
HOME MORTGAGE DISCLOSURE ACT

JULY 30, 2019

Report to the Treasurer of the City of St. Louis
Per Ordinance 64457

Prepared by:



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Introduction

This document was prepared by the St. Louis Planning and Urban Design Agency in accordance with Section 6 of Municipal Ordinance 64457. This annual report contains information about the residential lending activities of the banks that have applied to be City of St. Louis Depositories. All information provided in this report comes from these banks, the Consumer Financial Protection Bureau (CFPB), and the Federal Financial Institutions Examination Council (FFIEC), which monitors institutional 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 5 of Municipal Ordinance 64457.

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.

A 2015 HMDA rule change issued by the CFPB has exempted certain institutions with fewer than 25 home purchase, home improvement, or refinancing loan originations in the previous two years from gathering and reporting HMDA data. The following institution has submitted an application for consideration as a City of St. Louis Depository but no longer gathers or submits HMDA data. This bank is not included in this report.

- Royal Banks of Missouri

Additional changes to the applicant banks list since the 2017 report include the addition of Simmons Bank and BMO Harris and the removal of Reliance Bank, Enterprise Bank, and First Bank.

Report Description and Overview

Description

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

Lending Summary:	Summarizes the five-year lending patterns for each applicant bank. The summary depicts the number and dollar amount of each applicant’s loans within both the city and the metropolitan area. From this data, percentages for each year are calculated regarding the proportion of city loan activity to St. Louis Metro loan activity for each bank. In some instances, data was not available because a bank did not apply for City depository status in a given year and historical data was not available.
Historical Patterns:	Provides a historical overview of an applicant’s lending activity based upon available data. The overview covers the years 1998 to 2018.
Maps:	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.
Distribution of Loans:	Provides a geographic breakdown by loan type of each applicant’s residential loans. This includes a census tract summary of each type for loan originated.
Application & Denial:	This report includes the number of applications and denials by bank, county, St. Louis Metro, and tract-level for the City of St. Louis.

Lending Summary

Overview

This report summarizes the lending patterns of twelve of the thirteen local banks that applied to be depositories of City funds focusing on three loan origination types:

- Home Purchases
- Home Improvements
- Refinancing

The summaries below illustrate the general activity of the depository applicant banks in the City and the Metro area market (for a full ranking of bank activity please refer to appendix B page 59). 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, except where otherwise noted:

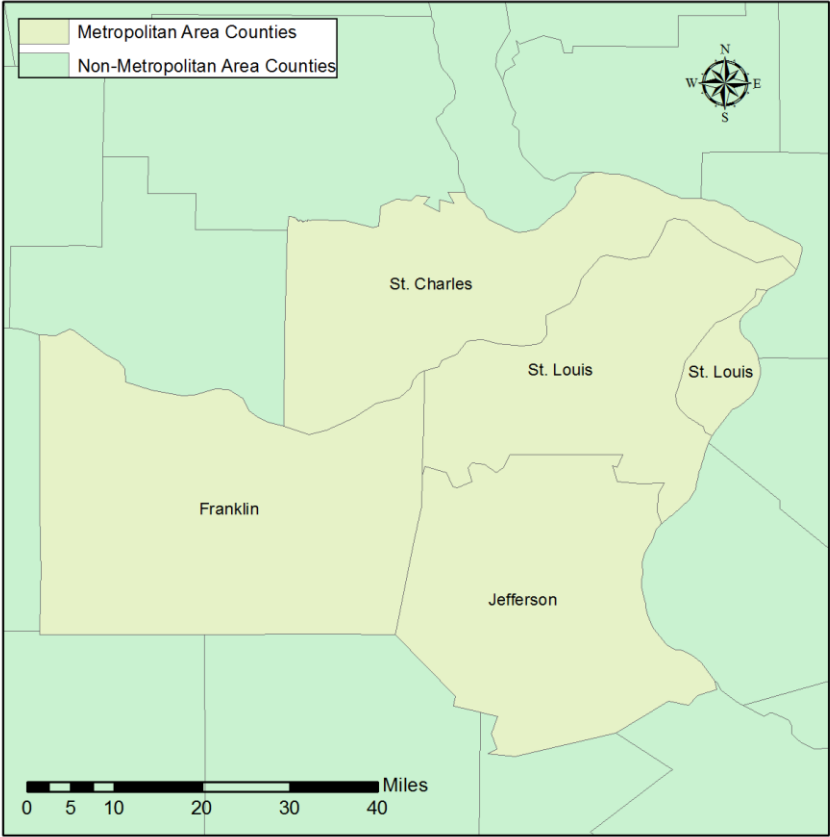
- St. Louis City
- St. Louis County
- St. Charles County
- Jefferson County
- Franklin County

All charts, maps and data in this report refer to the year 2018, unless otherwise noted. While comparisons to previous years are included throughout the report, please note that changes in depository applicants and HMDA rule changes impact the direct comparability of this data over time. Analyses conducted within this report refer only to banks that submitted applications to be depositories of City funds. The 2018 HMDA data includes additional reporting on cash-out refinancing and additional reportable loan classifications. This report will include both refinancing and the new cash-out refinancing categories as refinance loans. The new “Other” loan purpose category was excluded from this report. The number of loan applications is determined by the total count of all Loan Application Register records, although some of these records did not result in the origination or denial of a loan.

Number & Amount of City Loans

The 12 banks analyzed in this report issued 1,022 loans in the City totaling \$190,450,000. This represents a 14.9% decrease in the number of loans and a 26.4% decrease in the amount as compared to 2017.

- Home Purchases: 467 loans totaling \$94,955,000. This represents a 24.8% decrease in the number of loans and a 35.7% decrease in the amount as compared to 2017.
- Home Improvements: 158 loans totaling \$10,680,000. This represents a 11.7% decrease in the number of loans and a 35.2% increase in the amount as compared to 2017.
- Refinancing: 397 loans totaling \$84,815,000. This represents a 1.2% decrease in the number of loans and a 17.9% decrease in the amount as compared to 2017.



Bank Rankings for the City of St. Louis

- US Bank issued the highest loans by amount, totaling \$41,855,000. In the number of loans issued, US Bank ranked first, with 279.
- Busey Bank issued the second highest amount of loans, totaling \$31,185,000. In the number of loans issued, Bank of America ranked second, with 197.
- Bank of America issued the third highest amount of loans, totaling \$30,915,000. In the number of loans issued, Commerce Bank ranked third with 118.
- Of the eight lending institutions that originated 50 or more loans in the City of St. Louis in 2018, US Bank originated the highest percentage of all city loans by both amount (22.0 %) and by number (27.3%).

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

- Lindell Bank had the highest ratio of loans originated to applications, 98.3%.
- Busey Bank had the second highest ratio of loans originated to applications, 69.0%.
- Simmons Bank had the third highest ratio of loans originated to applications, 68.0%.
- Midwest BankCentre had the fourth highest ratio of loans originated to applications, 61.6%.
- Commerce Bank had the fifth highest ratio of loans originated to applications, 54.1%.

Summary

- Amongst depository applicants, mortgage lending activity decreased by both amount and by number in the City from 2017 to 2018: A 26.4% decrease in the total dollar amount of loans originated and an 14.9% decrease in total number.
- Amongst depository applicants, home purchase, refinance, and home improvement loans all decreased in the total number of loans originated.
- Home purchase loans had the largest decrease by number of loans (24.8% decrease) and the largest decrease in amount (35.7% decrease).
- Home improvement loans were the only loan type to see an increase in the total dollar amount in the City with a 35.2% increase.
- Amongst depository applicants, loan activity in the metropolitan area increased by 2.2% in the number of loans originated and decreased by 7.0% in the amount, although this decrease is at least partially attributable to the reduced number of depository applicants in 2018. Home Purchase loans experienced the largest decrease, falling by number and amount in every county in the St. Louis Metro. Home Improvement loans saw the largest increase in both number and amount in the St. Louis Metro.
- Amongst depository applicants, The City of St. Louis represented 15.9% of loan denials (by number) in the metropolitan area while representing 10.8% of loan originations.

City of St. Louis – Income Distribution*

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2018 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2018 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 %	2018 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2018 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	92.64	\$76,600	\$70,962	\$65,517	2,591	21.27	551	952	1,179	1074	Low	No	35.86	\$76,600	\$27,469	\$25,362	2,968	98.96	2,937	515	1,316
1012	Middle	No	99.82	\$76,600	\$76,462	\$70,595	3,275	9.44	309	1,099	1,391	1075	Moderate	No	56.68	\$76,600	\$43,417	\$40,083	2,420	98.8	2,391	544	1,303
1013	Middle	No	107.61	\$76,600	\$82,429	\$76,103	4,040	18.04	729	1,413	2,115	1076	Moderate	No	51.44	\$76,600	\$39,403	\$36,379	2,197	98.09	2,155	467	1,051
1014	Moderate	No	62.12	\$76,600	\$47,584	\$43,935	2,750	40.8	1,122	682	1,367	1081	Moderate	No	51.61	\$76,600	\$39,533	\$36,500	3,144	96.56	3,036	601	1,436
1015	Moderate	No	54.79	\$76,600	\$41,969	\$38,750	3,771	52.29	1,972	448	1,541	1082	Moderate	No	64.26	\$76,600	\$49,223	\$45,446	2,504	97	2,429	653	1,096
1018	Moderate	No	71.04	\$76,600	\$54,417	\$50,240	3,452	47.19	1,629	481	1,566	1083	Moderate	No	55.73	\$76,600	\$42,689	\$39,412	1,987	94.21	1,872	513	1,054
1021	Middle	No	95.71	\$76,600	\$73,314	\$67,688	2,802	20.27	568	593	1,390	1096	Moderate	No	54.54	\$76,600	\$41,778	\$38,571	3,222	98.6	3,177	627	1,597
1022	Upper	No	122.38	\$76,600	\$93,743	\$86,545	6,367	10.22	651	2,111	3,031	1097	Low	No	27.66	\$76,600	\$21,188	\$19,567	2,239	88.88	1,990	313	1,457
1023	Moderate	No	72.69	\$76,600	\$55,681	\$51,406	1,987	9.06	180	727	923	1101	Low	No	40.57	\$76,600	\$31,077	\$28,696	2,879	99.06	2,852	482	1,569
1024	Moderate	No	70.21	\$76,600	\$53,781	\$49,653	2,673	15.38	411	607	1,103	1102	Low	No	44.52	\$76,600	\$34,102	\$31,484	2,309	99.74	2,303	391	1,413
1025	Middle	No	80.3	\$76,600	\$61,510	\$56,793	2,028	15.04	305	548	1,003	1103	Low	No	38.38	\$76,600	\$29,399	\$27,143	1,968	98.42	1,937	296	1,390
1031	Upper	No	137.45	\$76,600	\$105,287	\$97,202	3,220	14.16	456	873	1,542	1104	Low	No	44.56	\$76,600	\$34,133	\$31,518	2,147	99.72	2,141	447	1,324
1034	Upper	No	120.87	\$76,600	\$92,586	\$85,478	1,874	6.88	129	650	948	1105	Moderate	No	51.12	\$76,600	\$39,158	\$36,154	1,013	99.51	1,008	222	793
1036	Middle	No	92	\$76,600	\$70,472	\$65,066	1,448	23.9	346	442	590	1111	Low	No	38.49	\$76,600	\$29,483	\$27,222	1,814	97.02	1,760	245	808
1037	Middle	No	116.31	\$76,600	\$89,093	\$82,258	2,408	14.62	352	777	1,296	1112	Low	No	31.92	\$76,600	\$24,451	\$22,574	1,021	94.22	962	169	596
1038	Middle	No	104.64	\$76,600	\$80,154	\$74,000	3,902	12.63	493	1,364	1,863	1113	Low	No	41.03	\$76,600	\$31,429	\$29,018	1,348	99.7	1,344	183	722
1042	Middle	No	93.73	\$76,600	\$71,797	\$66,284	3,435	16.54	568	823	1,648	1114	Low	No	45.31	\$76,600	\$34,707	\$32,045	1,396	99.21	1,385	213	775
1045	Middle	No	114.11	\$76,600	\$87,408	\$80,703	1,597	22.17	354	412	888	1115	Low	No	29.95	\$76,600	\$22,942	\$21,181	620	99.84	619	91	473
1051.98	Upper	No	191.28	\$76,600	\$146,520	\$135,272	3,483	25.84	900	733	839	1121	Upper	No	165.34	\$76,600	\$126,650	\$116,929	4,432	36.98	1,639	872	819
1052	Middle	No	90.37	\$76,600	\$69,223	\$63,910	2,977	58.21	1,733	597	606	1122	Moderate	No	52.36	\$76,600	\$40,108	\$37,031	1,645	94.71	1,558	234	687
1053	Moderate	No	59.41	\$76,600	\$45,508	\$42,017	2,450	93.02	2,279	417	642	1123	Low	No	40.75	\$76,600	\$31,215	\$28,818	2,038	98.87	2,015	254	852
1054	Low	No	48.64	\$76,600	\$37,258	\$34,400	2,337	94.78	2,215	126	823	1124	Upper	No	134.77	\$76,600	\$103,234	\$95,313	4,132	41.31	1,707	684	559
1055	Low	No	49.18	\$76,600	\$37,672	\$34,784	2,993	95.79	2,867	552	1,168	1135	Middle	No	99.49	\$76,600	\$76,209	\$70,361	2,231	3.23	72	800	1,322
1061	Low	No	36.67	\$76,600	\$28,089	\$25,938	1,724	99.59	1,717	282	1,097	1141.01	Moderate	No	70.21	\$76,600	\$53,781	\$49,655	4,334	29.72	1,288	722	2,300
1062	Low	No	20.32	\$76,600	\$15,565	\$14,375	1,825	99.51	1,816	218	753	1141.02	Upper	No	139.85	\$76,600	\$107,125	\$98,906	4,002	3.27	131	1,061	2,043
1063	Low	No	48.9	\$76,600	\$37,457	\$34,583	1,455	98.9	1,439	273	1,037	1142	Middle	No	103.84	\$76,600	\$79,541	\$73,438	4,724	22.61	1,068	1,345	2,564
1064	Low	No	46.25	\$76,600	\$35,428	\$32,708	2,445	99.26	2,427	398	1,428	1143	Upper	No	125.4	\$76,600	\$96,056	\$88,686	5,300	14.25	755	2,069	2,754
1065	Low	No	41.79	\$76,600	\$32,011	\$29,555	2,852	95.62	2,727	450	1,347	1151	Moderate	No	68.05	\$76,600	\$52,126	\$48,125	4,226	26.36	1,114	1,055	1,618
1066	Low	No	46.31	\$76,600	\$35,473	\$32,750	1,709	99.01	1,692	214	901	1152	Low	No	48.33	\$76,600	\$37,021	\$34,181	3,348	60.66	2,031	498	1,168
1067	Low	No	38.54	\$76,600	\$29,522	\$27,257	2,960	99.97	2,959	565	1,854	1153	Moderate	No	60.09	\$76,600	\$46,029	\$42,500	5,248	52.1	2,734	1,152	2,231
1072	Low	No	42.11	\$76,600	\$32,256	\$29,784	1,156	99.48	1,150	221	582	1154	Moderate	No	61.35	\$76,600	\$46,994	\$43,387	3,185	40.03	1,275	731	1,288
1073	Low	No	42.68	\$76,600	\$32,693	\$30,184	4,675	98.46	4,603	1,035	2,170	1155	Low	No	42.07	\$76,600	\$32,226	\$29,756	7,069	63.74	4,506	970	2,606

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1156	Low	No	35.51	\$76,600	\$27,201	\$25,116	4,815	61.56	2,964	598	2,033	1231	Middle	No	92.37	\$76,600	\$70,755	\$65,327	3,650	74.16	2,707	761	1,783
1157	Low	No	34	\$76,600	\$26,044	\$24,048	3,789	68.43	2,593	415	1,698	1232	Upper	No	125.98	\$76,600	\$96,501	\$89,095	2,210	34.98	773	500	1,099
1161	Moderate	No	56.15	\$76,600	\$43,011	\$39,712	3,231	58.81	1,900	841	1,659	1233	Middle	No	83.42	\$76,600	\$63,900	\$59,000	2,920	32.77	957	633	1,614
1162	Middle	No	100.24	\$76,600	\$76,784	\$70,889	4,267	34.87	1,488	1,084	2,230	1241	Low	No	44.98	\$76,600	\$34,455	\$31,815	5,304	78.58	4,168	571	2,290
1163.01	Middle	No	84.64	\$76,600	\$64,834	\$59,861	3,608	36.45	1,315	754	1,553	1242	Low	No	39.63	\$76,600	\$30,357	\$28,026	3,382	74.48	2,519	469	1,724
1163.02	Low	No	44.18	\$76,600	\$33,842	\$31,250	2,477	83.73	2,074	286	1,292	1243	Middle	No	112.06	\$76,600	\$85,838	\$79,250	2,964	28.34	840	866	1,792
1164	Low	No	37.61	\$76,600	\$28,809	\$26,602	4,913	76.45	3,756	640	2,224	1246	Low	No	20.3	\$76,600	\$15,550	\$14,359	1,943	67.22	1,306	184	820
1165	Moderate	No	73.96	\$76,600	\$56,653	\$52,308	4,481	55.46	2,485	704	2,105	1255	Upper	No	170.91	\$76,600	\$130,917	\$120,865	2,903	36.27	1,053	458	66
1171	Moderate	No	67.65	\$76,600	\$51,820	\$47,841	1,469	30.5	448	174	992	1256	Moderate	No	77.24	\$76,600	\$59,166	\$54,623	4,185	56.87	2,380	202	75
1172	Middle	No	85.15	\$76,600	\$65,225	\$60,223	5,566	51.76	2,881	1,304	2,365	1257	Low	No	13.19	\$76,600	\$10,104	\$9,334	3,752	98.99	3,714	76	716
1174	Middle	No	91.44	\$76,600	\$70,043	\$64,669	4,307	41.19	1,774	928	1,756	1266	Low	No	26.37	\$76,600	\$20,199	\$18,654	3,495	83.89	2,932	264	1,007
1181	Moderate	No	50.19	\$76,600	\$38,446	\$35,500	1,161	70.63	820	189	780	1267	Low	No	37.62	\$76,600	\$28,817	\$26,607	1,089	60.33	657	225	939
1184	Unknown	No	0	\$76,600	\$0	\$0	1,557	41.3	643	12	46	1268	Middle	No	91.71	\$76,600	\$70,250	\$64,861	3,490	17.13	598	1,122	1,815
1186	Moderate	No	57.42	\$76,600	\$43,984	\$40,609	3,822	49.19	1,880	394	1,273	1269	Low	No	37.86	\$76,600	\$29,001	\$26,779	4,590	97.02	4,453	1,090	2,230
1191.01	Middle	No	85.79	\$76,600	\$65,715	\$60,676	2,587	53.42	1,382	432	391	1270	Low	No	45.14	\$76,600	\$34,577	\$31,923	2,052	85.53	1,755	195	666
1191.02	Upper	No	135.85	\$76,600	\$104,061	\$96,071	3,237	38.99	1,262	515	350	1271	Low	No	31.57	\$76,600	\$24,183	\$22,328	2,024	97.48	1,973	236	853
1192	Upper	No	145.95	\$76,600	\$111,798	\$103,214	1,746	66.15	1,155	427	596	1272	Middle	No	90.95	\$76,600	\$69,668	\$64,323	4,486	29.05	1,303	975	1,873
1193	Low	No	47.72	\$76,600	\$36,554	\$33,750	4,319	48.55	2,097	12	205	1273	Middle	No	85.72	\$76,600	\$65,662	\$60,625	3,527	66.54	2,347	599	1,362
1202	Low	No	30.47	\$76,600	\$23,340	\$21,552	1,370	87.66	1,201	137	578	1274	Unknown	No	0	\$76,600	\$0	\$0	5,486	68.72	3,770	699	1,505
1211	Low	No	35.98	\$76,600	\$27,561	\$25,451	1,779	87.63	1,559	23	364	1275	Low	No	42.47	\$76,600	\$32,532	\$30,034	2,489	82.76	2,060	172	361
1212	Low	No	20.54	\$76,600	\$15,734	\$14,527	2,508	98.6	2,473	68	536	1276	Middle	No	108.49	\$76,600	\$83,103	\$76,723	3,129	21.09	660	530	1,561

*This data was obtained from the Summary 2018 FFIEC Census Report. The MSA-level data provided employs the Census MSA definition covering the 15-county bi-state area.

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	531	\$12,483	513	\$6,141	10	\$1,856	8	\$4,486
BMO Harris	29	\$4,702	17	\$574	4	\$659	8	\$3,469
Busey Bank	71	\$20,104	22	\$1,539	14	\$2,241	35	\$16,324
Commerce Bank	137	\$21,802	89	\$2,520	21	\$3,987	27	\$15,295
Midwest BankCentre	147	\$27,464	72	\$3,851	45	\$7,386	30	\$16,227
PNC Bank	323	\$19,155	289	\$4,922	15	\$2,657	19	\$11,576
Regions Bank	82	\$9,694	66	\$2,710	8	\$1,649	8	\$5,335
Simmons Bank	25	\$4,705	13	\$621	6	\$1,207	6	\$2,877
UMB Bank	56	\$17,949	21	\$690	9	\$1,706	26	\$15,553
US Bank	853	\$17,740	827	\$8,515	14	\$2,587	12	\$6,638
TOTAL	2,254	\$155,798	1,909	\$32,083	146	\$25,935	179	\$97,780

Source: Community Reinvestment Act, 2017

*Loan Amount is represented in thousands of dollars

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

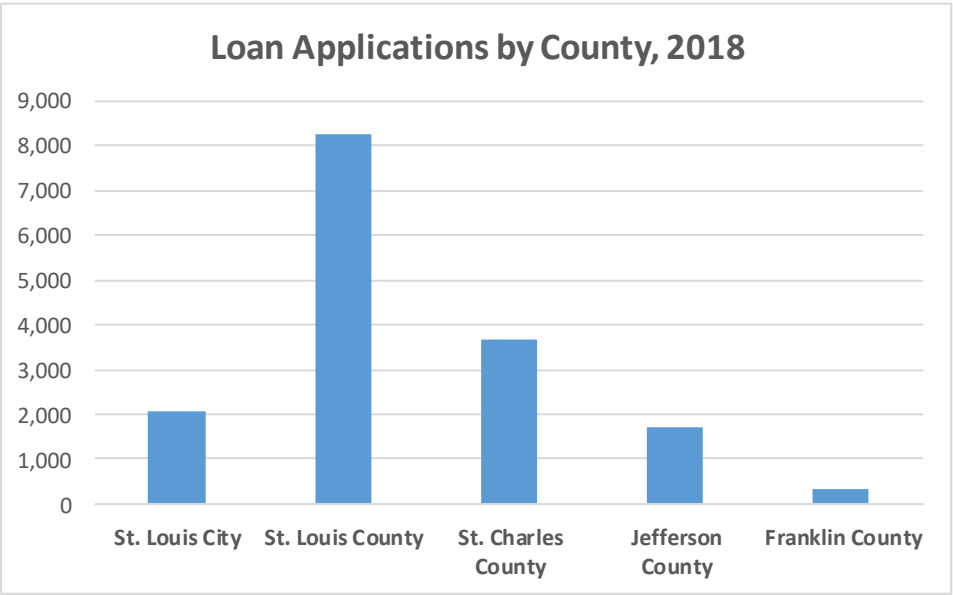
Metro St. Louis Small Business Loan Activity										
	City of St. Louis		St. Louis County		St. Charles County		Franklin County		Jefferson County	
	Total Loans		Total Loans		Total Loans		Total Loans		Total Loans	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	531	\$12,483	2,120	\$51,463	615	\$15,198	92	\$1,955	251	\$5,443
BMO Harris	29	\$4,702	96	\$16,879	20	\$2,498	6	\$3,532	19	\$4,537
Busey Bank	71	\$20,104	205	\$67,641	24	\$8,421	4	\$1,865	16	\$5,342
Commerce Bank	137	\$21,802	615	\$97,128	134	\$9,909	30	\$10,526	74	\$5,852
Midwest BankCentre	147	\$27,464	270	\$80,113	43	\$12,424	9	\$4,532	69	\$11,201
PNC Bank	323	\$19,155	1,147	\$69,898	346	\$11,844	59	\$2,732	131	\$5,216
Regions Bank	82	\$9,694	278	\$27,853	99	\$9,454	5	\$1,066	21	\$1,478
Simmons Bank	25	\$4,705	81	\$17,586	14	\$2,520	7	\$731	7	\$849
UMB Bank	56	\$17,949	146	\$44,505	47	\$6,737	11	\$3,906	16	\$3,083
US Bank	853	\$17,740	3,577	\$72,412	1,190	\$17,918	230	\$3,980	485	\$9,849
TOTAL	2,254	\$155,798	8,535	\$545,478	2,532	\$96,923	453	\$34,825	1,089	\$52,850

Source: Community Reinvestment Act, 2017

*Loan Amount is represented in thousands of dollars

Loan Applications

Loan Applications						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	St. Louis Metro
1st Financial Federal Credit Union	13	29	37	2		81
Bank of America	455	1,662	636	321	45	3,119
BMO Harris	85	154	46	25	4	314
Busey Bank	129	607	366	140	24	1,266
Commerce Bank	218	1169	488	270	18	2,163
Lindell Bank	57	112	24	7	1	201
Midwest BankCentre	125	322	30	61	1	539
PNC Bank	164	702	321	159	46	1,392
Regions Bank	152	477	284	89	9	1,011
Simmons Bank	25	76	9	4	1	115
UMB Bank	18	133	48	28	3	230
US Bank	614	2801	1385	593	198	5,591
Grand Total	2,055	8,244	3,674	1,699	350	16,022



Loan Applications by Census Tract in the City of St. Louis: 2018													
Census Tract	1st Financial Federal Credit Union	Bank of America	BMO Harris	Busey Bank	Commerce Bank	Lindell Bank	Midwest BankCentre	PNC Bank	Regions Bank	Simmons Bank	UMB Bank	US Bank	Total
1011		2	1	2			2	4	1			9	21
1012		7		1	4		3	3		1		18	37
1013		10		5	2	3	1	3	3			12	39
1014		5		1	5	2	1		2			8	24
1015	1	3			1	2	1	2	1			7	18
1018		1		1	5	1	2	1	2			3	16
1021		3	1		8	2	3	1	2			10	30
1022		21	3	4	7	1	2	2	7	3		24	74
1023		2		2	1			3	3			6	17
1024		5			2		1	1	9			5	23
1025		6		1		1	1	3				3	15
1031		7			3	4	1	1	6			14	36
1034		7		1	4		1	1	2			9	25
1036		2	1	1	3		1	2				8	18
1037		8	2		6			1	2			4	23
1038		11	2	2	8	3	2	5	3		2	8	46
1042	1	3	2	1	4	4	1	2		2		7	27
1045		1	1	1				4	2			3	12
1051.98		6		6			3				1	5	21
1052	1	6		9				3	3			15	37
1053		2		1				2				5	10
1054		1	1				1	2	4			2	11
1055		7		1	3		3	2				3	19
1061		3					4					3	10
1062		3		1				1				1	6
1063		1					1			1			3
1064		1			1		1					1	4
1065		4					1	3				1	9
1066		3					1					1	5
1067		2			1			1	3			3	10
1072		2	1				1					2	6
1073		5			4		2					2	13
1074		1						1				2	4
1075		4				1		2	3			2	12
1076		3	2		1		2		1			4	13
1081		2			1		1					4	8

Census Tract	1st Financial Federal Credit Union	Bank of America	BMO Harris	Busey Bank	Commerce Bank	Lindell Bank	Midwest BankCentre	PNC Bank	Regions Bank	Simmons Bank	UMB Bank	US Bank	Total
1082		2			2		1	2	2			3	12
1083		4		1			1	1	2				9
1096		4		1	1		2		1			5	14
1097	1	1					1	2				1	6
1101		3			5		1	2	1	1		1	14
1102		2			1			1	1				5
1103	1				4							1	6
1104		1					1				1	1	4
1105		3			1							2	6
1111	1	3		1	1	1		3				3	13
1112					1							2	3
1113		2			1		1	1				1	6
1114													
1115													
1121		12	1	6	4	1	4	2	3		1	9	43
1122		5			1		4		2			3	15
1123		1			3				2		1	1	8
1124		11	1	2	3	3	2	2	1	2	1	11	39
1135		8	10	5	1		2		2			8	36
1141.01	1	16	1	2	5		2	7	4	1		10	49
1141.02		9		1	11	1	2	5	1	2		8	40
1142		14	3		3	2	1	3	1	2		12	41
1143	1	12	3	4	8		2	1	2		1	17	51
1151		6	3		1	1	6	3	1	1		17	39
1152		6	1				2	3				5	17
1153		5	5	1	4		2	8	2		2	13	42
1154		7			1	1	3		1	1		9	23
1155		5	1	5		1	3	3	3	3		6	30
1156		3	1	2	2			2	3	1		8	22
1157		1			1	2	4	1				5	14
1161		2	1	3		1		5				7	19
1162	1	8	1	2	5	1		3	3		1	14	39
1163.01		5	1	2	7		1		1			7	24
1163.02		1		3	2		1	2				5	14
1164		4		1	1	1	1		2			2	12
1165		6		3	5	1	1	3	4		1	12	36

