
HOME MORTGAGE DISCLOSURE ACT

AUGUST 15, 2022

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 2020 report include the removal of Lindell 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 2001 to 2021.
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 63). The tables displayed throughout this report illustrate select counties in the St. Louis Metropolitan area. There are also tables comparing the City of St. Louis to the entire St. Louis Metropolitan area.

For the purposes of this report, the St. Louis Metropolitan area is defined as the following Missouri counties, except where otherwise noted:

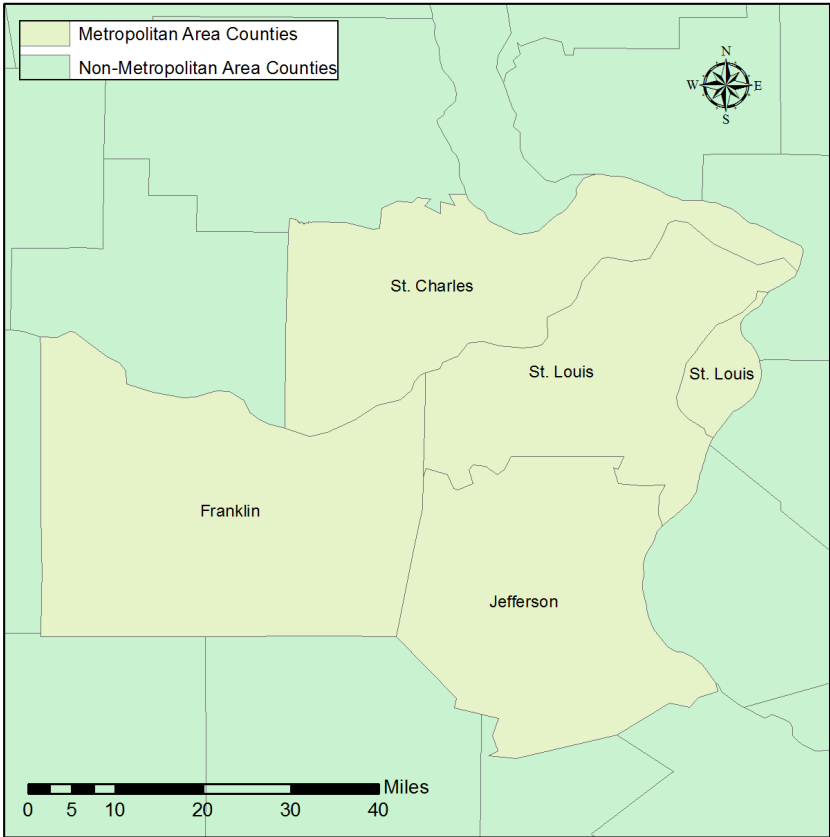
- St. Louis City
- St. Louis County
- St. Charles County
- Jefferson County
- Franklin County

All charts, maps and data in this report refer to the year 2021, 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 2021 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, excepting the aforementioned categories, 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 14 banks analyzed in this report issued 1,246 loans in the City totaling \$268,040,000. This represents a 3.3% decrease in the number of loans and a 5.6% increase in the amount compared to the amounts reported by depository applicants in the 2020 HMDA Report.

- Home Purchases: 448 loans totaling \$117,480,000. This represents a 6.7% decrease in the number of loans and a 15.4% increase in the amount compared to reported loans in 2020.
- Home Improvements: 139 loans totaling \$12,335,000. This represents a 19.8% increase in the number of loans and a 61.9% increase in the amount compared to reported loans in 2020.
- Refinancing: 659 loans totaling \$138,225,000. This represents a 4.9% decrease in the number of loans and a 4.3% decrease in the amount compared to reported loans in 2020.



Bank Rankings for the City of St. Louis

- US Bank issued the highest loans by amount, totaling \$62,450,000. In the number of loans issued, US Bank ranked first, with 360.
- Midwest BankCentre issued the second highest amount of loans, totaling \$36,750,000. In the number of loans issued, Bank of America ranked second, with 168.
- Bank of America issued the third highest amount of loans, totaling \$33,810,000. In the number of loans issued, Midwest BankCentre ranked third with 132.
- Of the seven lending institutions that originated 50 or more loans in the City of St. Louis in 2021, US Bank originated the highest percentage of all city loans by both amount (23.3 %) and by number (28.9%).

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

- Midwest BankCentre had the highest ratio of loans originated to applications, 78.1%.
- Busey Bank had the second highest ratio of loans originated to applications, 77.9%.
- Enterprise Bank & Trust had the third highest ratio of loans originated to applications, 77.4%.
- UMB Bank had the fourth highest ratio of loans originated to applications, 69.6%.
- Midland States Bank had the fifth highest ratio of loans originated to applications, 67.9%.

Summary

- Amongst depository applicants, mortgage lending activity increased by amount and decreased by number in the City from 2020 to 2021: A 5.6% increase in the total dollar amount of loans originated and a 21.1% increase in total number. There was one fewer depository applicant in 2021 than in 2020.
- Amongst depository applicants, total home purchase and refinancing loan originations declined while home improvement originations increased.
- Home improvement loans had the largest increase by number of loans (19.8% increase) and total loan amount (61.9% increase).
- Home purchase loans saw the largest decrease in the total dollar amount in the City with a 15.4% decrease.
- Amongst depository applicants, loan activity in the metropolitan area decreased by 8.0% in the number of loans originated and decreased by 8.5% in the amount. Home purchase loans experienced the largest percentage decrease in number and refinance loans experienced the largest percentage decrease by amount across the St. Louis Metro. Home improvement loans saw both the largest percentage increase by amount and number across the St. Louis metro.
- Amongst depository applicants, The City of St. Louis represented 15.9% of loan denials (by number) in the metropolitan area while representing 11.0% of loan originations.

