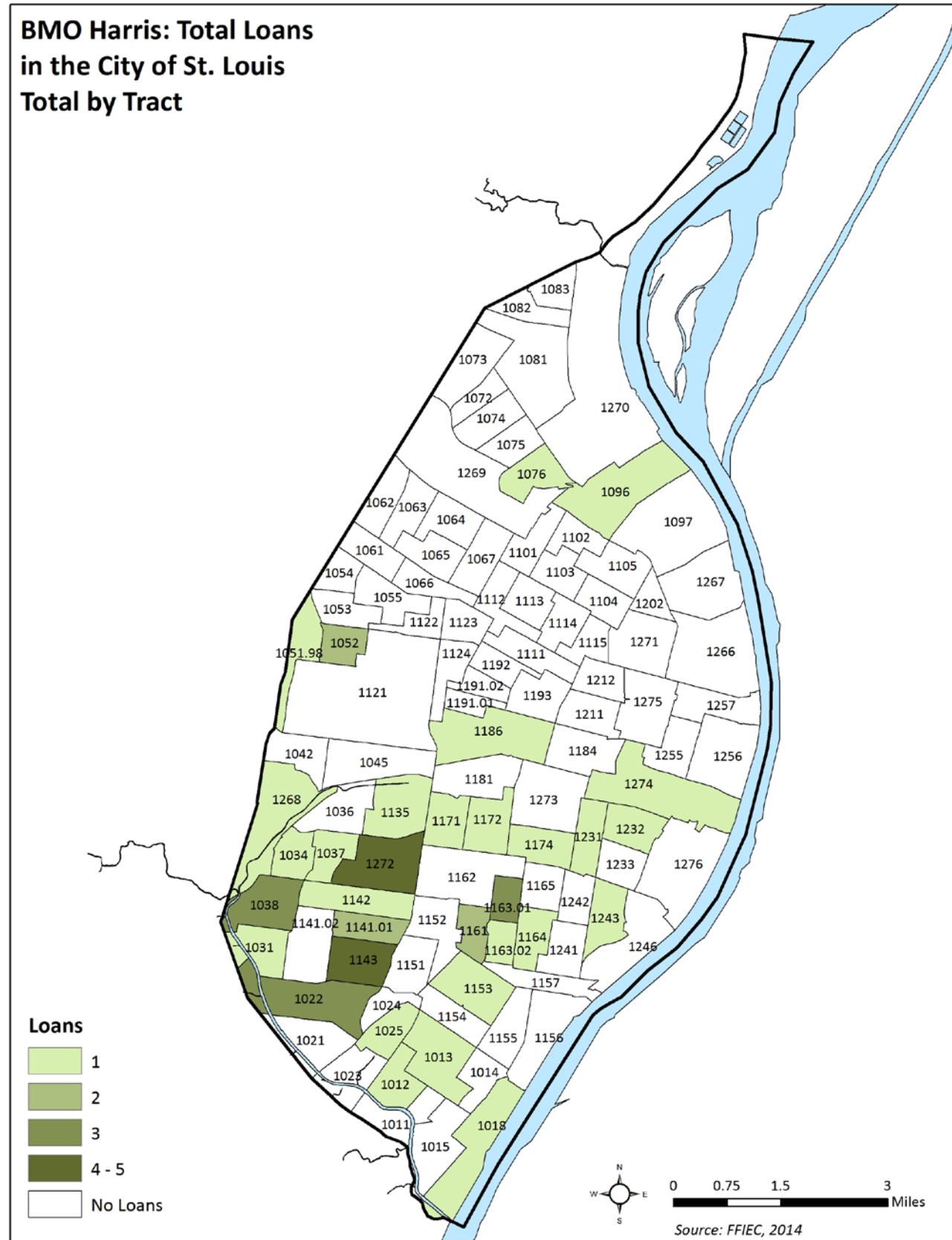
BMO Harris: 20 Year Summary						
	St. Louis City		MSA		City as Percent	
					of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011	\$3,393	27	\$35,622	178	9.53%	15.17%
2012	\$3,293	41	\$23,261	135	14.16%	30.37%
2013	\$2,703	33	\$23,920	148	11.30%	22.30%
2014	\$4,790	48	\$26,941	184	17.78%	26.09%
Amount is represented in the thousands of dollars						



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



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



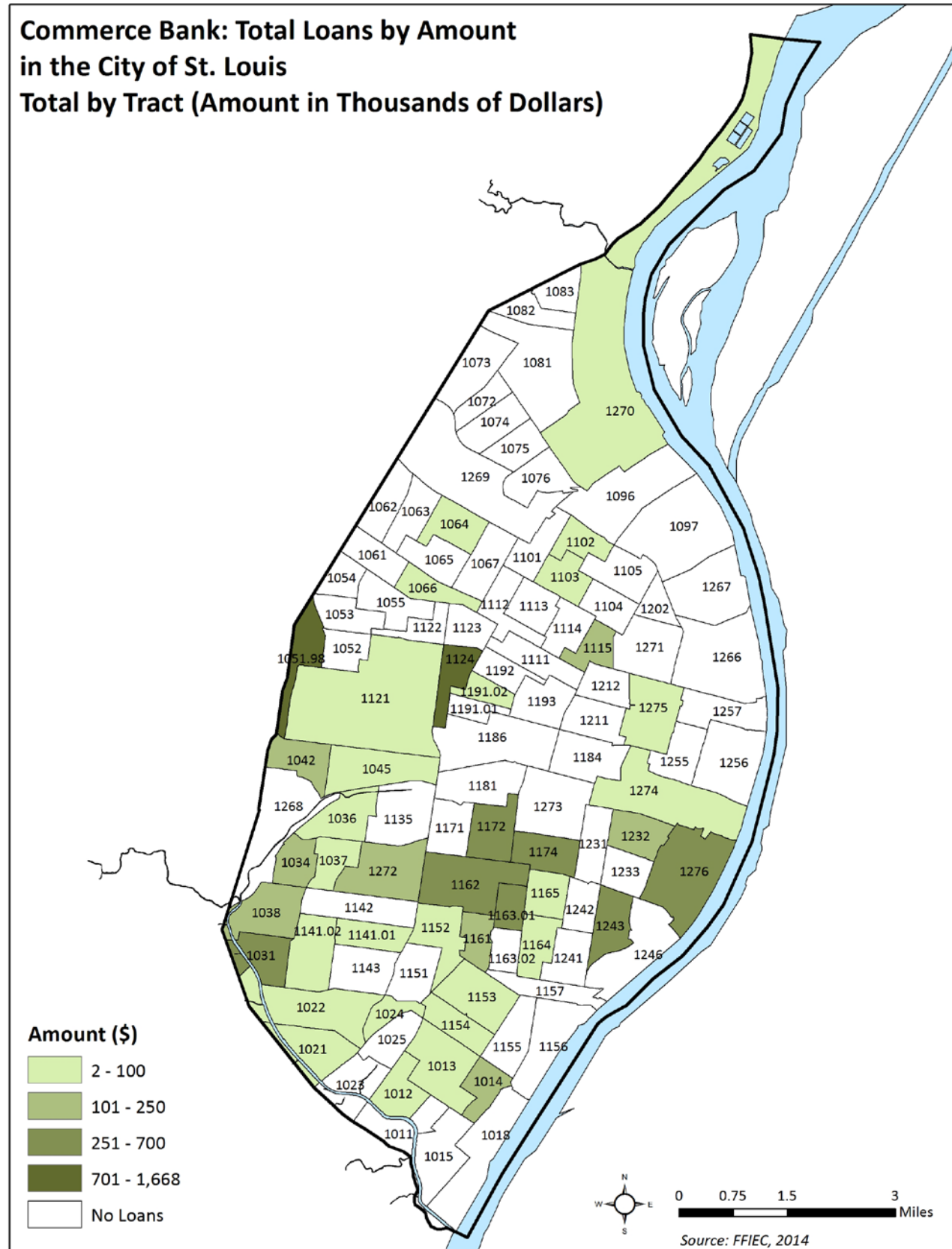
Commerce Bank

Commerce Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2010	88	662	\$7,647	\$88,994
2011	50	619	\$4,821	\$96,516
2012	95	1,088	\$9,375	\$148,521
2013	213	1,164	\$29,710	\$167,149
2014	72	744	\$7,785	\$103,241
Total	518	4,277	\$59,338	\$604,421
Amount is represented in the thousands of dollars				

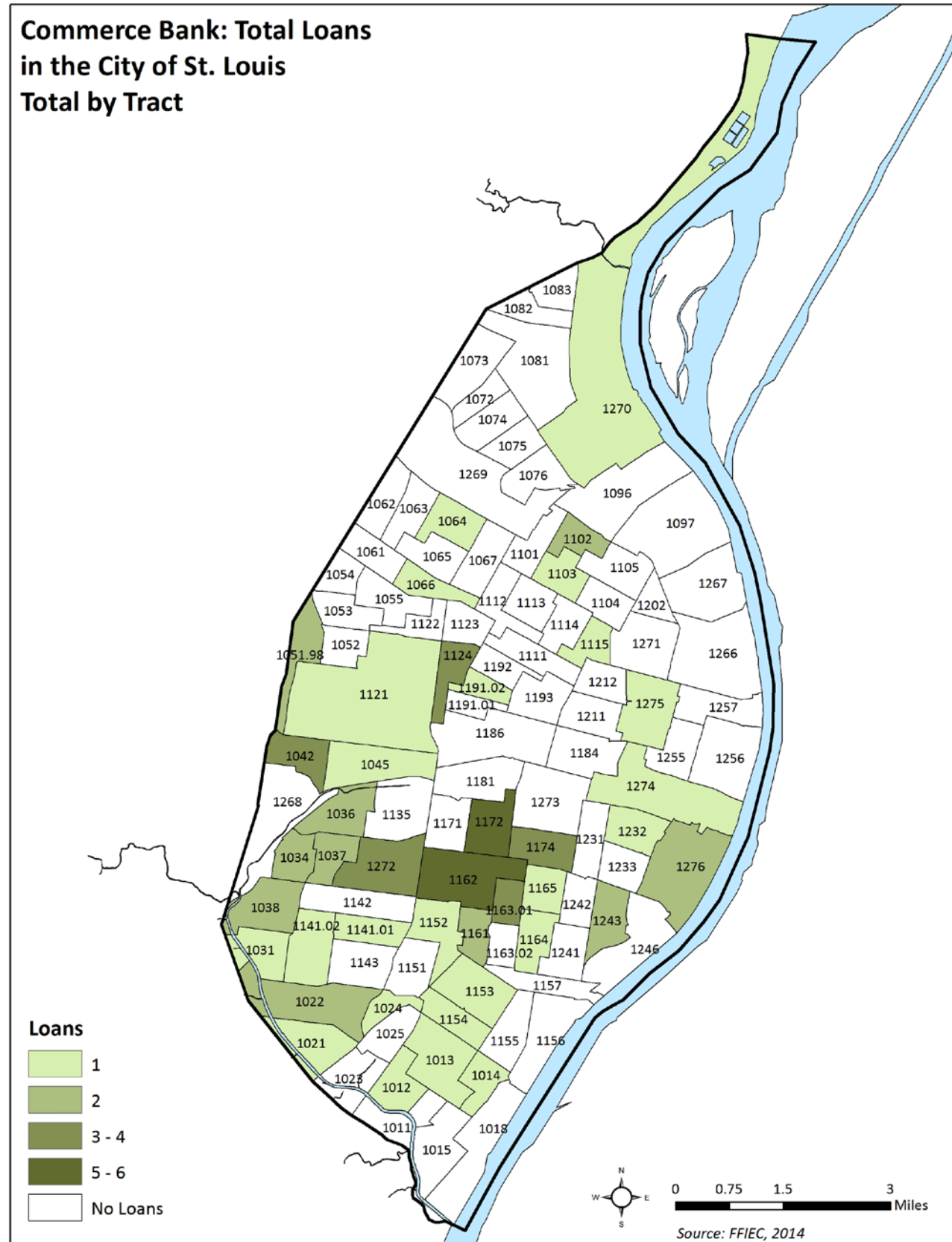
Commerce Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1994	\$6,802	234	\$71,910	1,662	9.46%	14.08%
1995						
1996						
1997	\$1,609	70	\$51,764	875	3.11%	8.00%
1998	\$7,700	222	\$112,433	1763	6.85%	12.59%
1999	\$2,404	94	\$48,556	801	4.95%	11.74%
2000	\$6,569	143	\$110,172	696	5.96%	20.55%
2001	\$7,950	151	\$161,411	1,625	4.93%	9.29%
2002	\$10,146	157	\$184,225	1,463	5.51%	10.73%
2003	\$13,727	103	\$195,640	1,526	7.02%	6.75%
2004	\$7,850	103	\$87,680	774	8.95%	13.31%
2005	\$6,939	110	\$90,085	939	7.70%	11.71%
2006	\$8,847	95	\$91,725	1,080	9.65%	8.80%
2007	\$8,842	92	\$81,891	704	10.80%	13.07%
2008	\$7,490	84	\$69,356	729	10.80%	11.52%
2009	\$7,855	84	\$100,486	789	7.82%	10.65%
2010	\$7,647	88	\$88,994	662	8.59%	13.29%
2011	\$4,821	50	\$96,516	619	5.00%	8.08%
2012	\$9,375	95	\$148,521	1,088	6.31%	8.73%
2013	\$29,710	213	\$167,149	1,164	17.77%	18.30%
2014	\$7,785	72	\$103,241	744	7.54%	9.68%
Amount is represented in the thousands of dollars						