Census Tract	1st Financial Federal Credit Union	Bank of America	BMO Harris	Busey Bank	Commerce Bank	Lindell Bank	Midwest BankCentre	PNC Bank	Regions Bank	Simmons Bank	UMB Bank	US Bank	Total
1171		2						2		2	1	7	14
1172		11	8	4	11		2	1	1	1		19	58
1174	1	6	3	5	5	1	1	3	5			9	39
1181		2	1	2					2			7	14
1184		1											1
1186		6		3	2	2	2	3	1			3	22
1191.01		7	1	4	1	1	1	1	1		1	8	26
1191.02		10	3	4	1			1				5	24
1192		8		1	4							4	17
1193									1			2	3
1202		2						2					4
1211													
1212		1											1
1231		14		3	4			1	1			14	37
1232		5	1	2	3	1	1	2	6		2	9	32
1233		7	1		2		2					3	15
1241	1		3	2		2	2	5	1		1	6	23
1242		2	1		2	4		1	4			8	22
1243	2	7	1		3	1	2	1	1		1	7	26
1246		1					1		1			3	6
1255		1		1	1		1	1	1			2	8
1256		2	1	1	1			3	1			1	10
1257													
1266				1			3	3				5	12
1267					1		1	1				1	4
1268		5	1	2	5	2	1	7	3			19	45
1269		2			2	1	4	1	1			3	14
1270									2			2	4
1271		2	1		2				2			3	10
1272		8	5	1	3	1	2		5			16	41
1273		4	1	1	3		1	3	4	1		9	27
1274		5	3	1	2		2	1				6	20
1275				1					2			2	5
1276		2		4	1		1		2			8	18
Not Provided													
Grand Total	13	455	85	129	218	57	125	164	152	25	18	614	2,055

County Comparisons – Loans Originated (dollar amounts in thousands)

HOME PURCHASE	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		St. Louis Metro	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1st Financial Federal Credit Union			300	4	65	1	155	1			520	6
Bank of America	18,860	92	111,780	366	23,625	99	5,930	36	1,360	8	161,555	601
BMO Harris	2,215	11	14,505	33	1,925	7	775	5	590	2	20,010	58
Busey Bank	11,215	45	89,505	277	57,900	236	16,495	73	2,890	14	178,005	645
Commerce Bank	7,785	45	54,720	202	19,625	87	5,930	32	490	2	88,550	368
Lindell Bank	2,730	20	8,250	52	2,670	10	690	4	15	1	14,355	87
Midwest BankCentre	11,300	58	49,845	173	3,545	19	5,005	23			69,695	273
PNC Bank	3,400	20	26,170	102	7,800	44	3,005	21	795	5	41,170	192
Regions Bank	6,435	29	18,695	91	10,900	44	6,210	32	390	2	42,630	198
Simmons Bank	5,350	14	13,625	41	350	2	175	1	105	1	19,605	59
UMB Bank	215	1	1,885	11	610	4	355	3			3,065	19
US Bank	25,450	132	145,905	575	69,225	351	19,435	109	8,115	51	268,130	1,218
Grand Total	94,955	467	535,185	1,927	198,240	904	64,160	340	14,750	86	907,290	3,724

HOME IMPROVEMENT	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		St. Louis Metro	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1st Financial Federal Credit Union	50	2	75	3	390	12	15	1			530	18
Bank of America	950	16	11,530	114	3,575	61	1,860	30	225	5	18,140	226
BMO Harris	695	13	1,845	17	545	9					3,085	39
Busey Bank	1,440	10	1,680	20	495	11			2,005	1	5,620	42
Commerce Bank	1,355	23	11,365	177	4,265	95	1,790	44	35	1	18,810	340
Lindell Bank	730	4	2,105	17	980	8					3,815	29
Midwest BankCentre	630	8	270	10			85	3			985	21
PNC Bank	875	21	11,475	157	4,140	68	1,460	32	600	10	18,550	288
Regions Bank	555	11	3,670	56	2,840	54	650	12	80	2	7,795	135
Simmons Bank			170	2							170	2
UMB Bank	570	6	3,450	30	715	9					4,735	45
US Bank	2,830	44	22,660	256	10,595	161	2,850	50	500	12	39,435	523
Grand Total	10,680	158	70,295	859	28,540	488	8,710	172	3,445	31	121,670	1,708

REFINANCE	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		St. Louis Metro	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1st Financial Federal Credit Union	375	3	35	1	840	8					1,250	12
Bank of America	11,105	89	71,225	369	19,990	152	9,755	91	1,910	12	113,985	713
BMO Harris	1,545	21	6,065	39	1,155	9	1,265	9	1,050	2	11,080	80
Busey Bank	18,530	34	42,370	110	6,475	37	1,880	12	385	3	69,640	196
Commerce Bank	5,480	50	49,190	332	15,870	140	6,950	82	1,075	5	78,565	609
Lindell Bank	4,980	32	6,955	43	6,250	6	140	2			18,325	83
Midwest BankCentre	7,345	11	28,990	64	735	5	6,545	21			43,615	101
PNC Bank	2,925	27	33,680	160	8,950	72	4,480	38	930	8	50,965	305
Regions Bank	15,130	22	17,465	93	9,020	68	1,480	14	250	2	43,345	199
Simmons Bank	3,645	3	5,085	15	570	2	360	2			9,660	22
UMB Bank	180	2	11,155	51	2,740	18	1,075	13	290	2	15,440	86
US Bank	13,575	103	110,755	623	44,780	318	18,120	138	6,305	37	193,535	1,219
Grand Total	84,815	397	382,970	1,900	117,375	835	52,050	422	12,195	71	649,405	3,625

TOTAL: ALL LOAN TYPES	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		St. Louis Metro	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1st Financial Federal Credit Union	425	5	410	8	1,295	21	170	2			2,300	36
Bank of America	30,915	197	194,535	849	47,190	312	17,545	157	3,495	25	293,680	1,540
BMO Harris	4,455	45	22,415	89	3,625	25	2,040	14	1,640	4	34,175	177
Busey Bank	31,185	89	133,555	407	64,870	284	18,375	85	5,280	18	253,265	883
Commerce Bank	14,620	118	115,275	711	39,760	322	14,670	158	1,600	8	185,925	1,317
Lindell Bank	8,440	56	17,310	112	9,900	24	830	6	15	1	36,495	199
Midwest BankCentre	19,275	77	79,105	247	4,280	24	11,635	47			114,295	395
PNC Bank	7,200	68	71,325	419	20,890	184	8,945	91	2,325	23	110,685	785
Regions Bank	22,120	62	39,830	240	22,760	166	8,340	58	720	6	93,770	532
Simmons Bank	8,995	17	18,880	58	920	4	535	3	105	1	29,435	83
UMB Bank	965	9	16,490	92	4,065	31	1,430	16	290	2	23,240	150
US Bank	41,855	279	279,320	1,454	124,600	830	40,405	297	14,920	100	501,100	2,960
Grand Total	190,450	1,022	988,450	4,686	344,155	2,227	124,920	934	30,390	188	1,678,365	9,057

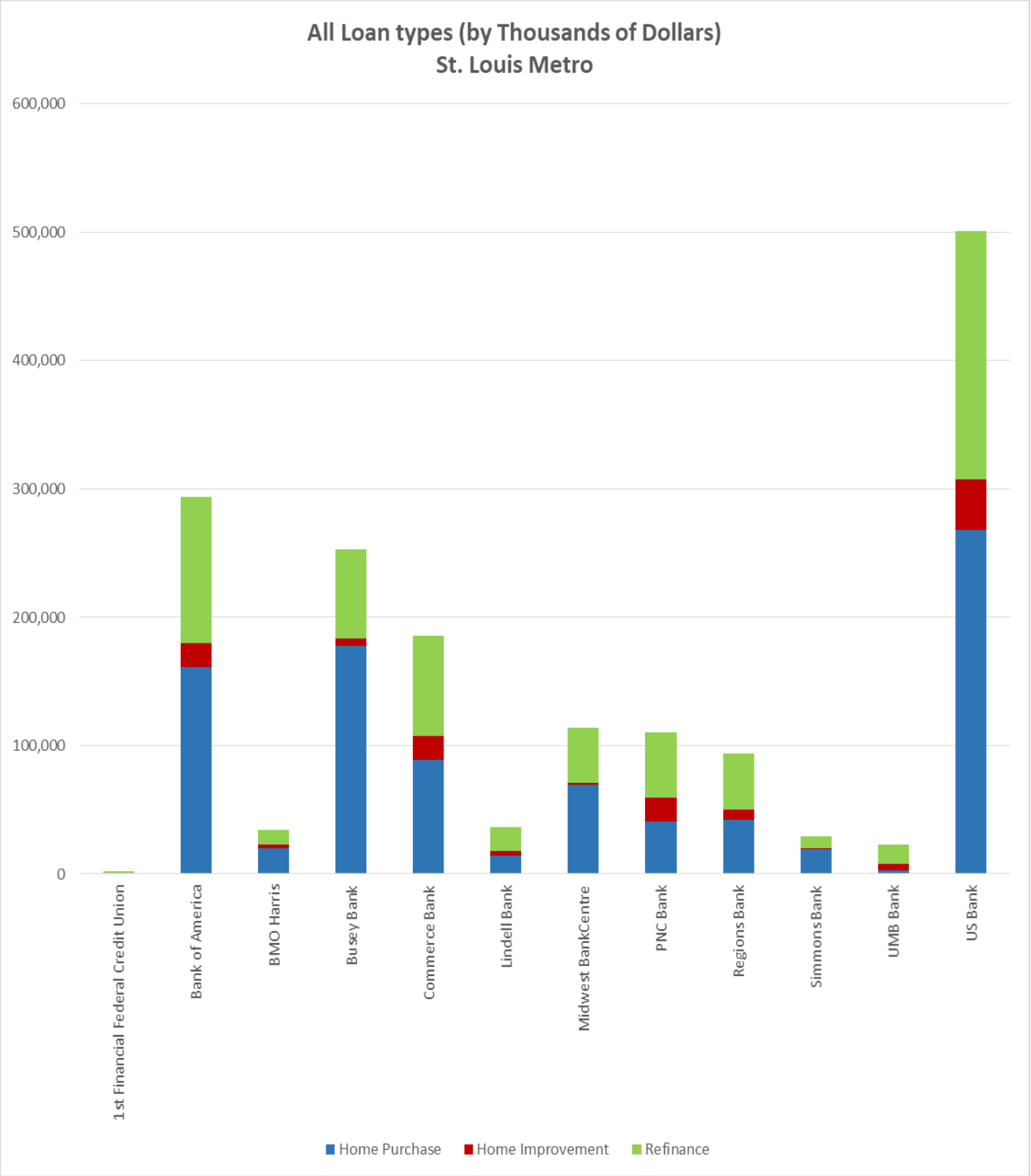
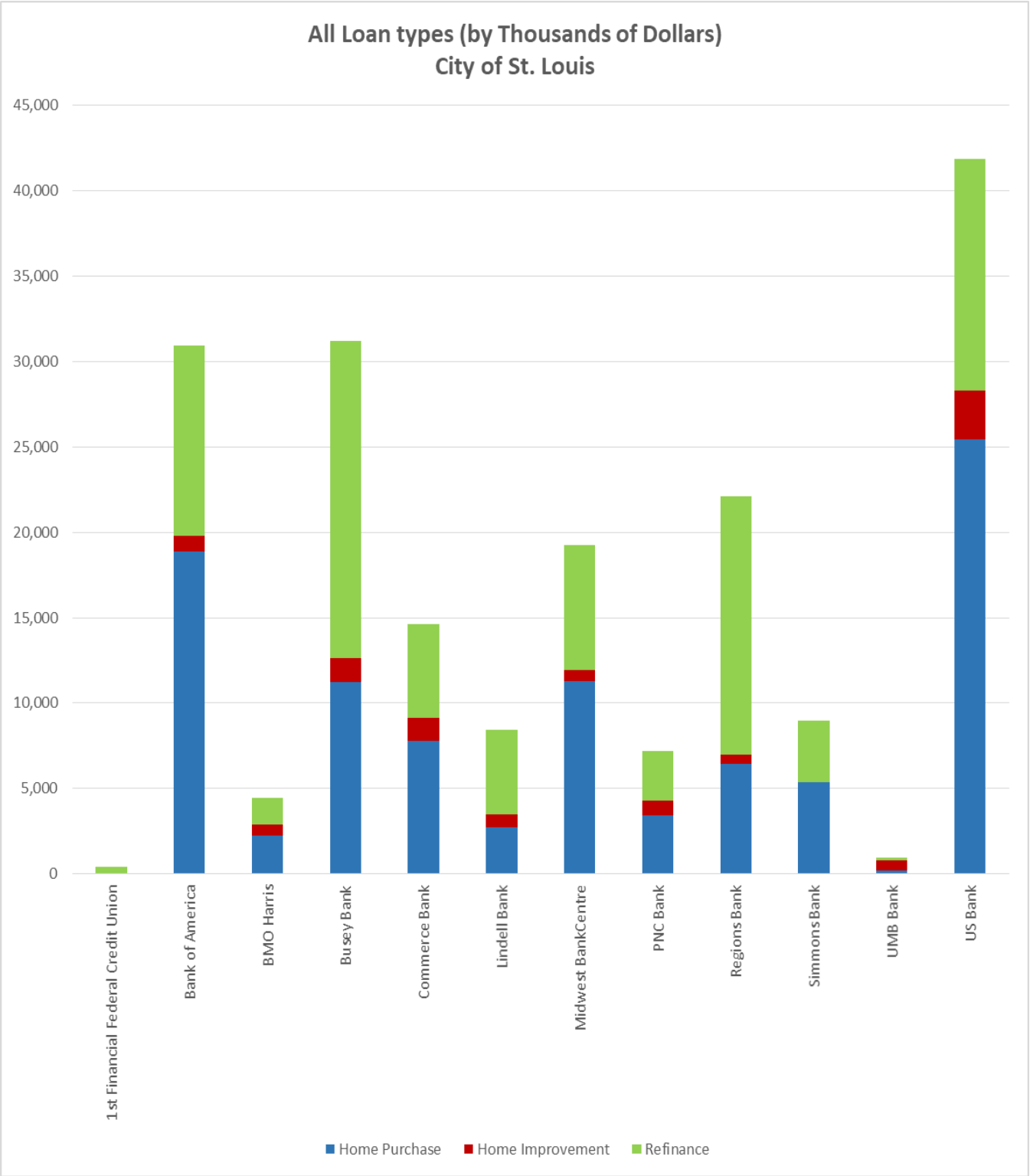
City and Metropolitan Area – Loans Originated (dollar amounts in thousands)

HOME PURCHASE						
	St. Louis City		St. Louis Metro		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1st Financial Federal Credit Union			520	6	0.00%	0.00%
Bank of America	18,860	92	161,555	601	11.67%	15.31%
BMO Harris	2,215	11	20,010	58	11.07%	18.97%
Busey Bank	11,215	45	178,005	645	6.30%	6.98%
Commerce Bank	7,785	45	88,550	368	8.79%	12.23%
Lindell Bank	2,730	20	14,355	87	19.02%	22.99%
Midwest BankCentre	11,300	58	69,695	273	16.21%	21.25%
PNC Bank	3,400	20	41,170	192	8.26%	10.42%
Regions Bank	6,435	29	42,630	198	15.10%	14.65%
Simmons Bank	5,350	14	19,605	59	27.29%	23.73%
UMB Bank	215	1	3,065	19	7.01%	5.26%
US Bank	25,450	132	268,130	1,218	9.49%	10.84%
Grand Total	94,955	467	907,290	3,724	10.47%	12.54%

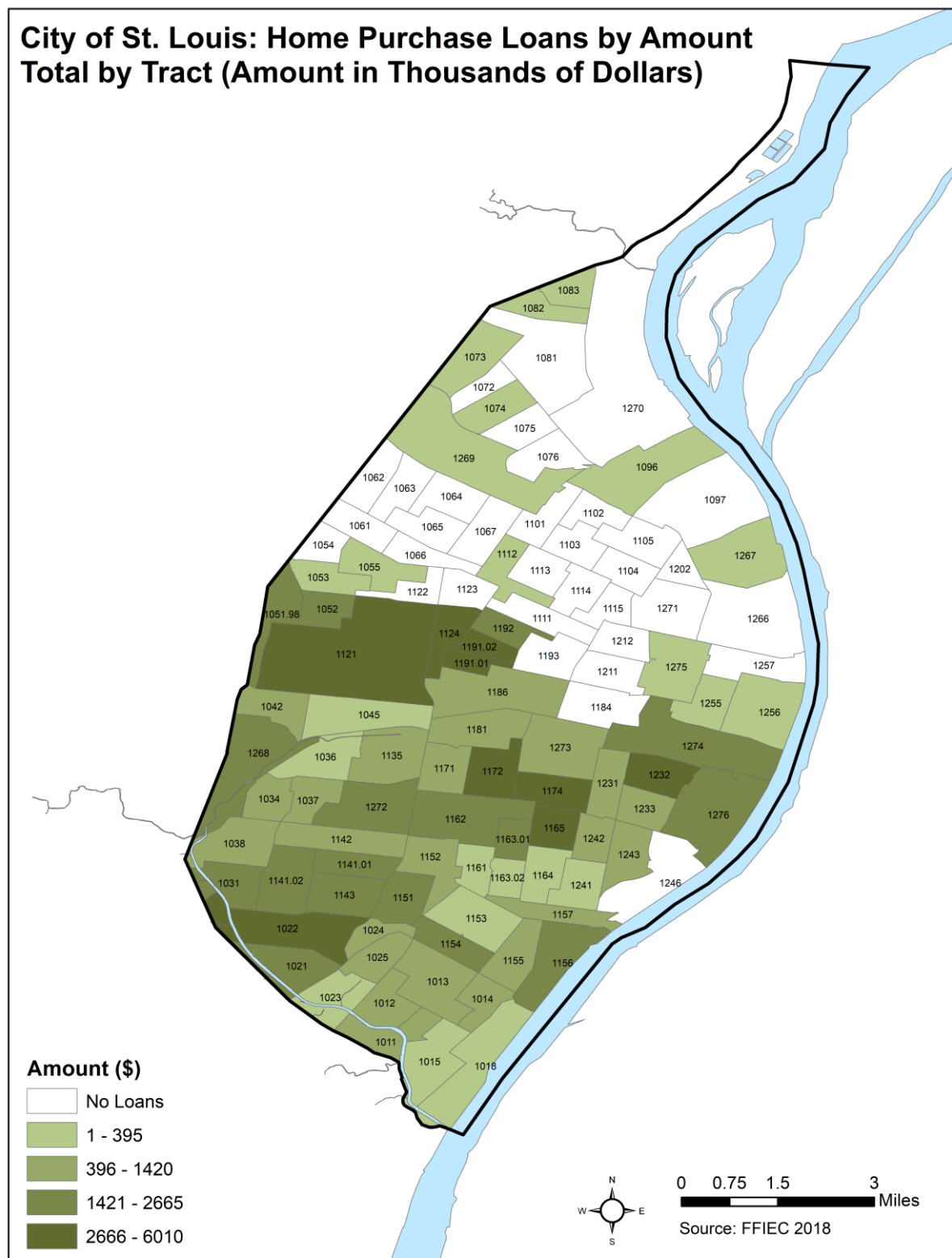
REFINANCE						
	St. Louis City		St. Louis Metro		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1st Financial Federal Credit Union	375	3	1,250	12	30.00%	25.00%
Bank of America	11,105	89	113,985	713	9.74%	12.48%
BMO Harris	1,545	21	11,080	80	13.94%	26.25%
Busey Bank	18,530	34	69,640	196	26.61%	17.35%
Commerce Bank	5,480	50	78,565	609	6.98%	8.21%
Lindell Bank	4,980	32	18,325	83	27.18%	38.55%
Midwest BankCentre	7,345	11	43,615	101	16.84%	10.89%
PNC Bank	2,925	27	50,965	305	5.74%	8.85%
Regions Bank	15,130	22	43,345	199	34.91%	11.06%
Simmons Bank	3,645	3	9,660	22	37.73%	13.64%
UMB Bank	180	2	15,440	86	1.17%	2.33%
US Bank	13,575	103	193,535	1,219	7.01%	8.45%
Grand Total	84,815	397	649,405	3,625	13.06%	10.95%

HOME IMPROVEMENT						
	St. Louis City		St. Louis Metro		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1st Financial Federal Credit Union	50	2	530	18	9.43%	11.11%
Bank of America	950	16	18,140	226	5.24%	7.08%
BMO Harris	695	13	3,085	39	22.53%	33.33%
Busey Bank	1,440	10	5,620	42	25.62%	23.81%
Commerce Bank	1,355	23	18,810	340	7.20%	6.76%
Lindell Bank	730	4	3,815	29	19.13%	13.79%
Midwest BankCentre	630	8	985	21	63.96%	38.10%
PNC Bank	875	21	18,550	288	4.72%	7.29%
Regions Bank	555	11	7,795	135	7.12%	8.15%
Simmons Bank			170	2	0.00%	0.00%
UMB Bank	570	6	4,735	45	12.04%	13.33%
US Bank	2,830	44	39,435	523	7.18%	8.41%
Grand Total	10,680	158	121,670	1,708	8.78%	9.25%

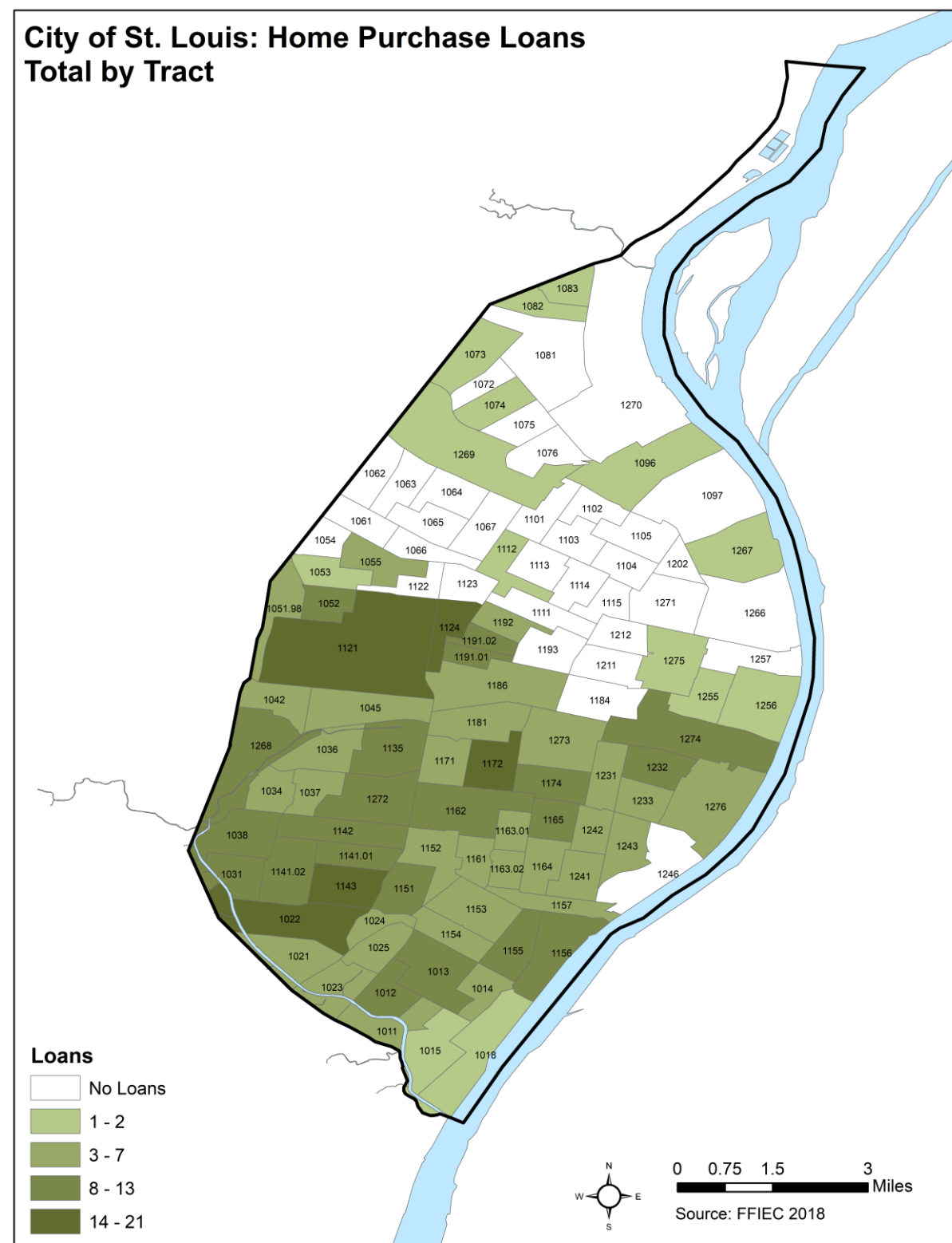
TOTAL: ALL LOAN TYPES						
	St. Louis City		St. Louis Metro		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1st Financial Federal Credit Union	425	5	2,300	36	18.48%	13.89%
Bank of America	30,915	197	293,680	1,540	10.53%	12.79%
BMO Harris	4,455	45	34,175	177	13.04%	25.42%
Busey Bank	31,185	89	253,265	883	12.31%	10.08%
Commerce Bank	14,620	118	185,925	1,317	7.86%	8.96%
Lindell Bank	8,440	56	36,495	199	23.13%	28.14%
Midwest BankCentre	19,275	77	114,295	395	16.86%	19.49%
PNC Bank	7,200	68	110,685	785	6.50%	8.66%
Regions Bank	22,120	62	93,770	532	23.59%	11.65%
Simmons Bank	8,995	17	29,435	83	30.56%	20.48%
UMB Bank	965	9	23,240	150	4.15%	6.00%
US Bank	41,855	279	501,100	2,960	8.35%	9.43%
Grand Total	190,450	1,022	1,678,365	9,057	11.35%	11.28%



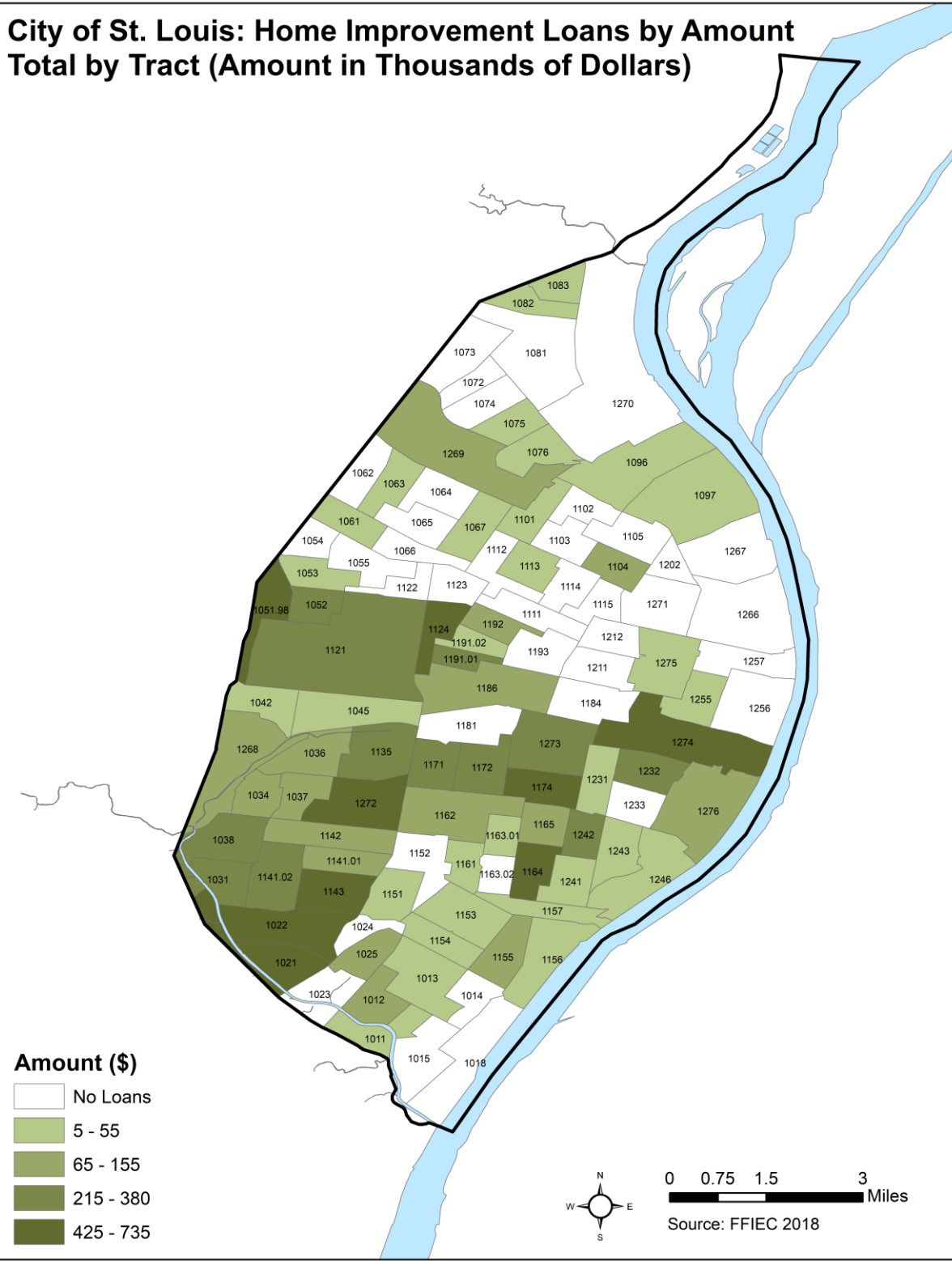
City of St. Louis: Home Purchase Loans by Amount Total by Tract (Amount in Thousands of Dollars)