City of St. Louis – Income Distribution*

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2021 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2021 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 %	2021 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2021 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	\$84,700	\$78,466	\$65,517	2,591	21.27	551	952	1,179	1074	Low	No	35.86	\$84,700	\$30,373	\$25,362	2,968	98.96	2937	515	1,316
1012	Middle	No	99.82	\$84,700	\$84,548	\$70,595	3,275	9.44	309	1099	1,391	1075	Moderate	No	56.68	\$84,700	\$48,008	\$40,083	2,420	98.8	2391	544	1,303
1013	Middle	No	107.61	\$84,700	\$91,146	\$76,103	4,040	18.04	729	1413	2,115	1076	Moderate	No	51.44	\$84,700	\$43,570	\$36,379	2,197	98.09	2155	467	1,051
1014	Moderate	No	62.12	\$84,700	\$52,616	\$43,935	2,750	40.8	1122	682	1,367	1081	Moderate	No	51.61	\$84,700	\$43,714	\$36,500	3,144	96.56	3036	601	1,436
1015	Moderate	No	54.79	\$84,700	\$46,407	\$38,750	3,771	52.29	1972	448	1,541	1082	Moderate	No	64.26	\$84,700	\$54,428	\$45,446	2,504	97	2429	653	1,096
1018	Moderate	No	71.04	\$84,700	\$60,171	\$50,240	3,452	47.19	1629	481	1,566	1083	Moderate	No	55.73	\$84,700	\$47,203	\$39,412	1,987	94.21	1872	513	1,054
1021	Middle	No	95.71	\$84,700	\$81,066	\$67,688	2,802	20.27	568	593	1,390	1096	Moderate	No	54.54	\$84,700	\$46,195	\$38,571	3,222	98.6	3177	627	1,597
1022	Upper	No	122.38	\$84,700	\$103,656	\$86,545	6,367	10.22	651	2111	3,031	1097	Low	No	27.66	\$84,700	\$23,428	\$19,567	2,239	88.88	1990	313	1,457
1023	Moderate	No	72.69	\$84,700	\$61,568	\$51,406	1,987	9.06	180	727	923	1101	Low	No	40.57	\$84,700	\$34,363	\$28,696	2,879	99.06	2852	482	1,569
1024	Moderate	No	70.21	\$84,700	\$59,468	\$49,653	2,673	15.38	411	607	1,103	1102	Low	No	44.52	\$84,700	\$37,708	\$31,484	2,309	99.74	2303	391	1,413
1025	Middle	No	80.3	\$84,700	\$68,014	\$56,793	2,028	15.04	305	548	1,003	1103	Low	No	38.38	\$84,700	\$32,508	\$27,143	1,968	98.42	1937	296	1,390
1031	Upper	No	137.45	\$84,700	\$116,420	\$97,202	3,220	14.16	456	873	1,542	1104	Low	No	44.56	\$84,700	\$37,742	\$31,518	2,147	99.72	2141	447	1,324
1034	Upper	No	120.87	\$84,700	\$102,377	\$85,478	1,874	6.88	129	650	948	1105	Moderate	No	51.12	\$84,700	\$43,299	\$36,154	1,013	99.51	1008	222	793
1036	Middle	No	92	\$84,700	\$77,924	\$65,066	1,448	23.9	346	442	590	1111	Low	No	38.49	\$84,700	\$32,601	\$27,222	1,814	97.02	1760	245	808
1037	Middle	No	116.31	\$84,700	\$98,515	\$82,258	2,408	14.62	352	777	1,296	1112	Low	No	31.92	\$84,700	\$27,036	\$22,574	1,021	94.22	962	169	596
1038	Middle	No	104.64	\$84,700	\$88,630	\$74,000	3,902	12.63	493	1364	1,863	1113	Low	No	41.03	\$84,700	\$34,752	\$29,018	1,348	99.7	1344	183	722
1042	Middle	No	93.73	\$84,700	\$79,389	\$66,284	3,435	16.54	568	823	1,648	1114	Low	No	45.31	\$84,700	\$38,378	\$32,045	1,396	99.21	1385	213	775
1045	Middle	No	114.11	\$84,700	\$96,651	\$80,703	1,597	22.17	354	412	888	1115	Low	No	29.95	\$84,700	\$25,368	\$21,181	620	99.84	619	91	473
1051.98	Upper	No	191.28	\$84,700	\$162,014	\$135,272	3,483	25.84	900	733	839	1121	Upper	No	165.34	\$84,700	\$140,043	\$116,929	4,432	36.98	1639	872	819
1052	Middle	No	90.37	\$84,700	\$76,543	\$63,910	2,977	58.21	1733	597	606	1122	Moderate	No	52.36	\$84,700	\$44,349	\$37,031	1,645	94.71	1558	234	687
1053	Moderate	No	59.41	\$84,700	\$50,320	\$42,017	2,450	93.02	2279	417	642	1123	Low	No	40.75	\$84,700	\$34,515	\$28,818	2,038	98.87	2015	254	852
1054	Low	No	48.64	\$84,700	\$41,198	\$34,400	2,337	94.78	2215	126	823	1124	Upper	No	134.77	\$84,700	\$114,150	\$95,313	4,132	41.31	1707	684	559
1055	Low	No	49.18	\$84,700	\$41,655	\$34,784	2,993	95.79	2867	552	1,168	1135	Middle	No	99.49	\$84,700	\$84,268	\$70,361	2,231	3.23	72	800	1,322
1061	Low	No	36.67	\$84,700	\$31,059	\$25,938	1,724	99.59	1717	282	1,097	1141.01	Moderate	No	70.21	\$84,700	\$59,468	\$49,655	4,334	29.72	1288	722	2,300
1062	Low	No	20.32	\$84,700	\$17,211	\$14,375	1,825	99.51	1816	218	753	1141.02	Upper	No	139.85	\$84,700	\$118,453	\$98,906	4,002	3.27	131	1061	2,043
1063	Low	No	48.9	\$84,700	\$41,418	\$34,583	1,455	98.9	1439	273	1,037	1142	Middle	No	103.84	\$84,700	\$87,952	\$73,438	4,724	22.61	1068	1345	2,564
1064	Low	No	46.25	\$84,700	\$39,174	\$32,708	2,445	99.26	2427	398	1,428	1143	Upper	No	125.4	\$84,700	\$106,214	\$88,686	5,300	14.25	755	2069	2,754
1065	Low	No	41.79	\$84,700	\$35,396	\$29,555	2,852	95.62	2727	450	1,347	1151	Moderate	No	68.05	\$84,700	\$57,638	\$48,125	4,226	26.36	1114	1055	1,618
1066	Low	No	46.31	\$84,700	\$39,225	\$32,750	1,709	99.01	1692	214	901	1152	Low	No	48.33	\$84,700	\$40,936	\$34,181	3,348	60.66	2031	498	1,168
1067	Low	No	38.54	\$84,700	\$32,643	\$27,257	2,960	99.97	2959	565	1,854	1153	Moderate	No	60.09	\$84,700	\$50,896	\$42,500	5,248	52.1	2734	1152	2,231
1072	Low	No	42.11	\$84,700	\$35,667	\$29,784	1,156	99.48	1150	221	582	1154	Moderate	No	61.35	\$84,700	\$51,963	\$43,387	3,185	40.03	1275	731	1,288
1073	Low	No	42.68	\$84,700	\$36,150	\$30,184	4,675	98.46	4603	1035	2,170	1155	Low	No	42.07	\$84,700	\$35,633	\$29,756	7,069	63.74	4506	970	2,606

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2021 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2021 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 %	2021 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2021 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	\$84,700	\$30,077	\$25,116	4,815	61.56	2964	598	2,033	1231	Middle	No	92.37	\$84,700	\$78,237	\$65,327	3,650	74.16	2707	761	1,783
1157	Low	No	34	\$84,700	\$28,798	\$24,048	3,789	68.43	2593	415	1,698	1232	Upper	No	125.98	\$84,700	\$106,705	\$89,095	2,210	34.98	773	500	1,099
1161	Moderate	No	56.15	\$84,700	\$47,559	\$39,712	3,231	58.81	1900	841	1,659	1233	Middle	No	83.42	\$84,700	\$70,657	\$59,000	2,920	32.77	957	633	1,614
1162	Middle	No	100.24	\$84,700	\$84,903	\$70,889	4,267	34.87	1488	1084	2,230	1241	Low	No	44.98	\$84,700	\$38,098	\$31,815	5,304	78.58	4168	571	2,290
1163.01	Middle	No	84.64	\$84,700	\$71,690	\$59,861	3,608	36.45	1315	754	1,553	1242	Low	No	39.63	\$84,700	\$33,567	\$28,026	3,382	74.48	2519	469	1,724
1163.02	Low	No	44.18	\$84,700	\$37,420	\$31,250	2,477	83.73	2074	286	1,292	1243	Middle	No	112.06	\$84,700	\$94,915	\$79,250	2,964	28.34	840	866	1,792
1164	Low	No	37.61	\$84,700	\$31,856	\$26,602	4,913	76.45	3756	640	2,224	1246	Low	No	20.3	\$84,700	\$17,194	\$14,359	1,943	67.22	1306	184	820
1165	Moderate	No	73.96	\$84,700	\$62,644	\$52,308	4,481	55.46	2485	704	2,105	1255	Upper	No	170.91	\$84,700	\$144,761	\$120,865	2,903	36.27	1053	458	66
1171	Moderate	No	67.65	\$84,700	\$57,300	\$47,841	1,469	30.5	448	174	992	1256	Moderate	No	77.24	\$84,700	\$65,422	\$54,623	4,185	56.87	2380	202	75
1172	Middle	No	85.15	\$84,700	\$72,122	\$60,223	5,566	51.76	2881	1304	2,365	1257	Low	No	13.19	\$84,700	\$11,172	\$9,334	3,752	98.99	3714	76	716
1174	Middle	No	91.44	\$84,700	\$77,450	\$64,669	4,307	41.19	1774	928	1,756	1266	Low	No	26.37	\$84,700	\$22,335	\$18,654	3,495	83.89	2932	264	1,007
1181	Moderate	No	50.19	\$84,700	\$42,511	\$35,500	1,161	70.63	820	189	780	1267	Low	No	37.62	\$84,700	\$31,864	\$26,607	1,089	60.33	657	225	939
1184	Unknown	No	0	\$84,700	\$0	\$0	1,557	41.3	643	12	46	1268	Middle	No	91.71	\$84,700	\$77,678	\$64,861	3,490	17.13	598	1122	1,815
1186	Moderate	No	57.42	\$84,700	\$48,635	\$40,609	3,822	49.19	1880	394	1,273	1269	Low	No	37.86	\$84,700	\$32,067	\$26,779	4,590	97.02	4453	1090	2,230
1191.01	Middle	No	85.79	\$84,700	\$72,664	\$60,676	2,587	53.42	1382	432	391	1270	Low	No	45.14	\$84,700	\$38,234	\$31,923	2,052	85.53	1755	195	666
1191.02	Upper	No	135.85	\$84,700	\$115,065	\$96,071	3,237	38.99	1262	515	350	1271	Low	No	31.57	\$84,700	\$26,740	\$22,328	2,024	97.48	1973	236	853
1192	Upper	No	145.95	\$84,700	\$123,620	\$103,214	1,746	66.15	1155	427	596	1272	Middle	No	90.95	\$84,700	\$77,035	\$64,323	4,486	29.05	1303	975	1,873
1193	Low	No	47.72	\$84,700	\$40,419	\$33,750	4,319	48.55	2097	12	205	1273	Middle	No	85.72	\$84,700	\$72,605	\$60,625	3,527	66.54	2347	599	1,362
1202	Low	No	30.47	\$84,700	\$25,808	\$21,552	1,370	87.66	1201	137	578	1274	Unknown	No	0	\$84,700	\$0	\$0	5,486	68.72	3770	699	1,505
1211	Low	No	35.98	\$84,700	\$30,475	\$25,451	1,779	87.63	1559	23	364	1275	Low	No	42.47	\$84,700	\$35,972	\$30,034	2,489	82.76	2060	172	361
1212	Low	No	20.54	\$84,700	\$17,397	\$14,527	2,508	98.6	2473	68	536	1276	Middle	No	108.49	\$84,700	\$91,891	\$76,723	3,129	21.09	660	530	1,561