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



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

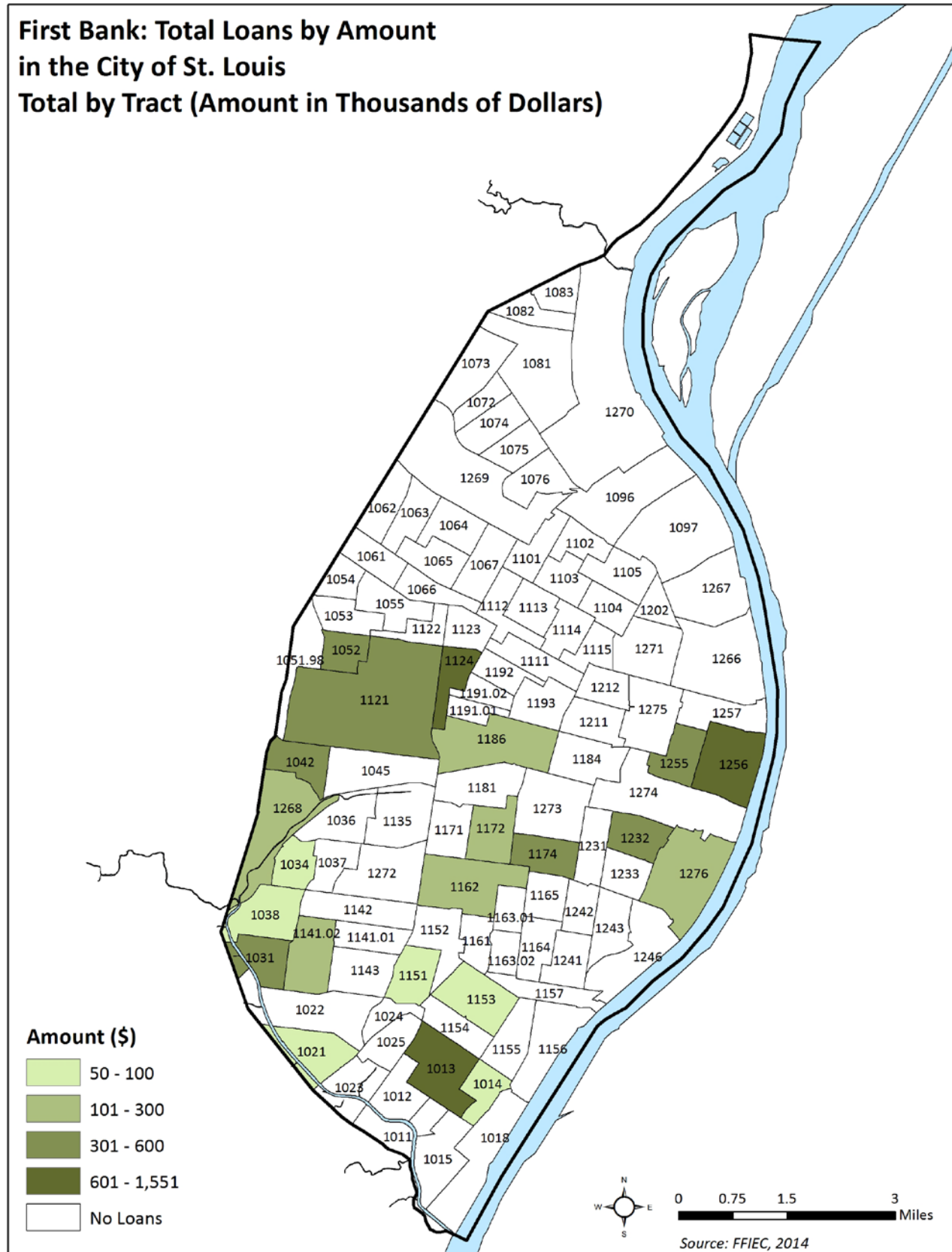


First Bank

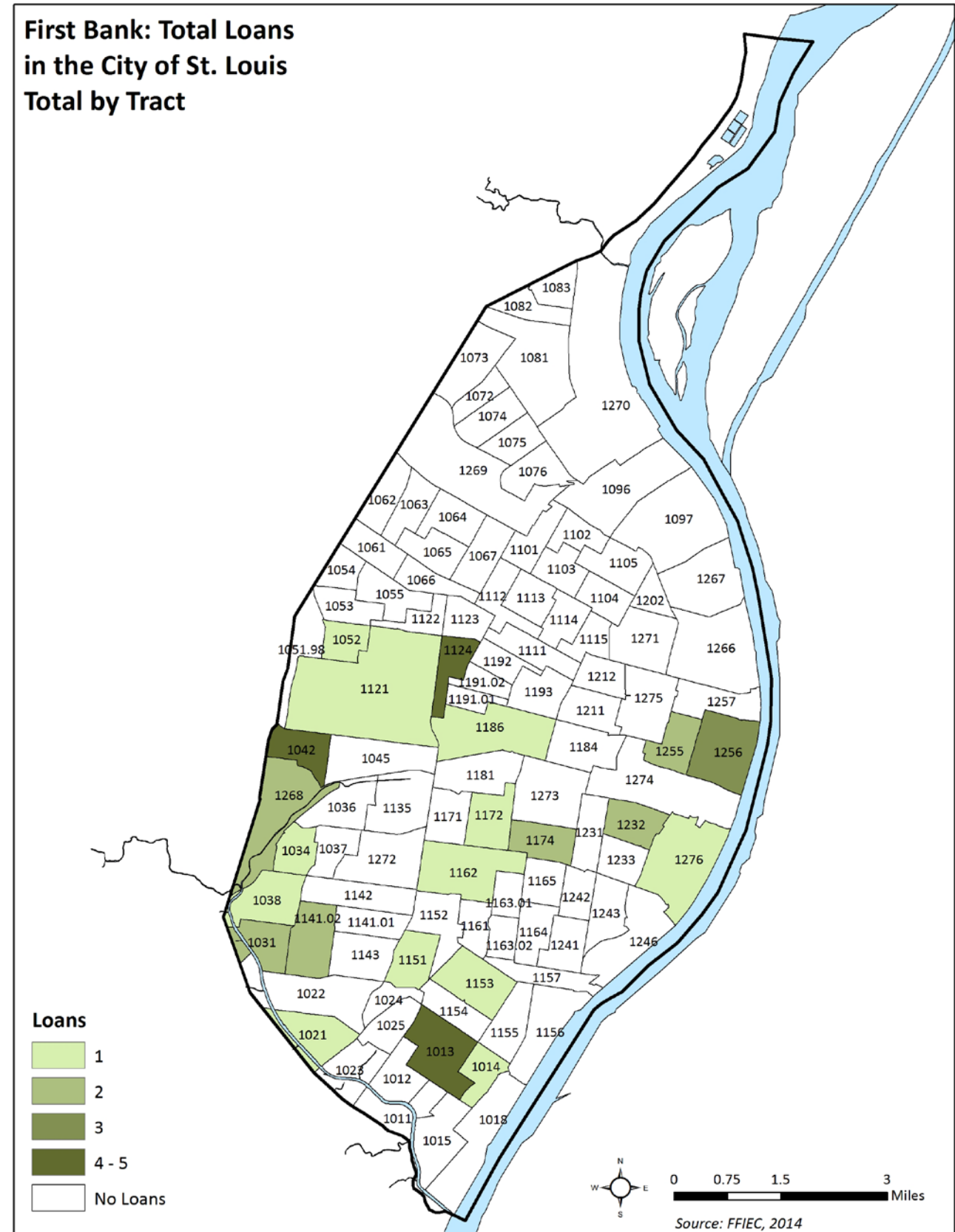
First Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2010	64	992	\$8,505	\$88,994
2011	36	631	\$4,108	\$94,956
2012	60	1,032	\$10,061	\$169,641
2013	59	600	\$8,808	\$95,424
2014	40	400	\$8,083	\$87,433
Total	259	3,655	\$39,565	\$536,448
Amount is represented in the thousands of dollars				

First Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002	\$2,310	19	\$48,102	856	4.80%	2.22%
2003	\$8,624	100	\$364,008	3,634	2.37%	2.75%
2004	\$5,566	48	\$128,139	1,126	4.34%	4.26%
2005	\$8,977	54	\$126,750	1,140	7.08%	4.74%
2006	\$2,938	26	\$62,035	561	4.74%	4.63%
2007	\$8,195	35	\$55,589	395	14.74%	8.86%
2008	\$4,040	31	\$126,141	1,002	3.20%	3.09%
2009	\$18,228	67	\$197,156	1,203	9.25%	5.57%
2010	\$8,505	64	\$88,994	992	9.56%	6.45%
2011	\$4,108	36	\$94,956	631	4.33%	5.71%
2012	\$10,061	60	\$169,641	1,032	5.93%	5.81%
2013	\$8,808	59	\$95,424	600	9.23%	9.83%
2014	\$8,083	40	\$87,433	400	9.24%	10.00%
Amount is represented in the 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**



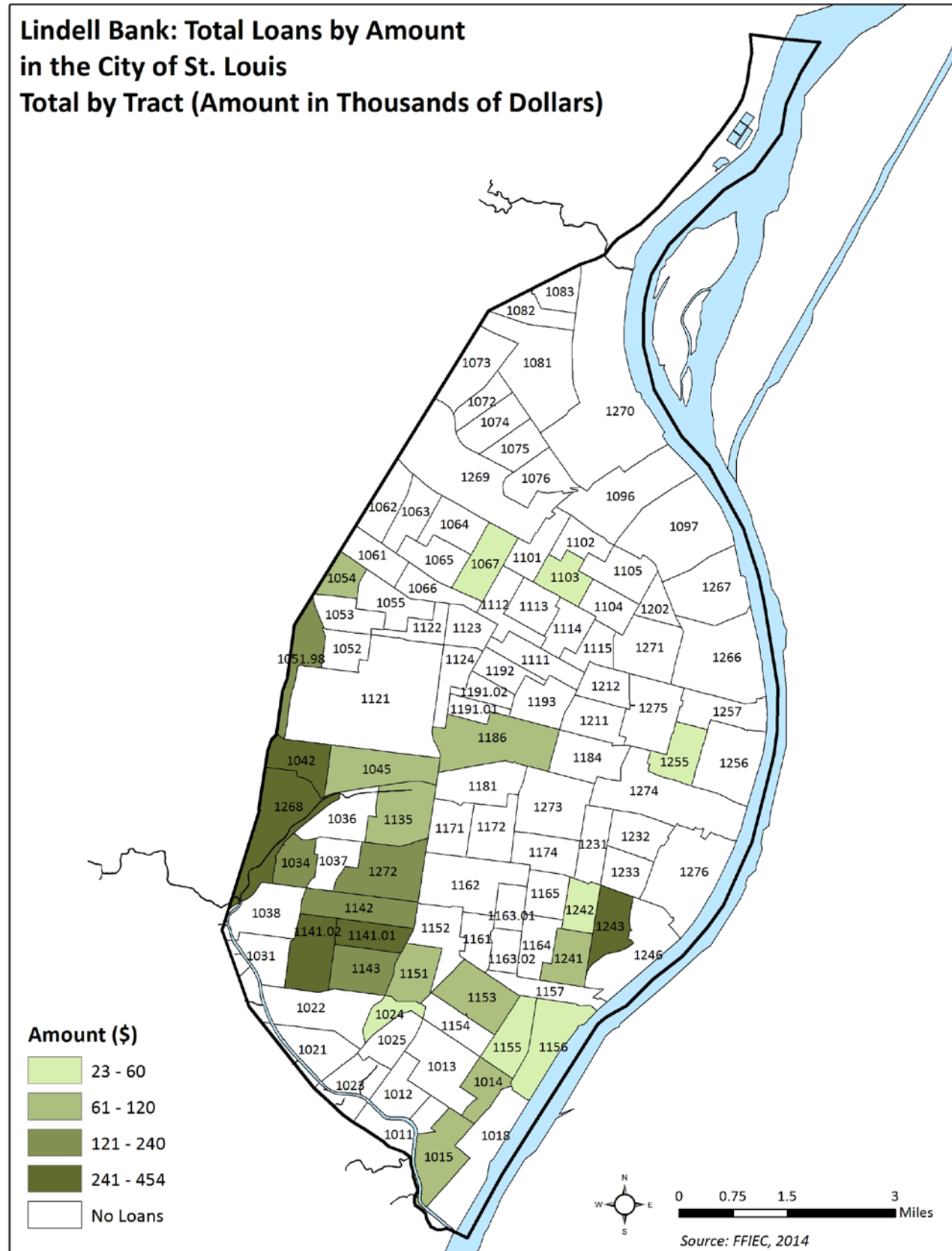
Lindell Bank

Lindell Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2010	22	78	\$2,639	\$7,367
2011	24	103	\$1,675	\$8,350
2012	28	124	\$3,459	\$17,392
2013	29	158	\$3,417	\$17,448
2014	39	187	\$3,520	\$26,253
Total	142	650	\$14,710	\$76,810
Amount is represented in the thousands of dollars				

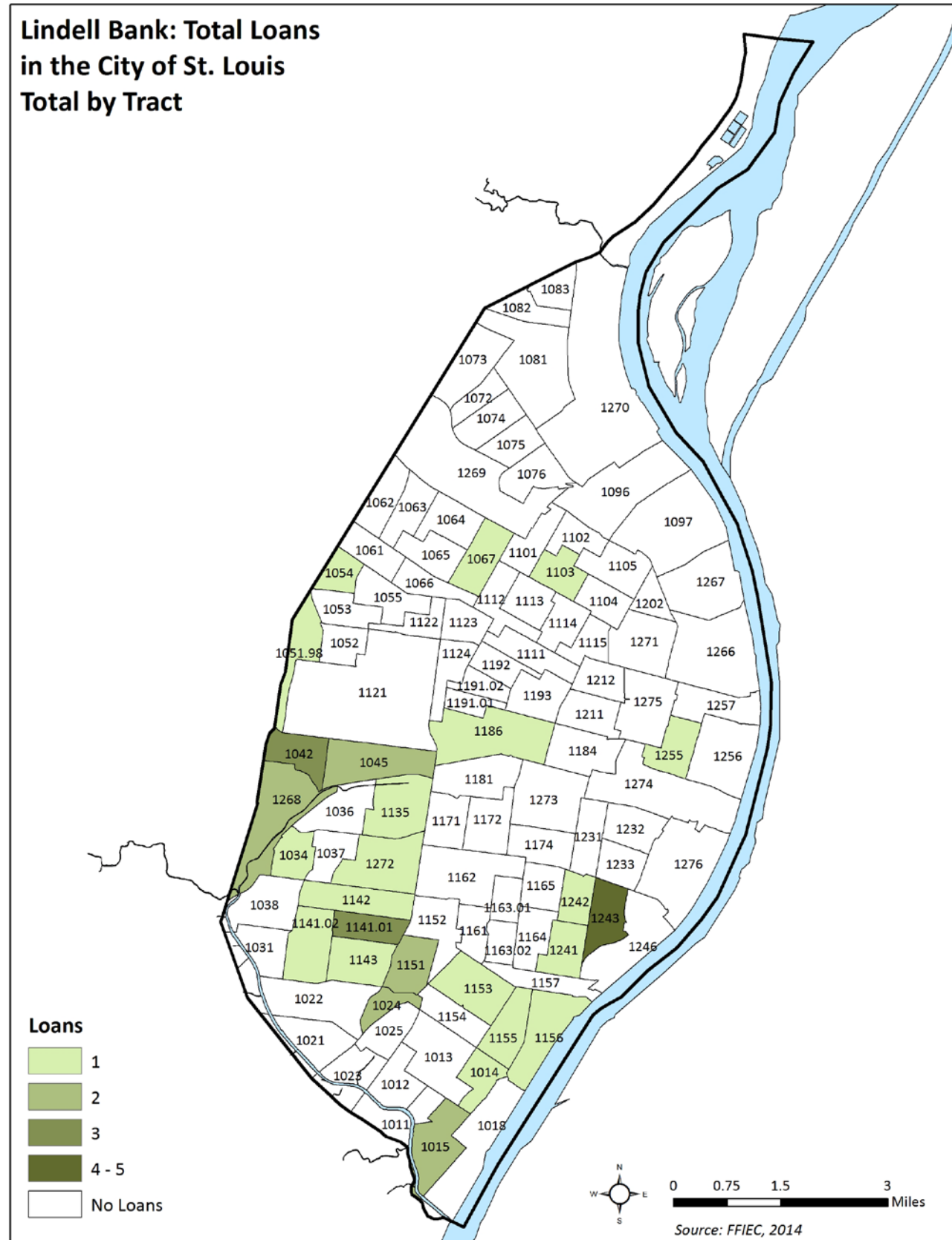
Lindell Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1994	1416	43	4740	72	0.2987	0.5972
1995	\$928	30	\$3,460	67	26.82%	44.78%
1996	\$1,003	27	\$3,233	52	31.02%	51.92%
1997	\$1,119	28	\$3,209	51	34.87%	54.90%
1998	\$779	21	\$1,992	35	39.11%	60.00%
1999	\$968	22	\$4,288	61	22.57%	36.07%
2000	\$1,014	14	\$6,719	76	15.09%	18.42%
2001	\$582	15	\$4,546	59	12.80%	25.42%
2002	\$1,558	25	\$5,669	64	27.48%	39.06%
2003	\$6,738	39	\$13,062	103	51.58%	37.86%
2004	\$4,464	40	\$13,793	131	32.36%	30.53%
2005	\$4,928	40	\$13,091	127	37.64%	31.50%
2006	\$2,631	18	\$5,767	58	45.62%	31.03%
2007	\$3,317	28	\$9,014	88	36.80%	31.82%
2008	\$8,085	103	\$15,967	189	50.64%	54.50%
2009	\$2,488	31	\$7,550	91	32.95%	34.07%
2010	\$2,639	22	\$7,367	78	35.82%	28.21%
2011	\$1,675	24	\$8,350	103	20.06%	23.30%
2012	\$3,459	28	\$17,392	124	19.89%	22.58%
2013	\$3,417	29	\$17,448	158	19.58%	18.35%
2014	\$3,520	39	\$26,253	187	13.41%	20.86%
Amount is represented in the thousands of dollars						



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



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

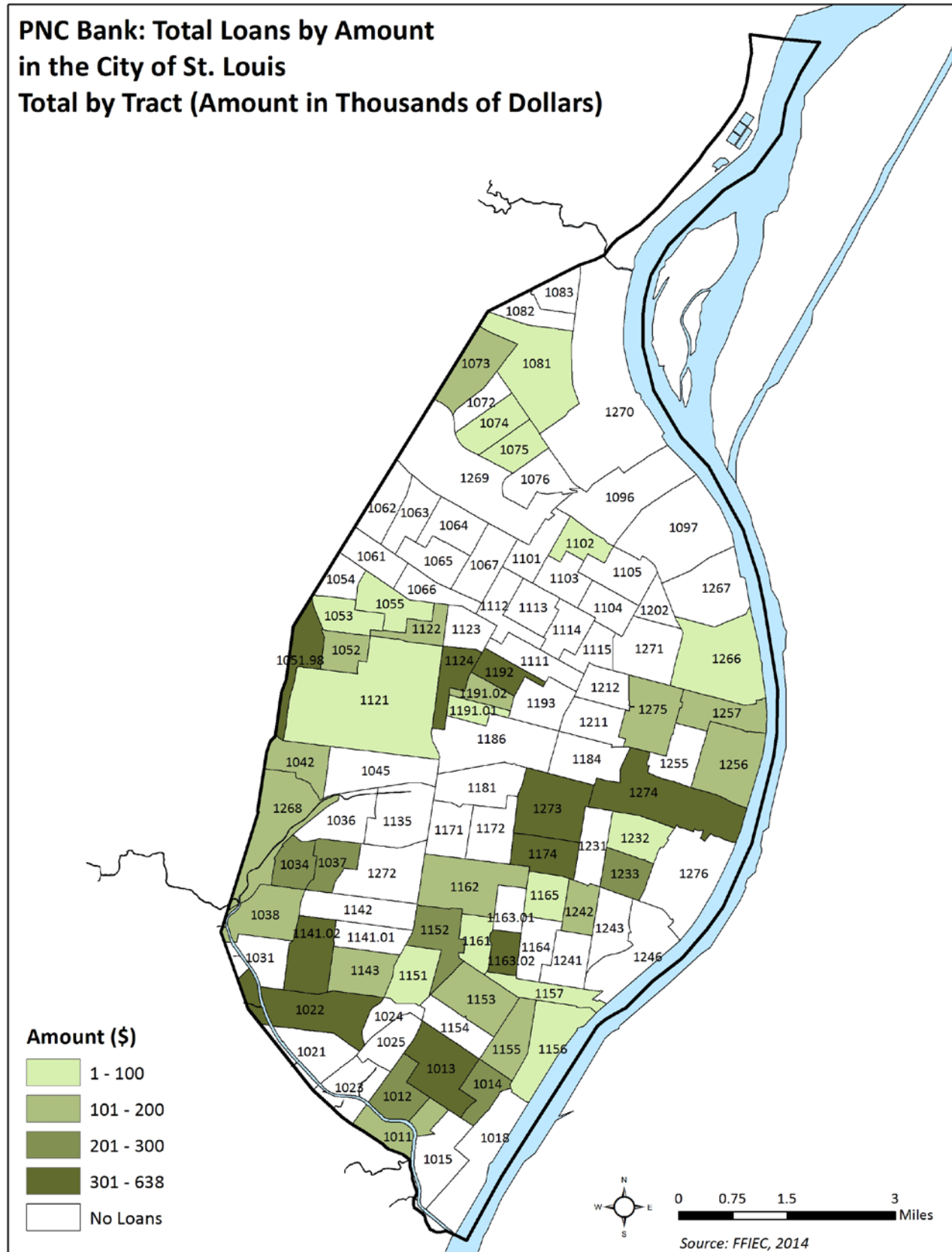


PNC Bank

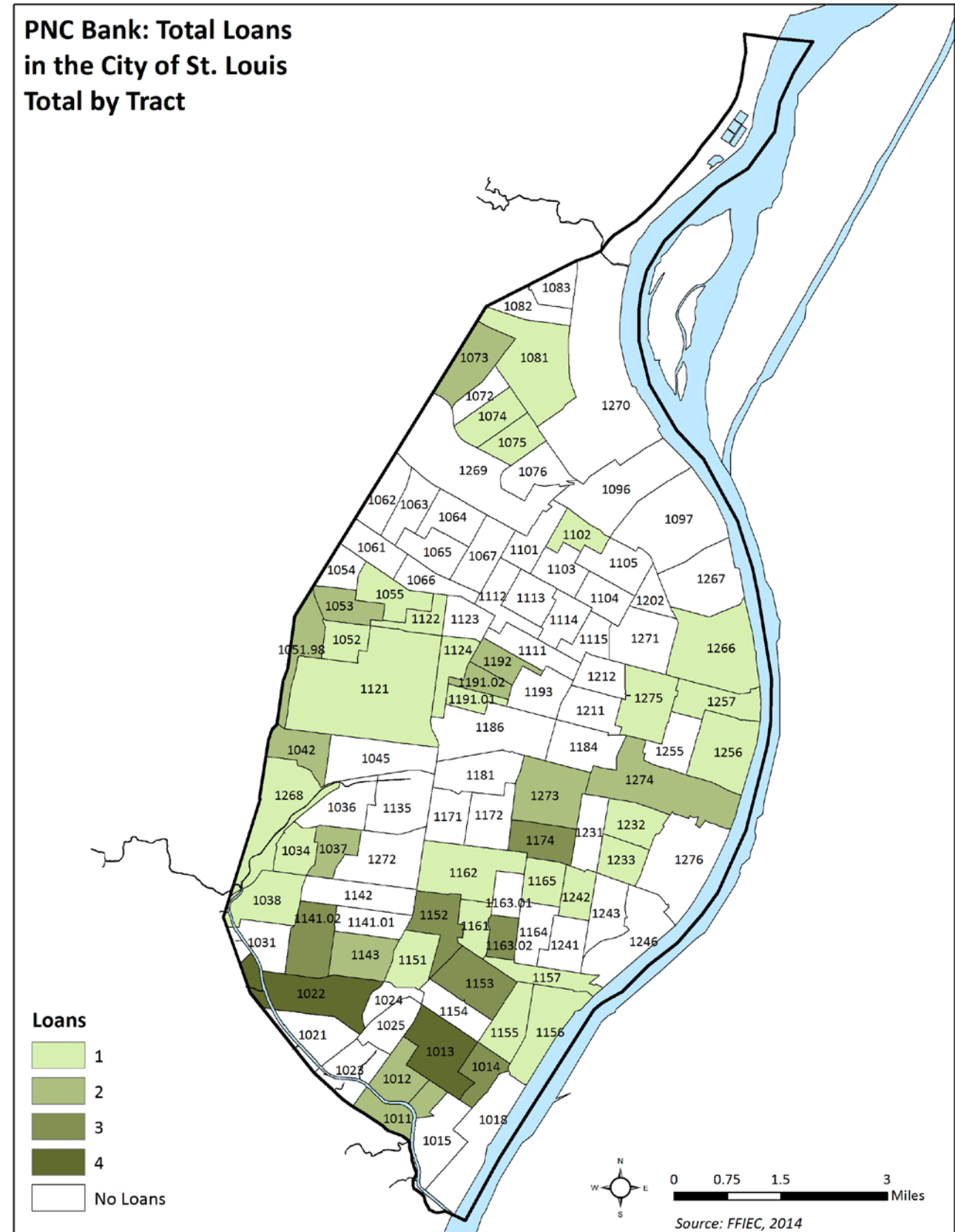
PNC Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2010	108	744	\$14,742	\$126,457
2011	85	641	\$11,205	\$106,993
2012	102	1,001	\$12,531	\$170,713
2013	89	853	\$10,398	\$138,088
2014	77	563	\$9,073	\$102,086
Total	461	3,802	\$57,949	\$644,337
Amount is represented in the thousands of dollars				