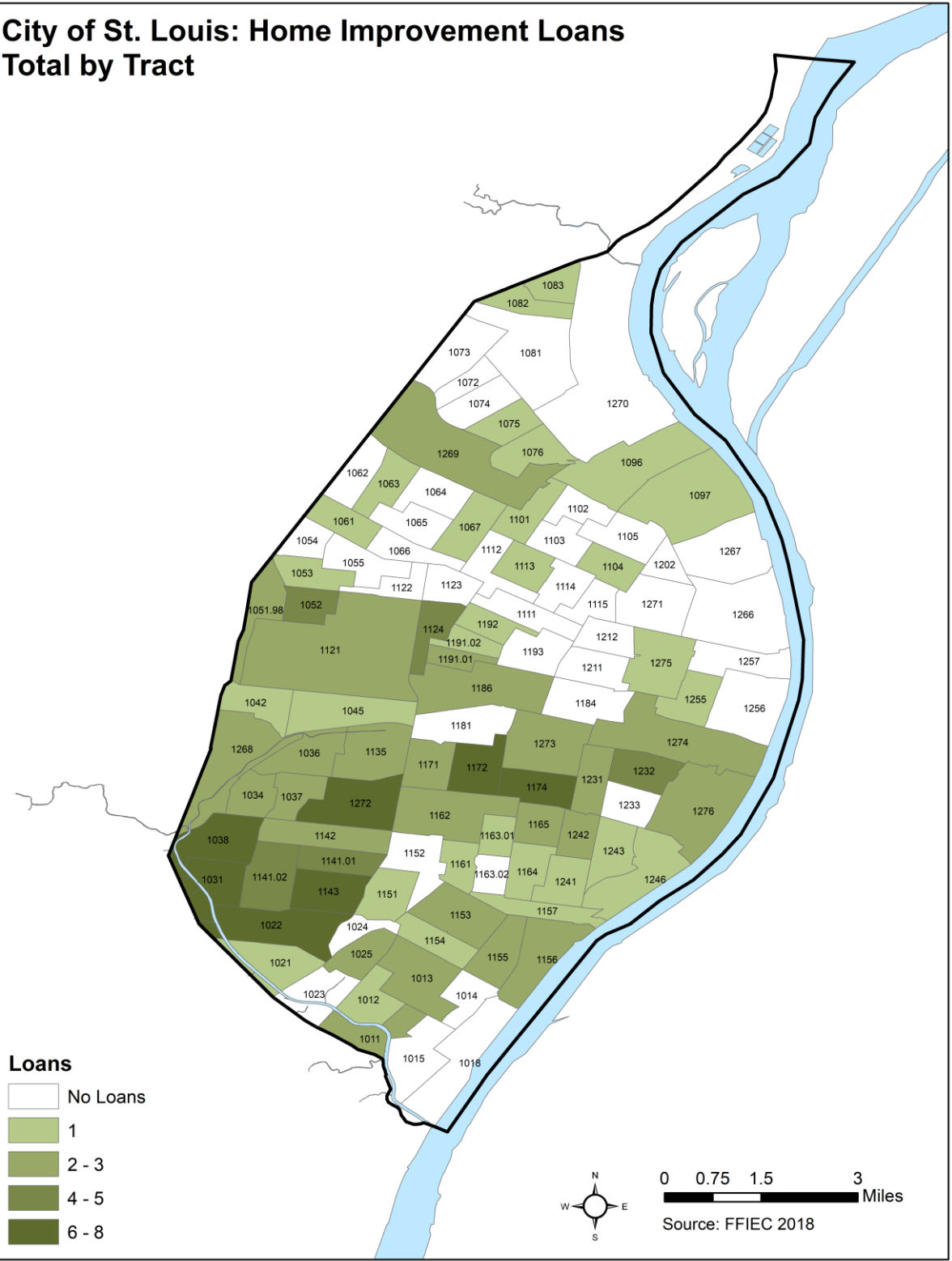
City of St. Louis: Home Purchase Loans Total by Tract

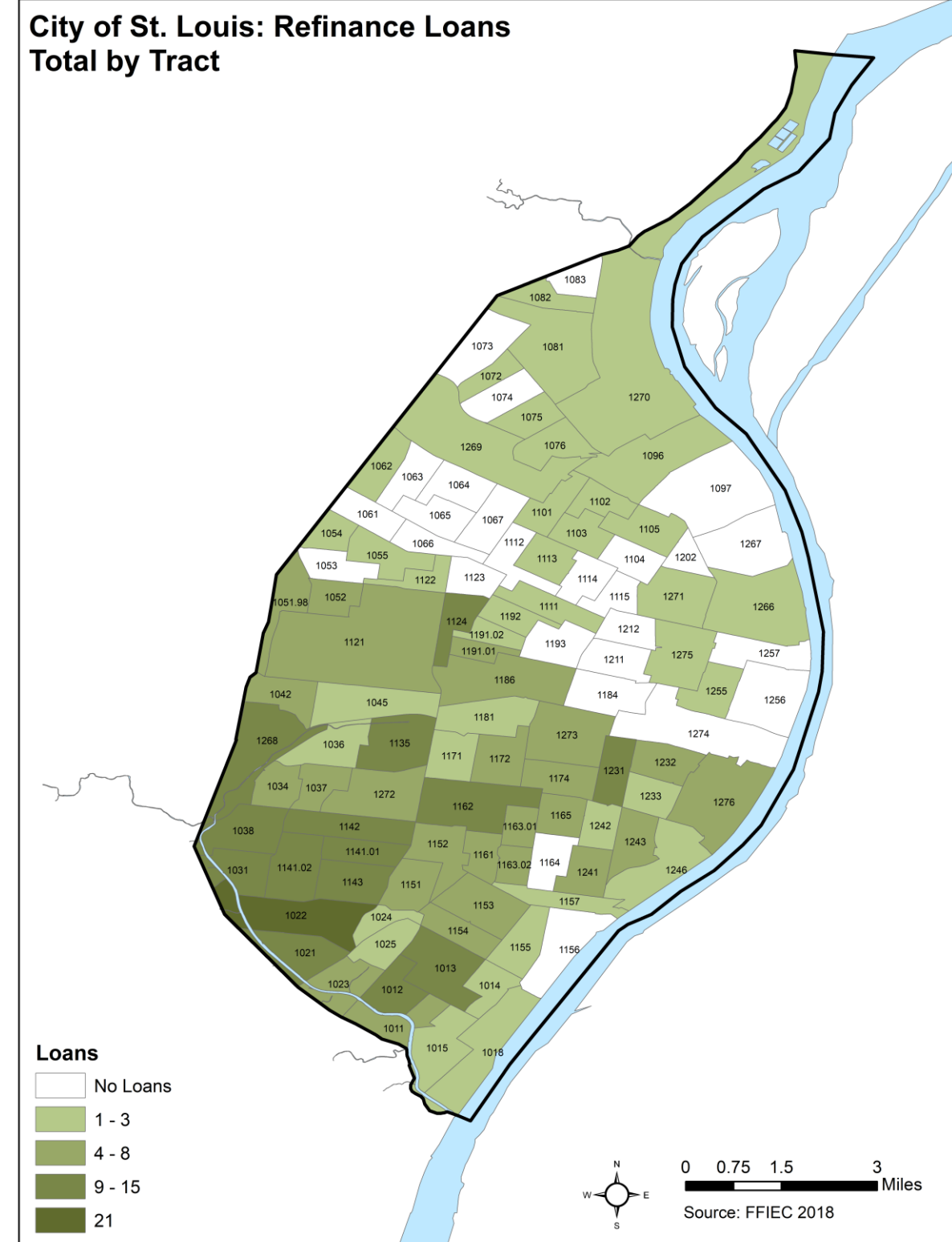
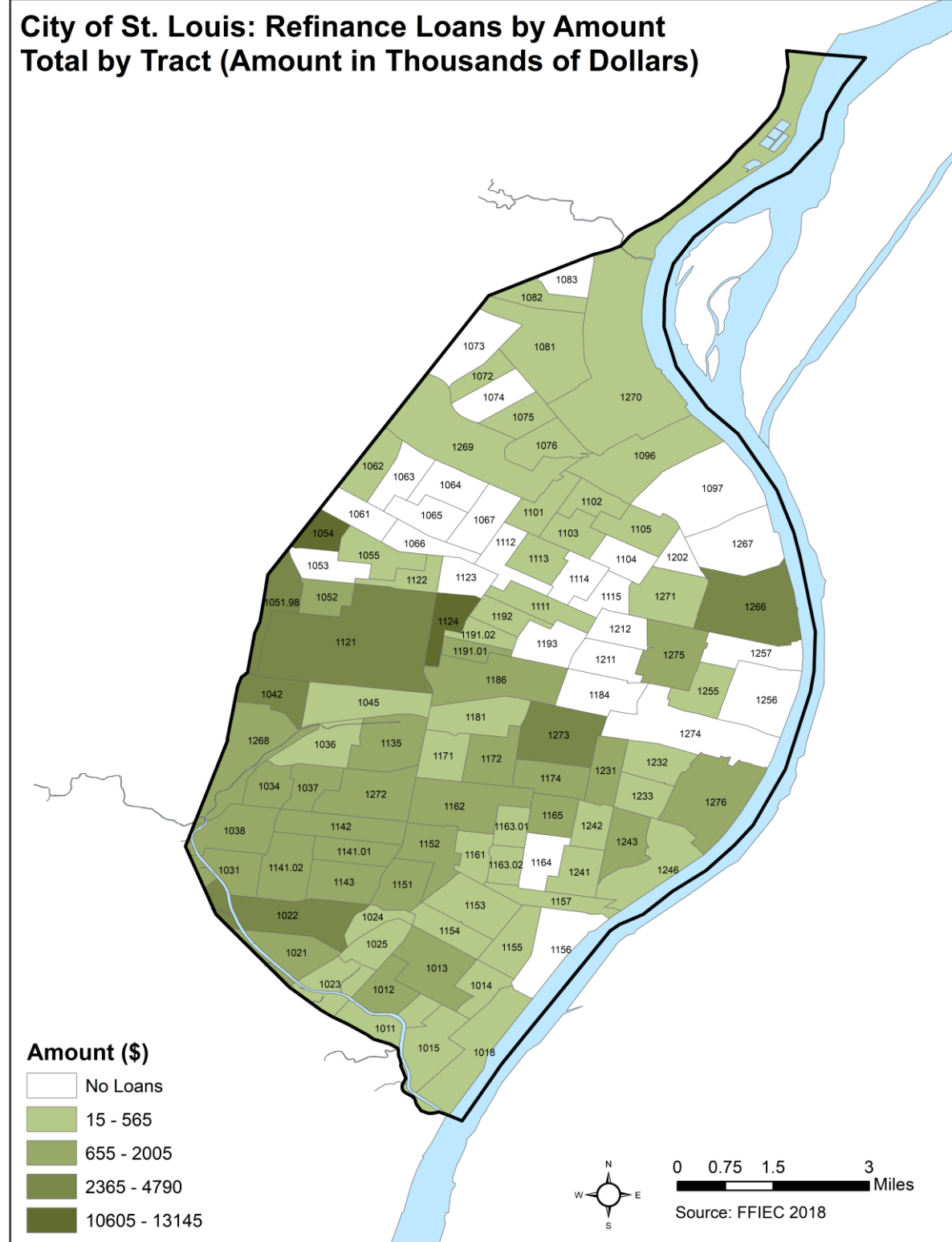


**City of St. Louis: Home Improvement Loans by Amount
Total by Tract (Amount in Thousands of Dollars)**

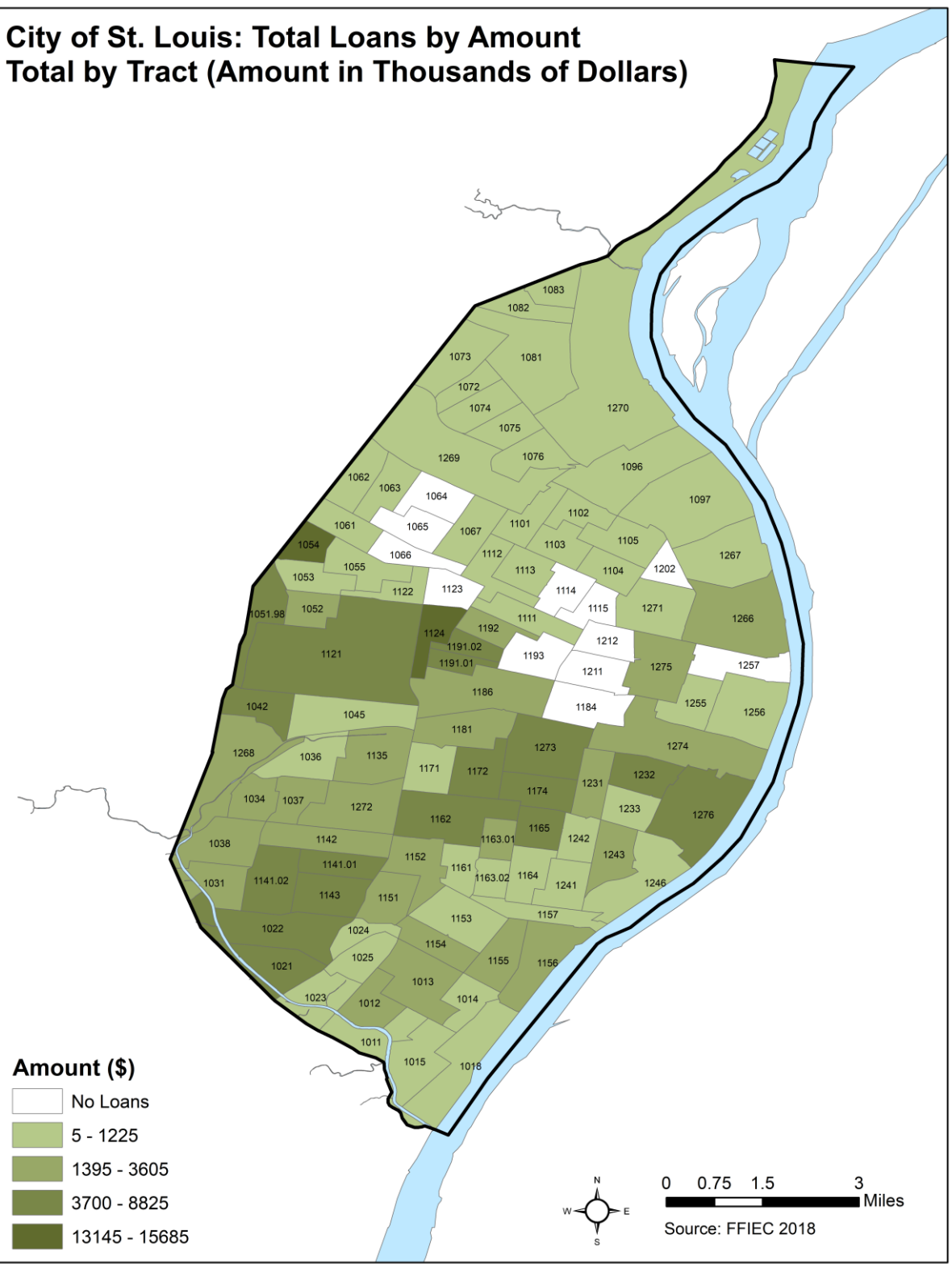


**City of St. Louis: Home Improvement Loans
Total by Tract**

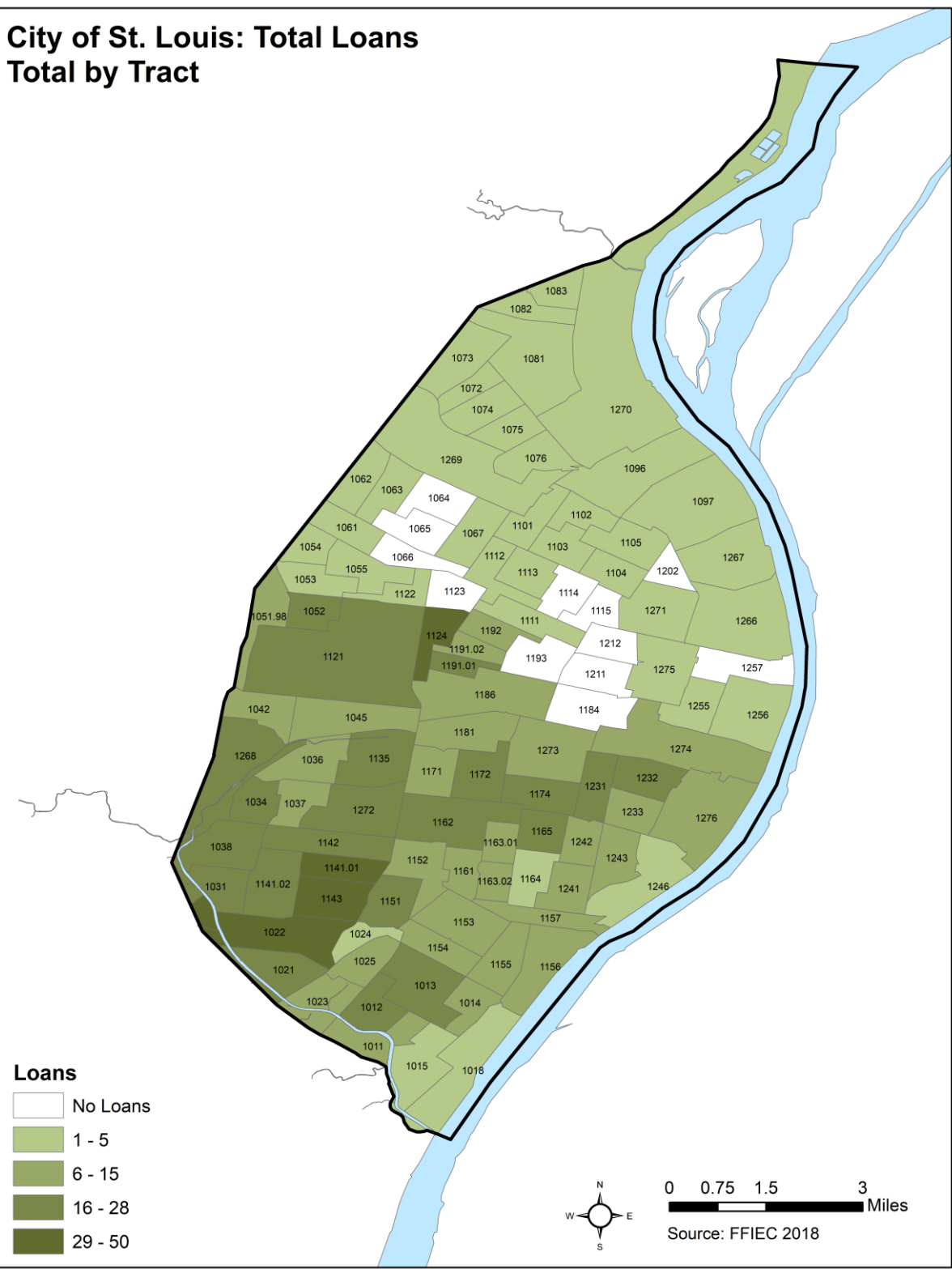




**City of St. Louis: Total Loans by Amount
Total by Tract (Amount in Thousands of Dollars)**

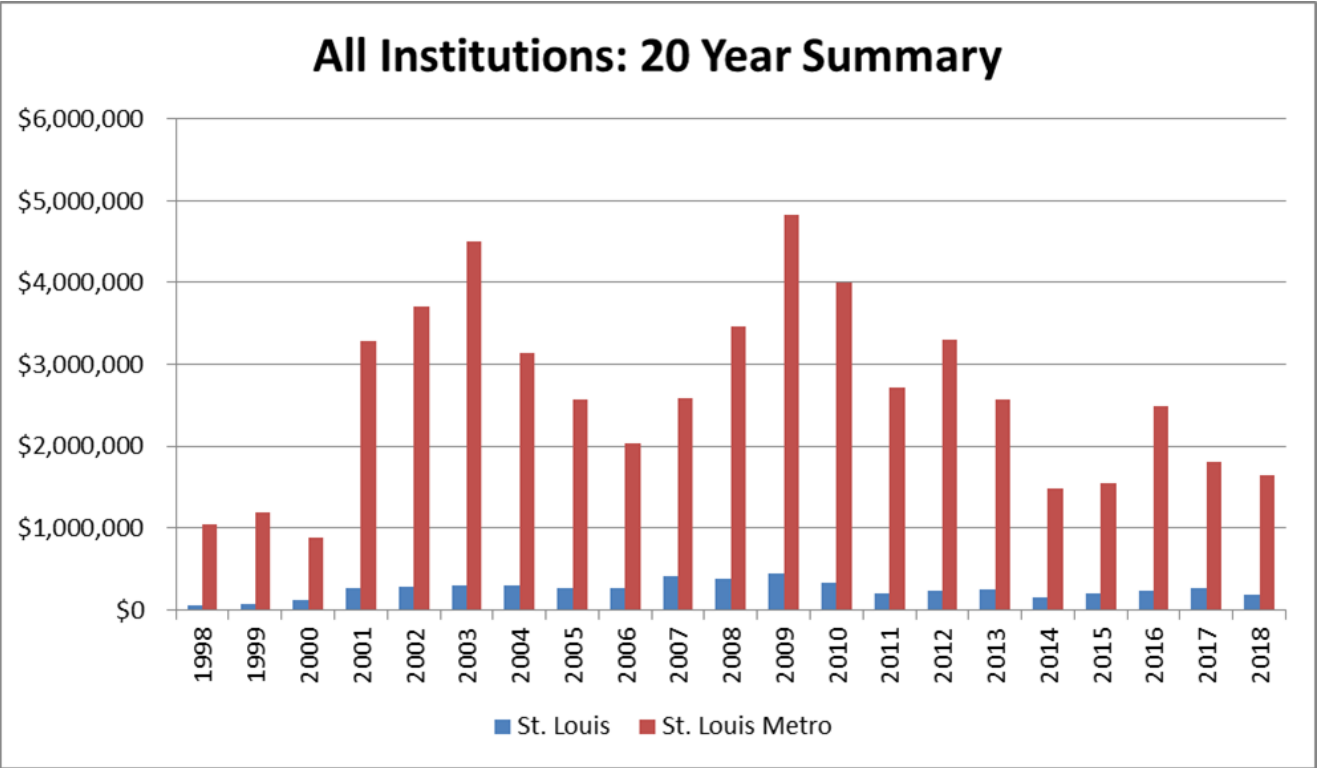


**City of St. Louis: Total Loans
Total by Tract**



City of St. Louis-20 Year Loan History

All Lending Institutions: 20 Year Summary								
	St. Louis City		St. Louis Metro*		City as Percent of Total		City % Change (yearly)	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2017	\$258,882	1,201	\$1,804,255	8,860	14.35%	13.56%	12.24%	-15.54%
2018	\$190,450	1,022	\$1,648,365	9,057	11.55%	11.28%	-26.43%	-14.90%
Total	\$5,209,577	42,643	\$54,834,605	370,471	9.50%	11.51%	2.89%	-0.38%
*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	590	6	40	2	495	5	1,125	13
1012	1,420	10	105	1	1,300	14	2,825	25
1013	1,200	8	50	2	1,580	10	2,830	20
1014	855	7	0	0	195	3	1,050	10
1015	200	2	0	0	150	2	350	4
1018	350	2	0	0	205	1	555	3
1021	1,890	6	515	1	1,305	11	3,710	18
1022	3,225	21	660	8	3,075	21	6,960	50
1023	345	3	0	0	530	6	875	9
1024	600	4	0	0	55	1	655	5
1025	630	6	100	2	295	3	1,025	11
1031	1,760	10	350	6	1,495	11	3,605	27
1034	885	7	110	2	710	8	1,705	17
1036	395	3	145	3	250	2	790	8
1037	965	7	80	2	660	6	1,705	15
1038	1,375	9	230	6	1,230	12	2,835	27
1042	890	6	35	1	4,790	8	5,715	15
1045	315	3	25	1	295	3	635	7
1051.98	1,625	5	735	3	4,310	6	6,670	14
1052	1,945	11	260	4	655	7	2,860	22
1053	220	2	55	1	0	0	275	3
1054	0	0	0	0	13,145	3	13,145	3
1055	315	3	0	0	135	1	450	4
1061	0	0	5	1	0	0	5	1
1062	0	0	0	0	155	1	155	1
1063	0	0	5	1	0	0	5	1
*1064	0	0	0	0	0	0	0	0
*1065	0	0	0	0	0	0	0	0
*1066	0	0	0	0	0	0	0	0
1067	0	0	15	1	0	0	15	1
1072	0	0	0	0	105	1	105	1
1073	100	2	0	0	0	0	100	2
1074	255	1	0	0	0	0	255	1
1075	0	0	25	1	25	1	50	2
1076	0	0	5	1	15	1	20	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	0	0	55	1	55	1
1082	65	1	25	1	40	2	130	4
1083	45	1	15	1	0	0	60	2
1096	130	2	25	1	220	2	375	5
1097	0	0	35	1	0	0	35	1
1101	0	0	15	1	55	1	70	2
1102	0	0	0	0	45	1	45	1
1103	0	0	0	0	80	2	80	2
1104	0	0	125	1	0	0	125	1
1105	0	0	0	0	55	1	55	1
1111	0	0	0	0	195	1	195	1
1112	45	1	0	0	0	0	45	1
1113	0	0	35	1	75	1	110	2
*1114	0	0	0	0	0	0	0	0
*1115	0	0	0	0	0	0	0	0
1121	6,010	14	295	3	2,520	8	8,825	25
1122	0	0	0	0	55	1	55	1
*1123	0	0	0	0	0	0	0	0
1124	4,615	15	465	5	10,605	11	15,685	31
1135	1,360	10	215	3	725	9	2,300	22
1141.01	2,370	12	155	5	1,445	15	3,970	32
1141.02	2,045	9	380	4	1,665	13	4,090	26
1142	1,230	8	135	3	900	12	2,265	23
1143	2,505	17	500	6	1,180	10	4,185	33
1151	1,560	12	35	1	675	7	2,270	20
1152	880	4	0	0	1,865	5	2,745	9
1153	295	3	40	2	310	6	645	11
1154	2,330	6	5	1	255	5	2,590	12
1155	1,060	8	75	3	260	2	1,395	13
1156	1,595	9	40	2	0	0	1,635	11
1157	530	6	45	1	115	1	690	8
1161	275	3	55	1	560	4	890	8
1162	2,545	11	100	2	1,055	9	3,700	22
1163.01	1,920	6	35	1	565	7	2,520	14
1163.02	360	4	0	0	470	4	830	8

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	350	4	465	1	0	0	815	5
1165	3,335	11	80	2	760	6	4,175	19
1171	615	3	275	3	105	1	995	7
1172	3,370	14	260	6	1,100	8	4,730	28
1174	3,250	12	425	7	1,070	6	4,745	25
1181	1,060	4	0	0	515	3	1,575	7
*1184	*0	0	0	0	0	0	0	0
1186	1,265	5	80	2	755	5	2,100	12
1191.01	3,380	12	255	3	1,280	4	4,915	19
1191.02	4,695	13	55	1	105	1	4,855	15
1192	1,725	5	105	1	515	3	2,345	9
*1193	0	0	0	0	0	0	0	0
*1202	0	0	0	0	0	0	0	0
*1211	0	0	0	0	0	0	0	0
*1212	0	0	0	0	0	0	0	0
1231	730	4	40	2	1,595	11	2,365	17
1232	3,535	11	275	5	460	6	4,270	22
1233	835	5	0	0	390	2	1,225	7
1241	280	4	15	1	510	4	805	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	570	4	240	2	160	2	970	8
1243	900	4	55	1	930	6	1,885	11
1246	0	0	25	1	75	1	100	2
1255	95	1	55	1	475	3	625	5
1256	230	2	0	0	0	0	230	2
*1257	0	0	0	0	0	0	0	0
1266	0	0	0	0	2,365	3	2,365	3
1267	35	1	0	0	0	0	35	1
1268	1,620	10	130	2	765	9	2,515	21
1269	35	1	65	3	15	1	115	5
1270	0	0	0	0	185	1	185	1
1271	0	0	0	0	35	1	35	1
1272	1,685	11	485	7	775	7	2,945	25
1273	620	4	220	2	3,395	5	4,235	11
1274	2,665	9	530	2	0	0	3,195	11
1275	145	1	25	1	1,270	2	1,440	4
1276	1,810	6	120	2	2,005	7	3,935	15
Total	94,955	467	10,680	158	84,815	397	190,450	1,022

Notes:
 *No Loans originated in tracts 1064, 1065, 1066, 1114, 1115, 1123, 1184, 1193, 1202, 1211, 1212, and 1257.
 **Loan amounts are in thousands of dollars