*This data was obtained from the Summary 2021 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

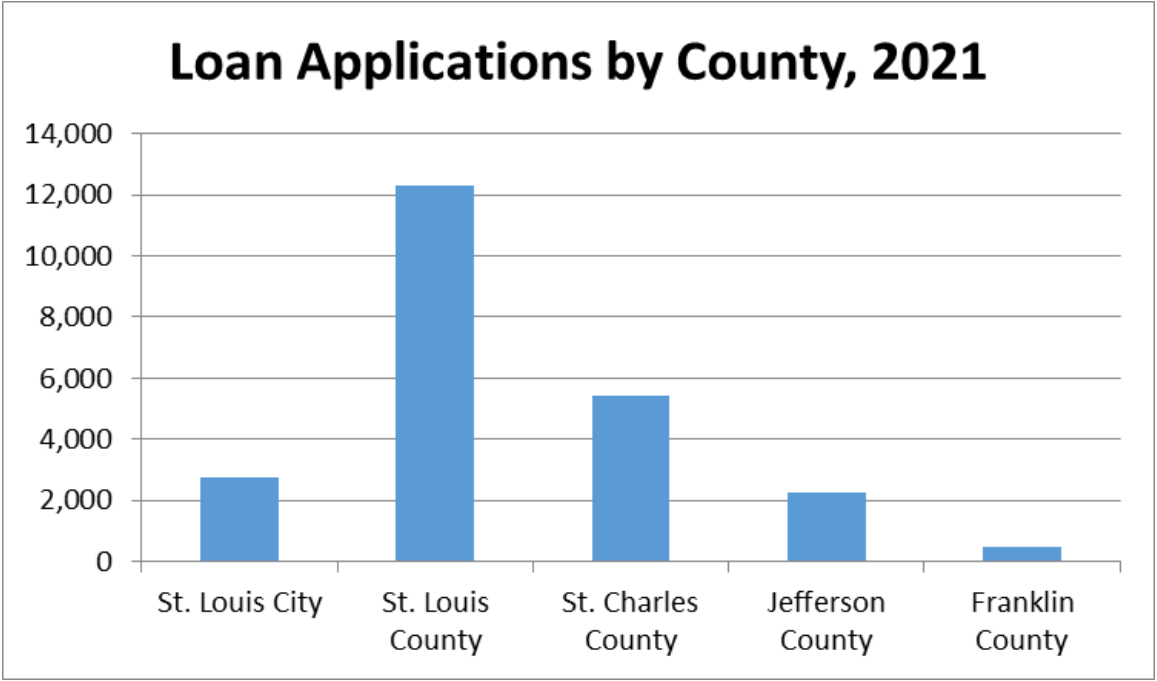
Small Business Loan Activity								
	City of St. Louis		Loan Amount		Loan Amount		Loan Amount	
	Total Loans		< \$100,000		\$100,000 to \$250,000		> \$250,000	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	691	\$20,432	658	\$10,500	22	\$3,539	11	\$6,393
BMO Harris	101	\$11,450	67	\$2,066	20	\$3,175	14	\$6,209
Busey Bank	16	\$4,383	5	\$170	2	\$321	9	\$3,892
Commerce Bank	359	\$50,581	246	\$7,704	51	\$8,405	62	\$34,472
Enterprise Bank & Trust	394	\$64,993	213	\$8,703	103	\$17,029	78	\$39,261
J.P. Morgan Chase Bank	418	\$6,431	412	\$4,812	4	\$508	2	\$1,111
Midland States Bank	52	\$7,956	31	\$1,406	12	\$1,640	9	\$4,910
Midwest BankCentre	371	\$54,764	215	\$7,933	90	\$14,776	66	\$32,055
PNC Bank	230	\$17,506	183	\$3,901	29	\$4,919	18	\$8,686
Regions Bank	188	\$18,390	144	\$4,427	26	\$4,070	18	\$9,893
Simmons Bank	110	\$15,564	69	\$2,733	22	\$3,409	19	\$9,422
UMB Bank	109	\$21,691	59	\$2,088	18	\$3,272	32	\$16,331
US Bank	769	\$26,297	716	\$12,204	32	\$5,395	21	\$8,698
TOTAL	3,808	\$320,438	3,018	\$68,647	431	\$70,458	359	\$181,333

Source: Community Reinvestment Act, 2020
*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	691	\$20,432	3,039	\$102,999	804	\$21,461	326	\$4,794	296	\$7,403
BMO Harris	101	\$11,450	336	\$33,454	67	\$7,317	40	\$5,405	4	\$1,470
Busey Bank	16	\$4,383	650	\$137,597	124	\$20,357	7	\$615	20	\$5,159
Commerce Bank	359	\$50,581	1,519	\$160,968	360	\$26,182	35	\$10,474	193	\$12,667
Enterprise Bank & Trust	394	\$64,993	1,418	\$282,085	298	\$65,945	23	\$2,434	315	\$31,020
J.P. Morgan Chase Bank	418	\$6,431	1,780	\$28,918	542	\$6,888	118	\$2,176	170	\$1,926
Midland States Bank	52	\$7,956	240	\$31,361	46	\$5,422	13	\$1,014	14	\$823
Midwest BankCentre	371	\$54,764	1,020	\$149,819	131	\$25,276	21	\$10,756	259	\$23,496
PNC Bank	230	\$17,506	1,121	\$110,962	272	\$17,784	36	\$2,077	84	\$7,798
Regions Bank	188	\$18,390	624	\$64,449	249	\$18,092	1	\$5	45	\$3,952
Simmons Bank	110	\$15,564	424	\$69,606	75	\$14,035	2	\$169	25	\$3,185
UMB Bank	109	\$21,691	441	\$83,646	103	\$14,653	13	\$4,180	32	\$5,341
US Bank	769	\$26,297	3,203	\$117,016	991	\$28,686	154	\$6,695	404	\$11,647
TOTAL	3,808	\$320,438	15,815	\$1,372,880	4,062	\$272,098	789	\$50,794	1,861	\$115,887

Loan Applications

Loan Applications						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	St. Louis Metro
Alltru Credit Union	20	93	103	9	2	227
Bank of America	350	1,444	522	226	36	2,578
BMO Harris	69	217	33	38	4	361
Busey Bank	86	249	46	20	9	410
Commerce Bank	249	1,101	436	257	26	2,069
Enterprise Bank & Trust	53	118	17	96	4	288
J.P. Morgan Chase	476	1,869	888	347	50	3,630
Midland States Bank	28	96	91	19	3	237
Midwest BankCentre	169	616	117	120	5	1,027
PNC Bank	92	426	207	102	47	874
Regions Bank	239	927	493	175	20	1,854
Simmons Bank	54	177	36	10	4	281
UMB Bank	23	204	65	26	1	319
US Bank	869	4,774	2,383	824	260	9,110
Grand Total	2,777	12,311	5,437	2,269	471	23,265



