
HOME MORTGAGE DISCLOSURE ACT

SEPTEMBER 7, 2021

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 2019 report include the addition of Enterprise Bank and Trust and Midland States Bank. Former reports included First Financial Federal Credit Union, which since 2019 has undergone a name change to Alltru Credit Union.

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 2000 to 2020.
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 defined as the following Missouri counties, except where otherwise noted:

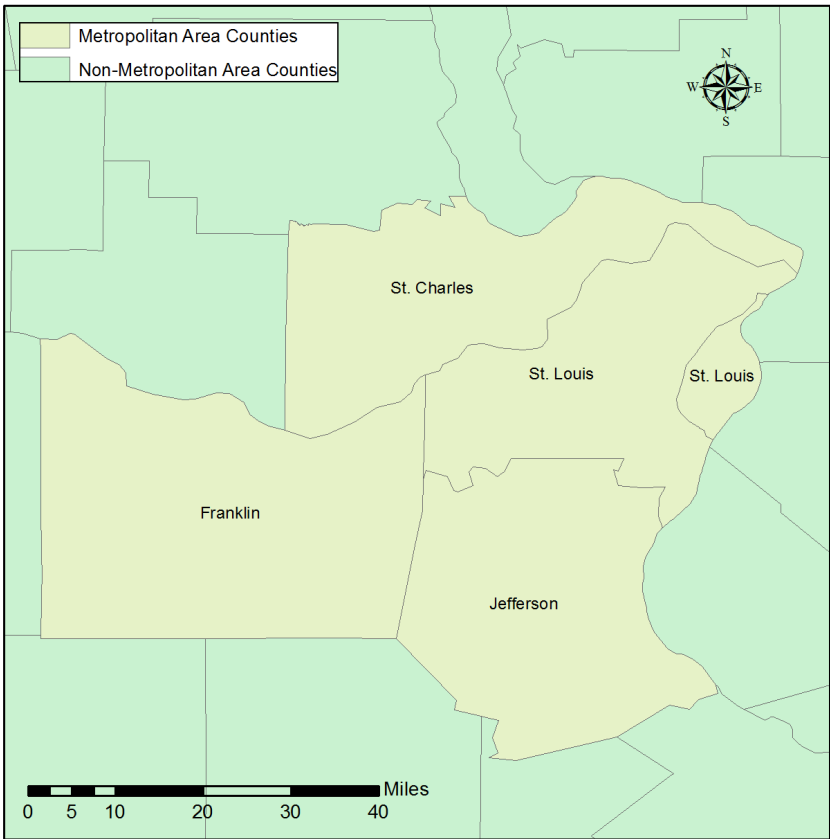
- St. Louis City
- St. Louis County
- St. Charles County
- Jefferson County
- Franklin County

All charts, maps and data in this report refer to the year 2020, 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 2020 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, such as in the cases of withdrawn, incomplete, or purchased loans.

Number & Amount of City Loans

The 15 banks analyzed in this report issued 1,289 loans in the City totaling \$253,805,000. This represents a 21.1% increase in the number of loans and a 29.1% increase in the amount compared to the amounts reported by depository applicants in the 2019 HMDA Report.

- Home Purchases: 480 loans totaling \$101,790,000. This represents a 1.2% decrease in the number of loans and a 1.2% decrease in the amount compared to reported loans in 2019.
- Home Improvements: 116 loans totaling \$7,620,000. This represents a 28.8% decrease in the number of loans and a 17.3% decrease in the amount compared to reported loans in 2019.
- Refinancing: 693 loans totaling \$144,395,000. This represents a 67.0% increase in the number of loans and a 71.4 % increase in the amount compared to reported loans in 2019.



Bank Rankings for the City of St. Louis

- US Bank issued the highest loans by amount, totaling \$69,780,000. In the number of loans issued, US Bank ranked first, with 346.
- Busey Bank issued the second highest amount of loans, totaling \$35,485,000. In the number of loans issued, Bank of America ranked second, with 156.
- Midwest BankCentre issued the third highest amount of loans, totaling \$30,165,000. In the number of loans issued, Midwest BankCentre ranked third with 147.
- Of the eight lending institutions that originated 50 or more loans in the City of St. Louis in 2020, US Bank originated the highest percentage of all city loans by both amount (27.5 %) and by number (26.8%).

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, 96.2%.
- Midwest BankCentre had the second highest ratio of loans originated to applications, 83.1%.
- Busey Bank had the third highest ratio of loans originated to applications, 70.1%.
- Enterprise Bank and Trust had the fourth highest ratio of loans originated to applications, 66.7 %.
- UMB Bank had the fifth highest ratio of loans originated to applications, 61.5%.

Summary

- Amongst depository applicants, mortgage lending activity increased by both amount and by number in the City from 2019 to 2020: A 29.1% increase in the total dollar amount of loans originated and a 21.1% increase in total number.
- Amongst depository applicants, total home purchase and home improvement loan originations declined while refinancing originations increased
- Refinancing loans had the largest increase by number of loans (67.0% increase) and total loan amount (71.4% increase).
- Home improvement loans saw the largest decrease in the total dollar amount in the City with a 17.3% decrease.
- Amongst depository applicants, loan activity in the metropolitan area increased by 25.7% in the number of loans originated and increased by 41.8% 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 15.1% of loan denials (by number) in the metropolitan area while representing 8.5% of loan originations.

City of St. Louis – Income Distribution*

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2020 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 %	2020 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	\$82,600	\$76,521	\$65,517	2,591	21.27	551	952	1,179	1074	Low	No	35.86	\$82,600	\$29,620	\$25,362	2,968	98.96	2,937	515	1,316
1012	Middle	No	99.82	\$82,600	\$82,451	\$70,595	3,275	9.44	309	1,099	1,391	1075	Moderate	No	56.68	\$82,600	\$46,818	\$40,083	2,420	98.8	2,391	544	1,303
1013	Middle	No	107.61	\$82,600	\$88,886	\$76,103	4,040	18.04	729	1,413	2,115	1076	Moderate	No	51.44	\$82,600	\$42,489	\$36,379	2,197	98.09	2,155	467	1,051
1014	Moderate	No	62.12	\$82,600	\$51,311	\$43,935	2,750	40.8	1,122	682	1,367	1081	Moderate	No	51.61	\$82,600	\$42,630	\$36,500	3,144	96.56	3,036	601	1,436
1015	Moderate	No	54.79	\$82,600	\$45,257	\$38,750	3,771	52.29	1,972	448	1,541	1082	Moderate	No	64.26	\$82,600	\$53,079	\$45,446	2,504	97	2,429	653	1,096
1018	Moderate	No	71.04	\$82,600	\$58,679	\$50,240	3,452	47.19	1,629	481	1,566	1083	Moderate	No	55.73	\$82,600	\$46,033	\$39,412	1,987	94.21	1,872	513	1,054
1021	Middle	No	95.71	\$82,600	\$79,056	\$67,688	2,802	20.27	568	593	1,390	1096	Moderate	No	54.54	\$82,600	\$45,050	\$38,571	3,222	98.6	3,177	627	1,597
1022	Upper	No	122.38	\$82,600	\$101,086	\$86,545	6,367	10.22	651	2,111	3,031	1097	Low	No	27.66	\$82,600	\$22,847	\$19,567	2,239	88.88	1,990	313	1,457
1023	Moderate	No	72.69	\$82,600	\$60,042	\$51,406	1,987	9.06	180	727	923	1101	Low	No	40.57	\$82,600	\$33,511	\$28,696	2,879	99.06	2,852	482	1,569
1024	Moderate	No	70.21	\$82,600	\$57,993	\$49,653	2,673	15.38	411	607	1,103	1102	Low	No	44.52	\$82,600	\$36,774	\$31,484	2,309	99.74	2,303	391	1,413
1025	Middle	No	80.3	\$82,600	\$66,328	\$56,793	2,028	15.04	305	548	1,003	1103	Low	No	38.38	\$82,600	\$31,702	\$27,143	1,968	98.42	1,937	296	1,390
1031	Upper	No	137.45	\$82,600	\$113,534	\$97,202	3,220	14.16	456	873	1,542	1104	Low	No	44.56	\$82,600	\$36,807	\$31,518	2,147	99.72	2,141	447	1,324
1034	Upper	No	120.87	\$82,600	\$99,839	\$85,478	1,874	6.88	129	650	948	1105	Moderate	No	51.12	\$82,600	\$42,225	\$36,154	1,013	99.51	1,008	222	793
1036	Middle	No	92	\$82,600	\$75,992	\$65,066	1,448	23.9	346	442	590	1111	Low	No	38.49	\$82,600	\$31,793	\$27,222	1,814	97.02	1,760	245	808
1037	Middle	No	116.31	\$82,600	\$96,072	\$82,258	2,408	14.62	352	777	1,296	1112	Low	No	31.92	\$82,600	\$26,366	\$22,574	1,021	94.22	962	169	596
1038	Middle	No	104.64	\$82,600	\$86,433	\$74,000	3,902	12.63	493	1,364	1,863	1113	Low	No	41.03	\$82,600	\$33,891	\$29,018	1,348	99.7	1,344	183	722
1042	Middle	No	93.73	\$82,600	\$77,421	\$66,284	3,435	16.54	568	823	1,648	1114	Low	No	45.31	\$82,600	\$37,426	\$32,045	1,396	99.21	1,385	213	775
1045	Middle	No	114.11	\$82,600	\$94,255	\$80,703	1,597	22.17	354	412	888	1115	Low	No	29.95	\$82,600	\$24,739	\$21,181	620	99.84	619	91	473
1051.98	Upper	No	191.28	\$82,600	\$157,997	\$135,272	3,483	25.84	900	733	839	1121	Upper	No	165.34	\$82,600	\$136,571	\$116,929	4,432	36.98	1,639	872	819
1052	Middle	No	90.37	\$82,600	\$74,646	\$63,910	2,977	58.21	1,733	597	606	1122	Moderate	No	52.36	\$82,600	\$43,249	\$37,031	1,645	94.71	1,558	234	687
1053	Moderate	No	59.41	\$82,600	\$49,073	\$42,017	2,450	93.02	2,279	417	642	1123	Low	No	40.75	\$82,600	\$33,660	\$28,818	2,038	98.87	2,015	254	852
1054	Low	No	48.64	\$82,600	\$40,177	\$34,400	2,337	94.78	2,215	126	823	1124	Upper	No	134.77	\$82,600	\$111,320	\$95,313	4,132	41.31	1,707	684	559
1055	Low	No	49.18	\$82,600	\$40,623	\$34,784	2,993	95.79	2,867	552	1,168	1135	Middle	No	99.49	\$82,600	\$82,179	\$70,361	2,231	3.23	72	800	1,322
1061	Low	No	36.67	\$82,600	\$30,289	\$25,938	1,724	99.59	1,717	282	1,097	1141.01	Moderate	No	70.21	\$82,600	\$57,993	\$49,655	4,334	29.72	1,288	722	2,300
1062	Low	No	20.32	\$82,600	\$16,784	\$14,375	1,825	99.51	1,816	218	753	1141.02	Upper	No	139.85	\$82,600	\$115,516	\$98,906	4,002	3.27	131	1,061	2,043
1063	Low	No	48.9	\$82,600	\$40,391	\$34,583	1,455	98.9	1,439	273	1,037	1142	Middle	No	103.84	\$82,600	\$85,772	\$73,438	4,724	22.61	1,068	1,345	2,564
1064	Low	No	46.25	\$82,600	\$38,203	\$32,708	2,445	99.26	2,427	398	1,428	1143	Upper	No	125.4	\$82,600	\$103,580	\$88,686	5,300	14.25	755	2,069	2,754
1065	Low	No	41.79	\$82,600	\$34,519	\$29,555	2,852	95.62	2,727	450	1,347	1151	Moderate	No	68.05	\$82,600	\$56,209	\$48,125	4,226	26.36	1,114	1,055	1,618
1066	Low	No	46.31	\$82,600	\$38,252	\$32,750	1,709	99.01	1,692	214	901	1152	Low	No	48.33	\$82,600	\$39,921	\$34,181	3,348	60.66	2,031	498	1,168
1067	Low	No	38.54	\$82,600	\$31,834	\$27,257	2,960	99.97	2,959	565	1,854	1153	Moderate	No	60.09	\$82,600	\$49,634	\$42,500	5,248	52.1	2,734	1,152	2,231
1072	Low	No	42.11	\$82,600	\$34,783	\$29,784	1,156	99.48	1,150	221	582	1154	Moderate	No	61.35	\$82,600	\$50,675	\$43,387	3,185	40.03	1,275	731	1,288
1073	Low	No	42.68	\$82,600	\$35,254	\$30,184	4,675	98.46	4,603	1,035	2,170	1155	Low	No	42.07	\$82,600	\$34,750	\$29,756	7,069	63.74	4,506	970	2,606

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2020 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 %	2020 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
1156	Low	No	35.51	\$82,600	\$29,331	\$25,116	4,815	61.56	2,964	598	2,033	1231	Middle	No	92.37	\$82,600	\$76,298	\$65,327	3,650	74.16	2,707	761	1,783
1157	Low	No	34	\$82,600	\$28,084	\$24,048	3,789	68.43	2,593	415	1,698	1232	Upper	No	125.98	\$82,600	\$104,059	\$89,095	2,210	34.98	773	500	1,099
1161	Moderate	No	56.15	\$82,600	\$46,380	\$39,712	3,231	58.81	1,900	841	1,659	1233	Middle	No	83.42	\$82,600	\$68,905	\$59,000	2,920	32.77	957	633	1,614
1162	Middle	No	100.24	\$82,600	\$82,798	\$70,889	4,267	34.87	1,488	1,084	2,230	1241	Low	No	44.98	\$82,600	\$37,153	\$31,815	5,304	78.58	4,168	571	2,290
1163.01	Middle	No	84.64	\$82,600	\$69,913	\$59,861	3,608	36.45	1,315	754	1,553	1242	Low	No	39.63	\$82,600	\$32,734	\$28,026	3,382	74.48	2,519	469	1,724
1163.02	Low	No	44.18	\$82,600	\$36,493	\$31,250	2,477	83.73	2,074	286	1,292	1243	Middle	No	112.06	\$82,600	\$92,562	\$79,250	2,964	28.34	840	866	1,792
1164	Low	No	37.61	\$82,600	\$31,066	\$26,602	4,913	76.45	3,756	640	2,224	1246	Low	No	20.3	\$82,600	\$16,768	\$14,359	1,943	67.22	1,306	184	820
1165	Moderate	No	73.96	\$82,600	\$61,091	\$52,308	4,481	55.46	2,485	704	2,105	1255	Upper	No	170.91	\$82,600	\$141,172	\$120,865	2,903	36.27	1,053	458	66
1171	Moderate	No	67.65	\$82,600	\$55,879	\$47,841	1,469	30.5	448	174	992	1256	Moderate	No	77.24	\$82,600	\$63,800	\$54,623	4,185	56.87	2,380	202	75
1172	Middle	No	85.15	\$82,600	\$70,334	\$60,223	5,566	51.76	2,881	1,304	2,365	1257	Low	No	13.19	\$82,600	\$10,895	\$9,334	3,752	98.99	3,714	76	716
1174	Middle	No	91.44	\$82,600	\$75,529	\$64,669	4,307	41.19	1,774	928	1,756	1266	Low	No	26.37	\$82,600	\$21,782	\$18,654	3,495	83.89	2,932	264	1,007
1181	Moderate	No	50.19	\$82,600	\$41,457	\$35,500	1,161	70.63	820	189	780	1267	Low	No	37.62	\$82,600	\$31,074	\$26,607	1,089	60.33	657	225	939
1184	Unknown	No	0	\$82,600	\$0	\$0	1,557	41.3	643	12	46	1268	Middle	No	91.71	\$82,600	\$75,752	\$64,861	3,490	17.13	598	1,122	1,815
1186	Moderate	No	57.42	\$82,600	\$47,429	\$40,609	3,822	49.19	1,880	394	1,273	1269	Low	No	37.86	\$82,600	\$31,272	\$26,779	4,590	97.02	4,453	1,090	2,230
1191.01	Middle	No	85.79	\$82,600	\$70,863	\$60,676	2,587	53.42	1,382	432	391	1270	Low	No	45.14	\$82,600	\$37,286	\$31,923	2,052	85.53	1,755	195	666
1191.02	Upper	No	135.85	\$82,600	\$112,212	\$96,071	3,237	38.99	1,262	515	350	1271	Low	No	31.57	\$82,600	\$26,077	\$22,328	2,024	97.48	1,973	236	853
1192	Upper	No	145.95	\$82,600	\$120,555	\$103,214	1,746	66.15	1,155	427	596	1272	Middle	No	90.95	\$82,600	\$75,125	\$64,323	4,486	29.05	1,303	975	1,873
1193	Low	No	47.72	\$82,600	\$39,417	\$33,750	4,319	48.55	2,097	12	205	1273	Middle	No	85.72	\$82,600	\$70,805	\$60,625	3,527	66.54	2,347	599	1,362
1202	Low	No	30.47	\$82,600	\$25,168	\$21,552	1,370	87.66	1,201	137	578	1274	Unknown	No	0	\$82,600	\$0	\$0	5,486	68.72	3,770	699	1,505
1211	Low	No	35.98	\$82,600	\$29,719	\$25,451	1,779	87.63	1,559	23	364	1275	Low	No	42.47	\$82,600	\$35,080	\$30,034	2,489	82.76	2,060	172	361
1212	Low	No	20.54	\$82,600	\$16,966	\$14,527	2,508	98.6	2,473	68	536	1276	Middle	No	108.49	\$82,600	\$89,613	\$76,723	3,129	21.09	660	530	1,561

*This data was obtained from the Summary 2020 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

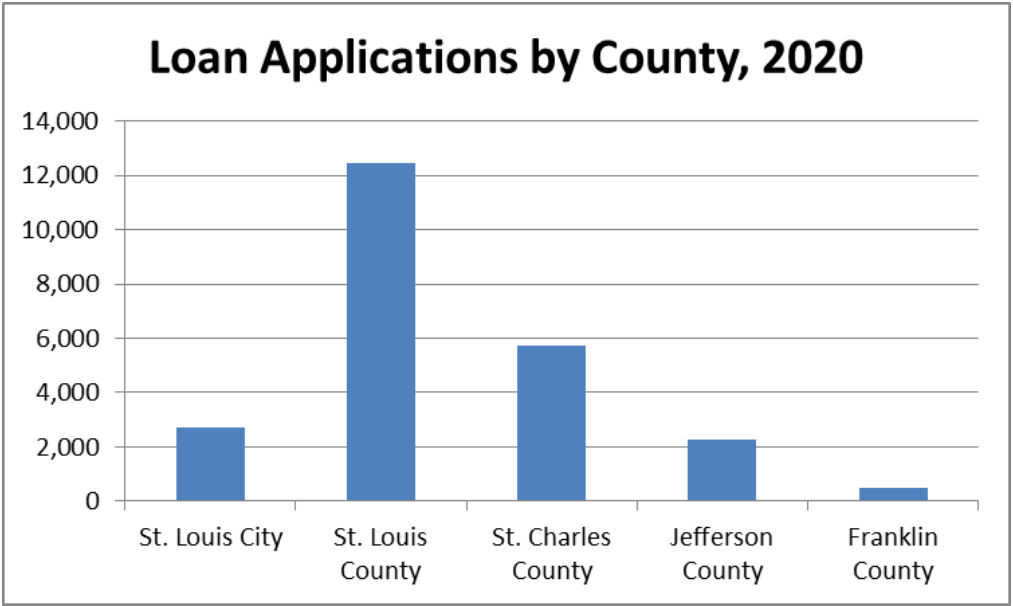
Small Business Loan Activity								
	City of St. Louis		Loan Amount		Loan Amount		Loan Amount	
	Total Loans		< \$100,000		\$100,000 to \$250,000		> \$250,000	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	653	\$15,240	635	\$6,549	8	\$1,531	10	\$7,160
BMO Harris	24	\$3,539	14	\$329	4	\$630	6	\$2,580
Busey Bank	55	\$20,448	10	\$447	15	\$2,611	30	\$17,390
Commerce Bank	160	\$27,682	95	\$2,959	25	\$4,373	40	\$20,350
Enterprise Bank & Trust	122	\$33,526	41	\$2,605	35	\$6,402	46	\$24,519
J.P. Morgan Chase Bank	1084	\$12,160	1,084	\$12,160	0	\$0	0	\$0
Midland States Bank	19	\$3,072	12	\$842	2	\$233	5	\$1,997
Midwest BankCentre	122	\$22,995	58	\$2,874	32	\$5,379	32	\$14,742
PNC Bank	325	\$9,656	303	\$2,937	11	\$2,241	11	\$4,478
Regions Bank	85	\$7,062	73	\$2,401	6	\$1,221	6	\$3,440
Simmons Bank	37	\$7,413	20	\$1,038	6	\$806	11	\$5,569
UMB Bank	43	\$12,117	18	\$659	7	\$1,408	18	\$10,050
US Bank	818	\$13,813	797	\$8,250	9	\$,1627	12	\$5,563
TOTAL	3,547	\$188,723	3,160	\$44,050	160	\$26,835	227	\$117,838

Source: Community Reinvestment Act, 2019
*Loan Amounts are 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	653	\$15,240	2,644	\$57,514	803	\$14,556	326	\$4,794	105	\$1,374
BMO Harris	24	\$3,539	88	\$9,386	19	\$1,510	8	\$1,733	4	\$263
Busey Bank	55	\$20,448	170	\$60,575	32	\$9,822	6	\$1,307	3	\$1,138
Commerce Bank	160	\$27,682	519	\$86,066	120	\$10,748	69	\$4,484	28	\$10,309
Enterprise Bank & Trust	122	\$33,526	474	\$148,240	98	\$31,927	78	\$14,609	8	\$1,154
J.P. Morgan Chase Bank	1084	\$12,160	4,823	\$58,244	1,482	\$19,442	495	\$5,447	332	\$5,058
Midland States Bank	19	\$3,072	43	\$12,980	5	\$885	4	\$1,626	3	\$633
Midwest BankCentre	122	\$22,995	231	\$70,070	42	\$9,653	72	\$14,405	3	\$1,733
PNC Bank	325	\$9,656	1,001	\$58,923	303	\$9,224	116	\$4,987	58	\$1,810
Regions Bank	85	\$7,062	249	\$21,949	107	\$11,039	10	\$241	4	\$64
Simmons Bank	37	\$7,413	132	\$33,201	24	\$3,955	5	\$1,080	5	\$1,140
UMB Bank	43	\$12,117	127	\$47,846	33	\$11,572	7	\$1,171	4	\$2,533
US Bank	818	\$13,813	3,126	\$67,397	1,040	\$14,768	478	\$9,010	241	\$3,299
TOTAL	3,547	\$188,723	13,627	\$732,391	4,108	\$149,101	1,674	\$64,894	798	\$30,508

Loan Applications

Loan Applications						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	St. Louis Metro
Alltru Credit Union	12	67	120	13	1	213
Bank of America	328	1,401	530	265	40	2,564
BMO Harris	94	201	33	23	8	359
Busey Bank	164	531	375	132	15	1,217
J.P. Morgan Chase	263	1,368	568	182	45	2,426
Commerce Bank	303	1,272	465	276	43	2,359
Enterprise Bank & Trust	63	180	39	95	7	384
Lindell Bank	53	95	15	2		165
Midland States Bank	32	149	179	18	11	389
Midwest BankCentre	177	665	126	154	11	1,133
PNC Bank	87	477	267	90	29	950
Regions Bank	188	915	542	191	21	1,857
Simmons Bank	49	212	43	14	4	322
UMB Bank	39	284	72	22	3	420
US Bank	834	4,645	2,361	811	261	8,912
Grand Total	2,686	12,462	5,735	2,288	499	23,670



Loan Applications by Census Tract in the City of St. Louis: 2020																
Census Tract	Alltru Credit Union	Bank of America	BMO Harris	Busey Bank	Commerce Bank	Enterprise Bank & Trust	J.P. Morgan Chase	Lindell Bank	Midland States Bank	Midwest BankCentr e	PNC Bank	Regions Bank	Simmons Bank	UMB Bank	US Bank	Total
1011		2			9		1			1	1	4			7	25
1012		7			4		5			3	3	2	1		24	49
1013		8		3	2	3	7	2		4		6			14	49
1014		5		8	5					1		3			7	29
1015		2	1	1	3				2	2	1	1	1		4	18
1018		1		2	3		1	1		1					7	16
1021	1	1				2	1	1		1	1	1	1		10	20
1022		15	4	2	5	3	7	3		7	3	3	1	3	43	99
1023		2			1		1			1	1	2			8	16
1024		2	3	1	4		1				1	3	1		8	24
1025		4		3	1		3	1		1	1	4			10	28
1031		7	1	2	3	2	3			2		1	1		14	36
1034		3		1	3	1	2	1		4	3	4			11	33
1036		2	1	1	2		1	1							5	13
1037	1	2	3	6	1		4			1		2			19	39
1038		9	1	1	7	1	2	2		3	2	5			24	57
1042		3		2	4		6	3		1	3	1		4	10	37
1045		2	1		3		2	3		2	3	3			6	25
1051.98		6		2	7		4	1	2	2	3	1		1	10	39
1052	1	6	1	3	2	1	4		2	2	2	5			14	43
1053		3			4										8	15
1054		2			1		1	1				2			2	9
1055		4	1	1	4	4		1		1		1	2		5	24
1061		1		1	1						1		1			5
1062												1				1
1063	1	2													2	5
1064		1			3							1	2		1	8
1065		1						1				2	2		1	7
1066		1			2							1				4
1067		5		1	3	1		1		2		2	3		4	22
1072			1								1	1				3
1073		4	1	1	4						1	6	3		5	25
1074					1				1				1			3
1075					1							5	2		1	9
1076		2			2							2			2	8
1081		3			1	1						1	1		4	11

Census Tract	Alltru Credit Union	Bank of America	BMO Harris	Busey Bank	Commerce Bank	Enterprise Bank & Trust	J.P. Morgan Chase	Lindell Bank	Midland States Bank	Midwest BankCentr e	PNC Bank	Regions Bank	Simmons Bank	UMB Bank	US Bank	Total
1082	2	3		2	1							1	1		1	11
1083		1			1							2			1	5
1096			1	3	4							1	1		3	13
1097					1								1			2
1101		1			3										3	7
1102		1		1	1								1			4
1103		1	1		1						1	1			1	6
1104	2		1		1			1							1	6
1105		1														1
1111		1						2							1	4
1112					3		1		1					1	1	7
1113		1			1											2
1114		1									1					2
1115												1				1
1121		10	3	7	8		8			2		1		4	26	69
1122		2				1						1				4
1123		1								3		1				5
1124		10	3	3	5		6	2		6	2	6		2	19	64
1135		1	6	10	2	2	6	3		8		5			15	58
1141.01		2	3		7	1	16			5	2	3	1		22	62
1141.02		8	3	1	5	6	15			5	2	4	2	2	21	74
1142		6	2	3	6	2	14		1	5	4	6			22	71
1143		6	2	1	7	3	5	3	1	5		1	1	1	37	73
1151		5	1	5	1	1	2			1	2	2			7	27
1152		1	1	1	2		1			1	2	6	2		5	22
1153		1	2	6	5		3			1	2	2	1		12	35
1154		2	1	3			2	1	1	1	1	1	1		5	19
1155		2		7	7	1	3		1	1	1	5	2		14	44
1156		1	1	5	3		1	1	2	2	2		2		6	26
1157			4	2	1				2	3		1			4	17
1161	1	2		1	3	1	3		2	1	1				8	23
1162		8	3	3	12	2	4	1		7	1	2		1	21	65
1163.01		4	2	1	2	1	10	2	2	5	2	5		1	11	48
1163.02		1			1	1				1		4			2	10
1164		4		2	5		2		1	2		2	1		11	30
1165		8	1	1	11	3	3		1	4	2	3			16	53

Census Tract	Alltru Credit Union	Bank of America	BMO Harris	Busey Bank	Commerce Bank	Enterprise Bank & Trust	J.P. Morgan Chase	Lindell Bank	Midland States Bank	Midwest BankCentre	PNC Bank	Regions Bank	Simmons Bank	UMB Bank	US Bank	Total
1171		3	4	1	2	1	5								6	22
1172	1	12	7	7	7	2	10	2	1	6	3	3		4	27	92
1174		7	3	6	11	2	10	1		5		2		1	13	61
1181		3		6	4		3		1	1	1	1			8	28
1184																
1186		2	4		5	1	3		1	2	1	3	1	1	8	32
1191.01		4		3	2		1			5	3	2		1	6	27
1191.02		4	1		3		5			2	2	2			9	28
1192	1	6	1	2	3		7					6			10	36
1193		1		1											1	3
1202																
1211					1											1
1212																
1231		8		1	1		5			5	1			1	12	34
1232		4		2	7	1	3		1	3		1		3	15	40
1233		7	1	2	2	4	5	2	1	1		1		2	7	35
1241		3		2	4	2				5	1			1	4	22
1242		2		4	5	1	2	2		6	1	2	1		6	32
1243		3	1	1	9		13	3	1	2	4	1			17	55
1246		1			1					3					4	9
1255		2		2		1	3			1	1	2	1	2	6	21
1256		2		2	3		2		3		1	1			9	23
1257		1	1				1					1				4
1266		3		1	2	1										7
1267		1								1	1	1				4
1268	1	8	1		5	2	6	3		4	1	5	1		20	57
1269		3								1	1	1	3		6	15
1270					2							4			1	7
1271																
1272		5	8	4	7		6	1		4	2	1		1	17	56
1273		9	1	1	3		5		1		2	2	1		7	32
1274		6	1	2	3	1	4			3		3	1		19	43
1275		2		1	1		1			1				1		7
1276		2		3	4		2			5	2			1	10	29
Grand Total	12	328	94	164	303	63	263	53	32	177	87	188	49	39	834	2,686

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
Alltru Credit Union			710	4	500	2	345	3			1,555	9
Bank of America	13,640	68	66,080	228	16,435	69	8,020	36	925	3	105,100	404
BMO Harris	2,165	7	8,375	21	490	2	420	2			11,450	32
Busey Bank	12,210	54	49,390	168	74,775	221	19,770	72	1,945	7	158,090	522
Commerce Bank	8,055	35	76,650	156	9,850	40	6,855	33	2,180	10	103,590	274
Enterprise Bank & Trust	6,065	27	12,145	47	2,500	10	2,085	13	245	1	23,040	98
J.P. Morgan Chase	5,060	20	46,935	89	8,575	29	1,075	5	920	4	62,565	147
Lindell Bank	4,960	34	10,010	44	1,370	8	520	2			16,860	88
Midland States Bank	1,615	7	7,665	37	15,305	53	995	5	525	3	26,105	105
Midwest BankCentre	12,660	58	40,760	136	7,795	31	5,100	26	795	3	67,110	254
PNC Bank	975	5	19,535	43	4,630	22	1,035	7	505	3	26,680	80
Regions Bank	6,685	35	46,900	150	16,995	69	6,025	33	1,475	7	78,080	294
Simmons Bank	2,275	21	9,390	60	8,145	11	105	1	410	2	20,325	95
UMB Bank	2,420	6	24,350	46	665	3	105	1	3,205	1	30,745	57
US Bank	23,005	103	156,435	513	64,725	257	16,775	87	9,520	42	270,460	1,002
Grand Total	101,790	480	575,330	1,742	232,755	827	69,230	326	22,650	86	1,001,755	3,461