PNC Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007	\$49,662	347	\$316,431	2,056	15.69%	16.88%
2008	\$36,236	197	\$202,041	1,142	17.93%	17.25%
2009	\$18,317	125	\$193,630	1,079	9.46%	11.58%
2010	\$14,742	108	\$126,457	744	11.66%	14.52%
2011	\$11,205	85	\$106,993	641	10.47%	13.26%
2012	\$12,531	102	\$170,713	1,001	7.34%	10.19%
2013	\$10,398	89	\$138,088	853	7.53%	10.43%
2014	\$9,073	77	\$102,086	563	8.89%	13.68%
Amount is represented in the thousands of dollars						

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



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



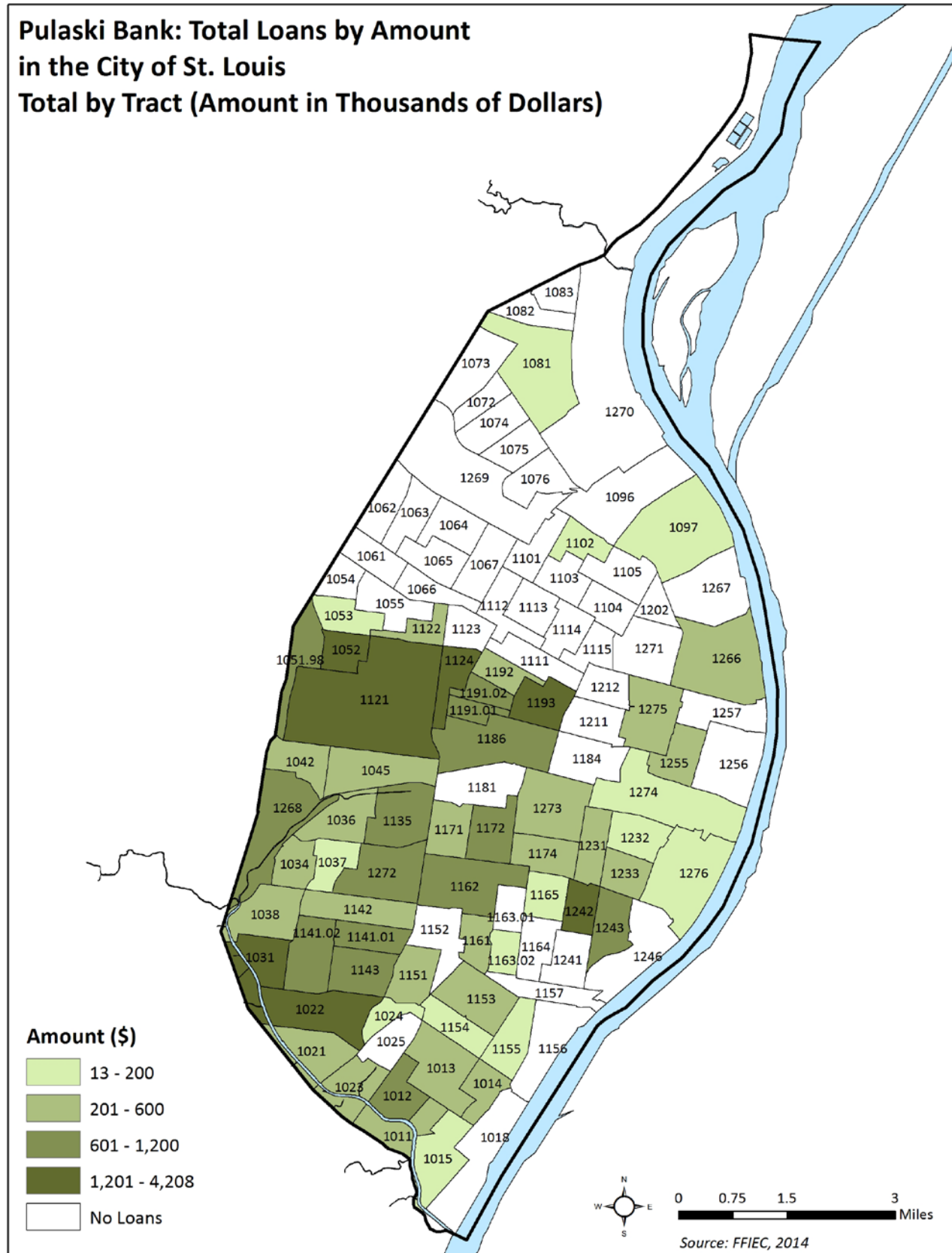
Pulaski Bank

Pulaski Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2010	657	5,802	\$94,615	\$1,039,608
2011	336	3,912	\$47,002	\$660,095
2012	437	4,930	\$63,130	\$850,291
2013	308	3,079	\$49,017	\$550,098
2014	196	2,104	\$35,905	\$400,836
Total	1,934	19,827	\$289,669	\$3,500,928
Amount is represented in the thousands of dollars				

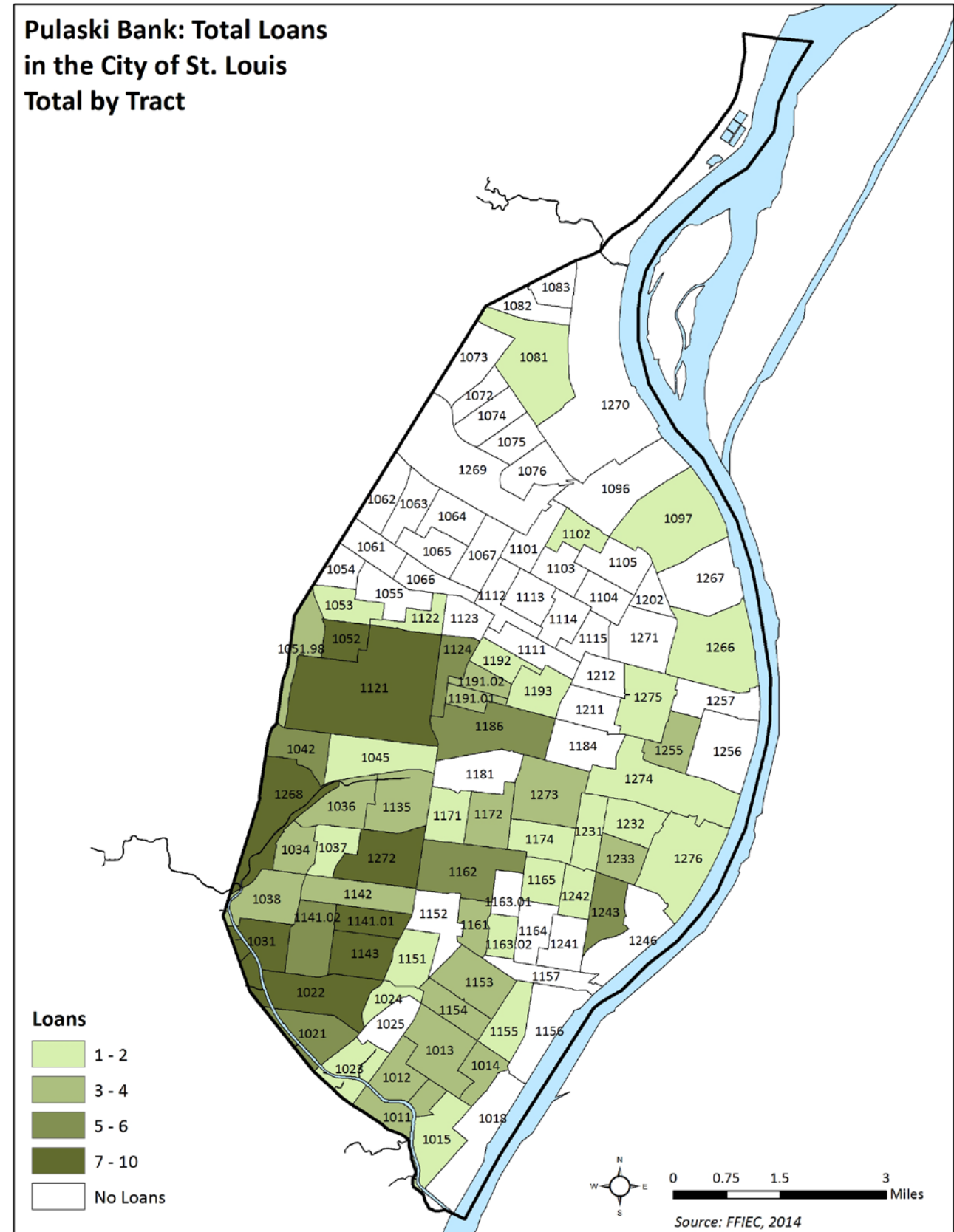
Pulaski Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001	\$44,656	411	\$626,460	4,490	7.13%	9.15%
2002	\$70,505	597	\$851,406	5,502	8.28%	10.85%
2003	\$70,505	779	\$1,178,977	7,614	5.98%	10.23%
2004	\$78,401	683	\$746,842	5,052	10.50%	13.52%
2005	\$70,519	570	\$660,378	4,307	10.68%	13.23%
2006	\$82,753	642	\$717,111	4,620	11.54%	13.90%
2007	\$126,480	833	\$718,357	4,233	17.61%	19.68%
2008	\$102,234	730	\$854,040	5,115	11.97%	14.27%
2009	\$137,689	945	\$1,237,172	7,355	11.13%	12.85%
2010	\$94,615	657	\$1,039,608	5,802	9.10%	11.32%
2011	\$47,002	336	\$660,095	3,912	7.12%	8.59%
2012	\$63,130	437	\$850,291	4,930	7.42%	8.86%
2013	\$49,017	308	\$550,098	3,079	8.91%	10.00%
2014	\$35,905	196	\$400,836	2,104	8.96%	9.32%
Amount is represented in the thousands of dollars						



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



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

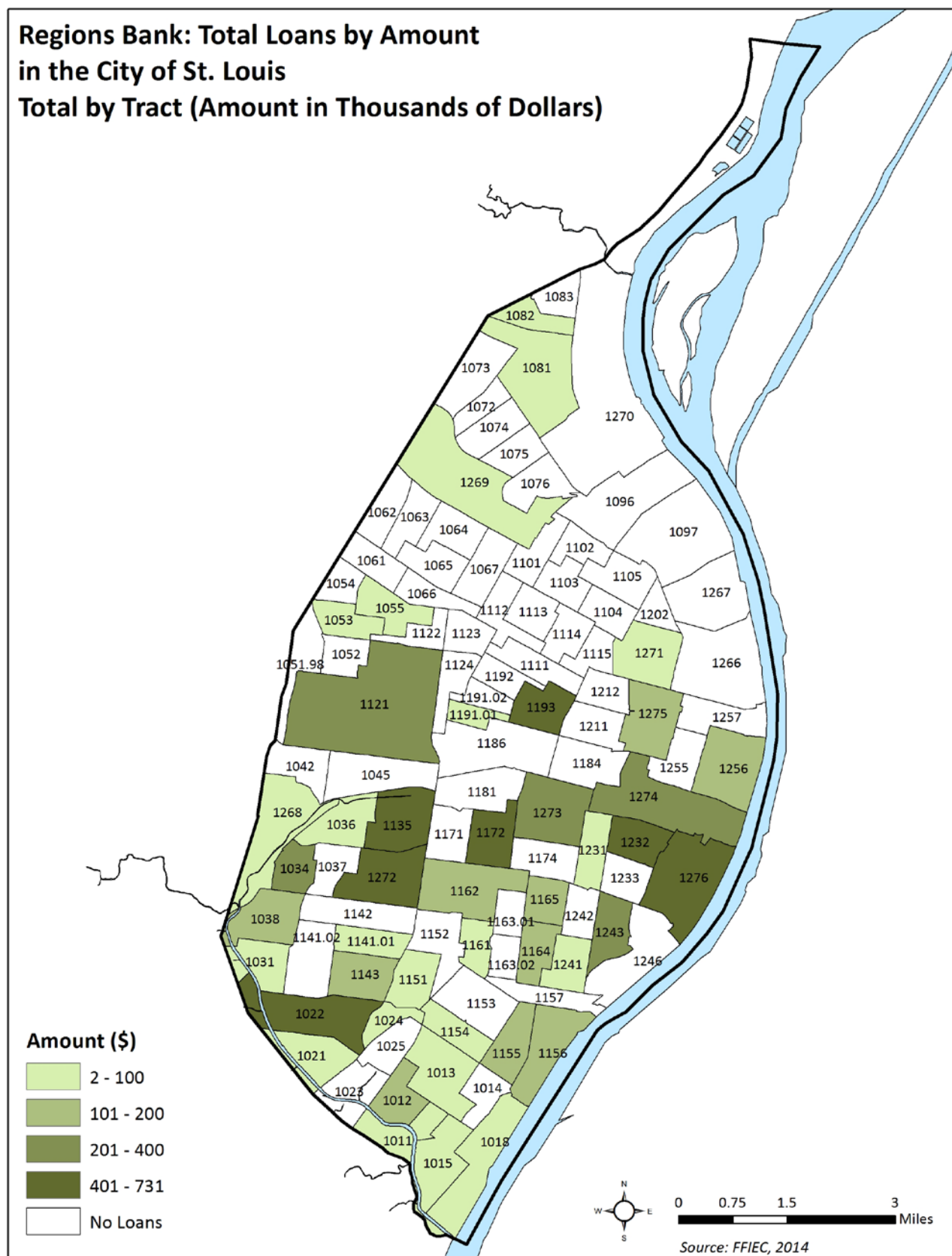


Regions Bank

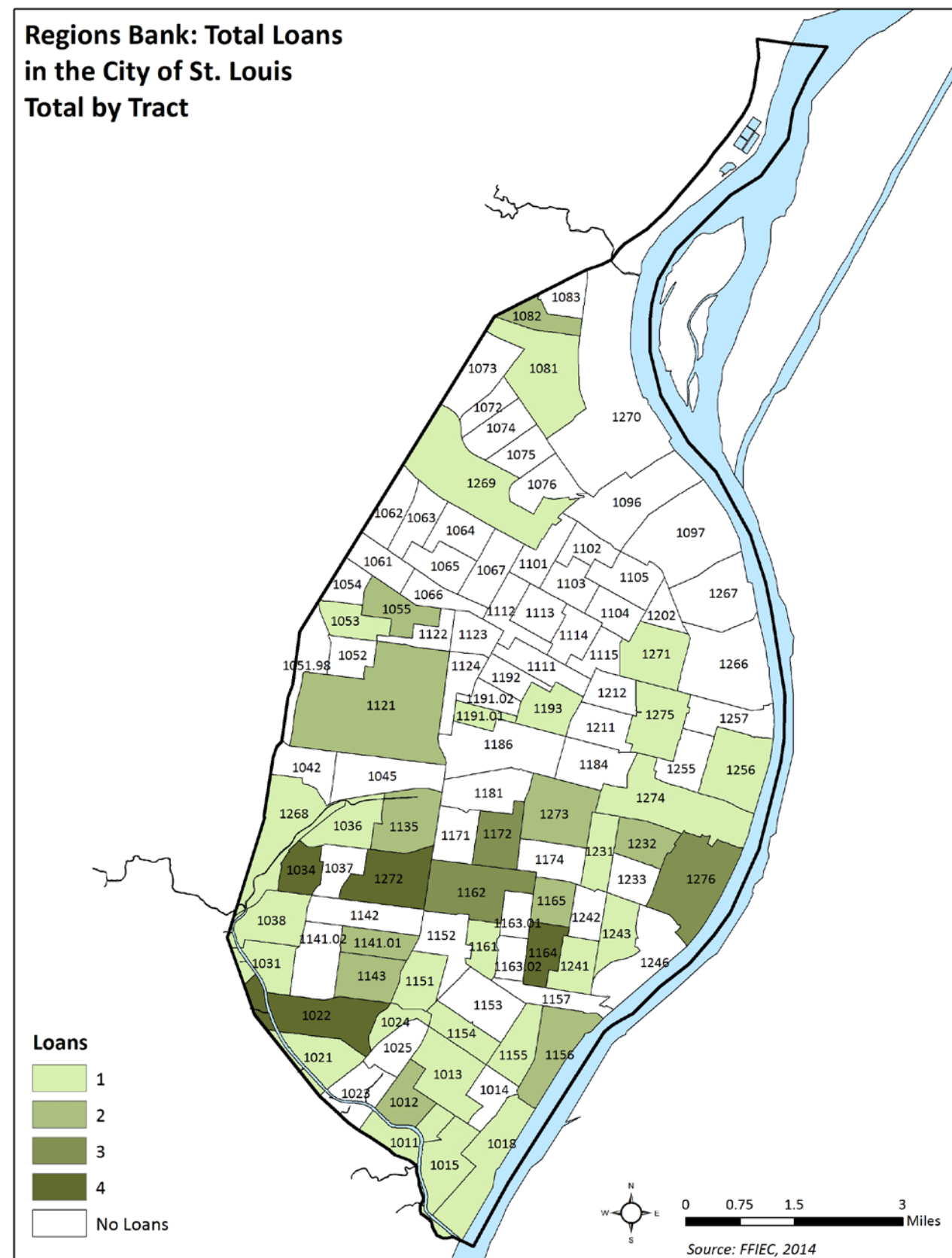
Regions Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2010				
2011				
2012				
2013	80	615	\$8,745	\$77,434
2014	73	483	\$7,900	\$59,001
Total	153	1,098	\$16,645	\$136,435
Amount is represented in the thousands of dollars				