Census Tract	Alltru Credit Union	Bank of America	BMO Harris	Busey Bank	Commerce Bank	Enterprise Bank & Trust	J.P. Morgan Chase	Midland States Bank	Midwest BankCentre	PNC Bank	Regions Bank	Simmons Bank	UMB Bank	US Bank	Total
1011	1	5		3			6		2	2	3			13	35
1012		8		1	1		14		4			1		18	47
1013		9	4	2	5		18	1	5	4	9			23	80
1014		2		1	6	1	3		1		3			6	23
1015		1			1		2	1	1		1	2	1	5	15
1018		1			1	2			3	1	3	2		7	20
1021	2	1		1	2	1	6		1		1	1		7	23
1022		11	4	1	6	3	24		8	3	3	2		42	107
1023		3		1	3		1		3	1	4			9	25
1024		2	2	1			4		3	1	1			14	28
1025	2	3		1	3	1	2		1	2	4		1	10	30
1031		6	2	5	1	1	8		5		3			7	38
1034		3			2		6			2	6			7	26
1036			1		3		2		1		5		1	4	17
1037		6		1	2	1	10		1		1			13	35
1038		4	1	1	10		16	1		5	8			19	65
1042		1	1	2	3	2	10	1	4		1			18	43
1045			1				3		1		1	1		5	12
1051.98		8	1	1	8		7		2	2	1	1	2	11	44
1052		7		3	4		3	1			9			16	43
1053		1	1	1	4	1	1		1		3	1		12	26
1054											2				2
1055		4			1		4		2		2			5	18
1061		1			1		1							1	4
1062					1										1
1063		1				1				1					3
1064					1	1	1								3
1065		1									1			2	4
1066		1												1	2
1067	1	1			3		1		1		2	1		5	15
1072		1			1										2
1073					3				2	2	5	5			17
1074		1			2						3	1			7
1075		1			1						2	1		3	8
1076		2										3		2	7
1081		3			4				1		1			9	18

Census Tract	Alltru Credit Union	Bank of America	BMO Harris	Busey Bank	Commerce Bank	Enterprise Bank & Trust	J.P. Morgan Chase	Midland States Bank	Midwest BankCentre	PNC Bank	Regions Bank	Simmons Bank	UMB Bank	US Bank	Total
1082	1	1				1	1				5			1	10
1083		1							1					2	4
1096		3			2		2		1		3	1		2	14
1097		3				1		1	1		1				7
1101		2			2		1								5
1102		1			2						1				4
1103				1	1						2			2	6
1104					1		2				4	1	2		10
1105														1	1
1111		3					3	1	1		2	1		3	14
1112		2									2			3	7
1113														1	1
1114		1								1				1	3
1115		1			1									1	3
1121		11	3	2	11		17	1	4		5		1	18	73
1122	1					2				1		3		4	11
1123		1			2				1		2	1		3	10
1124		9	1	2	5		9		2	1	5		1	17	52
1135		2	3	3	3	2	11		1	2	6		2	19	54
1141.01	1	6	3		3		14		4		5			22	58
1141.02	1	6			8	1	10		7	1	1		2	22	59
1142	1	6	2	1	3		13		7		3			25	61
1143		17	1	2	2	1	15		7	1	2	1		28	77
1151		4	1	2	7		3		1	3				12	33
1152		3		1	3		2	1	1	1	3	2	1	6	24
1153	2	3	1	3	9	1	3	2	1	2	5			19	51
1154		3	1	2		1	7		2	1	4	2	1	10	34
1155		4	1	2	2		6	1	3	4	4	4		21	52
1156		3		2	2	2	4		1	1	4	2		4	25
1157		4		2	2		1	1	3		1	1		5	20
1161		7		2	3		4		3	3	1		1	9	33
1162		8	4	2	5	7	24		4	5	9	2	1	14	85
1163.01		9	2	2	6	3	13			3	3			21	62
1163.02		1		1				1						2	5
1164		5			3		5			1	8			8	30
1165		4	2		5		8	1	6	1	1			22	50

Census Tract	Alltru Credit Union	Bank of America	BMO Harris	Busey Bank	Commerce Bank	Enterprise Bank & Trust	J.P. Morgan Chase	Midland States Bank	Midwest BankCentre	PNC Bank	Regions Bank	Simmons Bank	UMB Bank	US Bank	Total
1171		2	3	1	1	1			3					7	18
1172		10	4	1	9	4	16	1	8	6	4	1		25	89
1174		4	1	2	9	2	17	1	3		1		1	21	62
1181		5	3		2		6		1	1	4	1		5	28
1184															
1186		4		1	2		5			1	3	3		7	26
1191.01		2	1		1		8	1	2		3		1	4	23
1191.02		5	1	1	3		6			1	3			10	30
1192		7		1	1		6	1	3	1	3			11	34
1193					4		1			1					6
1202		1													1
1211									1						1
1212															
1231		10		2	3	1	2	1	2	1			1	9	32
1232		4	2		1		8	1	1	1	2			10	30
1233	1	8	1		4		7		1	1	3	2		7	35
1241		4		3	4		1	1			2			3	18
1242	1	2			1	1	2		2		4	1		7	21
1243		7		4	2	2	16		3	2	4			15	55
1246	1			1	1		1		1		1			2	8
1255	2	6					3		1	1	2			13	28
1256		4		2	1		9	2	1	5				5	29
1257											1				1
1266		2		2	3		1	2	3					3	16
1267		2			1			1	2		1				7
1268		6		1	5	1	6	1	1	5	4	1	1	22	54
1269	1	4	1		2	1	1			2	1			5	18
1270					1				1					1	3
1271		1													1
1272		6	8		4	1	1		4	1	4	1		14	44
1273	1	6	1	2	1	1	7		2	2	4		1	13	41
1274		3			3		9		6	2	4			11	38
1275				1	1	1	1							5	9
1276		2		3	3		5		2		1	1	1	12	30
Grand Total	20	350	69	86	249	53	476	28	169	92	239	54	23	869	2,777

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	385	1	1,890	14	1,575	7					3,850	22
Bank of America	15,300	62	80,650	236	17,865	67	4,165	23	1,460	4	119,440	392
BMO Harris	325	1	10,280	20	635	3	795	3			12,035	27
Busey Bank	6,485	25	24,205	63	2,915	13	3,490	14	1,780	4	38,875	119
Commerce Bank	8,430	38	51,520	156	9,505	41	4,395	21	1,070	6	74,920	262
Enterprise Bank & Trust	8,400	22	9,485	39	605	3	3,550	18	205	1	22,245	83
J.P. Morgan Chase	6,705	29	49,335	105	15,810	52	2,255	11	245	1	74,350	198
Midland States Bank	7,200	6	5,605	17	9,725	29	675	3	640	2	23,845	57
Midwest BankCentre	15,610	52	50,215	169	5,955	23	4,005	25			75,785	269
PNC Bank	900	4	14,410	48	4,955	21	2,235	9	890	4	23,390	86
Regions Bank	17,420	74	52,185	181	18,210	68	4,805	23	1,060	4	93,680	350
Simmons Bank	2,955	17	8,325	41	1,980	8	1,200	4	525	3	14,985	73
UMB Bank	1,940	4	62,750	28	1,840	4	385	1			66,915	37
US Bank	25,425	113	165,065	453	60,710	222	13,770	70	7,020	38	271,990	896
Grand Total	117,480	448	585,920	1,570	152,285	561	45,725	225	14,895	67	916,305	2,871

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	35	1	290	6	120	2					445	9
Bank of America	880	12	6,240	70	1,770	26	730	14	80	2	9,700	124
BMO Harris	765	11	8,140	44	800	6	270	4	105	1	10,080	66
Busey Bank	100	2	1,990	4	155	3	105	1			2,350	10
Commerce Bank	1,705	27	11,235	151	4,520	88	1,930	40	55	1	19,445	307
Enterprise Bank & Trust	1,085	3	295	3			270	4			1,650	10
J.P. Morgan Chase	65	1									65	1
Midland States Bank											0	0
Midwest BankCentre	1,195	7	315	3	375	1					1,885	11
PNC Bank	440	8	3,305	33	1,510	26	780	12	270	4	6,305	83
Regions Bank	905	13	7,105	93	4,975	69	1,630	28	135	3	14,750	206
Simmons Bank	1,170	4	1,275	9	580	6					3,025	19
UMB Bank	595	7	9,595	29	1,250	10	715	7	65	1	12,220	54
US Bank	3,395	43	25,290	268	8,520	112	2,140	34	555	9	39,900	466
Grand Total	12,335	139	75,075	713	24,575	349	8,570	144	1,265	21	121,820	1,366

