
HOME MORTGAGE DISCLOSURE ACT

JULY 15, 2020

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 2018 report include the addition of J.P Morgan Chase.

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 1999 to 2019.
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 61). 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:

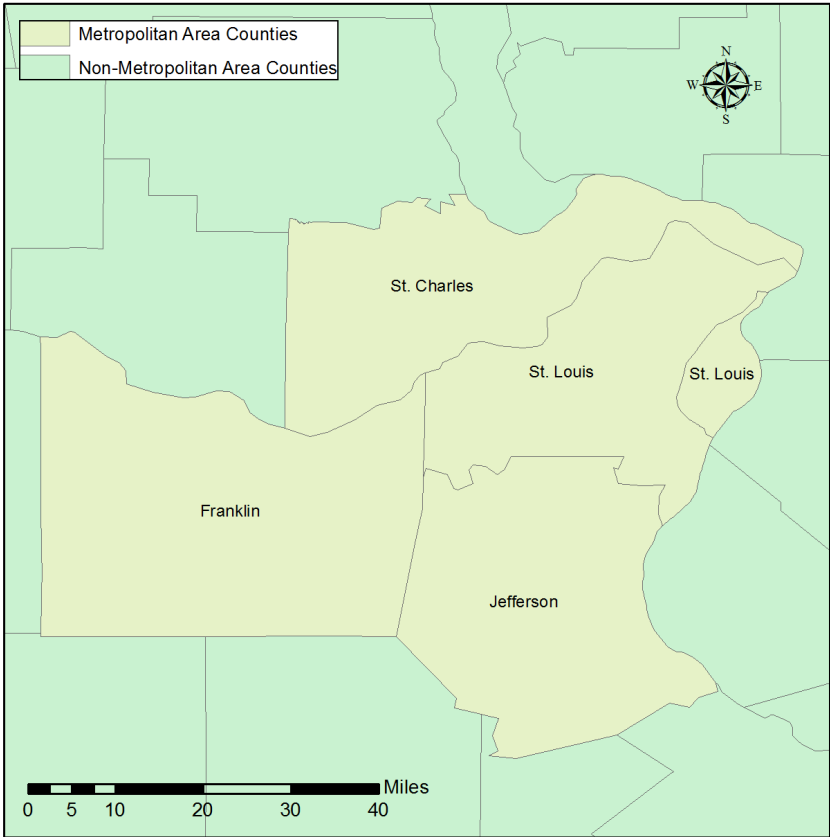
- St. Louis City
- St. Louis County
- St. Charles County
- Jefferson County
- Franklin County

All charts, maps and data in this report refer to the year 2019, 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 2019 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” and “Not Applicable” loan purpose categories were excluded from this report. Please note that 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 13 banks analyzed in this report issued 1,064 loans in the City totaling \$196,590,000. This represents a 4.1% increase in the number of loans and a 3.2% increase in the amount as compared to 2018.

- Home Purchases: 486 loans totaling \$103,110,000. This represents a 4.1% increase in the number of loans and a 8.6% increase in the amount as compared to 2018.
- Home Improvements: 163 loans totaling \$9,215,000. This represents a 3.2% increase in the number of loans and a 13.7% decrease in the amount as compared to 2018.
- Refinancing: 415 loans totaling \$84,265,000. This represents a 4.5% increase in the number of loans and a 0.6% decrease in the amount as compared to 2018.



Bank Rankings for the City of St. Louis

- US Bank issued the highest loans by amount, totaling \$43,880,000. In the number of loans issued, US Bank ranked first, with 244.
- Bank of America issued the second highest amount of loans, totaling \$33,670,000. In the number of loans issued, Bank of America ranked second, with 186.
- Busey Bank issued the third highest amount of loans, totaling \$26,570,000. In the number of loans issued, Commerce Bank ranked third with 134.
- Of the eight lending institutions that originated 50 or more loans in the City of St. Louis in 2019, US Bank originated the highest percentage of all city loans by both amount (22.3 %) and by number (22.9%).

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, 92.5%.
- Busey Bank had the second highest ratio of loans originated to applications, 70.7%.
- Midwest BankCentre had the third highest ratio of loans originated to applications, 70.4%.
- UMB Bank had the fourth highest ratio of loans originated to applications, 68.8%.
- Simmons Bank had the fifth highest ratio of loans originated to applications, 65.2%.

Summary

- Amongst depository applicants, mortgage lending activity increased by both amount and by number in the City from 2018 to 2019: A 3.2% increase in the total dollar amount of loans originated and a 4.1% increase in total number.
- Amongst depository applicants, home purchase, refinance, and home improvement loans all increased in the total number of loans originated.
- Refinancing loans had the largest increase by number of loans (4.5% increase) while home purchase loans the largest increase in amount (8.6% increase).
- Home improvement loans saw the largest decrease in the total dollar amount in the City with a 13.7% decrease.
- Amongst depository applicants, loan activity in the metropolitan area increased by 7.5% in the number of loans originated and increased by 26.2% in the amount. Refinancing loans experienced the largest percentage increase, rising in number and amount across the St. Louis Metro. Home Improvement loans saw the largest percentage decrease in both number and amount in the St. Louis Metro.
- Amongst depository applicants, The City of St. Louis represented 15.4% of loan denials (by number) in the metropolitan area while representing 10.9% of loan originations.

City of St. Louis – Income Distribution*

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2019 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2019 Est. Tract Median Family Income	2015 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 %	2019 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2019 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1011	Middle	No	92.64	\$81,200	\$75,224	\$65,517	2,591	21.27	551	952	1,179	1074	Low	No	35.86	\$81,200	\$29,118	\$25,362	2,968	98.96	2,937	515	1,316
1012	Middle	No	99.82	\$81,200	\$81,054	\$70,595	3,275	9.44	309	1,099	1,391	1075	Moderate	No	56.68	\$81,200	\$46,024	\$40,083	2,420	98.8	2,391	544	1,303
1013	Middle	No	107.61	\$81,200	\$87,379	\$76,103	4,040	18.04	729	1,413	2,115	1076	Moderate	No	51.44	\$81,200	\$41,769	\$36,379	2,197	98.09	2,155	467	1,051
1014	Moderate	No	62.12	\$81,200	\$50,441	\$43,935	2,750	40.8	1,122	682	1,367	1081	Moderate	No	51.61	\$81,200	\$41,907	\$36,500	3,144	96.56	3,036	601	1,436
1015	Moderate	No	54.79	\$81,200	\$44,489	\$38,750	3,771	52.29	1,972	448	1,541	1082	Moderate	No	64.26	\$81,200	\$52,179	\$45,446	2,504	97	2,429	653	1,096
1018	Moderate	No	71.04	\$81,200	\$57,684	\$50,240	3,452	47.19	1,629	481	1,566	1083	Moderate	No	55.73	\$81,200	\$45,253	\$39,412	1,987	94.21	1,872	513	1,054
1021	Middle	No	95.71	\$81,200	\$77,717	\$67,688	2,802	20.27	568	593	1,390	1096	Moderate	No	54.54	\$81,200	\$44,286	\$38,571	3,222	98.6	3,177	627	1,597
1022	Upper	No	122.38	\$81,200	\$99,373	\$86,545	6,367	10.22	651	2,111	3,031	1097	Low	No	27.66	\$81,200	\$22,460	\$19,567	2,239	88.88	1,990	313	1,457
1023	Moderate	No	72.69	\$81,200	\$59,024	\$51,406	1,987	9.06	180	727	923	1101	Low	No	40.57	\$81,200	\$32,943	\$28,696	2,879	99.06	2,852	482	1,569
1024	Moderate	No	70.21	\$81,200	\$57,011	\$49,653	2,673	15.38	411	607	1,103	1102	Low	No	44.52	\$81,200	\$36,150	\$31,484	2,309	99.74	2,303	391	1,413
1025	Middle	No	80.3	\$81,200	\$65,204	\$56,793	2,028	15.04	305	548	1,003	1103	Low	No	38.38	\$81,200	\$31,165	\$27,143	1,968	98.42	1,937	296	1,390
1031	Upper	No	137.45	\$81,200	\$111,609	\$97,202	3,220	14.16	456	873	1,542	1104	Low	No	44.56	\$81,200	\$36,183	\$31,518	2,147	99.72	2,141	447	1,324
1034	Upper	No	120.87	\$81,200	\$98,146	\$85,478	1,874	6.88	129	650	948	1105	Moderate	No	51.12	\$81,200	\$41,509	\$36,154	1,013	99.51	1,008	222	793
1036	Middle	No	92	\$81,200	\$74,704	\$65,066	1,448	23.9	346	442	590	1111	Low	No	38.49	\$81,200	\$31,254	\$27,222	1,814	97.02	1,760	245	808
1037	Middle	No	116.31	\$81,200	\$94,444	\$82,258	2,408	14.62	352	777	1,296	1112	Low	No	31.92	\$81,200	\$25,919	\$22,574	1,021	94.22	962	169	596
1038	Middle	No	104.64	\$81,200	\$84,968	\$74,000	3,902	12.63	493	1,364	1,863	1113	Low	No	41.03	\$81,200	\$33,316	\$29,018	1,348	99.7	1,344	183	722
1042	Middle	No	93.73	\$81,200	\$76,109	\$66,284	3,435	16.54	568	823	1,648	1114	Low	No	45.31	\$81,200	\$36,792	\$32,045	1,396	99.21	1,385	213	775
1045	Middle	No	114.11	\$81,200	\$92,657	\$80,703	1,597	22.17	354	412	888	1115	Low	No	29.95	\$81,200	\$24,319	\$21,181	620	99.84	619	91	473
1051.98	Upper	No	191.28	\$81,200	\$155,319	\$135,272	3,483	25.84	900	733	839	1121	Upper	No	165.34	\$81,200	\$134,256	\$116,929	4,432	36.98	1,639	872	819
1052	Middle	No	90.37	\$81,200	\$73,380	\$63,910	2,977	58.21	1,733	597	606	1122	Moderate	No	52.36	\$81,200	\$42,516	\$37,031	1,645	94.71	1,558	234	687
1053	Moderate	No	59.41	\$81,200	\$48,241	\$42,017	2,450	93.02	2,279	417	642	1123	Low	No	40.75	\$81,200	\$33,089	\$28,818	2,038	98.87	2,015	254	852
1054	Low	No	48.64	\$81,200	\$39,496	\$34,400	2,337	94.78	2,215	126	823	1124	Upper	No	134.77	\$81,200	\$109,433	\$95,313	4,132	41.31	1,707	684	559
1055	Low	No	49.18	\$81,200	\$39,934	\$34,784	2,993	95.79	2,867	552	1,168	1135	Middle	No	99.49	\$81,200	\$80,786	\$70,361	2,231	3.23	72	800	1,322
1061	Low	No	36.67	\$81,200	\$29,776	\$25,938	1,724	99.59	1,717	282	1,097	1141.01	Moderate	No	70.21	\$81,200	\$57,011	\$49,655	4,334	29.72	1,288	722	2,300
1062	Low	No	20.32	\$81,200	\$16,500	\$14,375	1,825	99.51	1,816	218	753	1141.02	Upper	No	139.85	\$81,200	\$113,558	\$98,906	4,002	3.27	131	1,061	2,043
1063	Low	No	48.9	\$81,200	\$39,707	\$34,583	1,455	98.9	1,439	273	1,037	1142	Middle	No	103.84	\$81,200	\$84,318	\$73,438	4,724	22.61	1,068	1,345	2,564
1064	Low	No	46.25	\$81,200	\$37,555	\$32,708	2,445	99.26	2,427	398	1,428	1143	Upper	No	125.4	\$81,200	\$101,825	\$88,686	5,300	14.25	755	2,069	2,754
1065	Low	No	41.79	\$81,200	\$33,933	\$29,555	2,852	95.62	2,727	450	1,347	1151	Moderate	No	68.05	\$81,200	\$55,257	\$48,125	4,226	26.36	1,114	1,055	1,618
1066	Low	No	46.31	\$81,200	\$37,604	\$32,750	1,709	99.01	1,692	214	901	1152	Low	No	48.33	\$81,200	\$39,244	\$34,181	3,348	60.66	2,031	498	1,168
1067	Low	No	38.54	\$81,200	\$31,294	\$27,257	2,960	99.97	2,959	565	1,854	1153	Moderate	No	60.09	\$81,200	\$48,793	\$42,500	5,248	52.1	2,734	1,152	2,231
1072	Low	No	42.11	\$81,200	\$34,193	\$29,784	1,156	99.48	1,150	221	582	1154	Moderate	No	61.35	\$81,200	\$49,816	\$43,387	3,185	40.03	1,275	731	1,288
1073	Low	No	42.68	\$81,200	\$34,656	\$30,184	4,675	98.46	4,603	1,035	2,170	1155	Low	No	42.07	\$81,200	\$34,161	\$29,756	7,069	63.74	4,506	970	2,606

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1156	Low	No	35.51	\$81,200	\$28,834	\$25,116	4,815	61.56	2,964	598	2,033	1231	Middle	No	92.37	\$81,200	\$75,004	\$65,327	3,650	74.16	2,707	761	1,783
1157	Low	No	34	\$81,200	\$27,608	\$24,048	3,789	68.43	2,593	415	1,698	1232	Upper	No	125.98	\$81,200	\$102,296	\$89,095	2,210	34.98	773	500	1,099
1161	Moderate	No	56.15	\$81,200	\$45,594	\$39,712	3,231	58.81	1,900	841	1,659	1233	Middle	No	83.42	\$81,200	\$67,737	\$59,000	2,920	32.77	957	633	1,614
1162	Middle	No	100.24	\$81,200	\$81,395	\$70,889	4,267	34.87	1,488	1,084	2,230	1241	Low	No	44.98	\$81,200	\$36,524	\$31,815	5,304	78.58	4,168	571	2,290
1163.01	Middle	No	84.64	\$81,200	\$68,728	\$59,861	3,608	36.45	1,315	754	1,553	1242	Low	No	39.63	\$81,200	\$32,180	\$28,026	3,382	74.48	2,519	469	1,724
1163.02	Low	No	44.18	\$81,200	\$35,874	\$31,250	2,477	83.73	2,074	286	1,292	1243	Middle	No	112.06	\$81,200	\$90,993	\$79,250	2,964	28.34	840	866	1,792
1164	Low	No	37.61	\$81,200	\$30,539	\$26,602	4,913	76.45	3,756	640	2,224	1246	Low	No	20.3	\$81,200	\$16,484	\$14,359	1,943	67.22	1,306	184	820
1165	Moderate	No	73.96	\$81,200	\$60,056	\$52,308	4,481	55.46	2,485	704	2,105	1255	Upper	No	170.91	\$81,200	\$138,779	\$120,865	2,903	36.27	1,053	458	66
1171	Moderate	No	67.65	\$81,200	\$54,932	\$47,841	1,469	30.5	448	174	992	1256	Moderate	No	77.24	\$81,200	\$62,719	\$54,623	4,185	56.87	2,380	202	75
1172	Middle	No	85.15	\$81,200	\$69,142	\$60,223	5,566	51.76	2,881	1,304	2,365	1257	Low	No	13.19	\$81,200	\$10,710	\$9,334	3,752	98.99	3,714	76	716
1174	Middle	No	91.44	\$81,200	\$74,249	\$64,669	4,307	41.19	1,774	928	1,756	1266	Low	No	26.37	\$81,200	\$21,412	\$18,654	3,495	83.89	2,932	264	1,007
1181	Moderate	No	50.19	\$81,200	\$40,754	\$35,500	1,161	70.63	820	189	780	1267	Low	No	37.62	\$81,200	\$30,547	\$26,607	1,089	60.33	657	225	939
1184	Unknown	No	0	\$81,200	\$0	\$0	1,557	41.3	643	12	46	1268	Middle	No	91.71	\$81,200	\$74,469	\$64,861	3,490	17.13	598	1,122	1,815
1186	Moderate	No	57.42	\$81,200	\$46,625	\$40,609	3,822	49.19	1,880	394	1,273	1269	Low	No	37.86	\$81,200	\$30,742	\$26,779	4,590	97.02	4,453	1,090	2,230
1191.01	Middle	No	85.79	\$81,200	\$69,661	\$60,676	2,587	53.42	1,382	432	391	1270	Low	No	45.14	\$81,200	\$36,654	\$31,923	2,052	85.53	1,755	195	666
1191.02	Upper	No	135.85	\$81,200	\$110,310	\$96,071	3,237	38.99	1,262	515	350	1271	Low	No	31.57	\$81,200	\$25,635	\$22,328	2,024	97.48	1,973	236	853
1192	Upper	No	145.95	\$81,200	\$118,511	\$103,214	1,746	66.15	1,155	427	596	1272	Middle	No	90.95	\$81,200	\$73,851	\$64,323	4,486	29.05	1,303	975	1,873
1193	Low	No	47.72	\$81,200	\$38,749	\$33,750	4,319	48.55	2,097	12	205	1273	Middle	No	85.72	\$81,200	\$69,605	\$60,625	3,527	66.54	2,347	599	1,362
1202	Low	No	30.47	\$81,200	\$24,742	\$21,552	1,370	87.66	1,201	137	578	1274	Unknown	No	0	\$81,200	\$0	\$0	5,486	68.72	3,770	699	1,505
1211	Low	No	35.98	\$81,200	\$29,216	\$25,451	1,779	87.63	1,559	23	364	1275	Low	No	42.47	\$81,200	\$34,486	\$30,034	2,489	82.76	2,060	172	361
1212	Low	No	20.54	\$81,200	\$16,678	\$14,527	2,508	98.6	2,473	68	536	1276	Middle	No	108.49	\$81,200	\$88,094	\$76,723	3,129	21.09	660	530	1,561

*This data was obtained from the Summary 2019 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	532	\$12,786	514	\$5,802	6	\$1,220	12	\$5,764
BMO Harris	21	\$1,755	15	\$471	4	\$532	2	\$752
Busey Bank	69	\$24,021	19	\$1,182	11	\$1,997	39	\$20,842
Commerce Bank	127	\$22,578	78	\$2,268	19	\$3,729	30	\$16,581
Midwest BankCentre	133	\$25,134	60	\$2,737	43	\$6,880	30	\$15,517
PNC Bank	296	\$12,507	272	\$4,131	10	\$1,969	14	\$6,407
Regions Bank	95	\$10,584	78	\$3,158	7	\$1,367	10	\$6,059
Simmons Bank	19	\$4,234	10	\$643	1	\$114	8	\$3,477
UMB Bank	48	\$13,399	19	\$863	8	\$1,361	21	\$11,175
US Bank	842	\$17,881	812	\$8,266	18	\$3,087	12	\$6,528
TOTAL	2,182	\$144,879	1,877	\$29,521	127	\$22,256	178	\$93,102

Source: Community Reinvestment Act, 2018

*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

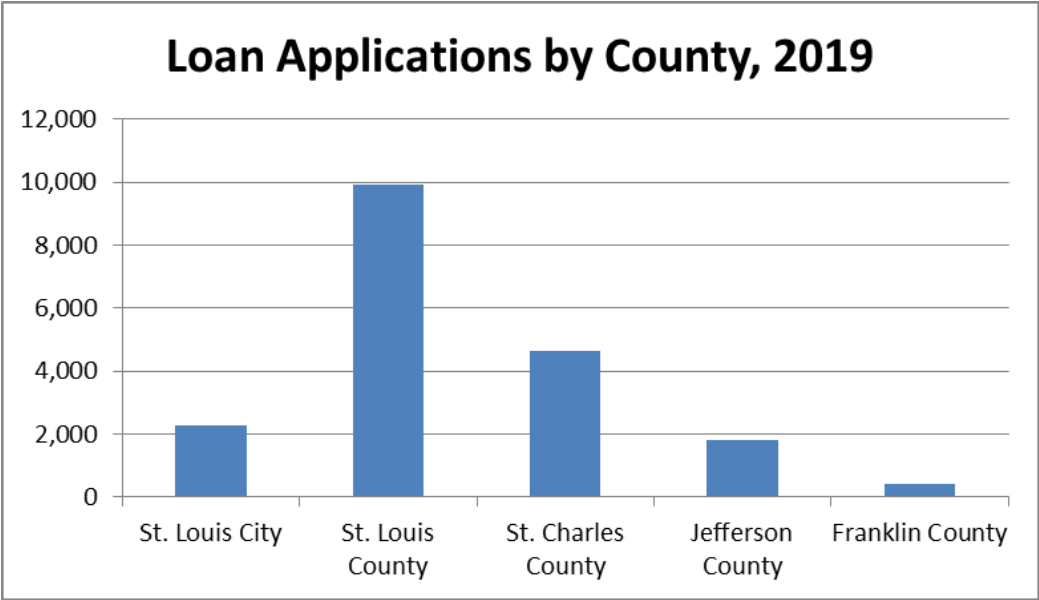
Metro St. Louis Small Business Loan Activity										
	City of St. Louis		St. Louis County		St. Charles County		Franklin County		Jefferson County	
	Total Loans		Total Loans		Total Loans		Total Loans		Total Loans	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	532	\$12,786	2,240	\$45,317	676	\$16,050	89	\$1,310	283	\$5,881
BMO Harris	21	\$1,755	100	\$12,827	22	\$5,094	6	\$743	19	\$2,413
Busey Bank	69	\$24,021	221	\$75,686	36	\$12,446	4	\$1,804	6	\$1,618
Commerce Bank	127	\$22,578	555	\$92,096	114	\$8,028	24	\$9,316	69	\$6,416
Midwest BankCentre	133	\$25,134	231	\$63,005	35	\$8,742	15	\$6,523	54	\$8,005
PNC Bank	296	\$12,507	1,037	\$55,599	325	\$11,086	57	\$4,822	110	\$3,999
Regions Bank	95	\$10,584	296	\$21,989	133	\$9,589	4	\$624	15	\$988
Simmons Bank	19	\$4,234	78	\$21,879	12	\$3,372	1	\$75	7	\$1,214
UMB Bank	48	\$13,399	144	\$53,590	34	\$8,756	5	\$2,457	15	\$3,197
US Bank	842	\$17,881	3,351	\$64,245	1,120	\$15,793	236	\$4,793	486	\$7,264
TOTAL	2,182	\$144,879	8,253	\$506,233	2,507	\$98,956	441	\$32,467	1,064	\$40,995

Source: Community Reinvestment Act, 2018

*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	14	43	59	3	3	122
Bank of America	422	1,868	740	321	66	3,417
BMO Harris	67	178	24	15	5	289
Busey Bank	116	435	349	124	20	1,044
Commerce Bank	240	1,010	462	278	33	2,023
J.P. Morgan Chase	246	1,265	624	203	30	2,368
Lindell Bank	53	118	19	4		194
Midwest BankCentre	135	421	49	86	11	702
PNC Bank	148	629	306	115	44	1,242
Regions Bank	136	619	332	101	17	1,205
Simmons Bank	66	203	26	8	6	309
UMB Bank	32	205	71	26	6	340
US Bank	579	2,941	1,569	529	191	5,809
Grand Total	2,254	9,935	4,630	1,813	432	19,064



Loan Applications by Census Tract in the City of St. Louis: 2019														
Census Tract	1st Financial Federal Credit Union	Bank of America	BMO Harris	Busey Bank	Commerce Bank	J.P. Morgan Chase	Lindell Bank	Midwest BankCentre	PNC Bank	Regions Bank	Simmons Bank	UMB Bank	US Bank	Total
1011		7		5	4	1		3		5	2		7	34
1012		7	1		2	7		4	4				12	37
1013		6	2	5	4	6	4	4	5	4		1	12	53
1014		2		1		2	1	3	4	1			7	21
1015		2		1	1	1							3	8
1018		3	1	3	1			1	2	1			3	15
1021		5		1	7	2		3					6	24
1022		12	3	3	11	11			4	4	2	1	28	79
1023		6	1	1	1	4		1	2	1			8	25
1024	1	3	1	2		1		1	3	4	1		7	24
1025		6			2	3	1		3	1			7	23
1031		6		1	2	5		3	1	1	1		8	28
1034		9			5			1	1	2			8	26
1036		3			3	2		1			1		2	12
1037		4		1	8	4	1		3	3		1	6	31
1038		8			4	8	1	3	6	2	2		11	45
1042		5		4	4	8	1		1	1		1	5	30
1045		4	1		4	1	5			1	2	1	6	25
1051.98		5			5	3			1			2	9	25
1052	1	5		3	3	6		1	3	1			6	29
1053		2			1	3		1	4				7	18
1054		4			1			1	1	1	1		3	12
1055	1	3				1		1	3	2			1	12
1061		1	1				1	2						5
1062								1					1	2
1063		2			1			1	1	1			2	8
1064		1			1								1	3
1065		2							1				1	4
1066			1		1				1	1				4
1067		1			1					2	1		2	7
1072		1												1
1073		4		1	1	1	2		1	1	1		3	15
1074			2							1				3
1075						1		1	1		2			5
1076		1			1				1				3	6
1081		3					1	3		1			4	12

Census Tract	1st Financial Federal Credit Union	Bank of America	BMO Harris	Busey Bank	Commerce Bank	J.P. Morgan Chase	Lindell Bank	Midwest BankCentre	PNC Bank	Regions Bank	Simmons Bank	UMB Bank	US Bank	Total
1082		2			4	1		2	1	6	1		5	22
1083		1								2				3
1096		2			1		1	1	1	1			1	8
1097		2						1	2	1			1	7
1101		2			1		2		1			1		7
1102					2			1		2	1		3	9
1103		2			1		1						1	5
1104	1	1			2	2		1			2	1	1	11
1105		1								1				2
1111					3			1	1				2	7
1112			1			1		1	1					4
1113		1	1								1			3
1114		3												3
1115				1	5				1					7
1121		5		3	2	7				1		3	14	35
1122		3		1	2				1					7
1123		1						2					1	4
1124		12		1	2	6	1	1	1	2			12	38
1135		6	7	6	4	5	2	3	2	2		1	11	49
1141.01		9	1		7	7	1	8	2	3	3		10	51
1141.02		12			12	11	1	2		3	6	1	16	64
1142	1	9	4	2	4	10	1	2	4	1	1	1	9	49
1143		9	3	3	7	7	1	4	1	2	2	1	17	57
1151		6	1	2			1	5	4		2		10	31
1152			1	1	2	1		2		1	3		9	20
1153		5	4	3	3	1		3	5	1	2		12	39
1154		4			3	1	1	2	1	3	1		4	20
1155		4		3	2			3	2	5	2		6	27
1156		7			2	3		3	1	1			5	22
1157		1						2	2	1	1		4	11
1161		9		3	1	1	1	1	3	2	1		6	28
1162		10	2	3	5	2		5	4	5	1	3	12	52
1163.01		7			2	3		3	5	1			8	29
1163.02		2	1		1		1	1	1				4	11
1164		3	1	4	3	1				5			7	24
1165		9	2	2	6	1		2	1	1		3	8	35

Census Tract	1st Financial Federal Credit Union	Bank of America	BMO Harris	Busey Bank	Commerce Bank	J.P. Morgan Chase	Lindell Bank	Midwest BankCentre	PNC Bank	Regions Bank	Simmons Bank	UMB Bank	US Bank	Total
1171		1		1		1					1		5	9
1172	1	15	5	7	10	13	1	2	3	5	5	1	19	87
1174	1	10	3	1	8	7	4	2	2	1	1	2	9	51
1181		5	1	6	3			3		3	3		5	29
1184														
1186		7	3	2	1	4	2	2		2	2		7	32
1191.01		7	2	2		1		1	1	1			2	17
1191.02		7		1	3	6		1	6			1	10	35
1192		6	1		2	6	2	1	3			3	8	32
1193				1										1
1202		4					1				1			6
1211		1												1
1212											1			1
1231		8	1	2	1	5		3	2	2	1		14	39
1232		5			8	6	1		3	2			11	36
1233		8	1		4	5	1	1	2	5			5	32
1241		3			2	4			2				6	17
1242		6		1	3	3	1	3	1		1		7	26
1243	1	5	1	3		6		2	1	4	1		10	34
1246				2				2	1				4	9
1255	1	6		2	3	3			2	1			1	19
1256		1	1			2						1		5
1257						1								1
1266		2			1				1				2	6
1267								1						1
1268	1	10	1	3	5	3	2	1	4	6		1	14	51
1269		6		2	3		1	2	1				5	20
1270								1		2			3	6
1271					1									1
1272		6	3	2	6	2	1	4	1				11	36
1273	2	4		1	3	9		1	2	5	2		5	34
1274	2	3	1	2	5	3	1		3	1		1	13	35
1275				1		1							2	4
1276		3		4		3	2		2	1	1		13	29
Not Provided														
Grand Total	14	422	67	116	240	246	53	135	148	136	66	32	579	2,254

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	655	3	725	5	1,095	5			55	1	2,530	14
Bank of America	19,035	97	116,635	391	26,285	109	9,185	51	2,520	10	173,660	658
BMO Harris	1,785	7	7,040	20	880	4	160	2			9,865	33
Busey Bank	9,345	41	48,205	163	42,685	179	18,050	70	2,460	12	120,745	465
Commerce Bank	9,895	47	56,175	155	18,750	84	7,415	45	1,350	6	93,585	337
J.P. Morgan Chase	6,815	27	47,830	118	14,870	54	2,115	9			71,630	208
Lindell Bank	2,970	20	8,790	52	2,300	10	55	1			14,115	83
Midwest BankCentre	10,105	47	47,460	166	5,675	21	5,800	26	1,705	3	70,745	263
PNC Bank	2,655	19	18,575	75	10,420	52	1,510	8	1,600	10	34,760	164
Regions Bank	4,270	24	29,990	114	11,620	54	6,530	36	790	4	53,200	232
Simmons Bank	7,140	24	22,010	62	3,185	15			305	1	32,640	102
UMB Bank	2,845	9	4,765	15	810	2	790	4			9,210	30
US Bank	25,595	121	155,570	534	77,525	301	18,040	90	6,520	38	283,250	1,084
Grand Total	103,110	486	563,770	1870	216,100	890	69,650	342	17,305	85	969,935	3,673

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	25	1	140	6	515	17					680	24
Bank of America	835	11	7,960	98	4,225	59	1,140	18	835	7	14,995	193
BMO Harris	670	12	4,950	34	175	3	555	5	85	1	6,435	55
Busey Bank	250	2	700	12	255	3	120	2			1,325	19
Commerce Bank	1,350	30	11,405	165	4,170	92	1,935	39	145	3	19,005	329
J.P. Morgan Chase	350	6	1,165	19	205	5	80	2			1,800	32
Lindell Bank	85	1	950	8	575	5					1,610	14
Midwest BankCentre	1,065	19	1,075	13	160	2	180	4			2,480	38
PNC Bank	1,180	22	8,550	98	5,750	78	810	20	470	8	16,760	226
Regions Bank	680	14	7,295	85	5,925	83	1,030	14	125	3	15,055	199
Simmons Bank	330	8	1,600	22	80	2					2,010	32
UMB Bank	320	4	2,395	31	1,420	18	80	4			4,215	57
US Bank	2,075	33	16,985	179	7,305	109	2,575	41	680	14	29,620	376
Grand Total	9,215	163	65,170	770	30,760	476	8,505	149	2,340	36	115,990	1,594