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
Alltru Credit Union			320	8	895	15	65	1			1,280	24
Bank of America	1,050	12	4,985	53	2,665	31	740	14	205	3	9,645	113
BMO Harris	445	7	4,480	34	510	6	190	2	130	2	5,755	51
Busey Bank			1,315	5	55	1	85	1			1,455	7
Commerce Bank	745	23	11,995	153	3,555	69	1,960	40	335	3	18,590	288
Enterprise Bank & Trust			985	5			155	3			1,140	8
J.P. Morgan Chase			395	5	215	3					610	8
Lindell Bank	40	2	205	3	430	4					675	9
Midland States Bank	205	1			905	1	50	2			1,160	4
Midwest BankCentre	1,375	7	4,735	17	675	1	530	6			7,315	31
PNC Bank	670	14	6,845	77	2,805	43	730	16	420	6	11,470	156
Regions Bank	865	17	5,165	71	2,725	41	435	11			9,190	140
Simmons Bank	40	2	805	11	315	5	45	1			1,205	19
UMB Bank	470	6	2,120	22	1,045	17	405	5			4,040	50
US Bank	1,715	25	14,075	137	6,030	84	1,310	24	700	10	23,830	280
Grand Total	7,620	116	58,425	601	22,825	321	6,700	126	1,790	24	97,360	1,188

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
Alltru Credit Union	150	2	2,055	17	9,675	55	360	4			12,240	78
Bank of America	15,150	76	125,325	471	30,985	193	13,450	94	3,085	17	187,995	851
BMO Harris	3,780	24	8,965	31	1,220	4	785	3			14,750	62
Busey Bank	23,275	61	86,075	215	21,675	81	3,775	19	1,335	5	136,135	381
Commerce Bank	13,770	74	128,715	385	35,265	157	10,255	61	1,805	9	189,810	686
Enterprise Bank & Trust	2,945	15	26,640	96	5,965	25	8,500	50	550	4	44,600	190
J.P. Morgan Chase	7,760	46	104,025	283	18,770	92	4,960	30	935	5	136,450	456
Lindell Bank	2,375	15	5,935	47	310	2					8,620	64
Midland States Bank	3,325	11	18,860	82	19,650	92	1,255	5	885	7	43,975	197
Midwest BankCentre	16,130	82	153,200	450	22,985	85	21,125	97	1,705	7	215,145	721
PNC Bank	1,730	14	29,110	118	18,015	97	3,765	27	995	9	53,615	265
Regions Bank	4,985	37	79,070	314	44,425	249	10,570	74	665	5	139,715	679
Simmons Bank	740	6	15,585	57	1,740	8	1,480	8	65	1	19,610	80
UMB Bank	3,220	12	62,395	145	4,715	25	1,135	7	195	1	71,660	190
US Bank	45,060	218	398,365	1417	138,810	750	39,325	233	10,325	65	631,885	2,683
Grand Total	144,395	693	1,244,320	4128	374,205	1915	120,740	712	22,545	135	1,906,205	7,583

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
Alltru Credit Union	150	2	3,085	29	11,070	72	770	8			15,075	111
Bank of America	29,840	156	196,390	752	50,085	293	22,210	144	4,215	23	302,740	1,368
BMO Harris	6,390	38	21,820	86	2,220	12	1,395	7	130	2	31,955	145
Busey Bank	35,485	115	136,780	388	96,505	303	23,630	92	3,280	12	295,680	910
Commerce Bank	22,570	132	217,360	694	48,670	266	19,070	134	4,320	22	311,990	1,248
Enterprise Bank & Trust	9,010	42	39,770	148	8,465	35	10,740	66	795	5	68,780	296
J.P. Morgan Chase	12,820	66	151,355	377	27,560	124	6,035	35	1,855	9	199,625	611
Lindell Bank	7,375	51	16,150	94	2,110	14	520	2			26,155	161
Midland States Bank	5,145	19	26,525	119	35,860	146	2,300	12	1,410	10	71,240	306
Midwest BankCentre	30,165	147	198,695	603	31,455	117	26,755	129	2,500	10	289,570	1,006
PNC Bank	3,375	33	55,490	238	25,450	162	5,530	50	1,920	18	91,765	501
Regions Bank	12,535	89	131,135	535	64,145	359	17,030	118	2,140	12	226,985	1,113
Simmons Bank	3,055	29	25,780	128	10,200	24	1,630	10	475	3	41,140	194
UMB Bank	6,110	24	88,865	213	6,425	45	1,645	13	3,400	2	106,445	297
US Bank	69,780	346	568,875	2067	209,565	1091	57,410	344	20,545	117	926,175	3,965
Grand Total	253,805	1289	1,878,075	6471	629,785	3063	196,670	1164	46,985	245	3,005,320	12,232

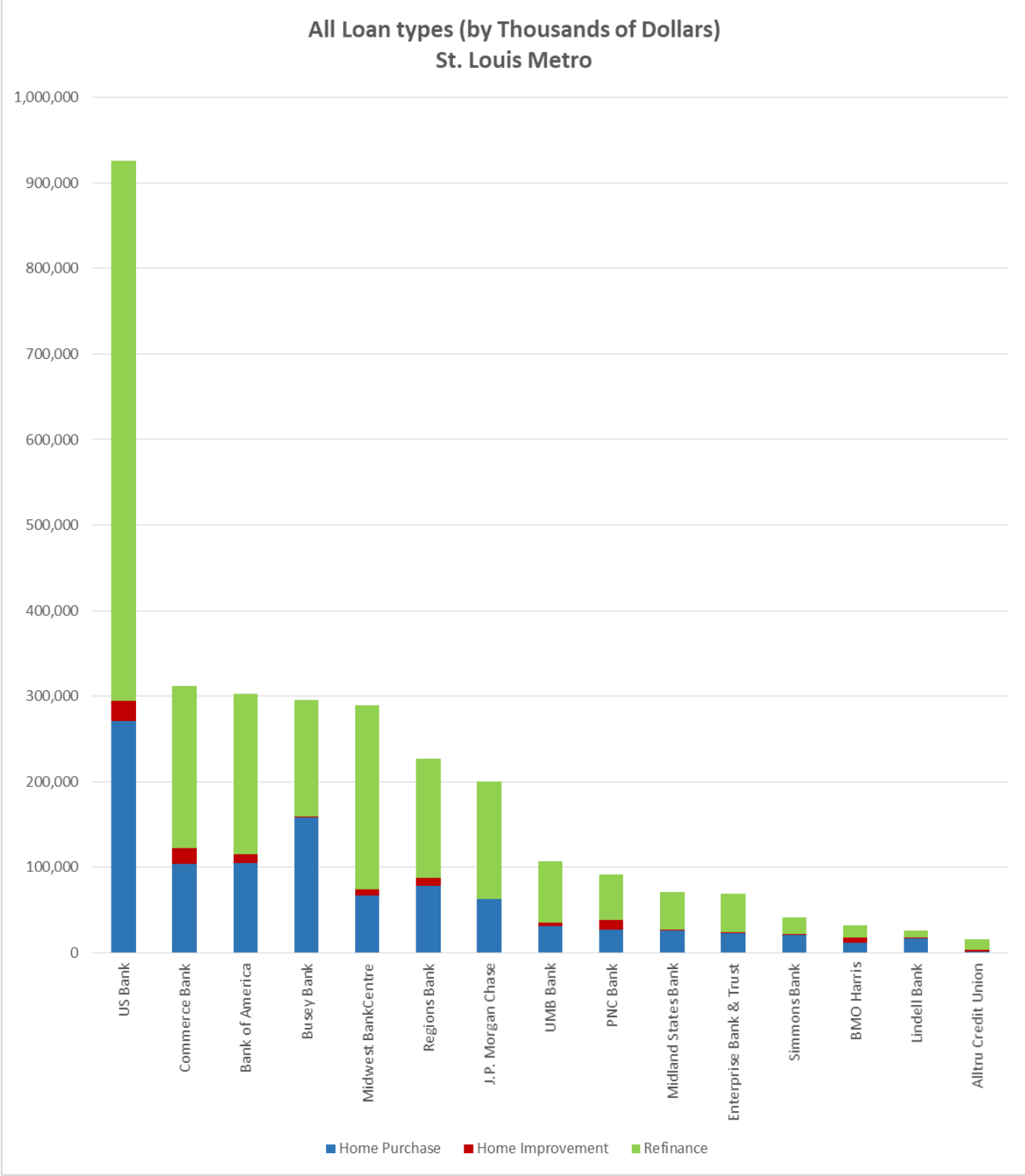
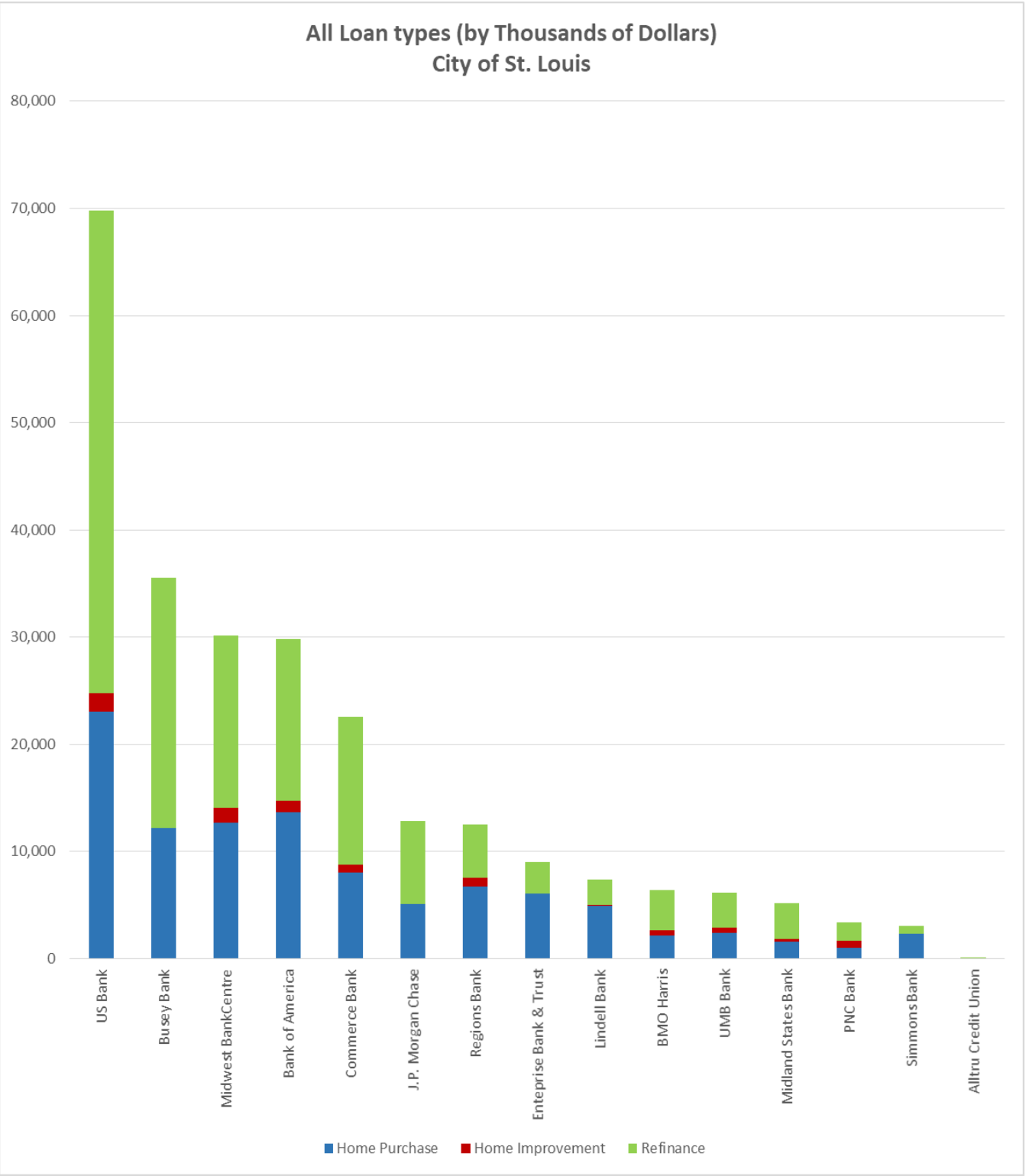
City and Metropolitan Area – Loans Originated (dollar amounts in thousands)

HOME PURCHASE						
	St. Louis City		St. Louis Metro		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
AllTru Credit Union			1,555	9	0.00%	0.00%
Bank of America	13,640	68	105,100	404	12.98%	16.83%
BMO Harris	2,165	7	11,450	32	18.91%	21.88%
Busey Bank	12,210	54	158,090	522	7.72%	10.34%
Commerce Bank	8,055	35	103,590	274	7.78%	12.77%
Enterprise Bank & Trust	6,065	27	23,040	98	26.32%	27.55%
J.P. Morgan Chase	5,060	20	62,565	147	8.09%	13.61%
Lindell Bank	4,960	34	16,860	88	29.42%	38.64%
Midland States Bank	1,615	7	26,105	105	6.19%	6.67%
Midwest BankCentre	12,660	58	67,110	254	18.86%	22.83%
PNC Bank	975	5	26,680	80	3.65%	6.25%
Regions Bank	6,685	35	78,080	294	8.56%	11.90%
Simmons Bank	2,275	21	20,325	95	11.19%	22.11%
UMB Bank	2,420	6	30,745	57	7.87%	10.53%
US Bank	23,005	103	270,460	1,002	8.51%	10.28%
Grand Total	101,790	480	1,001,755	3,461	10.16%	13.87%

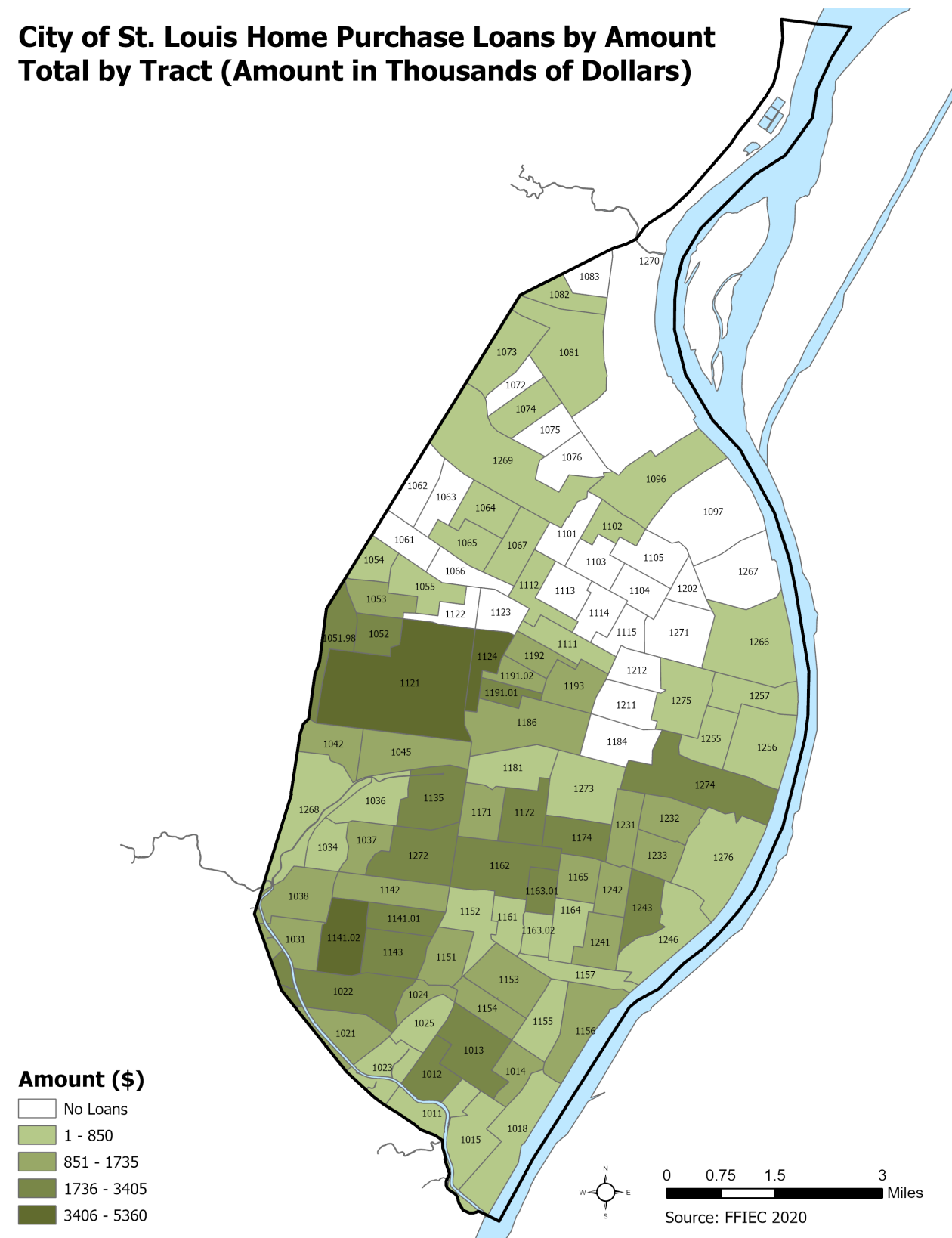
HOME IMPROVEMENT						
	St. Louis City		St. Louis Metro		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Alltru Credit Union			1,280	24	0.00%	0.00%
Bank of America	1,050	12	9,645	113	10.89%	10.62%
BMO Harris	445	7	5,755	51	7.73%	13.73%
Busey Bank			1,455	7	0.00%	0.00%
Commerce Bank	745	23	18,590	288	4.01%	7.99%
Enterprise Bank & Trust			1,140	8	0.00%	0.00%
J.P. Morgan Chase			610	8	0.00%	0.00%
Lindell Bank	40	2	675	9	5.93%	22.22%
Midland States Bank	205	1	1,160	4	17.67%	25.00%
Midwest BankCentre	1,375	7	7,315	31	18.80%	22.58%
PNC Bank	670	14	11,470	156	5.84%	8.97%
Regions Bank	865	17	9,190	140	9.41%	12.14%
Simmons Bank	40	2	1,205	19	3.32%	10.53%
UMB Bank	470	6	4,040	50	11.63%	12.00%
US Bank	1,715	25	23,830	280	7.20%	8.93%
Grand Total	7,620	116	97,360	1,188	7.83%	9.76%

REFINANCE						
	St. Louis City		St. Louis Metro		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
AllTru Credit Union	150	2	12,240	78	1.23%	2.56%
Bank of America	15,150	76	187,995	851	8.06%	8.93%
BMO Harris	3,780	24	14,750	62	25.63%	38.71%
Busey Bank	23,275	61	136,135	381	17.10%	16.01%
Commerce Bank	13,770	74	189,810	686	7.25%	10.79%
Enterprise Bank & Trust	2,945	15	44,600	190	6.60%	7.89%
J.P. Morgan Chase	7,760	46	136,450	456	5.69%	10.09%
Lindell Bank	2,375	15	8,620	64	27.55%	23.44%
Midland States Bank	3,325	11	43,975	197	7.56%	5.58%
Midwest BankCentre	16,130	82	215,145	721	7.50%	11.37%
PNC Bank	1,730	14	53,615	265	3.23%	5.28%
Regions Bank	4,985	37	139,715	679	3.57%	5.45%
Simmons Bank	740	6	19,610	80	3.77%	7.50%
UMB Bank	3,220	12	71,660	190	4.49%	6.32%
US Bank	45,060	218	631,885	2,683	7.13%	8.13%
Grand Total	144,395	693	1,906,205	7,583	7.57%	9.14%

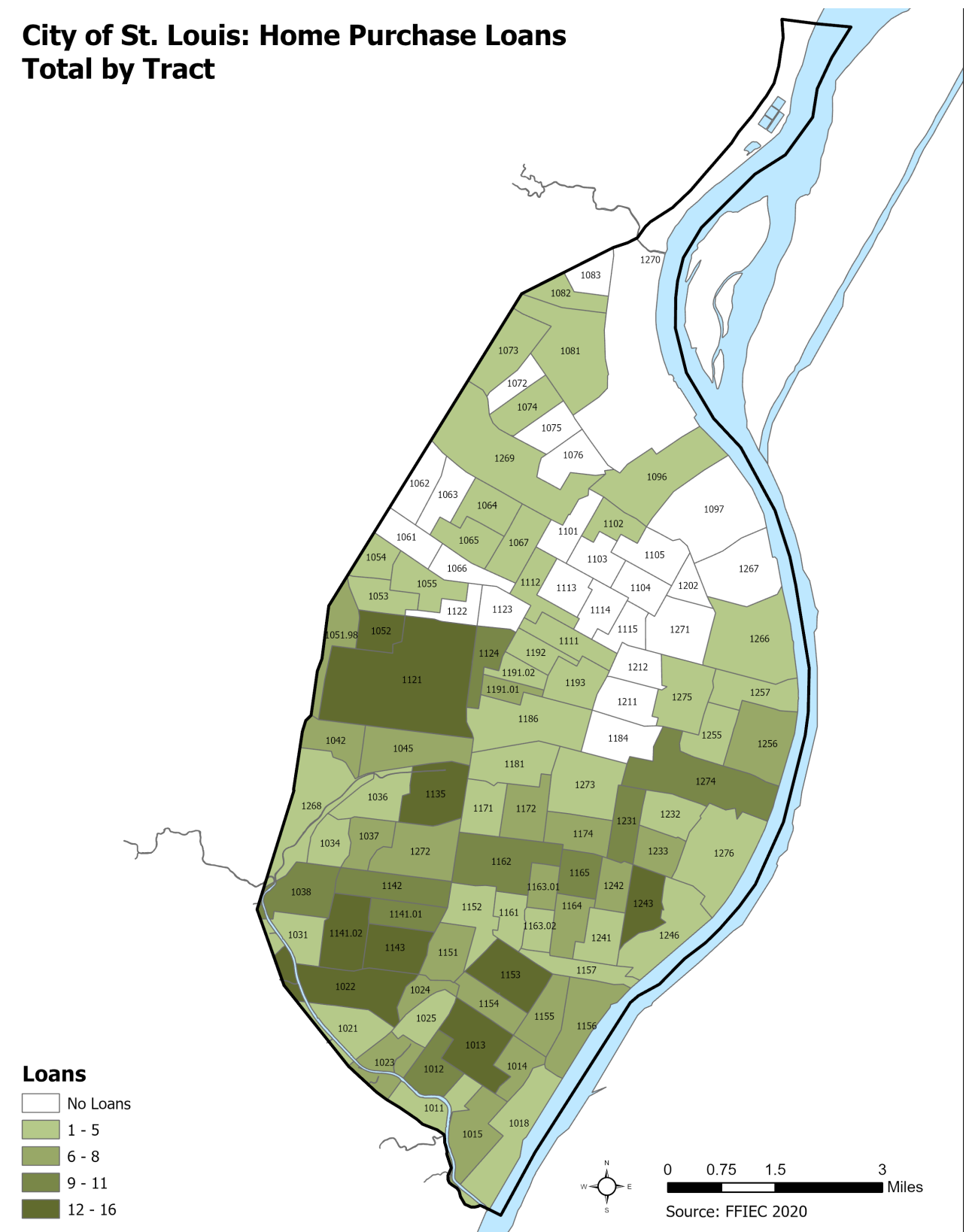
TOTAL: ALL LOAN TYPES						
	St. Louis City		St. Louis Metro		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Alltru Credit Union	150	2	15,075	111	1.00%	1.80%
Bank of America	29,840	156	302,740	1,368	9.86%	11.40%
BMO Harris	6,390	38	31,955	145	20.00%	26.21%
Busey Bank	35,485	115	295,680	910	12.00%	12.64%
Commerce Bank	22,570	132	311,990	1,248	7.23%	10.58%
Enterprise Bank & Trust	9,010	42	68,780	296	13.10%	14.19%
J.P. Morgan Chase	12,820	66	199,625	611	6.42%	10.80%
Lindell Bank	7,375	51	26,155	161	28.20%	31.68%
Midland States Bank	5,145	19	71,240	306	7.22%	6.21%
Midwest BankCentre	30,165	147	289,570	1,006	10.42%	14.61%
PNC Bank	3,375	33	91,765	501	3.68%	6.59%
Regions Bank	12,535	89	226,985	1,113	5.52%	8.00%
Simmons Bank	3,055	29	41,140	194	7.43%	14.95%
UMB Bank	6,110	24	106,445	297	5.74%	8.08%
US Bank	69,780	346	926,175	3,965	7.53%	8.73%
Grand Total	253,805	1289	3,005,320	12,232	8.45%	10.54%



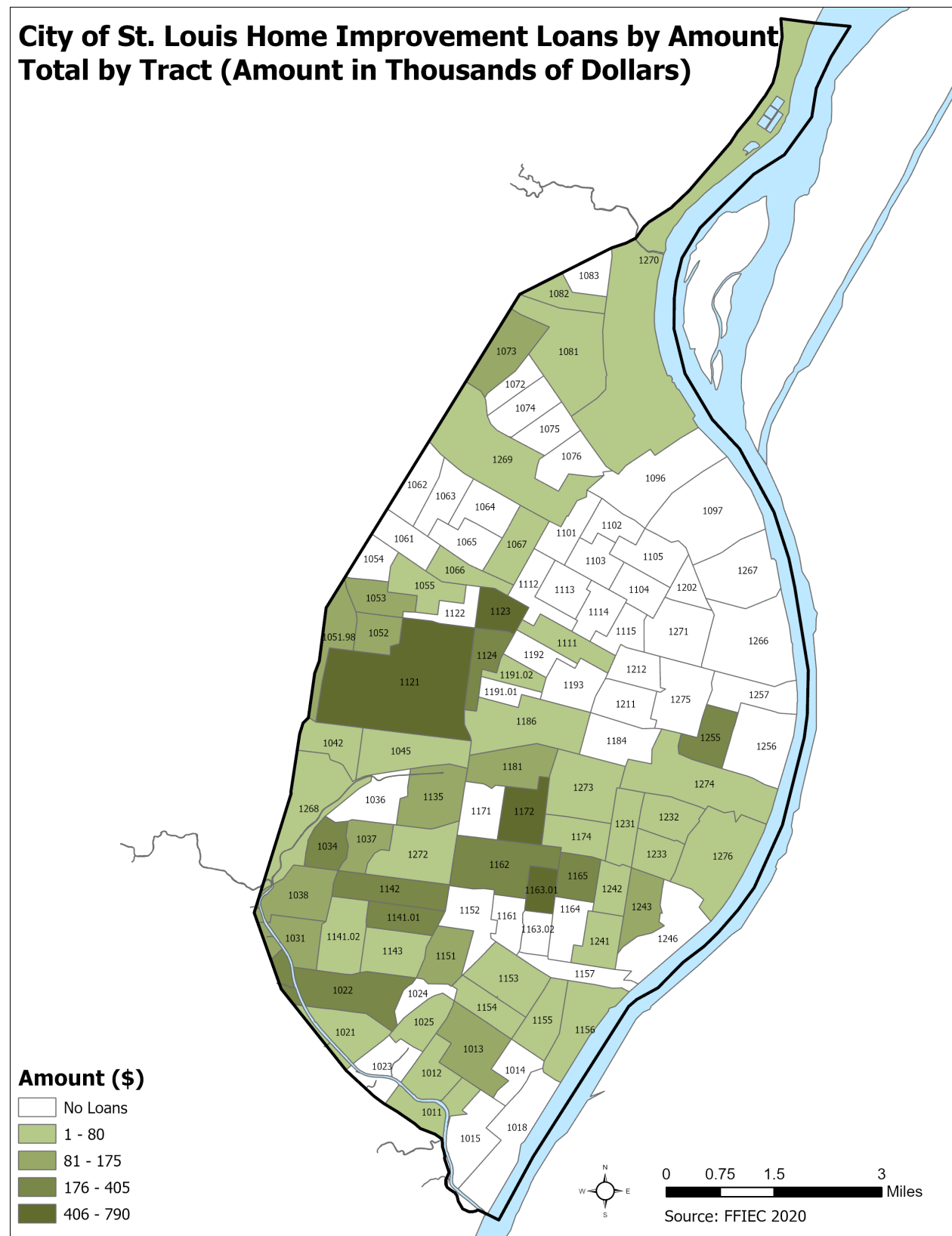
City of St. Louis Home Purchase Loans by Amount Total by Tract (Amount in Thousands of Dollars)



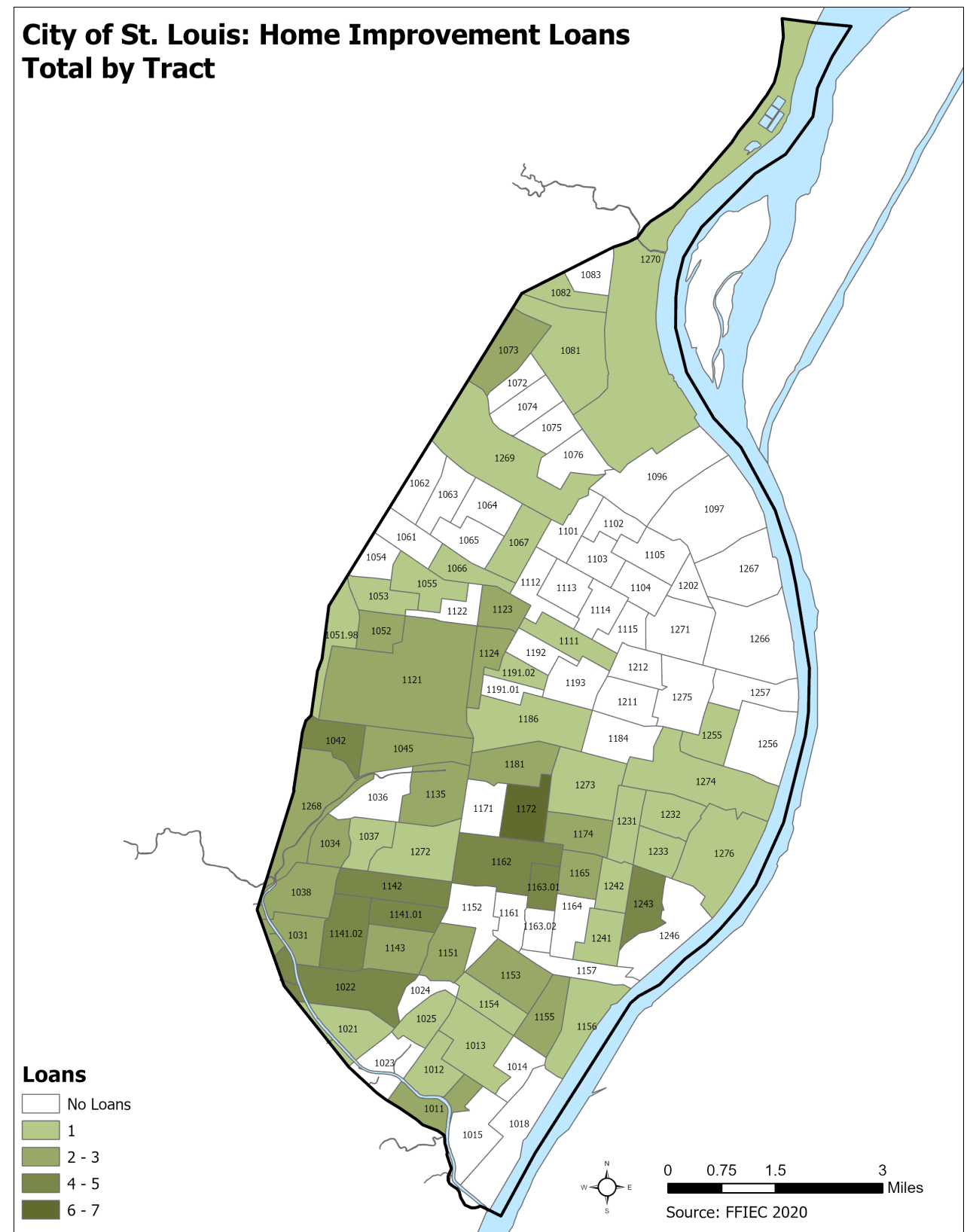
City of St. Louis: Home Purchase Loans Total by Tract