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	380	4	3,870	32	7,395	43	455	3	155	1	12,255	83
Bank of America	17,630	94	159,535	533	41,200	206	11,665	77	6,710	14	236,740	924
BMO Harris	1,840	12	20,935	63	1,350	8	1,410	12			25,535	95
Busey Bank	18,890	40	85,580	116	7,185	17	735	3	595	3	112,985	179
Commerce Bank	11,870	48	103,295	317	23,345	127	12,310	90	1,630	8	152,450	590
Enterprise Bank & Trust	3,490	16	12,315	49	1,760	8	9,570	50	155	1	27,290	124
J.P. Morgan Chase	13,615	69	97,900	364	57,660	166	10,995	69	1,420	10	181,590	678
Midland States Bank	3,095	13	17,115	53	8,095	43	940	8			29,245	117
Midwest BankCentre	19,945	73	98,735	335	17,445	77	11,745	71	970	4	148,840	560
PNC Bank	4,905	31	37,770	146	13,380	70	4,830	24	1,305	9	62,190	280
Regions Bank	6,810	42	61,675	283	34,175	191	9,710	68	1,195	7	113,565	591
Simmons Bank	1,340	8	9,245	55	2,015	13	570	4	245	1	13,415	81
UMB Bank	785	5	47,605	93	5,715	33	855	9			54,960	140
US Bank	33,630	204	322,735	1,317	149,385	789	44,790	266	10,660	68	561,200	2,644
Grand Total	138,225	659	1,078,310	3,756	370,105	1,791	120,580	754	25,040	126	1,732,260	7,086

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	800	6	6,050	52	9,090	52	455	3	155	1	16,550	114
Bank of America	33,810	168	246,425	839	60,835	299	16,560	114	8,250	20	365,880	1,440
BMO Harris	2,930	24	39,355	127	2,785	17	2,475	19	105	1	47,650	188
Busey Bank	25,475	67	111,775	183	10,255	33	4,330	18	2,375	7	154,210	308
Commerce Bank	22,005	113	166,050	624	37,370	256	18,635	151	2,755	15	246,815	1,159
Enterprise Bank & Trust	12,975	41	22,095	91	2,365	11	13,390	72	360	2	51,185	217
J.P. Morgan Chase	20,385	99	147,235	469	73,470	218	13,250	80	1,665	11	256,005	877
Midland States Bank	10,295	19	22,720	70	17,820	72	1,615	11	640	2	53,090	174
Midwest BankCentre	36,750	132	149,265	507	23,775	101	15,750	96	970	4	226,510	840
PNC Bank	6,245	43	55,485	227	19,845	117	7,845	45	2,465	17	91,885	449
Regions Bank	25,135	129	120,965	557	57,360	328	16,145	119	2,390	14	221,995	1,147
Simmons Bank	5,465	29	18,845	105	4,575	27	1,770	8	770	4	31,425	173
UMB Bank	3,320	16	119,950	150	8,805	47	1,955	17	65	1	134,095	231
US Bank	62,450	360	513,090	2,038	218,615	1,123	60,700	370	18,235	115	873,090	4,006
Grand Total	268,040	1,246	1,739,305	6,039	546,965	2,701	174,875	1,123	41,200	214	2,770,385	11,323

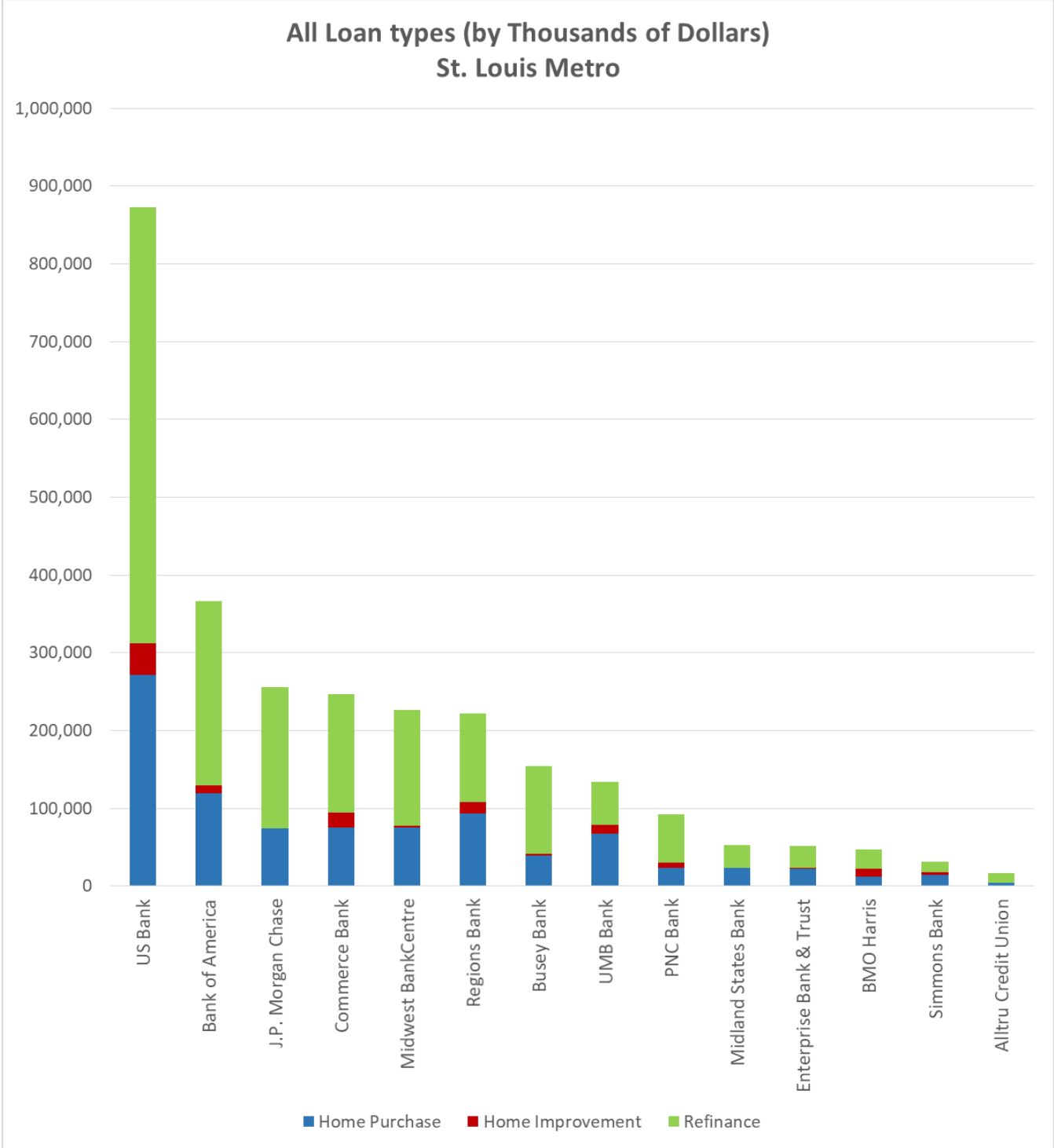
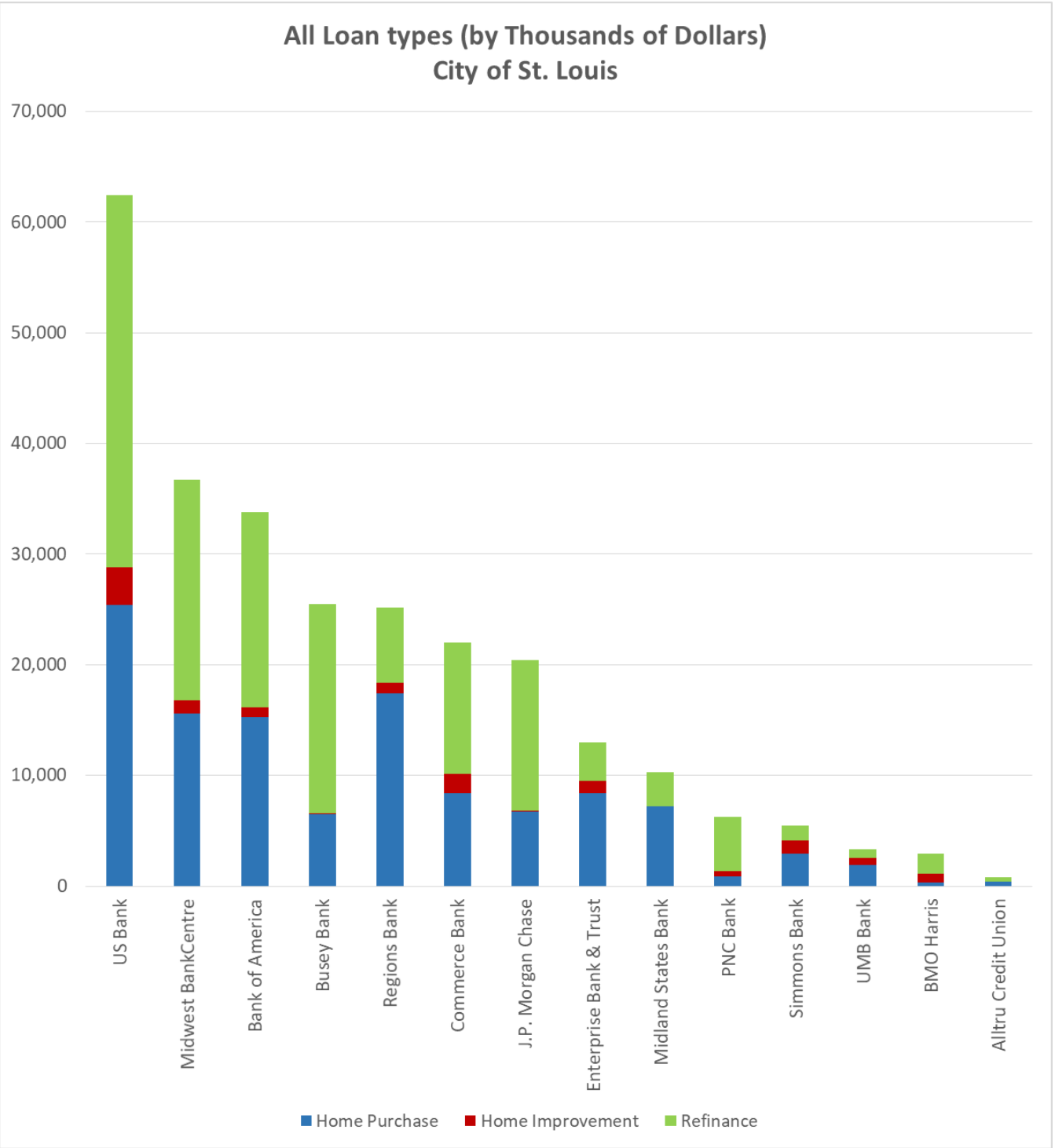
City and Metropolitan Area – Loans Originated (dollar amounts in thousands)