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	395	3	900	6	2,070	14	290	2	145	1	3,800	26
Bank of America	13,800	78	122,680	464	25,610	180	9,590	78	3,270	18	174,950	818
BMO Harris	550	8	9,235	45	1,415	9	185	3			11,385	65
Busey Bank	16,975	39	44,225	131	16,745	71	6,445	17	1,485	5	85,875	263
Commerce Bank	11,595	57	75,315	307	18,640	118	10,590	78	2,245	9	118,385	569
J.P. Morgan Chase	5,010	20	59,625	147	13,065	65	2,720	18	1,005	5	81,425	255
Lindell Bank	3,350	28	5,565	55	6,440	4	315	3			15,670	90
Midwest BankCentre	6,385	29	49,325	165	3,455	17	4,755	31	560	4	64,480	246
PNC Bank	1,870	22	36,875	167	10,480	66	3,760	38	960	8	53,945	301
Regions Bank	2,435	21	25,365	143	11,005	83	1,430	14	715	3	40,950	264
Simmons Bank	2,435	11	12,095	59	855	3	780	4			16,165	77
UMB Bank	3,255	9	24,230	104	26,605	35	1,475	9	610	2	56,175	159
US Bank	16,210	90	195,620	684	71,325	399	20,415	127	6,090	34	309,660	1,334
Grand Total	84,265	415	661,055	2,477	207,710	1,064	62,750	422	17,085	89	1,032,865	4,467

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	1,075	7	1,765	17	3,680	36	290	2	200	2	7,010	64
Bank of America	33,670	186	247,275	953	56,120	348	19,915	147	6,625	35	363,605	1,669
BMO Harris	3,005	27	21,225	99	2,470	16	900	10	85	1	27,685	153
Busey Bank	26,570	82	93,130	306	59,685	253	24,615	89	3,945	17	207,945	747
Commerce Bank	22,840	134	142,895	627	41,560	294	19,940	162	3,740	18	230,975	1,235
J.P. Morgan Chase	12,175	53	108,620	284	28,140	124	4,915	29	1,005	5	154,855	495
Lindell Bank	6,405	49	15,305	115	9,315	19	370	4			31,395	187
Midwest BankCentre	17,555	95	97,860	344	9,290	40	10,735	61	2,265	7	137,705	547
PNC Bank	5,705	63	64,000	340	26,650	196	6,080	66	3,030	26	105,465	691
Regions Bank	7,385	59	62,650	342	28,550	220	8,990	64	1,630	10	109,205	695
Simmons Bank	9,905	43	35,705	143	4,120	20	780	4	305	1	50,815	211
UMB Bank	6,420	22	31,390	150	28,835	55	2,345	17	610	2	69,600	246
US Bank	43,880	244	368,175	1,397	156,155	809	41,030	258	13,290	86	622,530	2,794
Grand Total	196,590	1,064	1,289,995	5,117	454,570	2,430	140,905	913	36,730	210	2,118,790	9,734

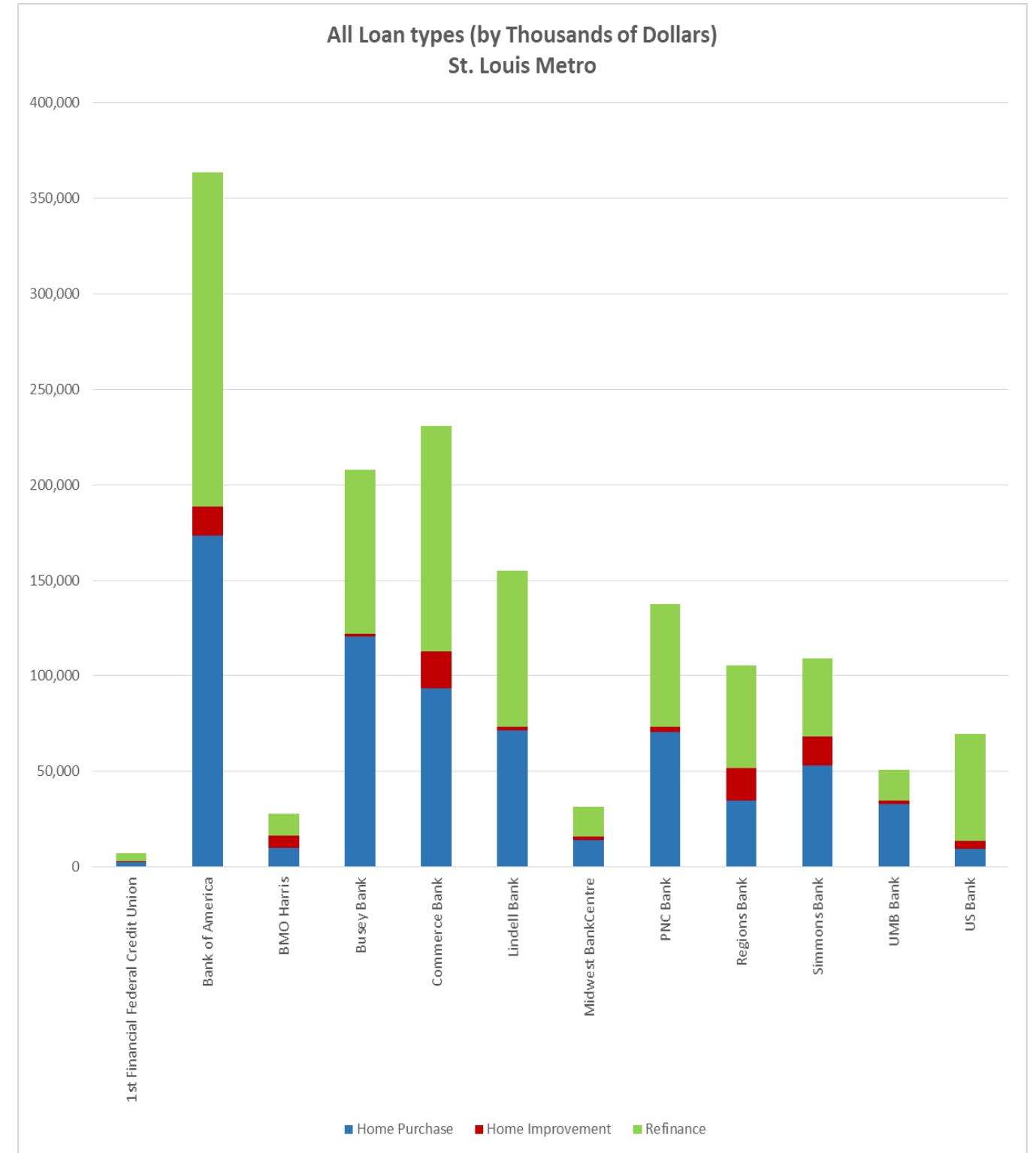
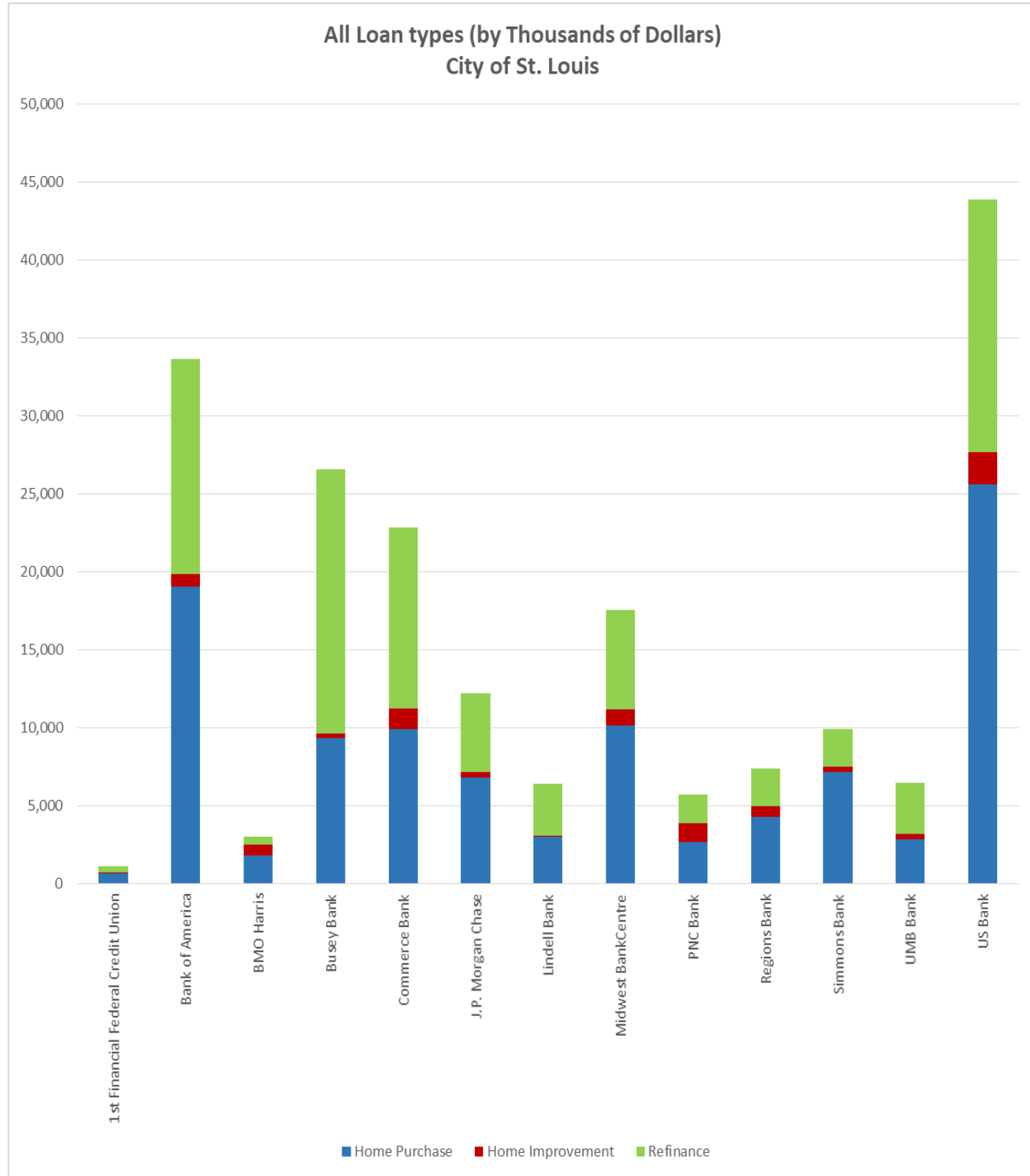
City and Metropolitan Area – Loans Originated (dollar amounts in thousands)

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	655	3	2,530	14	25.89%	21.43%
Bank of America	19,035	97	173,660	658	10.96%	14.74%
BMO Harris	1,785	7	9,865	33	18.09%	21.21%
Busey Bank	9,345	41	120,745	465	7.74%	8.82%
Commerce Bank	9,895	47	93,585	337	10.57%	13.95%
J.P. Morgan Chase	6,815	27	71,630	208	9.51%	12.98%
Lindell Bank	2,970	20	14,115	83	21.04%	24.10%
Midwest BankCentre	10,105	47	70,745	263	14.28%	17.87%
PNC Bank	2,655	19	34,760	164	7.64%	11.59%
Regions Bank	4,270	24	53,200	232	8.03%	10.34%
Simmons Bank	7,140	24	32,640	102	21.88%	23.53%
UMB Bank	2,845	9	9,210	30	30.89%	30.00%
US Bank	25,595	121	283,250	1,084	9.04%	11.16%
Grand Total	103,110	486	969,935	3,673	10.63%	13.23%

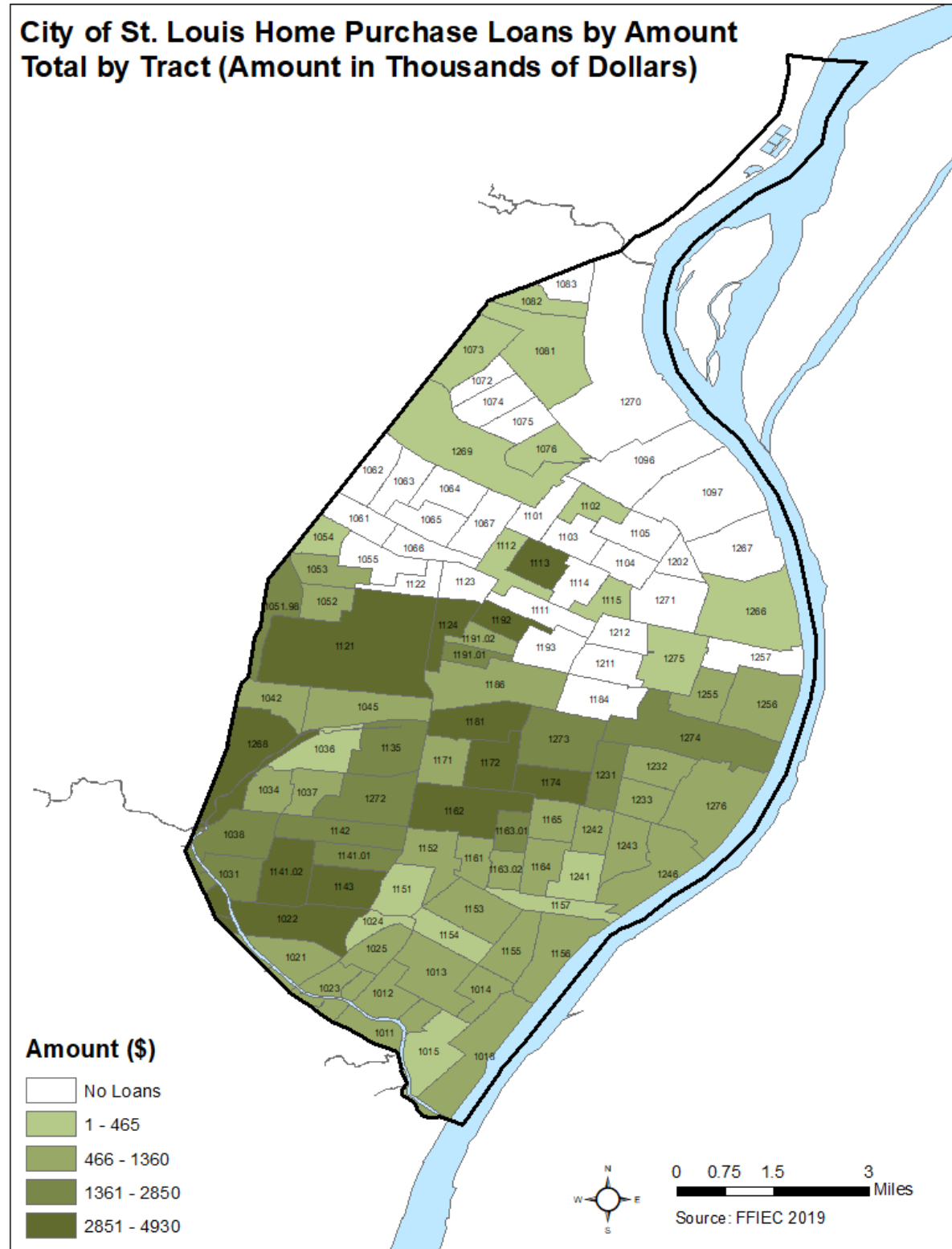
REFINANCE						
	St. Louis City		St. Louis Metro		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1st Financial Federal Credit Union	395	3	3,800	26	10.39%	11.54%
Bank of America	13,800	78	174,950	818	7.89%	9.54%
BMO Harris	550	8	11,385	65	4.83%	12.31%
Busey Bank	16,975	39	85,875	263	19.77%	14.83%
Commerce Bank	11,595	57	118,385	569	9.79%	10.02%
J.P. Morgan Chase	5,010	20	81,425	255	6.15%	7.84%
Lindell Bank	3,350	28	15,670	90	21.38%	31.11%
Midwest BankCentre	6,385	29	64,480	246	9.90%	11.79%
PNC Bank	1,870	22	53,945	301	3.47%	7.31%
Regions Bank	2,435	21	40,950	264	5.95%	7.95%
Simmons Bank	2,435	11	16,165	77	15.06%	14.29%
UMB Bank	3,255	9	56,175	159	5.79%	5.66%
US Bank	16,210	90	309,660	1,334	5.23%	6.75%
Grand Total	84,265	415	1,032,865	4,467	8.16%	9.29%

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	25	1	680	24	3.68%	4.17%
Bank of America	835	11	14,995	193	5.57%	5.70%
BMO Harris	670	12	6,435	55	10.41%	21.82%
Busey Bank	250	2	1,325	19	18.87%	10.53%
Commerce Bank	1,350	30	19,005	329	7.10%	9.12%
J.P. Morgan Chase	350	6	1,800	32	19.44%	18.75%
Lindell Bank	85	1	1,610	14	5.28%	7.14%
Midwest BankCentre	1,065	19	2,480	38	42.94%	50.00%
PNC Bank	1,180	22	16,760	226	7.04%	9.73%
Regions Bank	680	14	15,055	199	4.52%	7.04%
Simmons Bank	330	8	2,010	32	16.42%	25.00%
UMB Bank	320	4	4,215	57	7.59%	7.02%
US Bank	2,075	33	29,620	376	7.01%	8.78%
Grand Total	9,215	163	115,990	1,594	7.94%	10.23%

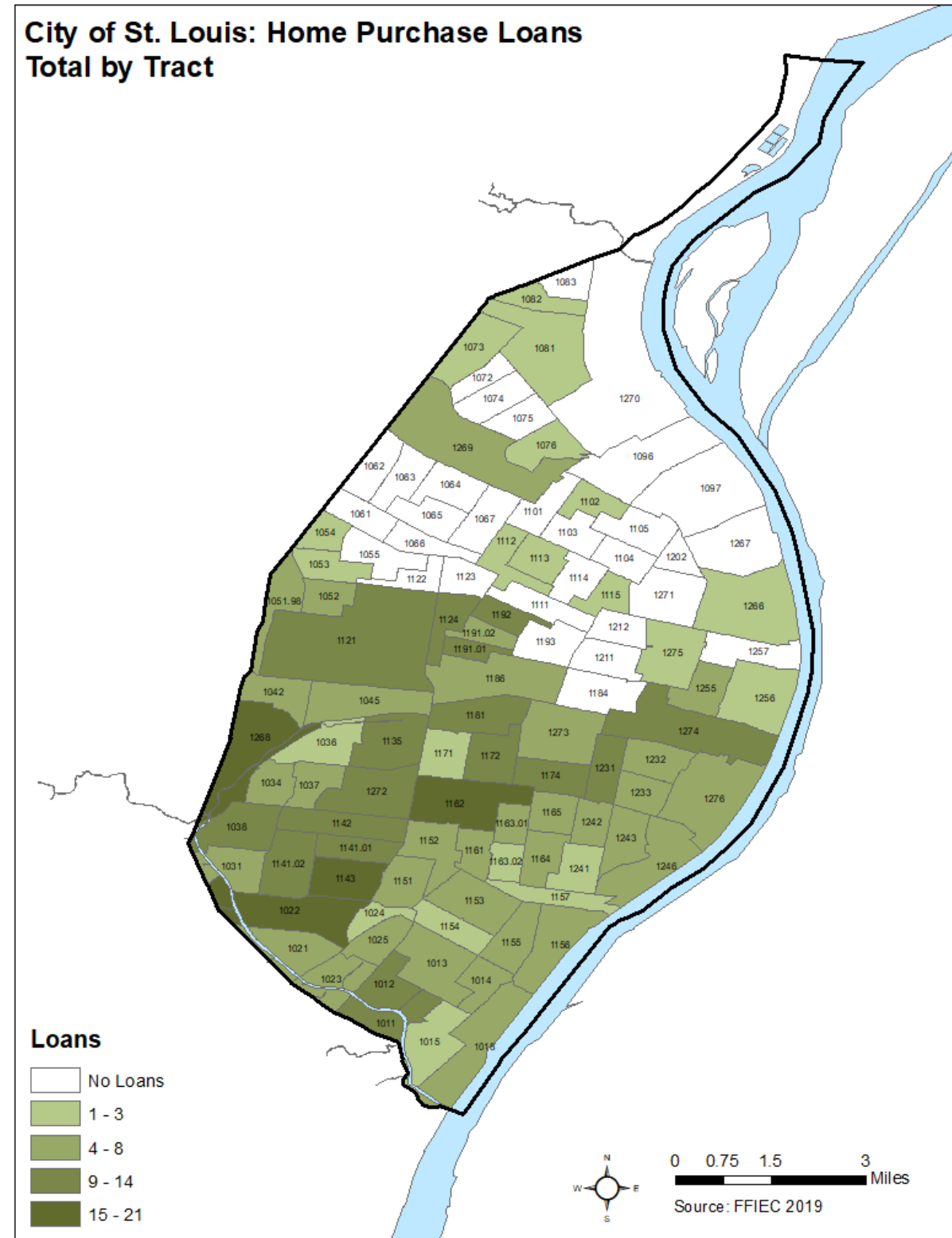
TOTAL: ALL LOAN TYPES						
	St. Louis City		St. Louis Metro		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1st Financial Federal Credit Union	1,075	7	7,010	64	15.34%	10.94%
Bank of America	33,670	186	363,605	1,669	9.26%	11.14%
BMO Harris	3,005	27	27,685	153	10.85%	17.65%
Busey Bank	26,570	82	207,945	747	12.78%	10.98%
Commerce Bank	22,840	134	230,975	1,235	9.89%	10.85%
J.P. Morgan Chase	12,175	53	154,855	495	7.86%	10.71%
Lindell Bank	6,405	49	31,395	187	20.40%	26.20%
Midwest BankCentre	17,555	95	137,705	547	12.75%	17.37%
PNC Bank	5,705	63	105,465	691	5.41%	9.12%
Regions Bank	7,385	59	109,205	695	6.76%	8.49%
Simmons Bank	9,905	43	50,815	211	19.49%	20.38%
UMB Bank	6,420	22	69,600	246	9.22%	8.94%
US Bank	43,880	244	622,530	2,794	7.05%	8.73%
Grand Total	196,590	1,064	2,118,790	9,734	9.28%	10.93%

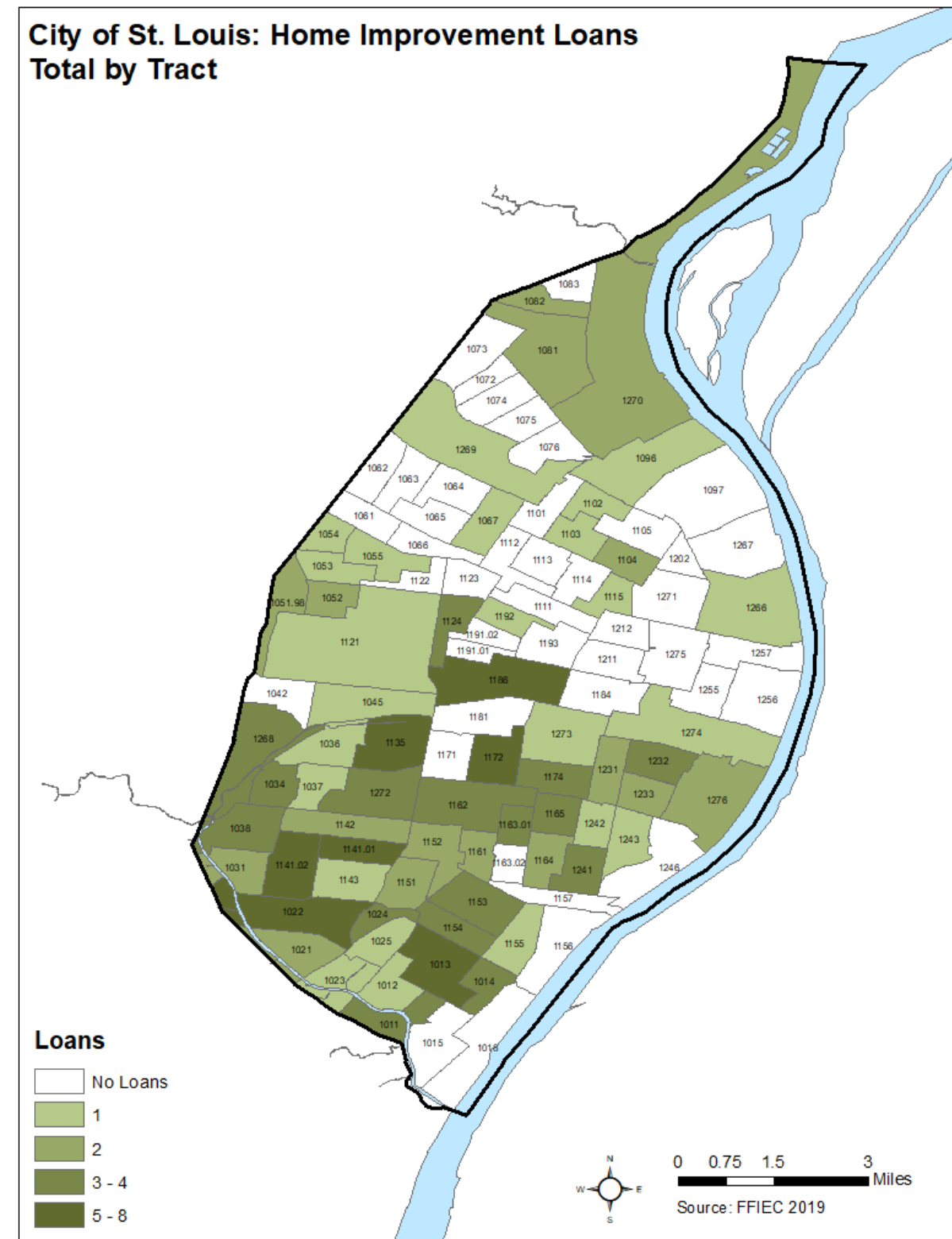
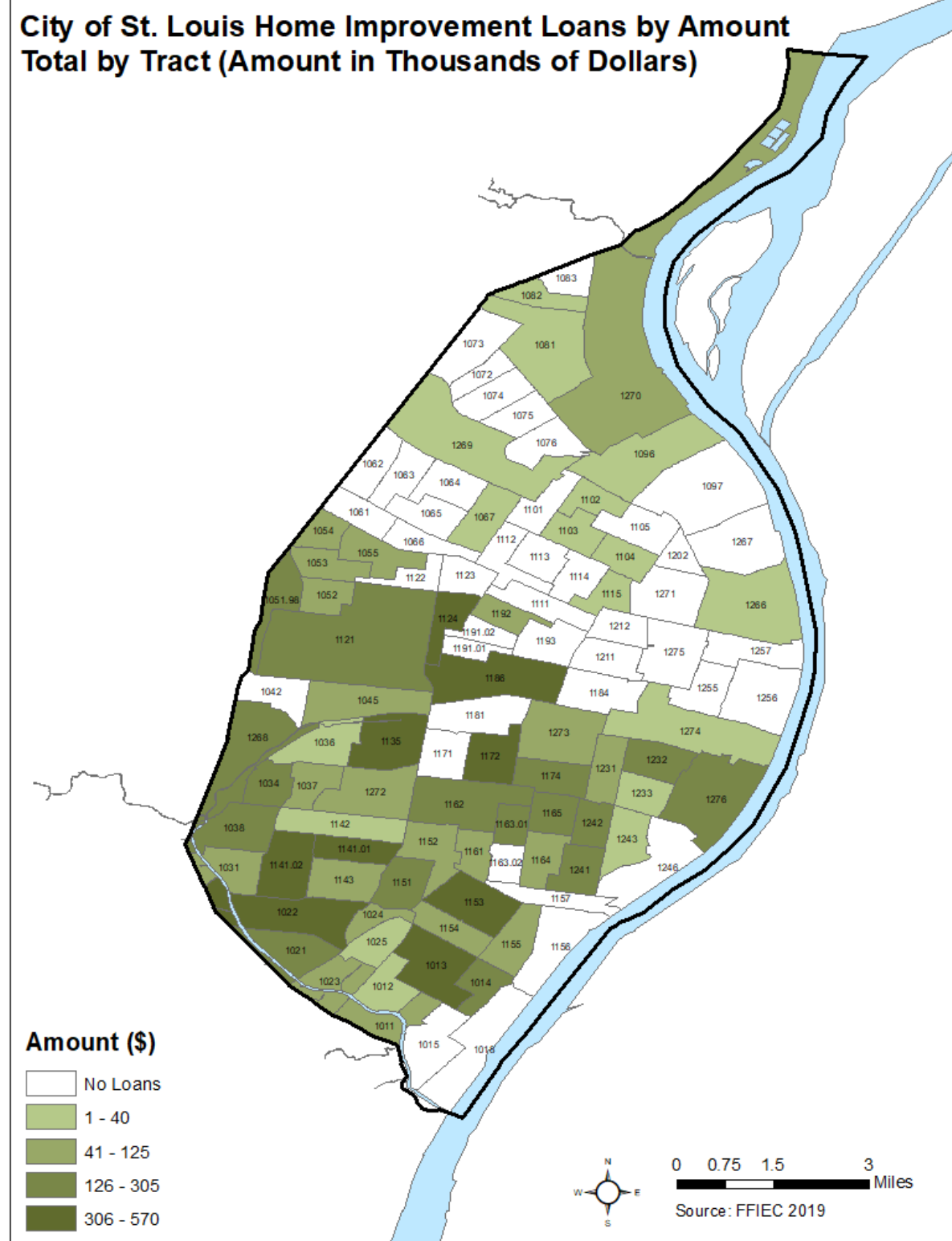