Regions Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013	\$8,745	80	\$77,434	615	11.29%	13.01%
2014	\$7,900	73	\$59,001	483	13.39%	15.11%
Amount is represented in the thousands of dollars						

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



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

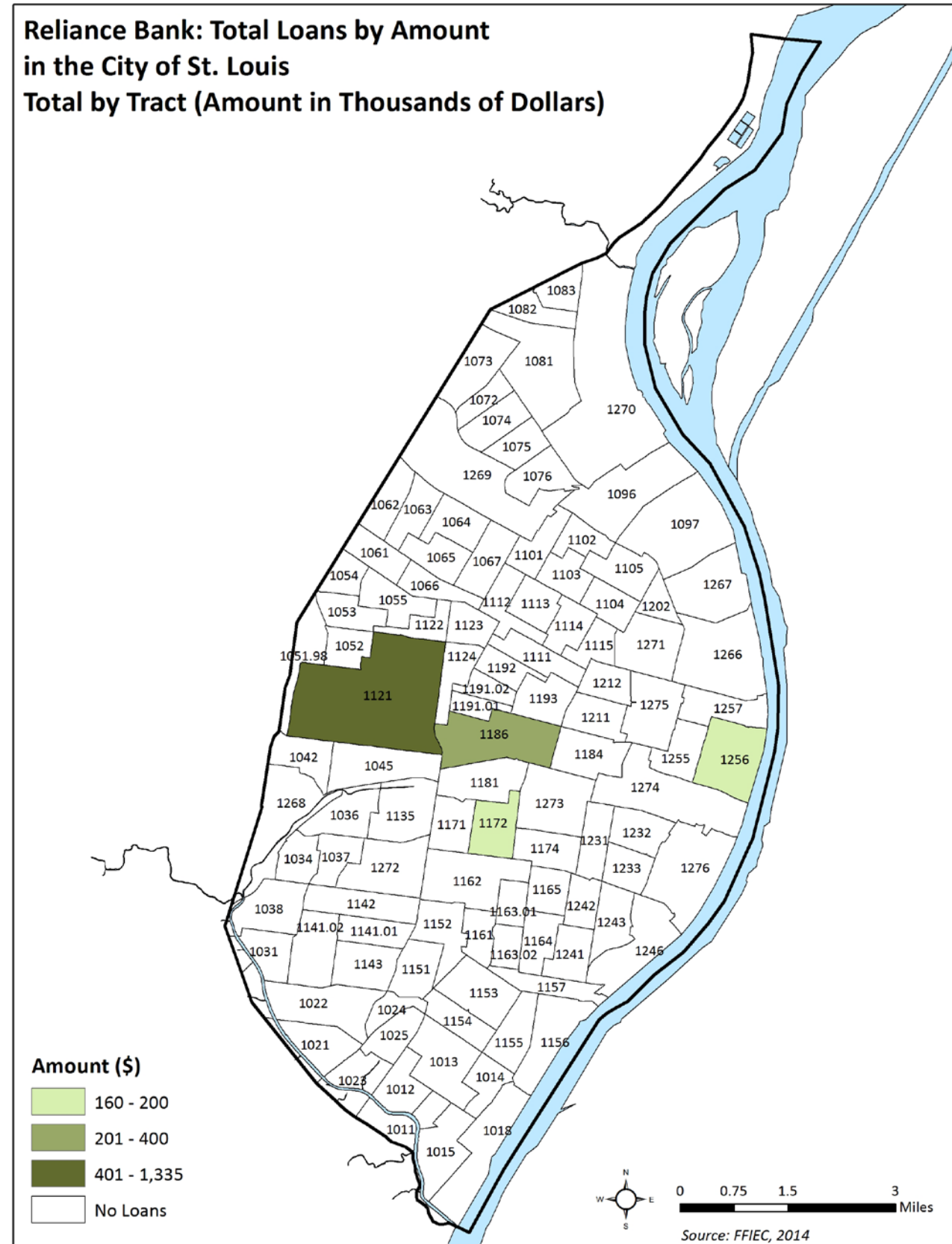


Reliance Bank

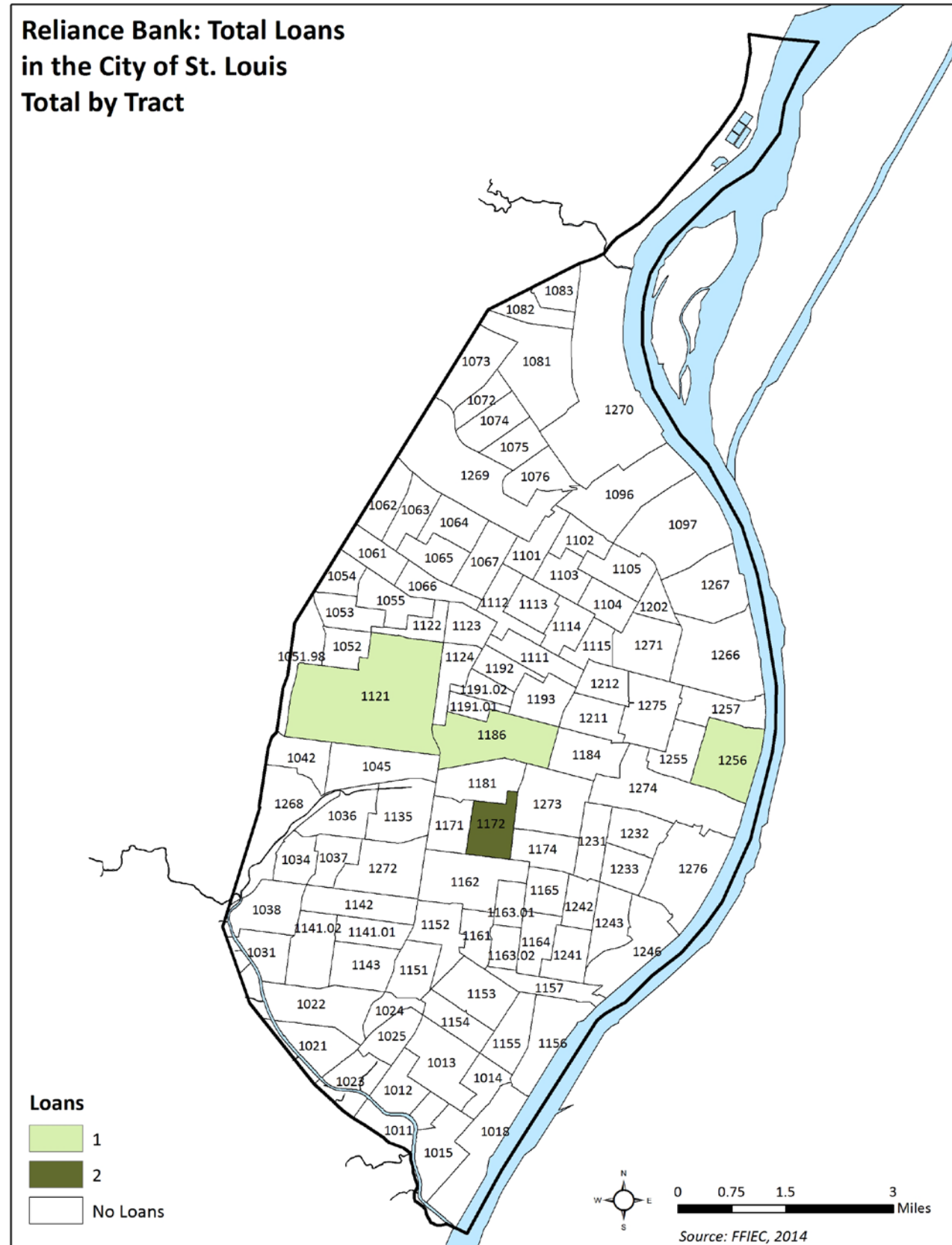
Reliance Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2010				
2011				
2012				
2013				
2014	5	23	\$2,047	\$8,494
Total	5	23	\$2,047	\$8,494
Amount is represented in the thousands of dollars				

Reliance Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014	\$2,047	5	\$8,494	23	24.10%	21.74%
Amount is represented in the thousands of dollars						

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



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



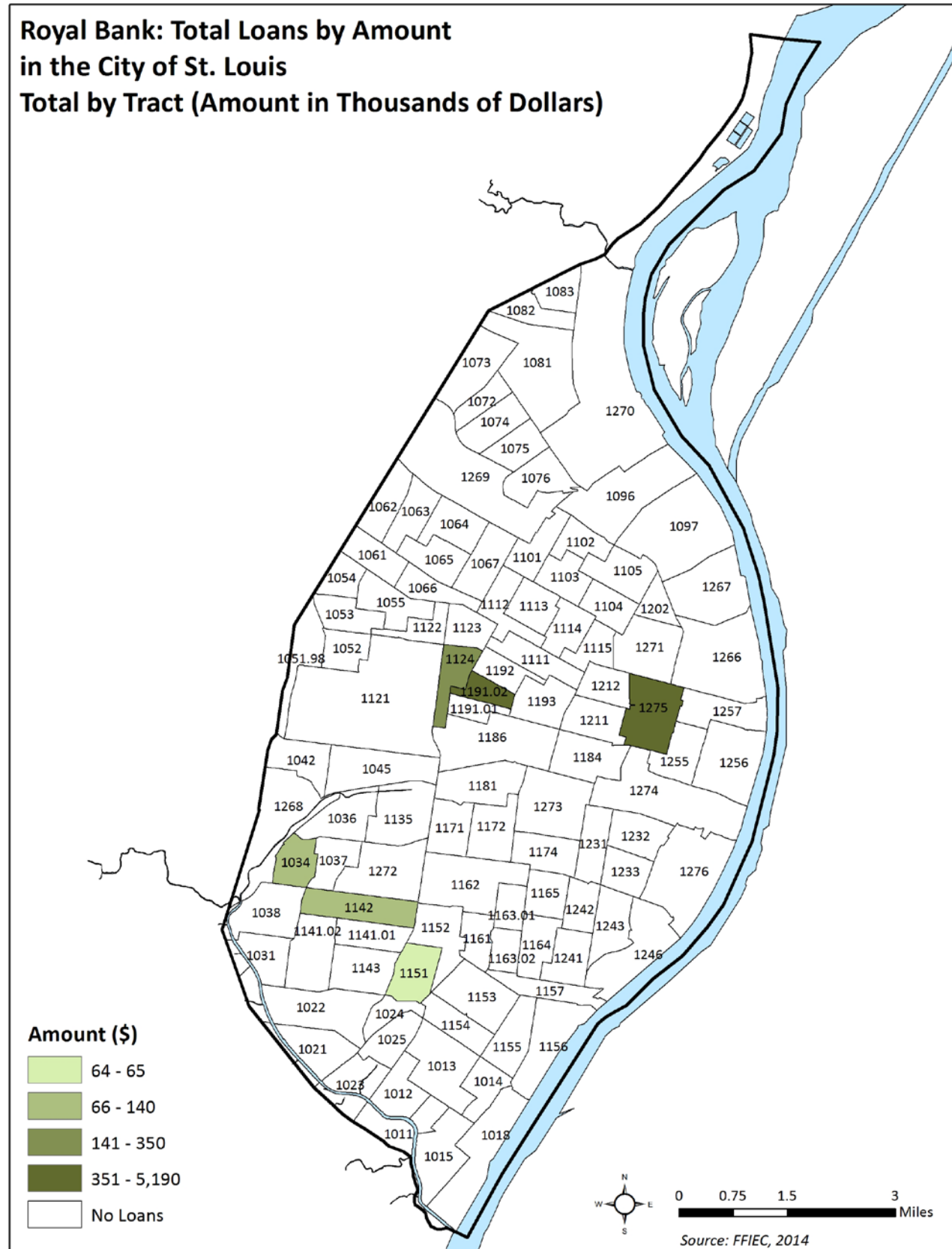


Royal Bank

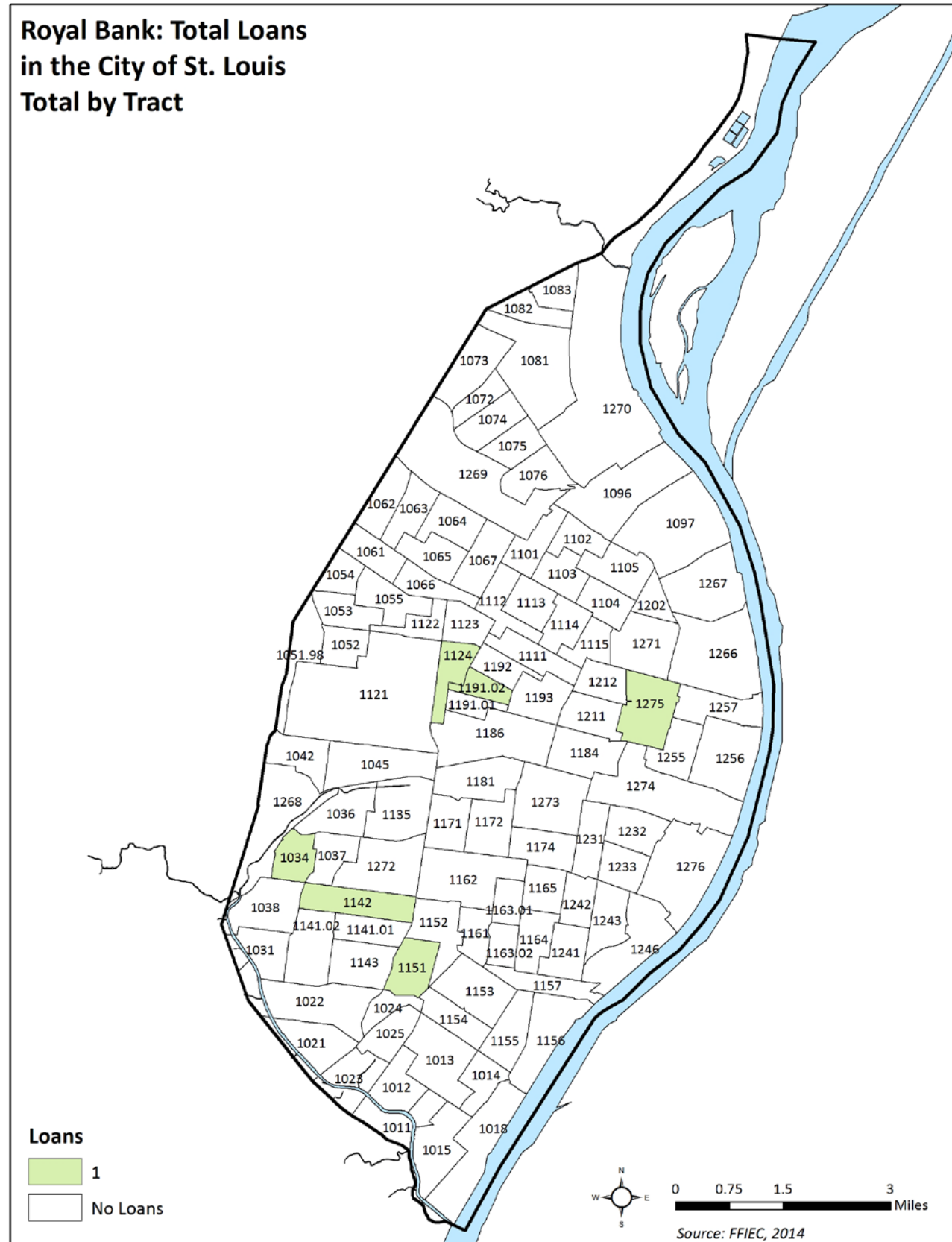
Royal Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2010	3	20	\$159	\$5,210
2011	3	29	\$5,036	\$14,726
2012	4	21	\$439	\$4,149
2013	7	34	\$1,723	\$8,697
2014	6	29	\$10,334	\$13,945
Total	23	133	\$17,691	\$46,727
Amount is represented in the thousands of dollars				

Royal Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1994						
1995						
1996						
1997						
1998	\$170	2	\$6,665	62	2.55%	3.23%
1999	\$329	16	\$4,526	66	7.27%	24.24%
2000	\$606	8	\$3,570	42	16.97%	19.05%
2001	\$177	3	\$9,405	57	1.88%	5.26%
2002	\$1,925	23	\$14,364	81	13.40%	28.40%
2003	\$2,880	12	\$15,101	31	19.07%	38.71%
2004	\$1,513	8	\$15,181	42	9.97%	19.05%
2005	\$11,506	19	\$19,411	69	59.28%	27.54%
2006	\$2,978	11	\$12,108	37	24.60%	29.73%
2007	\$24,091	10	\$31,556	60	76.34%	16.67%
2008	\$2,932	6	\$15,129	32	19.38%	18.75%
2009	\$1,191	8	\$4,098	22	29.06%	36.36%
2010	\$159	3	\$5,210	20	3.05%	15.00%
2011	\$5,036	3	\$14,726	29	34.20%	10.34%
2012	\$439	4	\$4,149	21	10.58%	19.05%
2013	\$1,723	7	\$8,697	34	19.81%	20.59%
2014	\$10,334	6	\$13,945	29	74.11%	20.69%
Amount is represented in the thousands of dollars						