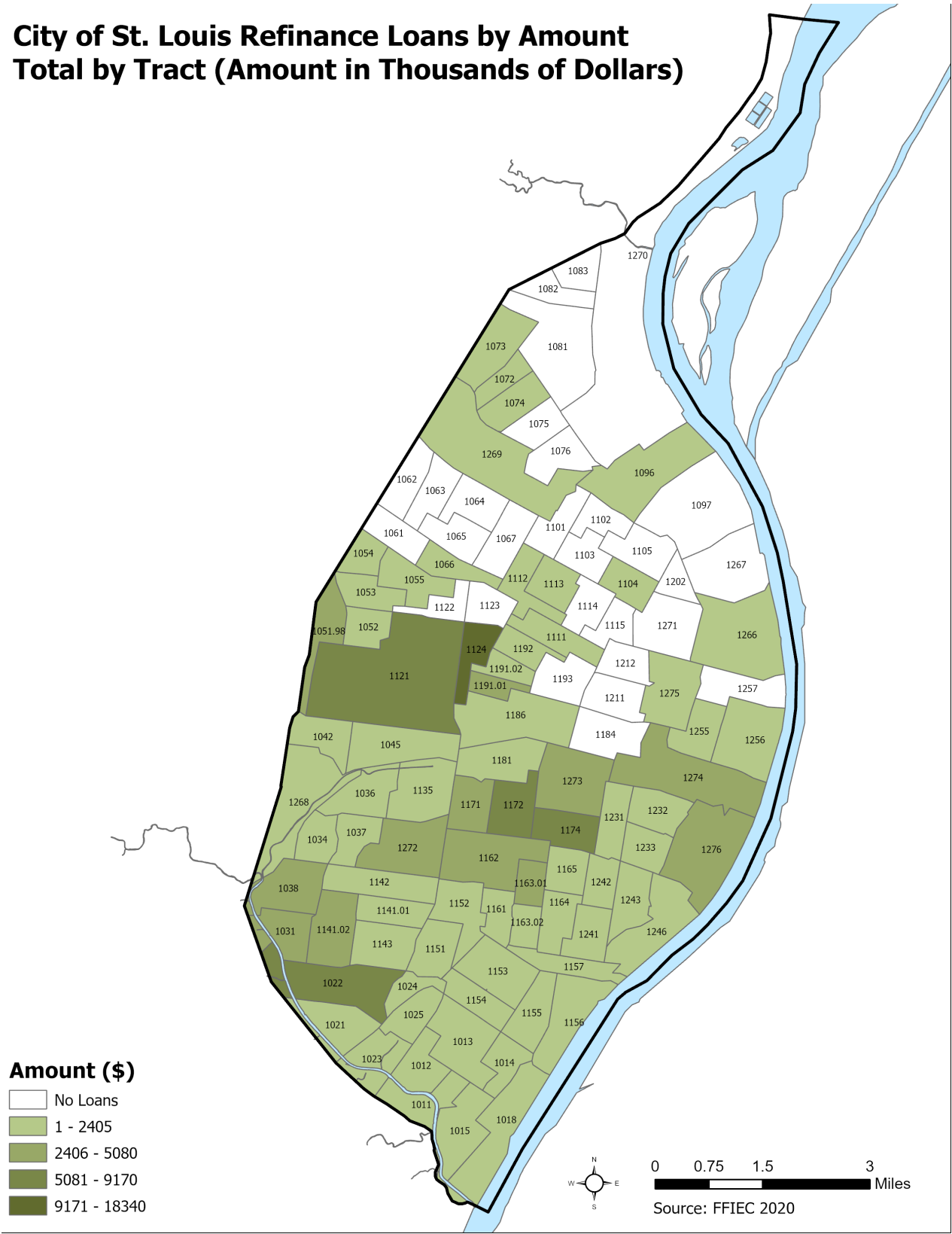
**City of St. Louis Home Improvement Loans by Amount
Total by Tract (Amount in Thousands of Dollars)**



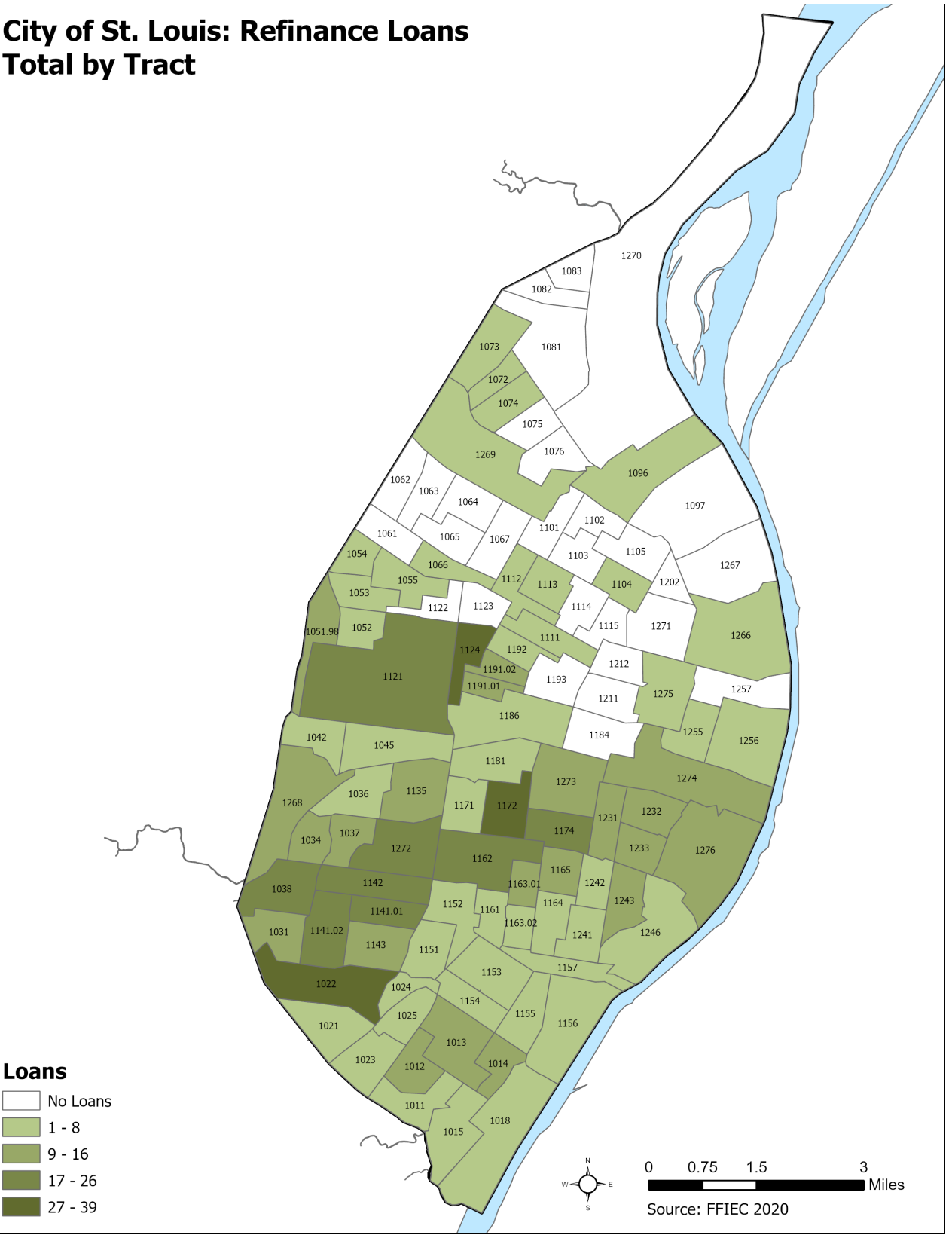
**City of St. Louis: Home Improvement Loans
Total by Tract**



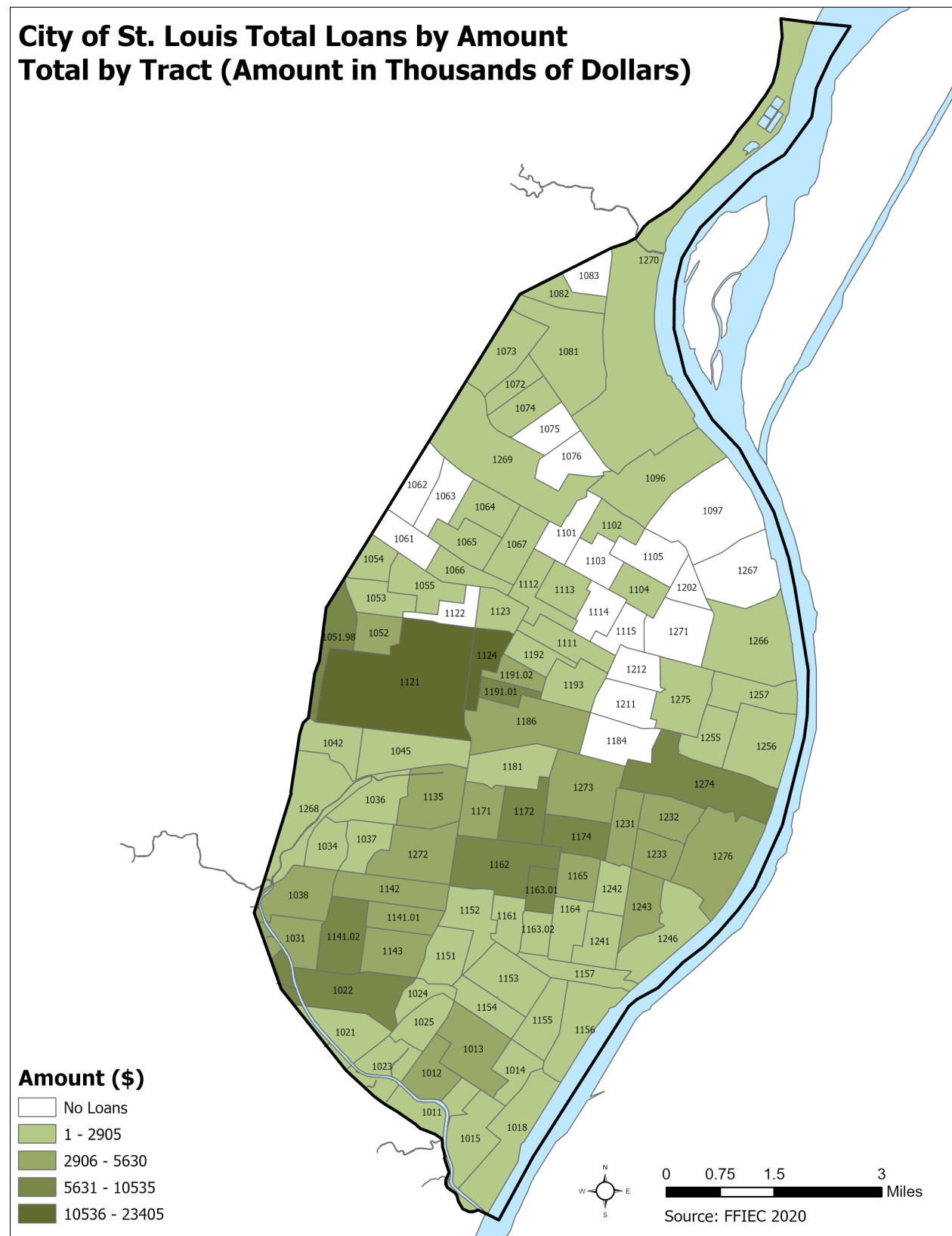
**City of St. Louis Refinance Loans by Amount
Total by Tract (Amount in Thousands of Dollars)**



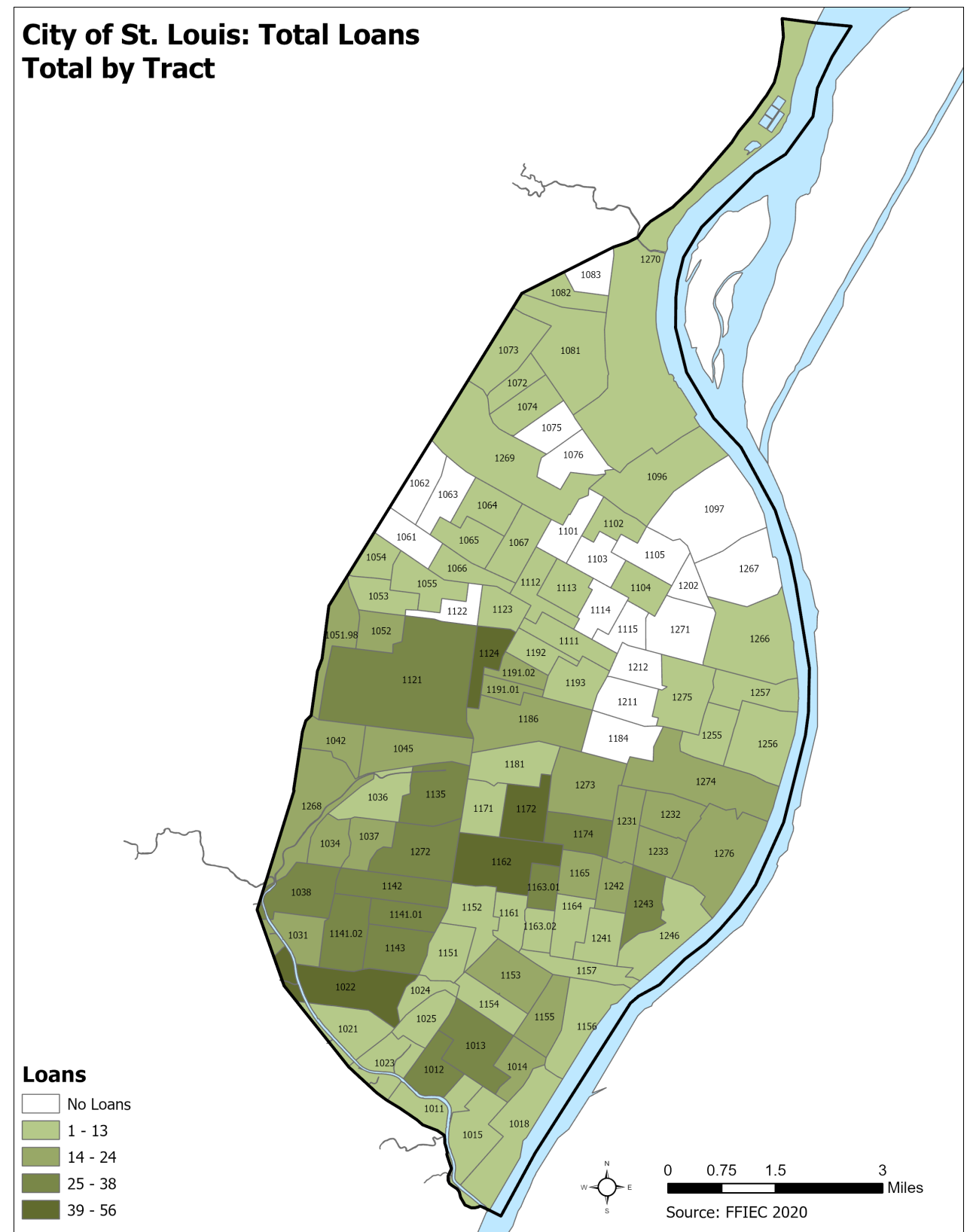
**City of St. Louis: Refinance Loans
Total by Tract**



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

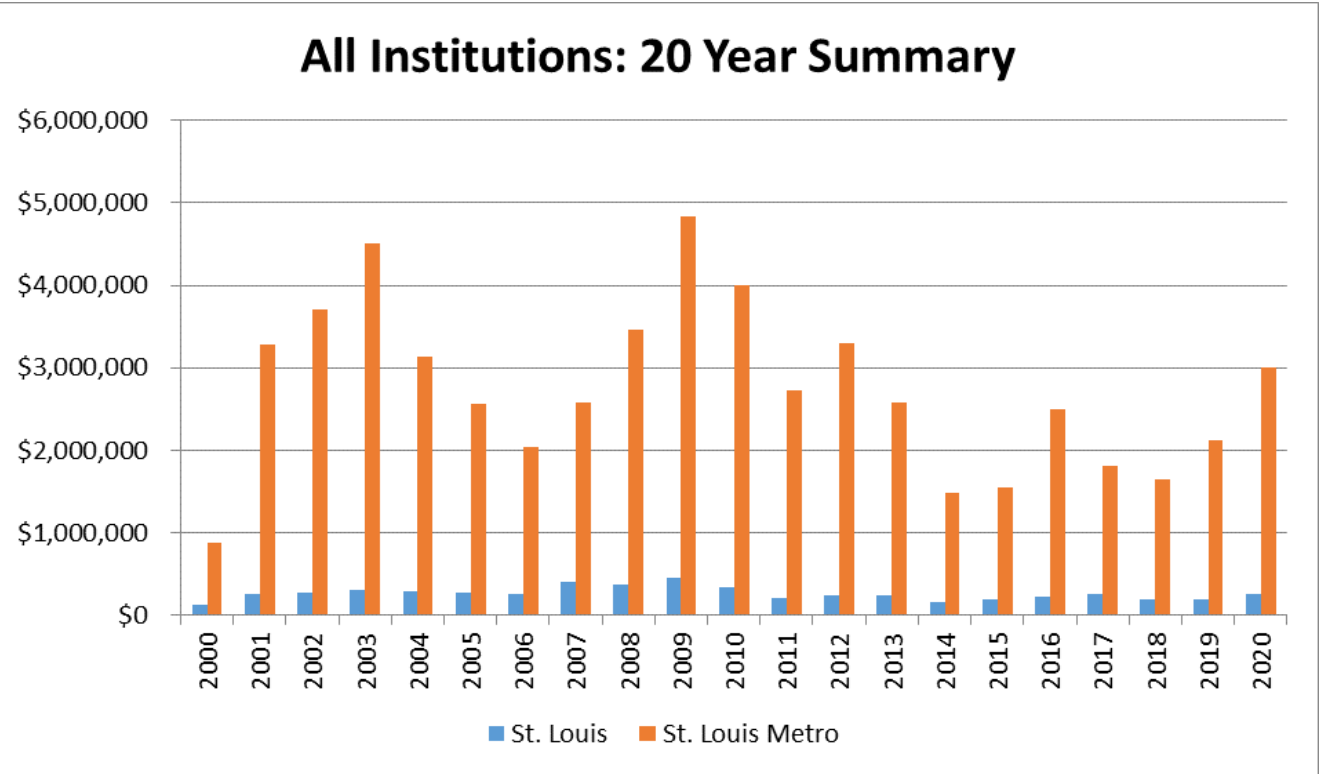


**City of St. Louis: Total Loans
Total by Tract**



City of St. Louis-20 Year Loan History

All Lending Institutions: 20 Year Summary								
	St. Louis City		St. Louis Metro*		City as Percent of Total		City % Change (yearly)	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2020	\$253,805	1,289	\$3,005,320	12,232	8.45%	10.54%	29.10%	21.15%
Total	\$5,535,064	42,691	\$57,700,442	367,280	9.59%	11.62%	4.07%	0.46%
*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	50	2	290	2	485	5	825	9
1012	25	1	1,955	11	1,700	14	3,680	26
1013	115	1	2,565	13	2,170	14	4,850	28
1014			1,210	8	1,660	10	2,870	18
1015			600	6	305	3	905	9
1018			365	3	95	1	460	4
1021	35	1	1,485	5	615	3	2,135	9
1022	405	5	2,080	12	5,785	39	8,270	56
1023			740	6	200	2	940	8
1024			1,025	7	380	4	1,405	11
1025	25	1	305	3	790	8	1,120	12
1031	90	2	1,060	4	3,245	15	4,395	21
1034	225	3	680	4	1,190	10	2,095	17
1036			310	2	455	5	765	7
1037	95	1	960	6	1,455	13	2,510	20
1038	105	3	1,525	9	2,690	20	4,320	32
1042	80	4	1,070	6	1,670	8	2,820	18
1045	80	2	1,050	6	760	6	1,890	14
1051.98	175	1	3,405	7	4,300	12	7,880	20
1052	175	3	2,765	13	925	7	3,865	23
1053	105	1	1,150	4	310	2	1,565	7
1054			610	4	65	1	675	5
1055	25	1	340	2	1,100	6	1,465	9
*1061								
*1062								
*1063								
1064			160	2			160	2
*1065			80	2			80	2
*1066	55	1			55	1	110	2
1067	25	1	355	5			380	6
1072					25	1	25	1
1073	95	3	295	5	115	1	505	9
1074			45	1	45	1	90	2
*1075								
*1076								

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	35	1	300	4			335	5
1082	15	1	200	2			215	3
*1083								
1096			170	2	285	3	455	5
*1097								
*1101								
1102			90	2			90	2
*1103								
1104					130	2	130	2
*1105								
1111	25	1	105	1	195	1	325	3
1112			125	1	150	2	275	3
1113					85	1	85	1
*1114								
*1115								
1121	560	2	5,360	14	9,170	18	15,090	34
*1122								
1123	525	3					525	3
1124	310	2	4,755	9	18,340	30	23,405	41
1135	120	2	3,370	14	2,140	16	5,630	32
1141.01	255	5	2,265	11	2,375	17	4,895	33
1141.02	80	4	5,180	16	3,740	18	9,000	38
1142	245	5	1,735	11	2,340	20	4,320	36
1143	60	2	2,730	16	1,985	13	4,775	31
1151	140	2	1,135	7	300	4	1,575	13
1152			510	4	380	4	890	8
1153	50	2	1,330	12	230	4	1,610	18
1154	35	1	1,050	8	175	3	1,260	12
1155	80	2	800	8	1,835	5	2,715	15
1156	45	1	1,385	7	890	4	2,320	12
1157			285	3	300	4	585	7
1161			360	2	170	2	530	4
1162	230	4	2,420	10	5,080	26	7,730	40
1163.01	790	4	2,005	7	3,485	15	6,280	26
1163.02			355	3	580	2	935	5

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			520	6	750	6	1,270	12
1165	345	3	1,635	9	2,000	12	3,980	24
1171			1,400	4	2,900	6	4,300	10
1172	515	7	2,050	6	7,970	36	10,535	49
1174	50	2	2,095	7	6,715	25	8,860	34
1181	110	2	805	3	1,270	6	2,185	11
*1184								
1186	65	1	1,325	5	1,770	8	3,160	14
1191.01			2,640	6	3,560	12	6,200	18
1191.02	75	1	955	5	2,405	9	3,435	15
1192			1,050	4	1,180	6	2,230	10
1193			1,285	1			1,285	1
*1202								
*1211								
*1212								
1231	35	1	1,685	9	1,645	11	3,365	21
1232	75	1	1,295	5	1,905	9	3,275	15
1233	25	1	1,675	7	1,750	10	3,450	18
1241	55	1	1,375	5	605	5	2,035	11

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	45	1	1,195	7	895	7	2,135	15
1243	130	4	2,430	12	1,935	11	4,495	27
1246			195	3	135	1	330	4
1255	235	1	615	5	300	2	1,150	8
1256			850	6	1,020	4	1,870	10
1257			115	1			115	1
1266			125	1	2,260	2	2,385	3
*1267								
1268	65	3	765	5	2,075	15	2,905	23
1269	15	1	35	1	25	1	75	3
1270	35	1					35	1
*1271								
1272	55	1	2,405	7	3,140	24	5,600	32
1273	25	1	715	3	2,770	12	3,510	16
1274	55	1	2,985	9	3,090	14	6,130	24
1275			415	3	115	1	530	4
1276	25	1	655	3	3,260	12	3,940	16
Total	7,620	116	101,790	480	144,395	693	253,805	1,289

Notes:

*No Loans originated in tracts 1061, 1062, 1063, 1075, 1076, 1083, 1097, 1101, 1103, 1105, 1114, 1115, 1122, 1184, 1202, 1211, 1212, 1267, and 1271.

**Loan amounts are in thousands of dollars

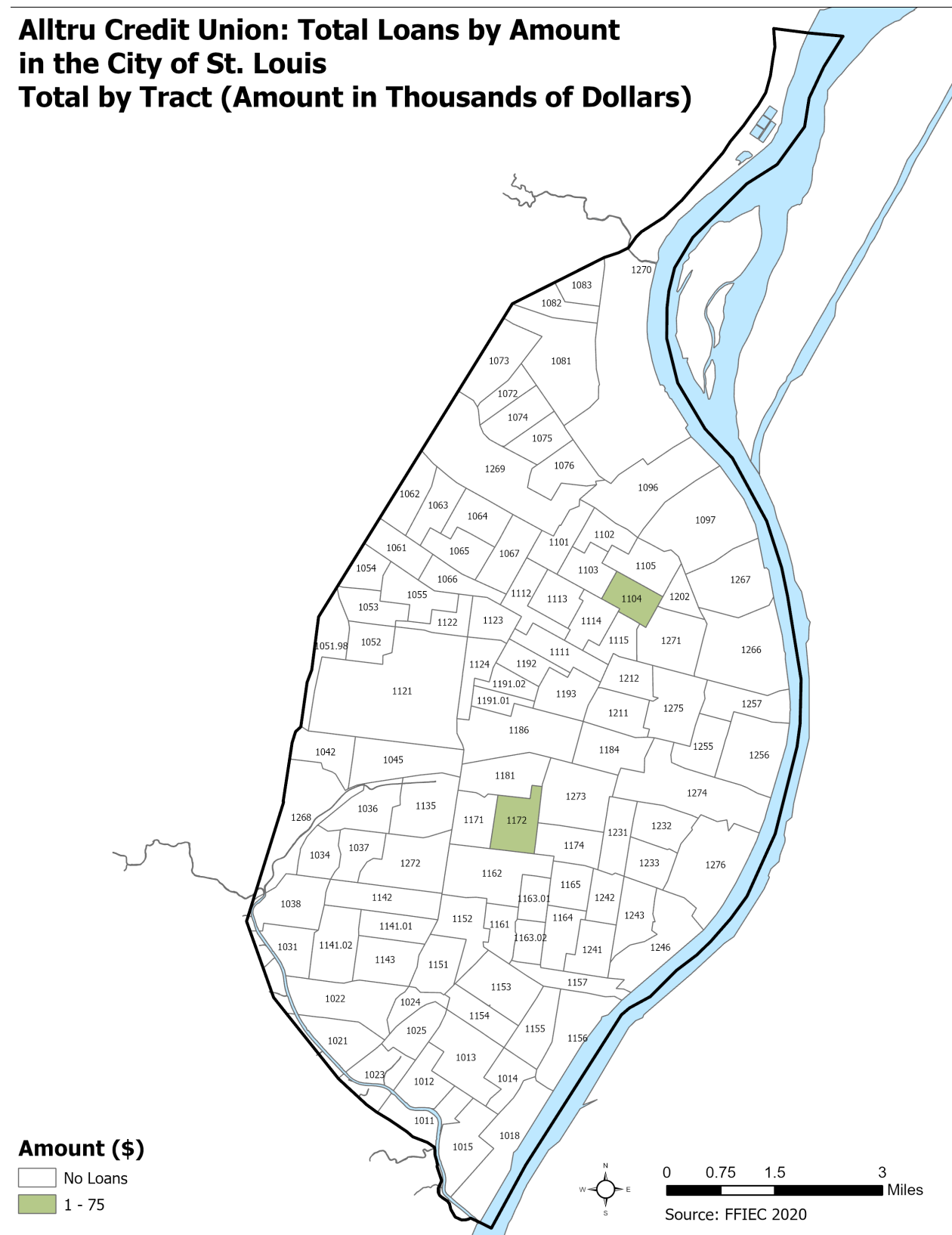
Individual Bank Loan Information

Alltru Credit Union (formerly First Financial Federal Credit Union)

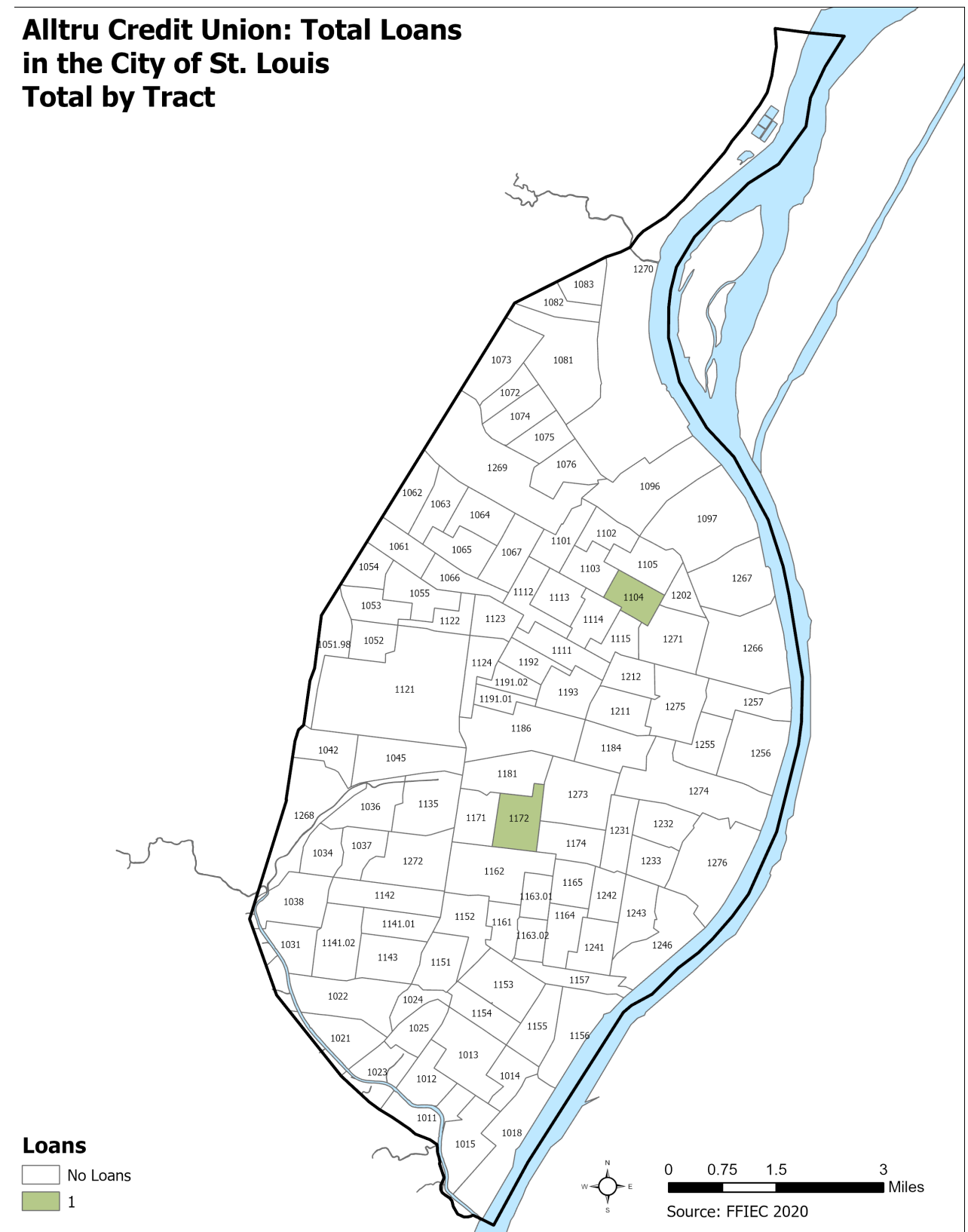
Alltru Credit Union: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2016	1	23	\$276	\$3,528
2017	2	24	\$207	\$2,856
2018	5	36	\$425	\$2,300
2019	7	64	\$1,075	\$7,010
2020	2	111	\$150	\$15,075
Total	17	258	\$2,133	\$30,769
Amount is represented in the thousands of dollars				

Alltru Credit Union: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2020	\$150	2	\$15,075	111	1.00%	1.80%
Amount is represented in the thousands of dollars						

Alltru Credit Union: Total Loans by Amount in the City of St. Louis Total by Tract (Amount in Thousands of Dollars)