HOME PURCHASE						
	St. Louis City		St. Louis Metro		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
AllTru Credit Union	385	1	3,850	22	10.00%	4.55%
Bank of America	15,300	62	119,440	392	12.81%	15.82%
BMO Harris	325	1	12,035	27	2.70%	3.70%
Busey Bank	6,485	25	38,875	119	16.68%	21.01%
Commerce Bank	8,430	38	74,920	262	11.25%	14.50%
Enterprise Bank & Trust	8,400	22	22,245	83	37.76%	26.51%
J.P. Morgan Chase	6,705	29	74,350	198	9.02%	14.65%
Midland States Bank	7,200	6	23,845	57	30.20%	10.53%
Midwest BankCentre	15,610	52	75,785	269	20.60%	19.33%
PNC Bank	900	4	23,390	86	3.85%	4.65%
Regions Bank	17,420	74	93,680	350	18.60%	21.14%
Simmons Bank	2,955	17	14,985	73	19.72%	23.29%
UMB Bank	1,940	4	66,915	37	2.90%	10.81%
US Bank	25,425	113	271,990	896	9.35%	12.61%
Grand Total	117,480	448	916,305	2,871	12.82%	15.60%

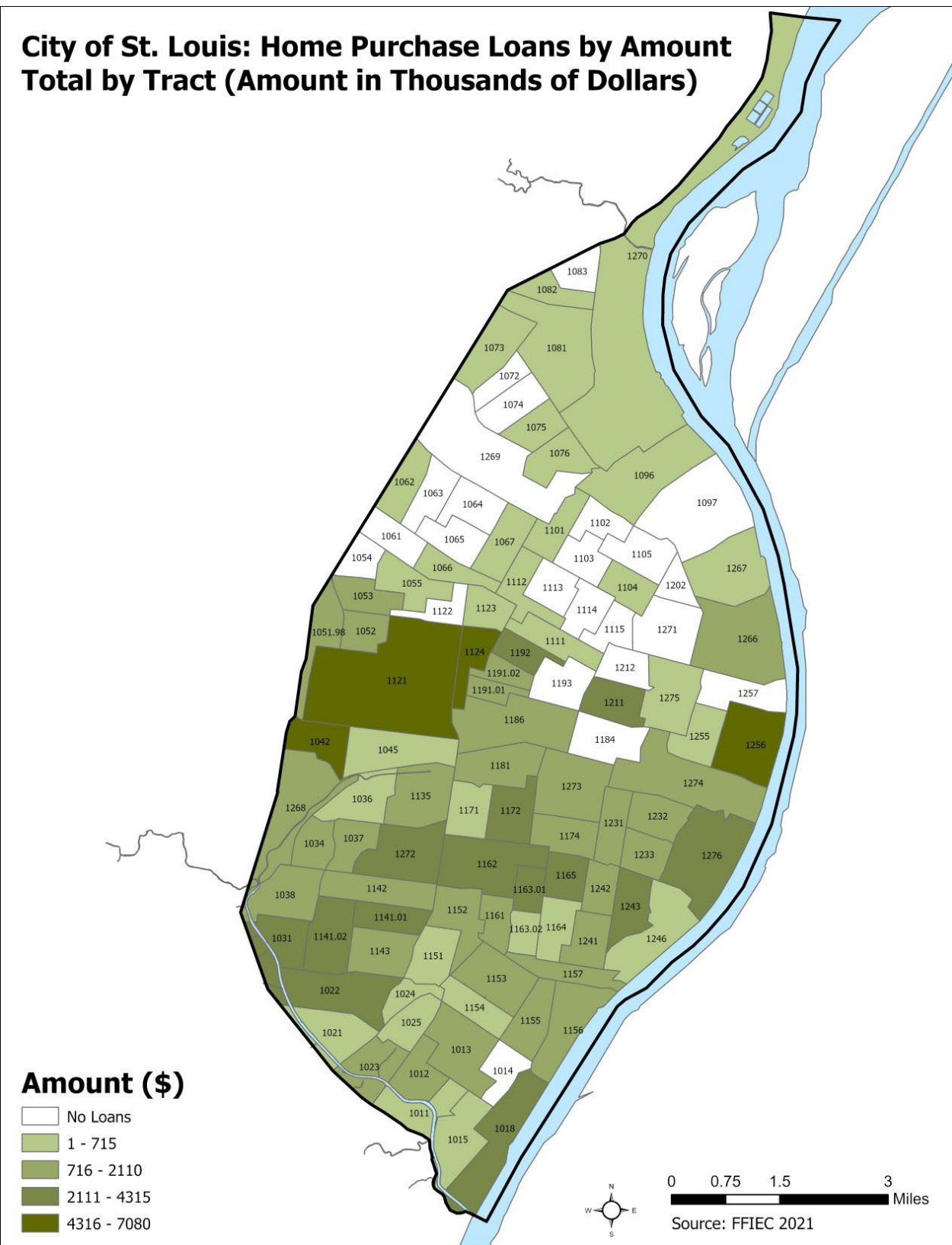
REFINANCE						
	St. Louis City		St. Louis Metro		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
AllTru Credit Union	380	4	12,255	83	3.10%	4.82%
Bank of America	17,630	94	236,740	924	7.45%	10.17%
BMO Harris	1,840	12	25,535	95	7.21%	12.63%
Busey Bank	18,890	40	112,985	179	16.72%	22.35%
Commerce Bank	11,870	48	152,450	590	7.79%	8.14%
Enterprise Bank & Trust	3,490	16	27,290	124	12.79%	12.90%
J.P. Morgan Chase	13,615	69	181,590	678	7.50%	10.18%
Midland States Bank	3,095	13	29,245	117	10.58%	11.11%
Midwest BankCentre	19,945	73	148,840	560	13.40%	13.04%
PNC Bank	4,905	31	62,190	280	7.89%	11.07%
Regions Bank	6,810	42	113,565	591	6.00%	7.11%
Simmons Bank	1,340	8	13,415	81	9.99%	9.88%
UMB Bank	785	5	54,960	140	1.43%	3.57%
US Bank	33,630	204	561,200	2,644	5.99%	7.72%
Grand Total	138,225	659	1,732,260	7,086	7.98%	9.30%

HOME IMPROVEMENT						
	St. Louis City		St. Louis Metro		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Alltru Credit Union	35	1	445	9	7.87%	11.11%
Bank of America	880	12	9,700	124	9.07%	9.68%
BMO Harris	765	11	10,080	66	7.59%	16.67%
Busey Bank	100	2	2,350	10	4.26%	20.00%
Commerce Bank	1705	27	19,445	307	8.77%	8.79%
Enterprise Bank & Trust	1085	3	1,650	10	65.76%	30.00%
J.P. Morgan Chase	65	1	65	1	100.00%	100.00%
Midland States Bank					N/A	N/A
Midwest BankCentre	1,195	7	1,885	11	63.40%	63.64%
PNC Bank	440	8	6,305	83	6.98%	9.64%
Regions Bank	905	13	14,750	206	6.14%	6.31%
Simmons Bank	1170	4	3,025	19	38.68%	21.05%
UMB Bank	595	7	12,220	54	4.87%	12.96%
US Bank	3,395	43	39,900	466	8.51%	9.23%
Grand Total	12,335	139	121,820	1,366	10.13%	10.18%