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



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



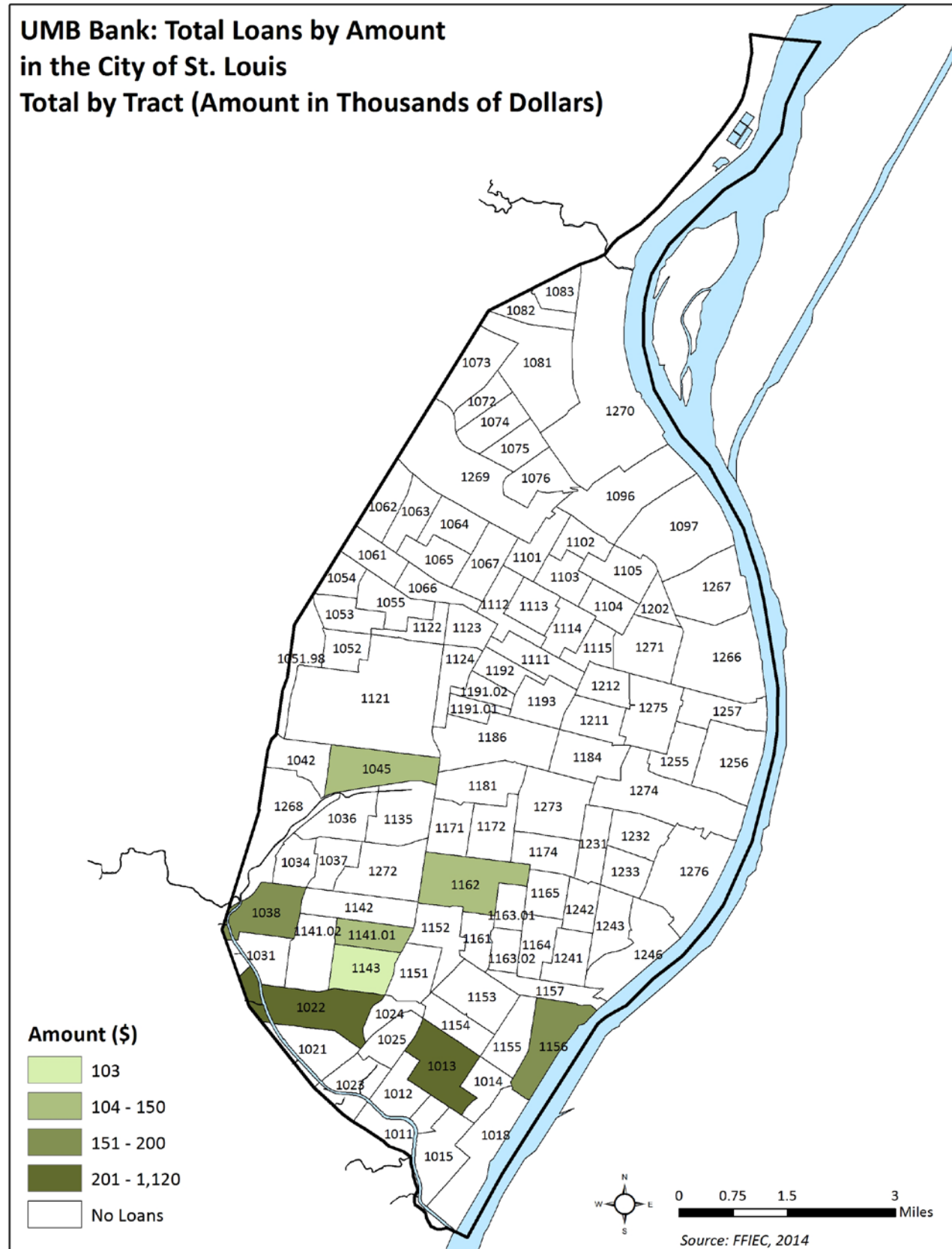


UMB Bank

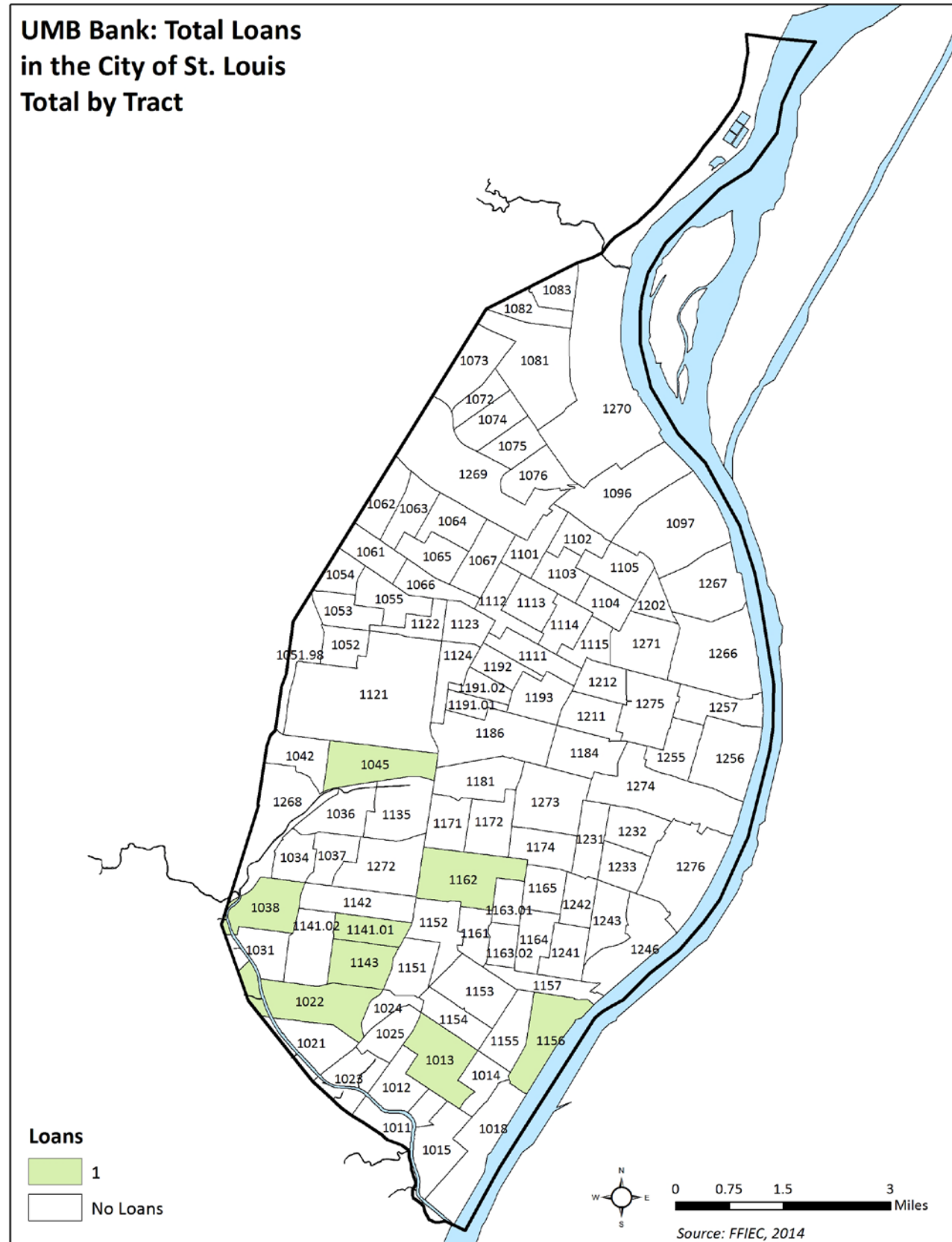
UMB Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2010	14		\$1,081	
2011	9	112	\$1,183	\$19,966
2012	10	156	\$1,274	\$25,701
2013	7	93	\$1,062	\$14,657
2014	8	59	\$2,140	\$10,447
Total	48	420	\$6,740	\$70,771
Amount is represented in the thousands of dollars				

UMB Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1994	\$2,600	318	\$17,432	2,074	14.92%	15.33%
1995	\$1,320	251	\$15,809	2,352	8.35%	10.67%
1996	\$853	167	\$13,803	1,942	6.18%	8.60%
1997	\$835	173	\$13,807	1,945	6.05%	8.89%
1998	\$1,300	178	\$14,149	1913	9.19%	9.30%
1999	\$841	156	\$9,429	1,409	8.92%	11.07%
2000	\$3,659	156	\$25,682	1,461	14.25%	10.68%
2001	\$3,811	143	\$38,300	1,207	9.95%	11.85%
2002	\$5,016	121	\$27,599	879	18.17%	13.77%
2003	\$3,709	174	\$41,722	992	8.89%	17.54%
2004	\$1,838	93	\$22,272	950	8.25%	9.79%
2005	\$2,102	97	\$18,986	931	11.07%	10.42%
2006	\$1,803	138	\$16,867	680	10.69%	20.29%
2007	\$521	38	\$8,876	363	5.87%	10.47%
2008	\$11,248	102	\$11,248	102	100.00%	100.00%
2009	\$1,445	31	\$34,765	309	4.16%	10.03%
2010	\$1,081	14	\$0	0	100.00%	100.00%
2011	\$1,183	9	\$19,966	112	5.93%	8.04%
2012	\$1,274	10	\$25,701	156	4.96%	6.41%
2013	\$1,062	7	\$14,657	93	7.25%	7.53%
2014	\$2,140	8	\$10,447	59	20.48%	13.56%
Amount is represented in the 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**

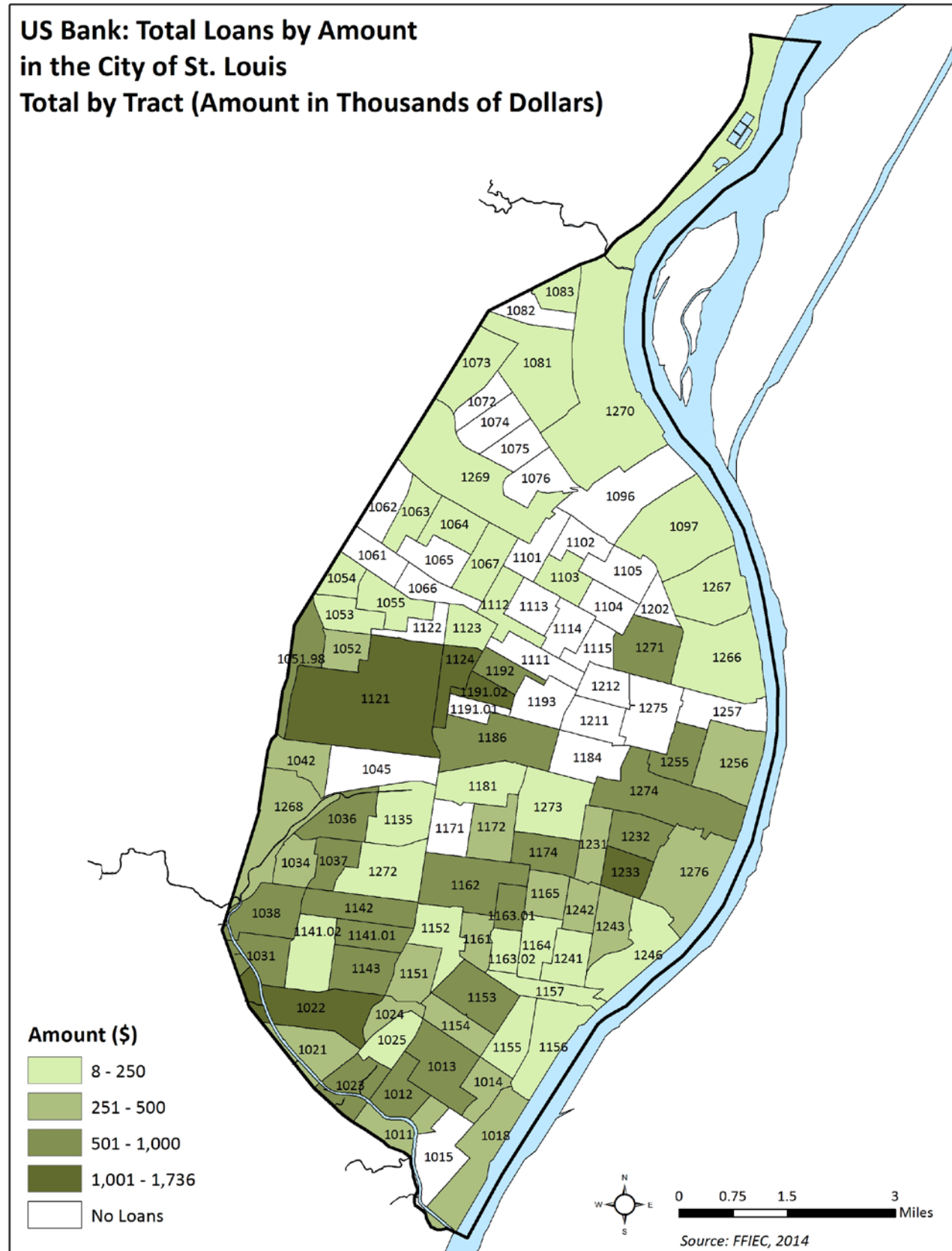


US BANK

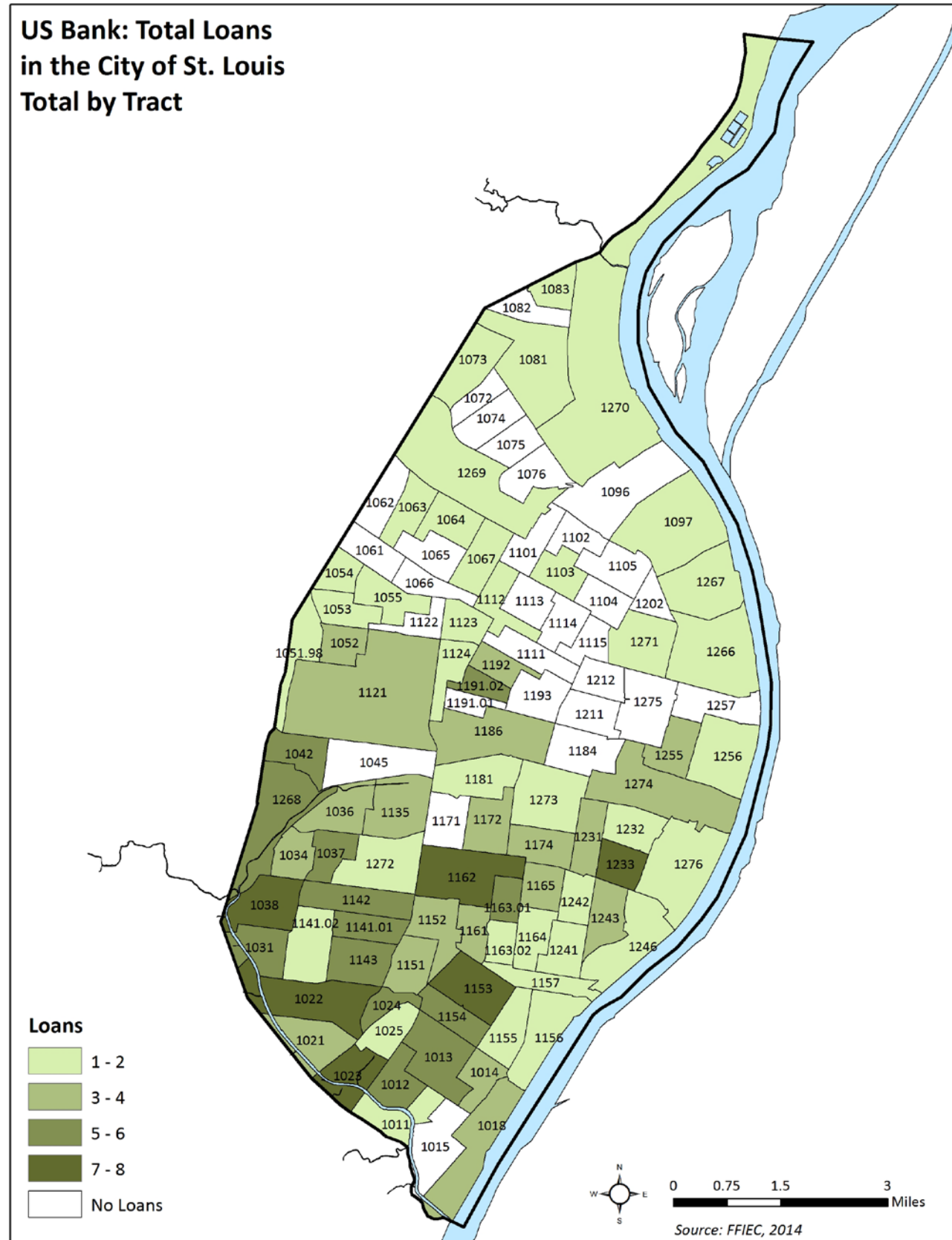
US Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2010	831	9,103	\$129,196	\$1,617,148
2011	566	6,742	\$85,240	\$1,133,156
2012	643	8,225	\$85,374	\$1,401,104
2013	540	5,406	\$69,390	\$891,672
2014	240	2,320	\$31,480	\$372,224
Total	2,820	31,796	\$400,680	\$5,415,304
Amount is represented in the thousands of dollars				

US Bank: 20 Year Summary						
	St. Louis City		MSA		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1994	\$18,560	446	\$379,379	4,859	4.89%	9.18%
1995	\$19,877	421	\$374,728	4,424	5.30%	9.52%
1996	\$26,477	523	\$482,845	5,326	5.48%	9.82%
1997	\$26,691	530	\$475,251	5,293	5.62%	10.01%
1998	\$47,576	775	\$792,251	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%
Amount is represented in the thousands of dollars						