Alltru Credit Union: Total Loans in the City of St. Louis Total by Tract

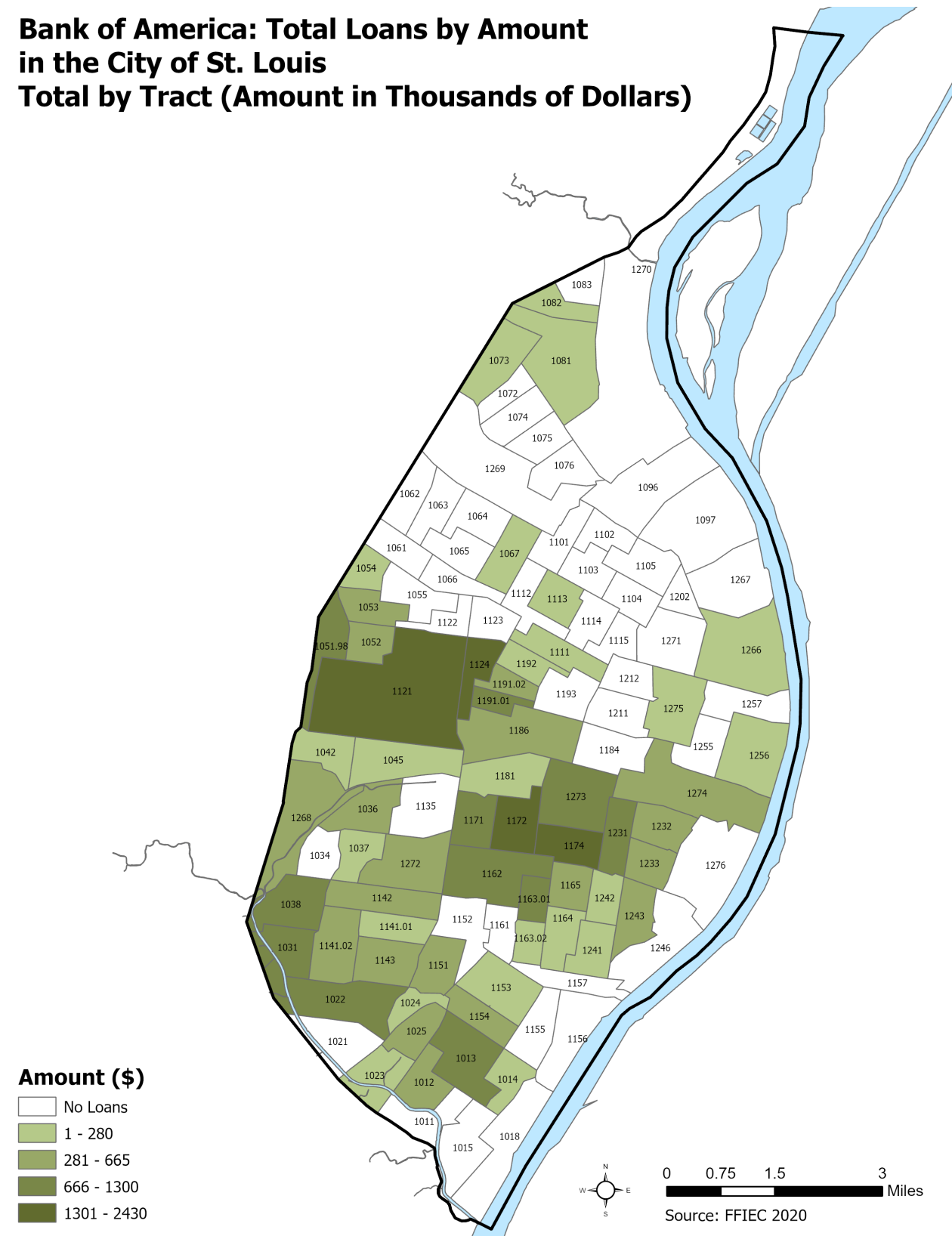


Bank of America

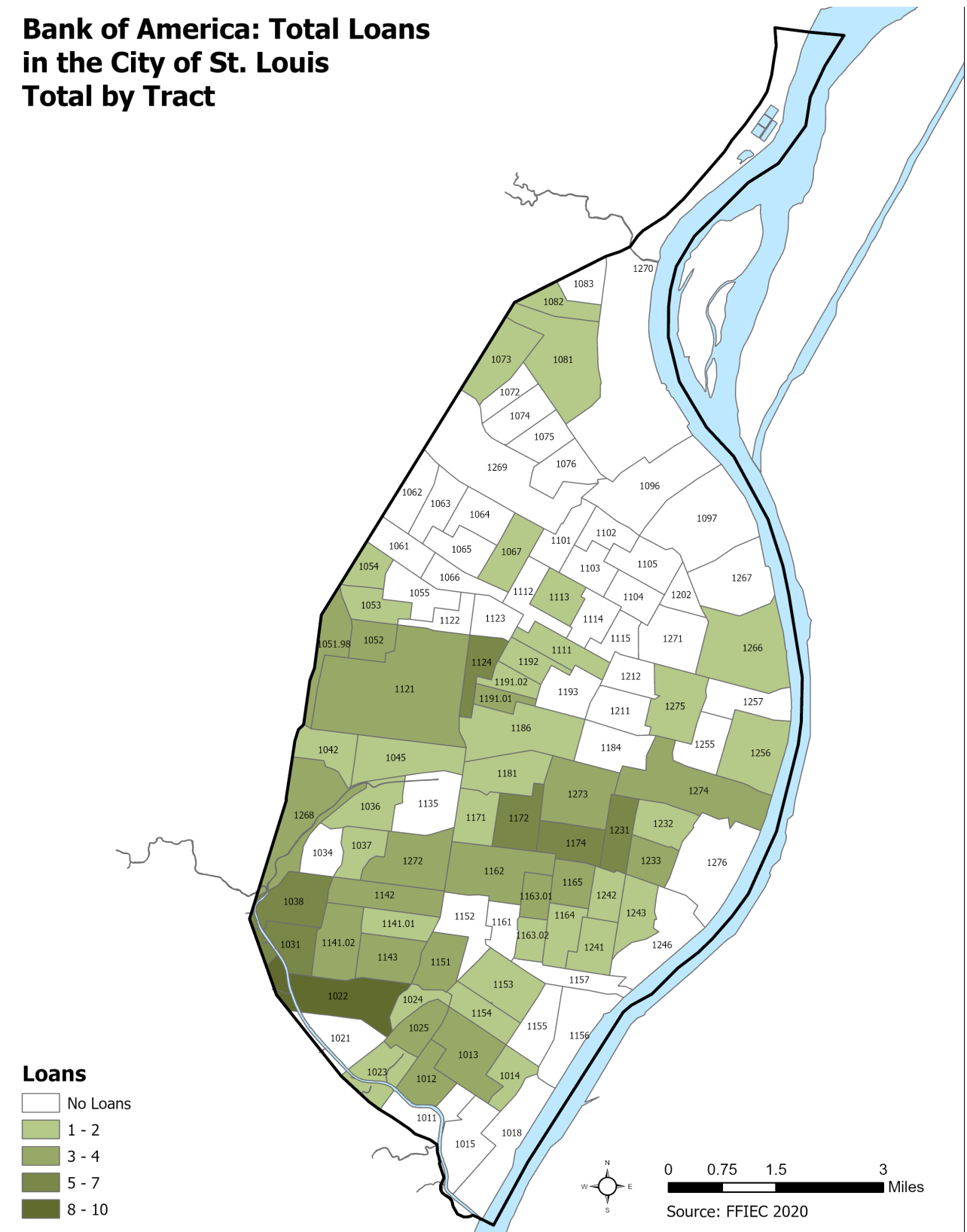
Bank of America: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2016	237	1,648	\$37,705	\$345,644
2017	182	1,151	\$30,105	\$258,647
2018	197	1,540	\$30,915	\$293,680
2019	186	1,669	\$33,670	\$363,605
2020	156	1,368	\$29,840	\$302,740
Total	958	7,376	\$162,235	\$1,564,316
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
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%
2020	\$29,840	156	\$302,740	\$1,368	11.40%	9.86%
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**

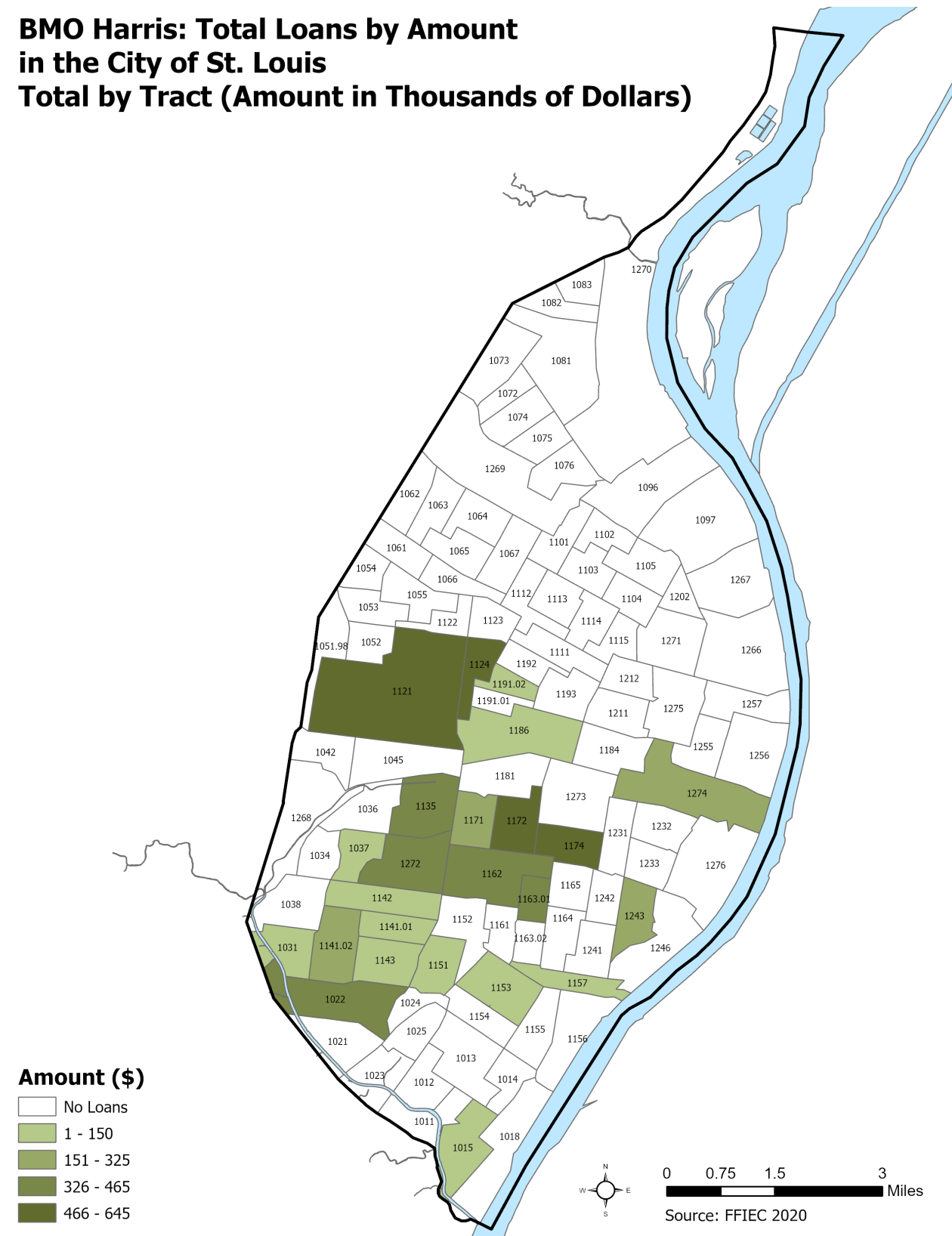


BMO Harris

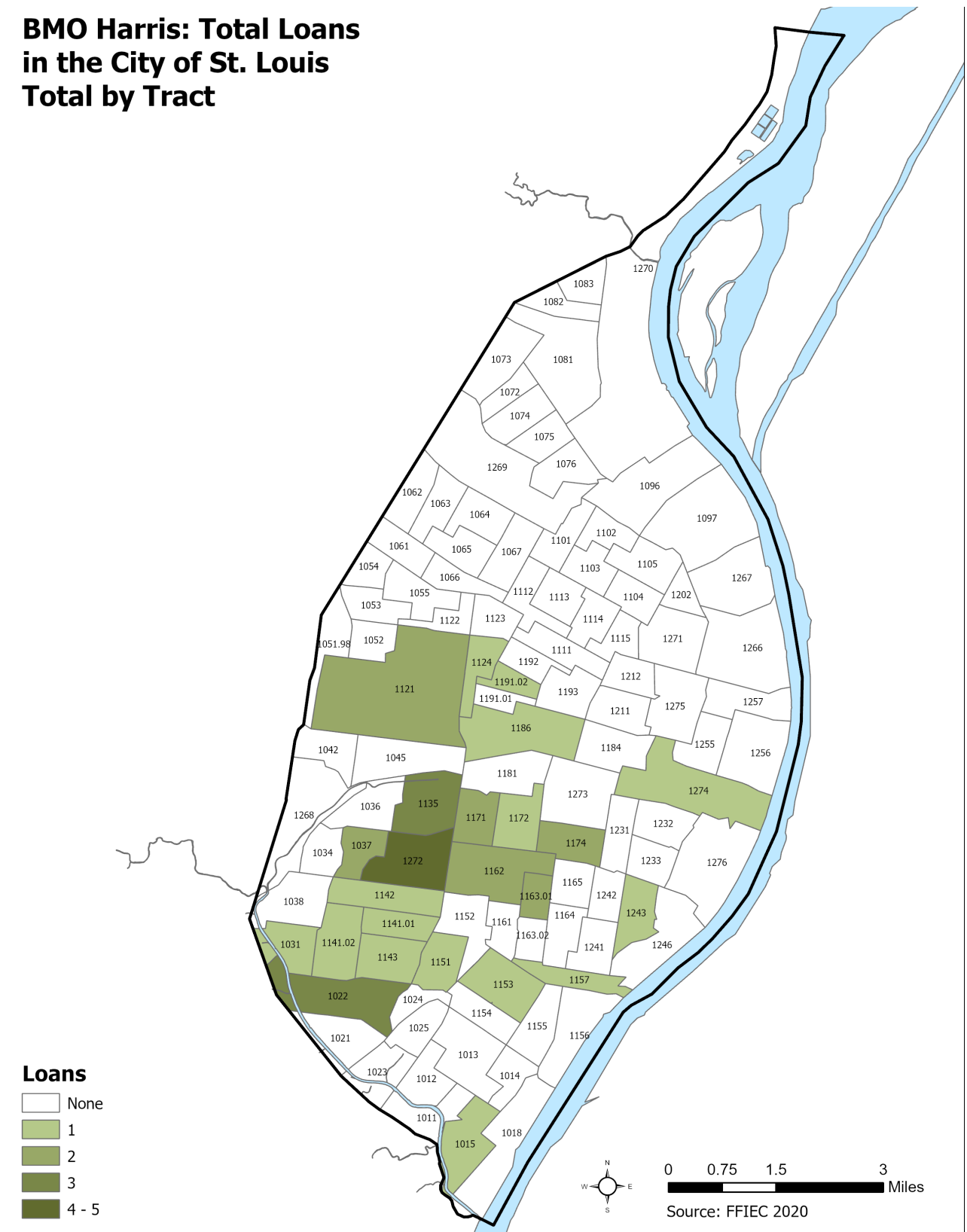
BMO Harris: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2016	56	311	\$5,876	\$50,763
2017				
2018	45	177	\$4,455	\$34,175
2019	27	153	\$3,005	\$27,685
2020	38	145	\$6,390	\$31,955
Total	166	786	\$19,726	\$144,578
Amount is represented in thousands of dollars				

BMO Harris: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2020	\$6,390	38	\$31,955	145	26.21%	20.00%
Amount is represented in thousands of dollars						

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



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

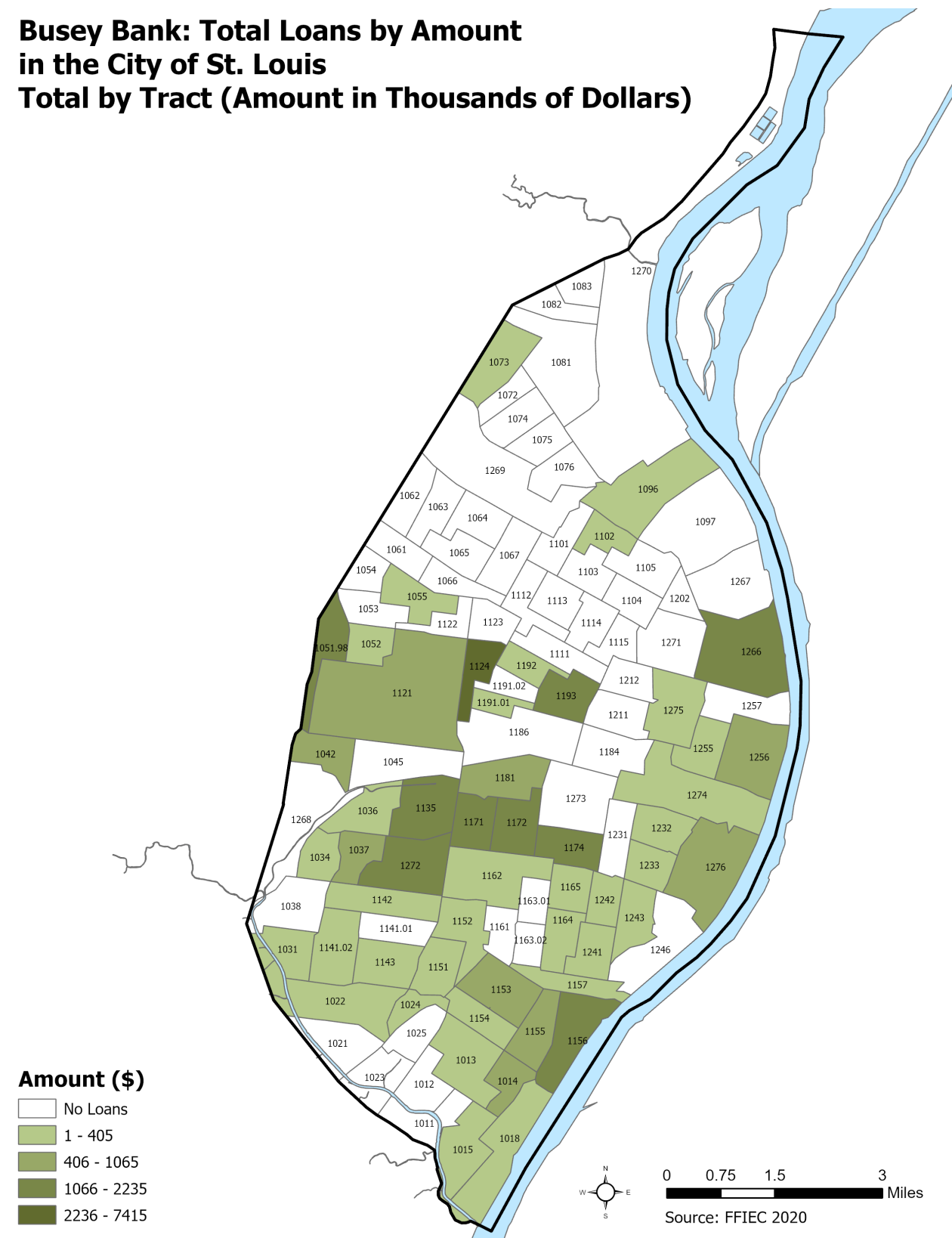


Busey Bank (formerly Pulaski Bank)

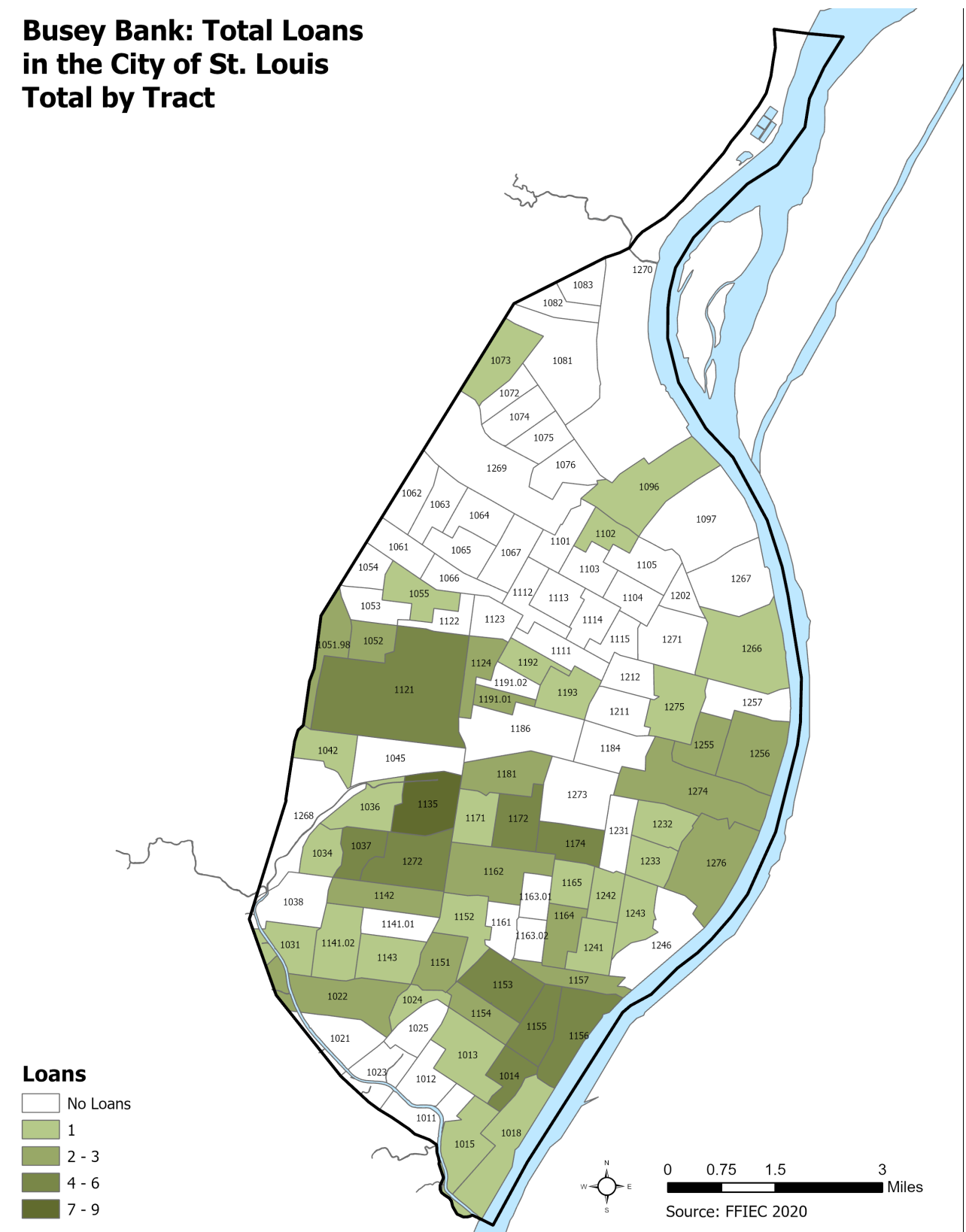
Busey Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2016	246	2,570	\$47,470	\$560,913
2017	147	1,352	\$56,513	\$344,966
2018	89	883	\$31,185	\$253,265
2019	82	747	\$26,570	\$207,945
2020	115	910	\$35,485	\$295,680
Total	679	6,462	\$197,223	\$1,662,769
Amount 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
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%
2020	\$35,485	115	\$295,680	910	12.64%	12.00%
Amount is represented in thousands of dollars						

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



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

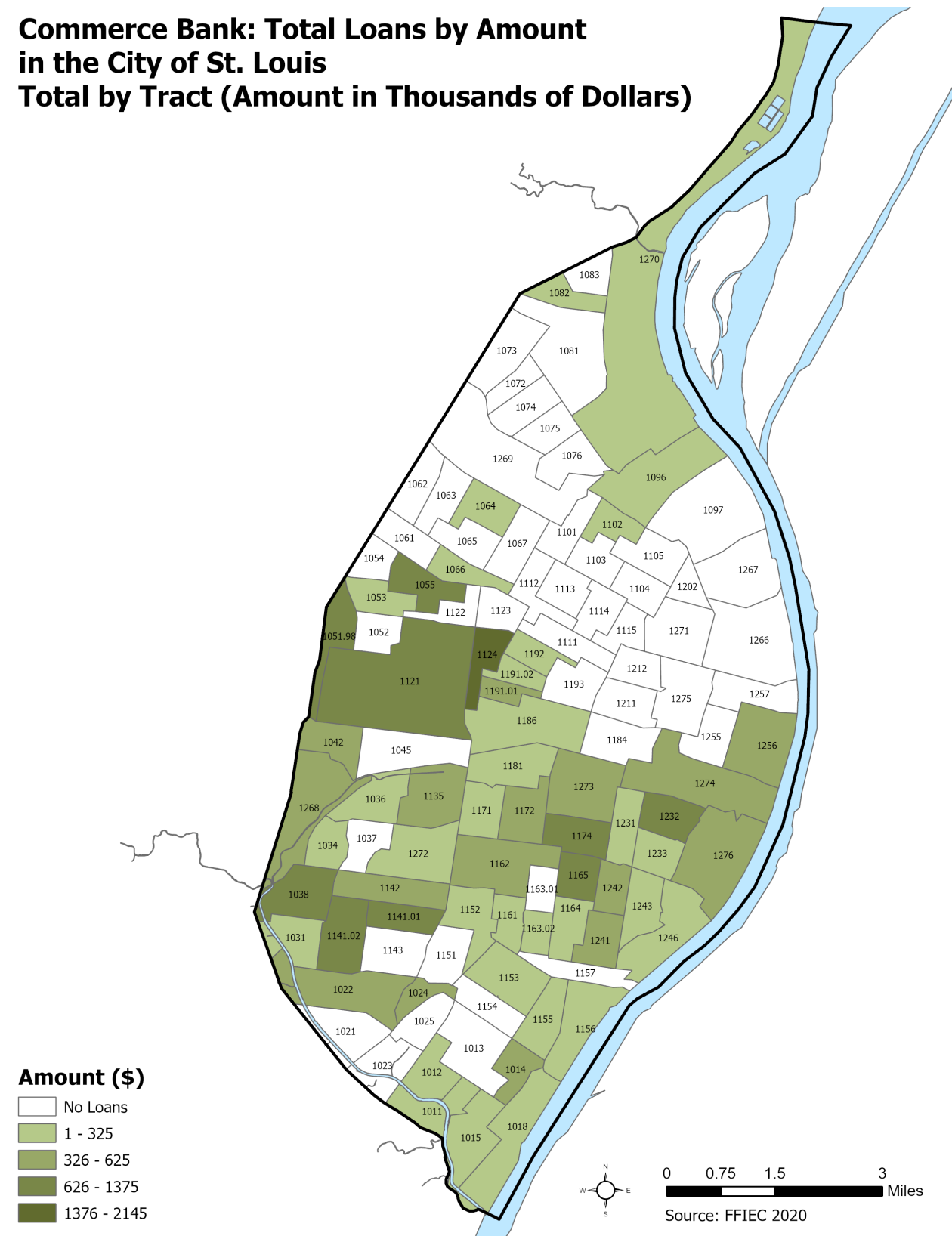


Commerce Bank

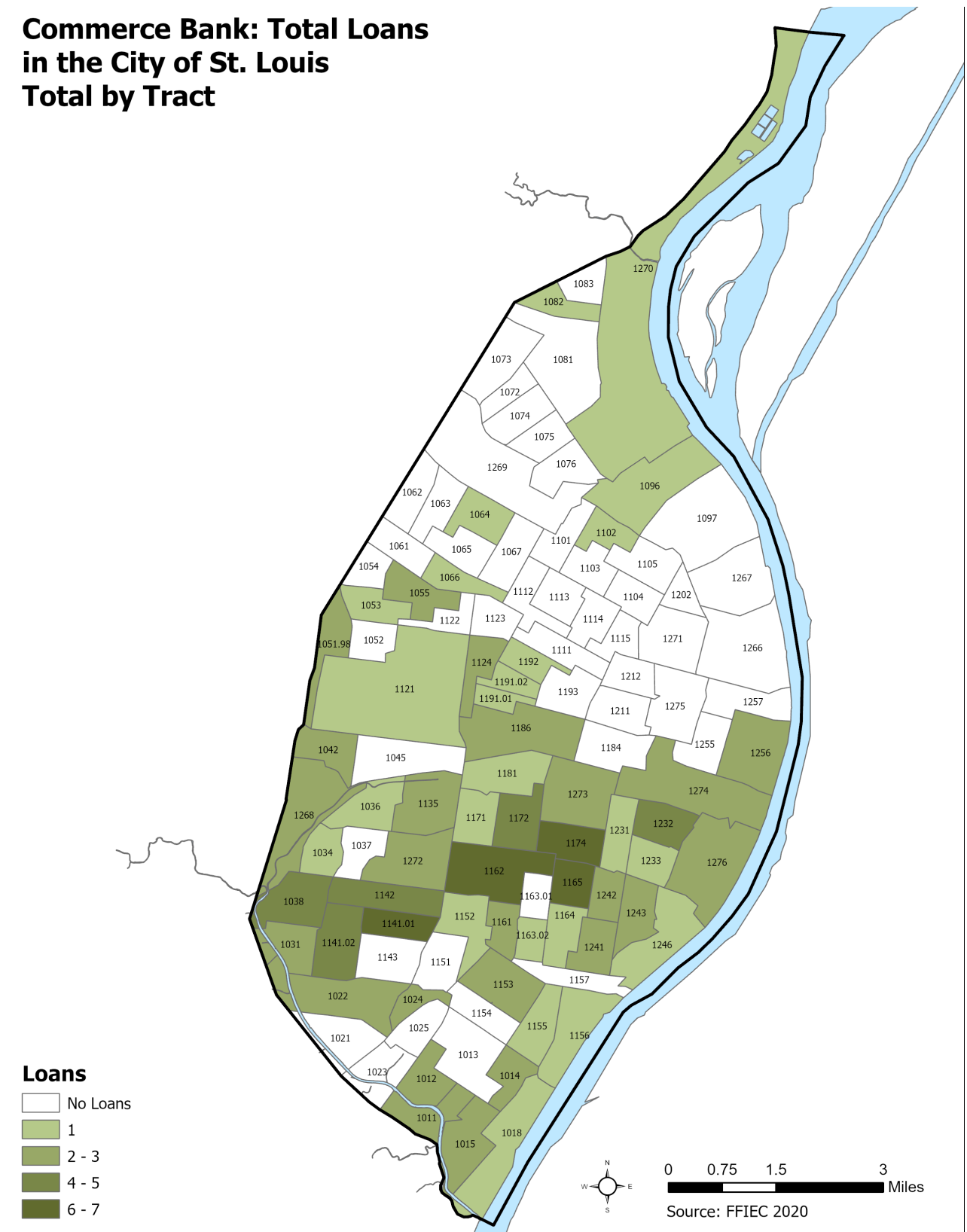
Commerce Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2016	119	1,050	\$15,979	\$166,604
2017	89	926	\$11,264	\$151,174
2018	118	1,317	\$14,620	\$185,925
2019	134	1,235	\$22,840	\$230,975
2020	132	1,248	\$22,570	\$311,990
Total	592	5,776	\$87,273	\$1,046,668
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
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%
2020	\$22,570	132	\$311,990	1,248	10.58%	7.23%
Amount is represented in thousands of dollars						