**City of St. Louis Home Purchase Loans by Amount
Total by Tract (Amount in Thousands of Dollars)**

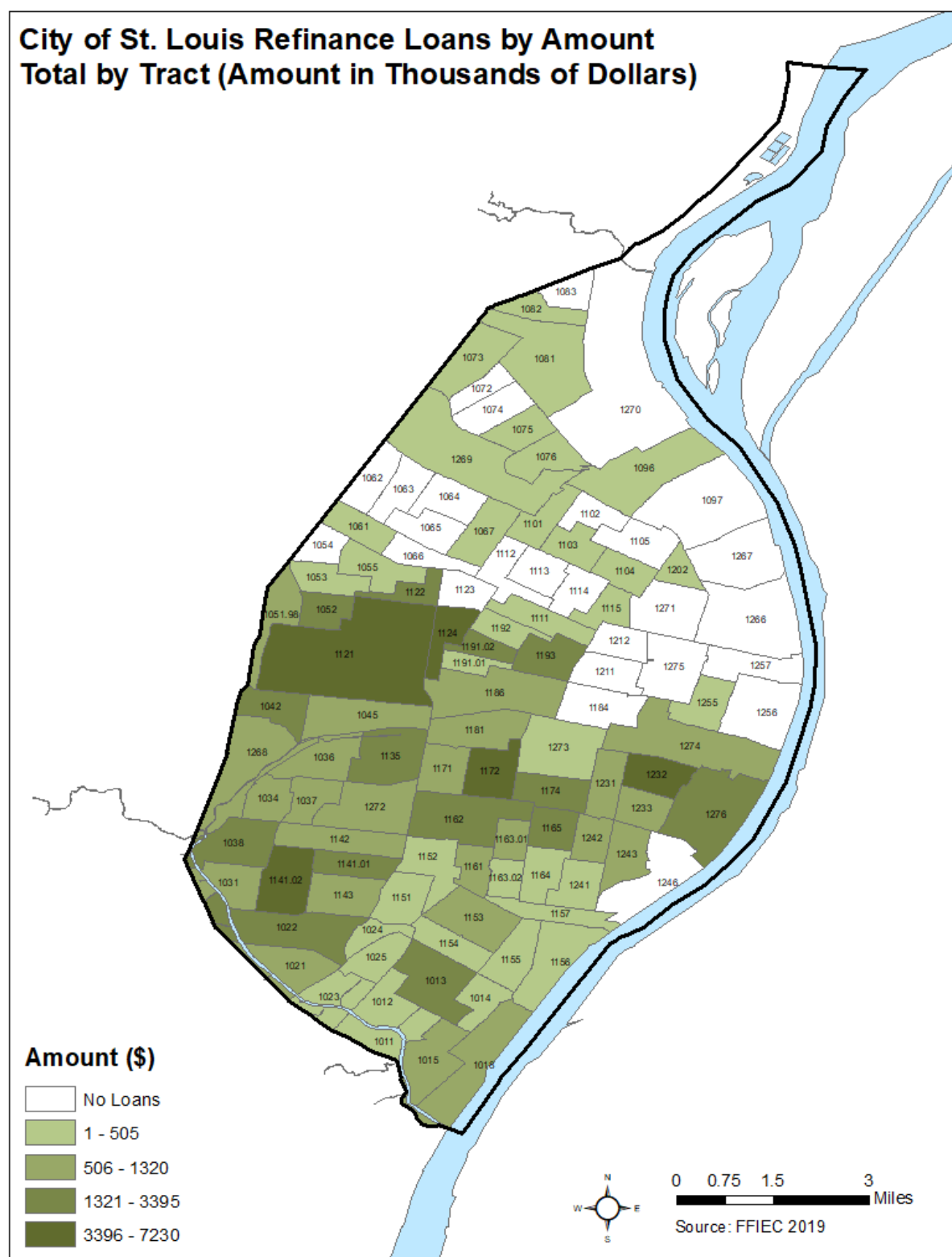


**City of St. Louis: Home Purchase Loans
Total by Tract**

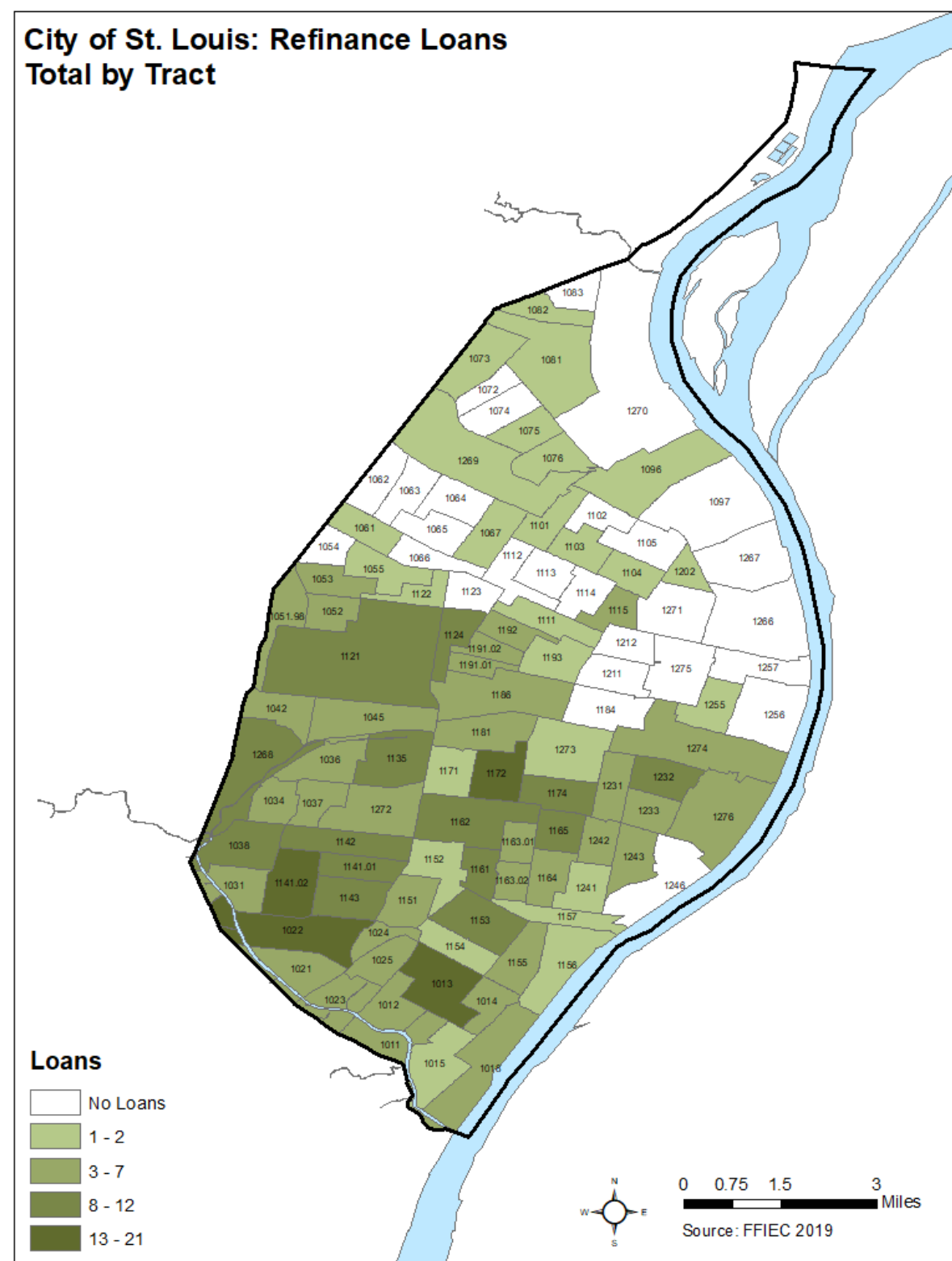




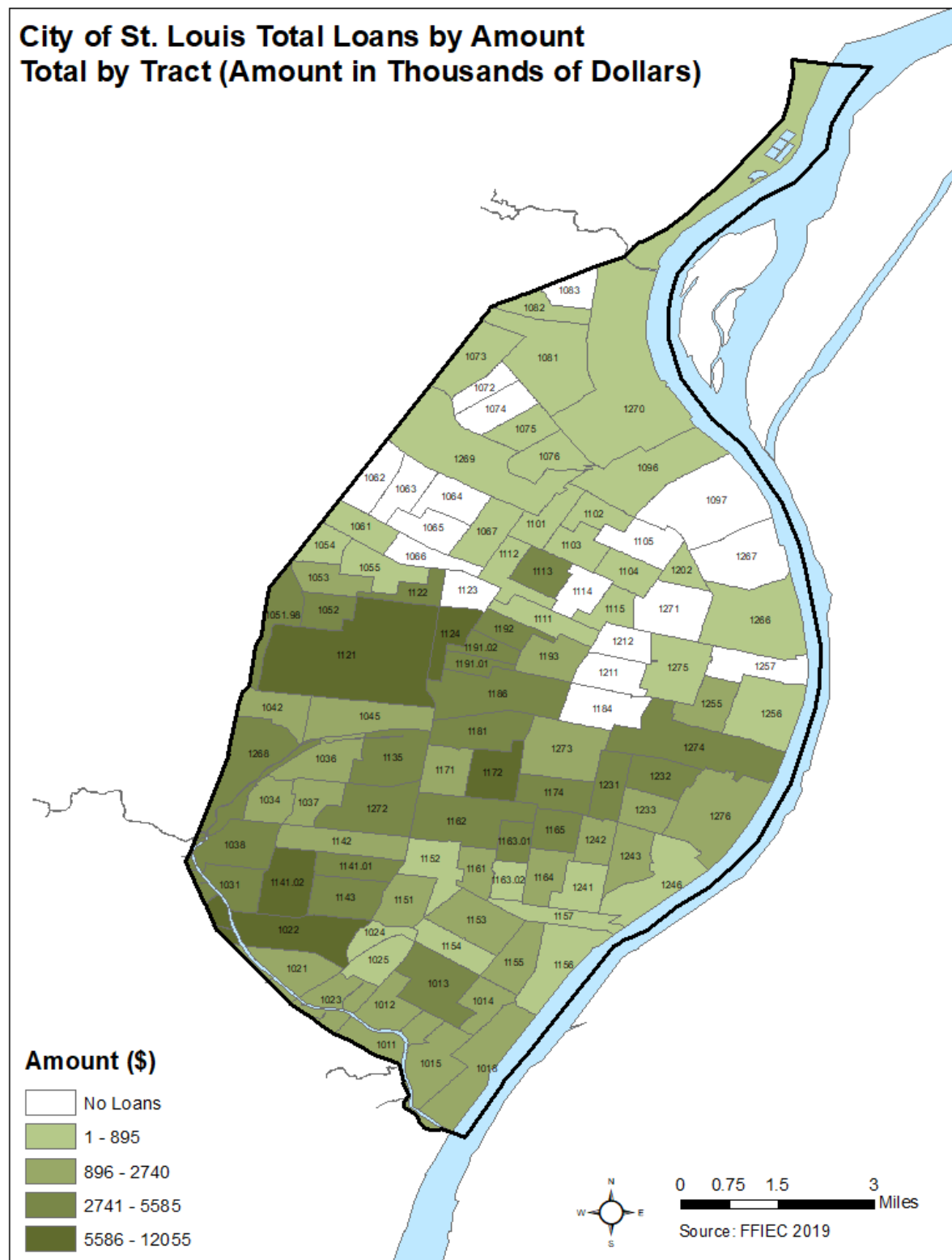
**City of St. Louis Refinance Loans by Amount
Total by Tract (Amount in Thousands of Dollars)**



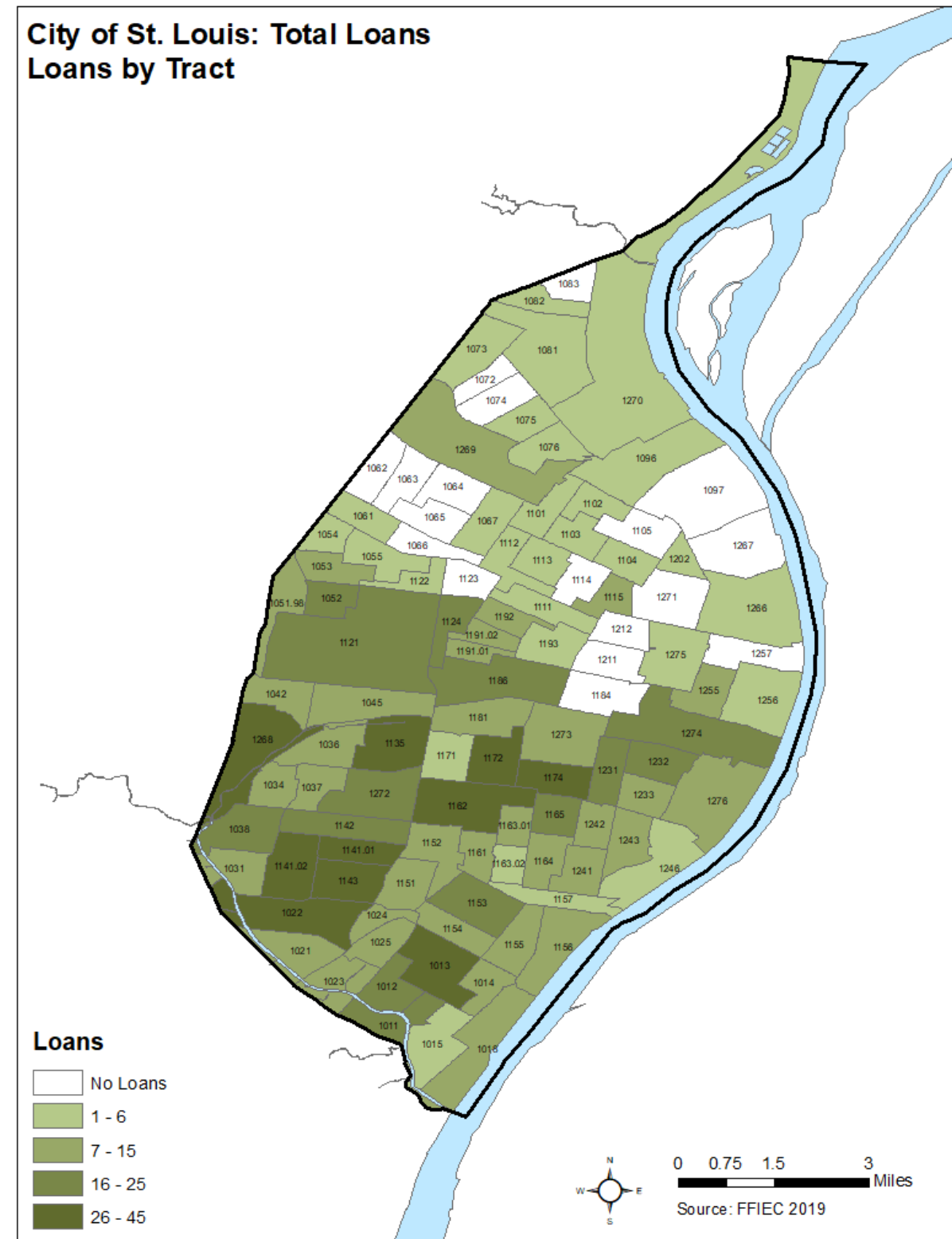
**City of St. Louis: Refinance Loans
Total by Tract**



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

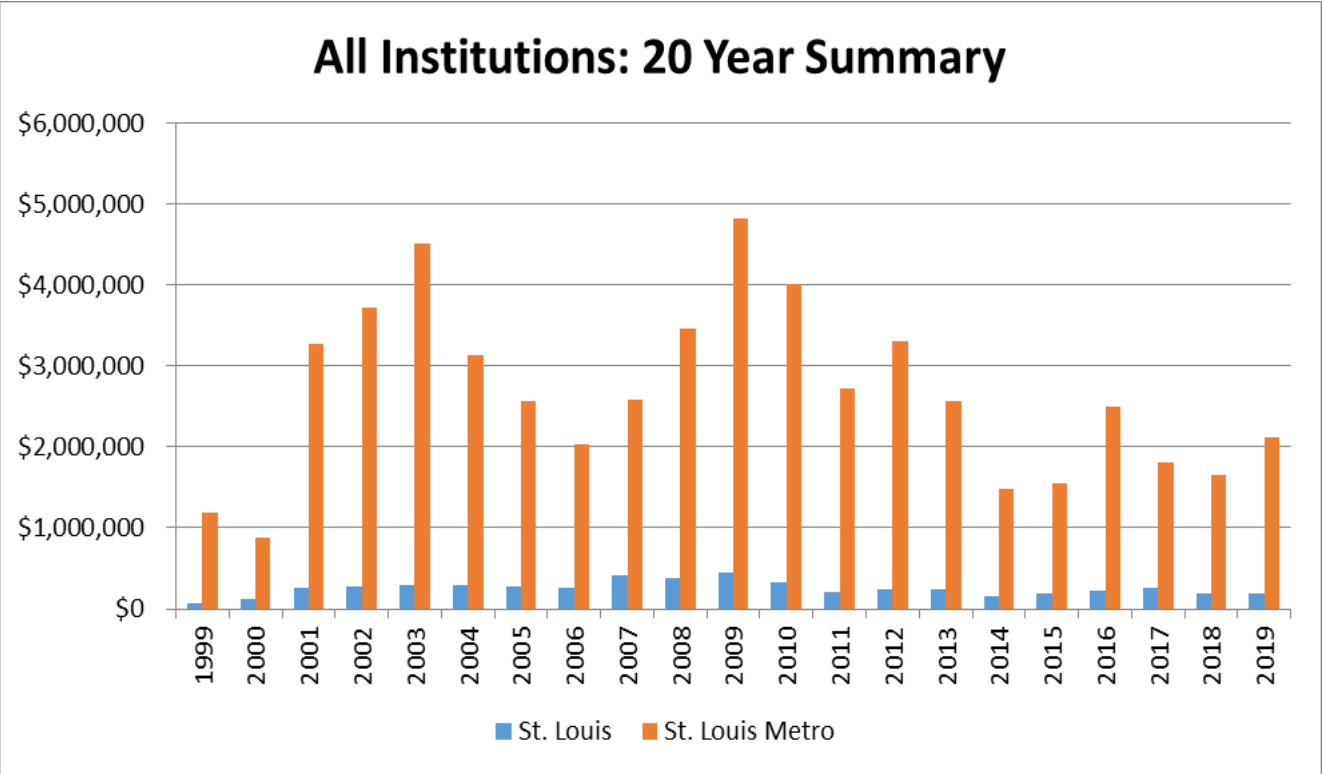


**City of St. Louis: Total Loans
Loans by Tract**



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
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%
2019	\$196,590	1,064	\$2,118,790	9,734	9.28%	10.93%	3.22%	4.11%
Total	\$5,347,377	42,494	\$55,879,801	367,564	9.57%	11.56%	2.65%	-0.35%
*Based on available data from lending institutions Amounts shown are in thousands of dollars								



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

City of St. Louis Originated Loans by Tract								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount** (\$)	Loans	Amount** (\$)	Loans	Amount** (\$)	Loans	Amount** (\$)	Loans
1011	1,105	9	110	4	255	3	1,470	16
1012	1,360	12	35	1	360	4	1,755	17
1013	1,080	6	570	8	2,585	15	4,235	29
1014	725	5	145	3	330	4	1,200	12
1015	80	2	0	0	1,300	2	1,380	4
1018	520	4	0	0	885	3	1,405	7
1021	1,340	6	150	2	675	5	2,165	13
1022	3,900	20	500	8	2,415	17	6,815	45
1023	540	4	105	1	420	4	1,065	9
1024	345	3	65	3	240	4	650	10
1025	500	4	25	1	245	3	770	8
1031	2,135	7	50	2	905	5	3,090	14
1034	755	5	175	3	560	4	1,490	12
1036	75	1	35	1	870	6	980	8
1037	670	4	55	1	535	7	1,260	12
1038	1,925	11	170	4	1,620	10	3,715	25
1042	1,055	5	0	0	1,615	5	2,670	10
1045	840	6	105	1	685	7	1,630	14
1051.98	2,440	6	230	2	945	5	3,615	13
1052	1,135	7	80	2	3,395	7	4,610	16
1053	840	2	65	1	470	4	1,375	7
1054	65	1	95	1	0	0	160	2
1055	0	0	55	1	105	1	160	2
1061	0	0	0	0	55	1	55	1
*1062	0	0	0	0	0	0	0	0
*1063	0	0	0	0	0	0	0	0
*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	25	1	25	1	50	2
*1072	0	0	0	0	0	0	0	0
1073	45	1	0	0	60	2	105	3
*1074	0	0	0	0	0	0	0	0
1075	0	0	0	0	55	1	55	1
1076	55	1	0	0	35	1	90	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	170	2	20	2	65	1	255	5
1082	45	1	40	2	100	2	185	5
*1083	0	0	0	0	0	0	0	0
1096	0	0	5	1	110	2	115	3
*1097	0	0	0	0	0	0	0	0
1101	0	0	0	0	60	2	60	2
1102	35	1	15	1	0	0	50	2
1103	0	0	15	1	35	1	50	2
1104	0	0	20	2	35	1	55	3
*1105	0	0	0	0	0	0	0	0
1111	0	0	0	0	85	1	85	1
1112	85	1	0	0	0	0	85	1
1113	3,005	1	0	0	0	0	3,005	1
*1114	0	0	0	0	0	0	0	0
1115	150	2	25	1	220	4	395	7
1121	4,570	10	255	1	7,230	12	12,055	23
1122	0	0	0	0	3,085	1	3,085	1
*1123	0	0	0	0	0	0	0	0
1124	4,930	12	365	3	4,850	8	10,145	23
1135	2,300	12	410	6	1,670	10	4,380	28
1141.01	1,790	10	450	8	2,235	11	4,475	29
1141.02	3,010	12	395	7	3,840	18	7,245	37
1142	1,675	11	30	2	820	8	2,525	21
1143	3,515	21	55	1	1,300	12	4,870	34
1151	445	5	150	2	375	5	970	12
1152	500	4	100	2	95	1	695	7
1153	935	7	505	3	610	10	2,050	20
1154	335	3	80	4	45	1	460	8
1155	755	7	55	1	320	4	1,130	12
1156	680	8	0	0	215	1	895	9
1157	465	3	0	0	120	2	585	5
1161	735	5	70	2	920	8	1,725	15
1162	3,315	15	155	3	2,060	10	5,530	28
1163.01	2,660	8	145	3	765	3	3,570	14
1163.02	525	3	0	0	195	3	720	6

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	890	6	60	2	485	5	1,435	13
1165	835	5	230	4	2,285	9	3,350	18
1171	1,305	3	0	0	795	1	2,100	4
1172	4,360	14	370	8	4,495	21	9,225	43
1174	3,500	12	200	4	1,885	11	5,585	27
1181	3,630	10	0	0	1,320	4	4,950	14
*1184	0	0	0	0	0	0	0	0
1186	1,260	6	380	8	1,275	5	2,915	19
1191.01	2,640	10	0	0	505	3	3,145	13
1191.02	920	6	0	0	2,280	6	3,200	12
1192	3,110	10	105	1	265	3	3,480	14
1193	0	0	0	0	1,975	1	1,975	1
1202	0	0	0	0	35	1	35	1
*1211	0	0	0	0	0	0	0	0
*1212	0	0	0	0	0	0	0	0
1231	2,305	11	100	2	1,130	6	3,535	19
1232	1,275	5	295	3	3,650	12	5,220	20
1233	1,030	6	30	2	870	6	1,930	14
1241	235	3	165	3	285	1	685	7

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	895	5	305	1	780	6	1,980	12
1243	1,255	7	25	1	990	6	2,270	14
1246	830	6	0	0	0	0	830	6
1255	750	8	0	0	210	2	960	10
1256	485	3	0	0	0	0	485	3
*1257	0	0	0	0	0	0	0	0
1266	250	2	15	1	0	0	265	3
*1267	0	0	0	0	0	0	0	0
1268	3,510	16	180	4	1,035	9	4,725	29
1269	180	6	15	1	60	2	255	9
1270	0	0	110	2	0	0	110	2
*1271	0	0	0	0	0	0	0	0
1272	2,080	10	115	3	1,235	7	3,430	20
1273	1,585	5	125	1	320	2	2,030	8
1274	2,850	10	35	1	1,295	7	4,180	18
1275	95	1	0	0	0	0	95	1
1276	890	4	150	2	1,700	6	2,740	12
Total	103,110	486	9,215	163	84,265	415	196,590	1,064

Notes:

*No Loans originated in tracts 1062, 1063, 1064, 1065, 1066, 1072, 1074, 1083, 1097, 1105, 1114, 1123, 1184, 1211, 1212, 1257, 1267, and 1271,

**Loan amounts are in thousands of dollars

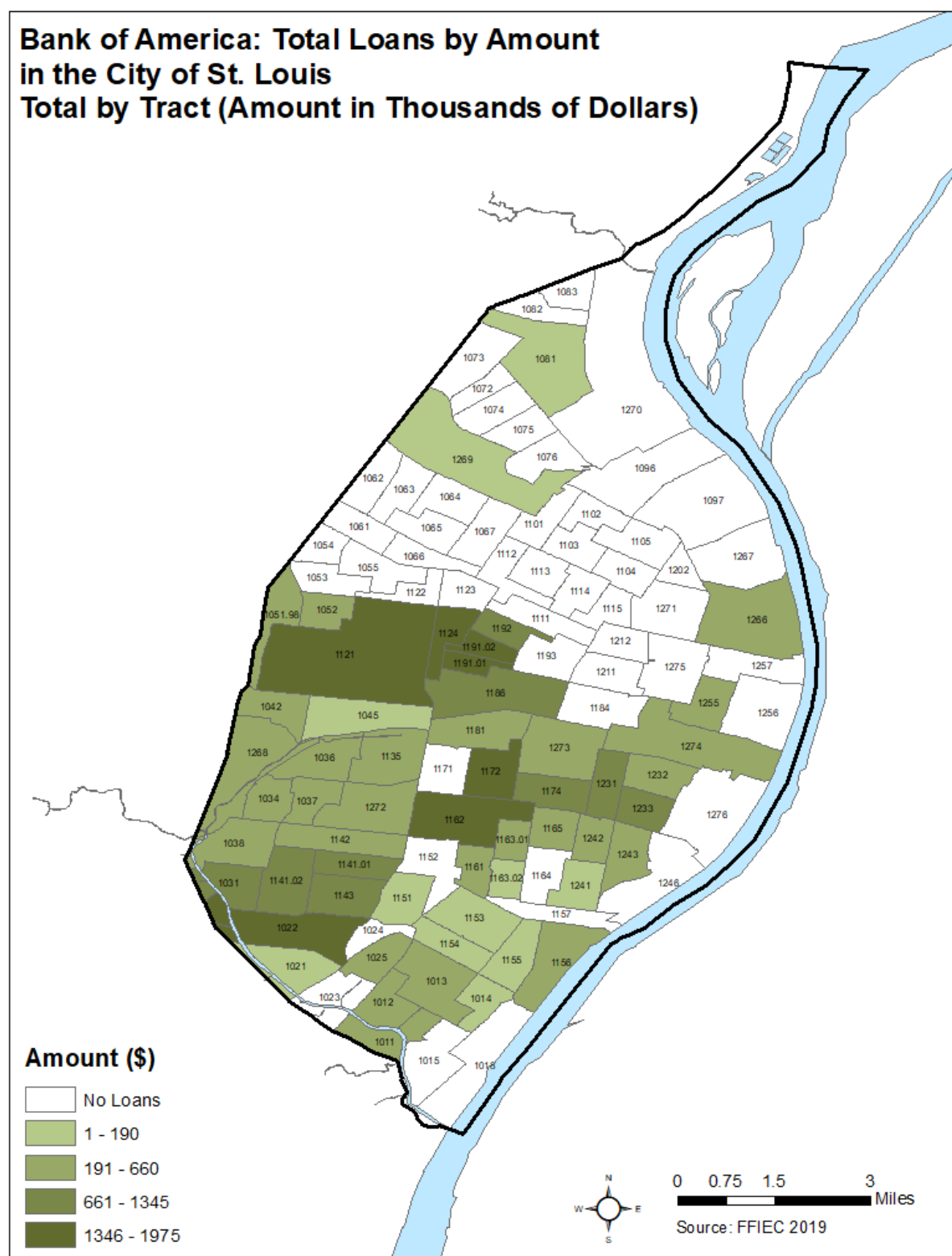
Individual Bank Loan Information

Bank of America

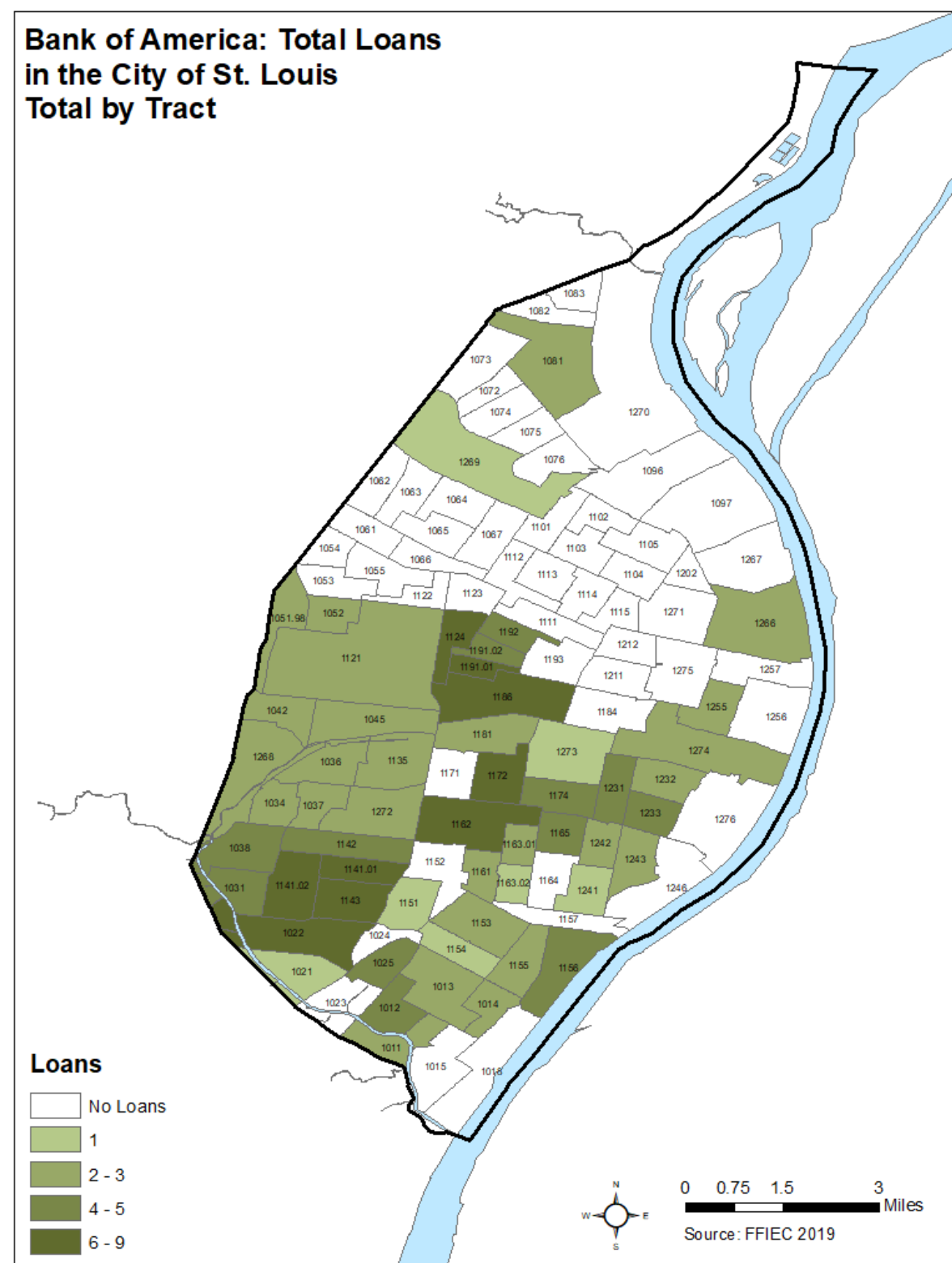
Bank of America: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2015	295	1,700	\$39,251	\$311,548
2016	237	1,648	\$37,705	\$345,644
2017	182	1,151	\$30,105	\$258,647
2018	197	1,540	\$30,915	\$293,680
2019	186	1,669	\$33,670	\$363,605
Total	1,097	7,708	\$171,646	\$1,573,124
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
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%
2019	\$33,670	186	\$363,605	1,669	9.26%	11.14%
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**