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



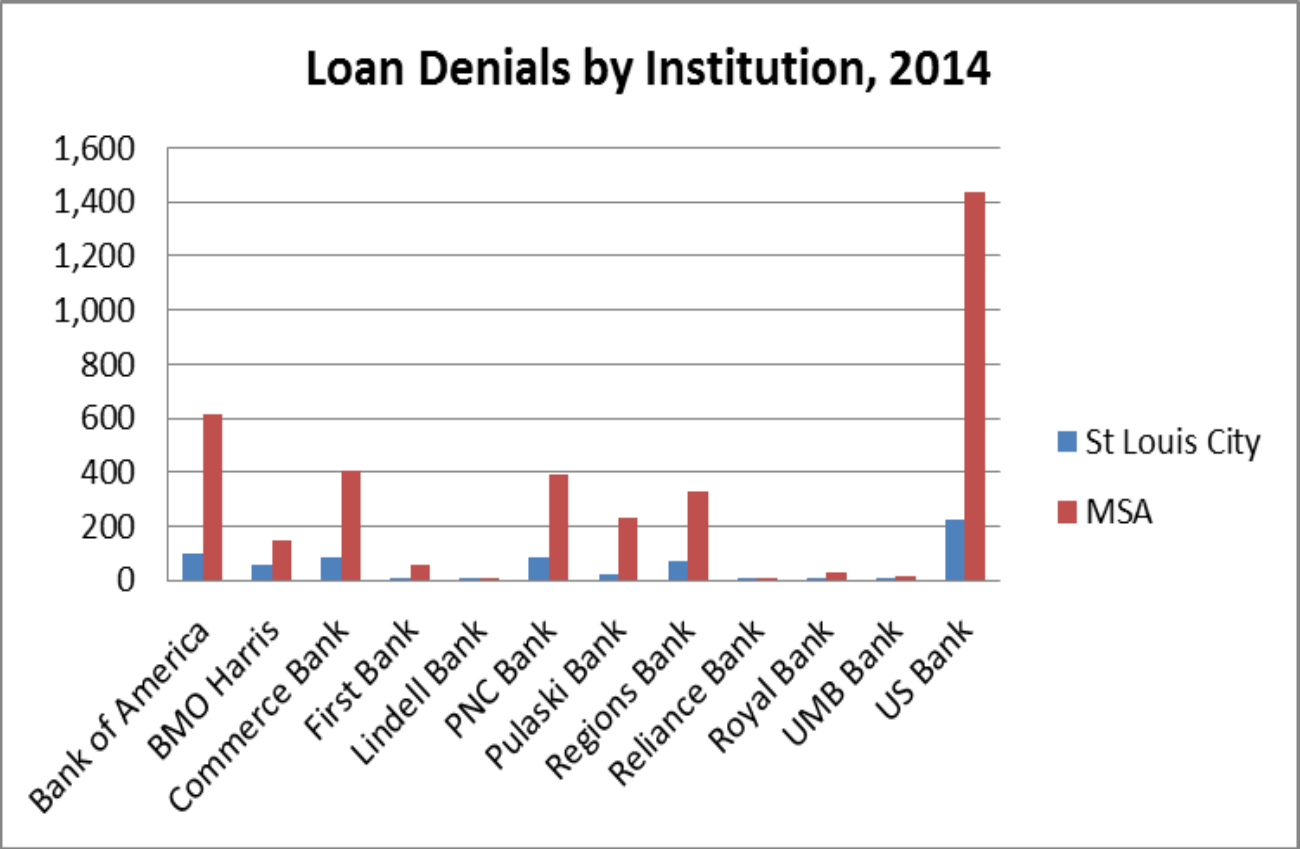
**US Bank: Total Loans  
in the City of St. Louis  
Total by Tract**





# Loan Denials-City and MSA Totals

LOAN DENIALS			
Institution	# City	# MSA	% of City Denials
Bank of America	102	616	16.56%
BMO Harris	56	148	37.84%
Commerce Bank	85	404	21.04%
First Bank	9	55	16.36%
Lindell Bank	2	2	100.00%
PNC Bank	86	395	21.77%
Pulaski Bank	22	231	9.52%
Regions Bank	72	327	22.02%
Reliance Bank	3	8	37.50%
Royal Bank	8	29	27.59%
UMB Bank	2	19	10.53%
US Bank	227	1,438	15.79%
Grand Total	674	3,672	18.36%





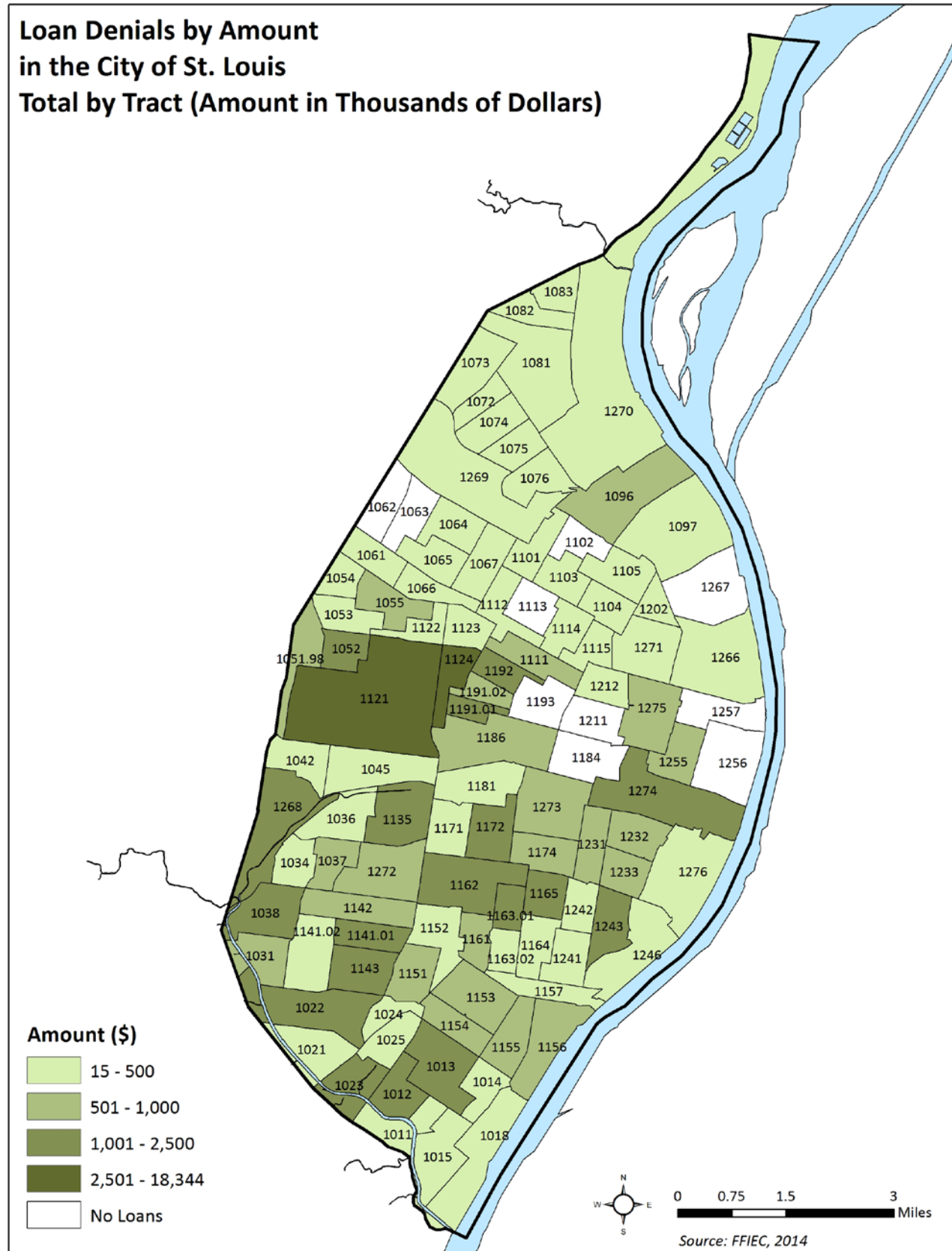
Home Purchase - Loan Application Denied						
	St. Louis City		MSA		City as Percent of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	2,835	20	27,806	175	10.2%	11.4%
BMO Harris	679	8	4,667	33	14.5%	24.2%
Commerce Bank	447	4	3,863	24	11.6%	16.7%
First Bank	160	2	1,432	13	11.2%	15.4%
Lindell Bank	106	1	106	1	100.0%	100.0%
PNC Bank	1,675	11	13,146	80	12.7%	13.8%
Pulaski Bank	1,790	13	18,116	101	9.9%	12.9%
Regions Bank	680	6	6,411	39	10.6%	15.4%
Reliance Bank	96	1	96	1	100.0%	100.0%
Royal Bank	55	2	1,143	8	4.8%	25.0%
UMB Bank			151	2	0.0%	0.0%
US Bank	3,002	25	29,638	172	10.1%	14.5%
Grand Total	11,525	93	106,575	649	10.8%	14.3%

Home Improvement - Loan Application Denied						
	St. Louis City		MSA		City as Percent of Total	
Row Labels	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	310	7	6,337	37	4.9%	18.9%
BMO Harris	168	4	198	5	84.8%	80.0%
Commerce Bank	897	43	4,206	189	21.3%	22.8%
First Bank	140	2	577	13	24.3%	15.4%
Lindell Bank						
PNC Bank	661	31	3,308	115	20.0%	27.0%
Pulaski Bank			396	3	0.0%	0.0%
Regions Bank	582	31	2,316	119	25.1%	26.1%
Reliance Bank	64	1	144	2	44.4%	50.0%
Royal Bank						
UMB Bank	9	2	42	6	21.4%	33.3%
US Bank	2,334	67	12,031	397	19.4%	16.9%
Grand Total	5,165	188	29,555	886	17.5%	21.2%

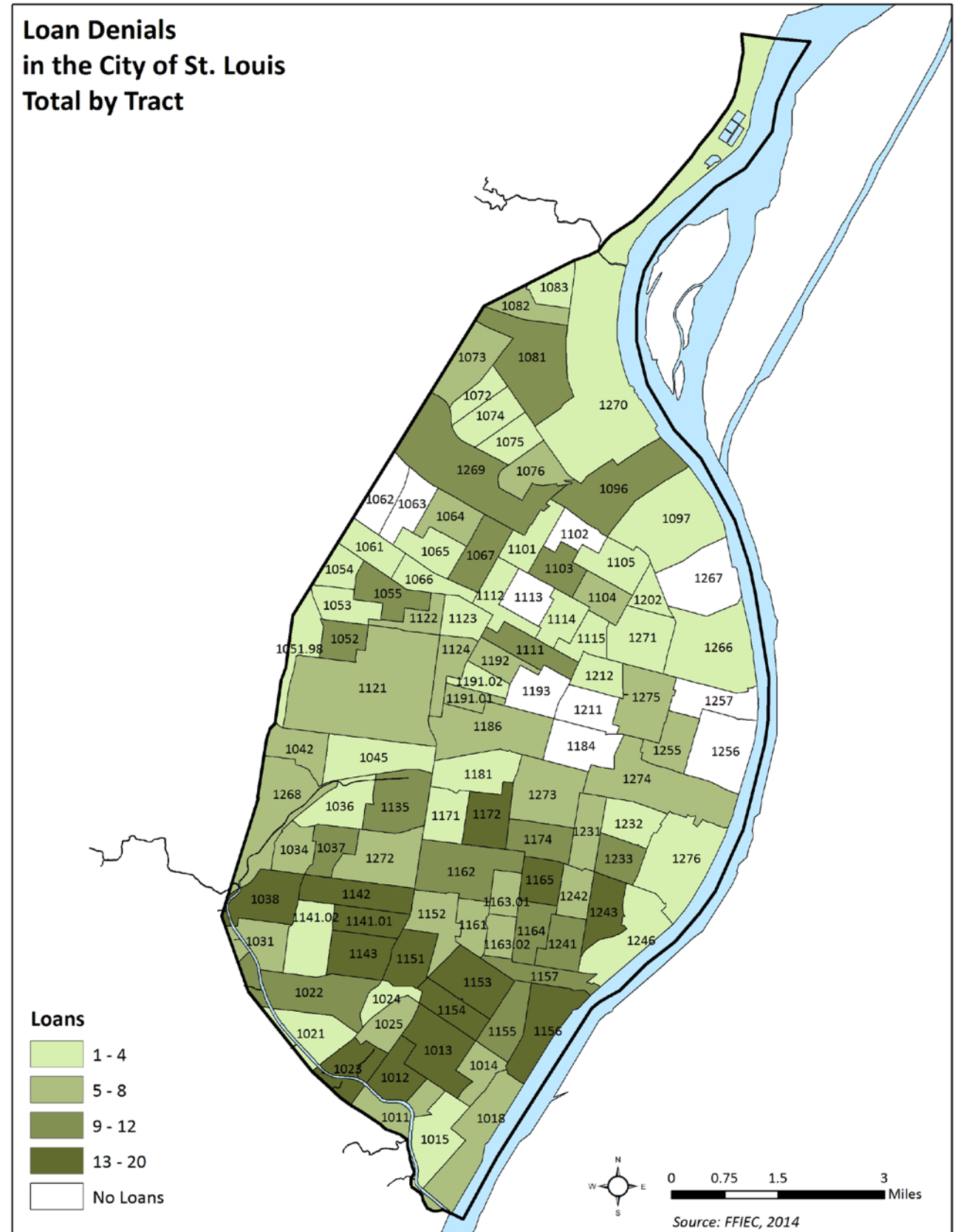
Refinance - Loan Application Denied						
	St. Louis City		MSA		City as Percent of Total	
Row Labels	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	8,581	75	59,891	404	14.3%	18.6%
BMO Harris	4,556	44	17,145	110	26.6%	40.0%
Commerce Bank	1,942	38	13,496	191	14.4%	19.9%
First Bank	492	5	4,735	29	10.4%	17.2%
Lindell Bank	25	1	25	1	100.0%	100.0%
PNC Bank	3,921	44	29,697	200	13.2%	22.0%
Pulaski Bank	1,133	9	20,910	127	5.4%	7.1%
Regions Bank	3,353	35	16,958	169	19.8%	20.7%
Reliance Bank	130	1	697	5	18.7%	20.0%
Royal Bank	17,174	6	20,969	21	81.9%	28.6%
UMB Bank			2,075	11	0.0%	0.0%
US Bank	15,775	135	106,774	869	14.8%	15.5%
Grand Total	57,082	393	293,372	2,137	19.5%	18.4%

Totals: All Loan Types - Loan Application Denied						
	St. Louis City		MSA		City as Percent of Total	
Row Labels	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	11,726	102	94,034	616	12.5%	16.6%
BMO Harris	5,403	56	22,010	148	24.5%	37.8%
Commerce Bank	3,286	85	21,565	404	15.2%	21.0%
First Bank	792	9	6,744	55	11.7%	16.4%
Lindell Bank	131	2	131	2	100.0%	100.0%
PNC Bank	6,257	86	46,151	395	13.6%	21.8%
Pulaski Bank	2,923	22	39,422	231	7.4%	9.5%
Regions Bank	4,615	72	25,685	327	18.0%	22.0%
Reliance Bank	290	3	937	8	30.9%	37.5%
Royal Bank	17,229	8	22,112	29	77.9%	27.6%
UMB Bank	9	2	2,268	19	0.4%	10.5%
US Bank	21,111	227	148,443	1,438	14.2%	15.8%
Grand Total	73,772	674	429,502	3,672	17.2%	18.4%

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



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



Loan Denials – County Total

Home Purchase												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	2,835	20	16,821	95	5,959	40	1,502	11	689	9	27,806	175
BMO Harris	679	8	2,443	15	462	4	1,083	6			4,667	33
Commerce Bank	447	4	2,807	11	284	5	325	4			3,863	24
First Bank	160	2	878	7	188	1	126	2	80	1	1,432	13
Lindell Bank	106	1									106	1
PNC Bank	1,675	11	6,183	40	4,181	22	566	4	541	3	13,146	80
Pulaski Bank	1,790	13	11,480	57	3,295	20	1,245	9	306	2	18,116	101
Regions Bank	680	6	3,393	20	1,602	7	736	6			6,411	39
Reliance Bank	96	1									96	1
Royal Bank	55	2	799	4	289	2					1,143	8
UMB Bank			151	2							151	2
US Bank	3,002	25	15,463	78	7,942	42	2,172	17	1,059	10	29,638	172
Grand Total	11,525	93	60,418	329	24,202	143	7,755	59	2,675	25	106,575	649

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	310	7	5,303	16	565	9	100	3	59	2	6,337	37
BMO Harris	168	4	30	1							198	5
Commerce Bank	897	43	1,353	77	772	35	1,144	33	40	1	4,206	189
First Bank	140	2	236	8	11	1			190	2	577	13
Lindell Bank												
PNC Bank	661	31	1,489	41	686	24	359	13	113	6	3,308	115
Pulaski Bank			396	3							396	3
Regions Bank	582	31	938	55	670	26	88	4	38	3	2,316	119
Reliance Bank	64	1	80	1							144	2
Royal Bank												
UMB Bank	9	2	25	2	5	1	3	1			42	6
US Bank	2,334	67	4,793	182	3,492	94	1,244	44	168	10	12,031	397
Grand Total	5,165	188	14,643	386	6,201	190	2,938	98	608	24	29,555	886

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	8,581	75	30,435	181	10,109	77	6,923	55	3,843	16	59,891	404
BMO Harris	4,556	44	9,448	42	1,366	11	1,305	10	470	3	17,145	110
Commerce Bank	1,942	38	6,108	83	3,066	32	2,200	36	180	2	13,496	191
First Bank	492	5	3,067	17	700	4	14	1	462	2	4,735	29
Lindell Bank	25	1									25	1
PNC Bank	3,921	44	16,080	89	5,703	32	1,939	21	2,054	14	29,697	200
Pulaski Bank	1,133	9	9,134	47	7,825	52	2,723	18	95	1	20,910	127
Regions Bank	3,353	35	6,730	71	5,992	54	883	9			16,958	169
Reliance Bank	130	1	567	4							697	5
Royal Bank	17,174	6	3,443	13			352	2			20,969	21
UMB Bank			1,690	9	385	2					2,075	11
US Bank	15,775	135	58,162	492	19,011	125	9,208	83	4,618	34	106,774	869
Grand Total	57,082	393	144,864	1,048	54,157	389	25,547	235	11,722	72	293,372	2,137