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



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

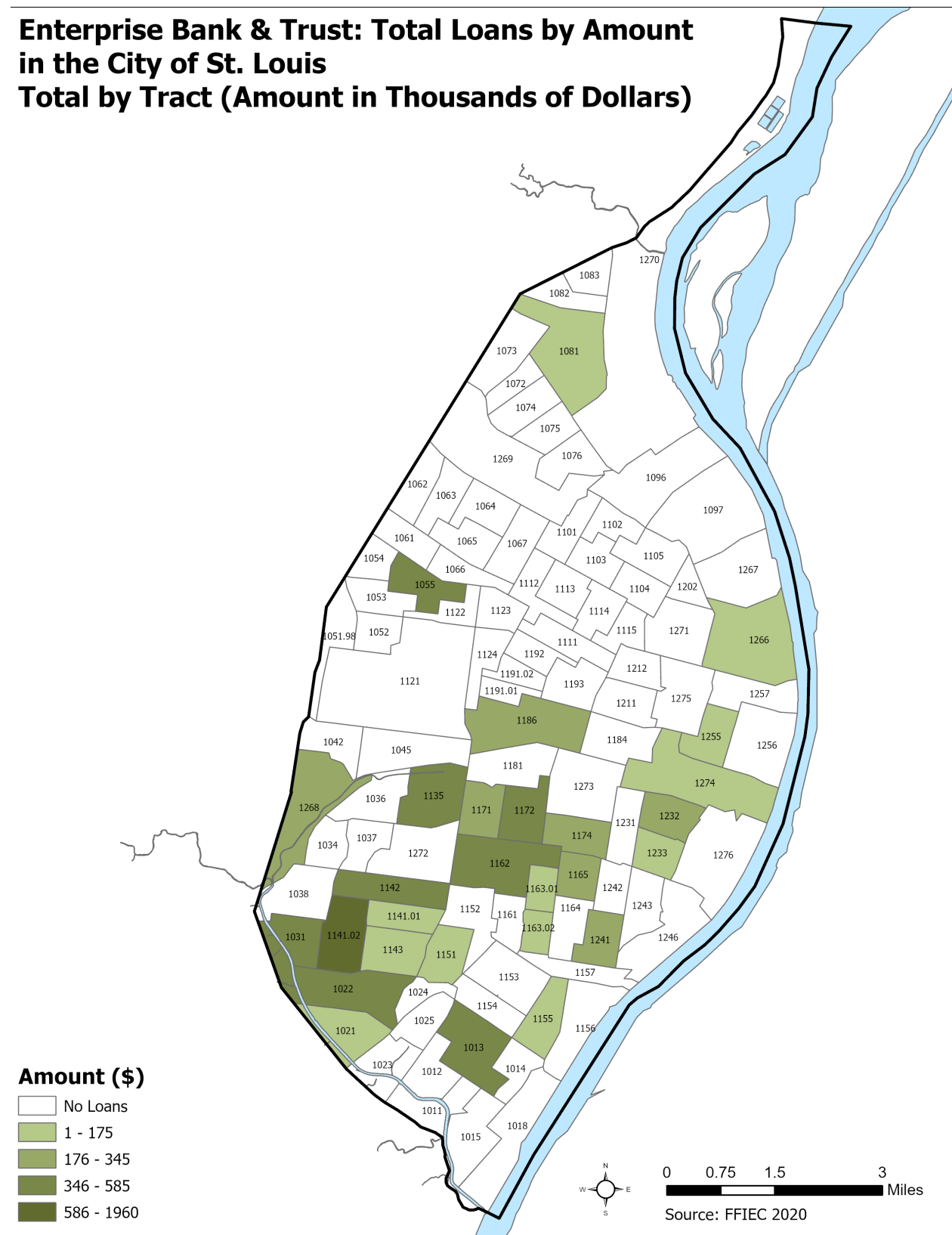


Enterprise Bank & Trust

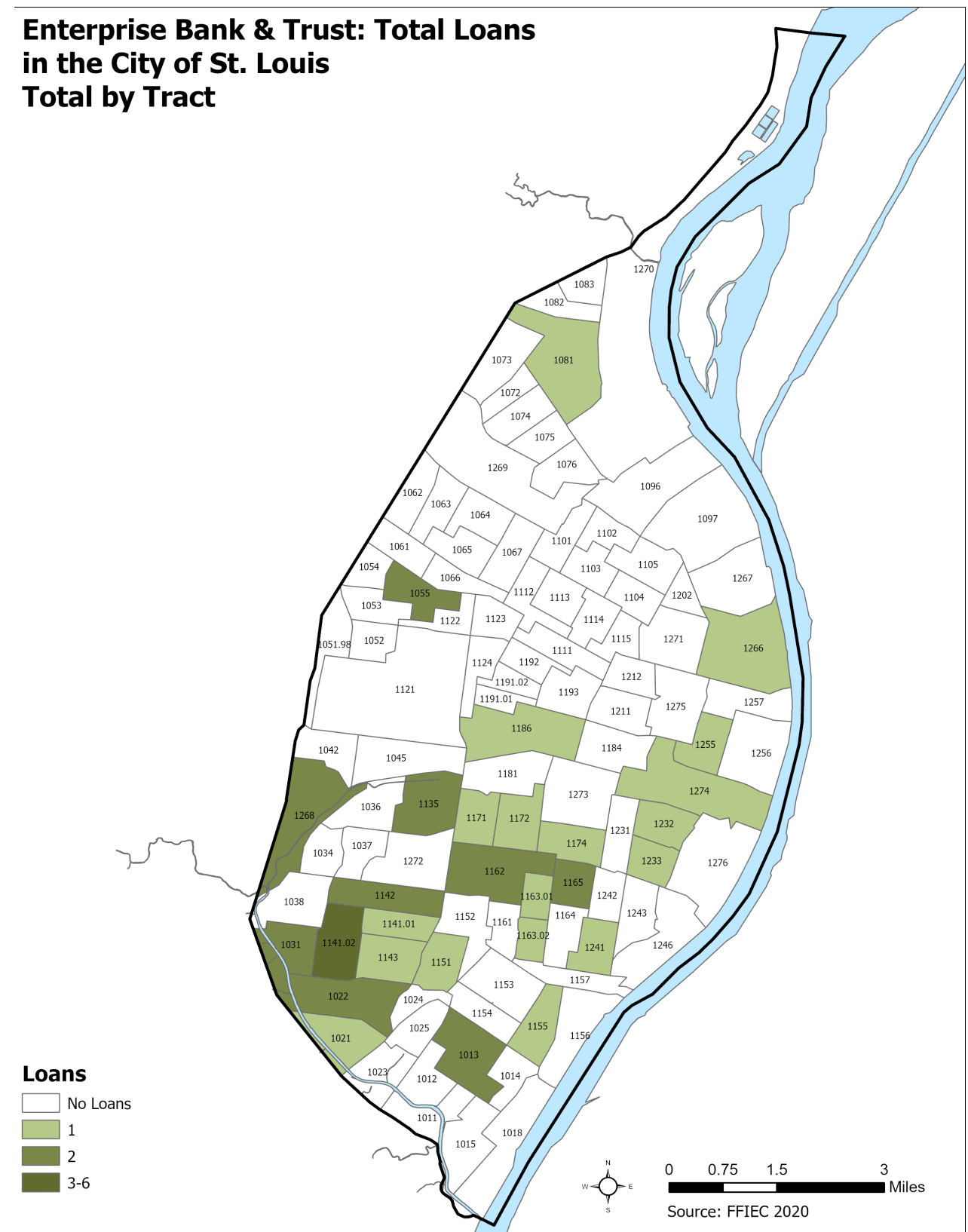
Enterprise Bank & Trust: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2016				
2017	62	435	\$10,870	\$85,482
2018				
2019				
2020	42	296	\$9,010	\$68,780
Total	104	731	\$19,880	\$154,232
Amount is represented in the thousands of dollars				

Enterprise Bank & Trust: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016						
2017	\$10,870	62	\$85,482	435	12.72%	14.25%
2018						
2019						
2020	\$9,010	42	\$68,780	296	14.19%	13.10%
Amount is represented in the thousands of dollars						

Enterprise Bank & Trust: Total Loans by Amount in the City of St. Louis Total by Tract (Amount in Thousands of Dollars)



Enterprise Bank & Trust: 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
2016				
2017				
2018				
2019	53	495	\$12,175	\$154,855
2020	66	611	\$12,820	\$199,625
Total	119	1,106	\$24,995	\$354,480
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
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%
2020	\$12,820	66	\$199,625	611	10.80%	6.42%
Amount is represented in the thousands of dollars						

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

Amount in Thousands of Dollars

0 0.75 1.5 3 Miles

Source: FFIEC 2020

Morgan Chase: Total Loans

City of St. Louis

by Tract

The map displays the following loan counts by tract:

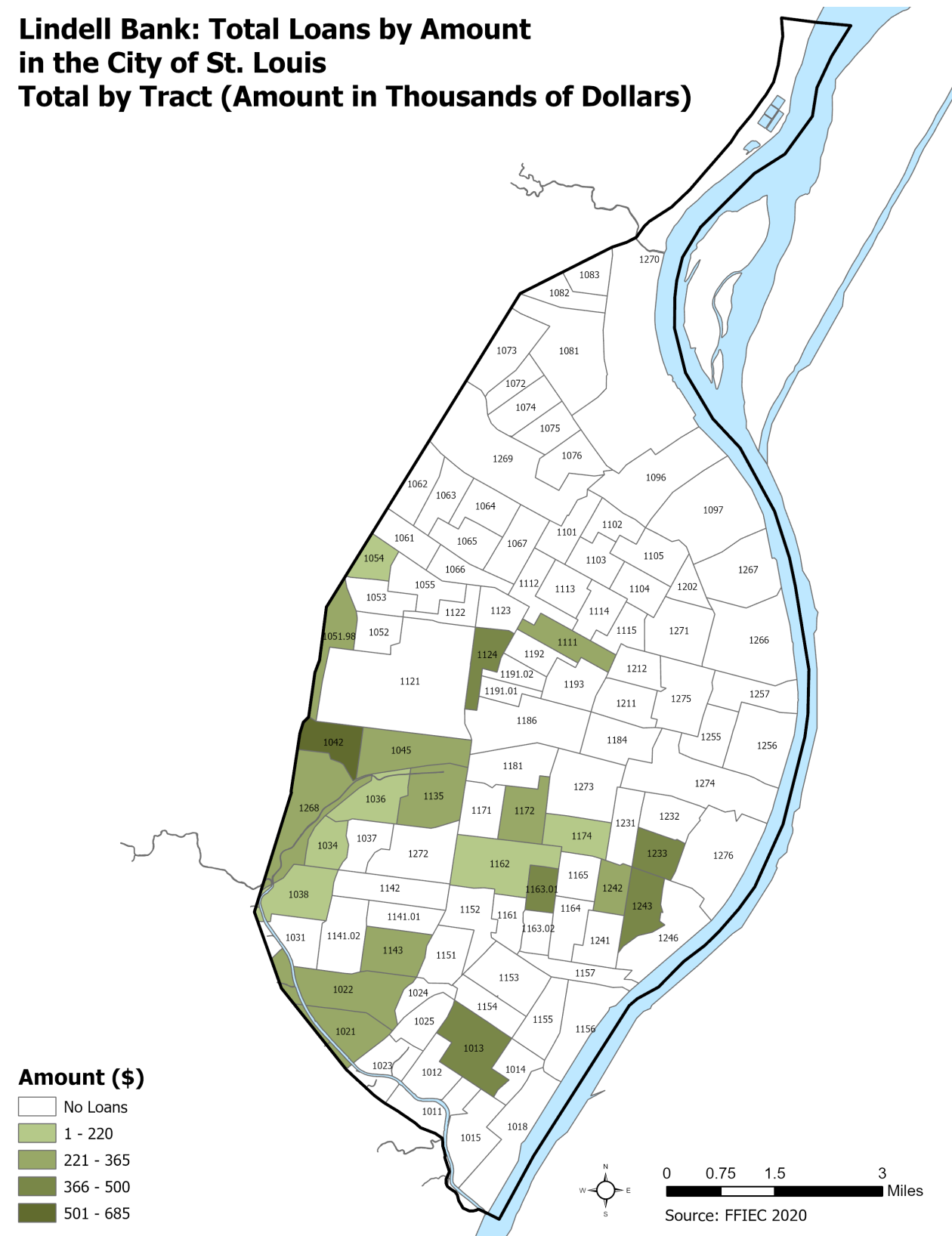
Tract Number	Tract Number	Tract Number
1021	1051.98	1082
1022	1052	1083
1023	1053	1088
1024	1054	1096
1025	1055	1097
1026	1056	1101
1027	1057	1102
1028	1058	1103
1029	1059	1104
1030	1060	1105
1031	1061	1106
1032	1062	1107
1033	1063	1108
1034	1064	1109
1035	1065	1110
1036	1066	1111
1037	1067	1112
1038	1068	1113
1039	1069	1114
1040	1070	1115
1041	1071	1116
1042	1072	1117
1043	1073	1118
1044	1074	1119
1045	1075	1120
1046	1076	1121
1047	1077	1122
1048	1078	1123
1049	1079	1124
1050	1080	1125
1051	1081	1126
1052	1082	1127
1053	1083	1128
1054	1084	1129
1055	1085	1130
1056	1086	1131
1057	1087	1132
1058	1088	1133
1059	1089	1134
1060	1090	1135
1061	1091	1136
1062	1092	1137
1063	1093	1138
1064	1094	1139
1065	1095	1140
1066	1096	1141
1067	1097	1142
1068	1098	1143
1069	1099	1144
1070	1100	1145
1071	1101	1146
1072	1102	1147
1073	1103	1148
1074	1104	1149
1075	1105	1150
1076	1106	1151
1077	1107	1152
1078	1108	1153
1079	1109	1154
1080	1110	1155
1081	1111	1156
1082	1112	1157
1083	1113	1158
1084	1114	1159
1085	1115	1160
1086	1116	1161
1087	1117	1162
1088	1118	1163
1089	1119	1164
1090	1120	1165
1091	1121	1166
1092	1122	1167
1093	1123	1168
1094	1124	1169
1095	1125	1170
1096	1126	1171
1097	1127	1172
1098	1128	1173
1099	1129	1174
1100	1130	1175
1101	1131	1176
1102	1132	1177
1103	1133	1178
1104	1134	1179
1105	1135	1180
1106	1136	1181
1107	1137	1182
1108	1138	1183
1109	1139	1184
1110	1140	1185
1111	1141	1186
1112	1142	1187
1113	1143	1188
1114	1144	1189
1115	1145	1190
1116	1146	1191
1117	1147	1192
1118	1148	1193
1119	1149	1194
1120	1150	1195
1121	1151	1196
1122	1152	1197
1123	1153	1198
1124	1154	1199
1125	1155	

Lindell Bank

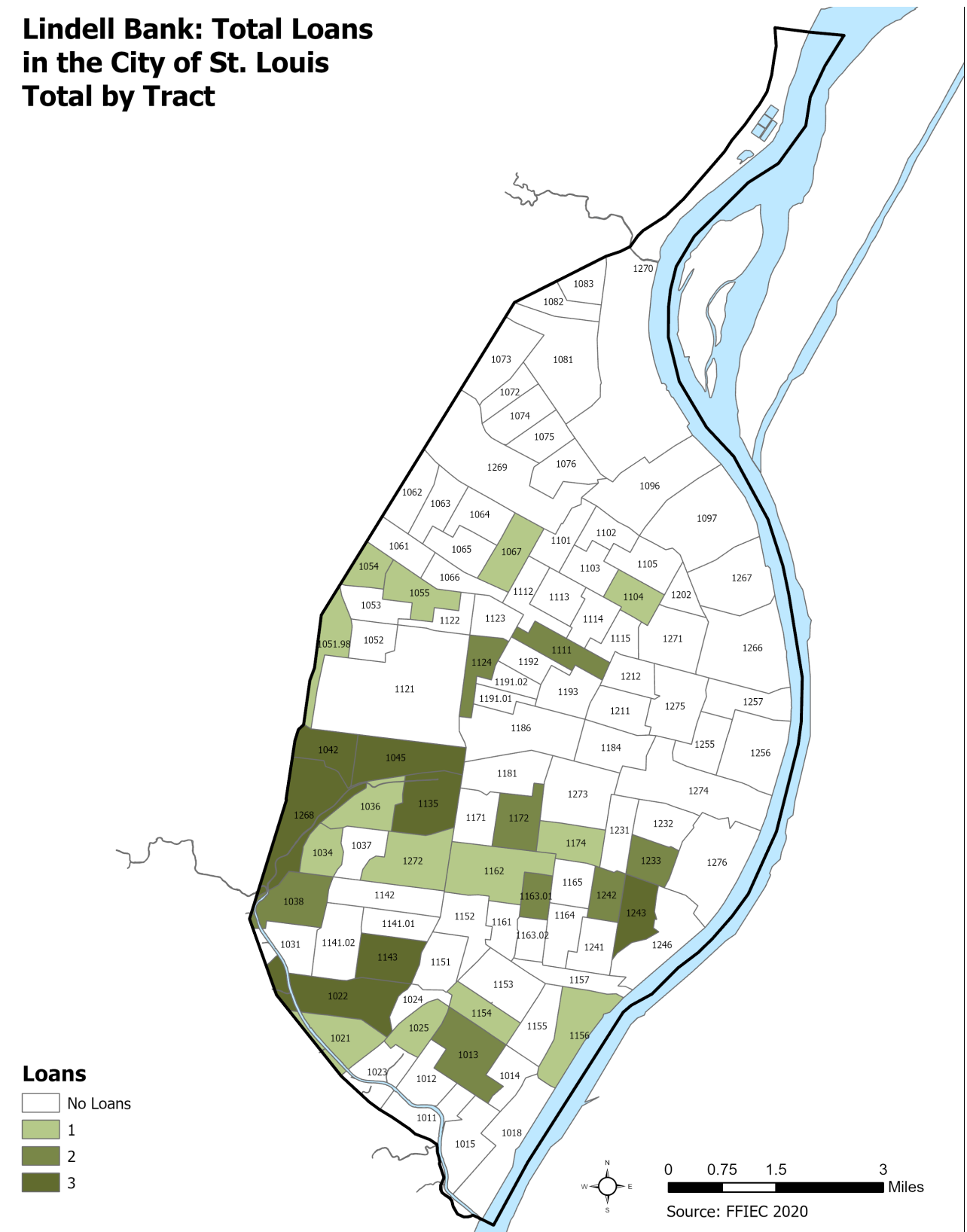
Lindell Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2016	46	187	\$5,654	\$22,392
2017	44	164	\$12,455	\$28,958
2018	56	199	\$8,440	\$36,495
2019	49	187	\$6,405	\$31,395
2020	51	161	\$7,375	\$26,155
Total	246	898	\$40,329	\$145,395
Amount is represented in 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
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%
2020	\$7,375	51	\$26,155	161	31.68%	28.20%
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

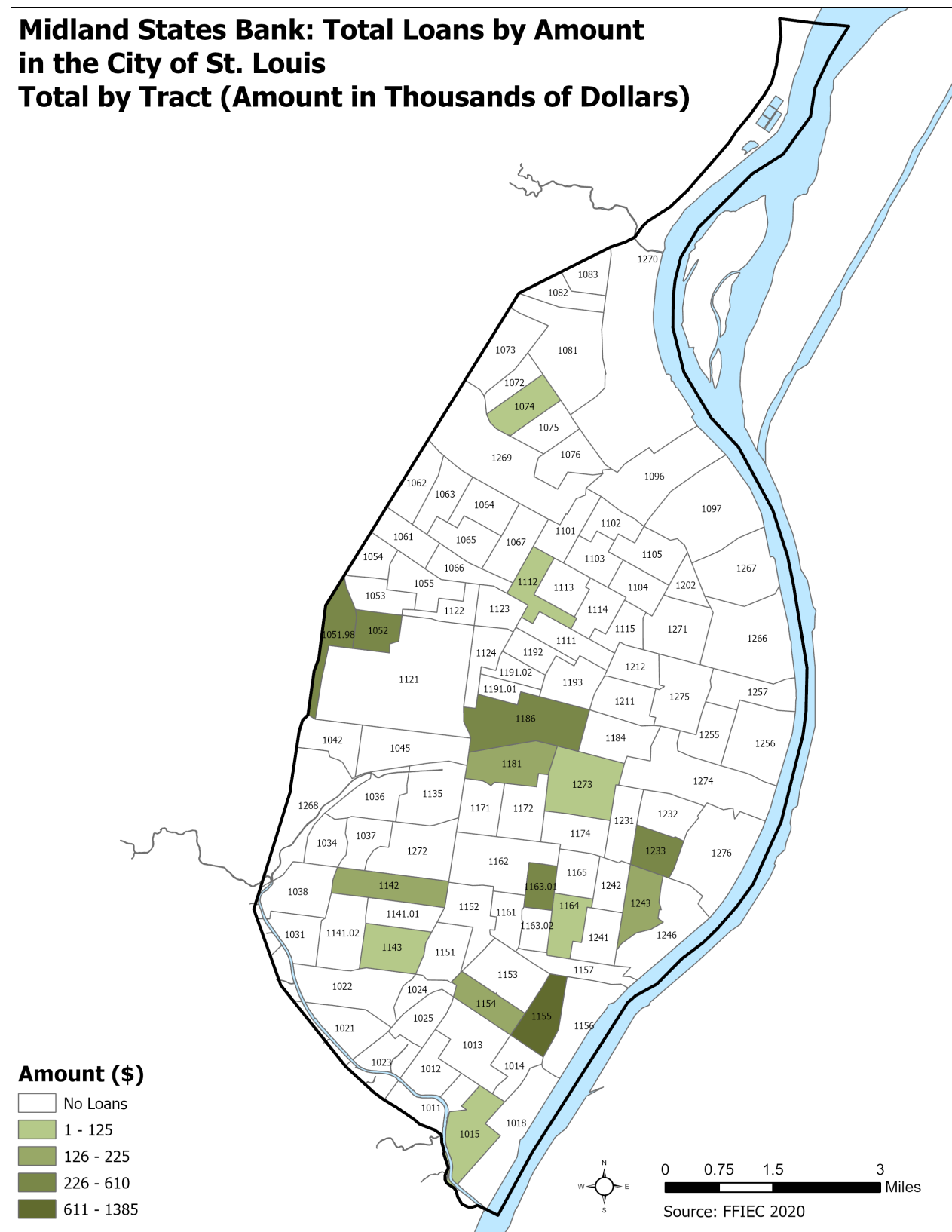


Midland States Bank

Midland States Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2016				
2017				
2018				
2019				
2020	19	306	\$5,145	\$71,240
Total	19	306	\$5,145	\$71,240
Amount is represented in the thousands of dollars				

Midland States Bank: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016						
2017						
2018						
2019						
2020	\$5,145	19	\$71,240	306	6.21%	7.22%
Amount is represented in the thousands of dollars						

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



Midland States Bank: Total Loans in the City of St. Louis Total by Tract

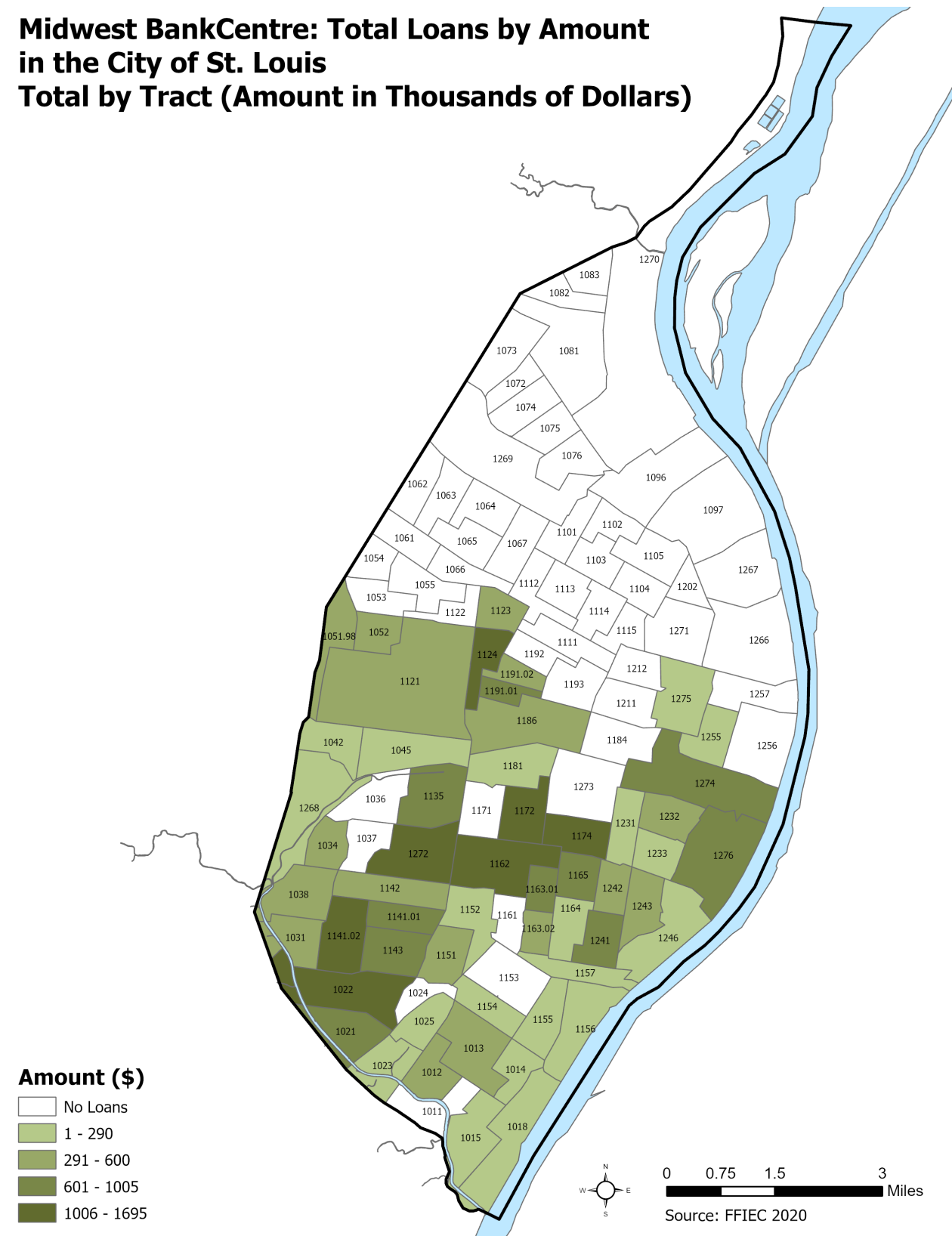


Midwest BankCentre

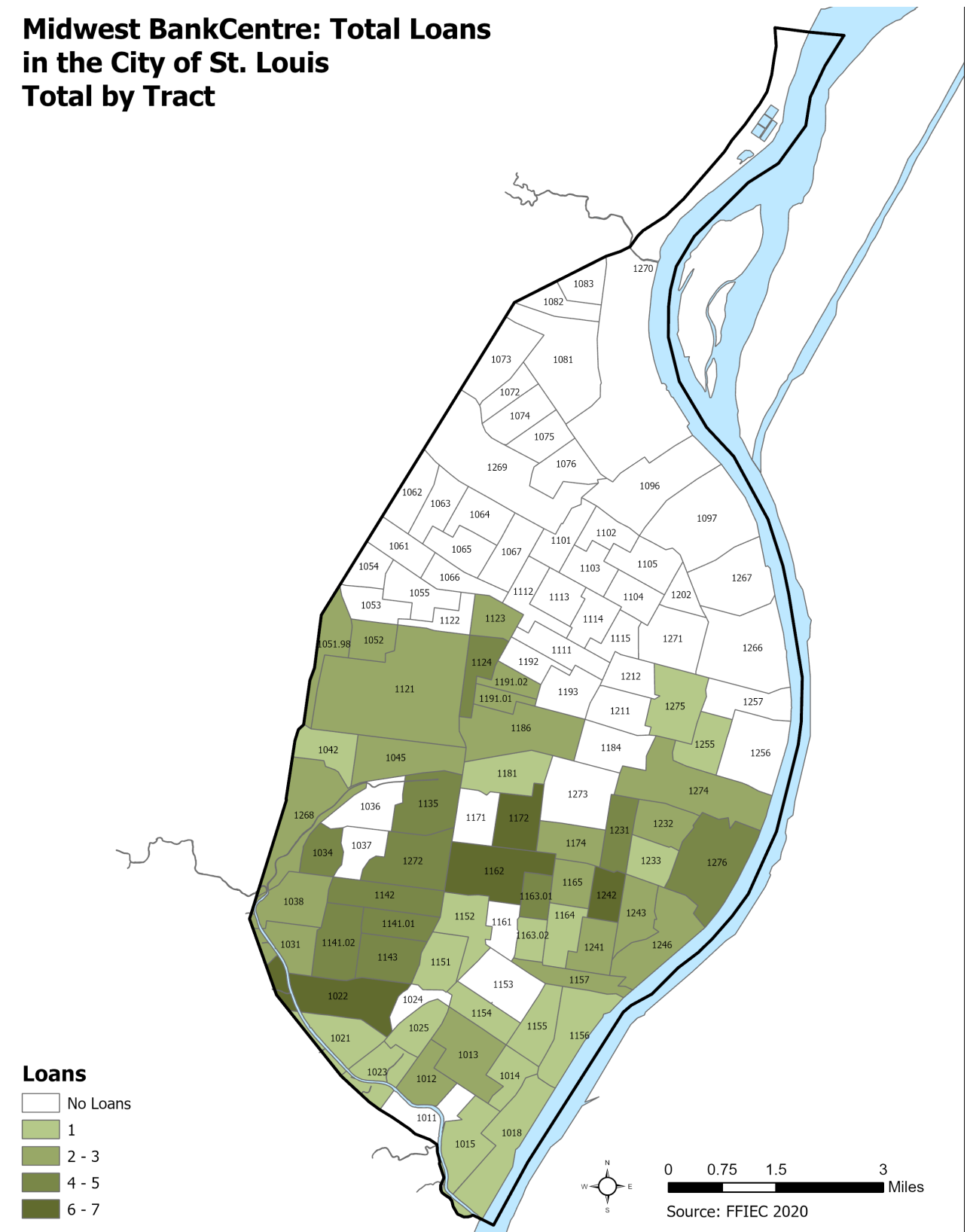
Midwest BankCentre: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2016	131	745	\$13,115	\$183,037
2017	163	621	\$30,342	\$156,874
2018	77	395	\$19,275	\$114,295
2019	95	547	\$17,555	\$137,705
2020	147	1,006	\$30,165	\$289,570
Total	613	3,314	\$110,452	\$881,481
Amount 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
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%
2020	\$30,165	147	\$289,570	1,006	14.61%	10.42%
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**