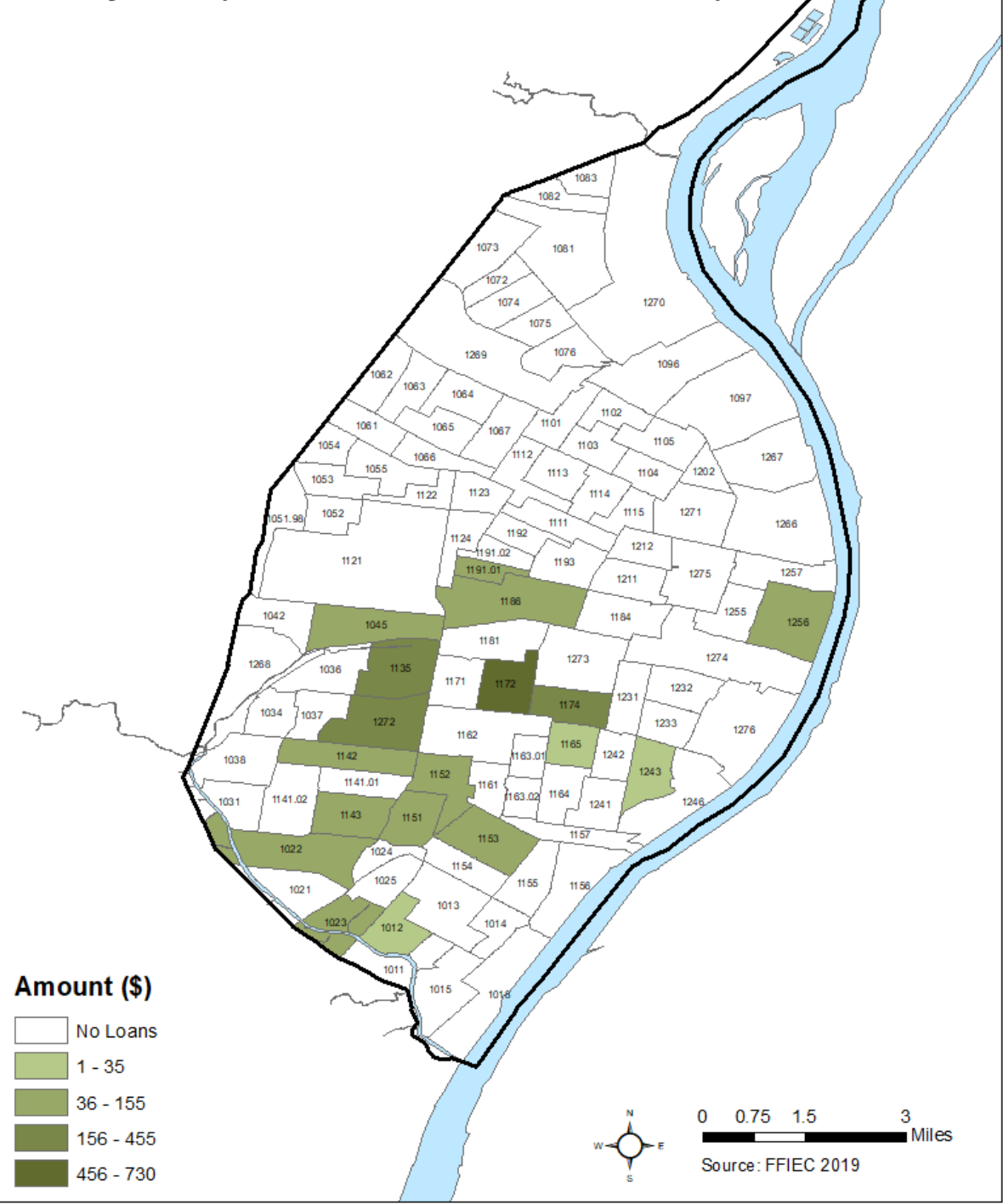


BMO Harris

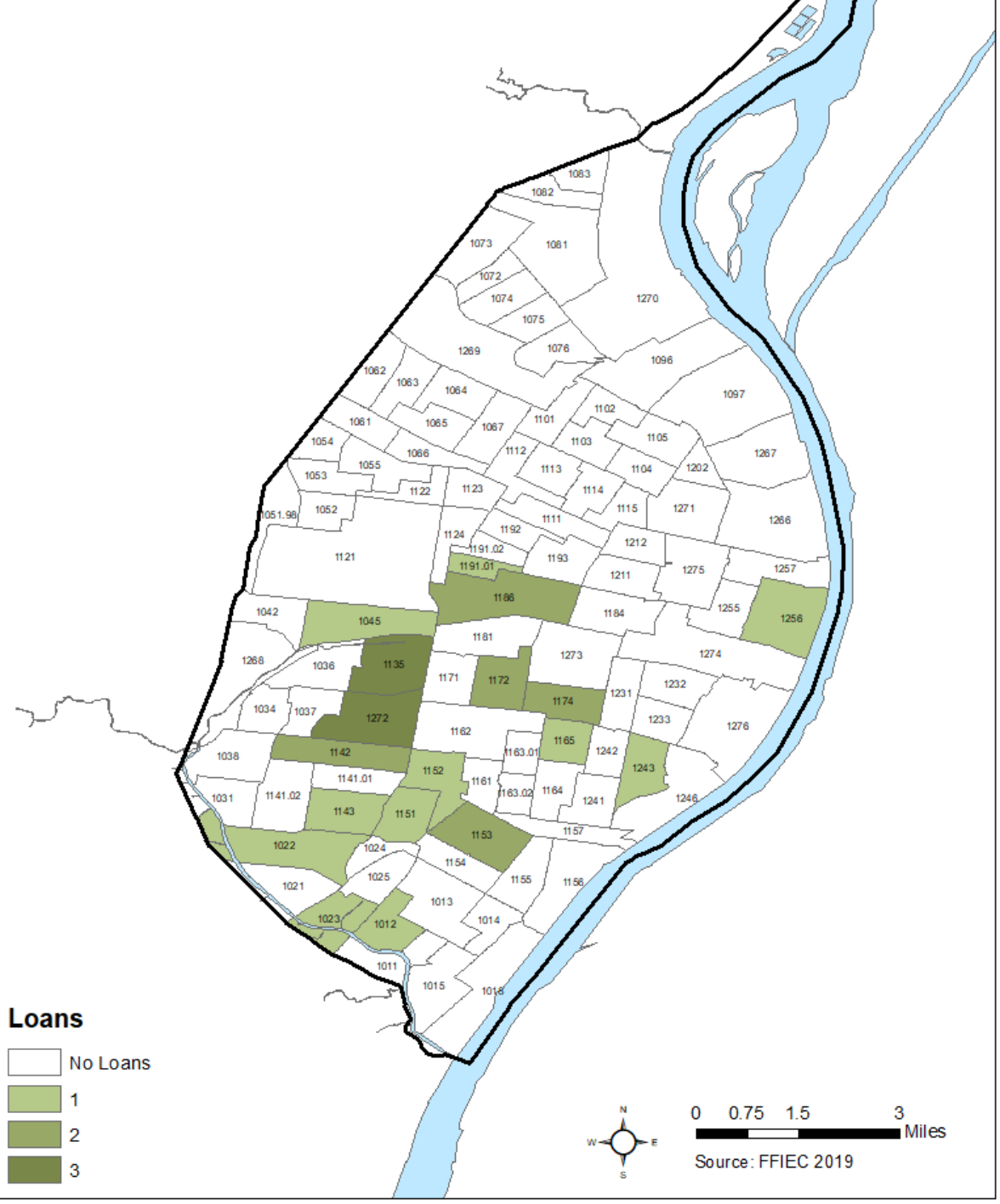
BMO Harris: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2015	30	67	\$3,801	\$11,105
2016	56	311	\$5,876	\$50,763
2017				
2018	45	177	\$4,455	\$34,175
2019	27	153	\$3,005	\$27,685
Total	158	708	\$17,137	\$123,728
Amount is represented in thousands of dollars				

BMO Harris: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2019	\$3,005	27	\$27,685	153	10.85%	17.65%
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)**



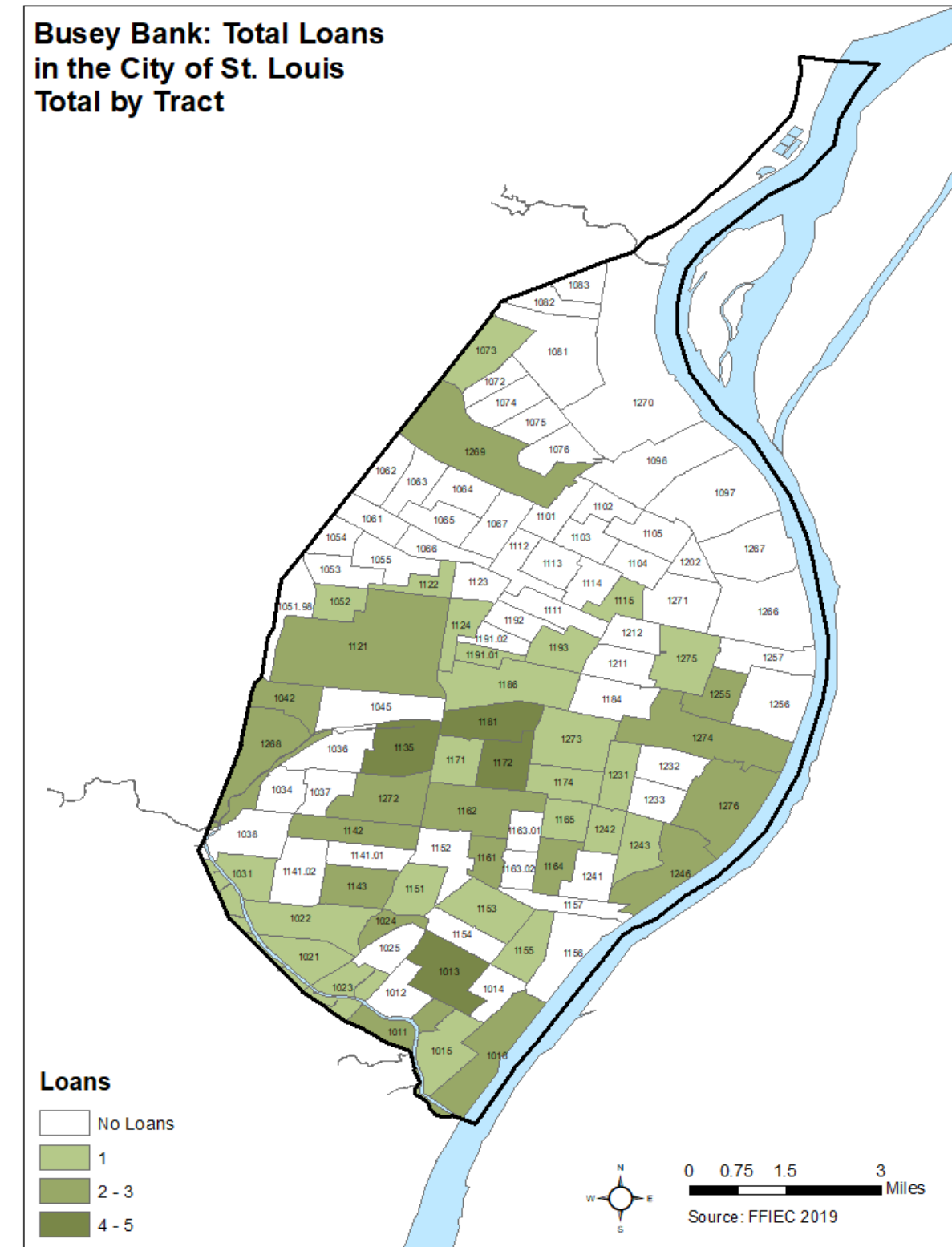
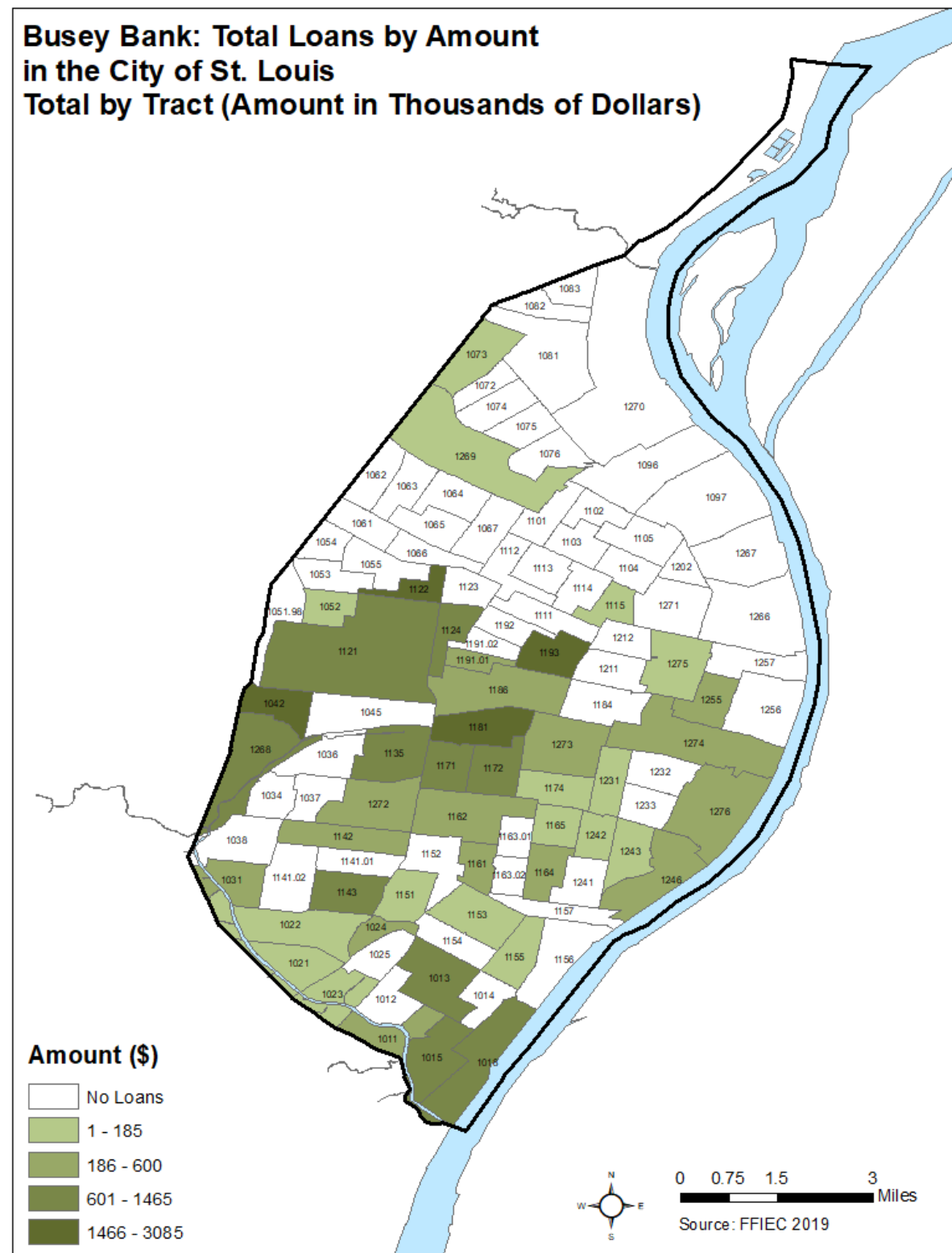
**BMO Harris: Total Loans
in the City of St. Louis
Total by Tract**



Busey Bank (formerly Pulaski Bank)

Busey Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
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
2019	82	747	\$26,570	\$207,945
Total	828	8,206	\$206,450	\$1,887,562
Amount is represented in thousands of dollars				

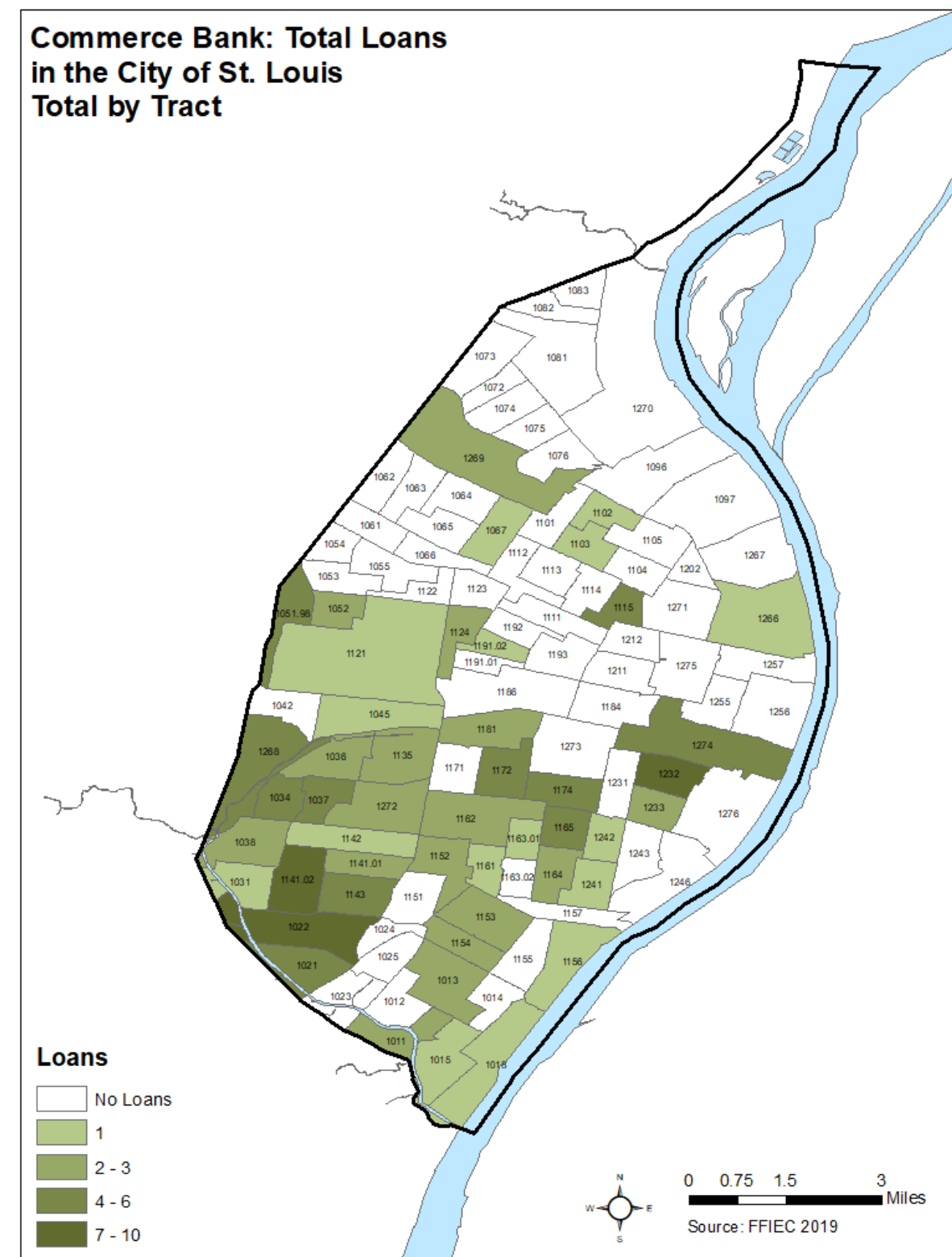
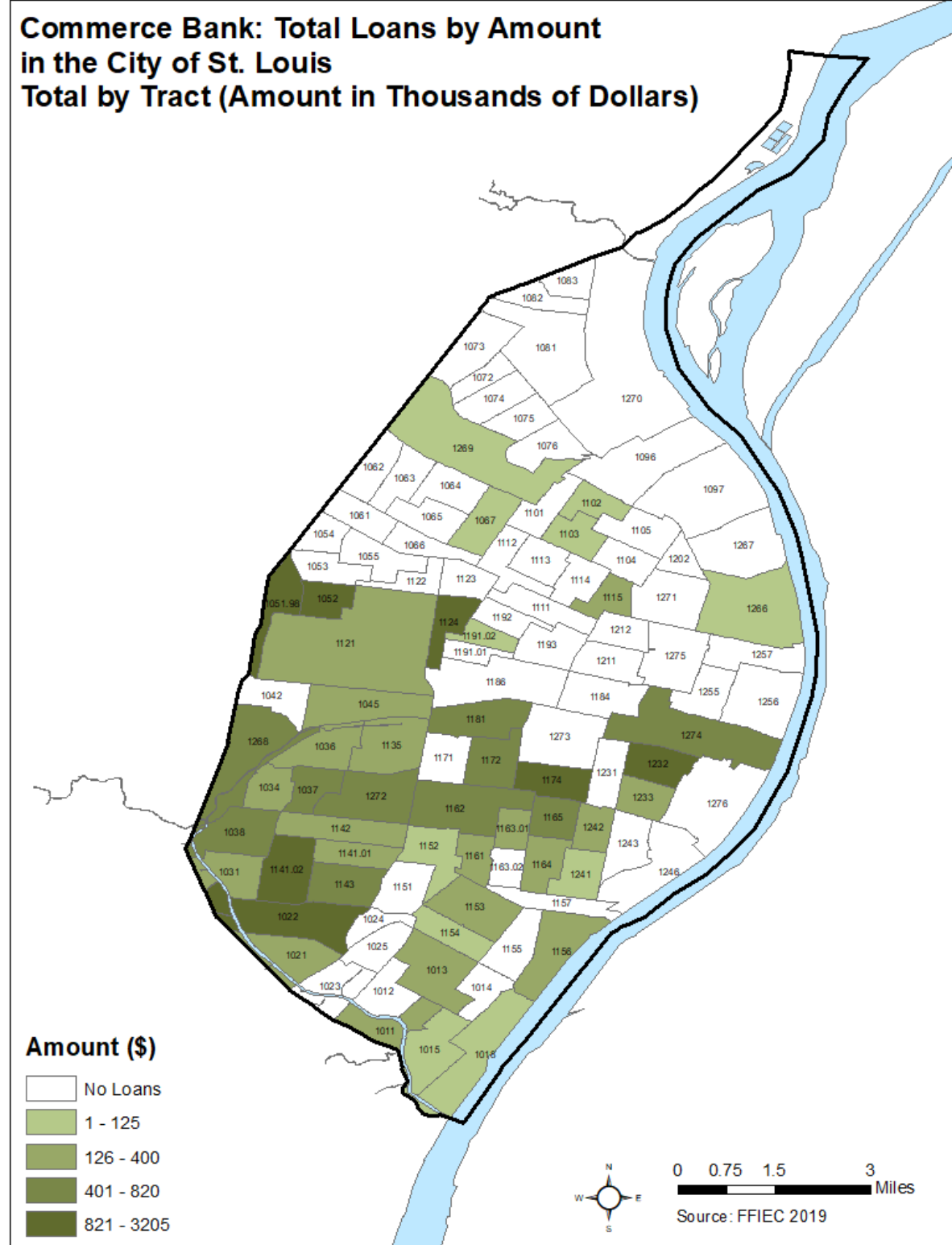
Busey Bank: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1999						
2000						
2001	\$44,656	411	\$626,460	4,490	7.13%	9.15%
2002	\$70,505	597	\$851,406	5,502	8.28%	10.85%
2003	\$70,505	779	\$1,178,977	7,614	5.98%	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%
2019	\$26,570	82	\$207,945	747	12.78%	10.98%
Amount is represented in thousands of dollars						



Commerce Bank

Commerce Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
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
2019	134	1,235	\$22,840	\$230,975
Total	537	5,375	\$75,218	\$873,924
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
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%
2019	\$22,840	134	\$230,975	1,235	9.89%	10.85%
Amount is represented in thousands of dollars						

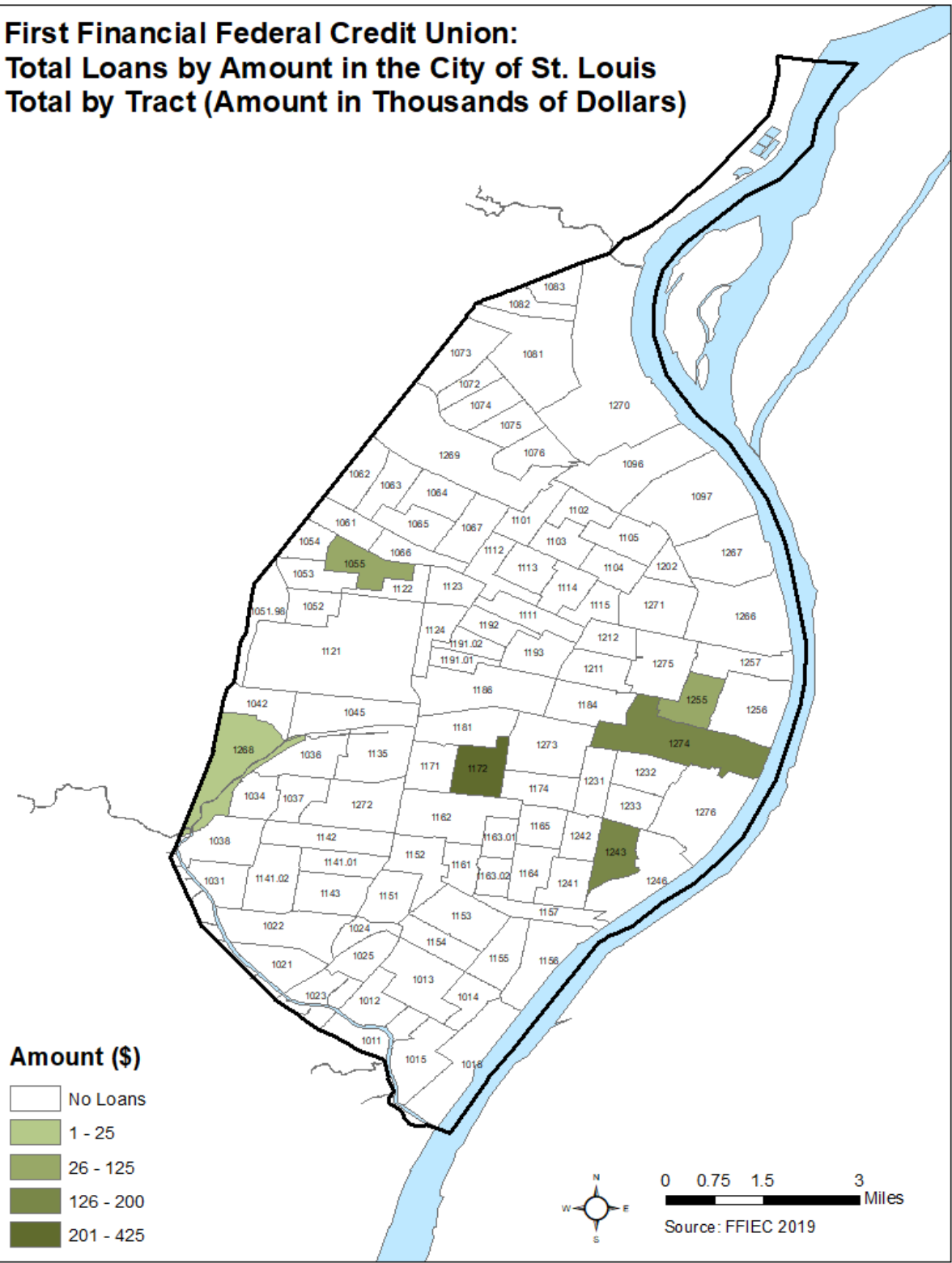


First Financial Federal Credit Union

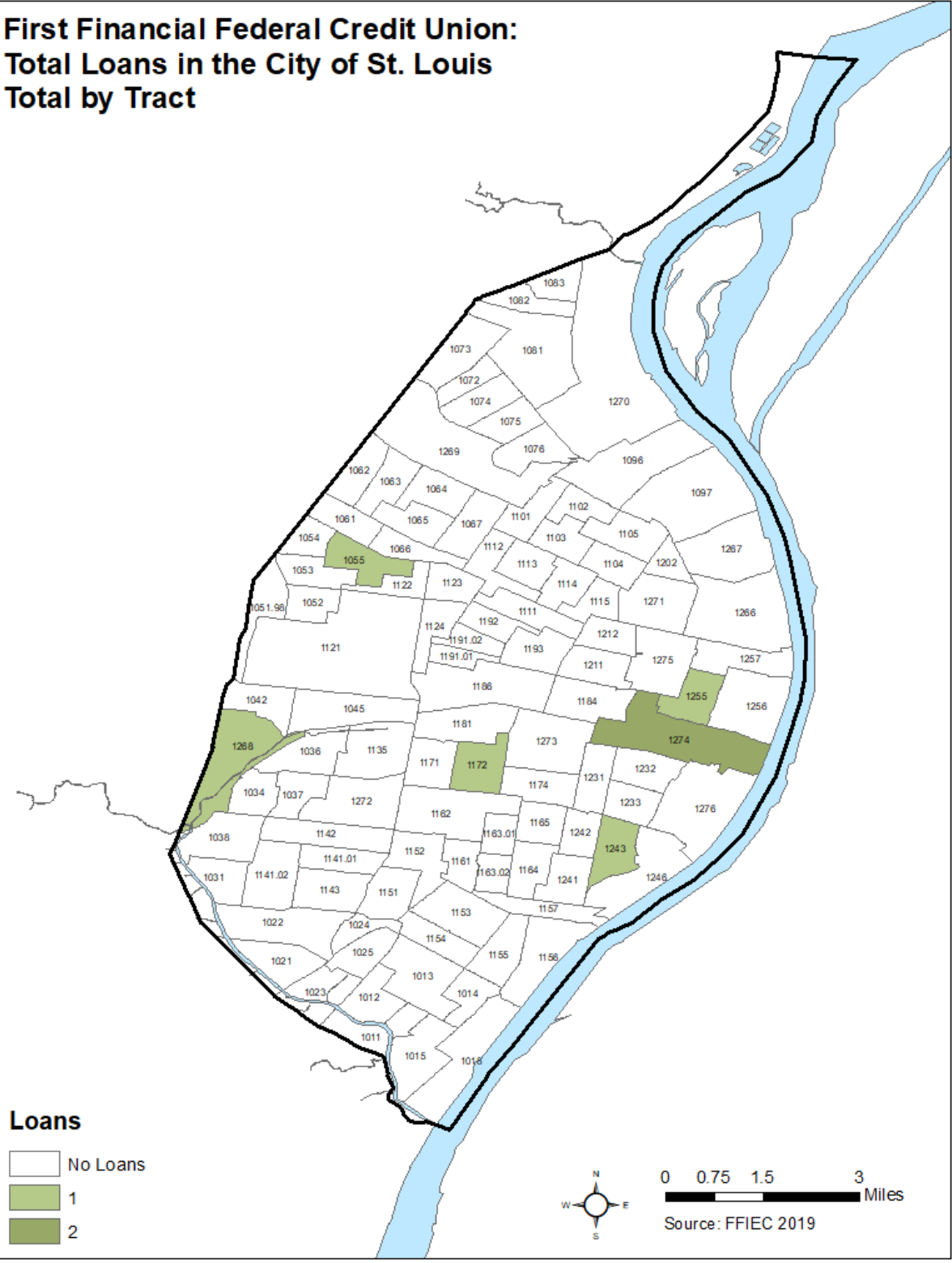
First Financial Federal Credit Union: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2015	1	18	\$117	\$2,778
2016	1	23	\$276	\$3,528
2017	2	24	\$207	\$2,856
2018	5	36	\$425	\$2,300
2019	7	64	\$1,075	\$7,010
Total	16	165	\$2,100	\$18,472
Amount is represented in the 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
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015	\$117	1	\$2,778	18	5.56%	4.21%
2016	\$276	1	\$3,528	23	7.82%	4.35%
2017	\$207	2	\$2,856	24	7.25%	8.33%
2018	\$425	5	\$2,300	36	18.48%	13.89%
2019	\$1,075	7	\$7,010	64	15.34%	10.94%
Amount is represented in the thousands of dollars						