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	11,726	102	52,559	292	16,633	126	8,525	69	4,591	27	94,034	616
BMO Harris	5,403	56	11,921	58	1,828	15	2,388	16	470	3	22,010	148
Commerce Bank	3,286	85	10,268	171	4,122	72	3,669	73	220	3	21,565	404
First Bank	792	9	4,181	32	899	6	140	3	732	5	6,744	55
Lindell Bank	131	2									131	2
PNC Bank	6,257	86	23,752	170	10,570	78	2,864	38	2,708	23	46,151	395
Pulaski Bank	2,923	22	21,010	107	11,120	72	3,968	27	401	3	39,422	231
Regions Bank	4,615	72	11,061	146	8,264	87	1,707	19	38	3	25,685	327
Reliance Bank	290	3	647	5							937	8
Royal Bank	17,229	8	4,242	17	289	2	352	2			22,112	29
UMB Bank	9	2	1,866	13	390	3	3	1			2,268	19
US Bank	21,111	227	78,418	752	30,445	261	12,624	144	5,845	54	148,443	1,438
Grand Total	73,772	674	219,925	1,763	84,560	722	36,240	392	15,005	121	429,502	3,672

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>18.6%</b>	<b>16.8%</b>	<b>19.4%</b>	<b>19.0%</b>	<b>20.9%</b>	<b>18.0%</b>
Loan Denials	102	292	126	69	27	616
Total Loan Applications	549	1,738	651	364	129	3,431
<b>BMO Harris</b>	<b>41.5%</b>	<b>26.5%</b>	<b>33.3%</b>	<b>38.1%</b>	<b>100.0%</b>	<b>33.3%</b>
Loan Denials	56	58	15	16	3	148
Total Loan Applications	135	219	45	42	3	444
<b>Commerce Bank</b>	<b>47.0%</b>	<b>27.7%</b>	<b>28.1%</b>	<b>32.0%</b>	<b>33.3%</b>	<b>31.3%</b>
Loan Denials	85	171	72	73	3	404
Total Loan Applications	181	617	256	228	9	1,291
<b>First Bank</b>	<b>15.5%</b>	<b>11.2%</b>	<b>4.6%</b>	<b>7.5%</b>	<b>16.1%</b>	<b>10.1%</b>
Loan Denials	9	32	6	3	5	55
Total Loan Applications	58	286	130	40	31	545
<b>Lindell Bank</b>	<b>4.9%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>		<b>1.1%</b>
Loan Denials	2					2
Total Loan Applications	41	111	35	2		189
<b>PNC Bank</b>	<b>46.7%</b>	<b>33.9%</b>	<b>33.3%</b>	<b>34.5%</b>	<b>48.9%</b>	<b>36.7%</b>
Loan Denials	86	170	78	38	23	395
Total Loan Applications	184	502	234	110	47	1,077
<b>Pulaski Bank</b>	<b>8.2%</b>	<b>7.5%</b>	<b>9.0%</b>	<b>9.7%</b>	<b>7.1%</b>	<b>8.2%</b>
Loan Denials	22	107	72	27	3	231
Total Loan Applications	269	1,424	801	279	42	2,815
<b>Regions Bank</b>	<b>41.9%</b>	<b>30.2%</b>	<b>32.7%</b>	<b>23.2%</b>	<b>30.0%</b>	<b>32.3%</b>
Loan Denials	72	146	87	19	3	327
Total Loan Applications	172	483	266	82	10	1,013
<b>Reliance Bank</b>	<b>25.0%</b>	<b>12.2%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>10.1%</b>
Loan Denials	3	5				8
Total Loan Applications	12	41	15	10	1	79
<b>Royal Bank</b>	<b>36.4%</b>	<b>37.8%</b>	<b>33.3%</b>	<b>40.0%</b>	<b>0.0%</b>	<b>36.7%</b>
Loan Denials	8	17	2	2		29
Total Loan Applications	22	45	6	5	1	79
<b>UMB Bank</b>	<b>20.0%</b>	<b>21.3%</b>	<b>12.0%</b>	<b>10.0%</b>		<b>17.9%</b>
Loan Denials	2	13	3	1		19
Total Loan Applications	10	61	25	10		106
<b>US Bank</b>	<b>38.5%</b>	<b>29.2%</b>	<b>22.6%</b>	<b>30.5%</b>	<b>28.4%</b>	<b>28.9%</b>
Loan Denials	227	752	261	144	54	1,438
Total Loan Applications	589	2,572	1,156	472	190	4,979
<b>All Banks</b>	<b>30.3%</b>	<b>21.8%</b>	<b>19.9%</b>	<b>23.8%</b>	<b>26.1%</b>	<b>22.9%</b>
Loan Denials	674	1,763	722	392	121	3,672
Total Loan Applications	2,222	8,099	3,620	1,644	463	16,048



Loan Denials-City Total

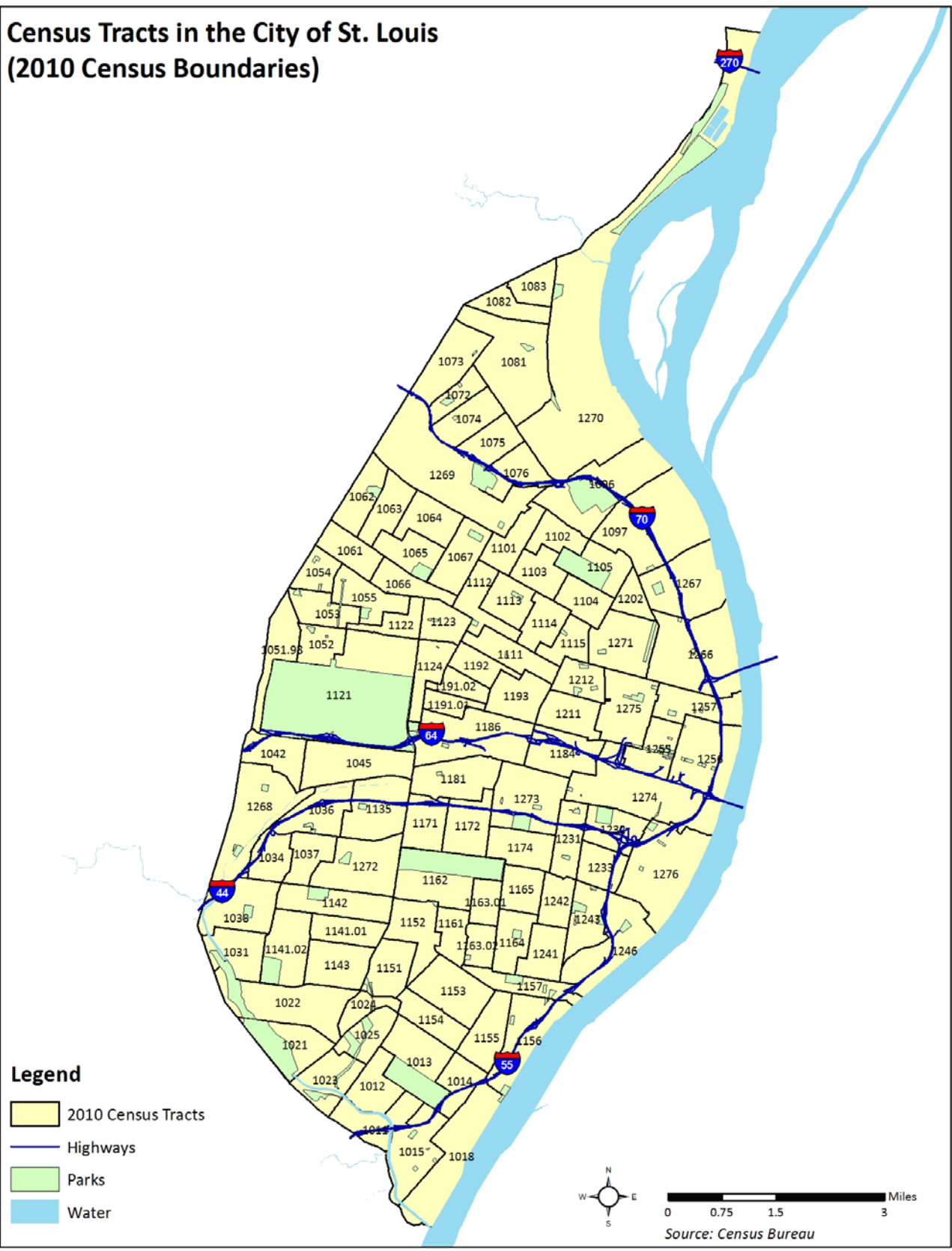
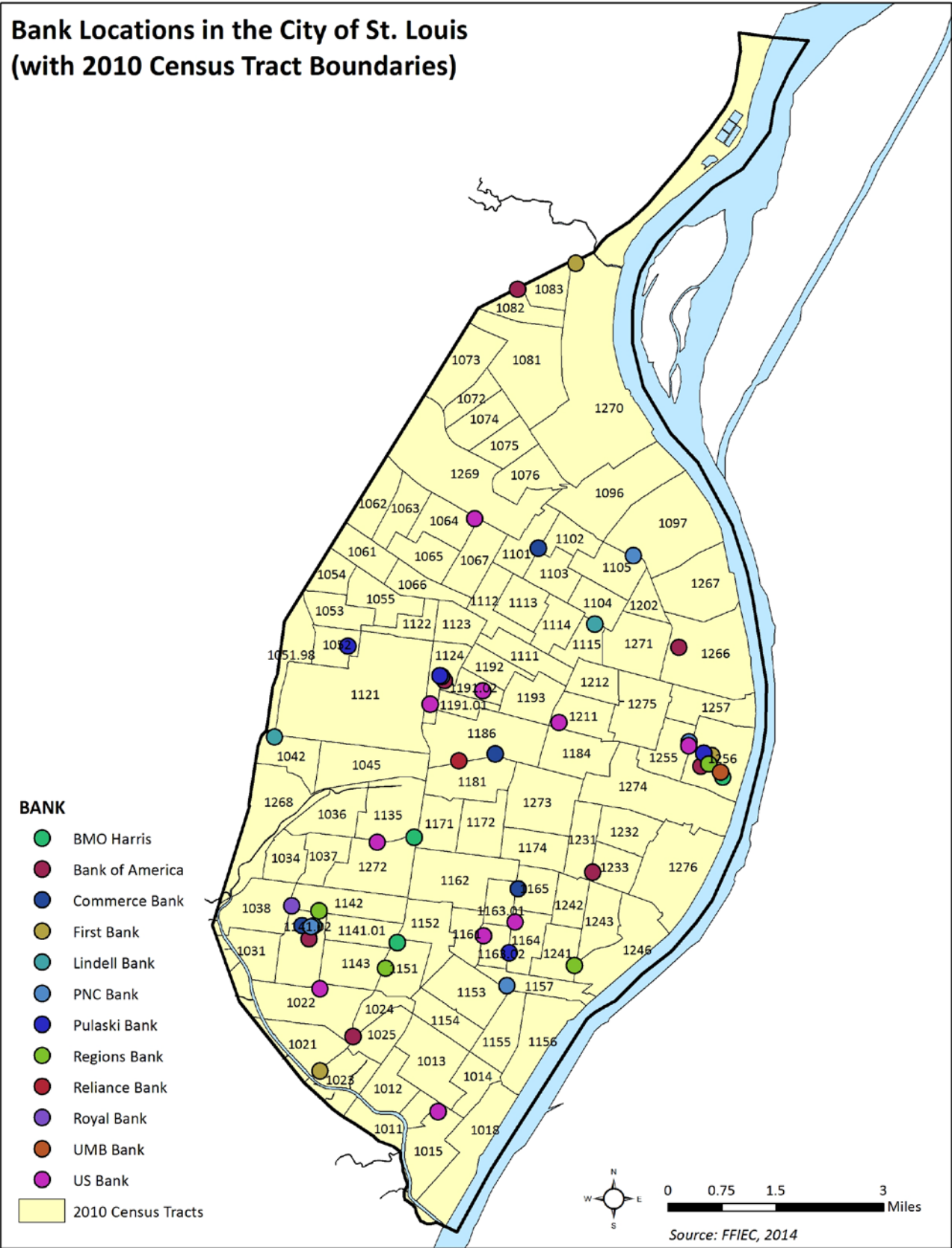
Loan Denials by Census Tract in St. Louis City								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1011	207	2	5	1	100	2	312	5
1012	232	2	157	3	649	8	1,038	13
1013	88	1	337	5	768	8	1,193	14
1014			92	3	353	3	445	6
1015	54	1			28	1	82	2
1018			107	2	244	6	351	8
1021			27	2	156	2	183	4
1022	745	6	23	2	695	3	1,463	11
1023	61	1	10	1	1,743	11	1,814	13
1024			108	3	35	1	143	4
1025	83	1	10	1	354	4	447	6
1031	470	1			523	4	993	5
1034			10	1	325	4	335	5
1036			12	1	153	2	165	3
1037	105	1	20	1	430	8	555	10
1038	194	2	260	5	1,243	13	1,697	20
1042	163	2			222	4	385	6
1045					248	3	248	3
1051.98	46	1			537	3	583	4
1052			215	3	1,298	6	1,513	9
1053	89	1	3	1	154	1	246	3
1054	125	1	16	1			141	2
1055	178	2	50	3	594	7	822	12
1061			115	2			115	2
1064			38	3	171	2	209	5
1065	7	1	15	1			22	2
1066			39	3	48	1	87	4
1067	44	1	112	8	144	3	300	12
1072			15	2	85	2	100	4
1073			32	3	221	4	253	7
1074			8	2	90	2	98	4
1075	60	1			97	3	157	4
1076			98	6	132	2	230	8
1081	125	1	80	3	178	5	383	9
1082			111	3	160	3	271	6

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
1083			40	2	55	1	95	3
1096	213	3	9	2	317	5	539	10
1097	81	1	10	2			91	3
1101			7	1	61	1	68	2
1103			55	5	181	4	236	9
1104			45	3	119	2	164	5
1105			16	1	76	2	92	3
1111	67	1	33	3	498	6	598	10
1112					15	1	15	1
1114			61	3	25	1	86	4
1115			64	1	74	1	138	2
1121	124	1	20	1	2,619	6	2,763	8
1122	27	1	67	4			94	5
1123	55	1			35	1	90	2
1124	293	2			18,051	6	18,344	8
1135	214	2			806	9	1,020	11
1141.01	238	3	25	1	1,376	10	1,639	14
1141.02					221	3	221	3
1142	162	2	100	4	605	7	867	13
1143	322	2	55	2	918	9	1,295	13
1151	148	2	89	4	515	10	752	16
1152			57	2	150	5	207	7
1153	112	2	127	4	541	7	780	13
1154			226	6	465	8	691	14
1155			98	3	546	9	644	12
1156	109	2	255	7	461	7	825	16
1157	15	1	20	1	436	7	471	9
1161	178	2	100	1	388	4	666	7
1162	229	2	100	1	786	8	1,115	11
1163.01	93	1			954	6	1,047	7
1163.02			27	1	397	5	424	6
1164	227	2	103	5	151	4	481	11
1165	443	3	4	1	835	10	1,282	14
1171					33	1	33	1
1172	523	2	195	5	856	7	1,574	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
1174	69	1	60	3	782	7	911	11
1181	95	1			195	2	290	3
1186	175	1	165	1	633	5	973	7
1191.01	582	2			788	3	1,370	5
1191.02	169	1	254	2	206	1	629	4
1192	272	1	3	1	1,172	3	1,447	5
1202			10	1	22	1	32	2
1212					16	1	16	1
1231	434	3	20	1	372	4	826	8
1232	61	1			824	3	885	4
1233	314	3	91	4	248	3	653	10
1241			73	3	208	7	281	10
1242			21	3	162	2	183	5
1243	119	1	25	1	1,681	11	1,825	13

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
1246					129	2	129	2
1255	58	1	20	2	908	5	986	8
1266	288	2	15	1	75	1	378	4
1268	194	2	21	2	1,030	4	1,245	8
1269			65	5	249	7	314	12
1270					36	2	36	2
1271			120	1			120	1
1272			18	1	667	6	685	7
1273	385	2	10	2	149	3	544	7
1274	554	1	25	1	493	4	1,072	6
1275	534	2	16	2	146	1	696	5
1276	273	1			147	1	420	2
Grand Total	11,525	93	5,165	188	57,082	393	73,772	674