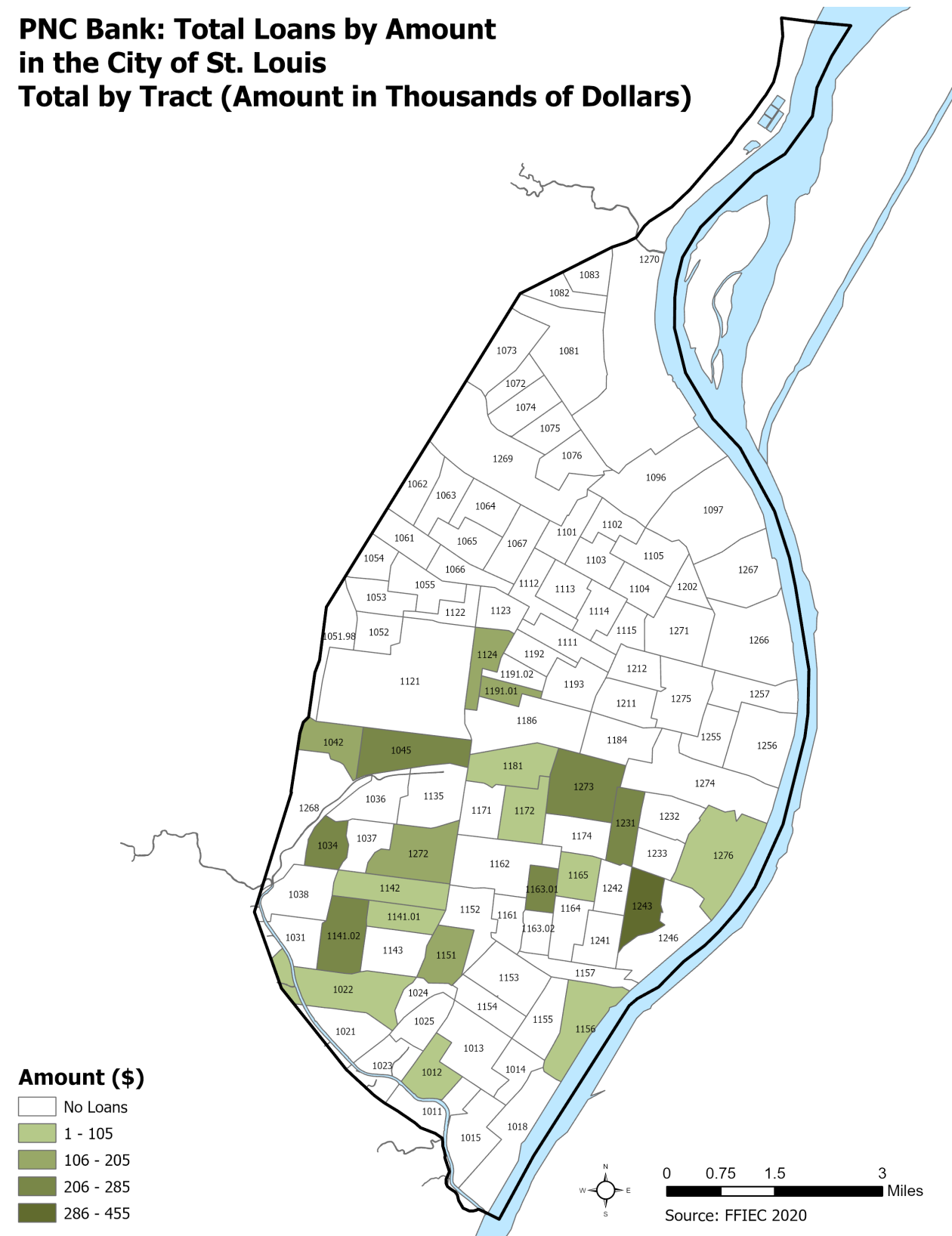


PNC Bank

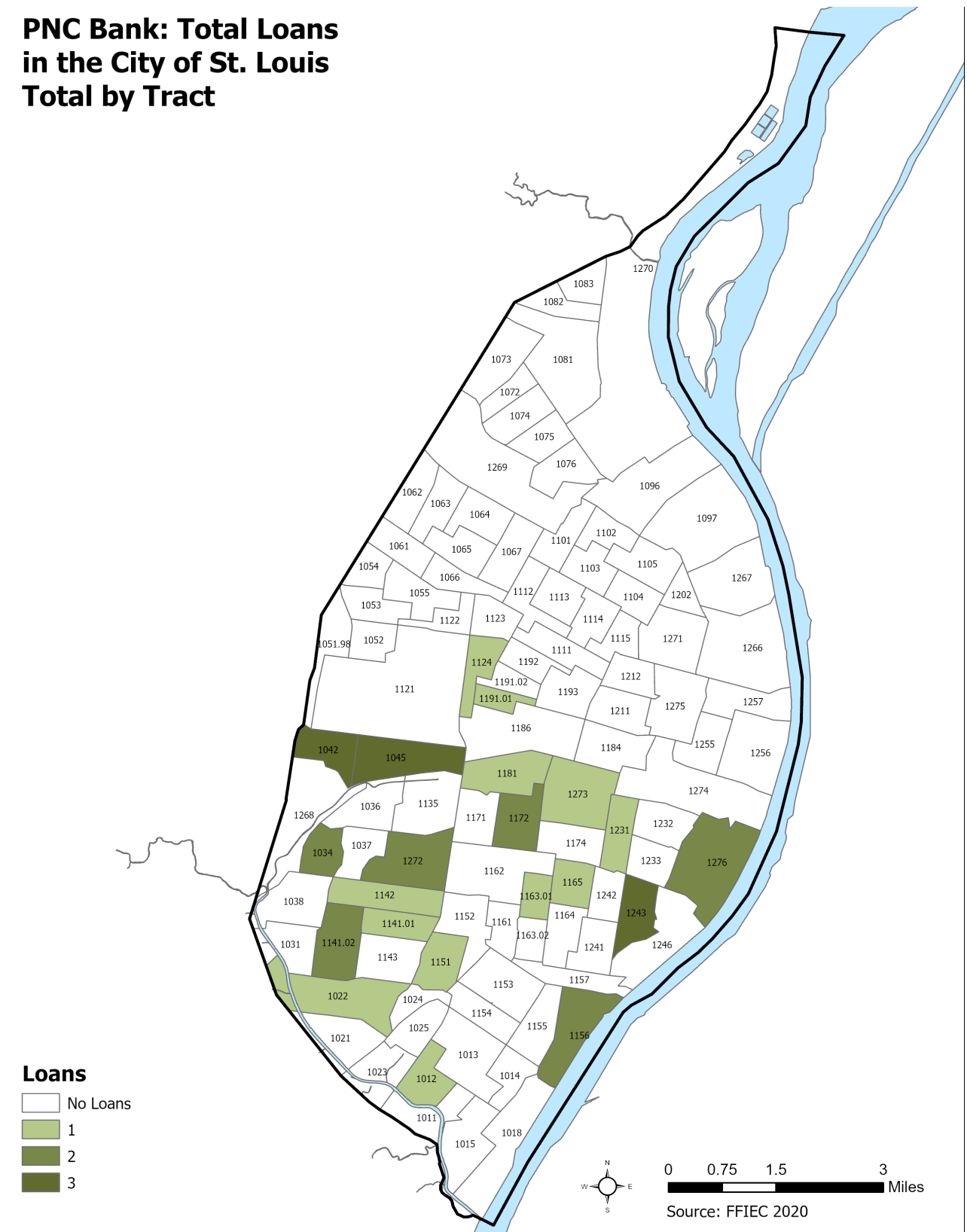
PNC Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2016	63	507	\$7,043	\$84,477
2017	54	478	\$39,286	\$97,854
2018	68	785	\$7,200	\$110,685
2019	63	691	\$5,705	\$105,465
2020	33	501	\$3,375	\$91,765
Total	281	2,962	\$62,609	\$490,246
Amount is represented in 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
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%
2020	\$3,375	33	\$91,765	501	6.59%	3.68%
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**

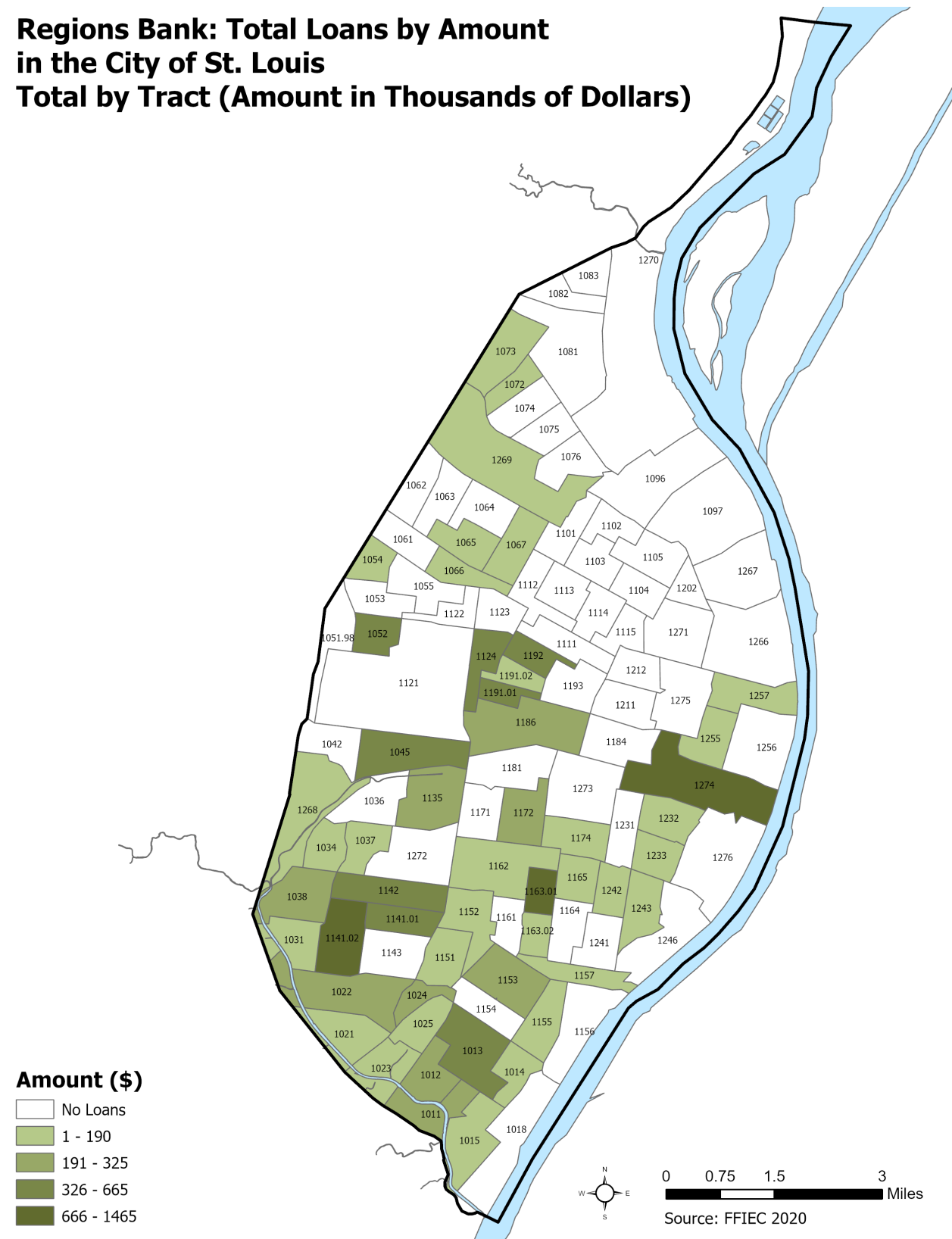


Regions Bank

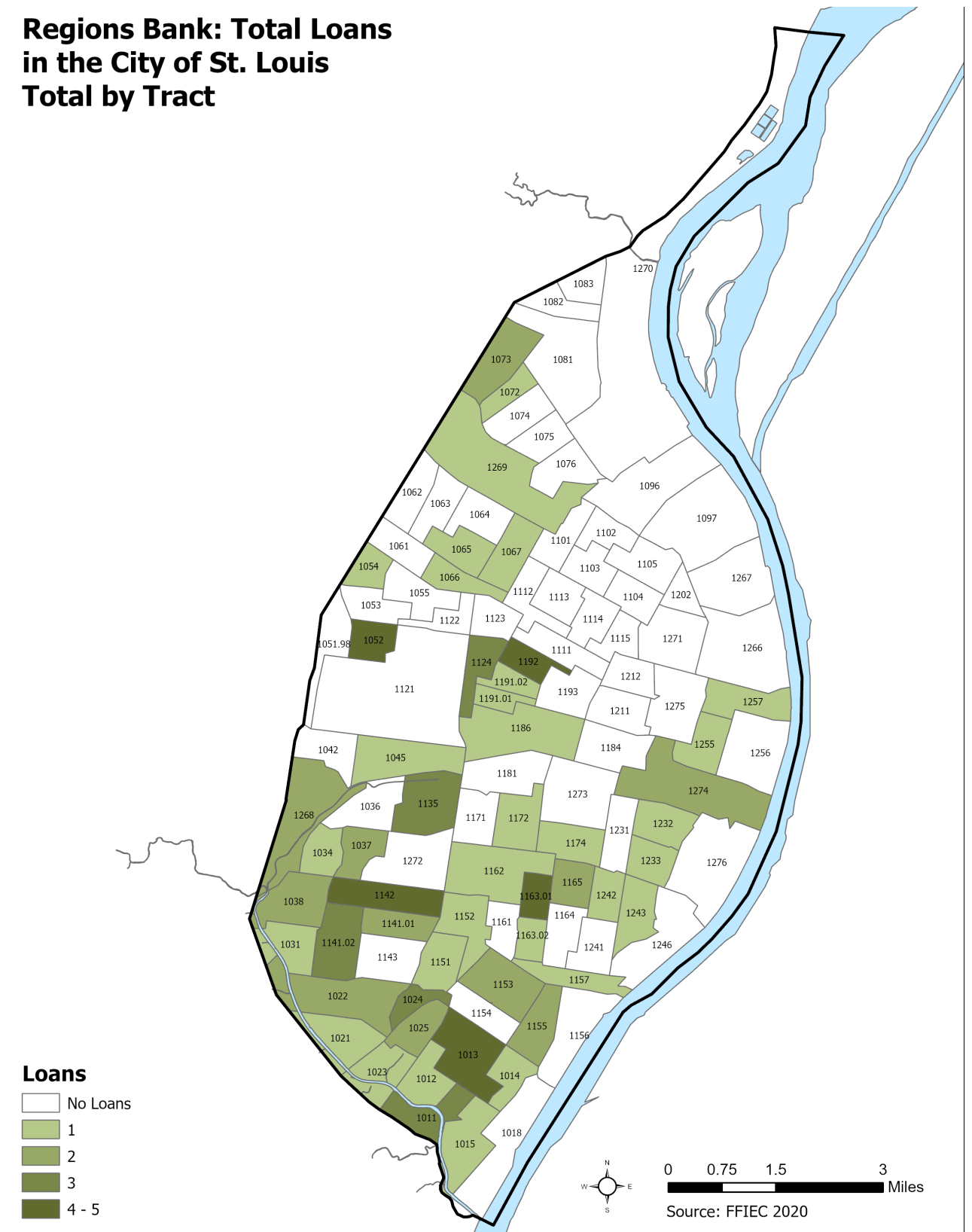
Regions Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2016	76	575	\$8,062	\$91,285
2017	60	466	\$7,713	\$69,087
2018	62	532	\$22,120	\$93,770
2019	59	695	\$7,385	\$109,205
2020	89	1113	\$12,535	\$226,985
Total	346	3,381	\$57,815	\$590,332
Amount is represented 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
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%
2020	\$12,535	89	\$226,985	1,113	8.00%	5.52%
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**

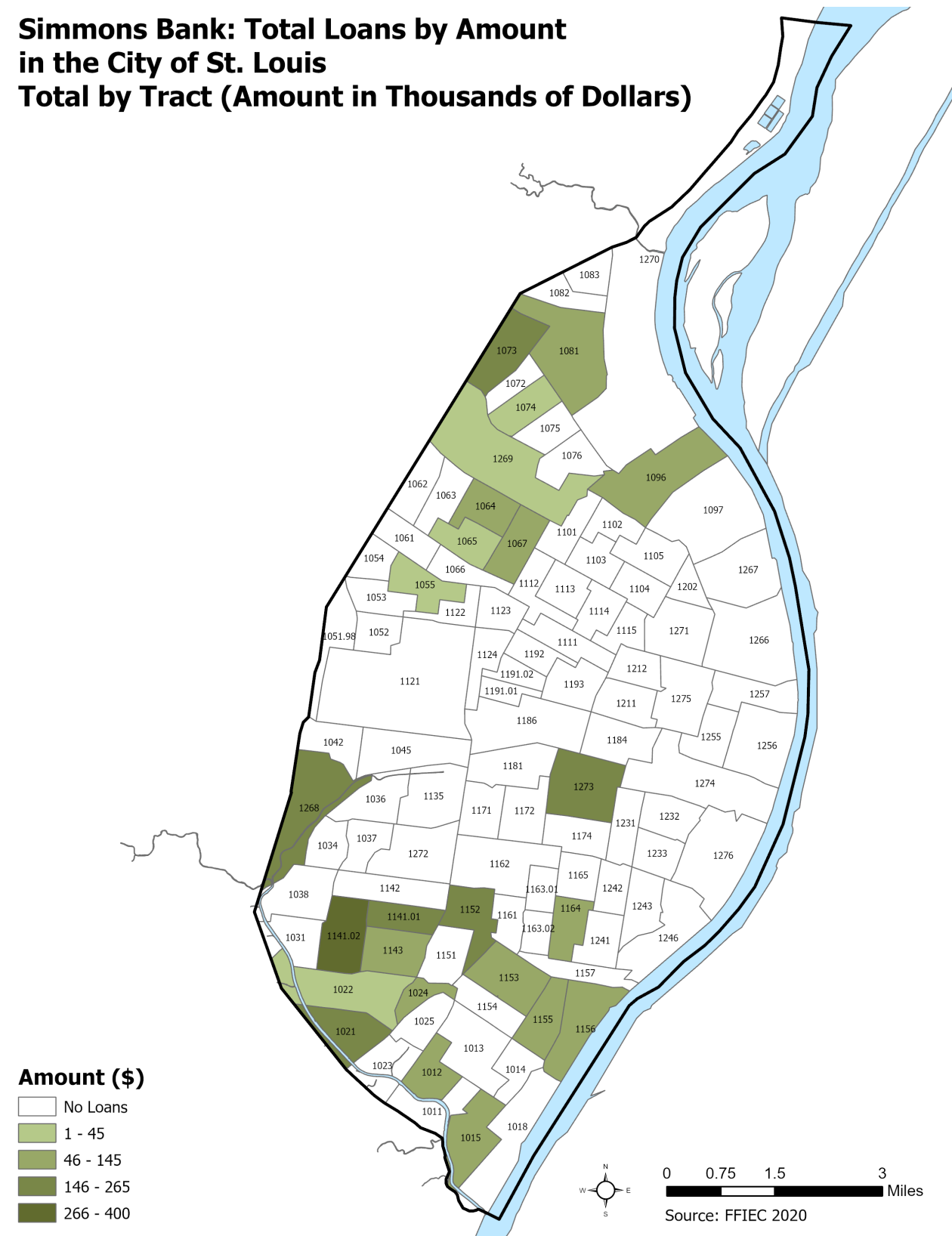


Simmons Bank - (formerly Reliance Bank)

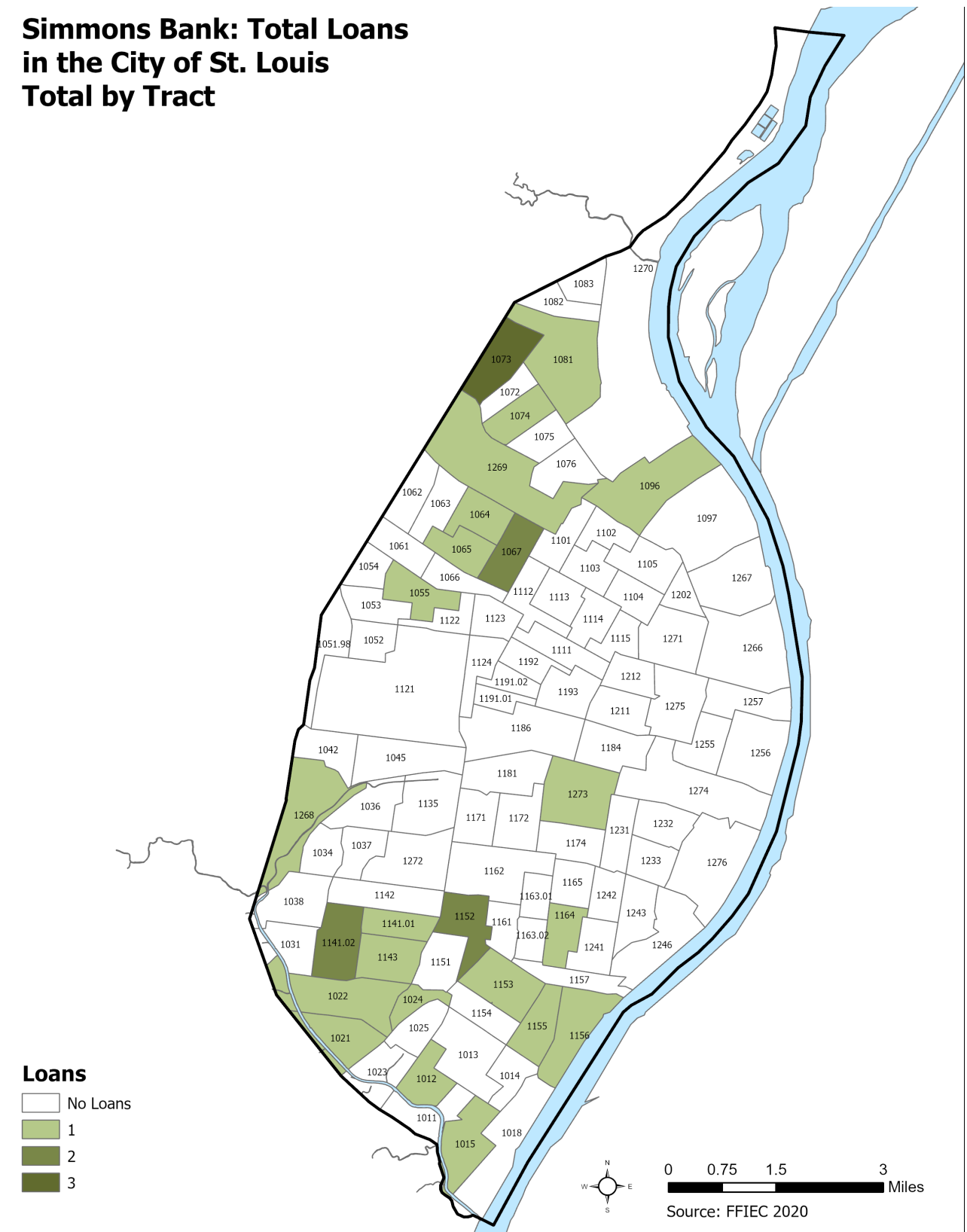
Simmons Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2016	19	115	\$16,771	\$45,501
2017	36	107	\$3,545	\$40,553
2018	17	83	\$8,995	\$29,435
2019	43	211	\$9,905	\$50,815
2020	29	194	\$3,055	\$41,140
Total	144	710	\$42,271	\$207,444
Amount is represented in thousands 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
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%
2020	\$3,055	29	\$41,140	194	14.95%	7.43%
Amount is represented in thousands of dollars						

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



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

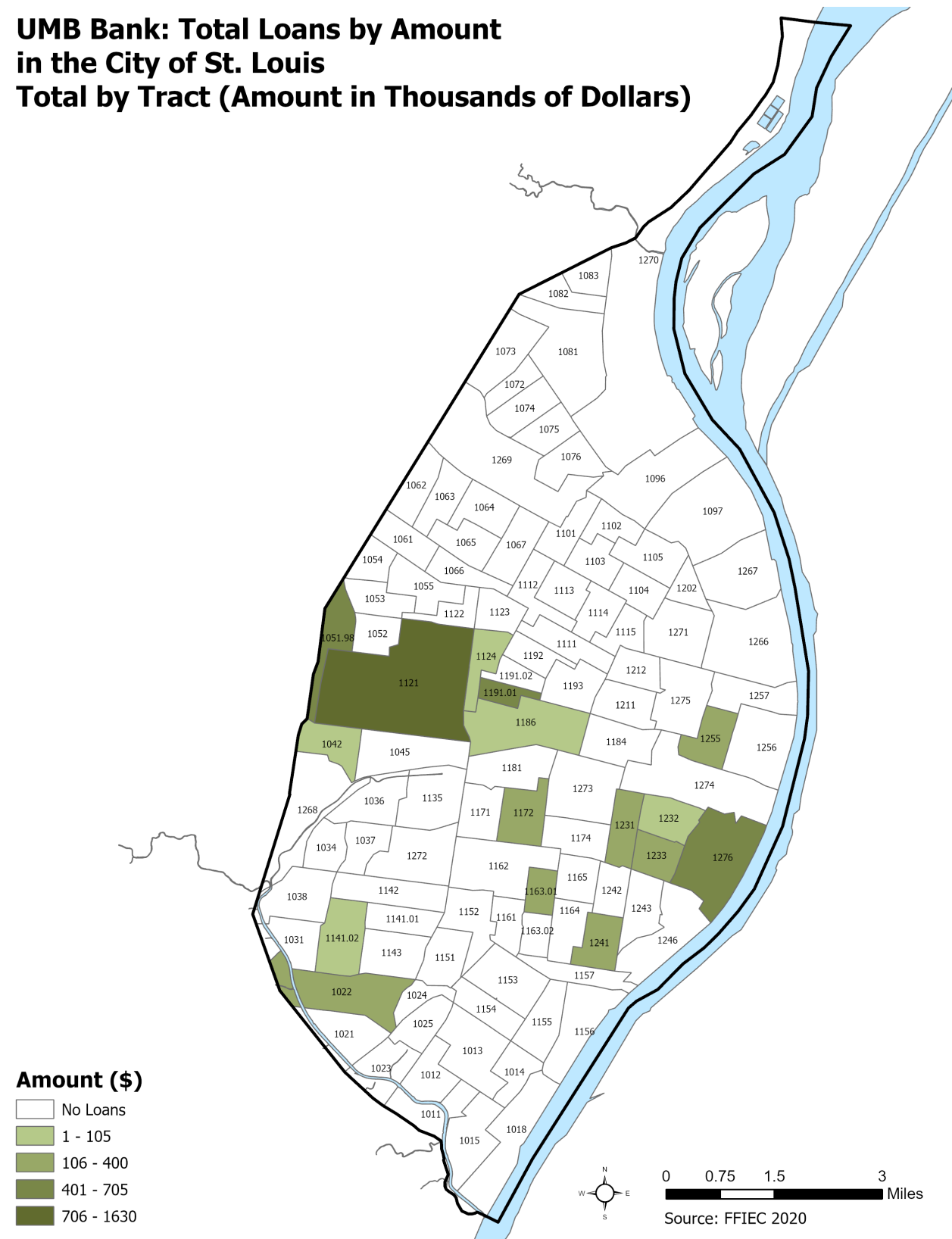


UMB Bank

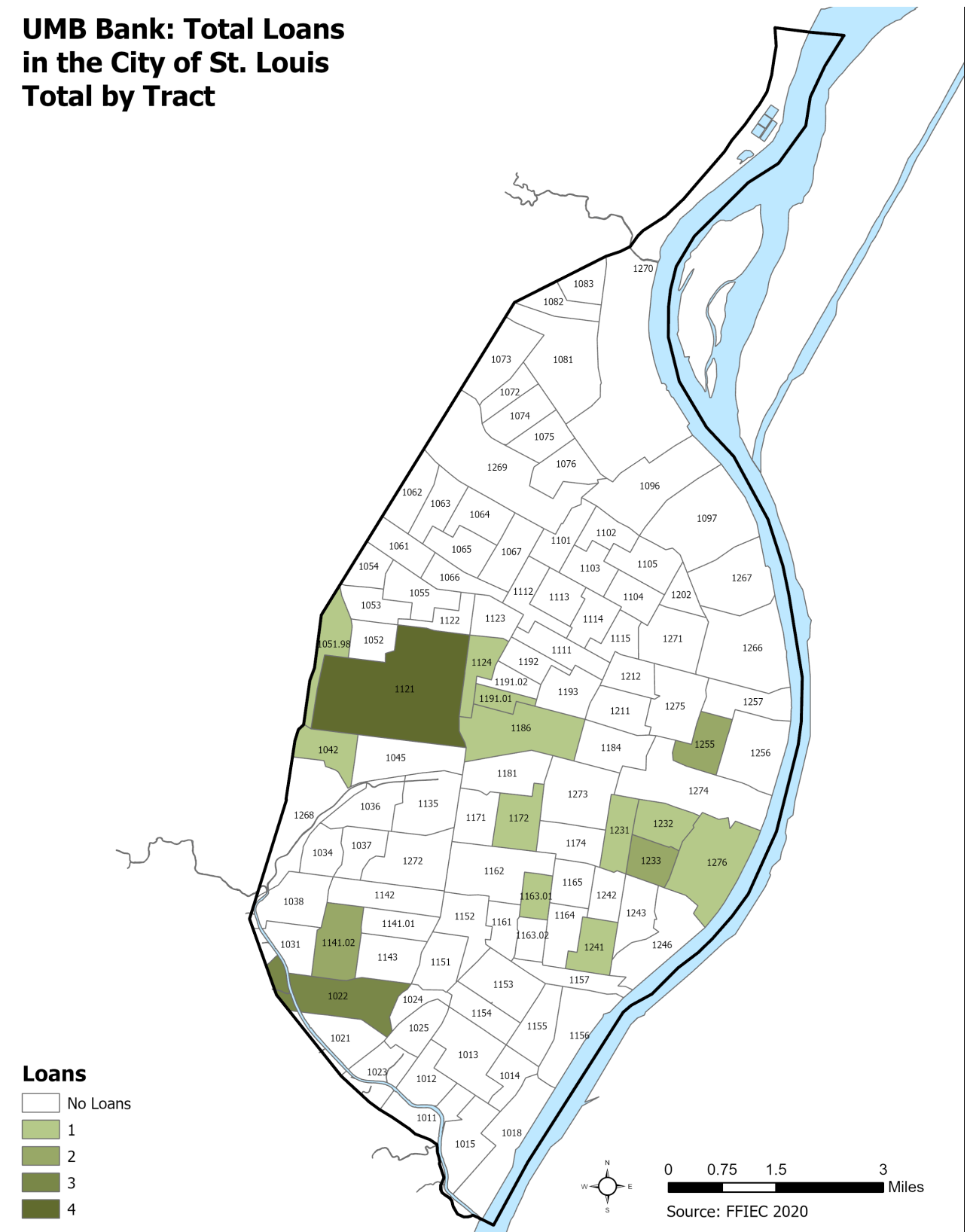
UMB Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2016	11	85	\$2,700	\$87,873
2017	5	55	\$372	\$13,408
2018	9	150	\$965	\$23,240
2019	22	246	\$6,420	\$69,600
2020	24	297	\$6,110	\$106,445
Total	71	833	\$16,567	\$300,566
Amount is represented in thousands of dollars				

UMB Bank: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2020	\$6,110	24	\$106,445	297	8.08%	5.74%
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)**