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



**First Financial Federal Credit Union:
Total Loans in the City of St. Louis
Total by Tract**

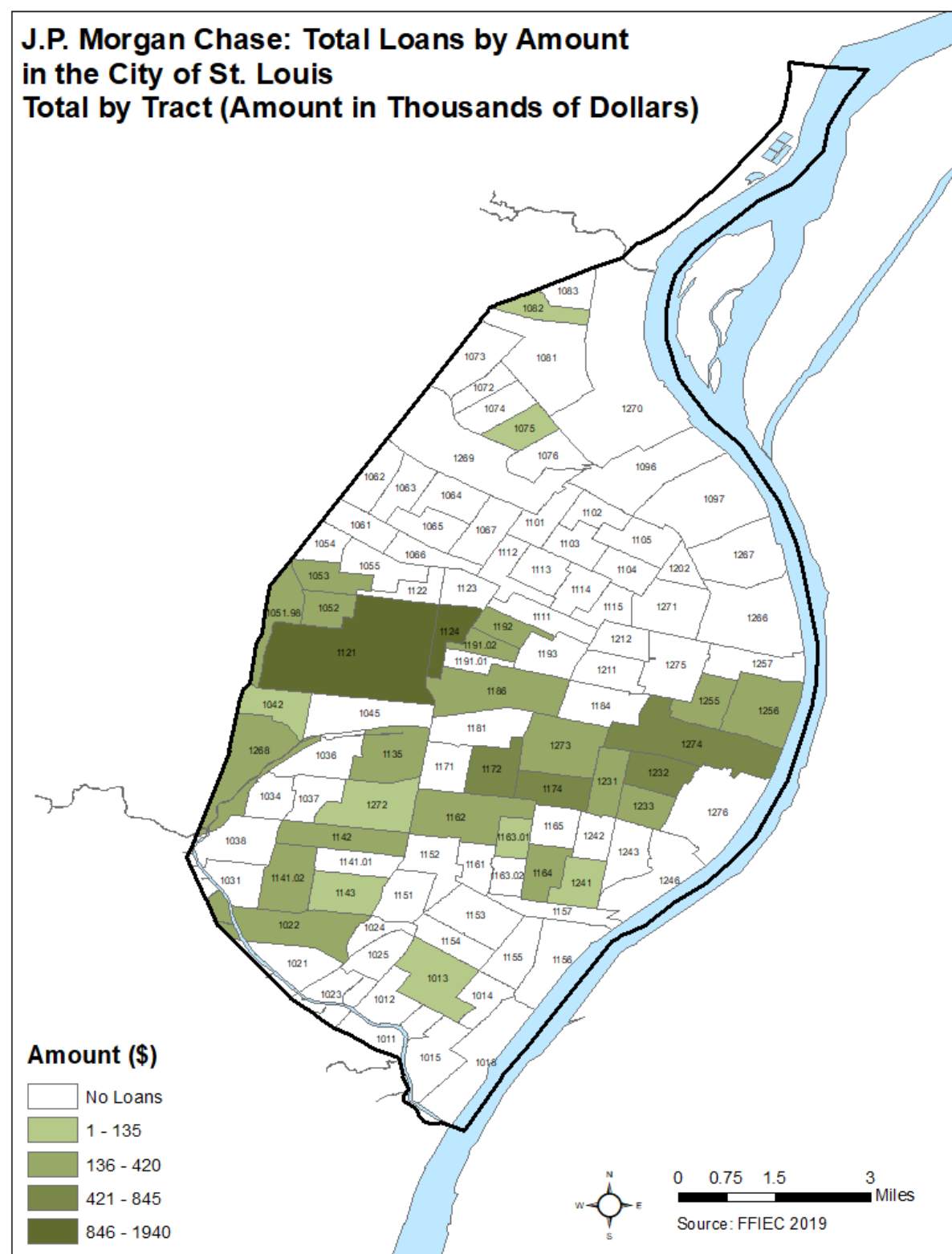


J.P. Morgan Chase

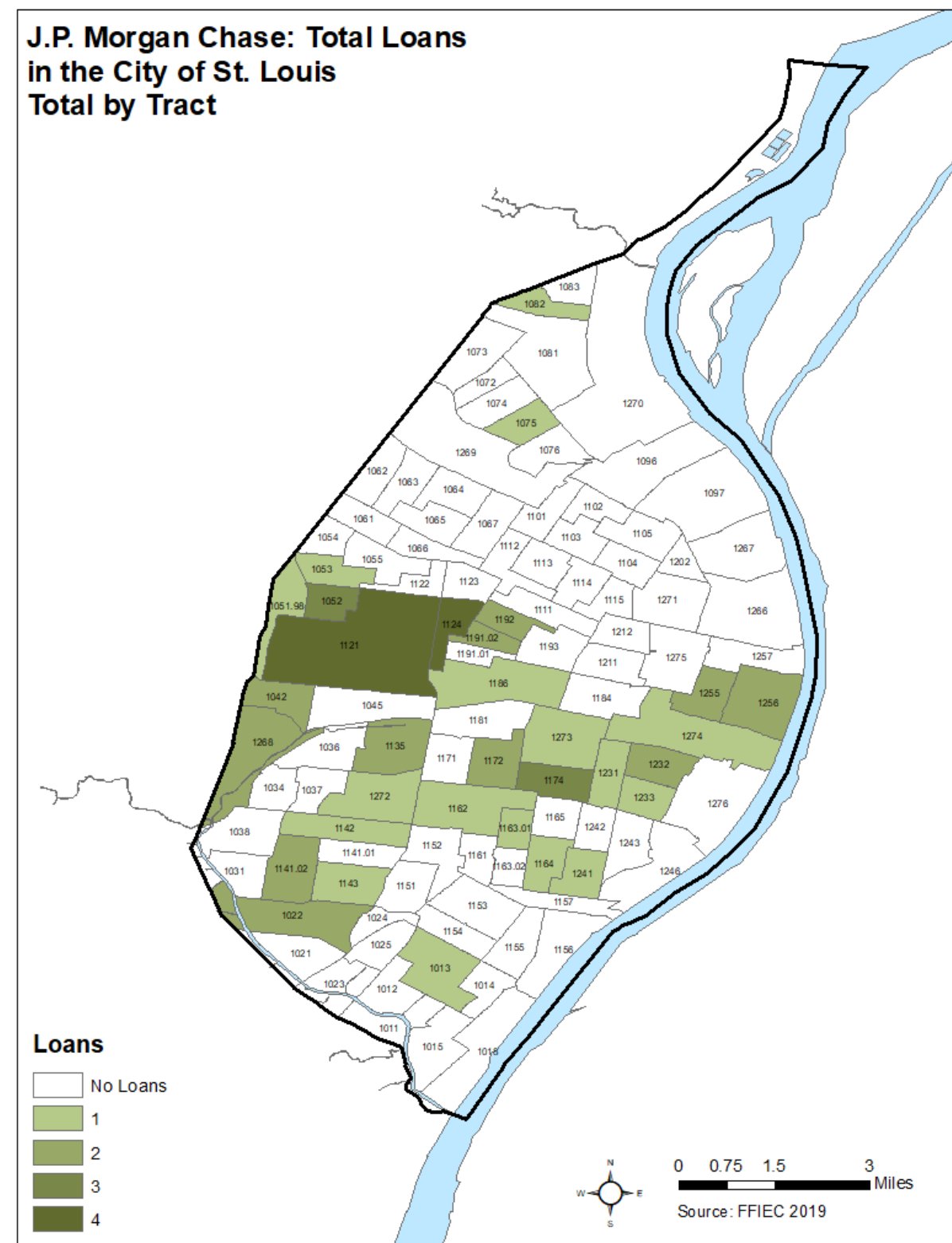
J.P. Morgan Chase: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2015				
2016				
2017				
2018				
2019	53	495	\$12,175	\$154,855
Total	53	495	\$12,175	\$154,855
Amount is represented in the thousands of dollars				

J.P. Morgan Chase: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016						
2017						
2018						
2019	\$12,175	53	\$154,855	495	7.86%	10.71%
Amount is represented in the thousands of dollars						

**J.P. Morgan Chase: Total Loans by Amount
in the City of St. Louis
Total by Tract (Amount in Thousands of Dollars)**



**J.P. Morgan Chase: Total Loans
in the City of St. Louis
Total by Tract**

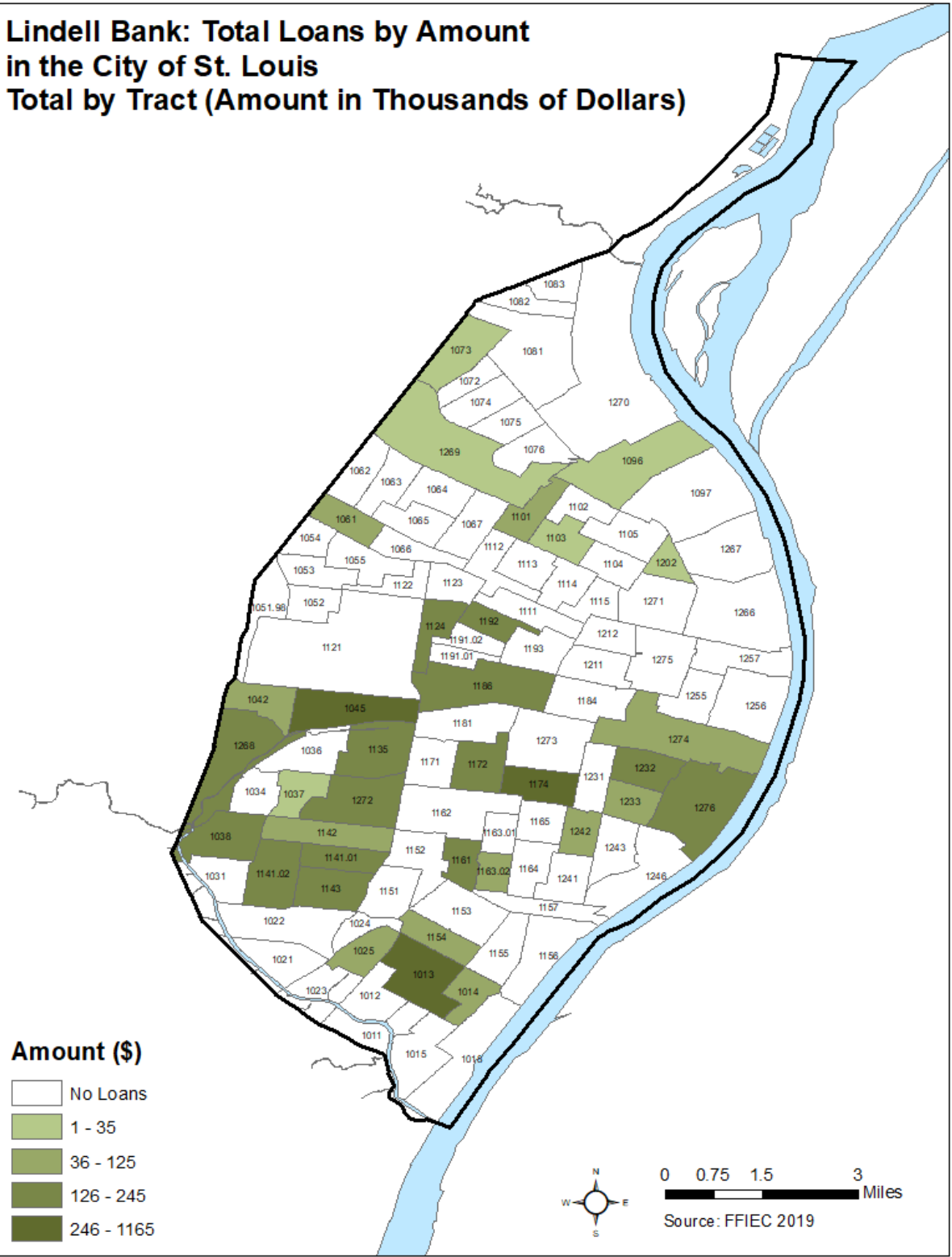


Lindell Bank

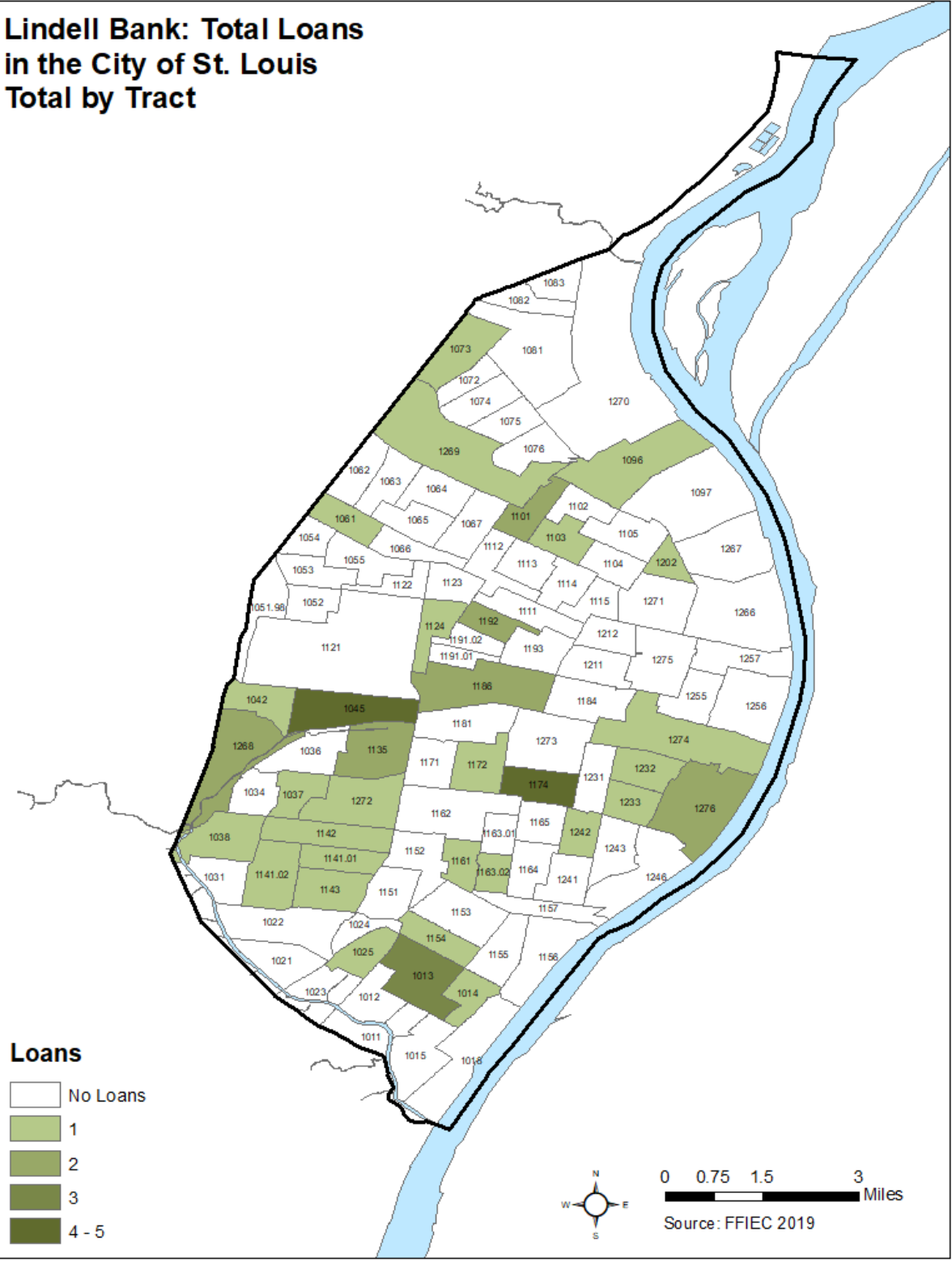
Lindell Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2015	60	196	\$5,693	\$21,386
2016	46	187	\$5,654	\$22,392
2017	44	164	\$12,455	\$28,958
2018	56	199	\$8,440	\$36,495
2019	49	187	\$6,405	\$31,395
Total	255	933	\$38,647	\$140,626
Amount is represented in 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
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%
2019	\$6,405	49	\$31,395	187	20.40%	26.20%
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**

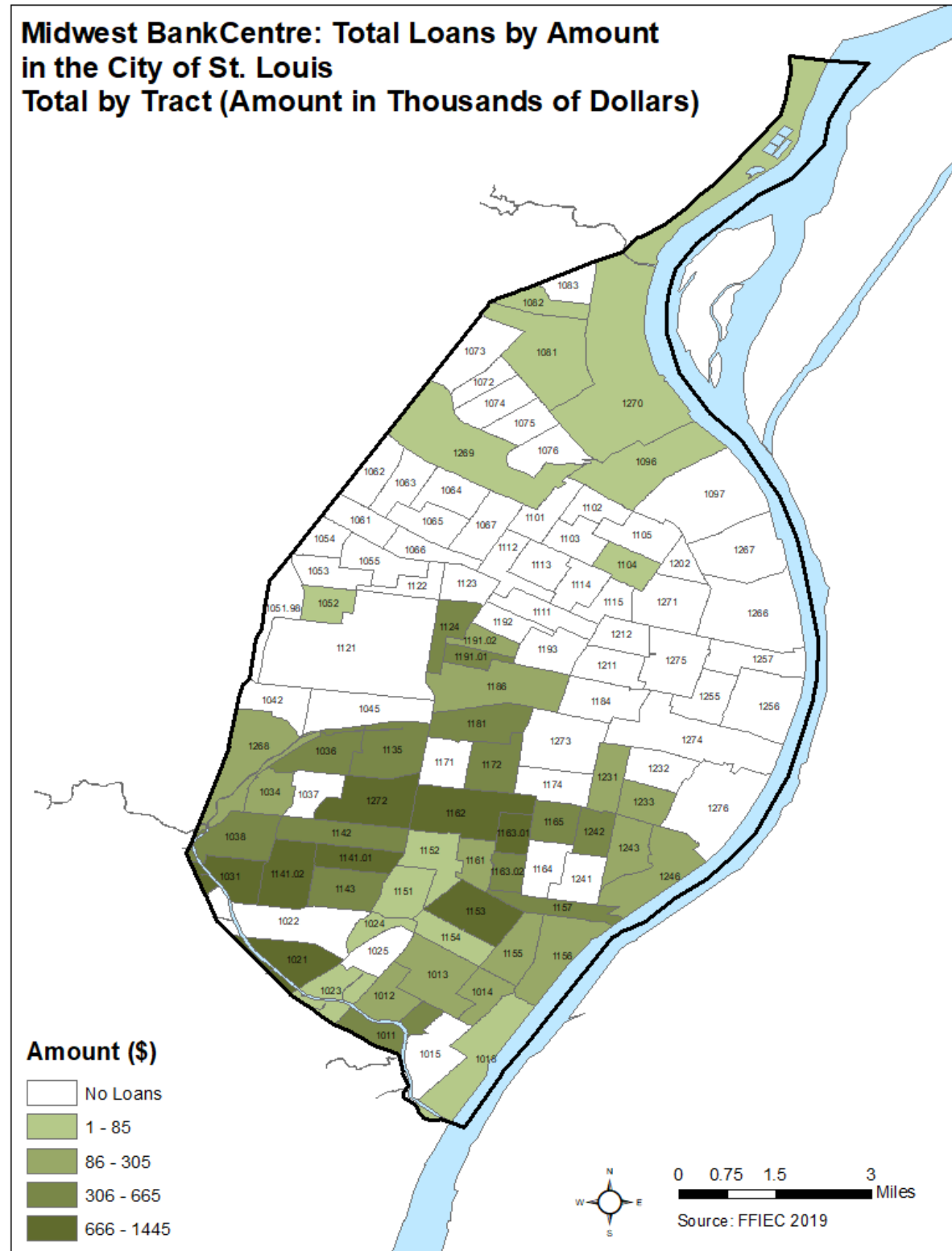


Midwest BankCentre

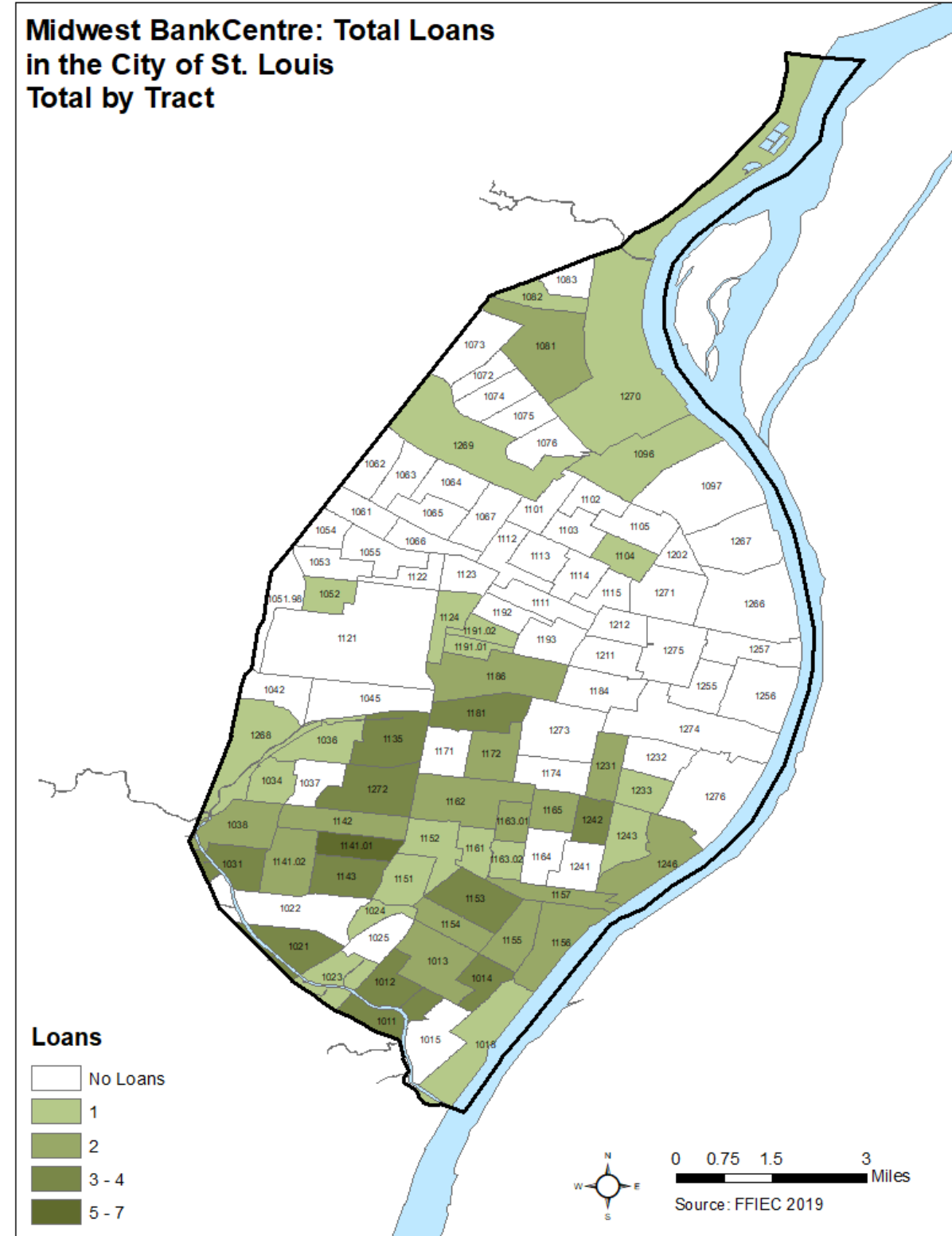
Midwest BankCentre: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2015	121	-	\$12,976	-
2016	131	745	\$13,115	\$183,037
2017	163	621	\$30,342	\$156,874
2018	77	395	\$19,275	\$114,295
2019	95	547	\$17,555	\$137,705
Total	587	2,308	\$93,263	\$591,911
Amount is represented 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
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015	\$12,976	121	-	-	-	-
2016	\$13,115	131	\$183,037	745	7.17%	17.58%
2017	\$30,342	163	\$156,874	621	19.34%	26.25%
2018	\$19,275	77	\$114,295	395	16.86%	19.49%
2019	\$17,555	95	\$137,705	547	12.75%	17.37%
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**

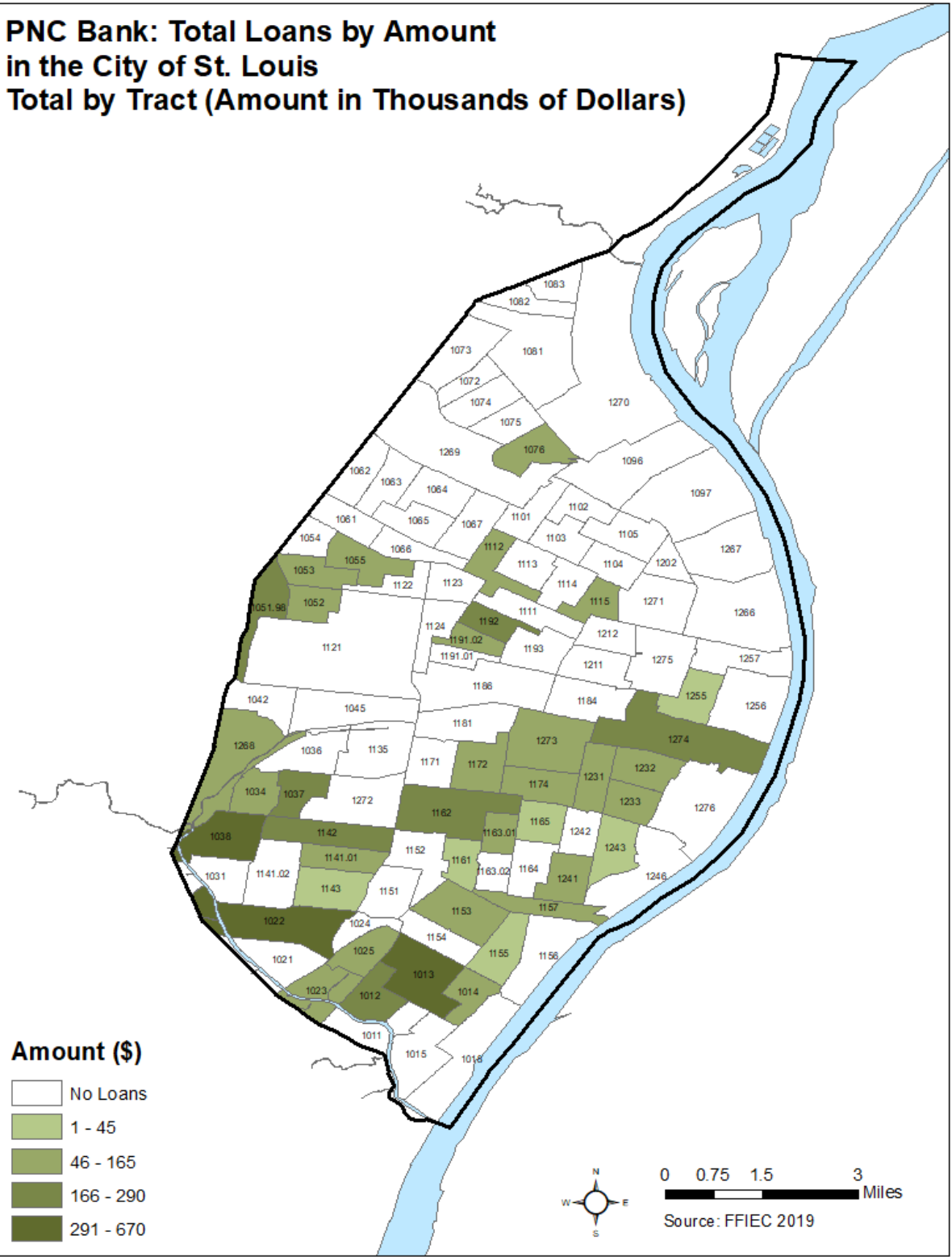


PNC Bank

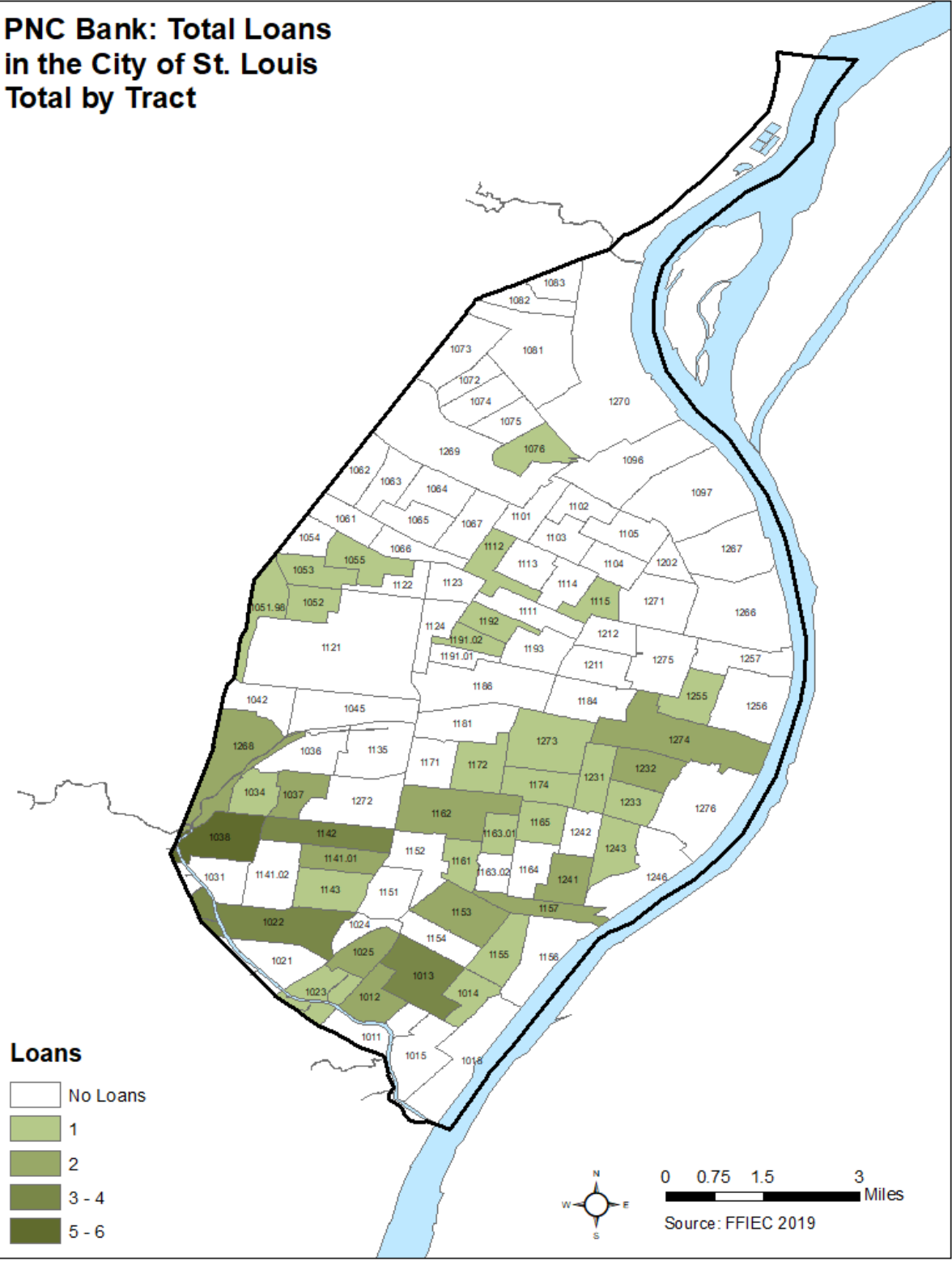
PNC Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2015	57	624	\$6,647	\$101,503
2016	63	507	\$7,043	\$84,477
2017	54	478	\$39,286	\$97,854
2018	68	785	\$7,200	\$110,685
2019	63	691	\$5,705	\$105,465
Total	305	3,085	\$65,881	\$499,984
Amount is represented in 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
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%
2019	\$5,705	63	\$105,465	691	5.41%	9.12%
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**