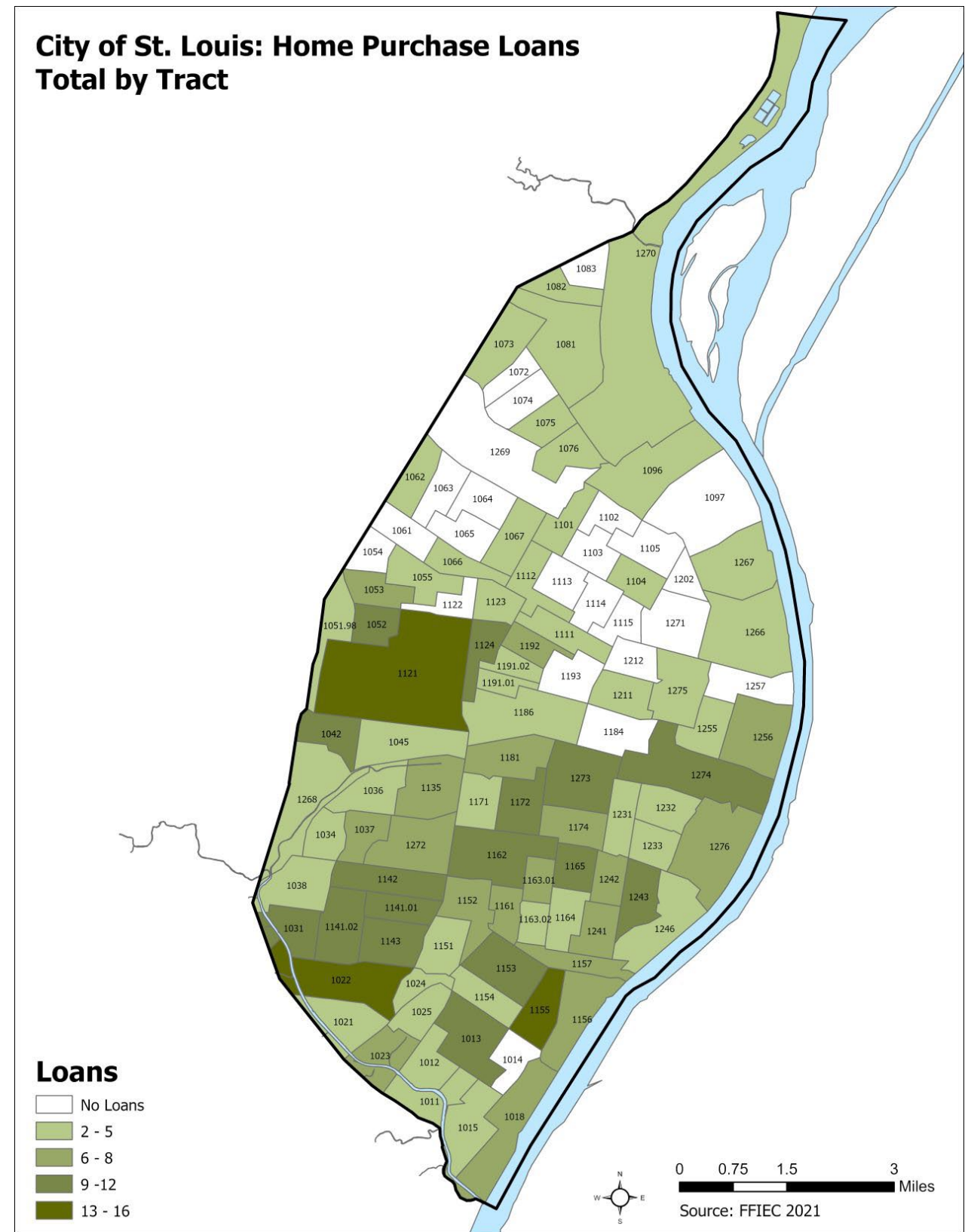
TOTAL: ALL LOAN TYPES						
	St. Louis City		St. Louis Metro		City as a Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Alltru Credit Union	800	6	16,550	114	4.83%	5.26%
Bank of America	33,810	168	365,880	1,440	9.24%	11.67%
BMO Harris	2,930	24	47,650	188	6.15%	12.77%
Busey Bank	25,475	67	154,210	308	16.52%	21.75%
Commerce Bank	22,005	113	246,815	1,159	8.92%	9.75%
Enterprise Bank & Trust	12,975	41	51,185	217	25.35%	18.89%
J.P. Morgan Chase	20,385	99	256,005	877	7.96%	11.29%
Midland States Bank	10,295	19	53,090	174	19.39%	10.92%
Midwest BankCentre	36,750	132	226,510	840	16.22%	15.71%
PNC Bank	6,245	43	91,885	449	6.80%	9.58%
Regions Bank	25,135	129	221,995	1,147	11.32%	11.25%
Simmons Bank	5,465	29	31,425	173	17.39%	16.76%
UMB Bank	3,320	16	134,095	231	2.48%	6.93%
US Bank	62,450	360	873,090	4,006	7.15%	8.99%
Grand Total	268,040	1,246	2,770,385	11,323	9.68%	11.00%