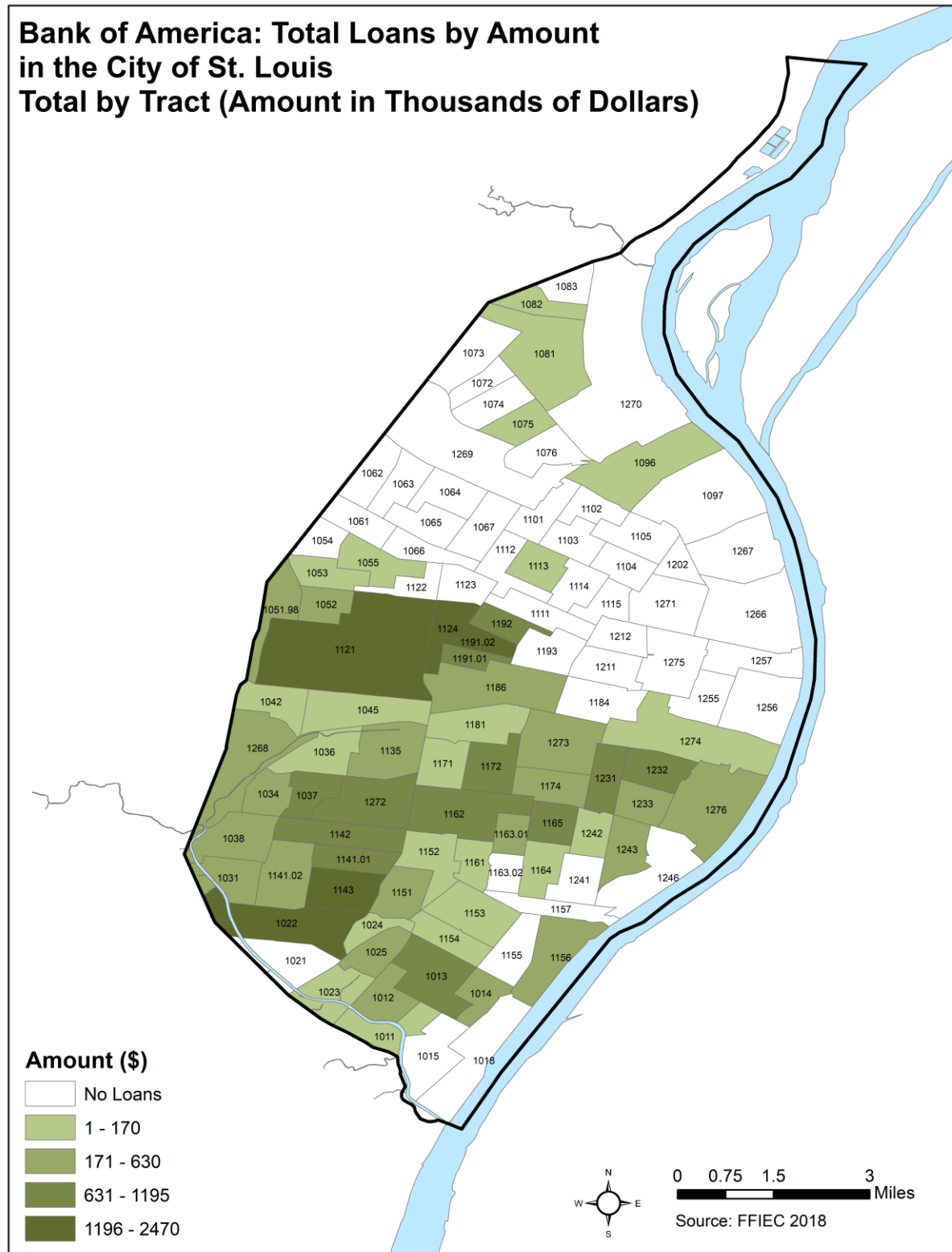
Individual Bank Loan Information

Bank of America

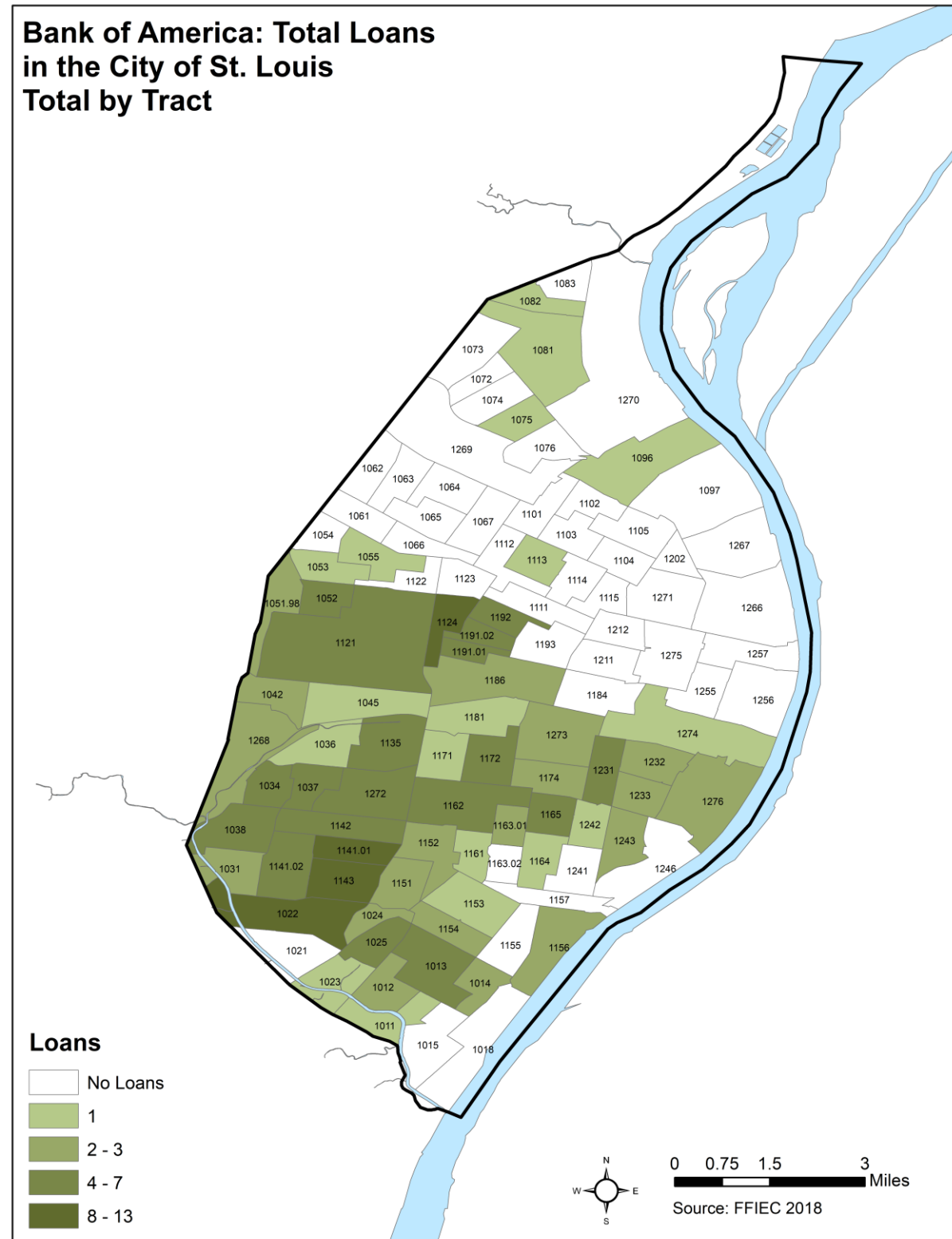
Bank of America: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2014	244	1,666	\$30,224	\$278,729
2015	295	1,700	\$39,251	\$311,548
2016	237	1,648	\$37,705	\$345,644
2017	182	1,151	\$30,105	\$258,647
2018	197	1,540	\$30,915	\$293,680
Total	1,155	7,705	\$168,200	\$1,488,248
Amount is represented in thousands of dollars				

Bank of America: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent	
					of total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2017	\$30,105	182	\$258,647	1,151	16.07%	11.64%
2018	\$30,915	197	\$293,680	1,540	10.53%	12.79%
Amount is represented in 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**

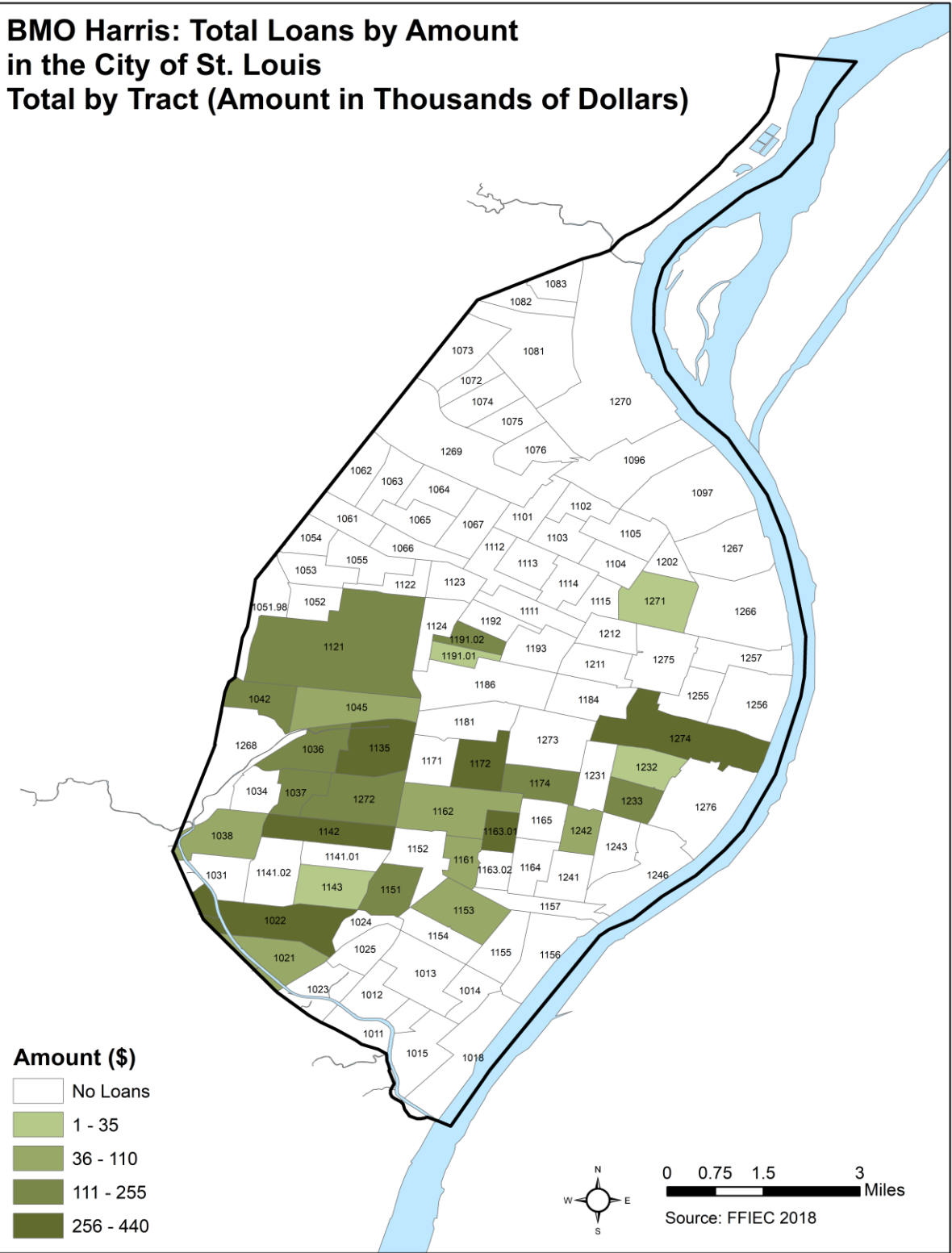


BMO Harris

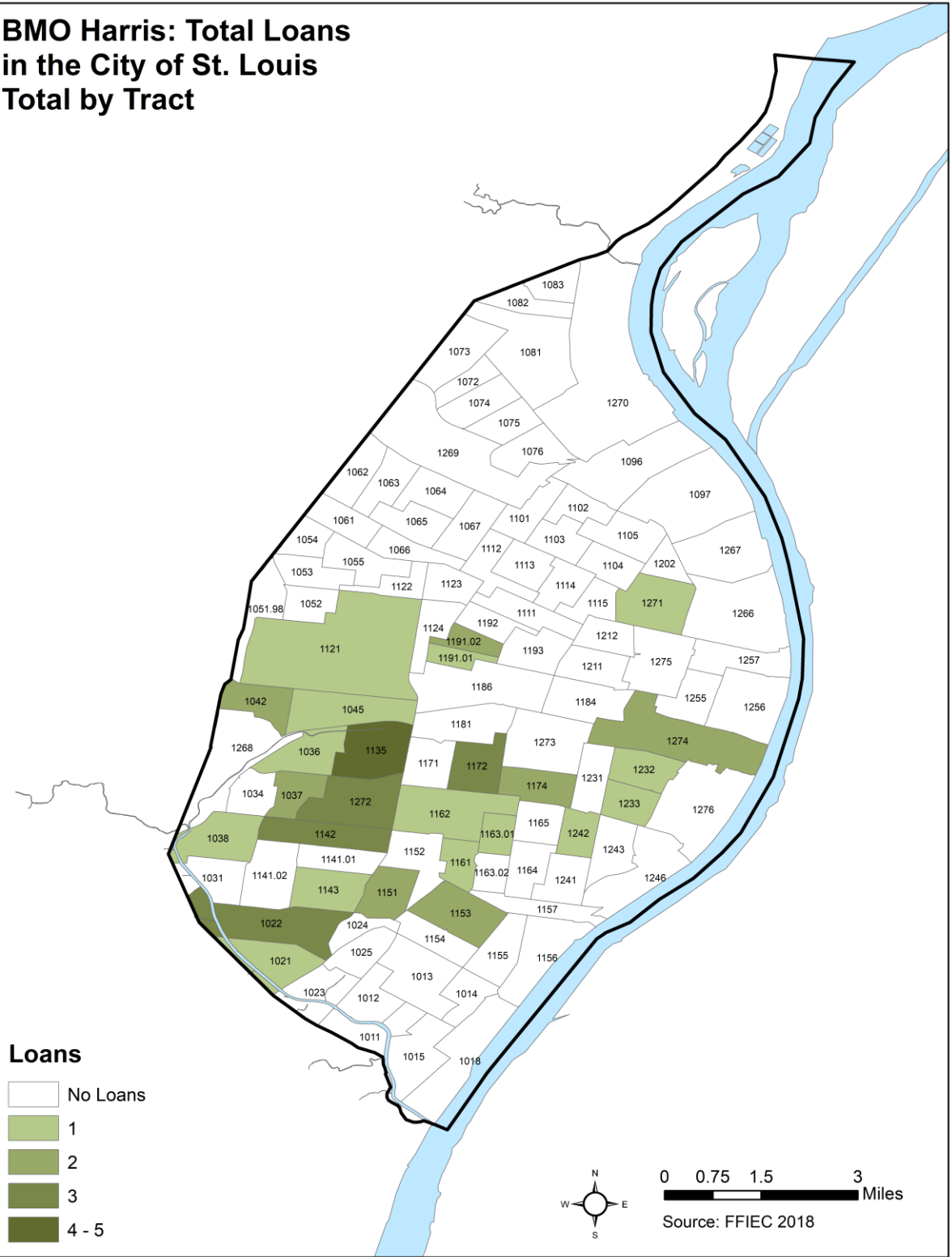
BMO Harris: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2014	48	184	\$4,790	\$26,941
2015	30	67	\$3,801	\$11,105
2016	56	311	\$5,876	\$50,763
2017				
2018	45	177	\$4,455	\$34,175
Total	179	739	\$18,922	\$122,984
Amount is represented in thousands of dollars				

BMO Harris: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2017						
2018	\$4,455	45	\$34,175	177	12.81%	17.48%
Amount is represented in 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**

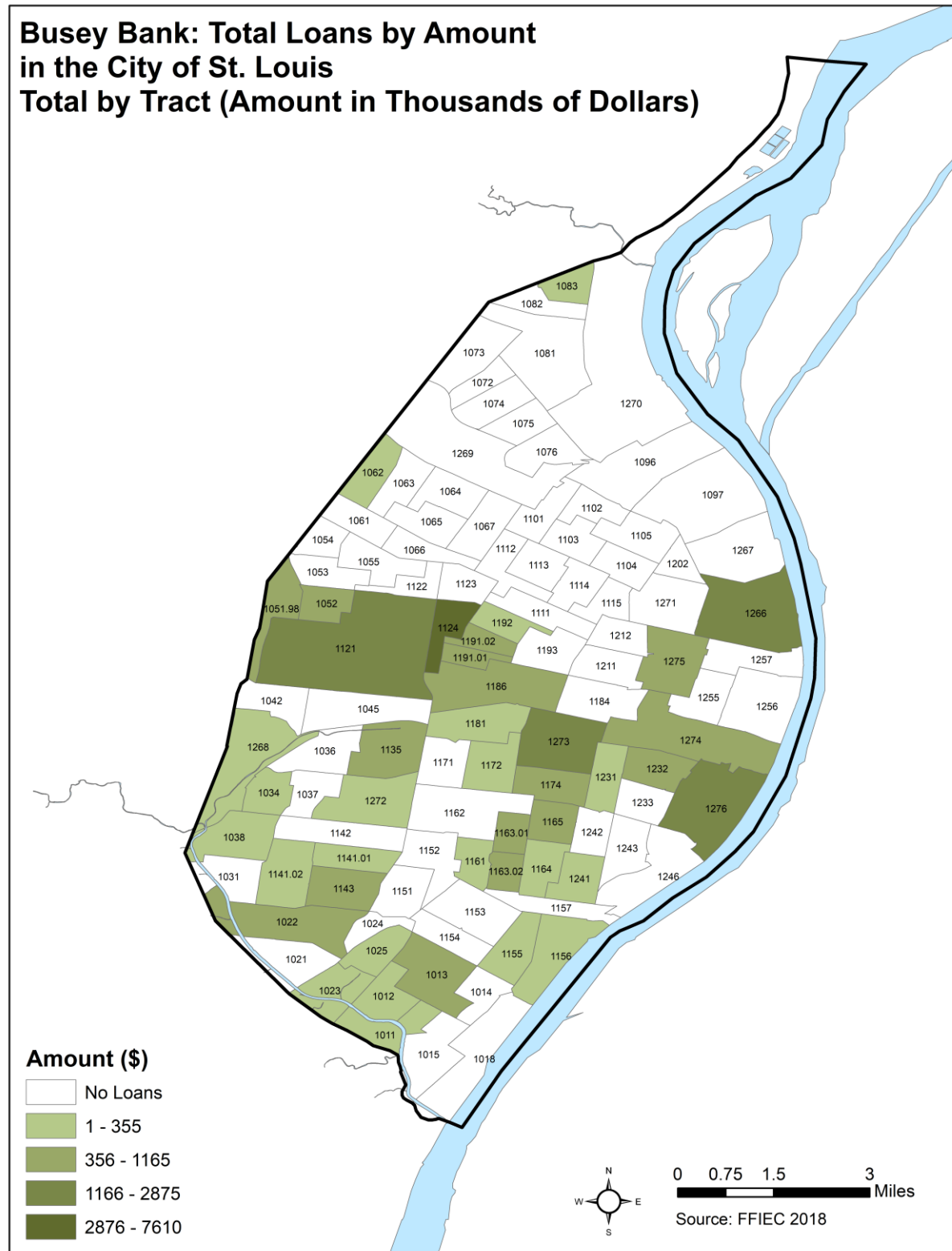


Busey Bank (formerly Pulaski Bank)

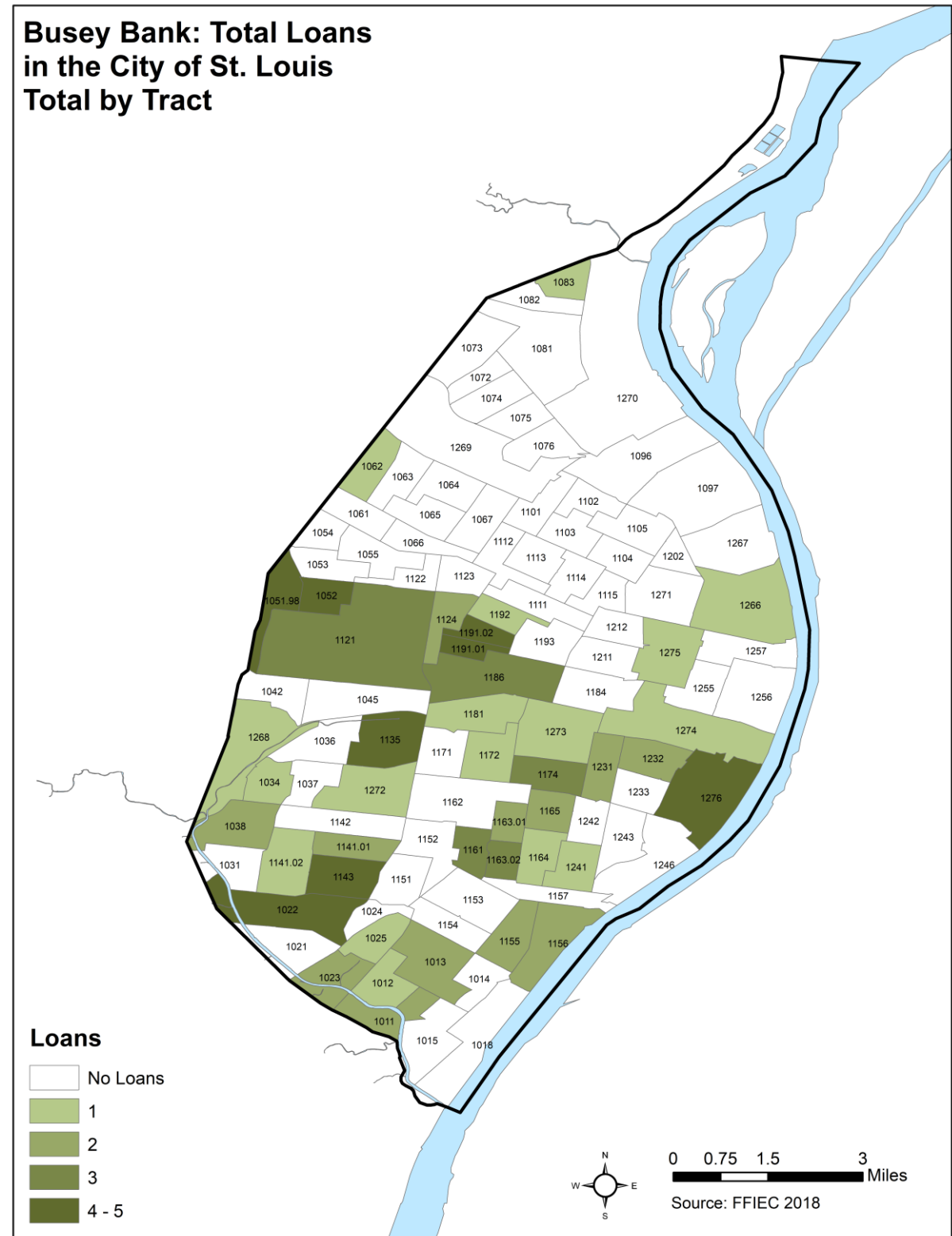
Busey Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2014	196	2,104	\$35,905	\$400,836
2015	264	2,654	\$44,712	\$520,473
2016	246	2,570	\$47,470	\$560,913
2017	147	1,352	\$56,513	\$344,966
2018	89	883	\$31,185	\$253,265
Total	942	9,563	\$215,785	\$2,080,453
Amount is represented in thousands of dollars				

Busey Bank: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2017	\$56,513	147	\$344,966	1,352	16.38%	10.87%
2018	\$31,185	89	\$253,265	883	12.31%	10.08%
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**

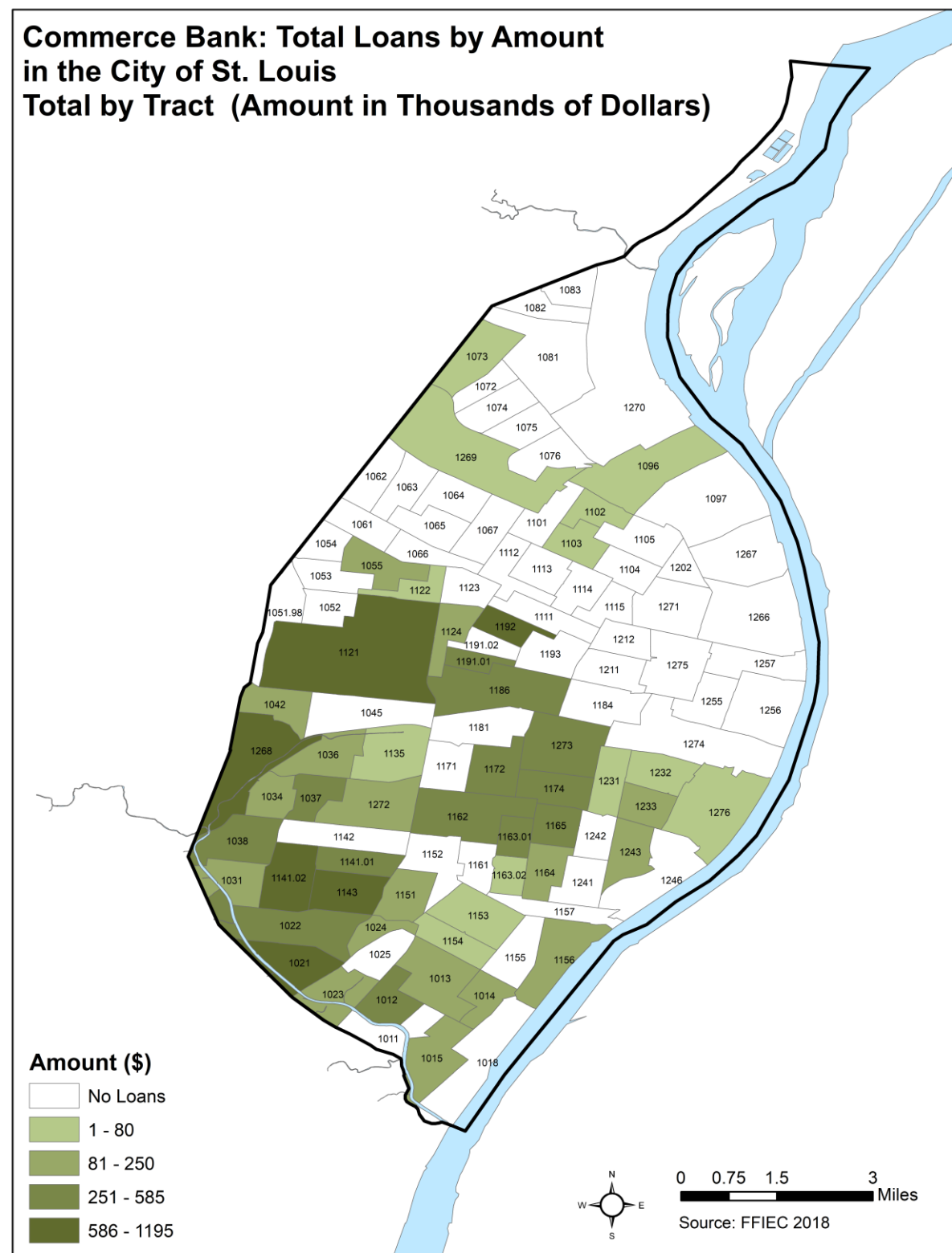


Commerce Bank

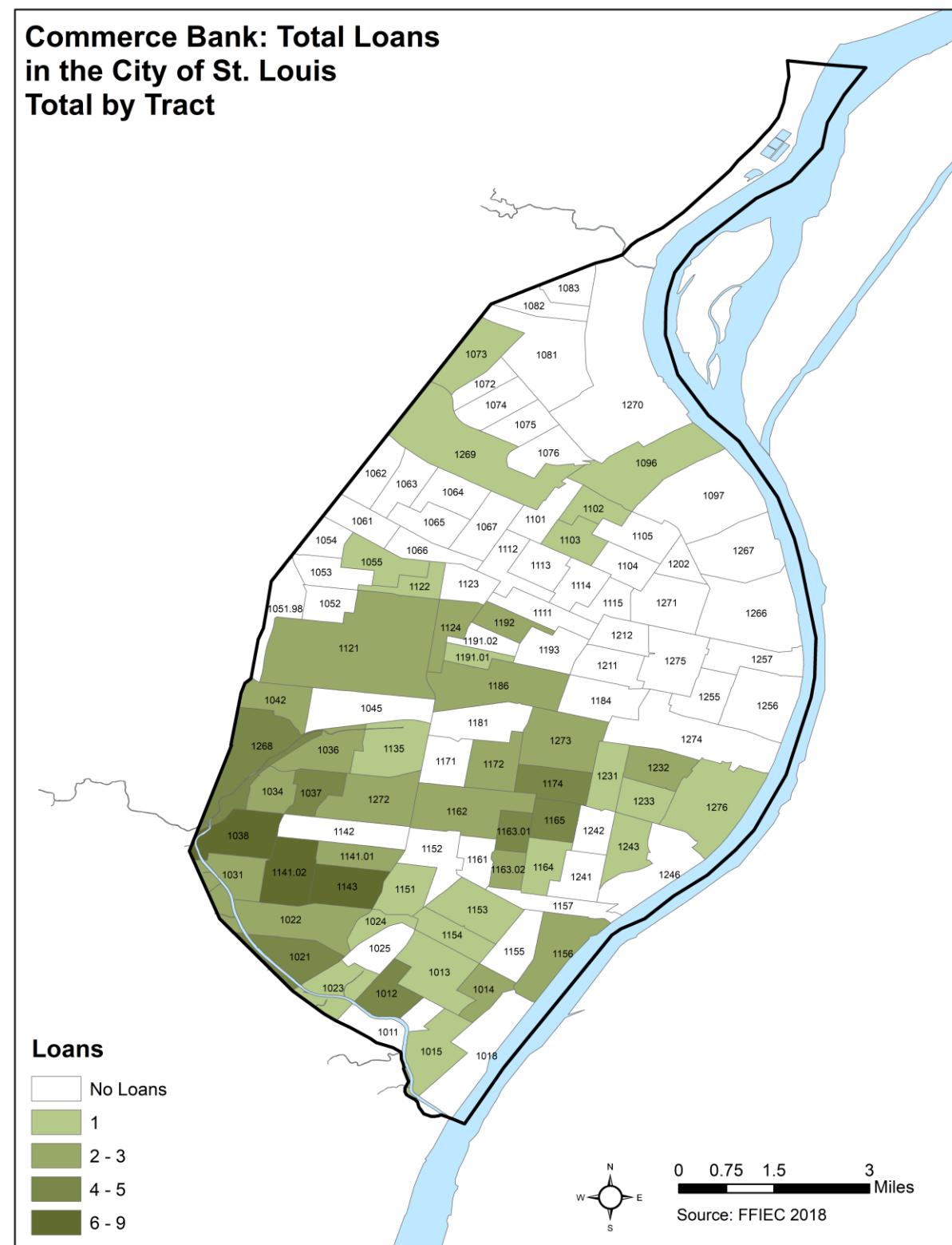
Commerce Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2014	72	744	\$7,785	\$103,241
2015	77	847	\$10,515	\$139,246
2016	119	1,050	\$15,979	\$166,604
2017	89	926	\$11,264	\$151,174
2018	118	1,317	\$14,620	\$185,925
Total	475	4,885	\$60,163	\$746,190
Amount is represented in thousands of dollars				