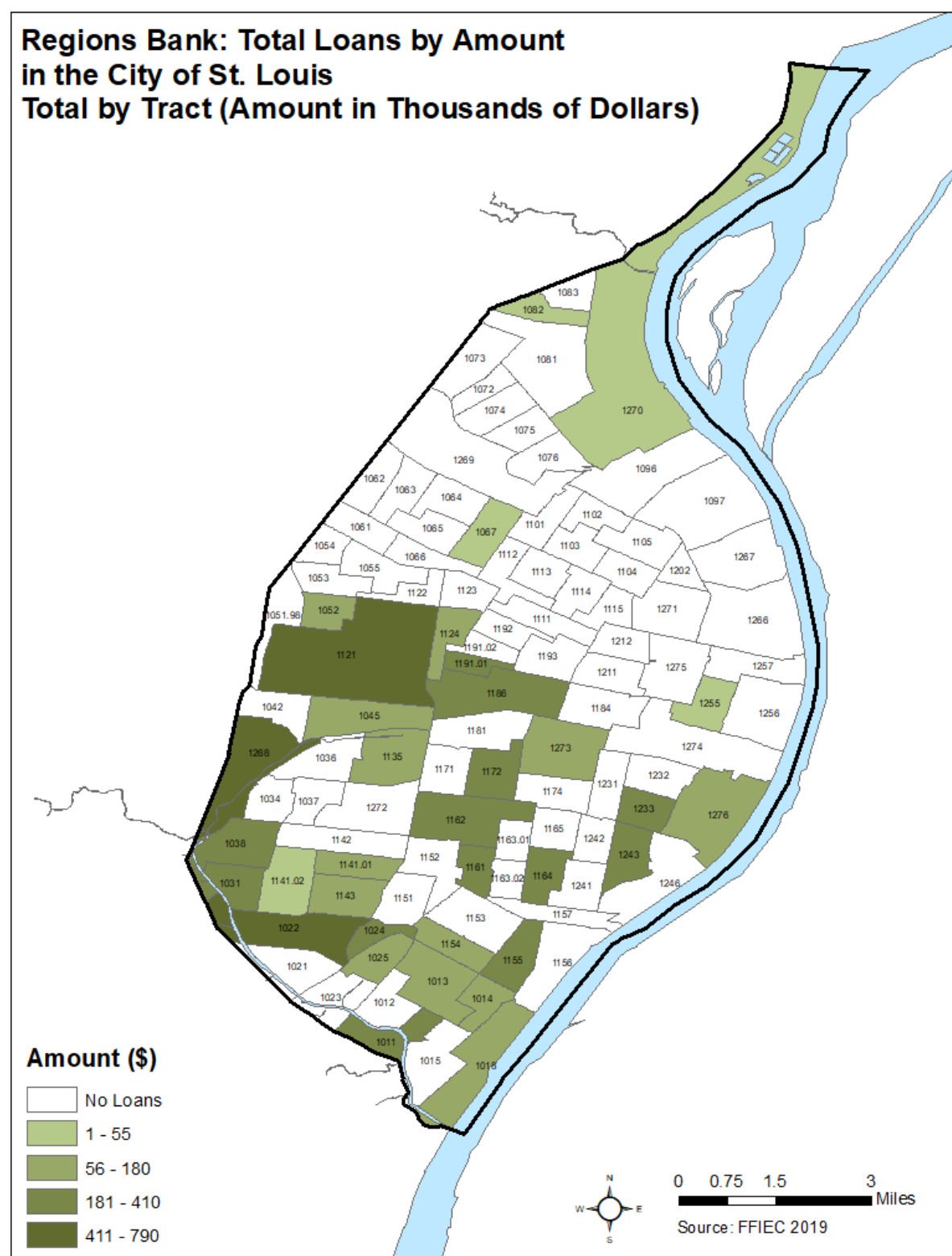


Regions Bank

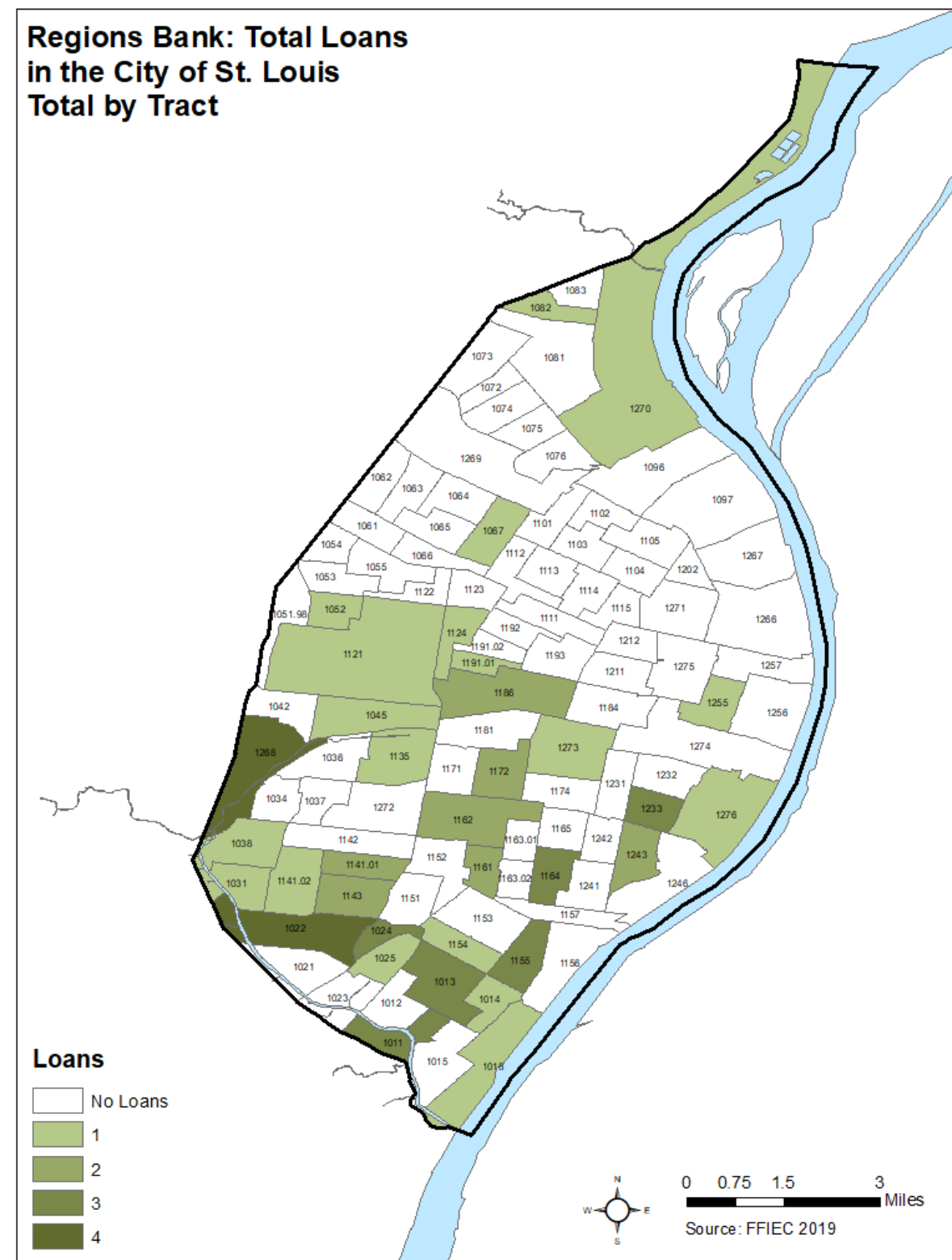
Regions Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2015	69	571	\$7,829	\$78,073
2016	76	575	\$8,062	\$91,285
2017	60	466	\$7,713	\$69,087
2018	62	532	\$22,120	\$93,770
2019	59	695	\$7,385	\$109,205
Total	326	2,839	\$53,109	\$441,420
Amount is represented 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
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%
2019	\$7,385	59	\$109,205	695	6.76%	8.49%
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)**



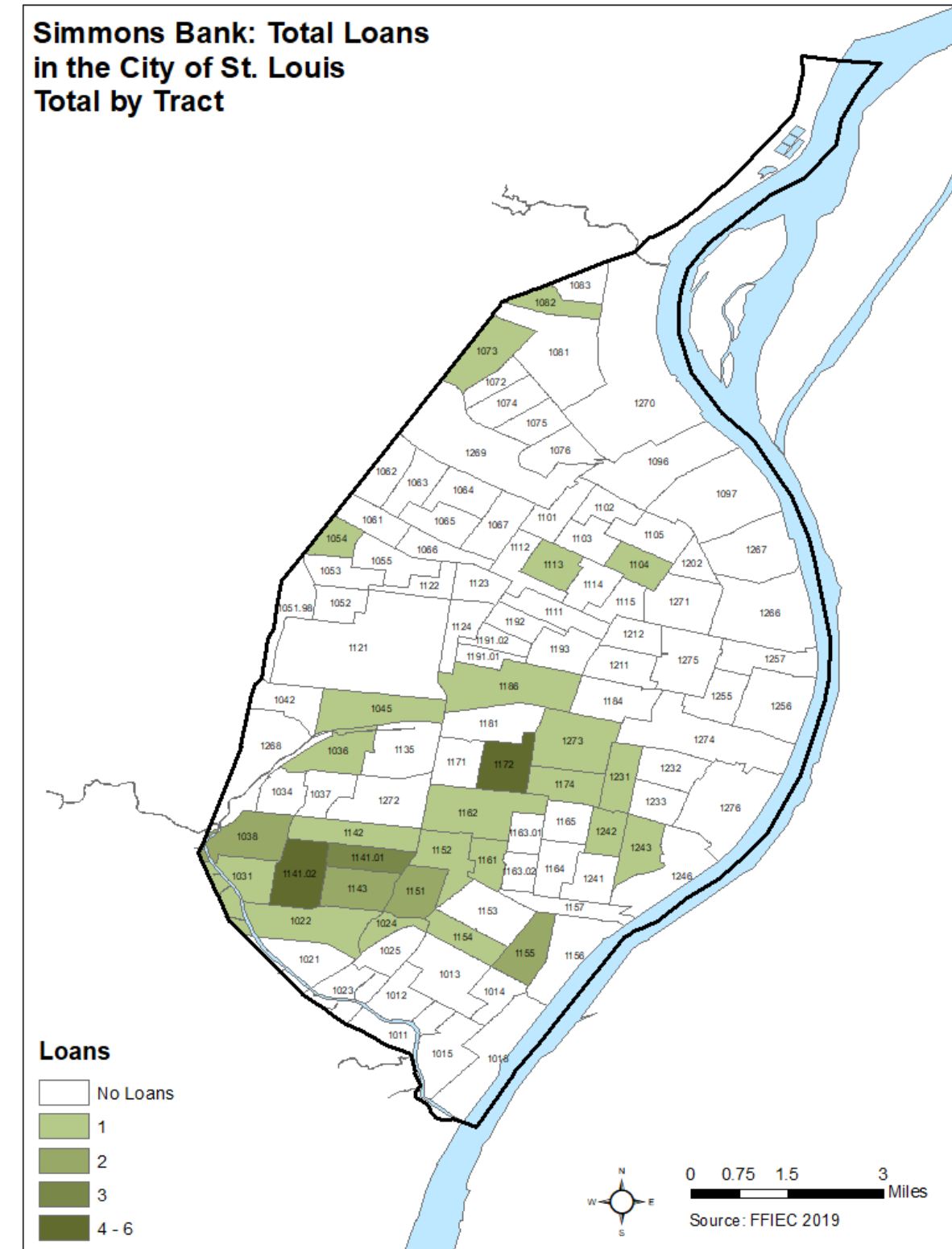
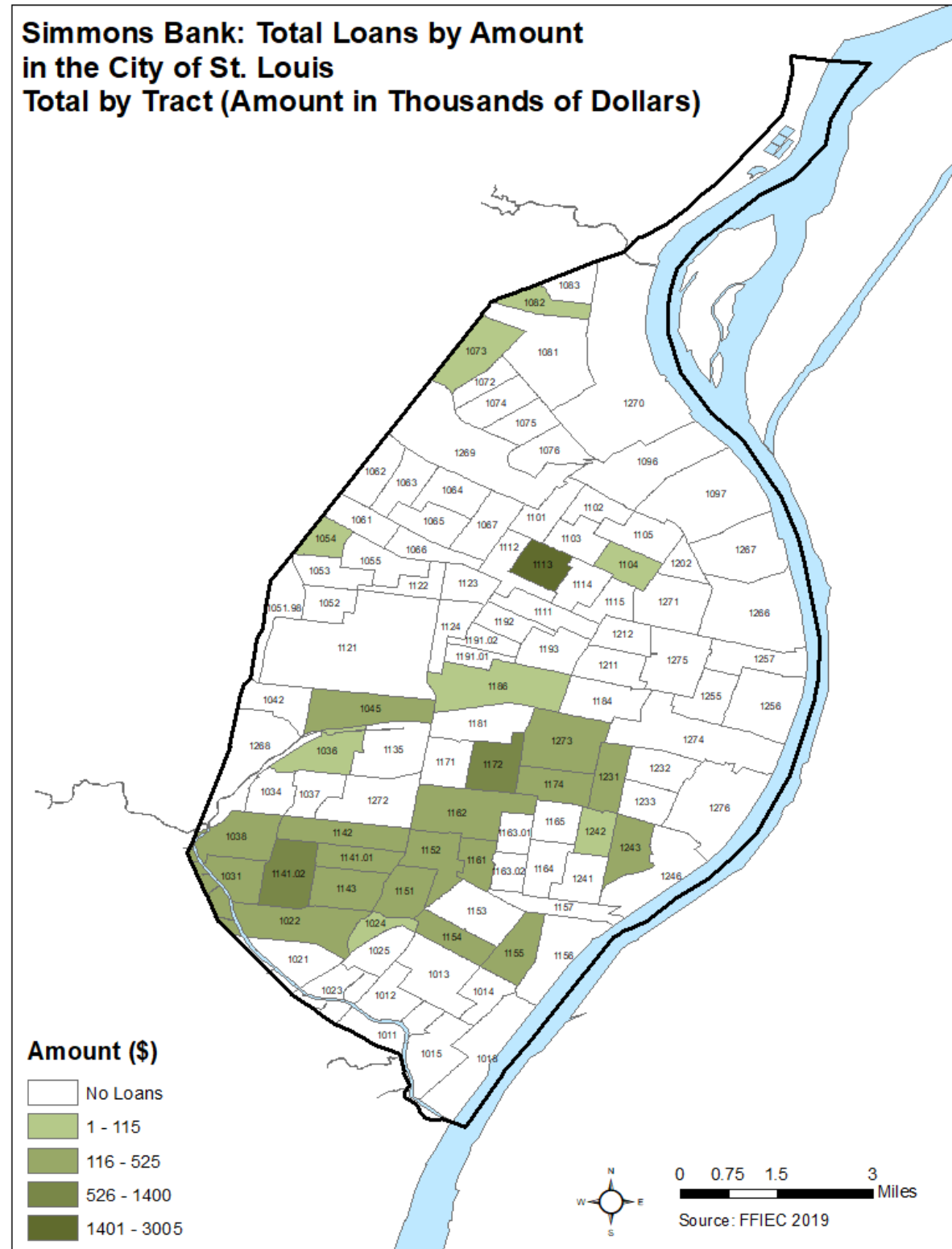
**Regions Bank: Total Loans
in the City of St. Louis
Total by Tract**



Simmons Bank - (formerly Reliance Bank)

Simmons Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
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
2019	43	211	\$9,905	\$50,815
Total	123	546	\$55,059	\$189,286
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
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%
2019	\$9,905	43	\$50,815	211	19.49%	20.38%
Amount is represented in thousands of dollars						

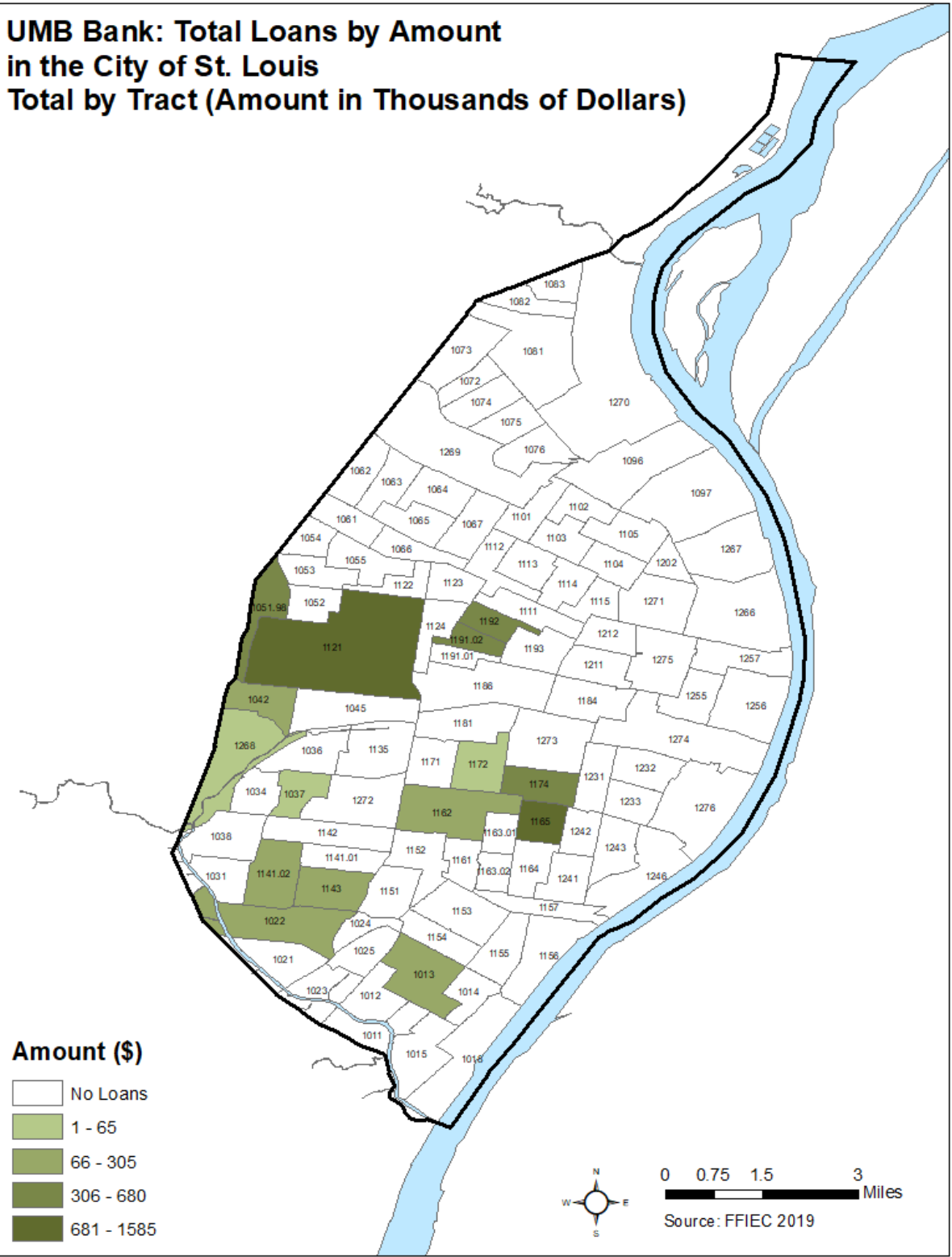


UMB Bank

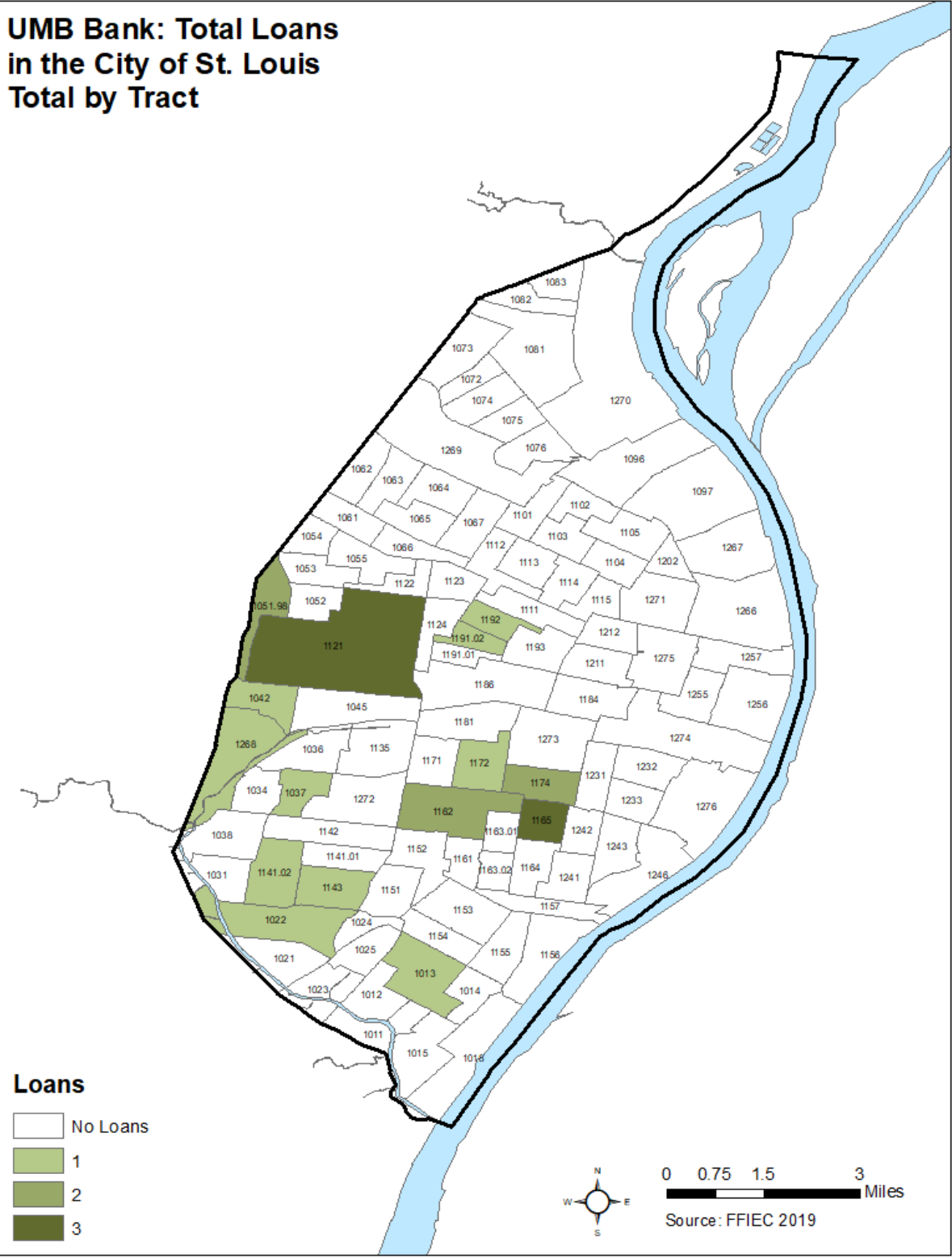
UMB Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2015				
2016	11	85	\$2,700	\$87,873
2017	5	55	\$372	\$13,408
2018	9	150	\$965	\$23,240
2019	22	246	\$6,420	\$69,600
Total	47	536	\$10,457	\$194,121
Amount is represented in thousands of dollars				

UMB Bank: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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	\$23,240	150	4.15%	6.00%
2019	\$6,420	22	\$69,600	246	9.22%	8.94%
Amount is represented in thousands of dollars						