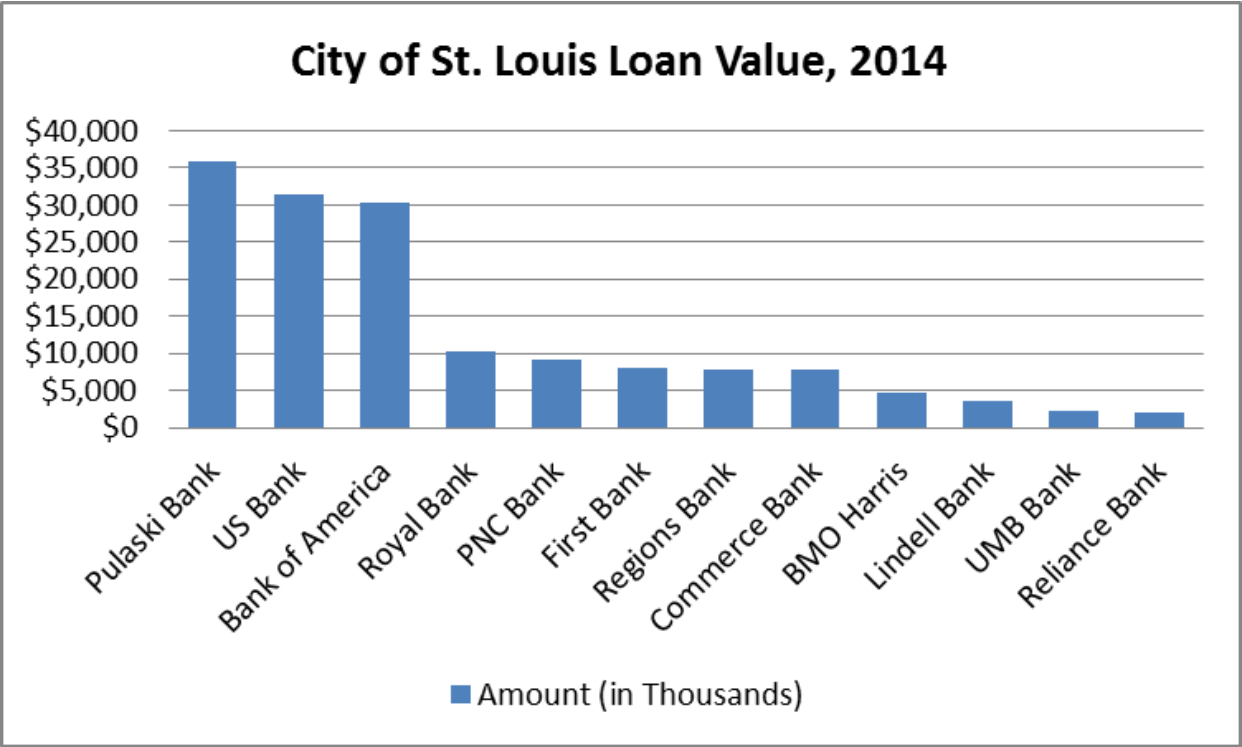
Appendix A - Maps



Appendix B – Bank Rankings

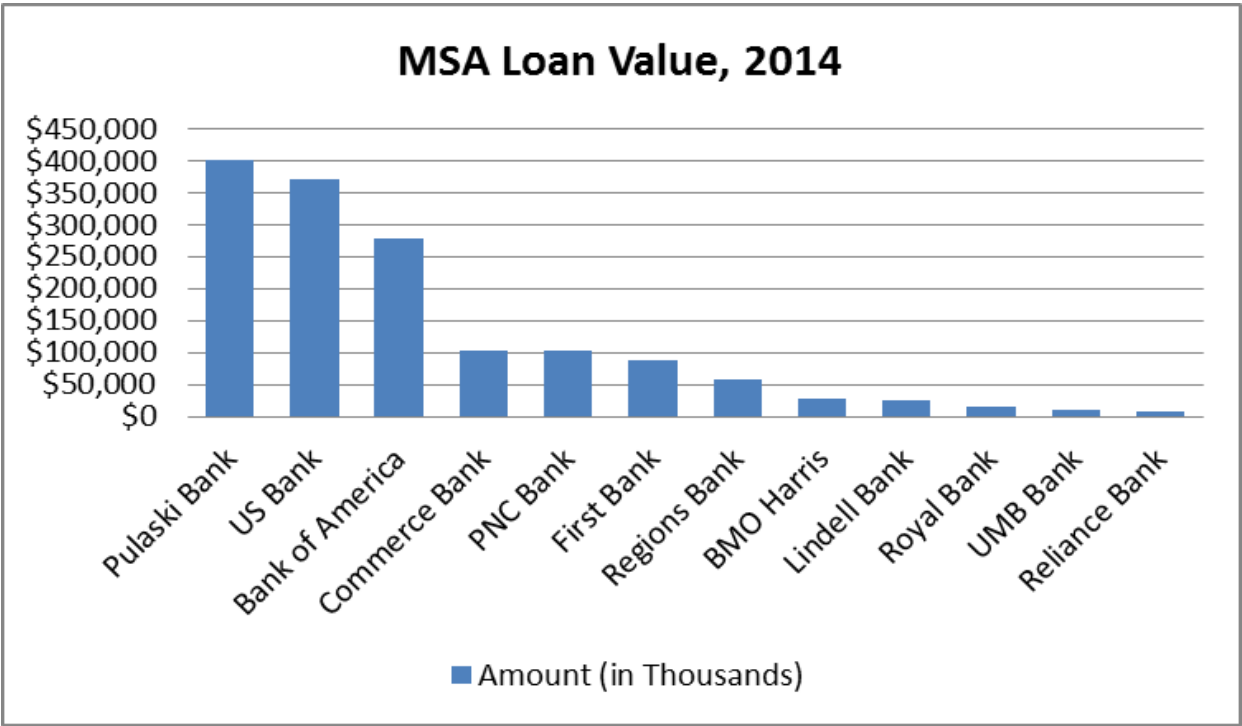
City Loans: Value		
Rank	Institution	Amount (in Thousands)
1	Pulaski Bank	\$35,905
2	US Bank	\$31,480
3	Bank of America	\$30,224
4	Royal Bank	\$10,334
5	PNC Bank	\$9,073
6	First Bank	\$8,083
7	Regions Bank	\$7,900
8	Commerce Bank	\$7,785
9	BMO Harris	\$4,790
10	Lindell Bank	\$3,520
11	UMB Bank	\$2,140
12	Reliance Bank	\$2,047
Grand Total		\$153,281

City Loans: Number		
Rank	Institution	# Loans
1	Bank of America	244
2	US Bank	240
3	Pulaski Bank	196
4	PNC Bank	77
5	Regions Bank	73
6	Commerce Bank	72
7	BMO Harris	48
8	First Bank	40
9	Lindell Bank	39
10	UMB Bank	8
11	Royal Bank	6
12	Reliance Bank	5
Grand Total		1,048



MSA Loans: Value		
Rank	Institution	Amount (in Thousands)
1	Pulaski Bank	\$400,836
2	US Bank	\$372,224
3	Bank of America	\$278,729
4	Commerce Bank	\$103,241
5	PNC Bank	\$102,086
6	First Bank	\$87,433
7	Regions Bank	\$59,001
8	BMO Harris	\$26,941
9	Lindell Bank	\$26,253
10	Royal Bank	\$13,945
11	UMB Bank	\$10,447
12	Reliance Bank	\$8,494
Grand Total		\$1,489,630

MSA Loans: Number		
Rank	Institution	# Loans
1	US Bank	2,320
2	Pulaski Bank	2,104
3	Bank of America	1,666
4	Commerce Bank	744
5	PNC Bank	563
6	Regions Bank	483
7	First Bank	400
8	Lindell Bank	187
9	BMO Harris	184
10	UMB Bank	59
11	Royal Bank	29
12	Reliance Bank	23
Grand Total		8,762



Appendix C – St. Louis City Tract Loan Information

Tract Code	Tract Income Level	Distressed or Under-served Tract	2012 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Bank of America		BMO Harris		Commerce Bank		First Bank		Lindell Bank		PNC Bank		Pulaski Bank		Regions Bank		Reliance Bank		Royal Bank		UMB Bank		US Bank	
						Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans	Amt (000s)	Loans
1011	Middle	No	\$61,798	2,600	402	112	2									125	2	265	3	71	1							281	2
1012	Middle	No	\$75,977	3,100	371	844	7	86	1	15	1					203	2	679	4	198	2							528	6
1013	Middle	No	\$70,496	4,336	755	866	6	38	1	30	1	888	4			500	4	376	4	69	1					1,120	1	530	6
1014	Moderate	No	\$47,641	2,703	1,024	318	4			150	1	100	1	102	1	273	3	260	3									454	4
1015	Low	No	\$32,177	3,126	1,244	48	1							118	2			118	1	43	1								
1018	Low	No	\$32,767	3,092	1,242	167	3	35	1										46	1							297	3	
1021	Moderate	No	\$53,562	2,780	325	120	2			50	1	50	1					530	5	50	1							373	4
1022	Upper	No	\$96,546	6,028	452	1,582	15	322	3	41	2					481	4	1,360	10	483	4					202	1	1,139	8
1023	Middle	No	\$65,817	1,846	192	51	1											230	2									699	7
1024	Moderate	No	\$49,764	2,478	449	403	7			5	1			56	2			81	1	58	1							428	5
1025	Middle	No	\$69,253	1,918	235	331	3	87	1																			68	1
1031	Upper	No	\$93,166	3,299	454	551	3	182	1	380	1	549	2					1,316	8	42	1							735	6
1034	Upper	No	\$96,610	1,968	183	209	2	47	1	120	2	70	1	175	1	232	1	258	3	320	4			139	1			387	3
1036	Middle	No	\$56,878	1,329	166	212	3			82	2							448	4	10	1							598	4
1037	Middle	No	\$69,388	2,531	325	205	3	95	1	95	2					245	2	90	1									520	6
1038	Middle	No	\$78,597	3,819	367	970	10	298	3	196	2	77	1			107	1	391	3	112	1					196	1	831	7
1042	Middle	No	\$66,044	3,401	506	945	9			152	3	517	4	347	3	106	2	576	5									379	6
1045	Moderate	No	\$50,431	1,846	458	56	1			65	1			108	2			237	2							114	1		
1051.98	Upper	No	\$96,986	3,463	1,084	943	6	150	1	724	2			142	1	638	2	776	4									746	2
1052	Upper	No	\$87,777	2,675	1,722	497	3	259	2			314	1			140	1	1,840	8									366	3
1053	Low	No	\$16,500	2,203	2,072											96	2	36	1	7	1							172	1
1054	Low	No	\$34,726	2,507	2,321	107	2							95	1													102	1
1055	Middle	No	\$64,461	2,922	2,844											25	1			93	2							204	2
1061	Moderate	No	\$35,614	2,427	2,405	64	1																						
1062	Low	No	\$23,288	1,738	1,720																								
1063	Low	No	\$28,641	1,966	1,953																						8	1	
1064	Low	No	\$30,530	2,392	2,370	23	1			10	1																47	1	
1065	Low	No	\$32,419	3,267	3,164																								
1066	Low	No	\$22,628	1,783	1,773					2	1																		
1067	Low	No	\$29,856	3,515	3,487	53	1							24	1												27	1	
1072	Low	No	\$29,699	1,342	1,322																								
1073	Moderate	No	\$45,476	4,983	4,933	29	1									106	2											11	1



Tract Code	Tract Income Level	Distressed or Under-served Tract	2012 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Bank of America		BMO Harris		Commerce Bank		First Bank		Lindell Bank		PNC Bank		Pulaski Bank		Regions Bank		Reliance Bank		Royal Bank		UMB Bank		US Bank	
						Amt	Loans	Amt	Loans	Amt	Loans	Amt	Loans	Amt	Loans	Amt	Loans	Amt	Loans	Amt	Loans	Amt	Loans	Amt	Loans	Amt	Loans	Amt	Loans
1074	Moderate	No	\$40,939	2,788	2,756	87	2									59	1												
1075	Low	No	\$32,511	2,711	2,681	30	1									2	1												
1076	Low	No	\$30,182	2,225	2,218			29	1																				
1081	Moderate	No	\$43,715	3,403	3,268	51	1									1	1	86	1	28	1							57	1
1082	Middle	No	\$63,531	2,698	2,601	138	2													69	2								
1083	Moderate	No	\$35,926	2,267	2,146	20	1																				36	1	
1096	Moderate	No	\$36,025	3,316	3,300	50	1	12	1																				
1097	Low	No	\$25,965	2,487	2,375													47	1									25	1
1101	Low	No	\$26,007	2,984	2,950	45	1																						
1102	Low	No	\$32,092	2,654	2,615	72	1			29	2					63	1	13	1										
1103	Low	No	\$34,762	2,483	2,464					13	1			56	1													35	1
1104	Moderate	No	\$39,852	2,539	2,504																								
1105	Low	No	\$24,978	1,562	1,534	40	1																						
1111	Low	No	\$30,708	1,556	1,511	47	1																						
1112	Low	No	\$23,522	1,276	1,200																						40	1	
1113	Low	No	\$24,758	1,554	1,541																								
1114	Low	No	\$26,348	1,643	1,628																								
1115	Low	No	\$32,994	1,010	989	105	1			126	1																		
1121	Middle	No	\$65,377	4,285	1,564	1,308	4			100	1	543	1			71	1	2,285	7	342	2	1,335	1					1,736	4
1122	Moderate	No	\$44,631	1,586	1,538	60	1									126	1	225	1										
1123	Low	No	\$25,617	2,415	2,389																							205	2
1124	Upper	No	\$100,259	4,023	1,389	2,226	4			1,668	4	1,551	5			492	1	1,982	6					335	1			1,649	2
1135	Middle	No	\$57,404	2,331	149	297	3	74	1					95	1			606	3	423	2							240	4
1141.01	Moderate	No	\$56,573	4,281	1,325	271	2	201	2	50	1			454	3			724	7	96	2					120	1	702	6
1141.02	Upper	No	\$95,218	4,128	314	1,036	9			85	1	184	2	242	1	355	3	1,085	5									222	2
1142	Middle	No	\$65,001	4,721	851	470	5	120	1					135	1			341	3					106	1			557	6
1143	Middle	No	\$73,819	5,485	703	140	2	221	5					137	1	163	2	999	7	189	2					103	1	887	6
1151	Moderate	No	\$46,817	4,287	1,209	387	7					81	1	79	2	75	1	218	2	50	1			64	1			270	4
1152	Low	No	\$26,355	3,149	1,722	97	1			31	1					252	3											201	3
1153	Moderate	No	\$35,607	4,958	2,520	282	5	76	1	40	1	83	1	62	1	169	3	486	3									505	8
1154	Moderate	No	\$38,610	3,122	1,031	254	4			64	1							127	3	74	1							323	5
1155	Moderate	No	\$37,034	5,625	3,634	169	2							28	1	109	1	36	1	106	1							120	1
1156	Moderate	No	\$40,257	5,279	3,000	188	2							42	1	55	1			146	2					171	1	83	1
1157	Low	No	\$32,546	3,567	2,503	112	2									68	1											227	2
1161	Low	No	\$31,148	3,274	1,875	189	2	166	2	203	2					78	1	242	3	97	1							305	4
1162	Moderate	No	\$56,083	4,325	1,623	1,264	9			416	5	106	1			168	1	922	6	187	3					114	1	679	7
1163.01	Moderate	No	\$45,738	2,999	1,115	591	3	585	3	398	4																	624	5

Tract Code	Tract Income Level	Distressed or Under-served Tract	2012 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Bank of America		BMO Harris		Commerce Bank		First Bank		Lindell Bank		PNC Bank		Pulaski Bank		Regions Bank		Reliance Bank		Royal Bank		UMB Bank		US Bank	
						Amt	Loans	Amt	Loans	Amt	Loans	Amt	Loans	Amt	Loans	Amt	Loans	Amt	Loans	Amt	Loans	Amt	Loans	Amt	Loans	Amt	Loans	Amt	Loans
1163.02	Low	No	\$28,258	3,007	2,351	74	1	95	1							566	3	73	1									98	2
1164	Low	No	\$26,590	4,891	3,814	142	1	66	1	9	1									110	4							39	2
1165	Moderate	No	\$46,888	3,844	2,293	550	3			60	1					25	1	77	1	140	2							310	3
1171	Moderate	No	\$54,755	1,537	492			270	1									257	1										
1172	Moderate	No	\$47,563	5,359	2,894	1,034	7	129	1	618	6	240	1					651	3	638	3	180	2					488	4
1174	Middle	No	\$79,918	4,235	1,902	543	3	25	1	514	3	474	2			385	3	234	2									775	4
1181	Moderate	No	\$45,405	1,324	990	268	1																					222	2
1184	Unknown	No	\$0	1,159	449																								
1186	Low	No	\$33,562	3,421	1,822	112	1	43	1			229	1	62	1			1,025	6			372	1					614	3
1191.01	Middle	No	\$73,670	2,584	1,296	879	3									14	1	711	3	10	1								
1191.02	Middle	No	\$79,300	2,994	1,142	1,085	8			98	1					128	2	723	4					4,500	1			1,264	6
1192	Upper	No	\$109,134	1,703	1,093											304	2	300	1									915	4
1193	Low	No	\$29,891	5,454	2,235													2,398	1	620	1								
1202	Low	No	\$30,821	1,271	1,152																								
1211	Low	No	\$26,440	1,941	1,680																								
1212	Low	No	\$15,528	2,474	2,455																								
1231	Moderate	No	\$39,781	3,351	2,430	227	3	96	1									268	2	67	1							451	3
1232	Middle	No	\$67,975	2,298	955	730	4	73	1	114	1	539	2			42	1	142	1	425	2							797	2
1233	Moderate	No	\$44,467	2,586	926	307	3									253	1	350	3									1,049	7
1241	Moderate	No	\$39,135	4,644	3,753	186	2							101	1					39	1							66	1
1242	Low	No	\$25,439	3,201	2,397	89	1							36	1	106	1	4,208	2									292	2
1243	Moderate	No	\$56,537	3,131	1,158	124	1	111	1	452	2			355	5			775	6	327	1							479	3
1246	Low	No	\$19,972	1,845	1,323																							24	1
1255	Middle	No	\$84,668	2,885	1,200	466	3					428	2	23	1			373	3									775	4
1256	Moderate	No	\$48,841	4,113	2,158							602	3			173	1			200	1	160	1					310	1
1257	Low	No	\$10,430	3,329	3,275											152	1												
1266	Low	No	\$24,644	3,543	2,910											87	1	264	2									107	1
1267	Low	No	\$26,845	1,258	986																							83	1
1268	Middle	No	\$62,743	3,698	722	507	5	107	1			258	2	301	2	151	1	726	7	64	1							342	5
1269	Low	No	\$34,542	5,016	4,971															2	1							35	1
1270	Low	No	\$23,884	2,470	2,124	72	1			16	1																	87	1
1271	Low	No	\$33,796	2,234	2,174															36	1							747	1
1272	Middle	No	\$62,288	4,075	1,060	629	4	528	4	222	3			145	1			1,085	7	731	4							191	2
1273	Moderate	No	\$52,213	3,769	2,747	581	3									617	2	458	3	206	2							44	1
1274	Low	No	\$15,840	4,795	3,622	1,395	6	164	1	67	1					339	2	90	1	300	1							791	3
1275	Low	No	\$25,894	2,237	1,729	147	1			7	1					148	1	259	2	144	1			5,190	1				
1276	Upper	No	\$91,540	3,239	857	345	2			268	2	200	1					167	2	432	3							427	2

# Appendix D: Ordinances & Methodology & Terms

## Ordinance 57332

Section Eight Each year, following the receipt of the applications, the Treasurer shall forward the information from the applying banks concerning their mortgage lending practices and policies to the Planning & Urban Design Agency which shall prepare a report on the performance of the various applying institutions in respect to their lending activity in the City of St Louis This report shall consider the materials submitted by the applying banks as well as other material relevant to lending activity in the City of St Louis which the Community Development Agency is able to obtain The Community Development Agency shall present its report, with the materials from the applying banks attached, to the Treasurer so that the Treasurer may forward this report to the Funds Committee of the City of St Louis for its use in the designation of depositories

## Ordinance 57500

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

## Methodology and Terms

The figures for 1994 through 2001 were obtained from reports from previous years. Figures from 2002 through 2014 were based upon the electronic data the Depositor Applicant Banks submitted to the City of St. Louis.

The general categories of the table titled “Long-term Analysis of Residential Lending Patterns, “1994-2014” are as follows:

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

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

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

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

City as a % of MSA Number & Amount: number of residential city loans (number & amount) divided by the total MSA Loans

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

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

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