Commerce Bank: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2017	\$11,264	89	\$151,174	926	7.45%	9.61%
2018	\$14,620	118	\$185,925	1,317	7.86%	8.96%
Amount is represented in thousands of dollars						

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



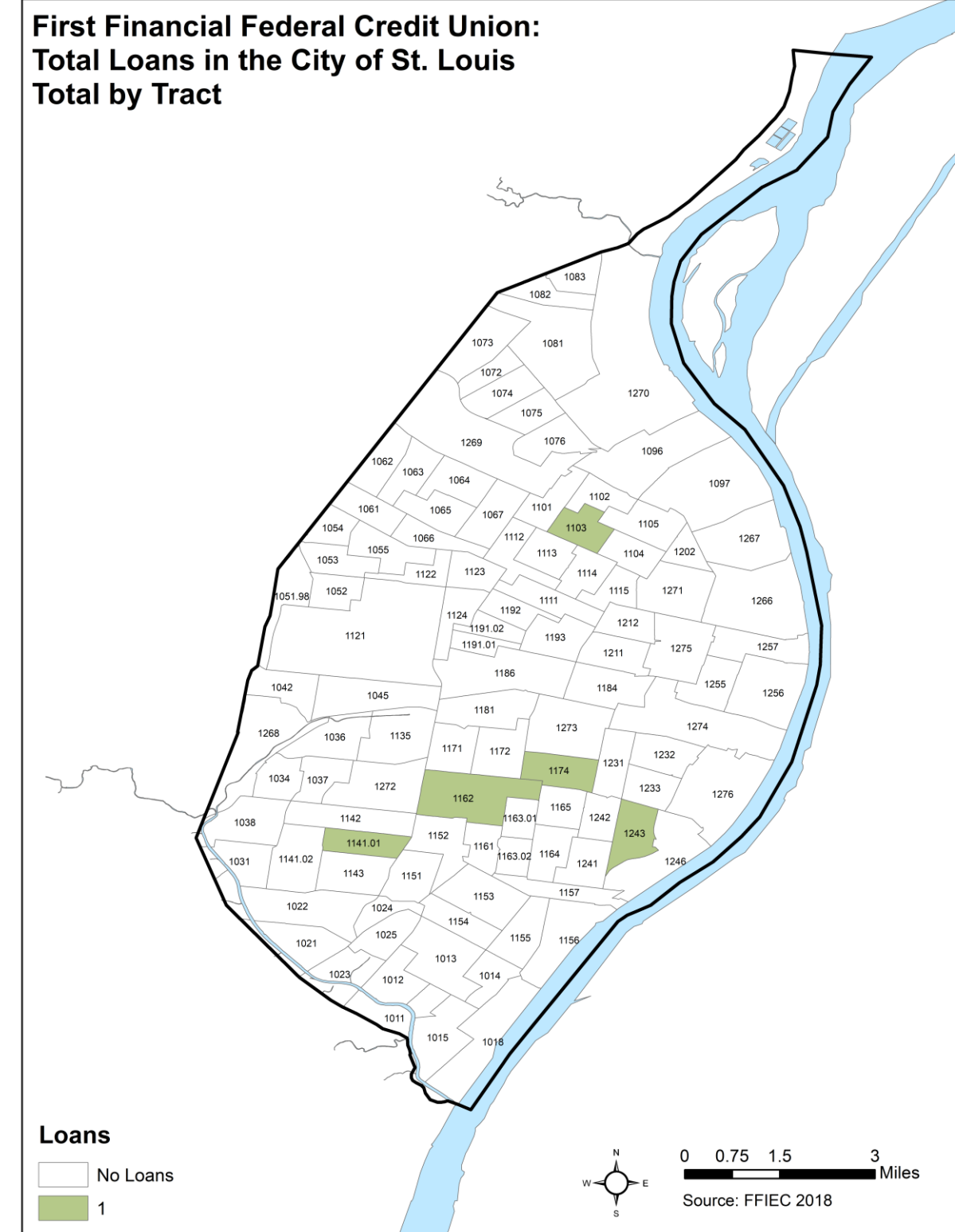
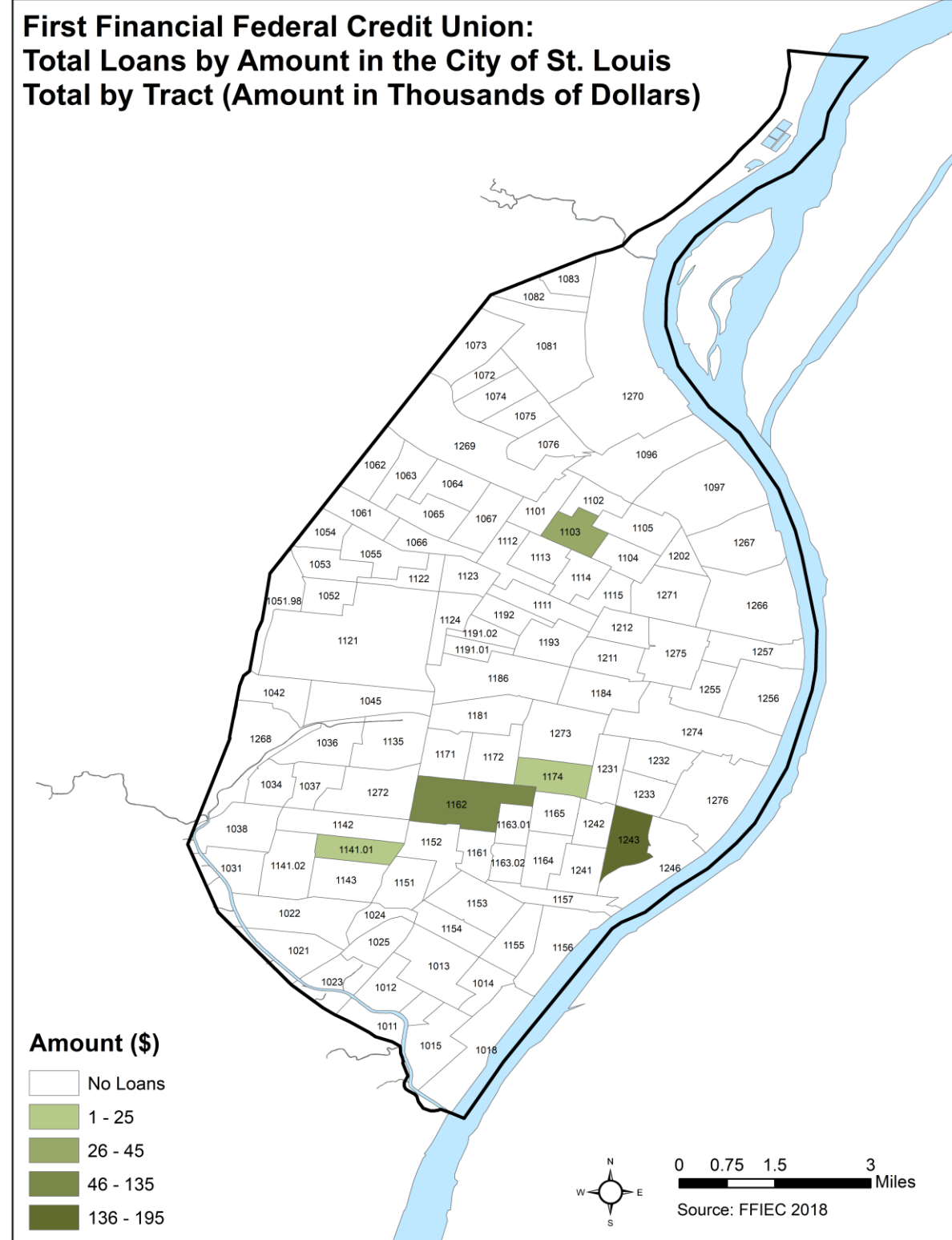
**Commerce Bank: Total Loans
in the City of St. Louis
Total by Tract**



First Financial Federal Credit Union

First Financial Federal Credit Union: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2014				
2015	1	18	\$117	\$2,778
2016	1	23	\$276	\$3,528
2017	2	24	\$207	\$2,856
2018	5	36	\$425	\$2,300
Total	9	101	\$1,025	\$11,462
Amount is represented in the thousands of dollars				

First Financial Federal Credit Union: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1998						
1999						
2000						
2001						
2002						
2002						
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%
2017	\$207	2	\$2,856	24	7.25%	8.33%
2018	\$425	5	\$2,300	36	18.48%	13.89%
Amount is represented in the thousands of dollars						

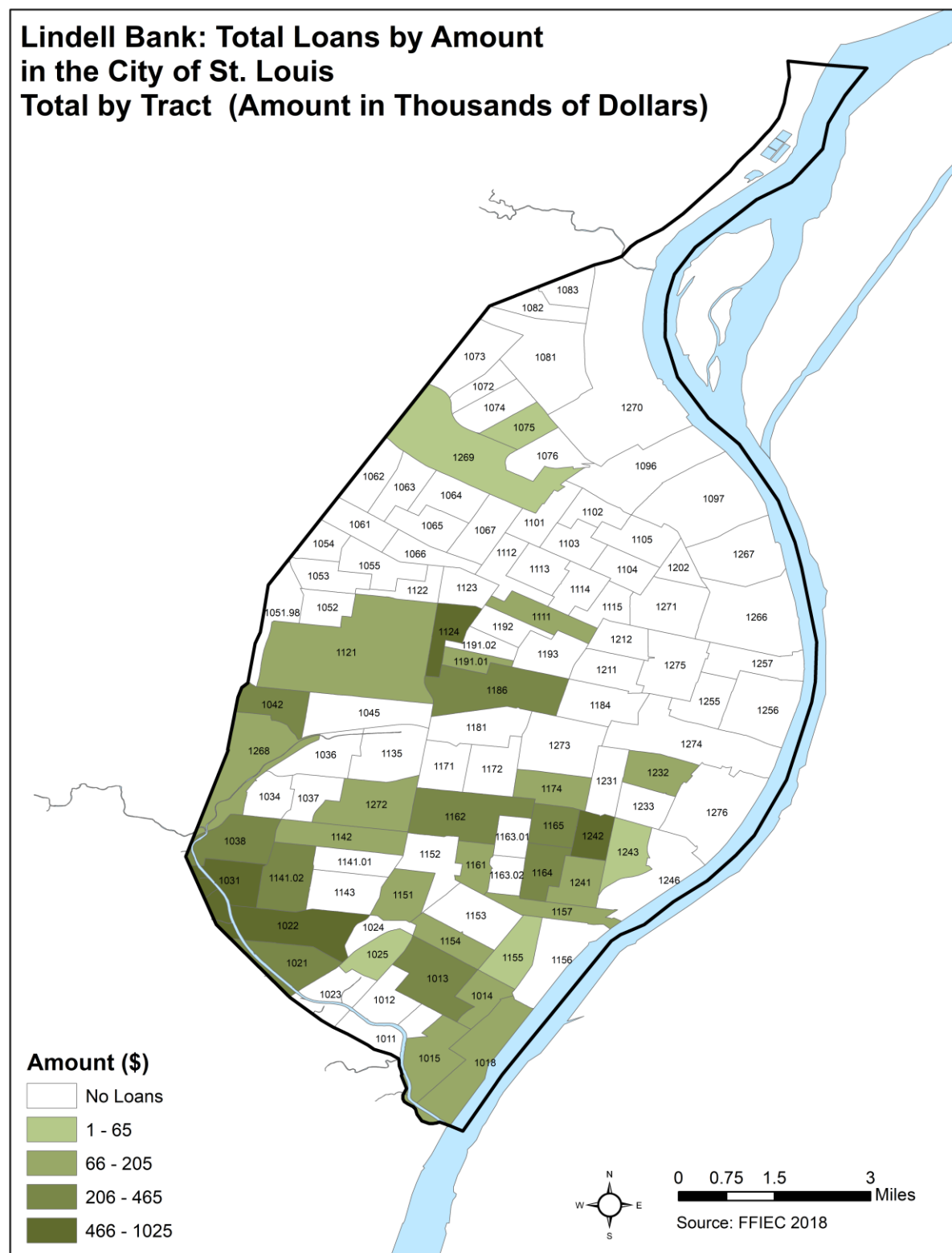


Lindell Bank

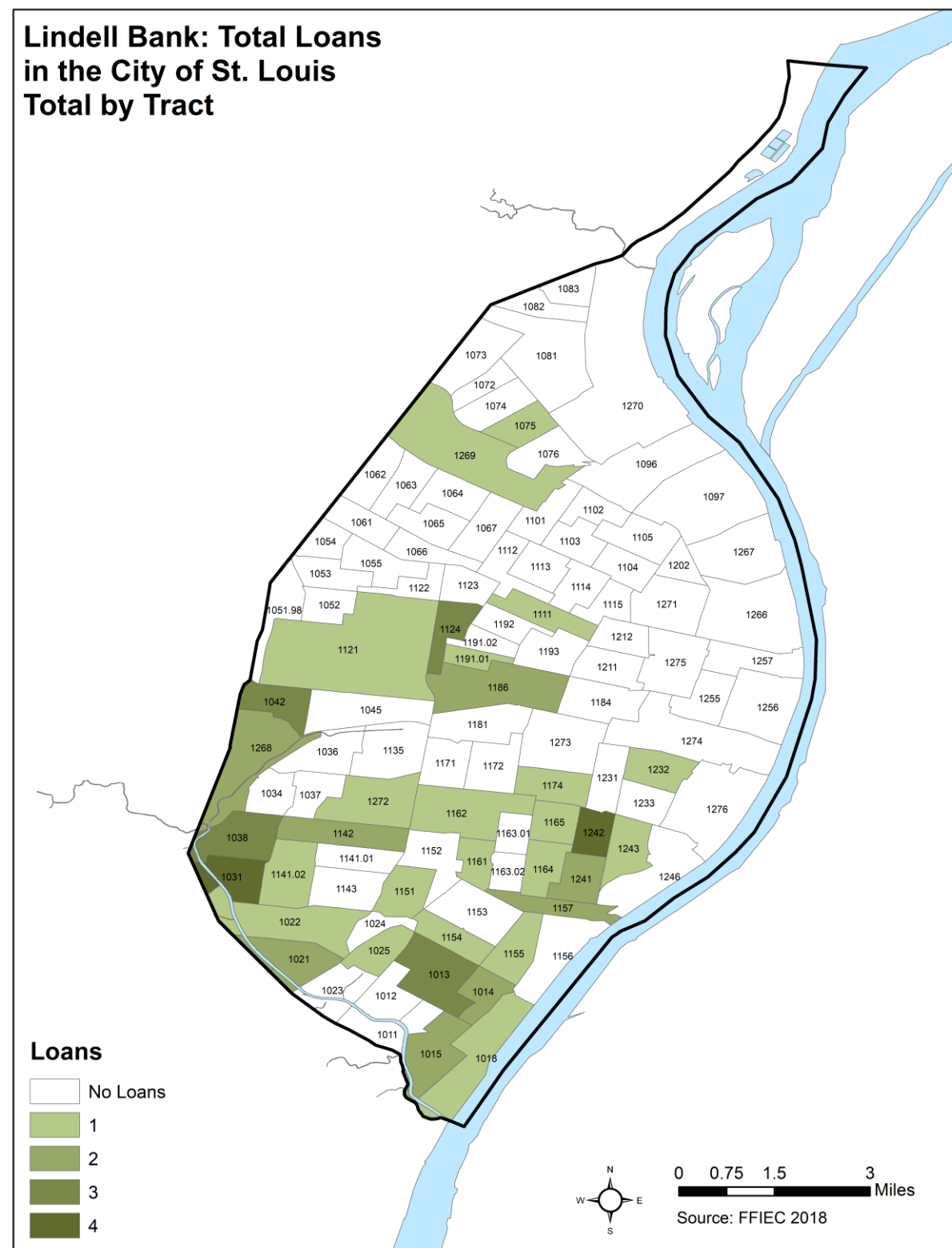
Lindell Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2014	39	187	\$3,520	\$26,253
2015	60	196	\$5,693	\$21,386
2016	46	187	\$5,654	\$22,392
2017	44	164	\$12,455	\$28,958
2018	56	199	\$8,440	\$36,495
Total	245	933	\$35,762	\$135,484
Amount is represented in thousands of dollars				

Lindell Bank: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2017	\$12,455	44	\$28,958	164	43.01 %	26.83%
2018	\$8,440	56	\$36,495	199	23.13%	28.14%
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**

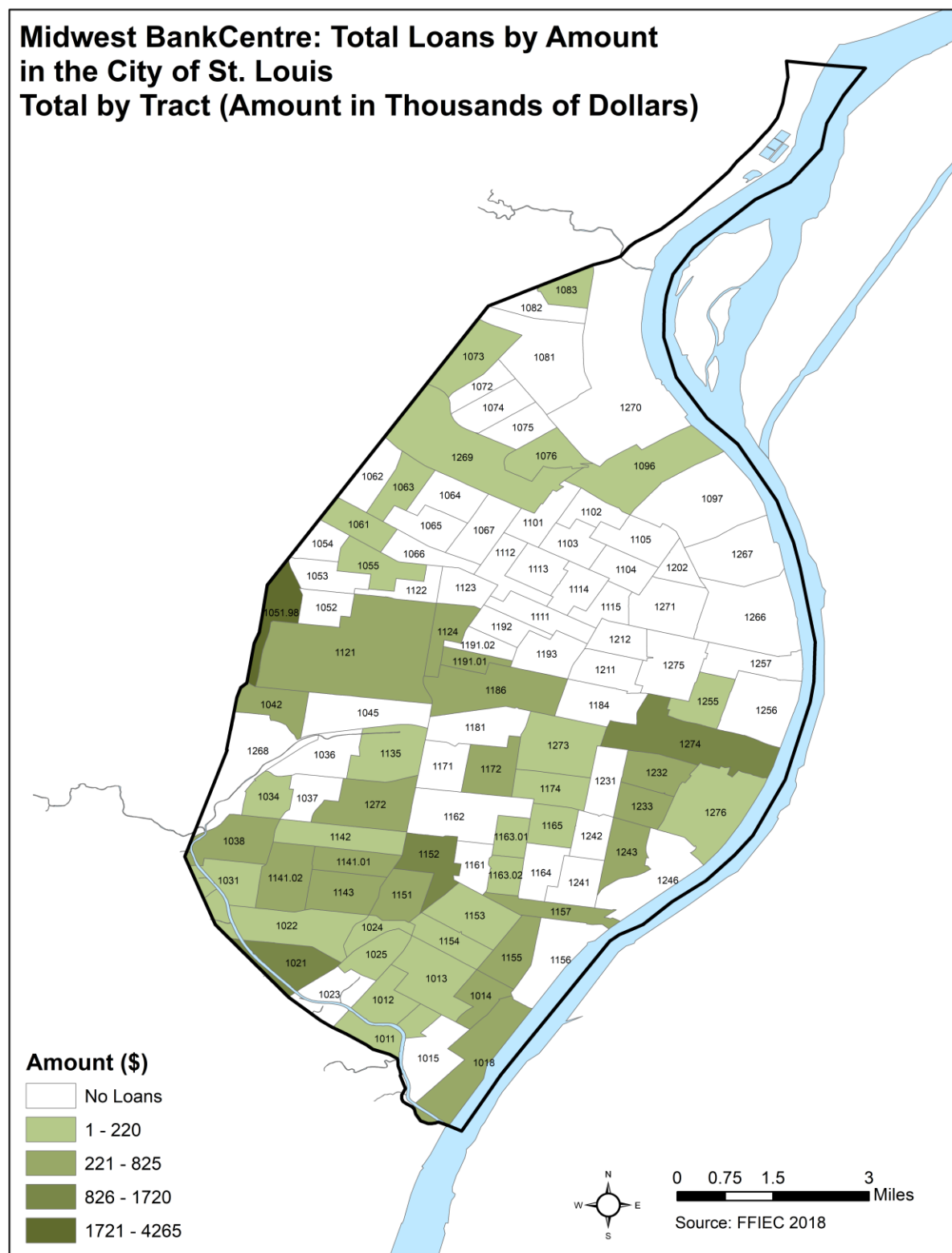


Midwest BankCentre

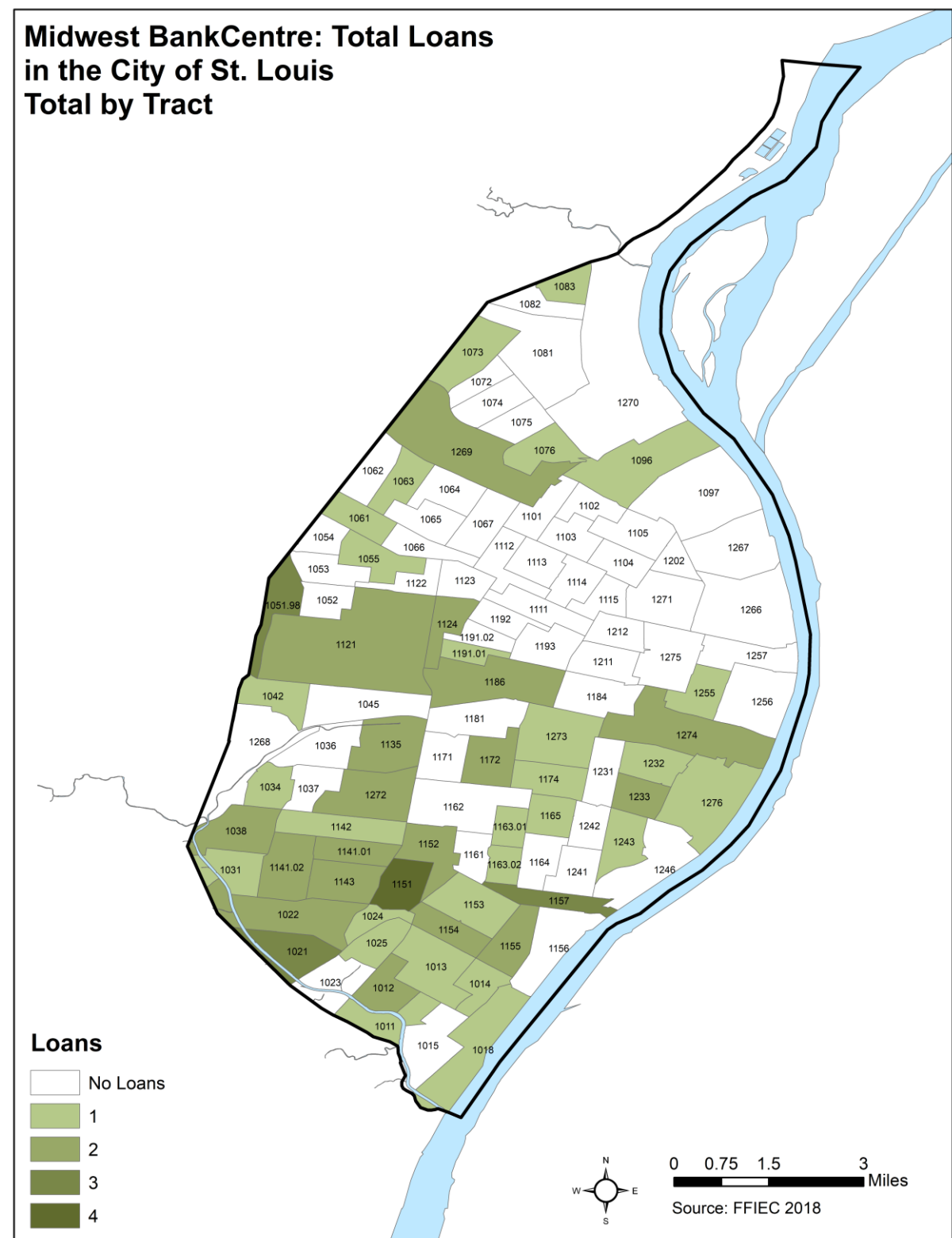
Midwest BankCentre: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2014				
2015	121	-	\$12,976	-
2016	131	745	\$13,115	\$183,037
2017	163	621	\$30,342	\$156,874
2018	77	395	\$19,275	\$114,295
Total	492	1,761	\$75,708	\$454,206
Amount is represented in the thousands of dollars				

Midwest BankCentre: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1998						
1999						
2000						
2001						
2002						
2002						
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%
2017	\$30,342	163	\$156,874	621	19.34%	26.25%
2018	\$19,275	77	\$114,295	395	16.86%	19.49%
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**

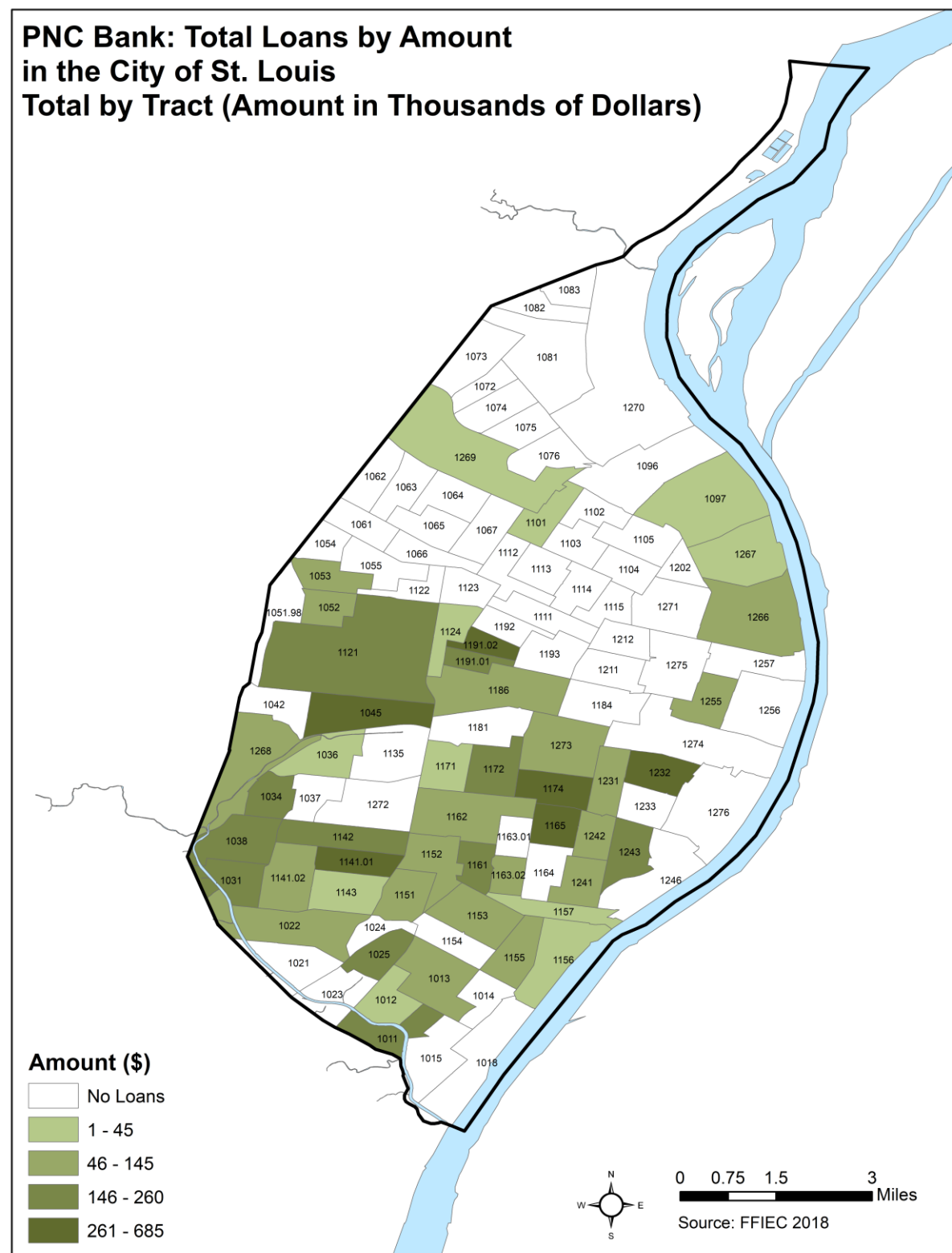


PNC Bank

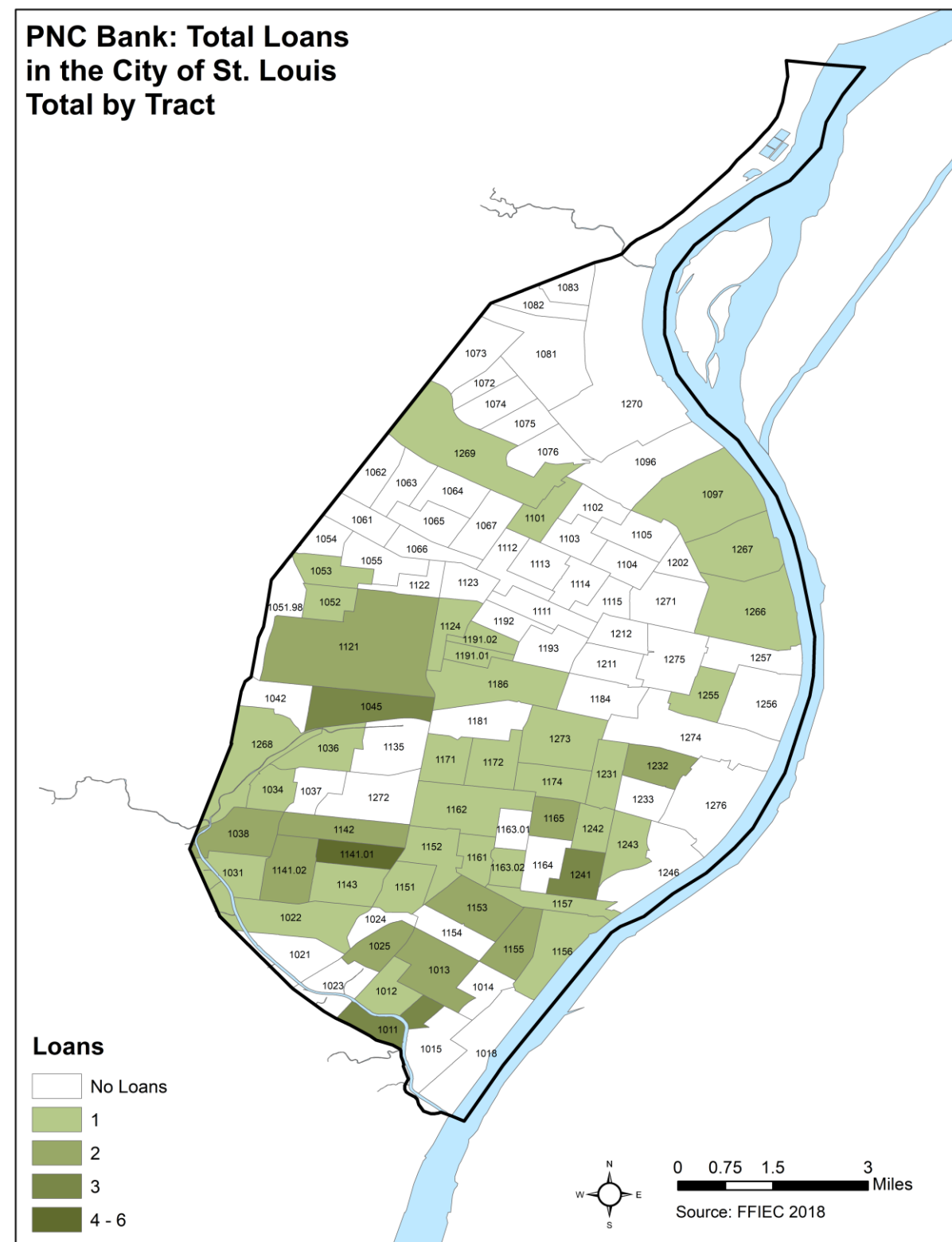
PNC Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2014	77	563	\$9,073	\$102,086
2015	57	624	\$6,647	\$101,503
2016	63	507	\$7,043	\$84,477
2017	54	478	\$39,286	\$97,854
2018	68	785	\$7,200	\$110,685
Total	319	2,957	\$69,249	\$496,605
Amount is represented in thousands of dollars				