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



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

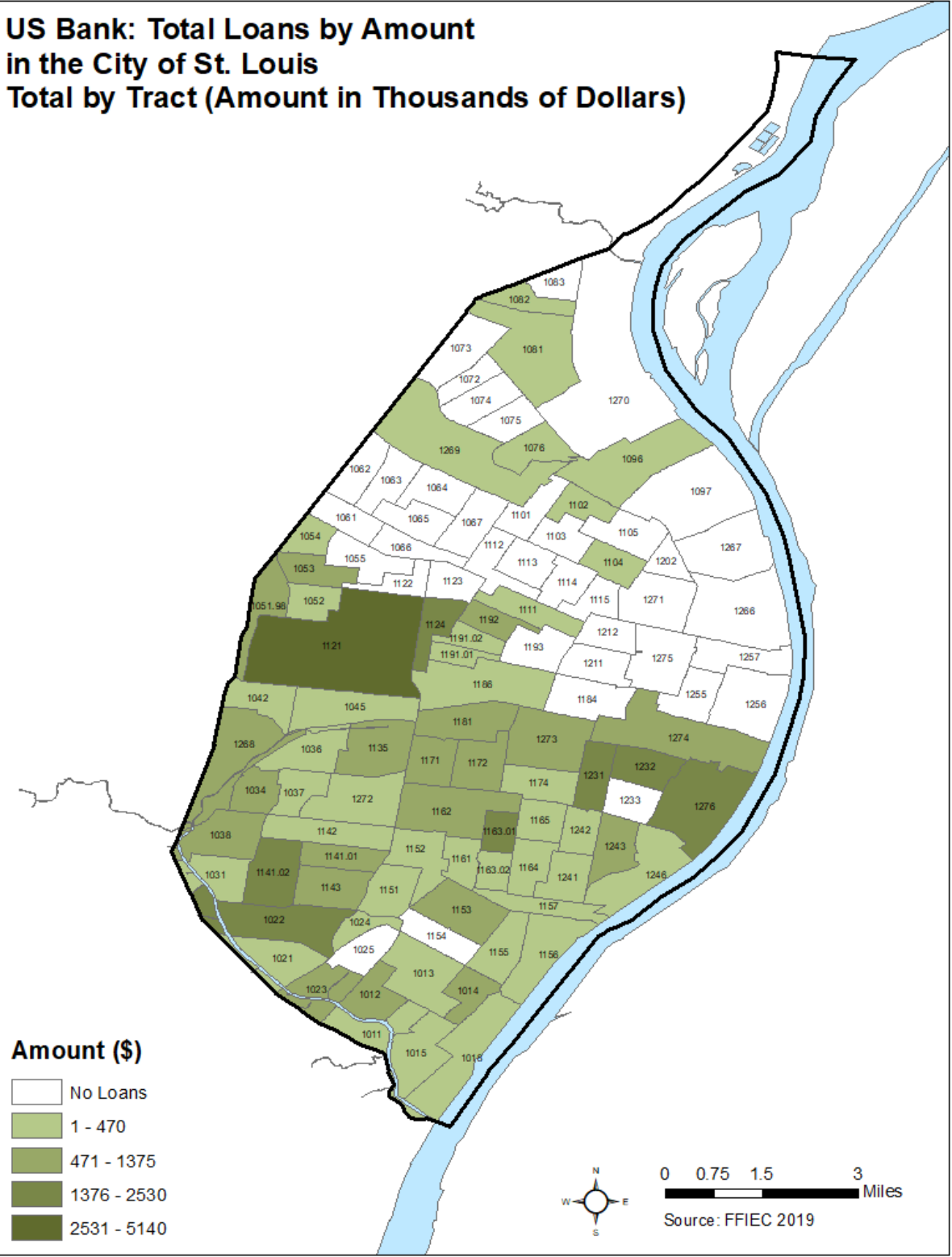


US Bank

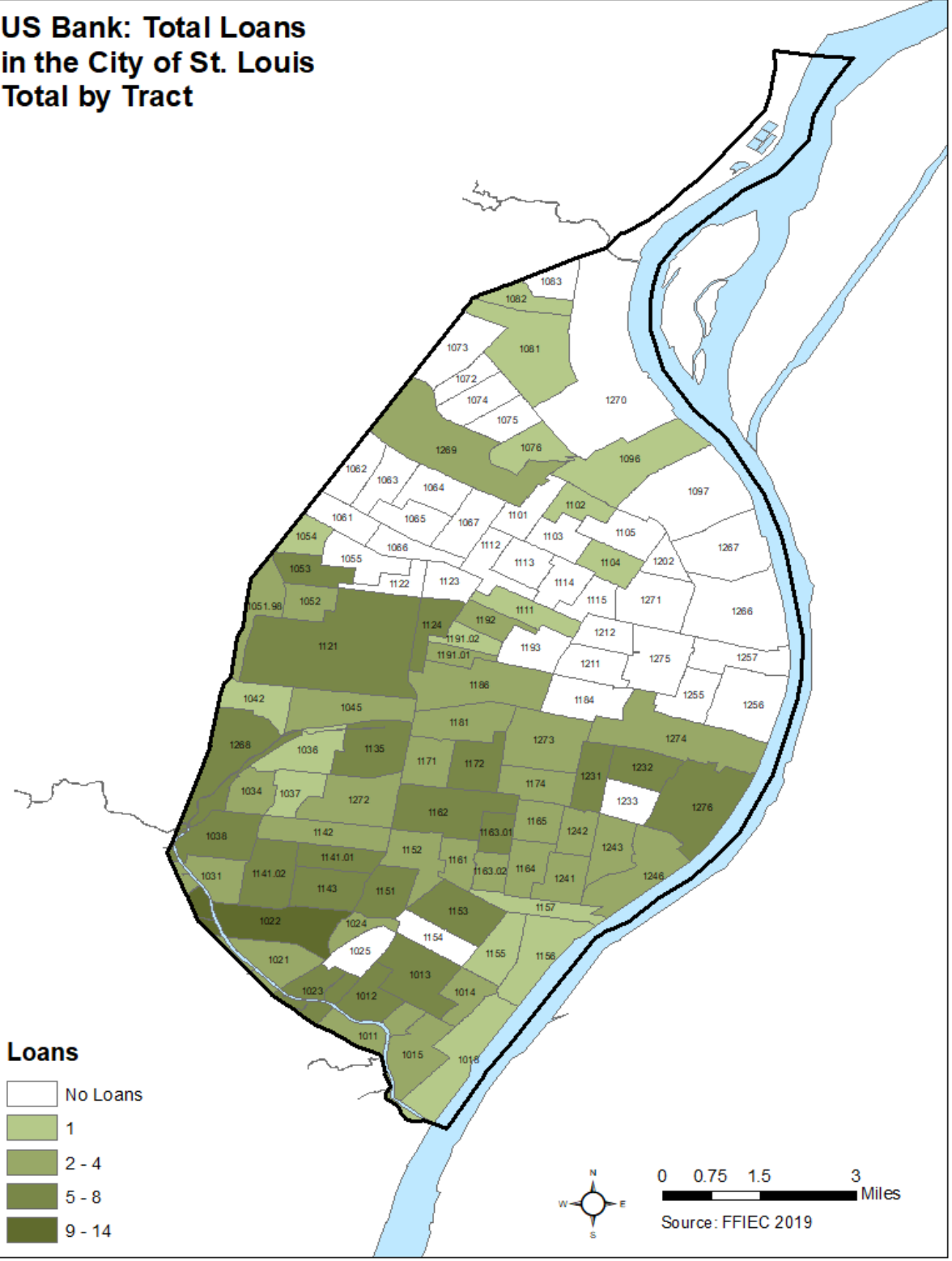
US Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2015	287	3,082	\$36,761	\$509,769
2016	345	3,499	\$47,551	\$605,316
2017	304	2,595	\$46,498	\$454,946
2018	279	2,960	\$41,855	\$501,100
2019	244	2,794	\$43,880	\$622,530
Total	1,459	14,930	\$216,545	\$2,693,661
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
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%
2019	\$43,880	244	\$622,530	2,794	7.05%	8.73%
Amount is represented in thousands of dollars						

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

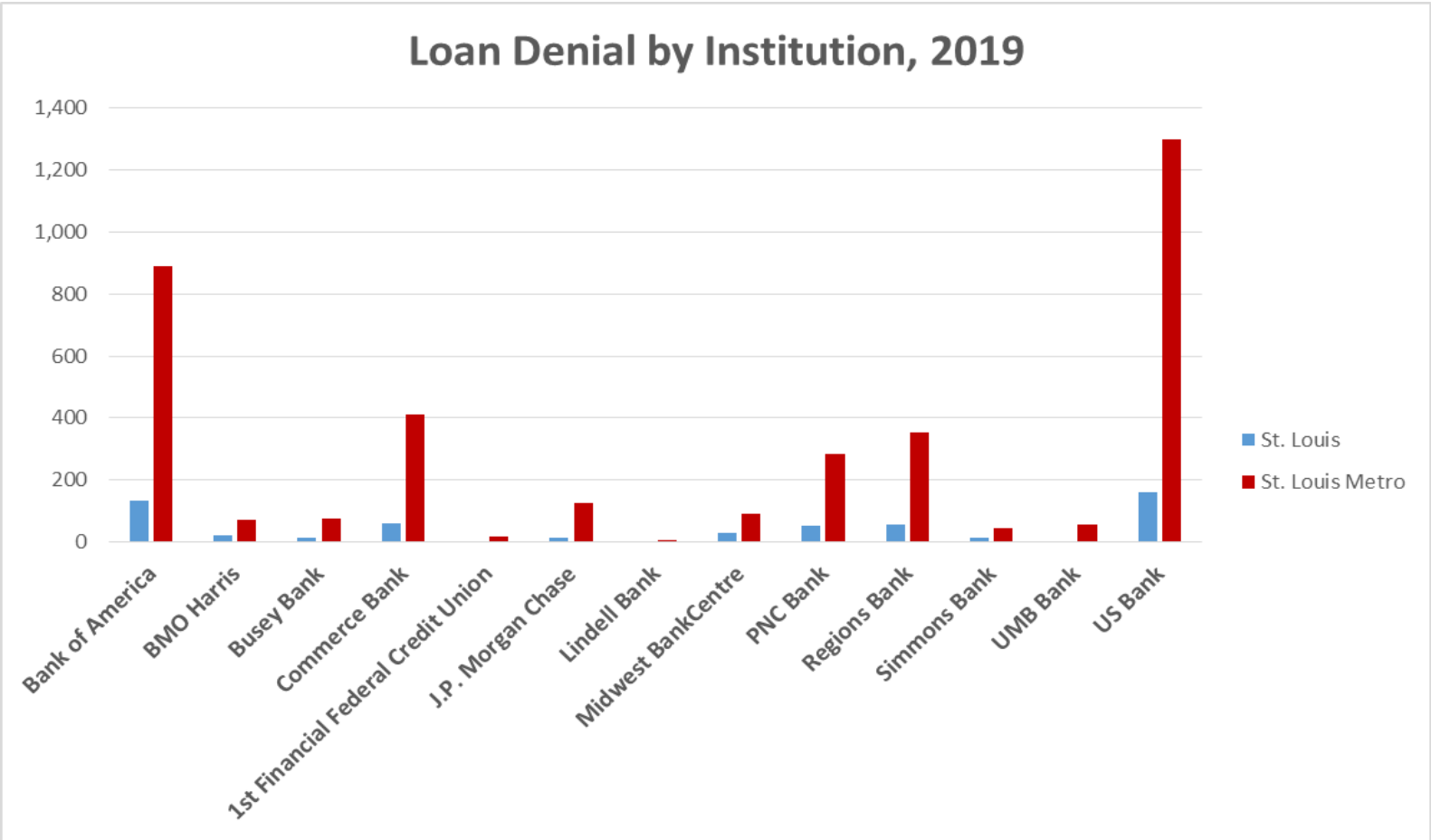


**US Bank: Total Loans
in the City of St. Louis
Total by Tract**



Loan Denials - City and Metro Totals

Loan Denials			
Institution	# City	# Metro	% of City Denials
Bank of America	133	888	14.98%
BMO Harris	23	72	31.94%
Busey Bank	14	78	17.95%
Commerce Bank	61	411	14.84%
First Financial Federal Credit Union	4	17	23.53%
J.P. Morgan Chase	13	126	10.32%
Lindell Bank	4	6	66.67%
Midwest BankCentre	29	91	31.87%
PNC Bank	53	283	18.73%
Regions Bank	56	353	15.86%
Simmons Bank	16	45	35.56%
UMB Bank	4	56	7.14%
US Bank	162	1,296	12.50%
Grand Total	572	3,722	15.37%



Home Purchase - Loan Applications Denied						
	St. Louis City		Metro		City as Percent of Total	
	*Amount (\$)	Loans	*Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	4,685	25	20,855	109	22.46%	22.94%
BMO Harris			2,250	10	0.00%	0.00%
Busey Bank	210	2	7,575	35	2.77%	5.71%
Commerce Bank	1,255	11	8,410	58	14.92%	18.97%
First Financial Federal Credit Union	265	1	265	1	100.00%	100.00%
J.P. Morgan Chase	875	3	12,755	17	6.86%	17.65%
Lindell Bank	220	4	220	4	100.00%	100.00%
Midwest BankCentre	255	1	1,575	15	16.19%	6.67%
PNC Bank	1,685	5	6,925	35	24.33%	14.29%
Regions Bank	655	7	4,500	26	14.56%	26.92%
Simmons Bank	140	2	2,195	13	6.38%	15.38%
UMB Bank	655	1	2,990	6	21.91%	16.67%
US Bank	3,950	28	40,940	206	9.65%	13.59%
Grand Total	14,850	90	111,455	535	13.32%	16.82%

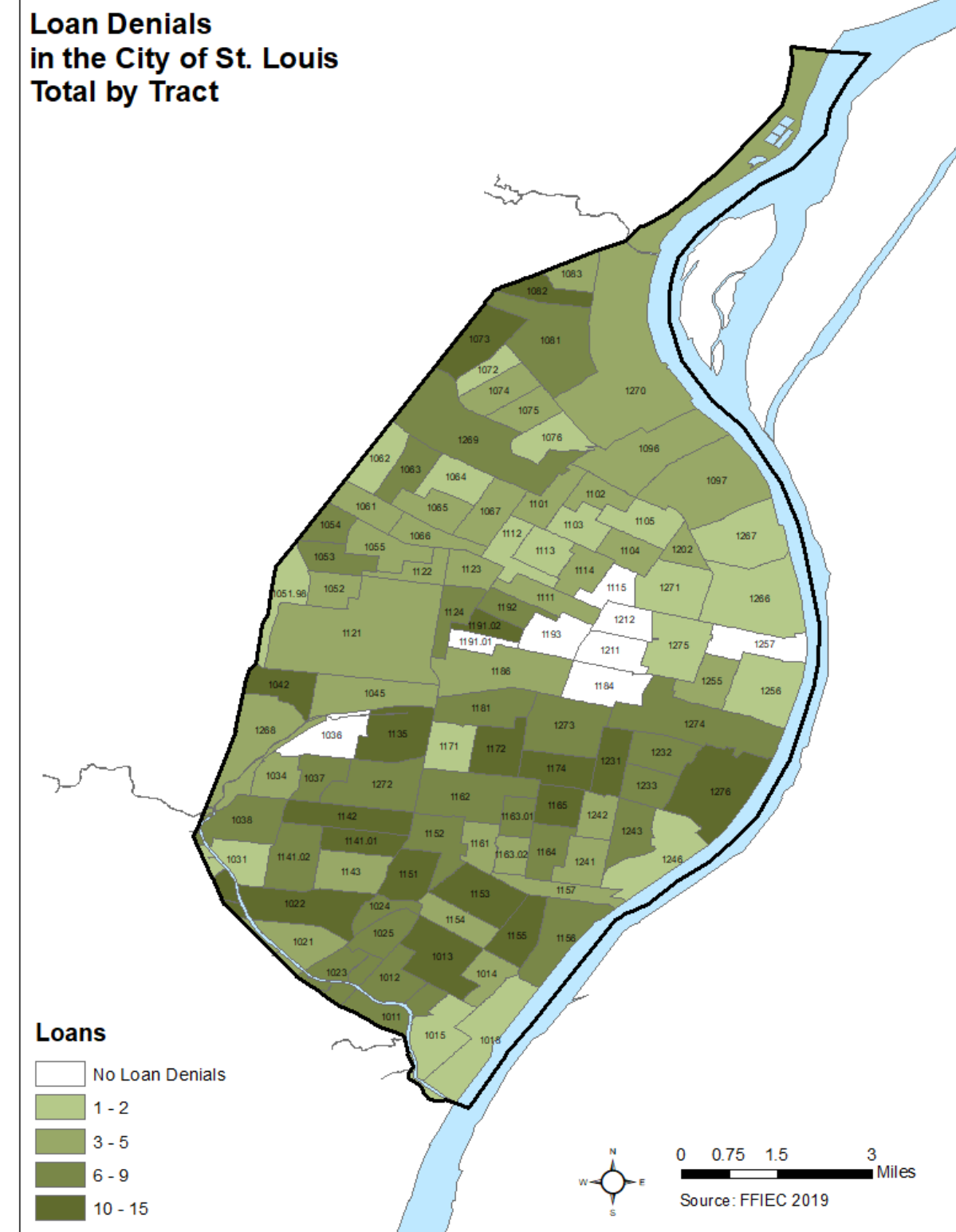
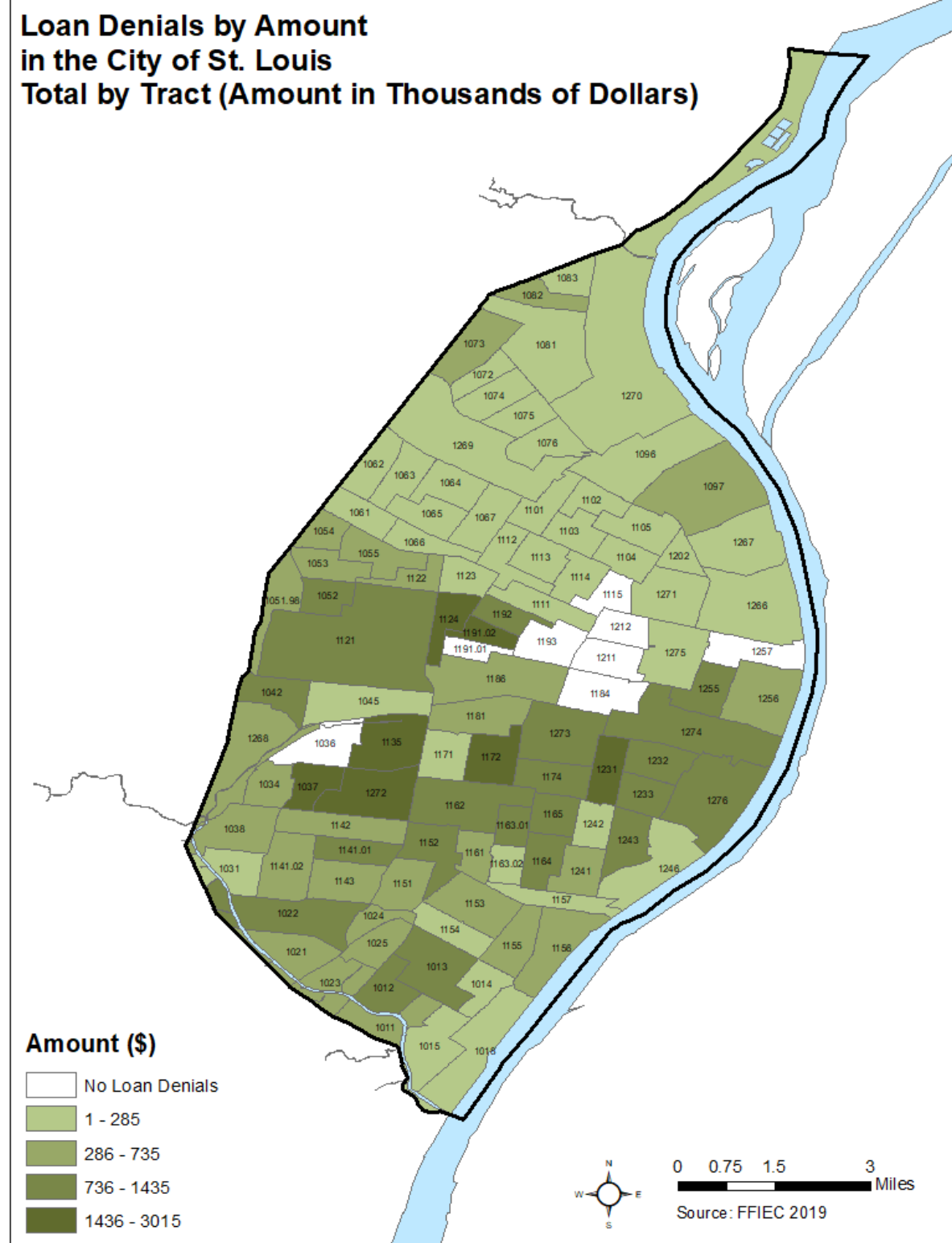
*Loan amounts are in thousands of dollars.

Home Improvement - Loan Applications Denied						
	St. Louis City		Metro		City as Percent of Total	
	*Amount (\$)	Loans	*Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	3,105	75	25,505	413	12.17%	18.16%
BMO Harris	995	19	2,930	46	33.96%	41.30%
Busey Bank	490	4	835	9	58.68%	44.44%
Commerce Bank	1,160	30	9,210	206	12.60%	14.56%
First Financial Federal Credit Union	35	1	200	8	17.50%	12.50%
J.P. Morgan Chase	160	4	2,505	51	6.39%	7.84%
Lindell Bank					0.00%	0.00%
Midwest BankCentre	245	21	785	43	31.21%	48.84%
PNC Bank	1,610	24	7,485	137	21.51%	17.52%
Regions Bank	2,050	30	11,005	177	18.63%	16.95%
Simmons Bank	300	12	750	22	40.00%	54.55%
UMB Bank	65	3	2,010	28	3.23%	10.71%
US Bank	4,645	67	24,610	450	18.87%	14.89%
Grand Total	14,860	290	87,830	1,590	16.92%	18.24%

Refinance - Loan Application Denied						
	St. Louis City		Metro		City as Percent of Total	
	*Amount (\$)	Loans	*Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	3,225	33	49,690	366	6.49%	9.02%
BMO Harris	470	4	2,790	16	16.85%	25.00%
Busey Bank	1,390	8	5,780	34	24.05%	23.53%
Commerce Bank	2,510	20	24,085	147	10.42%	13.61%
First Financial Federal Credit Union	120	2	1,630	8	7.36%	25.00%
J.P. Morgan Chase	1,070	6	19,850	58	5.39%	10.34%
Lindell Bank			1,230	2	0.00%	0.00%
Midwest BankCentre	1,025	7	5,375	33	19.07%	21.21%
PNC Bank	2,890	24	20,785	111	13.90%	21.62%
Regions Bank	1,505	19	18,300	150	8.22%	12.67%
Simmons Bank	250	2	2,130	10	11.74%	20.00%
UMB Bank			8,110	22	0.00%	0.00%
US Bank	11,515	67	113,860	640	10.11%	10.47%
Grand Total	25,970	192	273,615	1,597	9.49%	12.02%

*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	11,015	133	96,050	888	11.47%	14.98%
BMO Harris	1,465	23	7,970	72	18.38%	31.94%
Busey Bank	2,090	14	14,190	78	14.73%	17.95%
Commerce Bank	4,925	61	41,705	411	11.81%	14.84%
First Financial Federal Credit Union	420	4	2,095	17	20.05%	23.53%
J.P. Morgan Chase	2,105	13	35,110	126	6.00%	10.32%
Lindell Bank	220	4	1,450	6	15.17%	66.67%
Midwest BankCentre	1,525	29	7,735	91	19.72%	31.87%
PNC Bank	6,185	53	35,195	283	17.57%	18.73%
Regions Bank	4,210	56	33,805	353	12.45%	15.86%
Simmons Bank	690	16	5,075	45	13.60%	35.56%
UMB Bank	720	4	13,110	56	5.49%	7.14%
US Bank	20,110	162	179,410	1,296	11.21%	12.50%
Grand Total	55,680	572	472,900	3,722	11.77%	15.37%



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	4,685	25	10,185	57	4,585	19	910	6	490	2	20,855	109
BMO Harris			1,455	7	525	1	270	2			2,250	10
Busey Bank	210	2	2,740	14	4,255	17	370	2			7,575	35
Commerce Bank	1,255	11	3,620	24	1,170	8	1,840	12	525	3	8,410	58
First Financial Federal Credit Union	265	1									265	1
J.P. Morgan Chase	875	3	11,380	10	235	1	105	1	160	2	12,755	17
Lindell Bank	220	4									220	4
Midwest BankCentre	255	1	1,165	13			155	1			1,575	15
PNC Bank	1,685	5	3,700	20	890	4	540	4	110	2	6,925	35
Regions Bank	655	7	3,040	14	700	4	105	1			4,500	26
Simmons Bank	140	2	2,055	11							2,195	13
UMB Bank	655	1	1,750	4	585	1					2,990	6
US Bank	3,950	28	23,900	112	7,375	37	3,545	19	2,170	10	40,940	206
Grand Total	14,850	90	64,990	286	20,320	92	7,840	48	3,455	19	111,455	535

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	3,105	75	13,715	197	5,965	95	1,875	35	845	11	25,505	413
BMO Harris	995	19	1,530	24	380	2	25	1			2,930	46
Busey Bank	490	4	270	4	75	1					835	9
Commerce Bank	1,160	30	4,505	95	2,360	48	1,095	29	90	4	9,210	206
First Financial Federal Credit Union	35	1	110	4	55	3					200	8
J.P. Morgan Chase	160	4	1,585	27	460	12	220	6	80	2	2,505	51
Lindell Bank												
Midwest BankCentre	245	21	375	19	75	1	90	2			785	43
PNC Bank	1,610	24	3,135	57	1,330	30	1,080	20	330	6	7,485	137
Regions Bank	2,050	30	5,895	89	2,415	45	530	10	115	3	11,005	177
Simmons Bank	300	12	370	8	80	2					750	22
UMB Bank	65	3	1,070	14	760	6	90	4	25	1	2,010	28
US Bank	4,645	67	13,210	238	3,270	72	2,215	49	1,270	24	24,610	450
Grand Total	14,860	290	45,770	776	17,225	317	7,220	156	2,755	51	87,830	1,590

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	3,225	33	32,485	205	10,520	94	2,810	28	650	6	49,690	366
BMO Harris	470	4	1,865	9	125	1	330	2			2,790	16
Busey Bank	1,390	8	3,210	20	1,180	6					5,780	34
Commerce Bank	2,510	20	13,550	72	4,135	27	3,310	24	580	4	24,085	147
First Financial Federal Credit Union	120	2	865	3	400	2	245	1			1,630	8
J.P. Morgan Chase	1,070	6	14,120	34	3,890	12	770	6			19,850	58
Lindell Bank			1,230	2							1,230	2
Midwest BankCentre	1,025	7	2,870	16	430	2	1,015	7	35	1	5,375	33
PNC Bank	2,890	24	13,105	57	2,175	19	2,095	7	520	4	20,785	111
Regions Bank	1,505	19	11,715	95	3,500	24	1,535	11	45	1	18,300	150
Simmons Bank	250	2	760	2	300	2	25	1	795	3	2,130	10
UMB Bank			7,495	17	490	4	125	1			8,110	22
US Bank	11,515	67	69,760	362	18,885	131	8,810	52	4,890	28	113,860	640
Grand Total	25,970	192	173,030	894	46,030	324	21,070	140	7,515	47	273,615	1,597

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	11,015	133	56,385	459	21,070	208	5,595	69	1,985	19	96,050	888
BMO Harris	1,465	23	4,850	40	1,030	4	625	5			7,970	72
Busey Bank	2,090	14	6,220	38	5,510	24	370	2			14,190	78
Commerce Bank	4,925	61	21,675	191	7,665	83	6,245	65	1,195	11	41,705	411
First Financial Federal Credit Union	420	4	975	7	455	5	245	1			2,095	17
J.P. Morgan Chase	2,105	13	27,085	71	4,585	25	1,095	13	240	4	35,110	126
Lindell Bank	220	4	1,230	2							1,450	6
Midwest BankCentre	1,525	29	4,410	48	505	3	1,260	10	35	1	7,735	91
PNC Bank	6,185	53	19,940	134	4,395	53	3,715	31	960	12	35,195	283
Regions Bank	4,210	56	20,650	198	6,615	73	2,170	22	160	4	33,805	353
Simmons Bank	690	16	3,185	21	380	4	25	1	795	3	5,075	45
UMB Bank	720	4	10,315	35	1,835	11	215	5	25	1	13,110	56
US Bank	20,110	162	106,870	712	29,530	240	14,570	120	8,330	62	179,410	1,296
Grand Total	55,680	572	283,790	1,956	83,575	733	36,130	344	13,725	117	472,900	3,722

*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	31.52%	24.57%	28.11%	21.50%	28.79%	25.99%
Loan Denials	133	459	208	69	19	888
Total Loan Applications	422	1,868	740	321	66	3,417
BMO Harris	34.33%	22.47%	16.67%	33.33%	0.00%	24.91%
Loan Denials	23	40	4	5		72
Total Loan Applications	67	178	24	15	5	289
Busey Bank	12.07%	8.74%	6.88%	1.61%	0.00%	7.47%
Loan Denials	14	38	24	2		78
Total Loan Applications	116	435	349	124	20	1,044
Commerce Bank	25.42%	18.91%	17.97%	23.38%	33.33%	20.32%
Loan Denials	61	191	83	65	11	411
Total Loan Applications	240	1,010	462	278	33	2,023
First Financial Federal Credit Union	28.57%	16.28%	8.47%	33.33%	0.00%	13.93%
Loan Denials	4	7	5	1		17
Total Loan Applications	14	43	59	3	3	122
J.P. Morgan Chase	5.28%	5.61%	4.01%	6.40%	13.33%	5.32%
Loan Denials	13	71	25	13	4	126
Total Loan Applications	246	1,265	624	203	30	2,368
Lindell Bank	7.55%	1.69%	0.00%	0.00%	N/A	3.09%
Loan Denials	4	2				6
Total Loan Applications	53	118	19	4		194
Midwest BankCentre	21.48%	11.40%	6.12%	11.63%	9.09%	12.96%
Loan Denials	29	48	3	10	1	91
Total Loan Applications	135	421	49	86	11	702

Percent of Applications Denied by Institution						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	St. Louis Metro
PNC Bank	35.81%	21.30%	17.32%	26.96%	27.27%	22.79%
Loan Denials	53	134	53	31	12	283
Total Loan Applications	148	629	306	115	44	1,242
Regions Bank	41.18%	31.99%	21.99%	21.78%	23.53%	29.29%
Loan Denials	56	198	73	22	4	353
Total Loan Applications	136	619	332	101	17	1,205
Simmons Bank	24.24%	10.34%	15.38%	12.50%	50.00%	14.56%
Loan Denials	16	21	4	1	3	45
Total Loan Applications	66	203	26	8	6	309
UMB Bank	12.50%	17.07%	15.49%	19.23%	16.67%	16.47%
Loan Denials	4	35	11	5	1	56
Total Loan Applications	32	205	71	26	6	340
US Bank	27.98%	24.21%	15.30%	22.68%	32.46%	22.31%
Loan Denials	162	712	240	120	62	1,296
Total Loan Applications	579	2,941	1,569	529	191	5,809
All Banks	25.38%	19.69%	15.83%	18.97%	27.08%	19.52%
Loan Denials	572	1,956	733	344	117	3,722
Total Loan Applications	2,254	9,935	4,630	1,813	432	19,064

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	330	4	65	1	200	2	595	7
1012	125	1	155	1	585	5	865	7
1013	95	1	350	4	430	6	875	11
1014	35	1	65	1	25	1	125	3
1015			15	1	35	1	50	2
1018			15	1	35	1	50	2
1021	55	1	55	3	245	1	355	5
1022	145	1	440	6	370	4	955	11
1023	95	1	110	4	195	3	400	8
1024			125	3	245	3	370	6
1025	155	1	25	1	420	4	600	6
1031					215	1	215	1
1034	115	1	30	2	180	2	325	5
1036								
1037	1,330	2	40	2	365	3	1,735	7
1038			190	4	505	5	695	9
1042	375	3	300	6	385	3	1,060	12
1045	45	1	65	3	75	1	185	5
1051.98	415	1					415	1
1052	200	2			1,005	3	1,205	5
1053	250	2	60	2	395	3	705	7
1054			285	5	335	3	620	8
1055			80	2	335	3	415	5
1061			70	4			70	4
1062			30	2			30	2
1063			115	7			115	7
1064			25	1			25	1
1065	35	1	75	3			110	4
1066	15	1	70	2	35	1	120	4
1067			105	3			105	3
1072			25	1			25	1
1073	25	1	180	8	120	2	325	11
1074			65	3			65	3
1075			45	3	75	1	120	4
1076			15	1			15	1
1081	60	2	75	3	25	1	160	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
1082	315	5	130	6	190	4	635	15
1083			25	1	90	2	115	3
1096	55	1	70	2	25	1	150	4
1097			145	1	215	3	360	4
1101			120	4	35	1	155	5
1102	115	1	110	4			225	5
1103			50	2			50	2
1104			145	5			145	5
1105			40	2			40	2
1111			145	5			145	5
1112			30	2			30	2
1113			55	1	65	1	120	2
1114			75	3			75	3
1115								
1121	740	2			695	3	1,435	5
1122	155	1	95	3	105	1	355	5
1123			135	3			135	3
1124	1,725	3	165	3	505	1	2,395	7
1135	810	2	135	1	1,115	7	2,060	10
1141.01	205	1	170	4	905	5	1,280	10
1141.02			365	5	370	2	735	7
1142	270	2	165	5	210	4	645	11
1143			70	2	330	2	400	4
1151	130	2	375	7	205	3	710	12
1152			135	5	1,280	2	1,415	7
1153	85	1	230	8	65	1	380	10
1154	125	1	60	2	90	2	275	5
1155	215	3	70	2	395	5	680	10
1156	445	3	30	2	120	2	595	7
1157			25	1	190	2	215	3
1161	245	1	25	1	140	2	410	4
1162	115	1	115	3	865	5	1,095	9
1163.01	240	2	125	3	430	2	795	7
1163.02			210	2	75	1	285	3
1164			630	6	170	2	800	8
1165	385	1	720	8	50	2	1,155	11