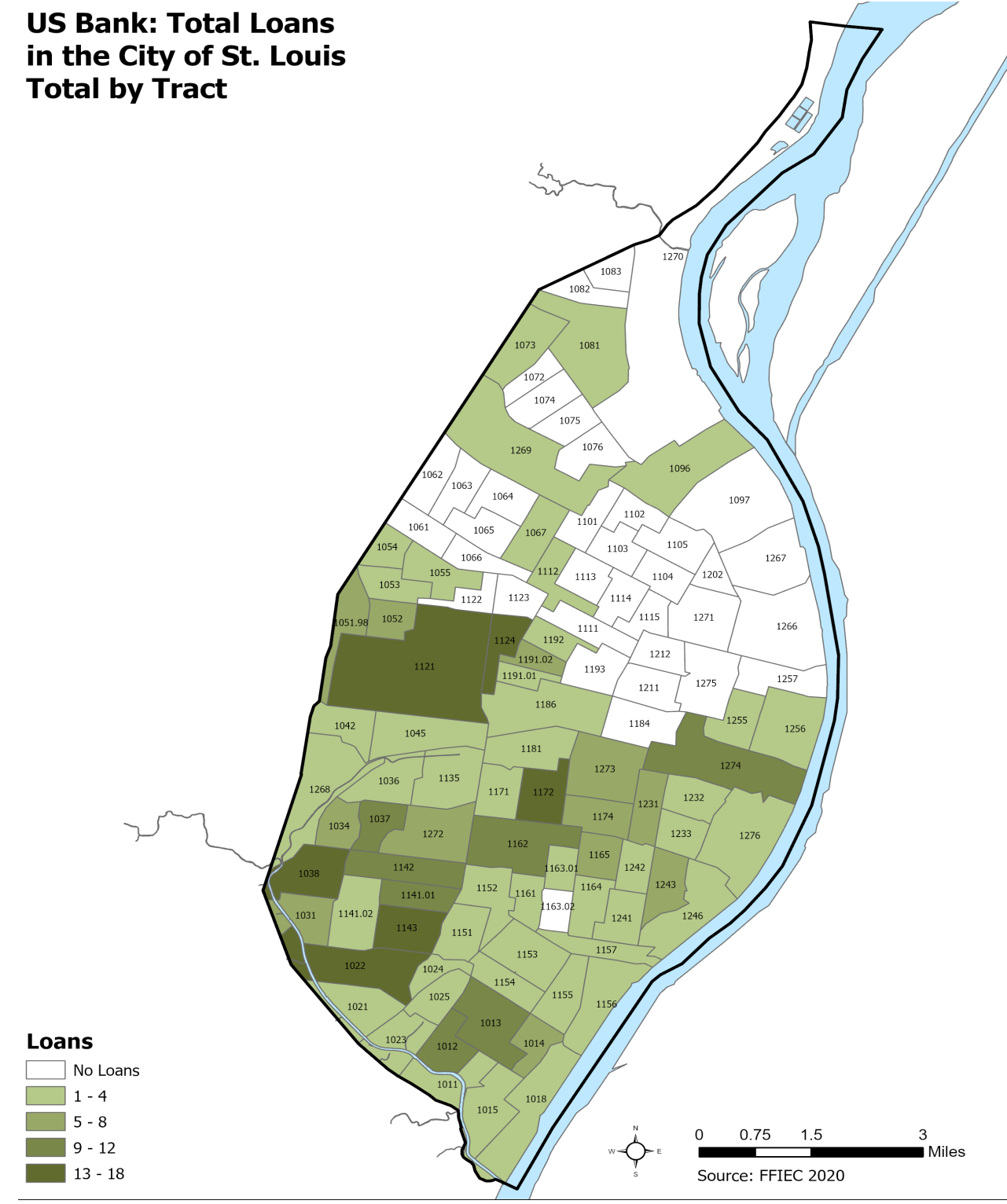
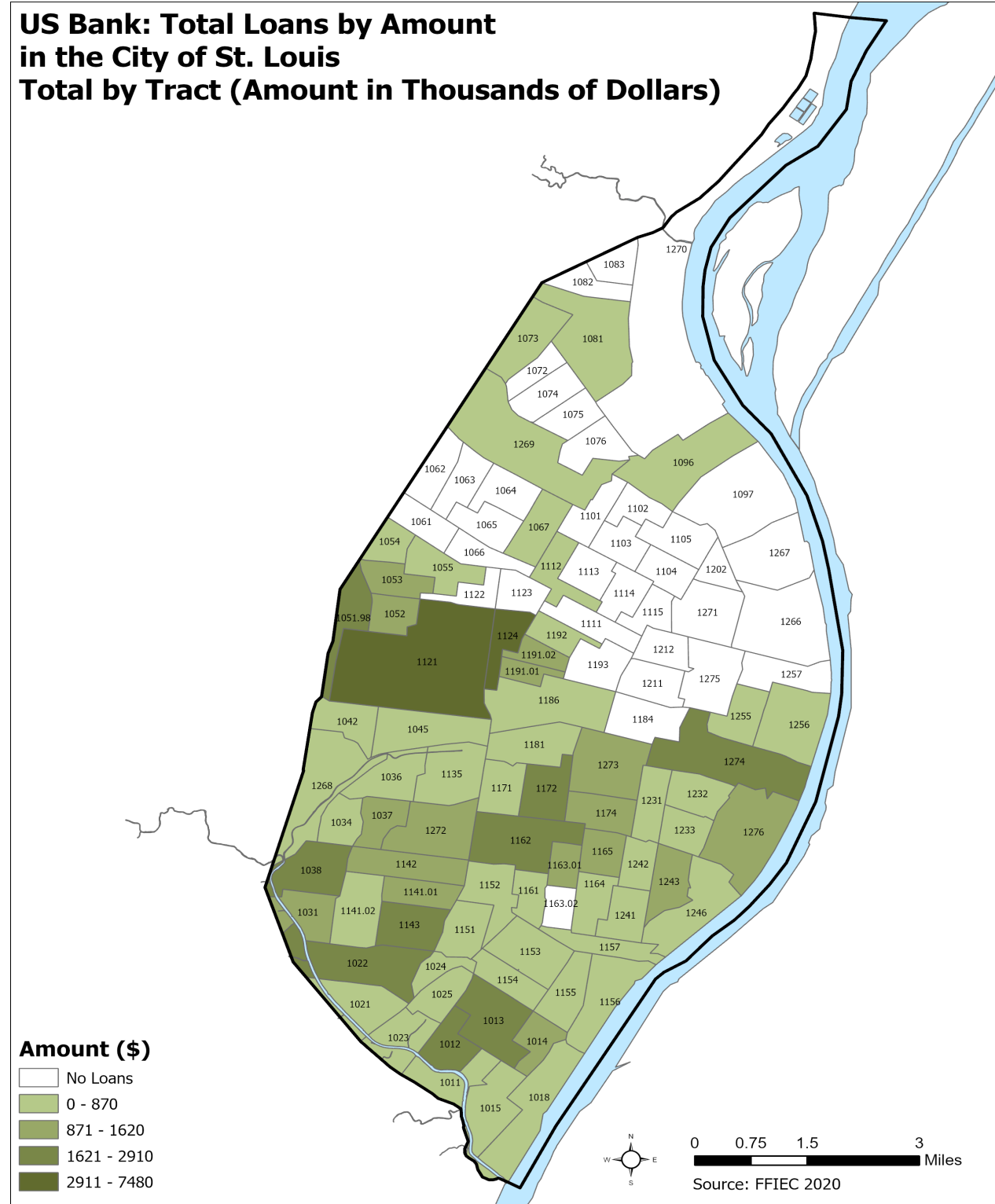
**UMB Bank: Total Loans
in the City of St. Louis
Total by Tract**



US Bank

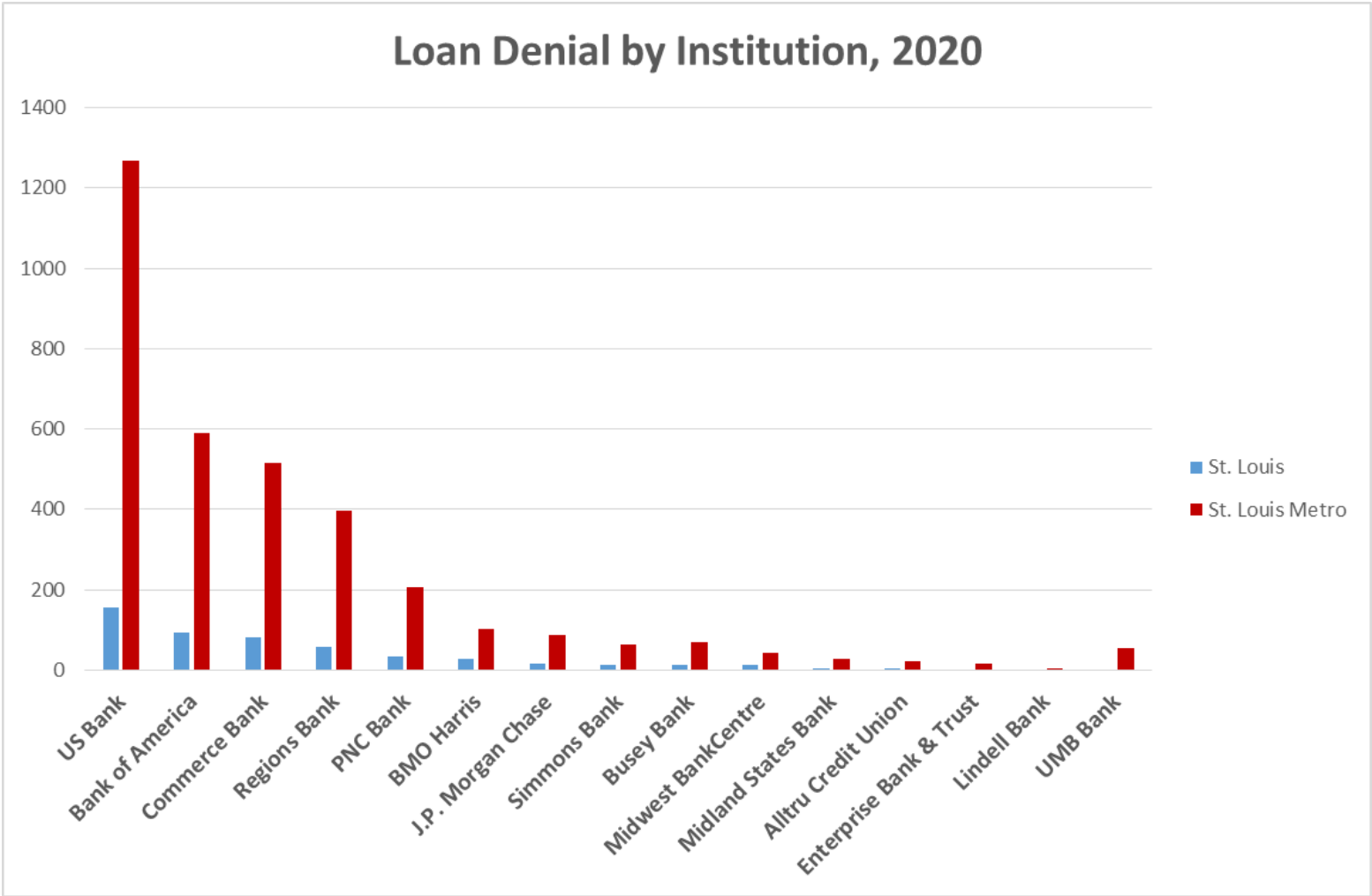
US Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2016	345	3,499	\$47,551	\$605,316
2017	304	2,595	\$46,498	\$454,946
2018	279	2,960	\$41,855	\$501,100
2019	244	2,794	\$43,880	\$622,530
2020	346	3,965	\$69,780	\$926,175
Total	1,518	15,813	\$249,564	\$3,110,067
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
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%
2020	\$69,780	346	\$926,175	3,965	8.73%	7.53%
Amount is represented in thousands of dollars						



Loan Denials - City and Metro Totals

Loan Denials			
Institution	# City	# Metro	% of City Denials
Alltru Credit Union	3	21	14.29%
Bank of America	94	589	15.96%
BMO Harris	29	103	28.16%
Busey Bank	13	69	18.84%
Commerce Bank	82	516	15.89%
Enterprise Bank & Trust	2	15	13.33%
J.P. Morgan Chase	15	89	16.85%
Lindell Bank	2	4	50.00%
Midland States Bank	4	27	14.81%
Midwest BankCentre	12	43	27.91%
PNC Bank	33	207	15.94%
Regions Bank	59	396	14.90%
Simmons Bank	14	64	21.88%
UMB Bank	2	54	3.70%
US Bank	156	1,267	12.31%
Grand Total	520	3,464	15.01%



Home Purchase - Loan Applications Denied						
	St. Louis City		Metro		City as Percent of Total	
	*Amount (\$)	Loans	*Amount (\$)	Loans	Amount (\$)	Loans
Alltru Credit Union					0.00%	0.00%
Bank of America	2,350	20	13,755	89	17.08%	22.47%
BMO Harris	160	2	3,180	14	5.03%	14.29%
Busey Bank	595	5	8,080	34	7.36%	14.71%
Commerce Bank	2,885	21	15,845	103	18.21%	20.39%
Enterprise Bank & Trust			590	4	0.00%	0.00%
J.P. Morgan Chase	815	5	4,295	21	18.98%	23.81%
Lindell Bank	55	1	340	2	16.18%	50.00%
Midland States Bank	55	1	1,525	9	3.61%	11.11%
Midwest BankCentre	685	5	1,950	14	35.13%	35.71%
PNC Bank	390	4	4,455	27	8.75%	14.81%
Regions Bank	1,820	10	7,140	48	25.49%	20.83%
Simmons Bank	310	4	4,145	23	7.48%	17.39%
UMB Bank	440	2	1,160	6	37.93%	33.33%
US Bank	4,405	27	31,630	150	13.93%	18.00%
Grand Total	14,965	107	98,090	544	15.26%	19.67%

*Loan amounts are in thousands of dollars.

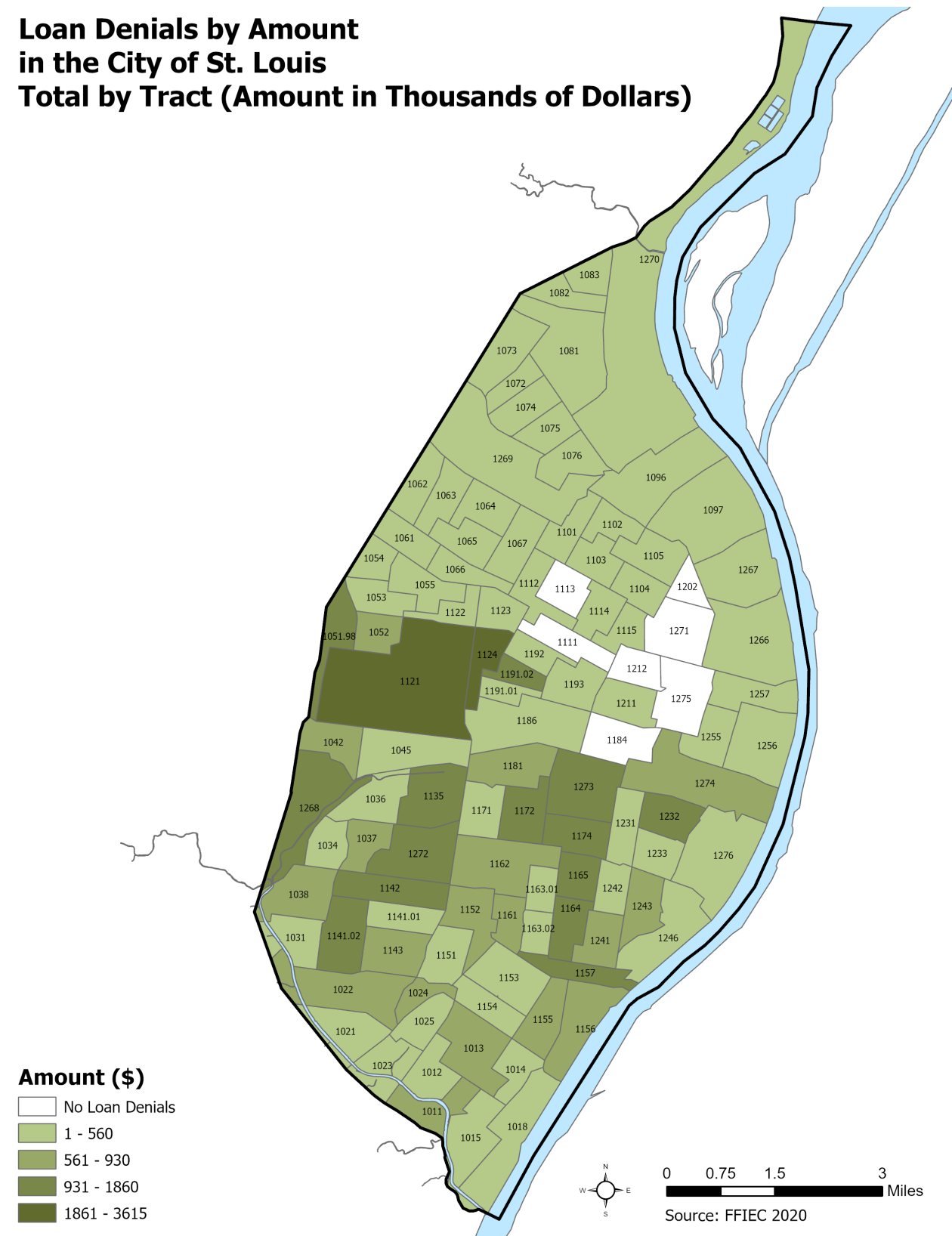
Home Improvement - Loan Applications Denied						
	St. Louis City		Metro		City as Percent of Total	
	*Amount (\$)	Loans	*Amount (\$)	Loans	Amount (\$)	Loans
Alltru Credit Union	30	2	365	9	8.22%	22.22%
Bank of America	2,825	55	20,405	303	13.84%	18.15%
BMO Harris	635	13	5,565	57	11.41%	22.81%
Busey Bank	70	2	70	2	100.00%	100.00%
Commerce Bank	1,290	36	10,975	247	11.75%	14.57%
Enterprise Bank & Trust	155	1	225	3	68.89%	33.33%
J.P. Morgan Chase	170	4	1,040	14	16.35%	28.57%
Lindell Bank					0.00%	0.00%
Midland States Bank					0.00%	0.00%
Midwest BankCentre					0.00%	0.00%
PNC Bank	505	13	4,830	100	10.46%	13.00%
Regions Bank	1,145	27	9,085	137	12.60%	19.71%
Simmons Bank	245	7	540	14	45.37%	50.00%
UMB Bank			1,590	26	0.00%	0.00%
US Bank	2,680	50	23,570	366	11.37%	13.66%
Grand Total	9,750	210	78,260	1,278	12.46%	16.43%

Refinance - Loan Application Denied						
	St. Louis City		Metro		City as Percent of Total	
	*Amount (\$)	Loans	*Amount (\$)	Loans	Amount (\$)	Loans
Alltru Credit Union	85	1	1,240	12	6.85%	8.33%
Bank of America	3,375	19	36,025	197	9.37%	9.64%
BMO Harris	1,590	14	6,290	32	25.28%	43.75%
Busey Bank	590	6	6,715	33	8.79%	18.18%
Commerce Bank	3,905	25	25,230	166	15.48%	15.06%
Enterprise Bank & Trust	105	1	1,110	8	9.46%	12.50%
J.P. Morgan Chase	2,040	6	18,920	54	10.78%	11.11%
Lindell Bank	165	1	200	2	0.00%	0.00%
Midland States Bank	1,085	3	3,150	18	0.00%	0.00%
Midwest BankCentre	1,165	7	4,975	29	0.00%	0.00%
PNC Bank	2,640	16	17,840	80	14.80%	20.00%
Regions Bank	1,400	22	28,785	211	4.86%	10.43%
Simmons Bank	305	3	4,405	27	6.92%	11.11%
UMB Bank			7,540	22	0.00%	0.00%
US Bank	11,880	82	155,795	751	7.63%	10.92%
Grand Total	30,330	206	318,220	1,642	9.53%	12.55%

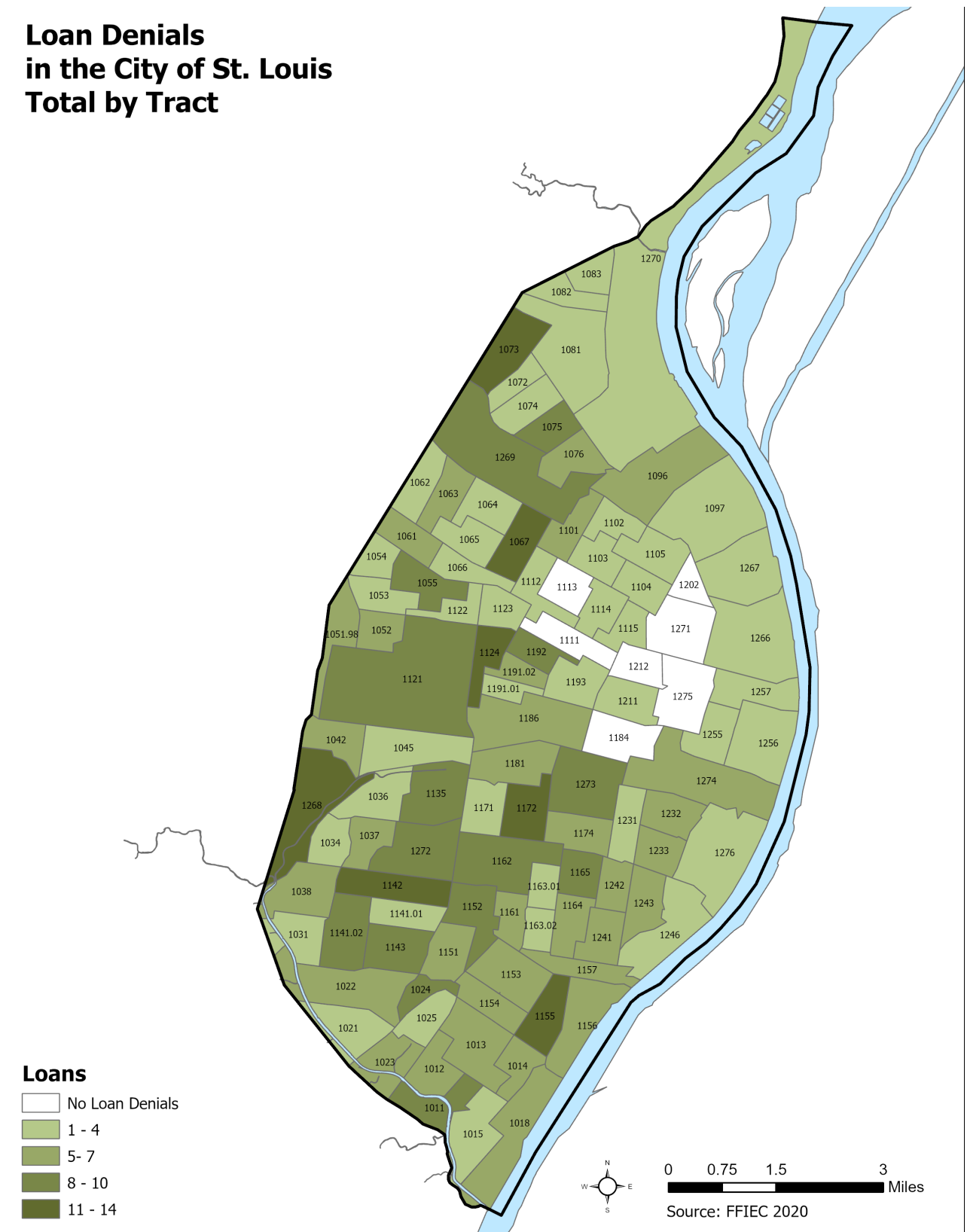
*Loan amounts are in thousands of dollars.

Totals: All Loan Types - Loan Application Denied						
	St. Louis City		Metro		City as Percent of Total	
	*Amount (\$)	Loans	*Amount (\$)	Loans	Amount (\$)	Loans
Alltru Credit Union	115	3	1,605	21	7.17%	14.29%
Bank of America	8,550	94	70,185	589	12.18%	15.96%
BMO Harris	2,385	29	15,035	103	15.86%	28.16%
Busey Bank	1,255	13	14,865	69	8.44%	18.84%
Commerce Bank	8,080	82	52,050	516	15.52%	15.89%
Enterprise Bank & Trust	260	2	1,925	15	13.51%	13.33%
J.P. Morgan Chase	3,025	15	24,255	89	12.47%	16.85%
Lindell Bank	220	2	540	4	0.00%	0.00%
Midland States Bank	1,140	4	4,675	27	0.00%	0.00%
Midwest BankCentre	1,850	12	6,925	43	0.00%	0.00%
PNC Bank	3,535	33	27,125	207	13.03%	15.94%
Regions Bank	4,365	59	45,010	396	9.70%	14.90%
Simmons Bank	860	14	9,090	64	9.46%	21.88%
UMB Bank	440	2	10,290	54	4.28%	3.70%
US Bank	18,965	159	210,995	1267	8.99%	12.55%
Grand Total	55,045	523	494,570	3,464	11.13%	15.10%

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



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



Loan Denials – County Total

Home Purchase												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		St. Louis Metro	
	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
Alltru Credit Union												
Bank of America	2,350	20	7,975	53	2,840	12	590	4			13,755	89
BMO Harris	160	2	990	6	1,250	2	490	2	290	2	3,180	14
Busey Bank	595	5	1,730	8	3,270	10	2,330	10	155	1	8,080	34
Commerce Bank	2,885	21	9,165	57	2,685	11	1,045	13	65	1	15,845	103
Enterprise Bank & Trust			415	3			175	1			590	4
J.P. Morgan Chase	815	5	2,315	11	1,020	4			145	1	4,295	21
Lindell Bank	55	1			285	1					340	2
Midland States Bank	55	1	370	4	945	3			155	1	1,525	9
Midwest BankCentre	685	5	625	5	195	1	445	3			1,950	14
PNC Bank	390	4	2,100	16	1,680	4	285	3			4,455	27
Regions Bank	1,820	10	3,395	25	655	5	920	6	350	2	7,140	48
Simmons Bank	310	4	3,580	18	255	1					4,145	23
UMB Bank	440	2	720	4							1,160	6
US Bank	4,405	27	16,915	77	7,825	31	930	8	1,555	7	31,630	150
Grand Total	14,965	107	50,295	287	22,905	85	7,210	50	2,715	15	98,090	544

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
Alltru Credit Union	30	2	115	3	220	4					365	9
Bank of America	2,825	55	11,365	151	4,765	65	1,200	26	250	6	20,405	303
BMO Harris	635	13	4,455	37	255	3	50	2	170	2	5,565	57
Busey Bank	70	2									70	2
Commerce Bank	1,290	36	6,195	127	2,290	54	1,075	27	125	3	10,975	247
Enterprise Bank & Trust	155	1					70	2			225	3
J.P. Morgan Chase	170	4	690	8					180	2	1,040	14
Lindell Bank												
Midland States Bank												
Midwest BankCentre												
PNC Bank	505	13	2,615	49	925	21	735	15	50	2	4,830	100
Regions Bank	1,145	27	4,965	71	2,680	34	295	5			9,085	137
Simmons Bank	245	7	195	5	100	2					540	14
UMB Bank			605	17	545	7	440	2			1,590	26
US Bank	2,680	50	14,220	186	3,990	74	2,035	45	645	11	23,570	366
Grand Total	9,750	210	45,420	654	15,770	264	5,900	124	1,420	26	78,260	1,278

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
Alltru Credit Union	85	1	595	7	485	3	75	1			1,240	12
Bank of America	3,375	19	25,180	120	5,705	41	1,700	16	65	1	36,025	197
BMO Harris	1,590	14	3,640	12	550	2	510	4			6,290	32
Busey Bank	590	6	4,565	19	1,265	7	295	1			6,715	33
Commerce Bank	3,905	25	12,975	87	4,490	26	2,895	23	965	5	25,230	166
Enteprise Bank & trust	105	1	565	3			440	4			1,110	8
J.P. Morgan Chase	2,040	6	13,250	30	2,860	12	715	5	55	1	18,920	54
Lindell Bank	165	1	35	1							200	2
Midland States Bank	1,085	3	895	9	995	5	175	1			3,150	18
Midwest BankCentre	1,165	7	2,925	15	175	1	710	6			4,975	29
PNC Bank	2,640	16	10,315	35	3,145	17	1,150	10	590	2	17,840	80
Regions Bank	1,400	22	15,935	99	8,270	62	3,020	26	160	2	28,785	211
Simmons Bank	305	3	3,200	18	755	5	145	1			4,405	27
UMB Bank			6,200	14	635	3	460	4	245	1	7,540	22
US Bank	11,880	82	96,210	428	32,295	147	10,710	70	4,700	24	155,795	751
Grand Total	30,330	206	196,485	897	61,625	331	23,000	172	6,780	36	318,220	1,642

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
Alltru Credit Union	115	3	710	10	705	7	75	1			1,605	21
Bank of America	8,550	94	44,520	324	13,310	118	3,490	46	315	7	70,185	589
BMO Harris	2,385	29	9,085	55	2,055	7	1,050	8	460	4	15,035	103
Busey Bank	1,255	13	6,295	27	4,535	17	2,625	11	155	1	14,865	69
Commerce Bank	8,080	82	28,335	271	9,465	91	5,015	63	1,155	9	52,050	516
Enterprise Bank & Trust	260	2	980	6			685	7			1,925	15
J.P. Morgan Chase	3,025	15	16,255	49	3,880	16	715	5	380	4	24,255	89
Lindell Bank	220	2	35	1	285	1					540	4
Midland States Bank	1,140	4	1,265	13	1,940	8	175	1	155	1	4,675	27
Midwest BankCentre	1,850	12	3,550	20	370	2	1,155	9			6,925	43
PNC Bank	3,535	33	15,030	100	5,750	42	2,170	28	640	4	27,125	207
Regions Bank	4,365	59	24,295	195	11,605	101	4,235	37	510	4	45,010	396
Simmons Bank	860	14	6,975	41	1,110	8	145	1			9,090	64
UMB Bank	440	2	7,525	35	1,180	10	900	6	245	1	10,290	54
US Bank	18,965	159	127,345	691	44,110	252	13,675	123	6,900	42	210,995	1,267
Grand Total	55,045	523	292,200	1,838	100,300	680	36,110	346	10,915	77	494,570	3,464

*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
Alltru Credit Union	25.00%	14.93%	5.83%	7.69%	0.00%	9.86%
Loan Denials	3	10	7	1		21
Total Loan Applications	12	67	120	13	1	213
Bank of America	28.66%	23.13%	22.26%	17.36%	17.50%	22.97%
Loan Denials	94	324	118	46	7	589
Total Loan Applications	328	1,401	530	265	40	2,564
BMO Harris	30.85%	27.36%	21.21%	34.78%	50.00%	28.69%
Loan Denials	29	55	7	8	4	103
Total Loan Applications	94	201	33	23	8	359
Busey Bank	7.93%	5.08%	4.53%	8.33%	6.67%	5.67%
Loan Denials	13	27	17	11	1	69
Total Loan Applications	164	531	375	132	15	1,217
Commerce Bank	27.06%	21.31%	19.57%	22.83%	20.93%	21.87%
Loan Denials	82	271	91	63	9	516
Total Loan Applications	303	1,272	465	276	43	2,359
Enterprise Bank & Trust	3.17%	3.33%	0.00%	7.37%	0.00%	3.91%
Loan Denials	2	6		7		15
Total Loan Applications	63	180	39	95	7	384
J.P. Morgan Chase	5.70%	3.58%	2.82%	2.75%	8.89%	3.67%
Loan Denials	15	49	16	5	4	89
Total Loan Applications	263	1,368	568	182	45	2,426
Lindell Bank	3.77%	1.05%	6.67%	0.00%	N/A	2.42%
Loan Denials	2	1	1			4
Total Loan Applications	53	95	15	2		165
Midland States Bank	12.50%	8.72%	4.47%	5.56%	9.09%	6.94%
Loan Denials	4	13	8	1	1	27
Total Loan Applications	32	149	179	18	11	389

Percent of Applications Denied by Institution						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	St. Louis Metro
Midwest BankCentre	6.78%	3.01%	1.59%	5.84%	0.00%	3.80%
Loan Denials	12	20	2	9		43
Total Loan Applications	177	665	126	154	11	1,133
PNC Bank	37.93%	20.96%	15.73%	31.11%	13.79%	21.79%
Loan Denials	33	100	42	28	4	207
Total Loan Applications	87	477	267	90	29	950
Regions Bank	31.38%	21.31%	18.63%	19.37%	19.05%	21.32%
Loan Denials	59	195	101	37	4	396
Total Loan Applications	188	915	542	191	21	1,857
Simmons Bank	28.57%	19.34%	18.60%	7.14%	0.00%	19.88%
Loan Denials	14	41	8	1		64
Total Loan Applications	49	212	43	14	4	322
UMB Bank	5.13%	12.32%	13.89%	27.27%	33.33%	12.86%
Loan Denials	2	35	10	6	1	54
Total Loan Applications	39	284	72	22	3	420
US Bank	19.06%	14.88%	10.67%	15.17%	16.09%	14.22%
Loan Denials	159	691	252	123	42	1,267
Total Loan Applications	834	4,645	2,361	811	261	8,912
All Banks	19.47%	14.75%	11.86%	15.12%	15.43%	14.63%
Loan Denials	523	1,838	680	346	77	3,464
Total Loan Applications	2,686	12,462	5,735	2,288	499	23,670