PNC Bank: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2017	\$39,286	54	\$97,854	478	40.15%	11.30%
2018	\$7,200	68	\$110,685	785	6.50%	8.66%
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**

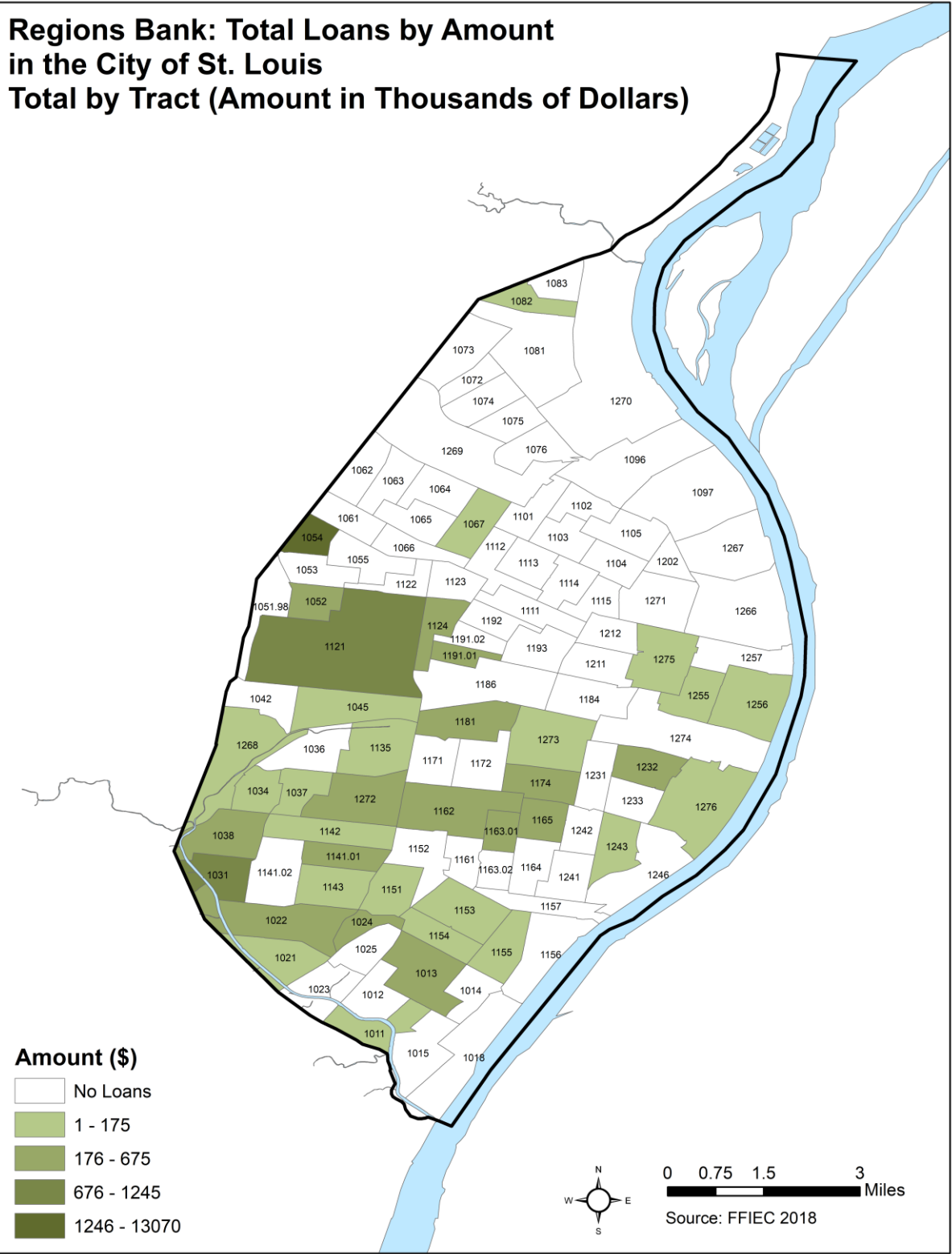


Regions Bank

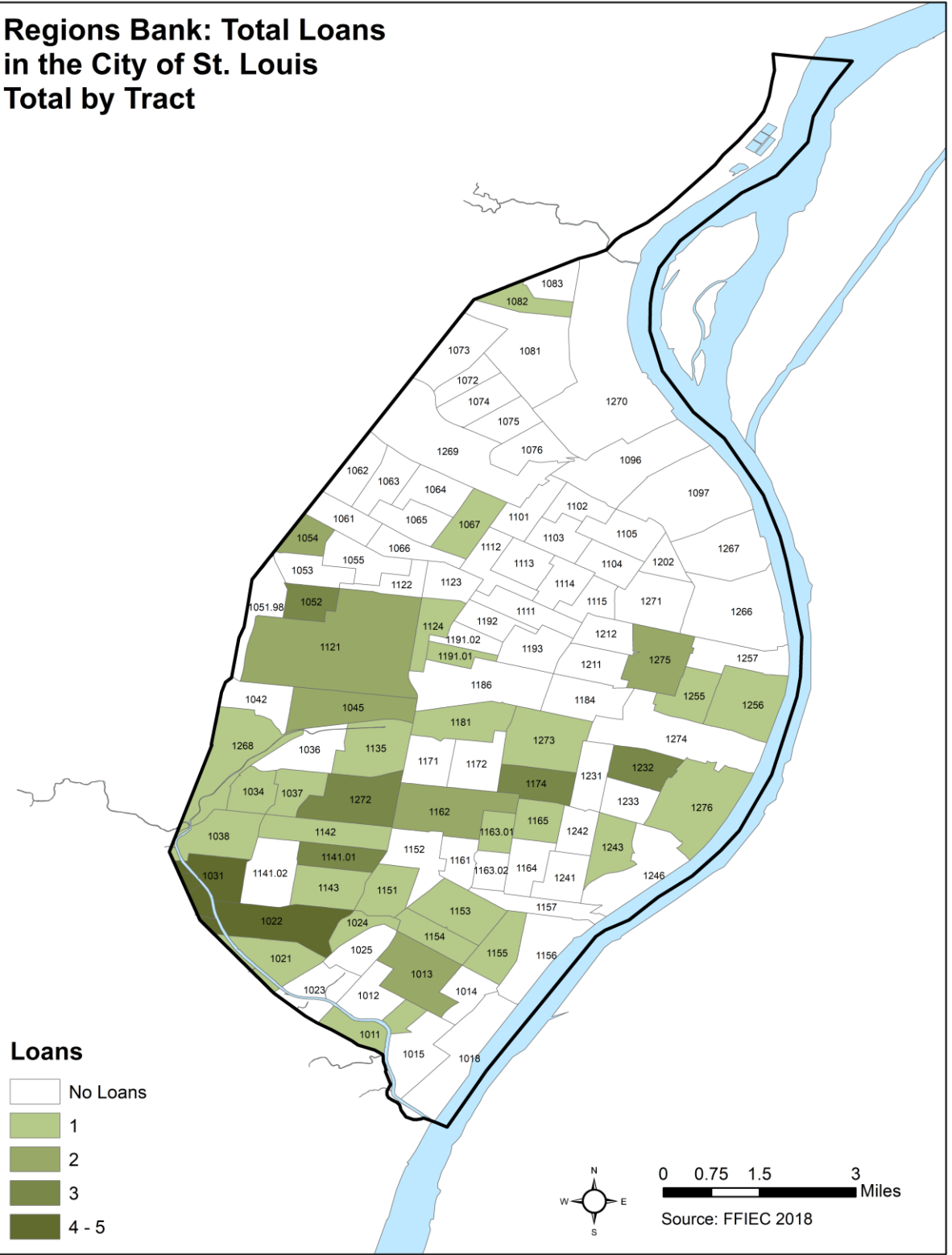
Regions Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2014	73	483	\$7,900	\$59,001
2015	69	571	\$7,829	\$78,073
2016	76	575	\$8,062	\$91,285
2017	60	466	\$7,713	\$69,087
2018	62	532	\$22,120	\$93,770
Total	340	2,627	\$53,624	\$391,216
Amount is represented in thousands of dollars				

Regions Bank: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2017	\$7,713	60	\$69,087	466	11.16%	12.88%
2018	\$22,120	62	\$93,770	532	23.59%	11.64%
Amount is represented in 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**

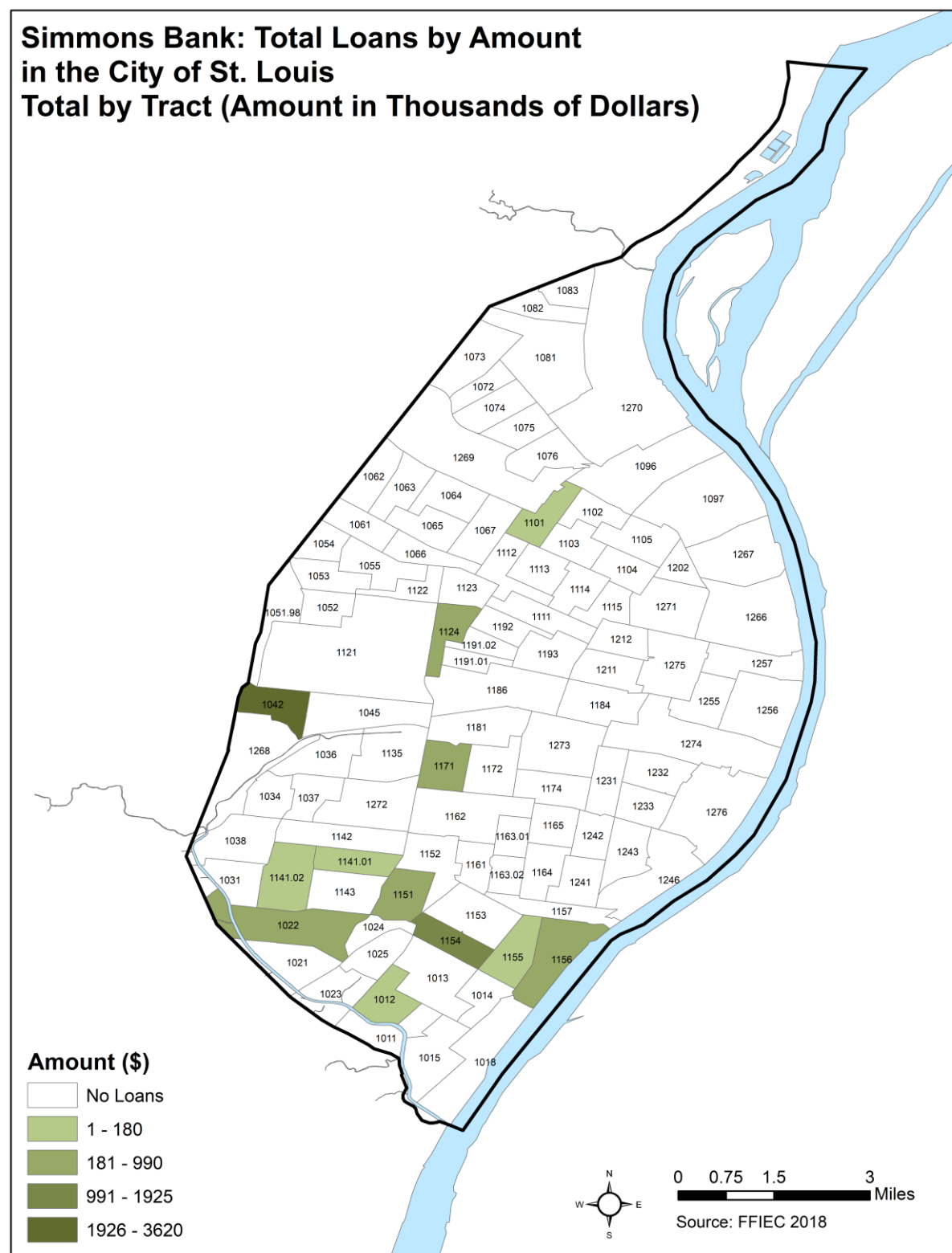


Simmons Bank - (formerly Reliance Bank)

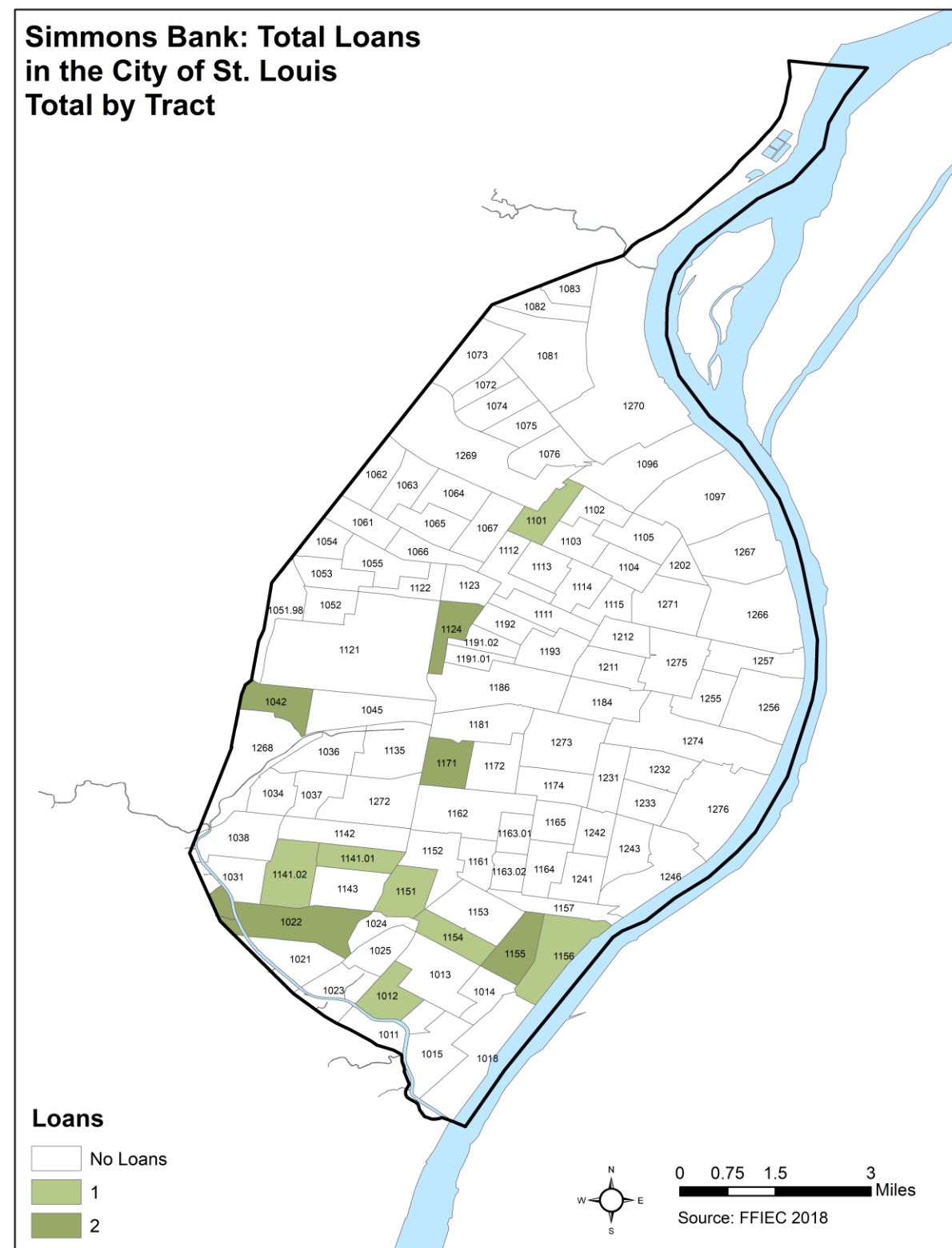
Simmons Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2014	5	23	\$2,047	\$8,494
2015	8	30	\$15,843	\$22,982
2016	19	115	\$16,771	\$45,501
2017	36	107	\$3,545	\$40,553
2018	17	83	\$8,995	\$29,435
Total	85	358	\$47,201	\$146,965
Amount is represented in thousands of dollars				

Simmons Bank: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2017	\$3,545	36	\$40,553	107	8.74 %	33.64%
2018	\$8,995	17	\$29,435	83	30.56%	20.48%
Amount is represented in thousands of dollars						

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



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

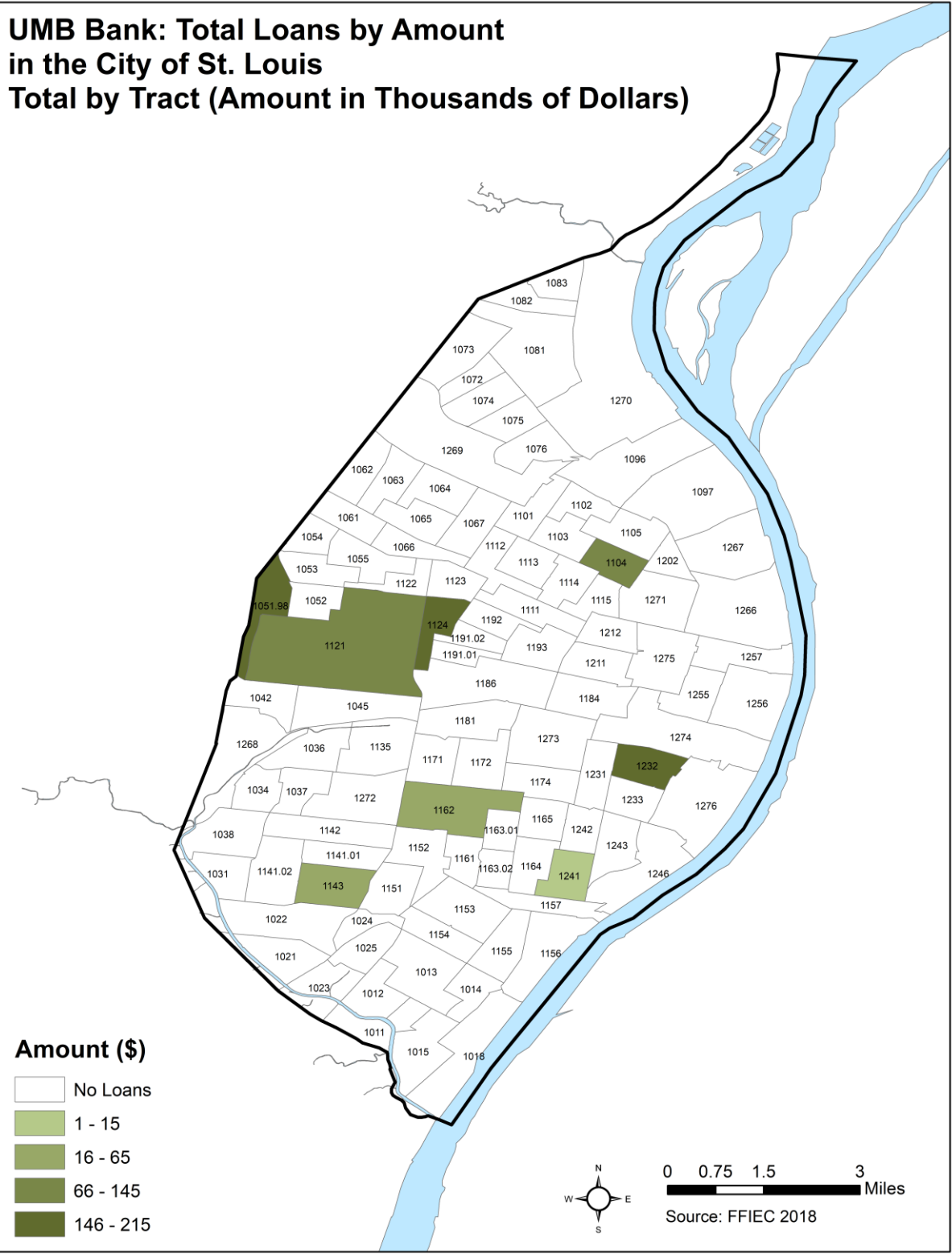


UMB BANK

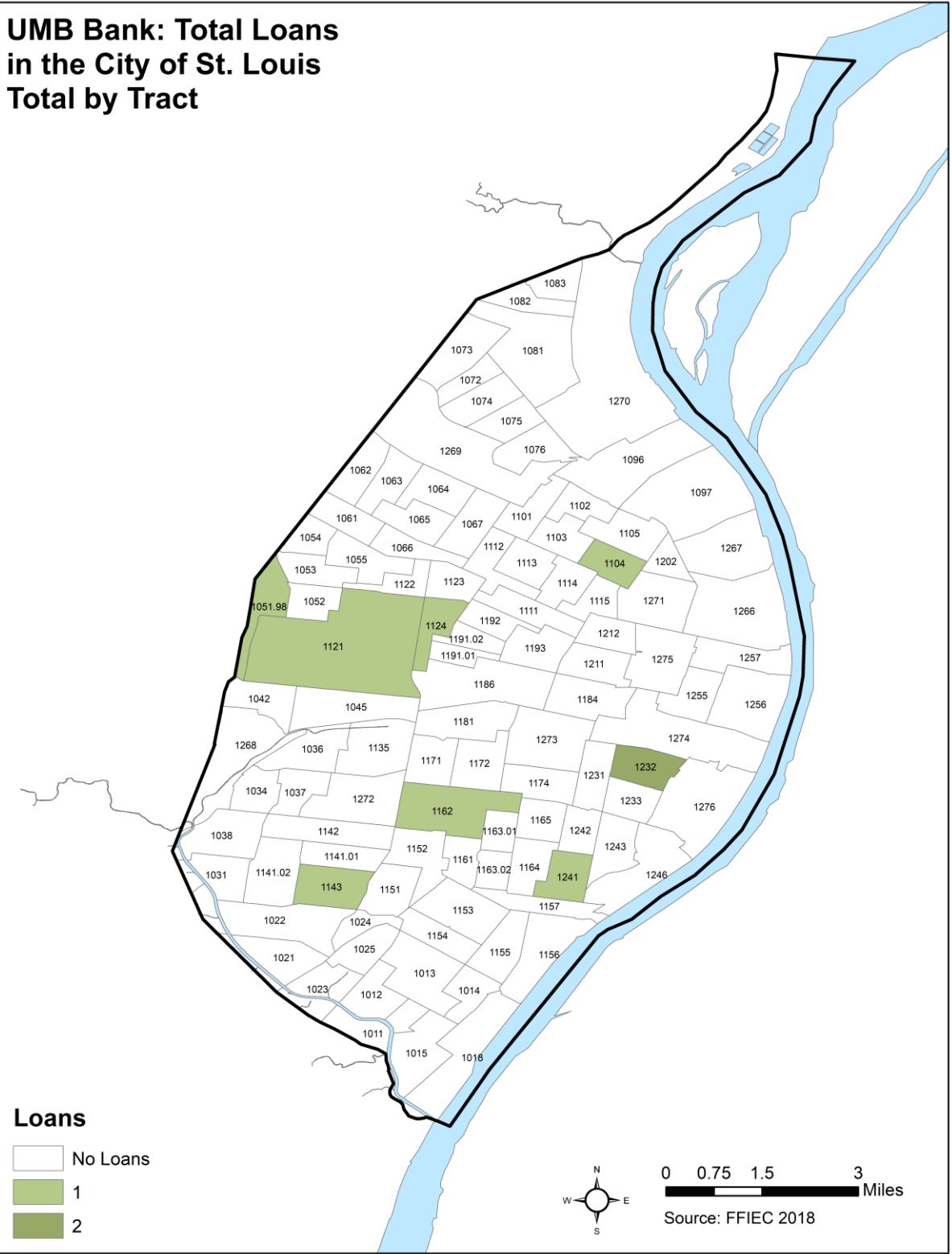
UMB Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2014				
2015				
2016	11	85	\$2,700	\$87,873
2017	5	55	\$372	\$13,408
2018	9	150	\$965	\$23,240
Total	25	290	\$4,037	\$124,521
Amount is represented in thousands of dollars				

UMB Bank: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2017	\$372	5	\$13,408	55	2.77%	9.09%
2018	\$965	9	\$23,240q	150	4.15%	6.00%
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)**