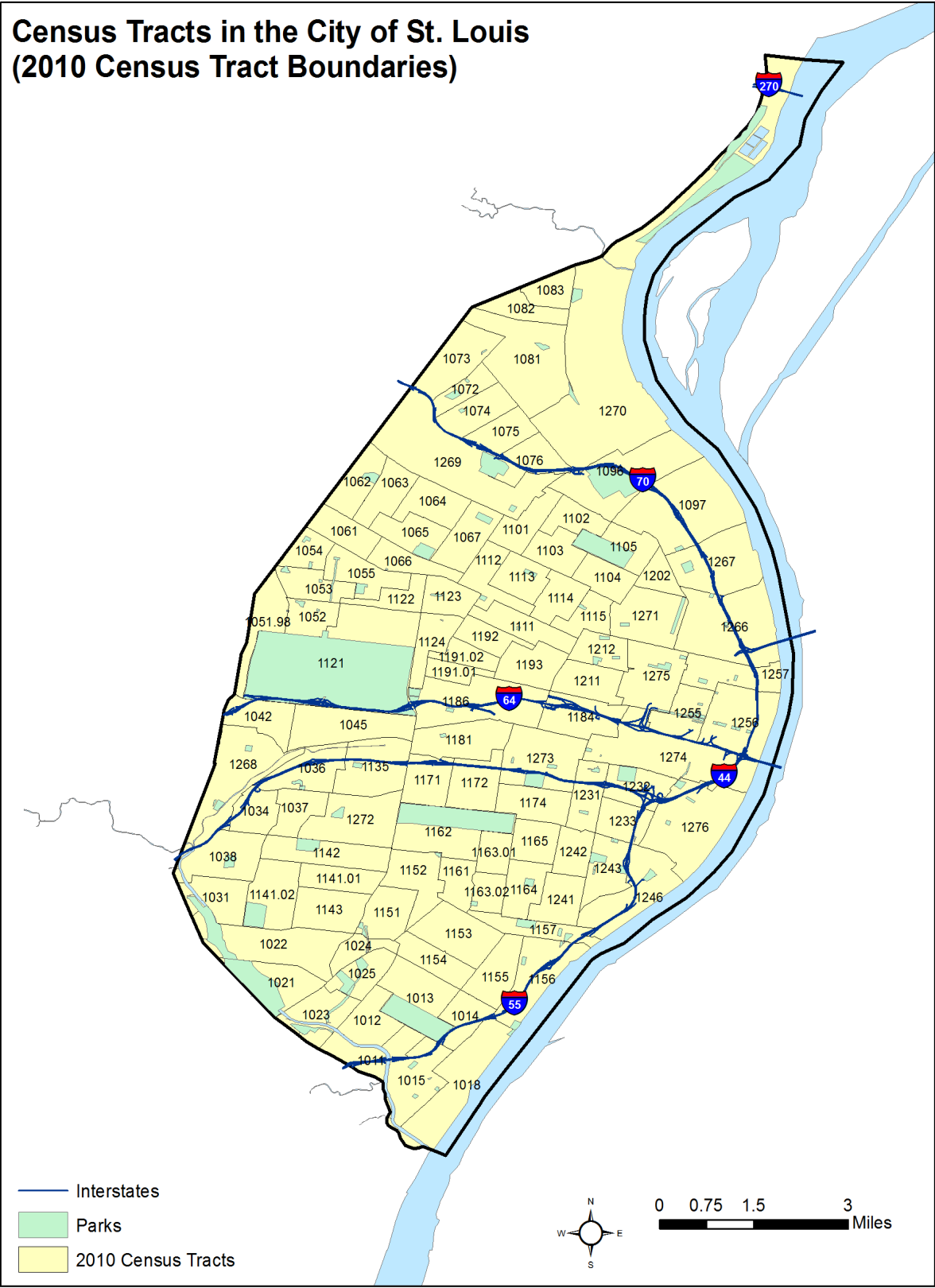
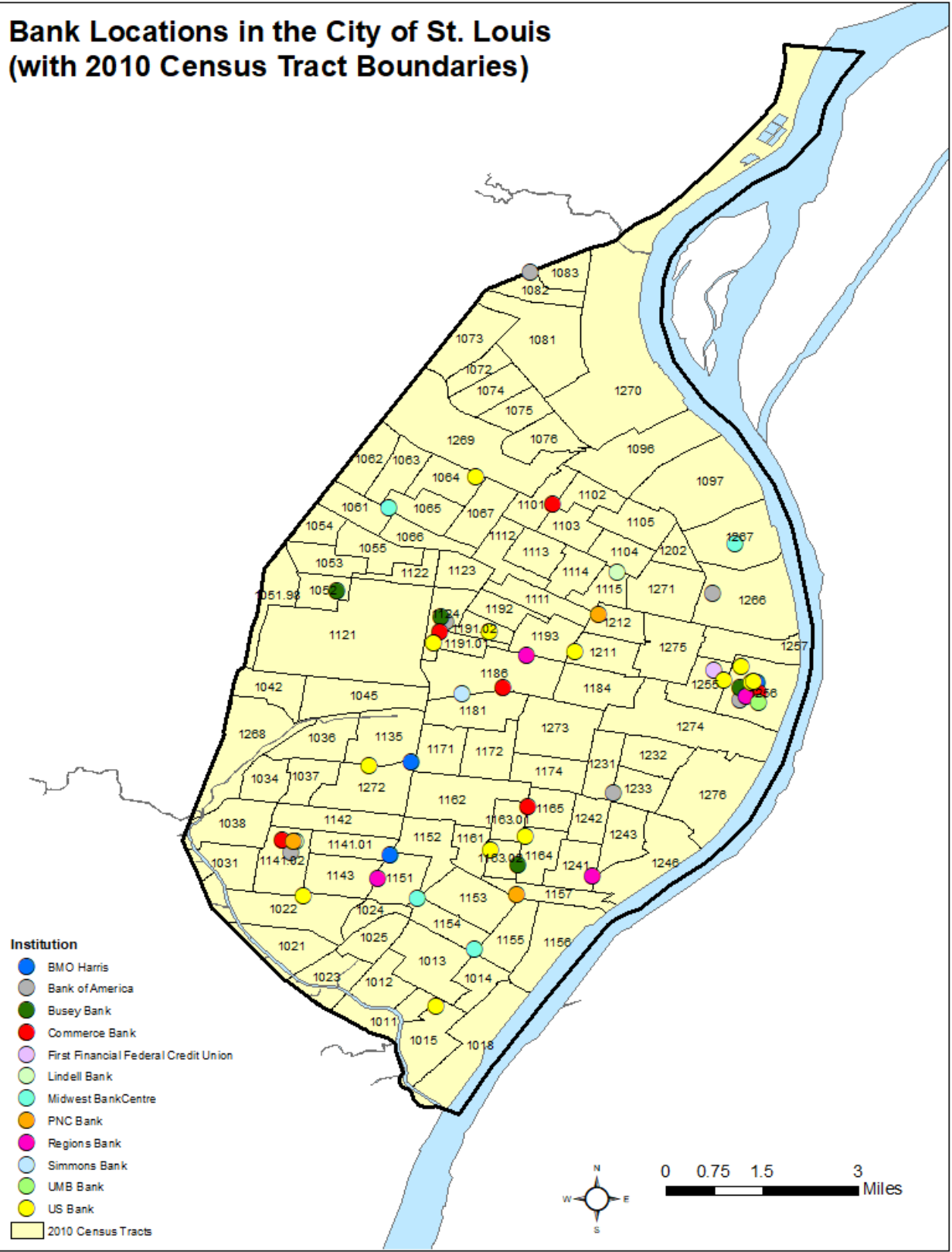
Loan Denials by Census Tract in St. Louis City								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
1171					175	1	175	1
1172	315	1	695	9	700	4	1,710	14
1174	470	2	200	4	440	4	1,110	10
1181			395	7	210	2	605	9
1184								
1186			70	2	405	3	475	5
1191.01								
1191.02	235	3	1,120	2	1,660	10	3,015	15
1192	145	1	295	5	390	2	830	8
1193								
1202			125	5			125	5
1211								
1212								
1231	395	3	370	6	975	3	1,740	12
1232			210	2	830	4	1,040	6
1233	285	1	145	3	855	3	1,285	7
1241	140	2	115	1	230	2	485	5
1242	25	1	120	2	25	1	170	4

Loan Denials by Census Tract in St. Louis City								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
1243	255	1	550	6	15	1	820	8
1246	135	1					135	1
1255	655	3			175	1	830	4
1256	325	1					325	1
1257								
1266			25	1	205	1	230	2
1267			15	1			15	1
1268	390	2	70	2	35	1	495	5
1269			190	8	75	1	265	9
1270	35	1	135	3			170	4
1271			85	1			85	1
1272	135	1	160	2	1,495	5	1,790	8
1273			500	4	285	3	785	7
1274	285	3	310	4	300	2	895	9
1275					200	2	200	2
1276	350	2	405	3	525	5	1,280	10
Not Provided								
Grand Total	14,850	90	14,860	290	25,970	192	55,680	572

Notes

- *Loan amount is in thousands of dollars.
- **Tracts 1036, 1115, 1184, 1191.01, 1193, 1211, 1212, and 1257 had no loan denials.

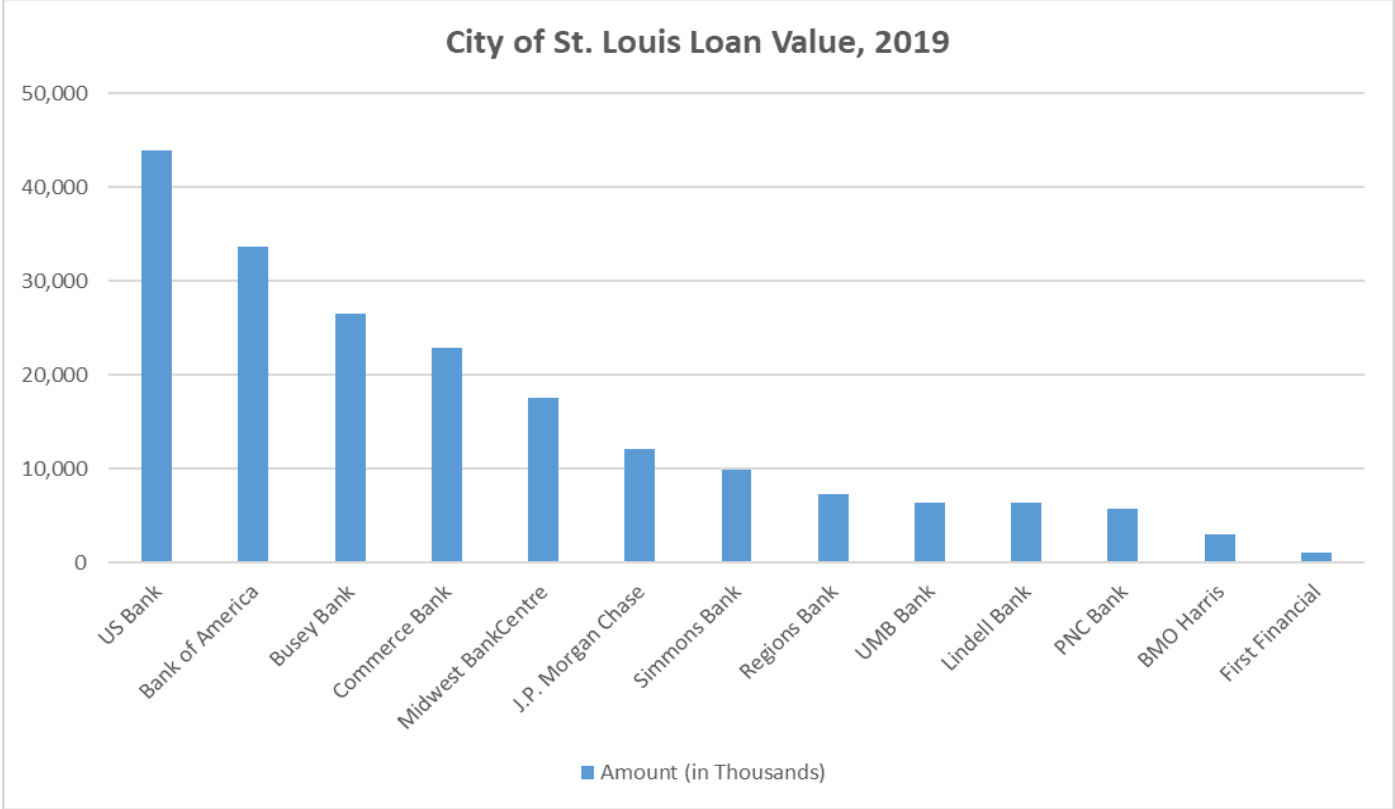
Appendix A - Maps



Appendix B – Bank Rankings

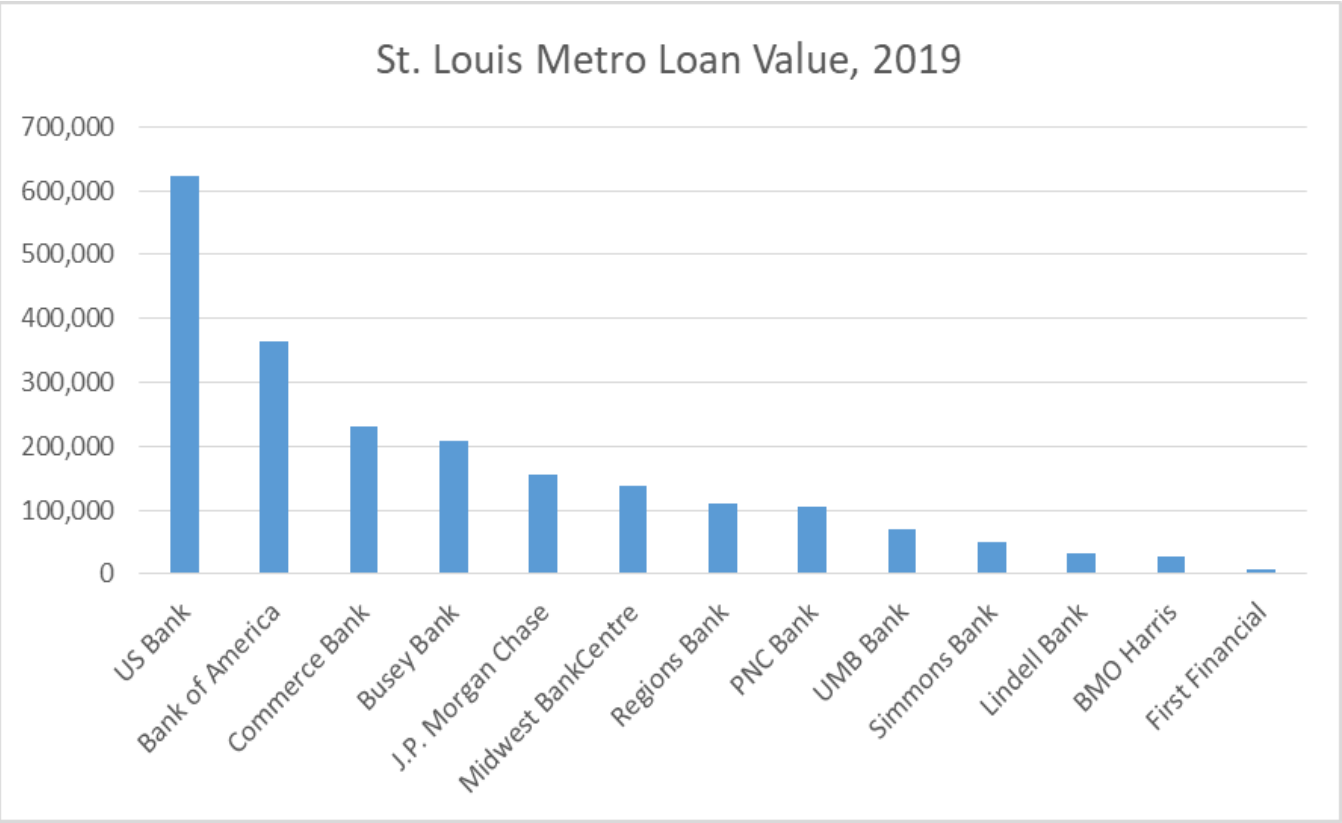
City Loans: Value		
Rank	Institution	Amount (in Thousands)
1	US Bank	43,880
2	Bank of America	33,670
3	Busey Bank	26,570
4	Commerce Bank	22,840
5	Midwest BankCentre	17,555
6	J.P. Morgan Chase	12,175
7	Simmons Bank	9,905
8	Regions Bank	7,385
9	UMB Bank	6,420
10	Lindell Bank	6,405
11	PNC Bank	5,705
12	BMO Harris	3,005
13	First Financial Federal Credit Union	1,075
Grand Total		196,590

City Loans: Number		
Rank	Institution	# Loans
1	US Bank	244
2	Bank of America	186
3	Commerce Bank	134
4	Midwest BankCentre	95
5	Busey Bank	82
6	PNC Bank	63
7	Regions Bank	59
8	J.P. Morgan Chase	53
9	Lindell Bank	49
10	Simmons Bank	43
11	BMO Harris	27
12	UMB Bank	22
13	First Financial Federal Credit Union	7
Grand Total		1,064



St. Louis Metro Loans: Value		
Rank	Institution	Amount (in Thousands)
1	US Bank	622,530
2	Bank of America	363,605
3	Commerce Bank	230,975
4	Busey Bank	207,945
5	J.P. Morgan Chase	154,855
6	Midwest BankCentre	137,705
7	Regions Bank	109,205
8	PNC Bank	105,465
9	UMB Bank	69,600
10	Simmons Bank	50,815
11	Lindell Bank	31,395
12	BMO Harris	27,685
13	First Financial Federal Credit Union	7,010
Grand Total		1,678,365

St. Louis Metro Loans: Number		
Rank	Institution	# Loans
1	US Bank	2,794
2	Bank of America	1,669
3	Commerce Bank	1,235
4	Busey Bank	747
5	Regions Bank	695
6	PNC Bank	691
7	Midwest BankCentre	547
8	J.P. Morgan Chase	495
9	UMB Bank	246
10	Simmons Bank	211
11	Lindell Bank	187
12	BMO Harris	153
13	First Financial Federal Credit Union	64
Grand Total	Total	9,734



Appendix C – St. Louis City Tract Loan Information

Tract Code	Tract Income Level	Distressed or Under-served Tract	2019 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Bank of America		BMO Harris		Busey Bank		Commerce Bank		First Financial Federal Credit Union		J.P. Morgan Chase		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	Amt (000s)	Loans
1011	Middle	No	\$75,224	2,591	21.27	325	3			210	2	275	3							355	3			245	3					60	2
1012	Middle	No	\$81,054	3,275	9.44	380	4	25	1											245	3	290	2							815	7
1013	Middle	No	\$87,379	4,040	18.04	605	3			915	5	240	2		45	1	1,165	3	120	2	430	4	175	3			115	1	425	5	
1014	Moderate	No	\$50,441	2,750	40.8	110	2										85	1	225	3	55	1	135	1					590	4	
1015	Moderate	No	\$44,489	3,771	52.29					1,235	1	65	1																80	2	
1018	Moderate	No	\$57,684	3,452	47.19					915	3	125	1							75	1			145	1					145	1
1021	Middle	No	\$77,717	2,802	20.27	105	1			105	1	360	6							1,445	3									150	2
1022	Upper	No	\$99,373	6,367	10.22	1,445	9	115	1	155	1	1,285	9		300	2					445	3	600	4	245	1	205	1	2,020	14	
1023	Moderate	No	\$59,024	1,987	9.06			105	1	125	1									75	1	125	1							635	5
1024	Moderate	No	\$57,011	2,673	15.38					220	2									45	1			275	3	15	1			95	3
1025	Middle	No	\$65,204	2,028	15.04	410	4										55	1			160	2	145	1							
1031	Upper	No	\$111,609	3,220	14.16	840	4			425	1	285	1							805	3			235	1	175	1			325	3
1034	Upper	No	\$98,146	1,874	6.88	240	2					360	4							195	1	65	1							630	4
1036	Middle	No	\$74,704	1,448	23.9	330	2					165	3							375	1					35	1			75	1
1037	Middle	No	\$94,444	2,408	14.62	315	3					540	4				35	1			230	2					15	1	125	1	
1038	Middle	No	\$84,968	3,902	12.63	575	5					505	3				145	1	360	2	670	6	215	1	510	2			735	5	
1042	Middle	No	\$76,109	3,435	16.54	320	2			1,735	3				100	2	95	1									305	1	115	1	
1045	Middle	No	\$92,657	1,597	22.17	160	2	85	1			225	1				625	5					105	1	155	1			275	3	
1051.98	Upper	No	\$155,319	3,483	25.84	340	2					1,370	4		235	1					205	1					450	2	1,015	3	
1052	Middle	No	\$73,380	2,977	58.21	395	3			75	1	3,205	3		315	3			25	1	85	1	105	1					405	3	
1053	Moderate	No	\$48,241	2,450	93.02										235	1					65	1							1,075	5	
1054	Low	No	\$39,496	2,337	94.78																				65	1			95	1	
1055	Low	No	\$39,934	2,993	95.79									105	1					55	1										
1061	Low	No	\$29,776	1,724	99.59												55	1													
1062	Low	No	\$16,500	1,825	99.51																										
1063	Low	No	\$39,707	1,455	98.9																										
1064	Low	No	\$37,555	2,445	99.26																										
1065	Low	No	\$33,933	2,852	95.62																										
1066	Low	No	\$37,604	1,709	99.01																										
1067	Low	No	\$31,294	2,960	99.97							25	1										25	1							
1072	Low	No	\$34,193	1,156	99.48																										
1073	Low	No	\$34,656	4,675	98.46					35	1						25	1							45	1					
1074	Low	No	\$29,118	2,968	98.96																										
1075	Moderate	No	\$46,024	2,420	98.8										55	1															
1076	Moderate	No	\$41,769	2,197	98.09																55	1							35	1	
1081	Moderate	No	\$41,907	3,144	96.56	170	2												20	2									65	1	
1082	Moderate	No	\$52,179	2,504	97										65	1			15	1			35	1	25	1			45	1	
1083	Moderate	No	\$45,253	1,987	94.21																										
1096	Moderate	No	\$44,286	3,222	98.6												35	1	5	1									75	1	
1097	Low	No	\$22,460	2,239	88.88																										
1101	Low	No	\$32,943	2,879	99.06														60	2											
1102	Low	No	\$36,150	2,309	99.74							15	1																35	1	
1103	Low	No	\$31,165	1,968	98.42							15	1					35	1												
1104	Low	No	\$36,183	2,147	99.72														5	1					15	1			35	1	

Tract Code	Tract Income Level	Distressed or Under-served Tract	2019 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Bank of America		BMO Harris		Busey Bank		Commerce Bank		First Financial Federal Credit Union		J.P. Morgan Chase		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	Amt (000s)	Loans	Amt (000s)
1105	Moderate	No	\$41,509	1,013	99.51																											
1111	Low	No	\$31,254	1,814	97.02																								85	1		
1112	Low	No	\$25,919	1,021	94.22																85	1										
1113	Low	No	\$33,316	1,348	99.7																					3,005	1					
1114	Low	No	\$36,792	1,396	99.21																											
1115	Low	No	\$24,319	620	99.84					75	1	245	5								75	1										
1121	Upper	No	\$134,256	4,432	36.98	1,645	3			1,115	3	345	1			1,760	4						495	1			1,555	3	5,140	8		
1122	Moderate	No	\$42,516	1,645	94.71					3,085	1																					
1123	Low	No	\$33,089	2,038	98.87																											
1124	Upper	No	\$109,433	4,132	41.31	1,945	7			1,005	1	1,770	2			1,940	4	245	1	555	1			155	1					2,530	6	
1135	Middle	No	\$80,786	2,231	3.23	340	2	455	3	1,175	5	265	3			420	2	170	2	345	3			85	1					1,125	7	
1141.01	Moderate	No	\$57,011	4,334	29.72	800	6					400	2					155	1	1,445	7	120	2	170	2	525	3			860	6	
1141.02	Upper	No	\$113,558	4,002	3.27	1,345	7					1,260	10			280	2	245	1	850	2			45	1	1,400	6	105	1	1,715	7	
1142	Middle	No	\$84,318	4,724	22.61	460	4	100	2	240	2	145	1			185	1	105	1	380	2	270	4			225	1			415	3	
1143	Upper	No	\$101,825	5,300	14.25	1,095	7	65	1	735	3	590	4			135	1	155	1	630	4	15	1	180	2	240	2	165	1	865	7	
1151	Moderate	No	\$55,257	4,226	26.36	105	1	65	1	115	1									85	1					200	2			400	6	
1152	Low	No	\$39,244	3,348	60.66			85	1			100	2							55	1					205	1			250	2	
1153	Moderate	No	\$48,793	5,248	52.1	190	2	90	2	55	1	160	2							845	3	120	2							590	8	
1154	Moderate	No	\$49,816	3,185	40.03	85	1					60	2					45	1	20	2			115	1	135	1					
1155	Low	No	\$34,161	7,069	63.74	150	2			185	1									160	2	25	1	215	3	280	2			115	1	
1156	Low	No	\$28,834	4,815	61.56	485	5					215	1							110	2									85	1	
1157	Low	No	\$27,608	3,789	68.43															420	2	120	2							45	1	
1161	Moderate	No	\$45,594	3,231	58.81	305	3			250	2	165	1					185	1	155	1	45	1	220	2	215	1			185	3	
1162	Middle	No	\$81,395	4,267	34.87	1,560	8			510	2	430	2			165	1			890	2	210	2	410	2	235	1	280	2	840	6	
1163.01	Middle	No	\$68,728	3,608	36.45	595	3					325	1			45	1			740	2	65	1							1,800	6	
1163.02	Low	No	\$35,874	2,477	83.73	115	1											75	1	365	1									165	3	
1164	Low	No	\$30,539	4,913	76.45					275	3	295	3			285	1							225	3					355	3	
1165	Moderate	No	\$60,056	4,481	55.46	660	4	35	1	105	1	430	4							350	2	35	1					1,585	3	150	2	
1171	Moderate	No	\$54,932	1,469	30.5					725	1																				1,375	3
1172	Middle	No	\$69,142	5,566	51.76	1,975	9	730	2	1,465	5	755	5	425	1	730	2	245	1	480	2	155	1	290	2	1,045	5	65	1	865	7	
1174	Middle	No	\$74,249	4,307	41.19	940	4	300	2	145	1	1,200	6			845	3	880	4			135	1			165	1	680	2	295	3	
1181	Moderate	No	\$40,754	1,161	70.63	340	2			2,450	4	680	2							605	3									875	3	
1184	Unknown	No	\$0	1,557	41.3																											
1186	Moderate	No	\$46,625	3,822	49.19	1,230	6	70	2	495	1					365	1	160	2	190	2			210	2	15	1			180	2	
1191.01	Middle	No	\$69,661	2,587	53.42	1,855	7	135	1	235	1									335	1			235	1					350	2	
1191.02	Upper	No	\$110,310	3,237	38.99	1,895	5					45	1			410	2			125	1	95	1					415	1	215	1	
1192	Upper	No	\$118,511	1,746	66.15	1,030	4									310	2	220	2			225	1					435	1	1,260	4	
1193	Low	No	\$38,749	4,319	48.55					1,975	1																					
1202	Low	No	\$24,742	1,370	87.66													35	1													
1211	Low	No	\$29,216	1,779	87.63																											
1212	Low	No	\$16,678	2,508	98.6																											
1231	Middle	No	\$75,004	3,650	74.16	965	5			185	1					285	1			300	2	65	1			235	1			1,500	8	
1232	Upper	No	\$102,296	2,210	34.98	540	2					1,525	7			710	2	175	1			110	2							2,160	6	
1233	Middle	No	\$67,737	2,920	32.77	750	4					185	3			185	1	45	1	215	1	165	1	385	3							
1241	Low	No	\$36,524	5,304	78.58	55	1					75	1			105	1					140	2							310	2	
1242	Low	No	\$32,180	3,382	74.48	340	2			105	1	195	1					125	1	665	3					115	1			435	3	
1243	Middle	No	\$90,993	2,964	28.34	370	2	25	1	65	1			195	1					305	1	25	1	340	2	195	1			750	4	

Tract Code	Tract Income Level	Distressed or Under-served Tract	2019 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Bank of America		BMO Harris		Busey Bank		Commerce Bank		First Financial Federal Credit Union		J.P. Morgan Chase		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	Amt (000s)	Loans
1246	Low	No	\$16,484	1,943	67.22					540	2									150	2									140	2
1255	Upper	No	\$138,779	2,903	36.27	225	3			230	2			125	1	290	2					35	1	55	1						
1256	Moderate	No	\$62,719	4,185	56.87			155	1							330	2														
1257	Low	No	\$10,710	3,752	98.99																										
1266	Low	No	\$21,412	3,495	83.89	250	2					15	1																		
1267	Low	No	\$30,547	1,089	60.33																										
1268	Middle	No	\$74,469	3,490	17.13	635	3			710	2	510	4	25	1	260	2	210	2	285	1	90	2	790	4			45	1	1,165	7
1269	Low	No	\$30,742	4,590	97.02	45	1			60	2	70	2					15	1	15	1									50	2
1270	Low	No	\$36,654	2,052	85.53															85	1			25	1						
1271	Low	No	\$25,635	2,024	97.48																										
1272	Middle	No	\$73,851	4,486	29.05	310	2	365	3	580	2	505	3			45	1	145	1	1,010	4									470	4
1273	Middle	No	\$69,605	3,527	66.54	475	1			315	1					205	1					115	1	125	1	185	1			610	2
1274	Unknown	No	\$0	5,486	68.72	500	2			600	2	820	4	200	2	535	1	115	1			230	2							1,180	4
1275	Low	No	\$34,486	2,489	82.76					95	1																				
1276	Middle	No	\$88,094	3,129	21.09					520	2							240	2					175	1					1,805	7
Total						33,670	186	3,005	27	26,570	82	22,840	134	1,075	7	12,175	53	6,405	49	17,555	95	5,705	63	7,385	59	9,905	43	6,420	22	43,880	244

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 2017-2019 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. For consistency with previous years, this number may include loan applications that did not result in a loan origination nor a loan denial.
- 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.