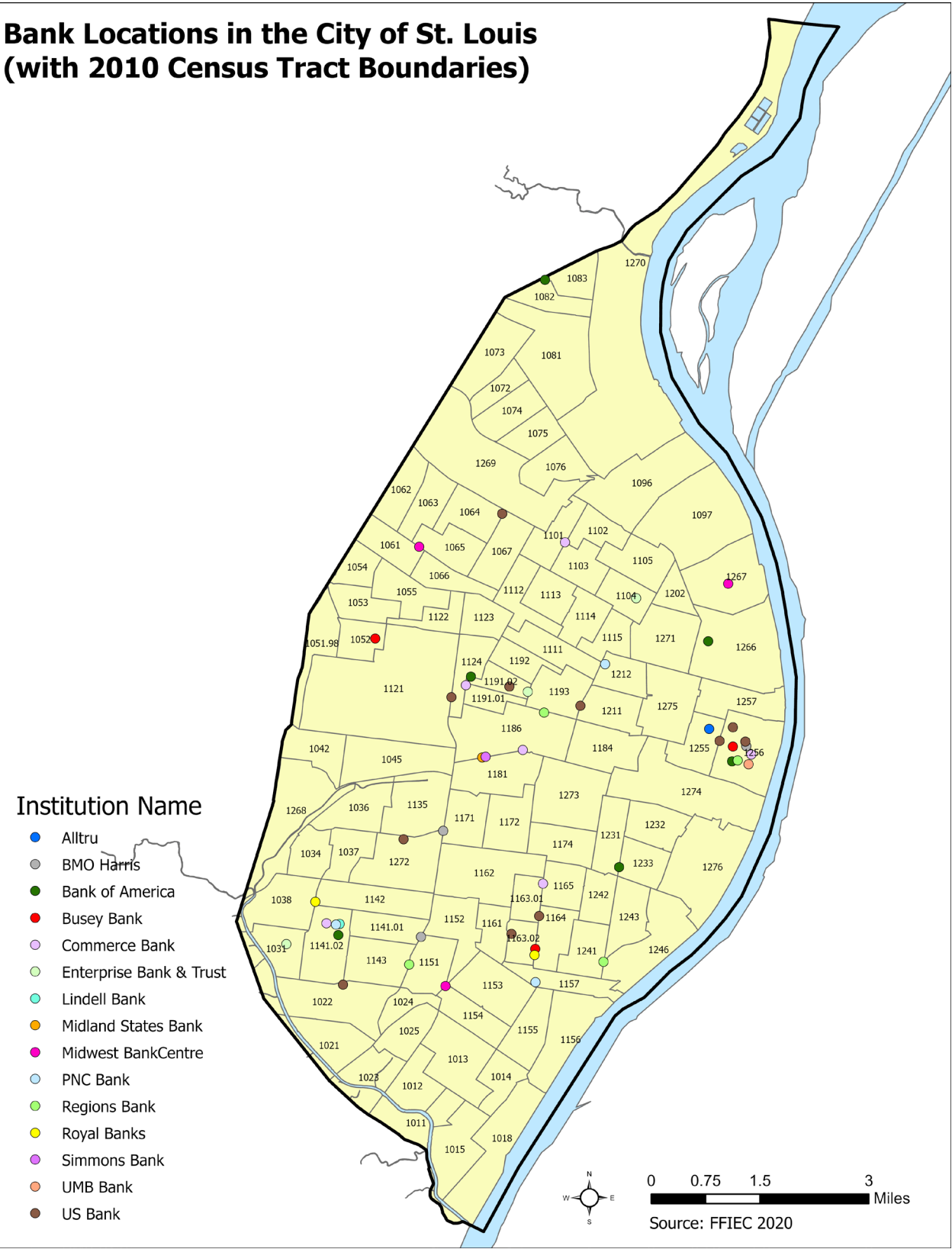
Loan Denials - City Total

Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
1011	410	2	90	2	405	5	905	9
1012	215	1	105	3	210	2	530	6
1013	155	1	80	2	370	4	605	7
1014					415	5	415	5
1015	165	3	15	1			180	4
1018	305	3	35	1	140	2	480	6
1021					200	2	200	2
1022	300	2	55	1	255	3	610	6
1023			35	1	400	4	435	5
1024	245	1	130	4	555	5	930	10
1025			80	2	260	2	340	4
1031			15	1			15	1
1034			15	1	260	2	275	3
1036					55	1	55	1
1037	55	1	50	2	700	4	805	7
1038	115	1	80	2	470	4	665	7
1042	650	2	85	1	110	2	845	5
1045			55	1	125	1	180	2
1051.98	400	2	55	1	1245	3	1700	6
1052			170	2	730	4	900	6
1053	75	1	55	1	360	2	490	4
1054			70	2	425	1	495	3
1055			535	9			535	9
1061	90	2	155	3			245	5
1062			15	1			15	1
1063			155	5			155	5
1064	45	1	40	2			85	3
1065			70	2	165	1	235	3
1066	115	1	15	1			130	2
1067	165	3	125	5	190	4	480	12
1072	15	1			25	1	40	2
1073	80	2	250	10	35	1	365	13
1074			15	1			15	1
1075	140	4	55	3	80	2	275	9
1076			140	4	90	2	230	6
1081	35	1	50	2			85	3

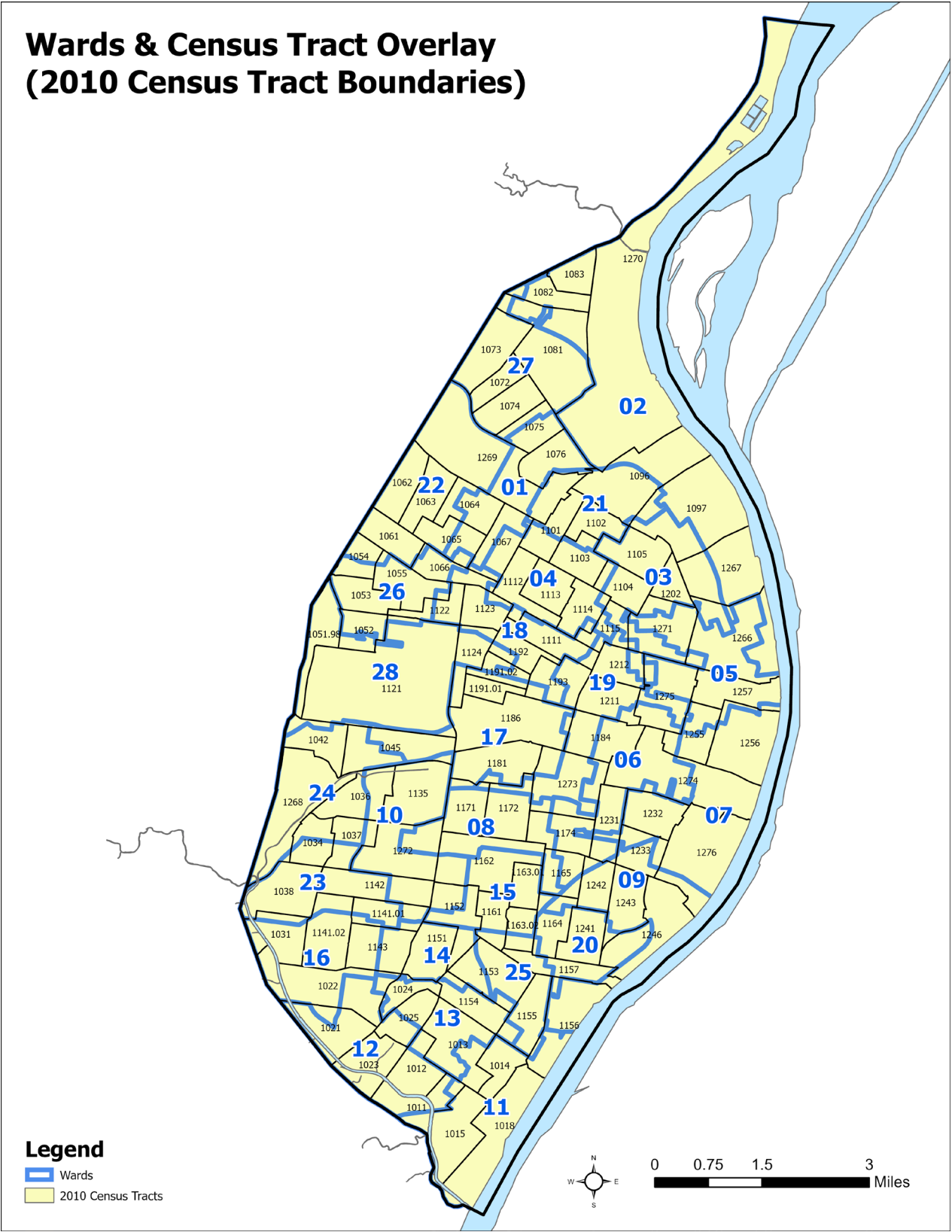
Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
1082	85	1	45	1			130	2
1083			70	2	80	2	150	4
1096			145	3	70	2	215	5
1097			100	2			100	2
1101	15	1	200	6			215	7
1102			120	2			120	2
1103			145	3	35	1	180	4
1104			25	1			25	1
1105			45	1			45	1
1111								
1112	55	1	15	1	140	2	210	4
1113								
1114			25	1			25	1
1115			55	1			55	1
1121			215	3	3400	6	3615	9
1122			25	1			25	1
1123			65	1			65	1
1124	915	3			2570	8	3485	11
1135	220	2	110	2	780	6	1110	10
1141.01	75	1			425	3	500	4
1141.02	255	1	290	4	820	4	1365	9
1142	210	2	25	1	940	8	1175	11
1143	105	1	85	3	665	5	855	9
1151	120	2	120	2	120	2	360	6
1152	125	1	125	3	510	6	760	10
1153	245	3	155	3	75	1	475	7
1154	220	2	55	3			275	5
1155	210	2	305	7	275	3	790	12
1156	210	2	110	2	300	2	620	6
1157	140	2	85	1	990	4	1215	7
1161	175	1	50	2	480	4	705	7
1162	200	2	45	1	630	6	875	9
1163.01	235	1			205	1	440	2
1163.02			315	3	15	1	330	4
1164	760	2	215	3	75	1	1050	6
1165	825	3	145	3	190	2	1160	8

Appendix A - Maps

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



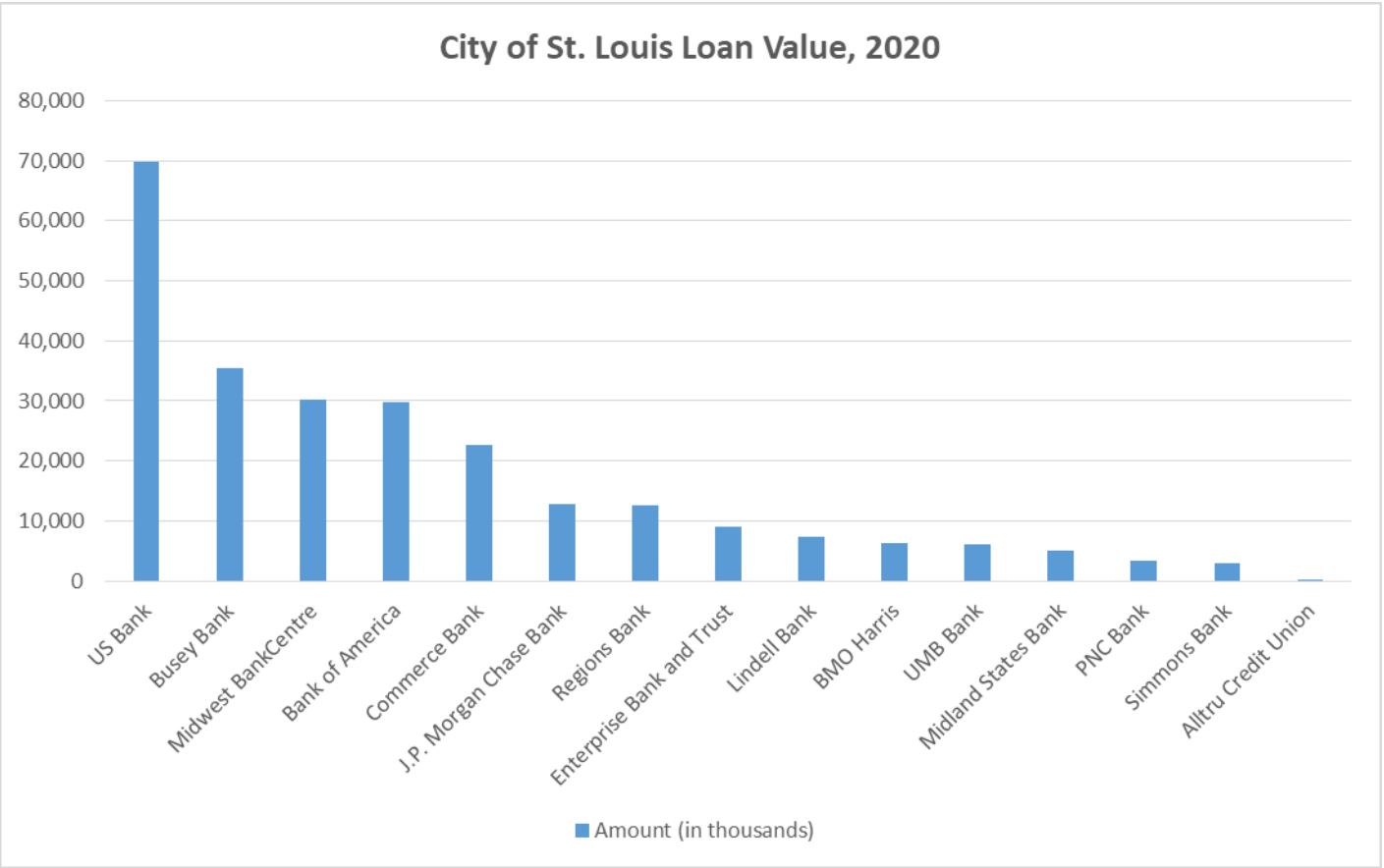
**Wards & Census Tract Overlay
(2010 Census Tract Boundaries)**



Appendix B – Bank Rankings

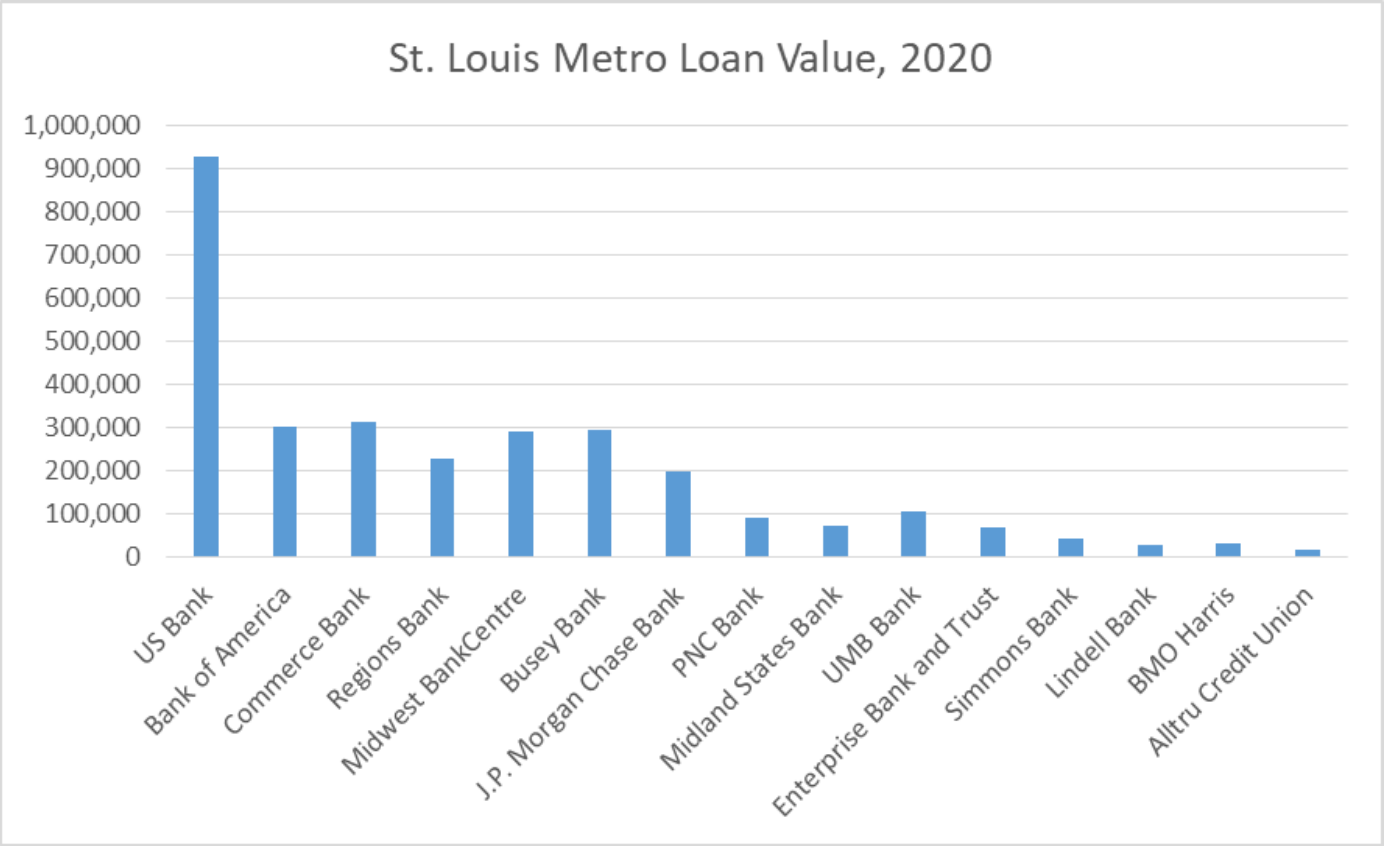
City Loans: Value		
Rank	Institution	Amount (in Thousands)
1	US Bank	69,780
2	Busey Bank	35,485
3	Midwest BankCentre	30,165
4	Bank of America	29,840
5	Commerce Bank	22,570
6	J.P. Morgan Chase Bank	12,820
7	Regions Bank	12,535
8	Enterprise Bank and Trust	9,010
9	Lindell Bank	7,375
10	BMO Harris	6,390
11	UMB Bank	6,110
12	Midland States Bank	5,145
13	PNC Bank	3,375
14	Simmons Bank	3,055
15	Alltru Credit Union	150
Grand Total		253,805

City Loans: Number		
Rank	Institution	# Loans
1	US Bank	346
2	Bank of America	156
3	Midwest BankCentre	147
4	Commerce Bank	132
5	Busey Bank	115
6	Regions Bank	89
7	J.P. Morgan Chase Bank	66
8	Lindell Bank	51
9	Enterprise Bank and Trust	42
10	BMO Harris	38
11	PNC Bank	33
12	Simmons Bank	29
13	UMB Bank	24
14	Midland States Bank	19
15	Alltru Credit Union	2
Grand Total		1,289



St. Louis Metro Loans: Value		
Rank	Institution	Amount (in Thousands)
1	US Bank	926,175
2	Commerce Bank	311,990
3	Bank of America	302,740
4	Busey Bank	295,680
5	Midwest BankCentre	289,570
6	Regions Bank	226,985
7	J.P. Morgan Chase Bank	199,625
8	UMB Bank	106,445
9	PNC Bank	91,765
10	Midland States Bank	71,240
11	Enterprise Bank and Trust	68,780
12	Simmons Bank	41,140
13	BMO Harris	31,955
14	Lindell Bank	26,155
15	Alltru Credit Union	15,075
Grand Total		3,005,320

St. Louis Metro Loans: Number		
Rank	Institution	# Loans
1	US Bank	3,965
2	Bank of America	1,368
3	Commerce Bank	1,248
4	Regions Bank	1,113
5	Midwest BankCentre	1,006
6	Busey Bank	910
7	J.P. Morgan Chase Bank	611
8	PNC Bank	501
9	Midland States Bank	306
10	UMB Bank	297
11	Enterprise Bank and Trust	296
12	Simmons Bank	194
13	Lindell Bank	161
14	BMO Harris	145
15	Alltru Credit Union	111
Grand Total	Total	12,232



Appendix C – St. Louis City Tract Loan Information

Tract Code	Distressed or Under-served Tract	2019 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Alltru Credit Union		Bank of America		BMO Harris		Busey Bank		Commerce Bank		Enterprise Bank & trust		J.P. Morgan Chase Bank		Lindell Bank		Midland State4s 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)	Loans	Amt (000s)	Loans		
1011	No	\$75,224	2,591	21.27									210	2													305	3					310	4		
1012	No	\$81,054	3,275	9.44			435	3					180	2			325	3					355	3	65	1	245	1	125	1			1,950	12		
1013	No	\$87,379	4,040	18.04			810	4			155	1			420	2	300	2	440	2			465	3			470	4					1,790	10		
1014	No	\$50,441	2,750	40.8			125	1			770	6	545	3									125	1			135	1					1,170	6		
1015	No	\$44,489	3,771	52.29					65	1	55	1	180	2							55	1	135	1			45	1	125	1			245	1		
1018	No	\$57,684	3,452	47.19							85	1	95	1									195	1									85	1		
1021	No	\$77,717	2,802	20.27											175	1			255	1			815	1			115	1	265	1			510	4		
1022	No	\$99,373	6,367	10.22			1,300	10	465	3	220	2	495	3	430	2	155	1	335	3			1,215	7	35	1	280	2	45	1	395	3	2,900	18		
1023	No	\$59,024	1,987	9.06			220	2															145	1			115	1					460	4		
1024	No	\$57,011	2,673	15.38			125	1			105	1	400	2													285	3	105	1			385	3		
1025	No	\$65,204	2,028	15.04			345	3									220	2	55	1			155	1			70	2					275	3		
1031	No	\$111,609	3,220	14.16			1,205	5	75	1	145	1	285	3	500	2	405	1					570	2			175	1					1,035	5		
1034	No	\$98,146	1,874	6.88							75	1	225	1			75	1	195	1			440	4	220	2	185	1					680	6		
1036	No	\$74,704	1,448	23.9			310	2			45	1	115	1					95	1													200	2		
1037	No	\$94,444	2,408	14.62			185	1	150	2	560	4					175	1									190	2					1,250	10		
1038	No	\$84,968	3,902	12.63			970	6					745	5					220	2			405	3			200	2					1,780	14		
1042	No	\$76,109	3,435	16.54			230	2			505	1	355	3			250	2	685	3			185	1	175	3				15	1	420	2			
1045	No	\$92,657	1,597	22.17			140	2											315	3			280	2	245	3	375	1					535	3		
1051.98	No	\$155,319	3,483	25.84			985	3			1,380	2	1,375	3			345	1	295	1	540	2	400	2							685	1	1,875	5		
1052	No	\$73,380	2,977	58.21			475	3			240	2					145	1			500	2	450	2			505	5					1,550	8		
1053	No	\$48,241	2,450	93.02			440	2					115	1																			1,010	4		
1054	No	\$39,496	2,337	94.78			135	1											165	1							125	1					250	2		
1055	No	\$39,934	2,993	95.79							155	1	725	3	400	2			15	1									25	1			145	1		
1061	No	\$29,776	1,724	99.59																																
1062	No	\$16,500	1,825	99.51																																
1063	No	\$39,707	1,455	98.9																																
1064	No	\$37,555	2,445	99.26									75	1																85	1					
1065	No	\$33,933	2,852	95.62																							45	1	35	1						
1066	No	\$37,604	1,709	99.01									55	1													55	1								
1067	No	\$31,294	2,960	99.97			25	1											35	1							115	1	120	2			85	1		
1072	No	\$34,193	1,156	99.48																							25	1								
1073	No	\$34,656	4,675	98.46			75	1			115	1															70	2	185	3			60	2		
1074	No	\$29,118	2,968	98.96																	45	1						45	1							
1075	No	\$46,024	2,420	98.8																																
1076	No	\$41,769	2,197	98.09																																
1081	No	\$41,907	3,144	96.56			90	2							95	1														105	1			45	1	
1082	No	\$52,179	2,504	97			200	2					15	1																						
1083	No	\$45,253	1,987	94.21																																
1096	No	\$44,286	3,222	98.6							55	1	75	1																115	1			210	2	
1097	No	\$22,460	2,239	88.88																																
1101	No	\$32,943	2,879	99.06																																
1102	No	\$36,150	2,309	99.74							55	1	35	1																						

Tract Code	Distressed or Underserved Tract	2019 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Alltru Credit Union		Bank of America		BMO Harris		Busey Bank		Commerce Bank		Enterprise Bank & trust		J.P. Morgan Chase Bank		Lindell Bank		Midland State4s 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)	Loans	Amt (000s)	Loans	
1103	No	\$31,165	1,968	98.42																															
1104	No	\$36,183	2,147	99.72	75	1													55	1															
1105	No	\$41,509	1,013	99.51																															
1111	No	\$31,254	1,814	97.02			25	1											300	2															
1112	No	\$25,919	1,021	94.22													105	1			125	1									45	1			
1113	No	\$33,316	1,348	99.7			85	1																											
1114	No	\$36,792	1,396	99.21																															
1115	No	\$24,319	620	99.84																															
1121	No	\$134,256	4,432	36.98			1,860	4	630	2	1,065	5	755	1			1,310	2					360	2							1,630	4	7,480	14	
1122	No	\$42,516	1,645	94.71																															
1123	No	\$33,089	2,038	98.87																			525	3											
1124	No	\$109,433	4,132	41.31			2,430	6	625	1	7,415	3	2,145	3			730	2	470	2			1,505	5	205	1	665	3			105	1	7,110	14	
1135	No	\$80,786	2,231	3.23					415	3	2,235	9	360	2	390	2	205	1	365	3			865	5			265	3					530	4	
1141.01	No	\$57,011	4,334	29.72			165	1	15	1			860	6	135	1	465	3					1,005	5	35	1	440	2	155	1			1,620	12	
1141.02	No	\$113,558	4,002	3.27			665	3	325	1	355	1	705	5	1,960	6	1,085	5					1,695	5	220	2	815	3	400	2	30	2	745	3	
1142	No	\$84,318	4,724	22.61			315	3	125	1	355	3	480	4	430	2	260	2			165	1	600	4	15	1	460	4					1,115	11	
1143	No	\$101,825	5,300	14.25			640	4	15	1	265	1			155	1	175	1	355	3	75	1	995	5					145	1			1,955	13	
1151	No	\$55,257	4,226	26.36			305	3	55	1	190	2			105	1							365	1	135	1	95	1					325	3	
1152	No	\$39,244	3,348	60.66							135	1	125	1									115	1			155	1	180	2			180	2	
1153	No	\$48,793	5,248	52.1			145	1	55	1	485	5	180	2			120	2									220	2	115	1			290	4	
1154	No	\$49,816	3,185	40.03			350	2			275	3							65	1	205	1	75	1									290	4	
1155	No	\$34,161	7,069	63.74							580	4	25	1	115	1					1,385	1	55	1			160	2	105	1			290	4	
1156	No	\$28,834	4,815	61.56							1,785	5	45	1					65	1			145	1	90	2			85	1			105	1	
1157	No	\$27,608	3,789	68.43					85	1	160	2											110	2			165	1					65	1	
1161	No	\$45,594	3,231	58.81									180	2																			350	2	
1162	No	\$81,395	4,267	34.87			900	4	390	2	350	2	535	7	480	2	410	2	155	1			1,555	7			45	1					2,910	12	
1163.01	No	\$68,728	3,608	36.45			915	3	380	2					105	1	225	1	390	2	610	2	700	4	225	1	1,465	5			315	1	950	4	
1163.02	No	\$35,874	2,477	83.73			125	1					135	1	95	1							495	1			85	1							
1164	No	\$30,539	4,913	76.45			190	2			240	2	45	1			35	1			105	1	115	1					135	1			405	3	
1165	No	\$60,056	4,481	55.46			565	3			55	1	975	7	220	2							815	3	105	1	80	2					1,165	5	
1171	No	\$54,932	1,469	30.5			810	2	320	2	2,135	1	185	1	345	1																	505	3	
1172	No	\$69,142	5,566	51.76	75	1	1,605	7	645	1	1,495	5	625	5	585	1	675	3	260	2			1,350	6	100	2	325	1			235	1	2,560	14	
1174	No	\$74,249	4,307	41.19			1,460	6	560	2	1,820	4	1,055	7	335	1	860	4	185	1			1,465	3			165	1					955	5	
1181	No	\$40,754	1,161	70.63			65	1			885	3	185	1								225	1	185	1	45	1							595	3
1184	No	\$0	1,557	41.3																															
1186	No	\$46,625	3,822	49.19			570	2	65	1			140	2	285	1						405	1	570	2			215	1			105	1	805	3
1191.01	No	\$69,661	2,587	53.42			1,190	4			405	3	575	1			595	1					945	3	175	1	395	1			705	1	1,215	3	
1191.02	No	\$110,310	3,237	38.99			570	2	75	1			165	1			575	3					470	2			155	1					1,425	5	
1192	No	\$118,511	1,746	66.15			255	1			185	1	315	1			285	1									450	4					740	2	
1193	No	\$38,749	4,319	48.55							1,285	1																							
1202	No	\$24,742	1,370	87.66																															
1211	No	\$29,216	1,779	87.63																															
1212	No	\$16,678	2,508	98.6																															
1231	No	\$75,004	3,650	74.16			905	5					285	1			740	4					290	4	275	1					275	1	595	5	
1232	No	\$102,296	2,210	34.98			395	1			185	1	1,080	4	215	1							595	3			85	1			75	1	645	3	

Tract Code	Distressed or Underserved Tract	2019 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Alltru Credit Union		Bank of America		BMO Harris		Busey Bank		Commerce Bank		Enterprise Bank & trust		J.P. Morgan Chase Bank		Lindell Bank		Midland State4s 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)	Loans	Amt (000s)	Loans		
1233	No	\$67,737	2,920	32.77			405	3			395	1	165	1	155	1	65	1	500	2	395	1	185	1			25	1			290	2	870	4		
1241	No	\$36,524	5,304	78.58			115	1			105	1	375	3	225	1							795	3							345	1	75	1		
1242	No	\$32,180	3,382	74.48			125	1			325	1	440	2					310	2			590	6			145	1					200	2		
1243	No	\$90,993	2,964	28.34			330	2	185	1	345	1	325	3			475	3	395	3	205	1	530	2	455	3	15	1					1,235	7		
1246	No	\$16,484	1,943	67.22									85	1									200	2									45	1		
1255	No	\$138,779	2,903	36.27							240	2			95	1							55	1					135	1			400	2	225	1
1256	No	\$62,719	4,185	56.87			125	1			490	2	555	3			95	1															605	3		
1257	No	\$10,710	3,752	98.99																							115	1								
1266	No	\$21,412	3,495	83.89			125	1			2,085	1			175	1																				
1267	No	\$30,547	1,089	60.33																																
1268	No	\$74,469	3,490	17.13																																
1269	No	\$30,742	4,590	97.02			360	4					370	2	260	2	190	2	335	3			275	3			140	2	175	1			800	4		
1270	No	\$36,654	2,052	85.53																						25	1	15	1					35	1	
1271	No	\$25,635	2,024	97.48									35	1																						
1272	No	\$73,851	4,486	29.05			440	4	465	5	1,240	4	290	2			180	2	65	1			1,400	4	190	2							1,330	8		
1273	No	\$69,605	3,527	66.54			860	4					610	2			330	2			105	1			285	1			165	1			1,155	5		
1274	No	\$0	5,486	68.72			345	3	205	1	390	2	430	2	125	1	235	1					815	3			900	2					2,685	9		
1275	No	\$34,486	2,489	82.76			280	2			135	1											115	1												
1276	No	\$88,094	3,129	21.09							675	3	430	2									905	5	80	2					505	1	1,345	3		
Total					150	2	29,840	156	6,390	38	35,485	115	22,570	132	9,010	42	12,820	66	7,375	51	5,145	19	30,165	147	3,375	33	12,535	89	3,055	29	6,110	24	69,780	346		

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 2000 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 2017-2020 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.