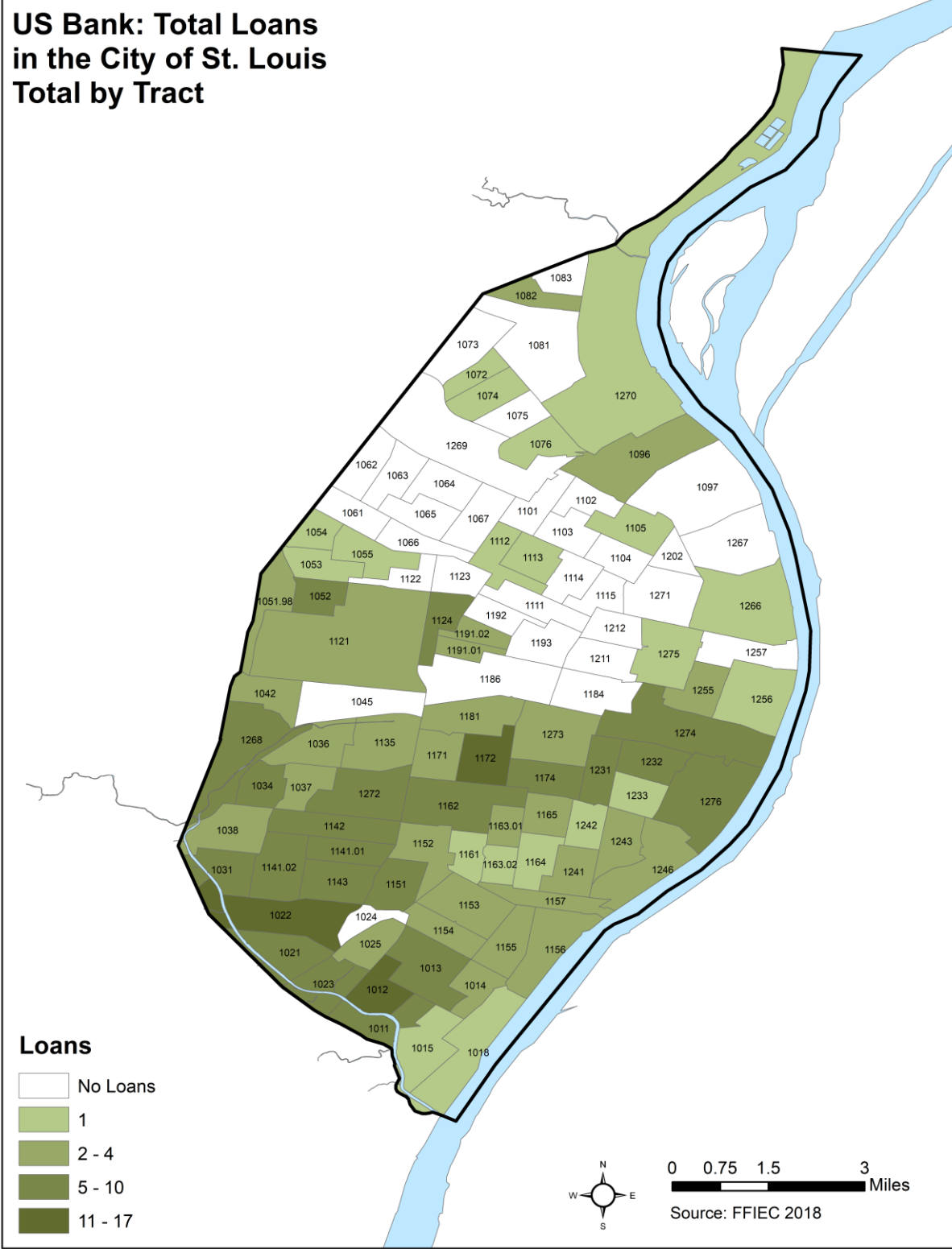
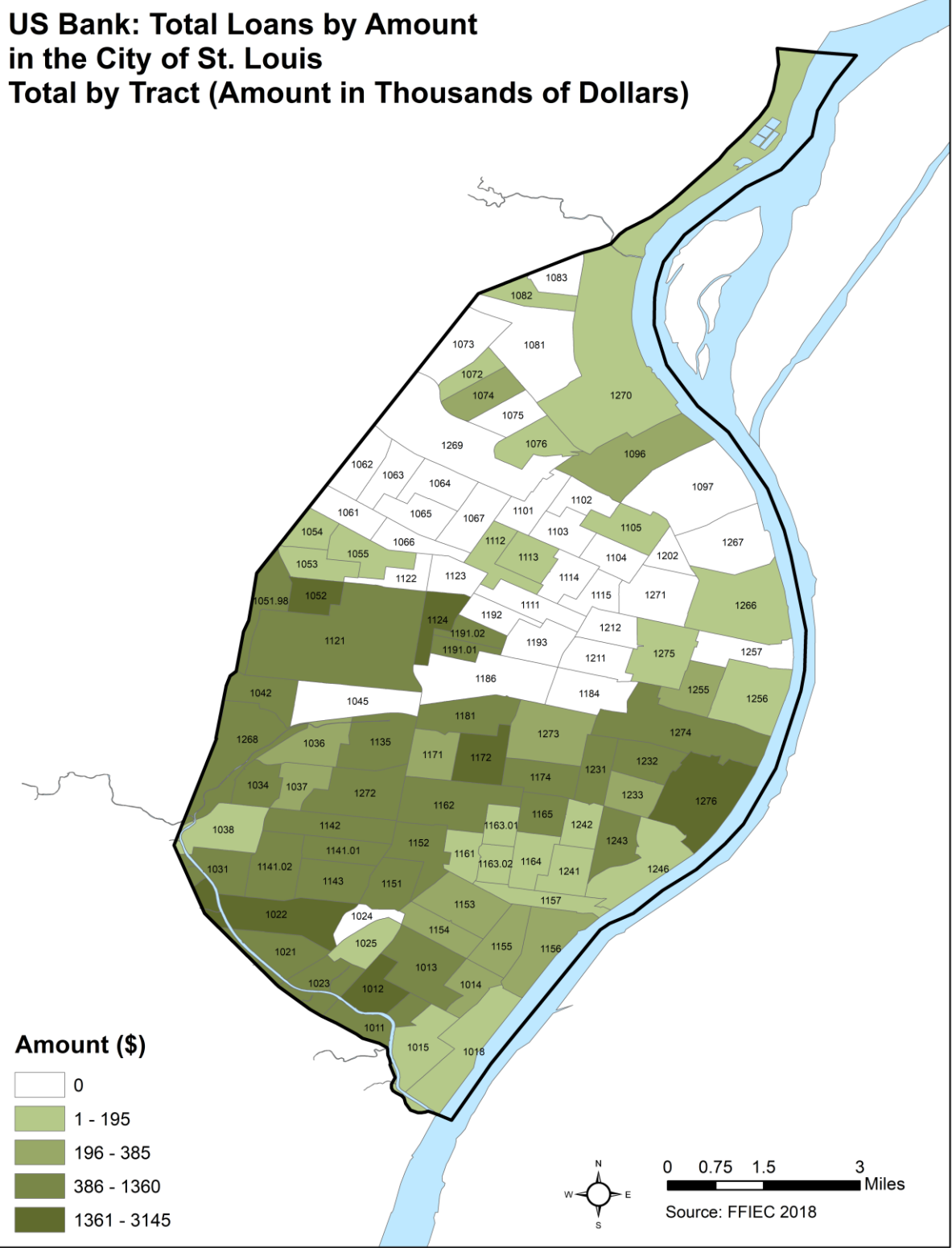
**UMB Bank: Total Loans
in the City of St. Louis
Total by Tract**



US Bank

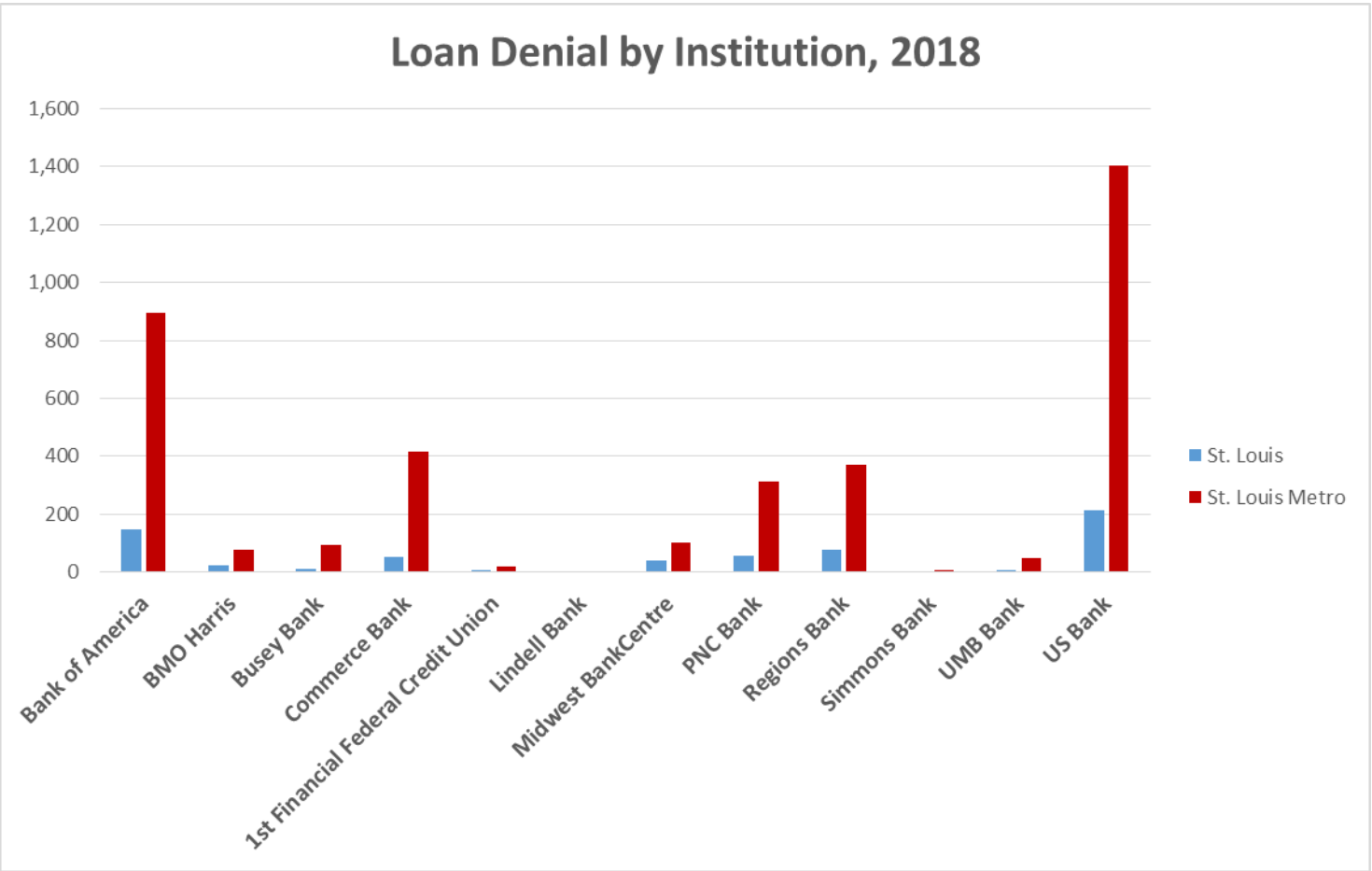
US Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2014	240	2,320	\$31,480	\$372,224
2015	287	3,082	\$36,761	\$509,769
2016	345	3,499	\$47,551	\$605,316
2017	304	2,595	\$46,498	\$454,946
2018	279	2,960	\$41,855	\$501,100
Total	1,455	14,456	\$204,145	\$2,443,355
Amount is represented in thousands of dollars				

US Bank: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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	1,071	\$1,600,788	11,896	6.58%	9.00%
2003	\$87,191	830	\$1,360,665	10,059	6.41%	8.25%
2004	\$111,717	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%
2017	\$46,498	304	\$454,946	2,595	10.22%	11.71%
2018	\$41,855	279	\$501,100	2,960	8.35%	9.43%
Amount is represented in thousands of dollars						



Loan Denials - City and Metro Totals

Loan Denials			
Institution	# City	# Metro	% of City Denials
Bank of America	146	895	16.31%
BMO Harris	24	77	31.17%
Busey Bank	11	92	11.96%
Commerce Bank	54	414	13.04%
First Financial Federal Credit Union	6	19	31.58%
Lindell Bank	1	2	50.00%
Midwest BankCentre	40	103	38.83%
PNC Bank	55	314	17.52%
Regions Bank	78	371	21.02%
Simmons Bank	2	8	25.00%
UMB Bank	7	48	14.58%
US Bank	213	1,405	15.16%
Grand Total	637	3,748	17.00%



Home Purchase - Loan Applications Denied						
	St. Louis City		Metro		City as Percent of Total	
	*Amount (\$)	Loans	*Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	2,320	24	24,150	132	9.61%	18.18%
BMO Harris	670	8	4,175	25	16.05%	32.00%
Busey Bank			18,735	55	0.00%	0.00%
Commerce Bank	890	12	9,935	59	8.96%	20.34%
First Financial Federal Credit Union			65	1	0.00%	0.00%
Lindell Bank			255	1	0.00%	0.00%
Midwest BankCentre	750	10	4,585	37	16.36%	27.03%
PNC Bank	645	7	6,005	41	10.74%	17.07%
Regions Bank	1,280	10	6,935	33	18.46%	30.30%
Simmons Bank			805	1	0.00%	0.00%
UMB Bank			1,210	6	0.00%	0.00%
US Bank	7,800	38	47,290	218	16.49%	17.43%
Grand Total	14,355	109	124,145	609	11.56%	17.90%

*Loan amounts are in thousands of dollars.

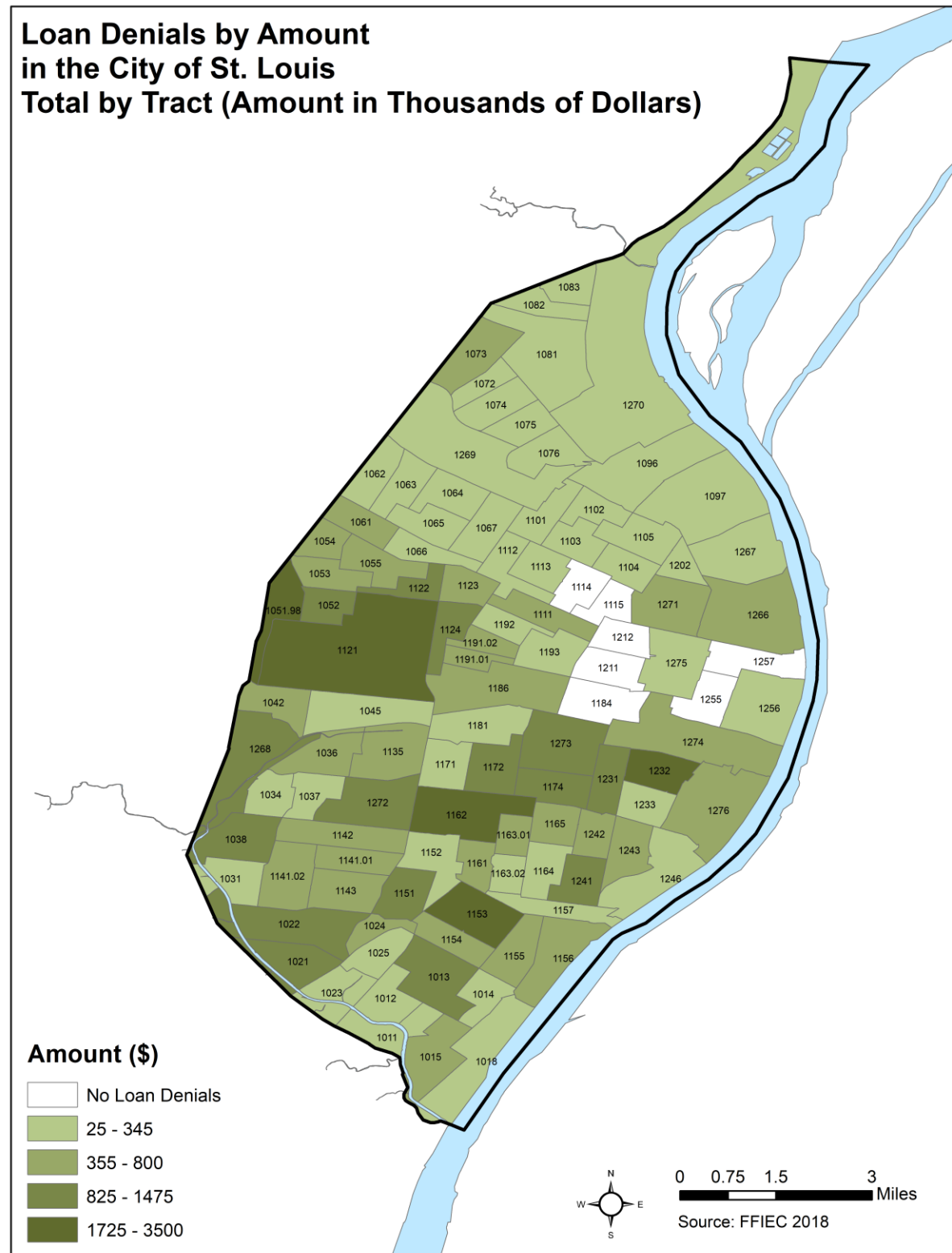
Home Improvement - Loan Applications Denied						
	St. Louis City		Metro		City as Percent of Total	
	*Amount (\$)	Loans	*Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	3,965	77	24,390	428	16.26%	17.99%
BMO Harris	300	6	685	15	43.80%	40.00%
Busey Bank	165	5	590	14	27.97%	35.71%
Commerce Bank	875	25	7,365	167	11.88%	14.97%
First Financial Federal Credit Union	240	4	380	12	63.16%	33.33%
Lindell Bank	75	1	75	1	100.00%	100.00%
Midwest BankCentre	795	23	1,170	46	67.95%	50.00%
PNC Bank	1,380	30	8,945	163	15.43%	18.40%
Regions Bank	2,000	34	8,735	147	22.90%	23.13%
Simmons Bank	45	1	230	4	19.57%	25.00%
UMB Bank	160	4	1,090	20	14.68%	20.00%
US Bank	3,520	76	26,340	476	13.36%	15.97%
Grand Total	13,520	286	79,995	1,493	16.90%	19.16%

Refinance - Loan Application Denied						
	St. Louis City		Metro		City as Percent of Total	
	*Amount (\$)	Loans	*Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	5,505	45	43,595	335	12.63%	13.43%
BMO Harris	960	10	6,705	37	14.32%	27.03%
Busey Bank	1,040	6	4,665	23	22.29%	26.09%
Commerce Bank	1,215	17	22,840	188	5.32%	9.04%
First Financial Federal Credit Union	160	2	450	6	35.56%	33.33%
Lindell Bank					0.00%	0.00%
Midwest BankCentre	995	7	4,030	20	24.69%	35.00%
PNC Bank	2,500	18	15,040	110	16.62%	16.36%
Regions Bank	2,490	34	22,335	191	11.15%	17.80%
Simmons Bank	205	1	495	3	41.41%	33.33%
UMB Bank	1,055	3	4,950	22	21.31%	13.64%
US Bank	8,965	99	91,905	711	9.75%	13.92%
Grand Total	25,090	242	217,010	1,646	11.56%	14.70%

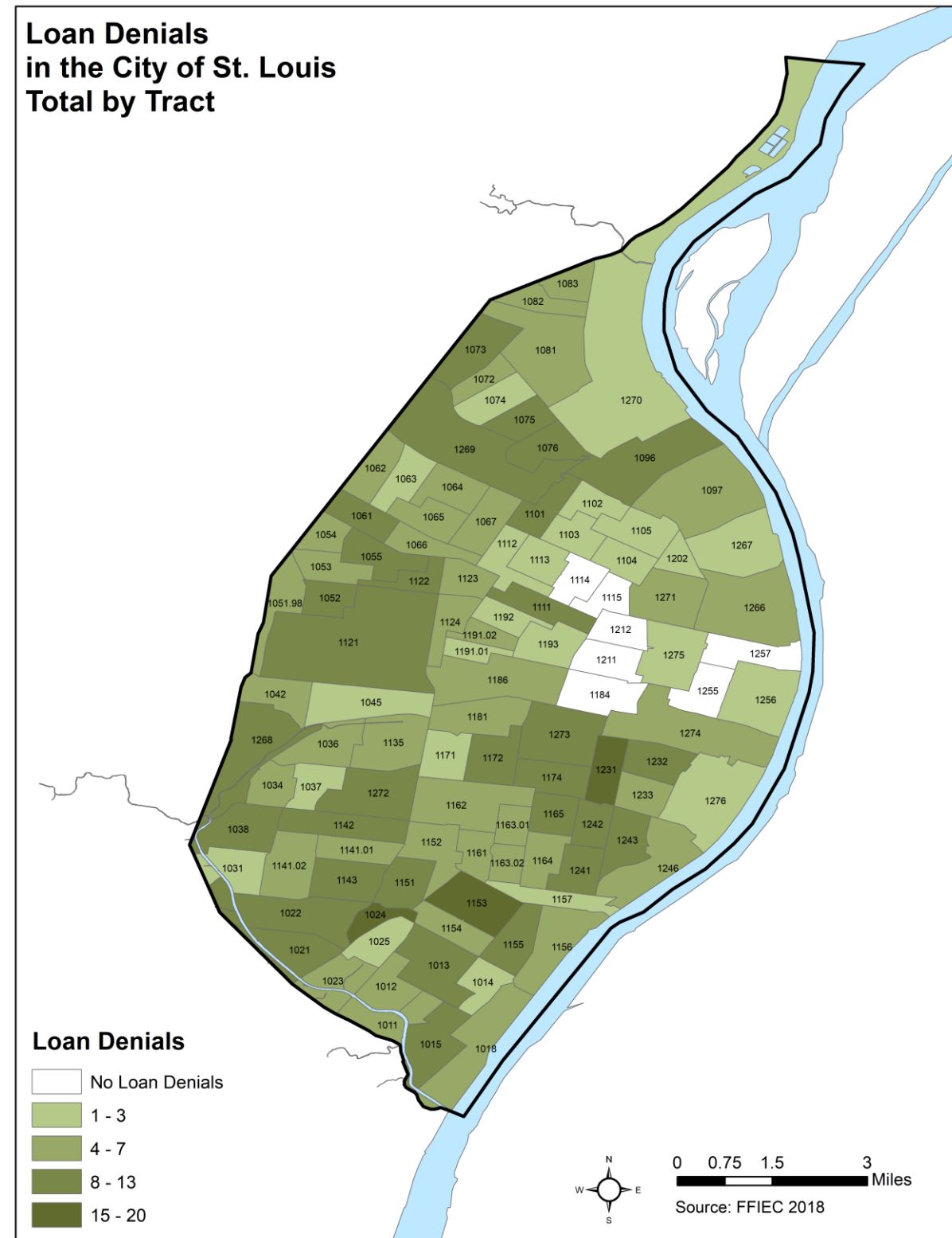
*Loan amounts are in thousands of dollars.

Totals: All Loan Types - Loan Application Denied						
	St. Louis City		Metro		City as Percent of Total	
	*Amount (\$)	Loans	*Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	11,790	146	92,135	895	12.80%	16.31%
BMO Harris	1,930	24	11,565	77	16.69%	31.17%
Busey Bank	1,205	11	23,990	92	5.02%	11.96%
Commerce Bank	2,980	54	40,140	414	7.42%	13.04%
First Financial Federal Credit Union	400	6	895	19	44.69%	31.58%
Lindell Bank	75	1	330	2	22.73%	50.00%
Midwest BankCentre	2,540	40	9,785	103	25.96%	38.83%
PNC Bank	4,525	55	29,990	314	15.09%	17.52%
Regions Bank	5,770	78	38,005	371	15.18%	21.02%
Simmons Bank	250	2	1,530	8	16.34%	25.00%
UMB Bank	1,215	7	7,250	48	16.76%	14.58%
US Bank	20,285	213	165,535	1,405	12.25%	15.16%
Grand Total	52,965	637	421,150	3,748	12.58%	17.00%

**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		St. Louis Metro	
	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
Bank of America	2,320	24	14,730	68	4,615	23	2,340	16	145	1	24,150	132
BMO Harris	670	8	860	8	1,635	5	1,010	4			4,175	25
Busey Bank			13,565	35	2,115	9	3,055	11			18,735	55
Commerce Bank	890	12	6,085	31	1,470	8	1,335	7	155	1	9,935	59
First Financial Federal Credit Union			65	1							65	1
Lindell Bank							255	1			255	1
Midwest BankCentre	750	10	3,320	24	125	1	390	2			4,585	37
PNC Bank	645	7	3,440	20	1,590	10	225	3	105	1	6,005	41
Regions Bank	1,280	10	3,860	14	1,080	4	580	4	135	1	6,935	33
Simmons Bank			805	1							805	1
UMB Bank			750	4			335	1	125	1	1,210	6
US Bank	7,800	38	24,885	109	9,050	42	3,950	20	1,605	9	47,290	218
Grand Total	14,355	109	72,365	315	21,680	102	13,475	69	2,270	14	124,145	609

Home Improvement												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		St. Louis Metro	
	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
Bank of America	3,965	77	12,375	199	5,915	101	2,025	47	110	4	24,390	428
BMO Harris	300	6	115	3	270	6					685	15
Busey Bank	165	5	375	7	35	1	15	1			590	14
Commerce Bank	875	25	4,140	86	1,290	30	1,000	24	60	2	7,365	167
First Financial Federal Credit Union	240	4	100	6	40	2					380	12
Lindell Bank	75	1									75	1
Midwest BankCentre	795	23	365	21			10	2			1,170	46
PNC Bank	1,380	30	4,430	66	1,760	40	665	19	710	8	8,945	163
Regions Bank	2,000	34	4,480	70	2,110	38	105	3	40	2	8,735	147
Simmons Bank	45	1	185	3							230	4
UMB Bank	160	4	780	12	95	3	55	1			1,090	20
US Bank	3,520	76	14,850	230	4,870	100	2,245	55	855	15	26,340	476
Grand Total	13,520	286	42,195	703	16,385	321	6,120	152	1,775	31	79,995	1,493

Refinance												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		St. Louis Metro	
	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
Bank of America	5,505	45	24,725	187	8,860	62	3,370	34	1,135	7	43,595	335
BMO Harris	960	10	5,170	22	530	4	45	1			6,705	37
Busey Bank	1,040	6	2,885	13	145	1	595	3			4,665	23
Commerce Bank	1,215	17	13,500	106	4,245	37	3,005	25	875	3	22,840	188
First Financial Federal Credit Union	160	2	100	2	190	2					450	6
Lindell Bank												
Midwest BankCentre	995	7	2,240	8			795	5			4,030	20
PNC Bank	2,500	18	6,215	43	4,090	28	1,930	18	305	3	15,040	110
Regions Bank	2,490	34	11,270	94	6,970	48	1,605	15			22,335	191
Simmons Bank	205	1	55	1	235	1					495	3
UMB Bank	1,055	3	2,140	8	1,020	6	735	5			4,950	22
US Bank	8,965	99	52,815	373	16,860	126	8,730	80	4,535	33	91,905	711
Grand Total	25,090	242	121,115	857	43,145	315	20,810	186	6,850	46	217,010	1,646

Total: All Loan Types												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		St. Louis Metro	
	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
Bank of America	11,790	146	51,830	454	19,390	186	7,735	97	1,390	12	92,135	895
BMO Harris	1,930	24	6,145	33	2,435	15	1,055	5			11,565	77
Busey Bank	1,205	11	16,825	55	2,295	11	3,665	15			23,990	92
Commerce Bank	2,980	54	23,725	223	7,005	75	5,340	56	1,090	6	40,140	414
First Financial Federal Credit Union	400	6	265	9	230	4					895	19
Lindell Bank	75	1					255	1			330	2
Midwest BankCentre	2,540	40	5,925	53	125	1	1,195	9			9,785	103
PNC Bank	4,525	55	14,085	129	7,440	78	2,820	40	1,120	12	29,990	314
Regions Bank	5,770	78	19,610	178	10,160	90	2,290	22	175	3	38,005	371
Simmons Bank	250	2	1,045	5	235	1					1,530	8
UMB Bank	1,215	7	3,670	24	1,115	9	1,125	7	125	1	7,250	48
US Bank	20,285	213	92,550	712	30,780	268	14,925	155	6,995	57	165,535	1,405
Grand Total	52,965	637	235,675	1,875	81,210	738	40,405	407	10,895	91	421,150	3,748

*Loan amounts are in thousands of dollars

Percent of Applications Denied by Institution						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	St. Louis Metro
Bank of America	32.09%	27.32%	29.25%	30.22%	26.67%	28.70%
Loan Denials	146	454	186	97	12	895
Total Loan Applications	455	1,662	636	321	45	3,119
BMO Harris	28.24%	21.43%	32.61%	20.00%	0.00%	24.52%
Loan Denials	24	33	15	5		77
Total Loan Applications	85	154	46	25	4	314
Busey Bank	8.53%	9.06%	3.01%	10.71%	0.00%	7.27%
Loan Denials	11	55	11	15		92
Total Loan Applications	129	607	366	140	24	1,266
Commerce Bank	24.77%	19.08%	15.37%	20.74%	33.33%	19.14%
Loan Denials	54	223	75	56	6	414
Total Loan Applications	218	1,169	488	270	18	2,163
First Financial Federal Credit Union	46.15%	31.03%	10.81%	0.00%	N/A	23.46%
Loan Denials	6	9	4			19
Total Loan Applications	13	29	37	2		81
Lindell Bank	1.75%	0.00%	0.00%	14.29%	0.00%	1.00%
Loan Denials	1			1		2
Total Loan Applications	57	112	24	7	1	201
Midwest BankCentre	32.00%	16.46%	3.33%	14.75%	0.00%	19.11%
Loan Denials	40	53	1	9		103
Total Loan Applications	125	322	30	61	1	539

Percent of Applications Denied by Institution						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	St. Louis Metro
PNC Bank	33.54%	18.38%	24.30%	25.16%	26.09%	22.56%
Loan Denials	55	129	78	40	12	314
Total Loan Applications	164	702	321	159	46	1,392
Regions Bank	51.32%	37.32%	31.69%	24.72%	33.33%	36.70%
Loan Denials	78	178	90	22	3	371
Total Loan Applications	152	477	284	89	9	1,011
Simmons Bank	8.00%	6.58%	11.11%	0.00%	0.00%	6.96%
Loan Denials	2	5	1			8
Total Loan Applications	25	76	9	4	1	115
UMB Bank	38.89%	18.05%	18.75%	25.00%	33.33%	20.87%
Loan Denials	7	24	9	7	1	48
Total Loan Applications	18	133	48	28	3	230
US Bank	34.69%	25.42%	19.35%	26.14%	28.79%	25.13%
Loan Denials	213	712	268	155	57	1,405
Total Loan Applications	614	2,801	1,385	593	198	5,591
All Banks	31.00%	22.74%	20.09%	23.96%	26.00%	23.39%
Loan Denials	637	1,875	738	407	91	3,748
Total Loan Applications	2,055	8,244	3,674	1,699	350	16,022

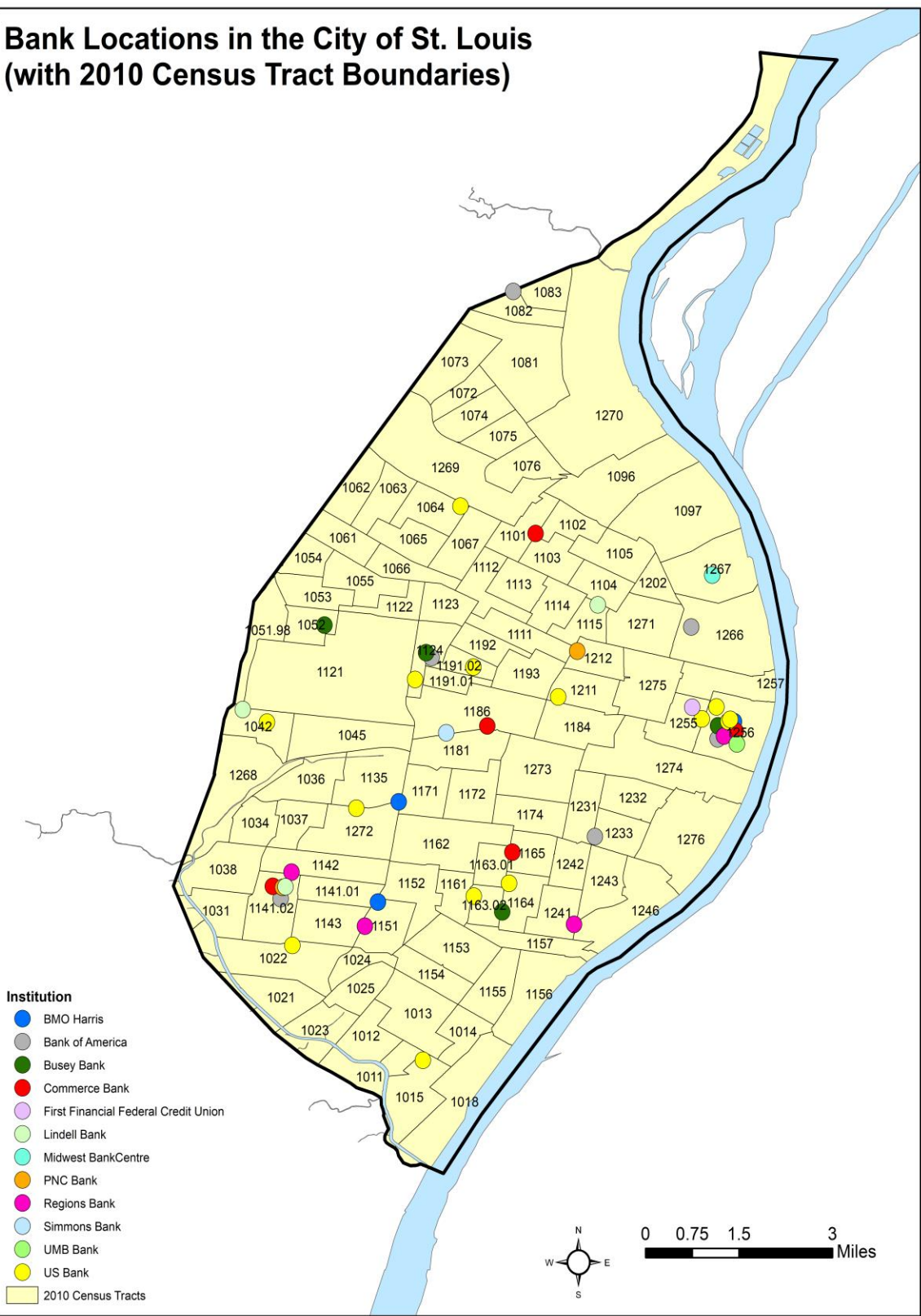
Loan Denials - City Total

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			55	1	245	3	300	4
1012	65	1	15	1	265	3	345	5
1013	395	1	100	2	685	7	1,180	10
1014			15	1	180	2	195	3
1015	105	3	60	2	190	4	355	9
1018			95	5	70	2	165	7
1021	880	4	75	3	40	2	995	9
1022	395	3	275	5	710	4	1,380	12
1023			185	3	25	1	210	4
1024	275	5	90	4	360	6	725	15
1025			25	1			25	1
1031					315	3	315	3
1034			120	2	105	3	225	5
1036	370	2	165	3			535	5
1037			70	2			70	2
1038	425	3	105	3	495	5	1,025	11
1042	95	1	225	3	220	2	540	6
1045					210	2	210	2
1051.98	305	1	105	1	1,315	3	1,725	5
1052			320	6	710	4	1,030	10
1053			210	4	435	3	645	7
1054	75	1	160	4	150	2	385	7
1055	120	2	540	8	140	2	800	12
1061	95	1	360	6	110	2	565	9
1062	45	1	70	2	45	1	160	4
1063			45	1	25	1	70	2
1064	35	1	85	3			120	4
1065	125	1	165	5			290	6
1066			70	2	150	2	220	4
1067			85	3	130	2	215	5
1072			35	3	35	1	70	4
1073	20	2	245	5	195	3	460	10
1074			50	2	35	1	85	3
1075			210	6	60	2	270	8
1076	100	2	50	4	165	5	315	11
1081	25	1	15	1	155	3	195	5

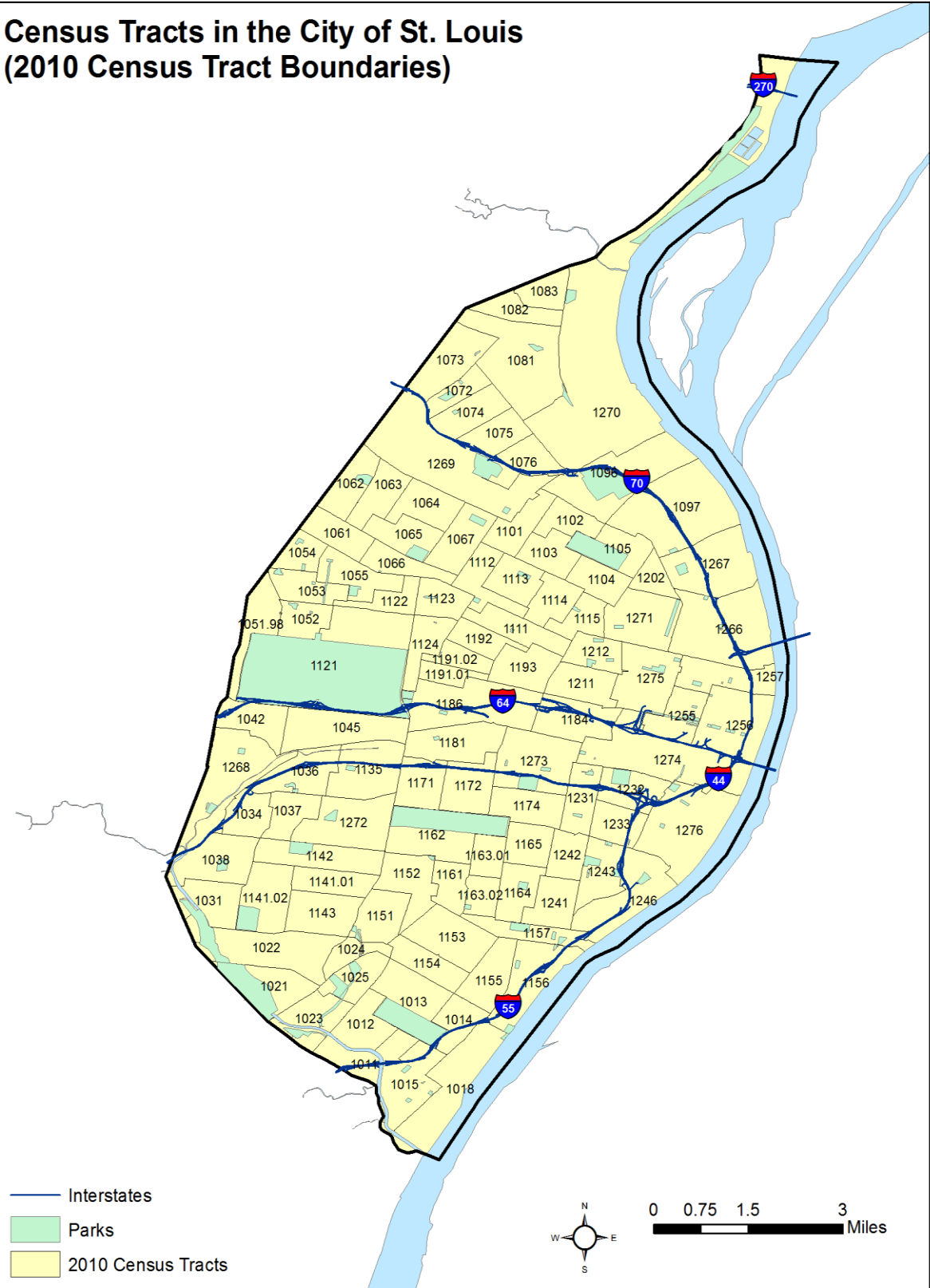
Loan Denials by Census Tract in St. Louis City								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
1082	110	2	25	1	100	4	235	7
1083			125	5	50	2	175	7
1096			125	5	210	4	335	9
1097			85	3	65	1	150	4
1101	70	2	175	7			245	9
1102			40	2			40	2
1103			35	1	80	2	115	3
1104			60	2			60	2
1105			35	1	35	1	70	2
1111			555	7	115	1	670	8
1112					115	1	115	1
1113	45	1	55	1	55	1	155	3
1114								
1115								
1121	495	3	530	2	2,475	7	3,500	12
1122			645	9	240	4	885	13
1123	55	1	170	4	170	2	395	7
1124	55	1	25	1	790	2	870	4
1135	115	1	50	2	380	4	545	7
1141.01	375	3	120	2	150	2	645	7
1141.02	255	1	95	3	120	2	470	6
1142	35	1	90	2	575	5	700	8
1143	75	1	170	6	305	3	550	10
1151	515	5	25	1	470	6	1,010	12
1152	65	1			115	3	180	4
1153	185	3	395	9	1,430	8	2,010	20
1154	35	1	50	2	340	4	425	7
1155	245	5	80	2	175	3	500	10
1156	95	1	125	3	285	3	505	7
1157	55	1			45	1	100	2
1161	125	1			370	4	495	5
1162	1,510	2	95	3	210	2	1,815	7
1163.01			325	5	170	2	495	7
1163.02	65	1	15	1	130	2	210	4
1164	55	1	60	2	125	3	240	6
1165			90	4	555	5	645	9

Appendix A - Maps

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



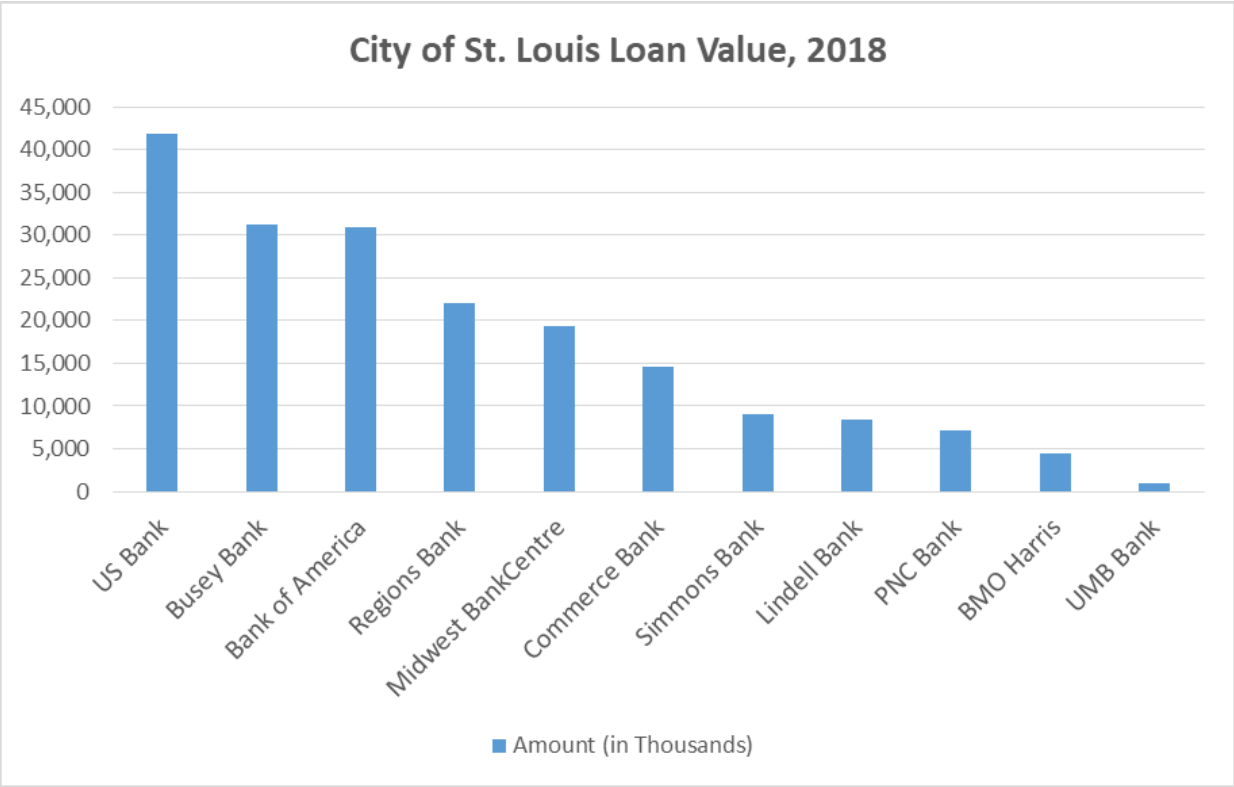
Census Tracts in the City of St. Louis
(2010 Census Tract Boundaries)



Appendix B – Bank Rankings

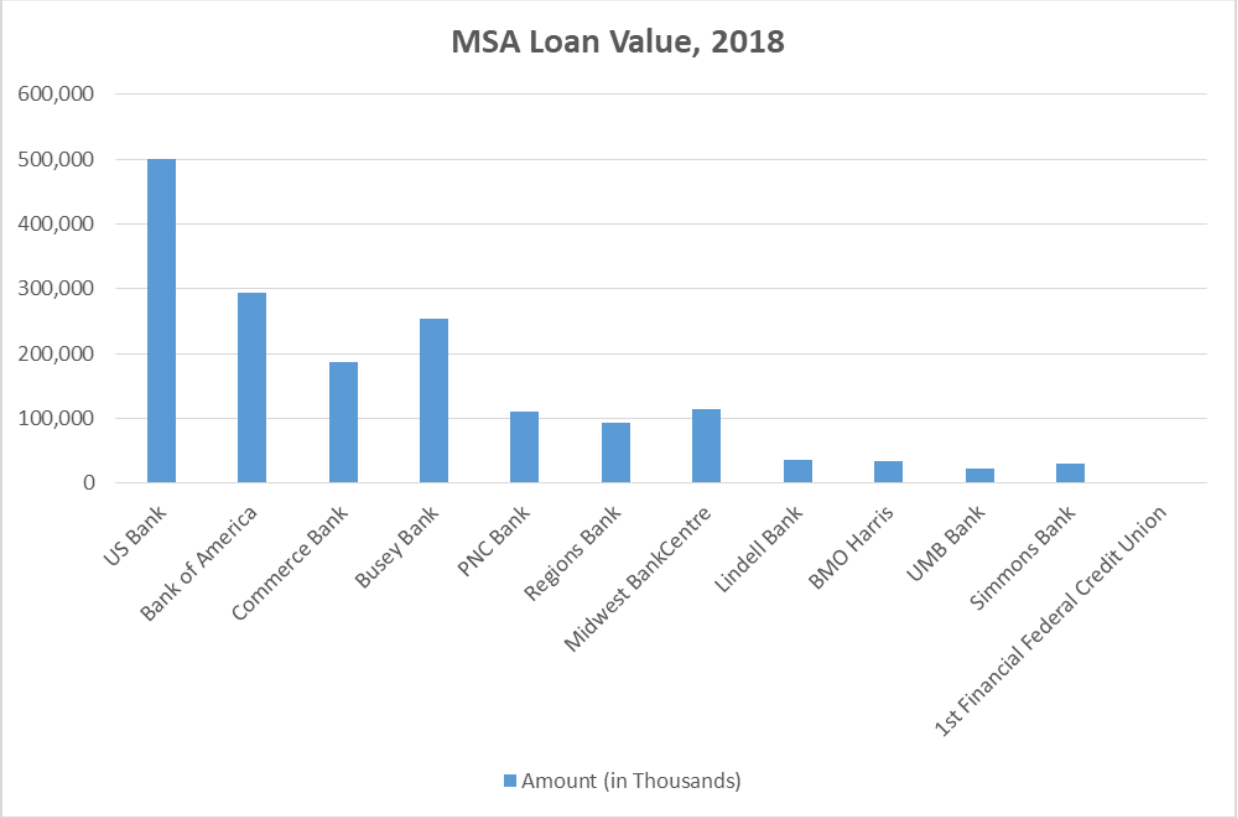
City Loans: Value		
Rank	Institution	Amount (in Thousands)
1	US Bank	41,855
2	Busey Bank	31,185
3	Bank of America	30,915
4	Regions Bank	22,120
5	Midwest BankCentre	19,275
6	Commerce Bank	14,620
7	Simmons Bank	8,995
8	Lindell Bank	8,440
9	PNC Bank	7,200
10	BMO Harris	4,455
11	UMB Bank	965
12	1st Financial Federal Credit Union	425
Grand Total		190,450

City Loans: Number		
Rank	Institution	# Loans
1	US Bank	279
2	Bank of America	197
3	Commerce Bank	118
4	Busey Bank	89
5	Midwest BankCentre	77
6	PNC Bank	68
7	Regions Bank	62
8	Lindell Bank	56
9	BMO Harris	45
10	Simmons Bank	17
11	UMB Bank	9
12	1st Financial Federal Credit Union	5
Grand Total		1,022



St. Louis Metro Loans: Value		
Rank	Institution	Amount (in Thousands)
1	US Bank	501,100
2	Bank of America	293,680
3	Busey Bank	253,265
4	Commerce Bank	185,925
5	Midwest BankCentre	114,295
6	PNC Bank	110,685
7	Regions Bank	93,770
8	Lindell Bank	36,495
9	BMO Harris	34,175
10	Simmons Bank	29,435
11	UMB Bank	23,240
12	1st Financial Federal Credit Union	2,300
Grand Total		1,678,365

St. Louis Metro Loans: Number		
Rank	Institution	# Loans
1	US Bank	2,960
2	Bank of America	1,540
3	Commerce Bank	1,317
4	Busey Bank	883
5	PNC Bank	785
6	Regions Bank	532
7	Midwest BankCentre	395
8	Lindell Bank	199
9	BMO Harris	177
10	UMB Bank	150
11	Simmons Bank	83
12	1st Financial Federal Credit Union	36
Grand Total	Total	9,057



Appendix C – St. Louis City Tract Loan Information

Tract Code	Tract Income Level	Distressed or Under-served Tract	2018 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Bank of America		BMO Harris		Busey Bank		Commerce Bank		First Financial Federal Credit Union		Lindell Bank		Midwest BankCentre		PNC Bank		Regions Bank		Simmons 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	\$70,962	2,591	21.27	125	1			110	2							115	1	225	3	115	1					435	5
1012	Middle	No	\$76,462	3,275	9.44	245	3			65	1	500	4					210	2	35	1			125	1			1,645	13
1013	Middle	No	\$82,429	4,040	18.04	770	4			580	2	155	1			335	3	135	1	70	2	230	2					555	5
1014	Moderate	No	\$47,584	2,750	40.8	255	3					190	2			110	2	255	1									240	2
1015	Moderate	No	\$41,969	3,771	52.29							115	1			150	2											85	1
1018	Moderate	No	\$54,417	3,452	47.19											205	1	295	1									55	1
1021	Middle	No	\$73,314	2,802	20.27			105	1			750	4			370	2	1,615	3			105	1					765	7
1022	Upper	No	\$93,743	6,367	10.22	1,795	13	345	3	550	4	315	3			1,025	1	210	2	55	1	500	4	360	2			1,805	17
1023	Moderate	No	\$55,681	1,987	9.06	105	1			110	2	115	1															545	5
1024	Moderate	No	\$53,781	2,673	15.38	170	2					245	1					45	1			195	1						
1025	Middle	No	\$61,510	2,028	15.04	430	4			105	1					25	1	65	1	260	2							140	2
1031	Upper	No	\$105,287	3,220	14.16	285	3					245	3			600	4	95	1	155	1	1,245	5					980	10
1034	Upper	No	\$92,586	1,874	6.88	585	5			25	1	110	2					95	1	175	1	85	1					630	6
1036	Middle	No	\$70,472	1,448	23.9	105	1	145	1			200	2							15	1							325	3
1037	Middle	No	\$89,093	2,408	14.62	715	5	160	2			405	5									125	1					300	2
1038	Middle	No	\$80,154	3,902	12.63	630	6	85	1	170	2	585	7			435	3	330	2	180	2	225	1					195	3
1042	Middle	No	\$71,797	3,435	16.54	170	2	130	2			190	2			315	3	825	1					3,620	2			465	3
1045	Middle	No	\$87,408	1,597	22.17	105	1	65	1											375	3	90	2						
1051.98	Upper	No	\$146,520	3,483	25.84	385	3			1,120	4							4,265	3							215	1	685	3
1052	Middle	No	\$69,223	2,977	58.21	475	5			420	4									75	1	265	3					1,625	9
1053	Moderate	No	\$45,508	2,450	93.02	55	1													85	1							135	1
1054	Low	No	\$37,258	2,337	94.78																	13,070	2					75	1
1055	Low	No	\$37,672	2,993	95.79	95	1					95	1					125	1									135	1
1061	Low	No	\$28,089	1,724	99.59													5	1										
1062	Low	No	\$15,565	1,825	99.51					155	1																		
1063	Low	No	\$37,457	1,455	98.9													5	1										
1064	Low	No	\$35,428	2,445	99.26																								
1065	Low	No	\$32,011	2,852	95.62																								
1066	Low	No	\$35,473	1,709	99.01																								
1067	Low	No	\$29,522	2,960	99.97																	15	1						
1072	Low	No	\$32,256	1,156	99.48																							105	1
1073	Low	No	\$32,693	4,675	98.46							25	1					75	1										
1074	Low	No	\$27,469	2,968	98.96																							255	1
1075	Moderate	No	\$43,417	2,420	98.8	25	1									25	1												
1076	Moderate	No	\$39,403	2,197	98.09													5	1									15	1
1081	Moderate	No	\$39,533	3,144	96.56	55	1																						
1082	Moderate	No	\$49,223	2,504	97	25	1															15	1					90	2
1083	Moderate	No	\$42,689	1,987	94.21					15	1							45	1										
1096	Moderate	No	\$41,778	3,222	98.6	25	1					55	1					75	1									220	2

Tract Code	Tract Income Level	Distressed or Under-served Tract	2018 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Bank of America		BMO Harris		Busey Bank		Commerce Bank		First Financial Federal Credit Union		Lindell Bank		Midwest BankCentre		PNC Bank		Regions Bank		Simmons 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
1097	Low	No	\$21,188	2,239	88.88															35	1								
1101	Low	No	\$31,077	2,879	99.06															15	1			55	1				
1102	Low	No	\$34,102	2,309	99.74							45	1																
1103	Low	No	\$29,399	1,968	98.42							35	1	45	1														
1104	Low	No	\$34,133	2,147	99.72																					125	1		
1105	Moderate	No	\$39,158	1,013	99.51																						55	1	
1111	Low	No	\$29,483	1,814	97.02											195	1												
1112	Low	No	\$24,451	1,021	94.22																						45	1	
1113	Low	No	\$31,429	1,348	99.7	75	1																				35	1	
1114	Low	No	\$34,707	1,396	99.21																								
1115	Low	No	\$22,942	620	99.84																								
1121	Upper	No	\$126,650	4,432	36.98	2,470	6	255	1	2,225	3	975	3			105	1	290	2	190	2	1,010	2			145	1	1,160	4
1122	Moderate	No	\$40,108	1,645	94.71							55	1																
1123	Low	No	\$31,215	2,038	98.87																								
1124	Upper	No	\$103,234	4,132	41.31	1,910	8			7,610	2	180	2			665	3	700	2	25	1	285	1	990	2	175	1	3,145	9
1135	Middle	No	\$76,209	2,231	3.23	530	4	395	5	505	5	25	1					220	2			25	1					600	4
1141.01	Moderate	No	\$53,781	4,334	29.72	1,035	9			140	2	455	3	25	1			290	2	450	6	325	3	145	1			1,105	5
1141.02	Upper	No	\$107,125	4,002	3.27	600	4			155	1	1,195	9			255	1	470	2	120	2			115	1			1,180	6
1142	Middle	No	\$79,541	4,724	22.61	735	7	335	3							80	2	115	1	180	2	95	1					725	7
1143	Upper	No	\$96,056	5,300	14.25	1,495	9	25	1	560	4	745	7					330	2	25	1	85	1			35	1	885	7
1151	Moderate	No	\$52,126	4,226	26.36	285	3	180	2			105	1			115	1	310	4	125	1	95	1	565	1			490	6
1152	Low	No	\$37,021	3,348	60.66	120	2											1,720	2	65	1							840	4
1153	Moderate	No	\$46,029	5,248	52.1	75	1	110	2			15	1					35	1	100	2	25	1					285	3
1154	Moderate	No	\$46,994	3,185	40.03	135	3					35	1			85	1	50	2			125	1	1,925	1			235	3
1155	Low	No	\$32,226	7,069	63.74					230	2					55	1	530	2	50	2	35	1	180	2			315	3
1156	Low	No	\$27,201	4,815	61.56	500	2			190	2	250	2							25	1			445	1			225	3
1157	Low	No	\$26,044	3,789	68.43											150	2	335	3	45	1							160	2
1161	Moderate	No	\$43,011	3,231	58.81	105	1	55	1	325	3					85	1			235	1							85	1
1162	Middle	No	\$76,784	4,267	34.87	1,090	6	55	1			355	3	135	1	375	1			145	1	610	2			65	1	870	6
1163.01	Middle	No	\$64,834	3,608	36.45	590	2	355	1	530	2	565	5					125	1			285	1					70	2
1163.02	Low	No	\$33,842	2,477	83.73					465	3	80	2					115	1	125	1							45	1
1164	Low	No	\$28,809	4,913	76.45	75	1			55	1	145	1			465	1											75	1
1165	Moderate	No	\$56,653	4,481	55.46	775	5			1,020	2	420	4			265	1	115	1	510	2	335	1					735	3
1171	Moderate	No	\$51,820	1,469	30.5	145	1													45	1			470	2			335	3
1172	Middle	No	\$65,225	5,566	51.76	945	5	415	3	355	1	395	3					510	2	225	1							1,885	13
1174	Middle	No	\$70,043	4,307	41.19	365	3	180	2	905	3	530	4	25	1	185	1	65	1	455	1	675	3					1,360	6
1181	Moderate	No	\$38,446	1,161	70.63	155	1			305	1											245	1					870	4
1184	Unknown	No	\$0	1,557	41.3																								
1186	Moderate	No	\$43,984	3,822	49.19	510	2			375	3	430	2			330	2	380	2	75	1								
1191.01	Middle	No	\$65,715	2,587	53.42	1,045	5	25	1	900	4	405	1			185	1	765	1	175	1	345	1					1,070	4
1191.02	Upper	No	\$104,061	3,237	38.99	1,865	5	160	2	890	4									685	1							1,255	3
1192	Upper	No	\$111,798	1,746	66.15	1,195	5			105	1	1,045	3																

Tract Code	Tract Income Level	Distressed or Under-served Tract	2018 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Bank of America		BMO Harris		Busey Bank		Commerce Bank		First Financial Federal Credit Union		Lindell Bank		Midwest BankCentre		PNC Bank		Regions Bank		Simmons 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
1193	Low	No	\$36,554	4,319	48.55																								
1202	Low	No	\$23,340	1,370	87.66																								
1211	Low	No	\$27,561	1,779	87.63																								
1212	Low	No	\$15,734	2,508	98.6																								
1231	Middle	No	\$70,755	3,650	74.16	1,045	7			250	2	15	1							55	1							1,000	6
1232	Upper	No	\$96,501	2,210	34.98	825	3	15	1	520	2	70	2			195	1	545	1	370	2	195	3			190	2	1,345	5
1233	Middle	No	\$63,900	2,920	32.77	420	2	155	1			175	1					250	2								225	1	
1241	Low	No	\$34,455	5,304	78.58					285	1					180	2			135	3					15	1	190	2
1242	Low	No	\$30,357	3,382	74.48	135	1	55	1							590	4			55	1						135	1	
1243	Middle	No	\$85,838	2,964	28.34	300	2					195	1	195	1	65	1	355	1	235	1	55	1				485	3	
1246	Low	No	\$15,550	1,943	67.22																						100	2	
1255	Upper	No	\$130,917	2,903	36.27													95	1	125	1	175	1				230	2	
1256	Moderate	No	\$59,166	4,185	56.87																	95	1				135	1	
1257	Low	No	\$10,104	3,752	98.99																								
1266	Low	No	\$20,199	3,495	83.89					2,195	1									105	1						65	1	
1267	Low	No	\$28,817	1,089	60.33															35	1								
1268	Middle	No	\$70,250	3,490	17.13	315	3			125	1	795	5			120	2			115	1	55	1				990	8	
1269	Low	No	\$29,001	4,590	97.02							15	1			15	1	40	2	45	1								
1270	Low	No	\$34,577	2,052	85.53																						185	1	
1271	Low	No	\$24,183	2,024	97.48			35	1																				
1272	Middle	No	\$69,668	4,486	29.05	705	5	175	3	215	1	140	2			85	1	300	2			365	3				960	8	
1273	Middle	No	\$65,662	3,527	66.54	310	2			2,875	1	390	2					135	1	95	1	105	1				325	3	
1274	Unknown	No	\$0	5,486	68.72	105	1	440	2	425	1							1,120	2								1,105	5	
1275	Low	No	\$32,532	2,489	82.76					1,165	1											130	2				145	1	
1276	Middle	No	\$83,103	3,129	21.09	300	2			1,860	4	45	1					75	1			65	1				1,590	6	
Total						30,915	197	4,455	45	31,185	89	14,620	118	425	5	8,440	56	19,275	77	7,200	68	22,120	62	8,995	17	965	9	41,855	279

Appendix D: Ordinance, Methodology, & Terms

Ordinance 64457

Section Six: 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 and 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.

Methodology and Terms

The figures for 1997 through 2001 were obtained from reports from previous years. Figures from 2002 through 2016 were based upon the electronic data the Depository Applicant Banks submitted to the City of St. Louis. The figures from 2017 and 2018 were based upon both electronic data the Depository Applicant Banks submitted to the City of St. Louis as well as data from the Consumer Financial Protection Bureau.

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 and home improvement loans.
- Amount of St. Louis Metro Loans: The total dollar amount of residential loans in the St. Louis Metro 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 Percent of Metro Loans Number and Amount: number of residential city loans (number and amount) divided by the total St. Louis Metro 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 and 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 and 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.