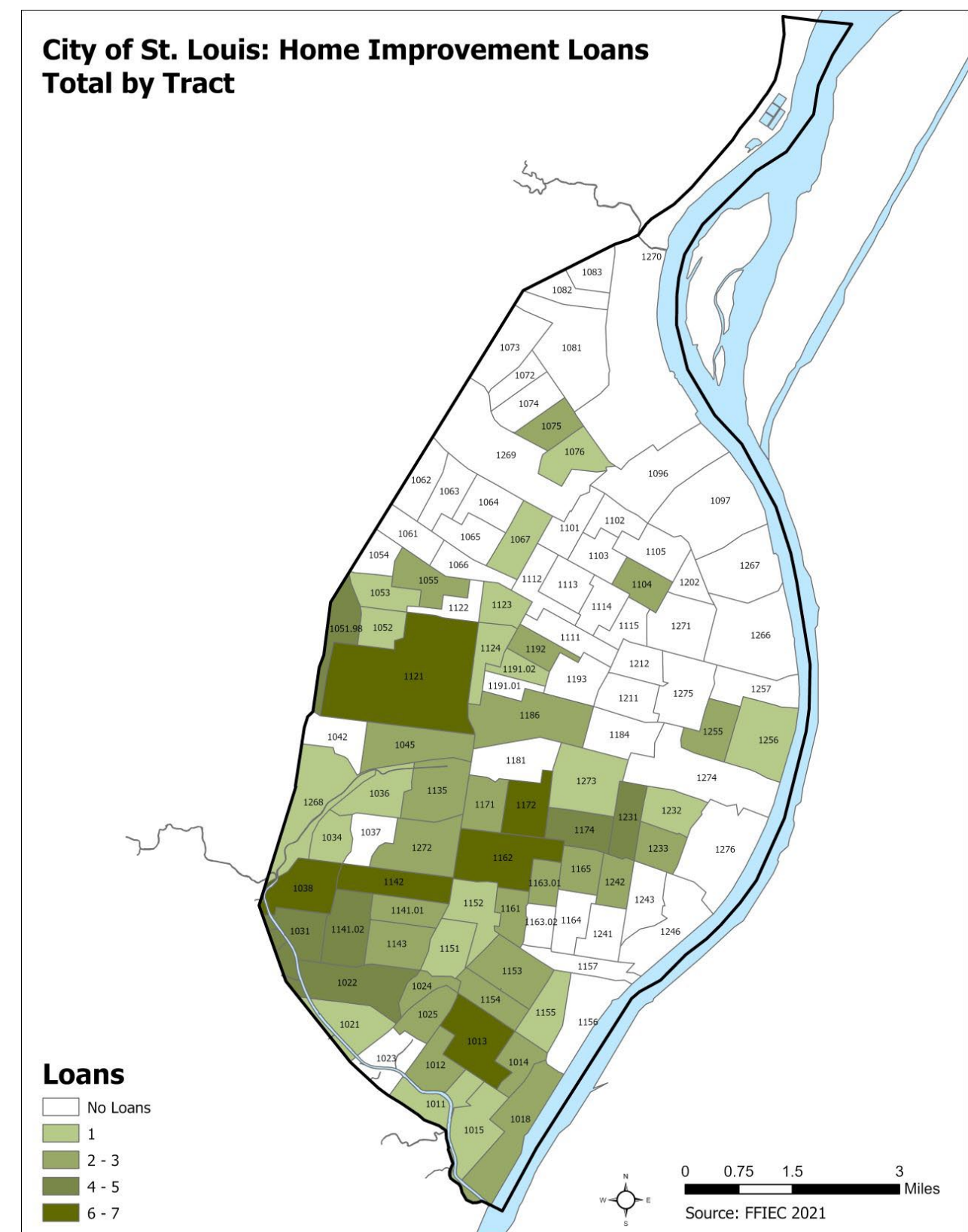
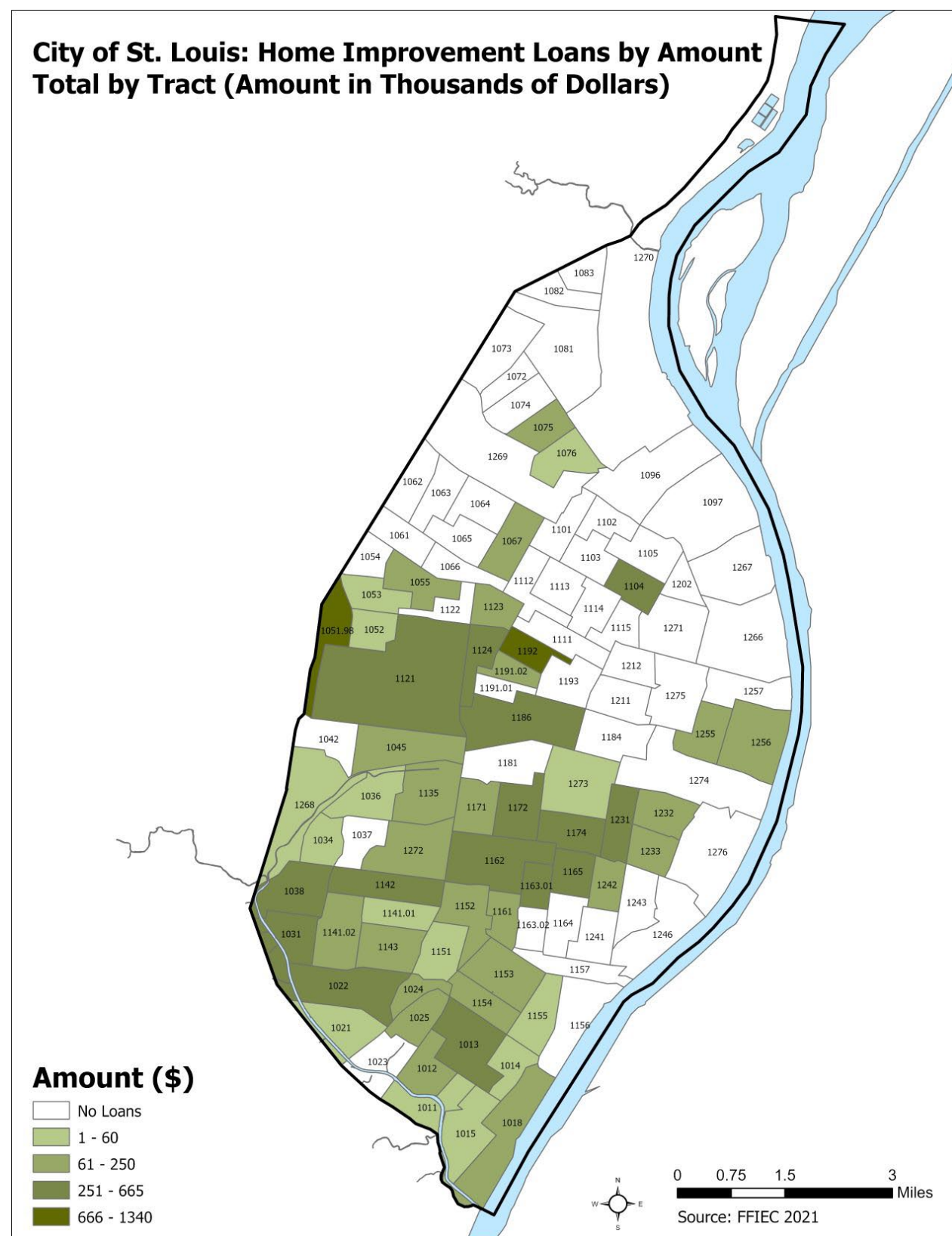


City of St. Louis: Home Purchase Loans by Amount Total by Tract (Amount in Thousands of Dollars)

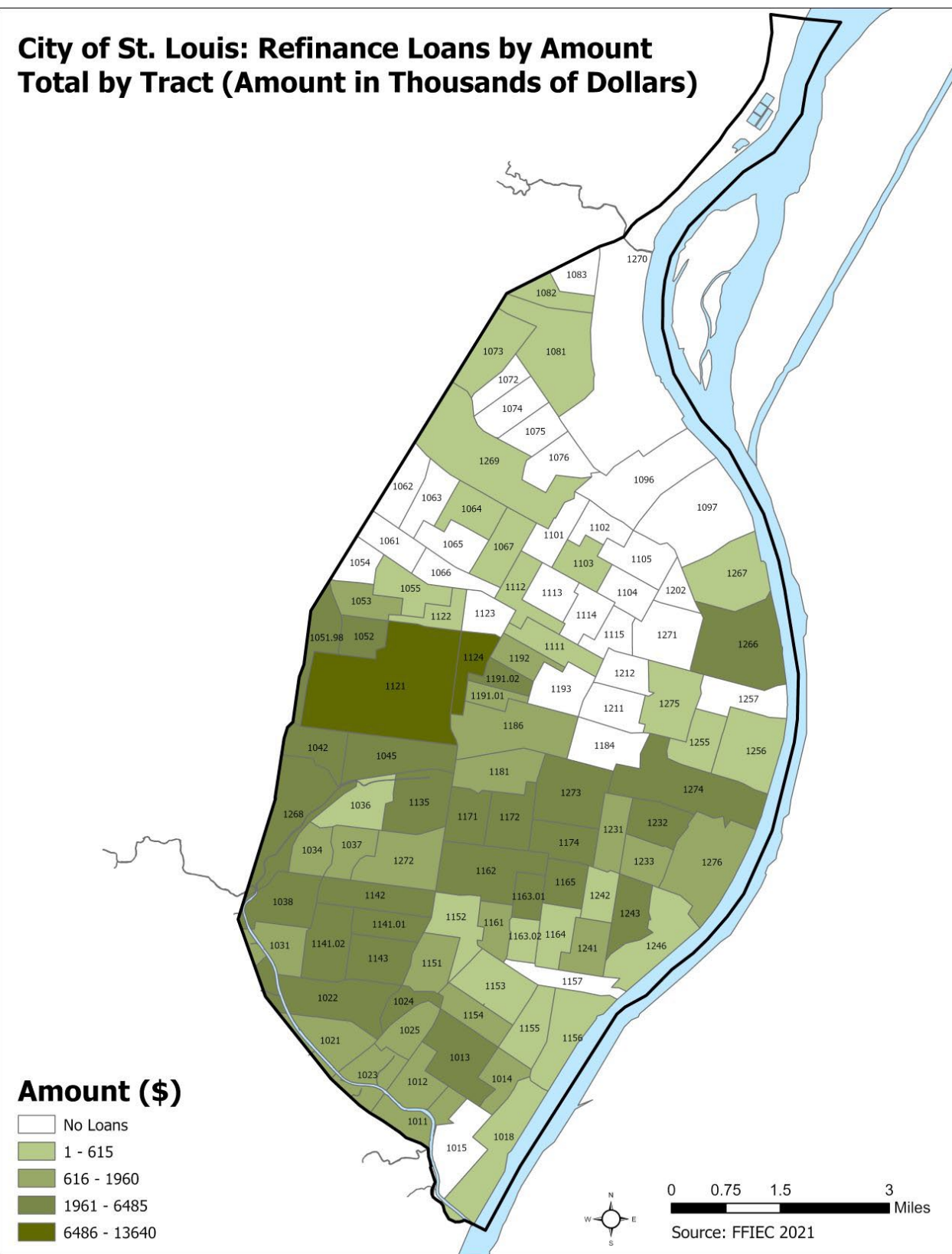


City of St. Louis: Home Purchase Loans Total by Tract

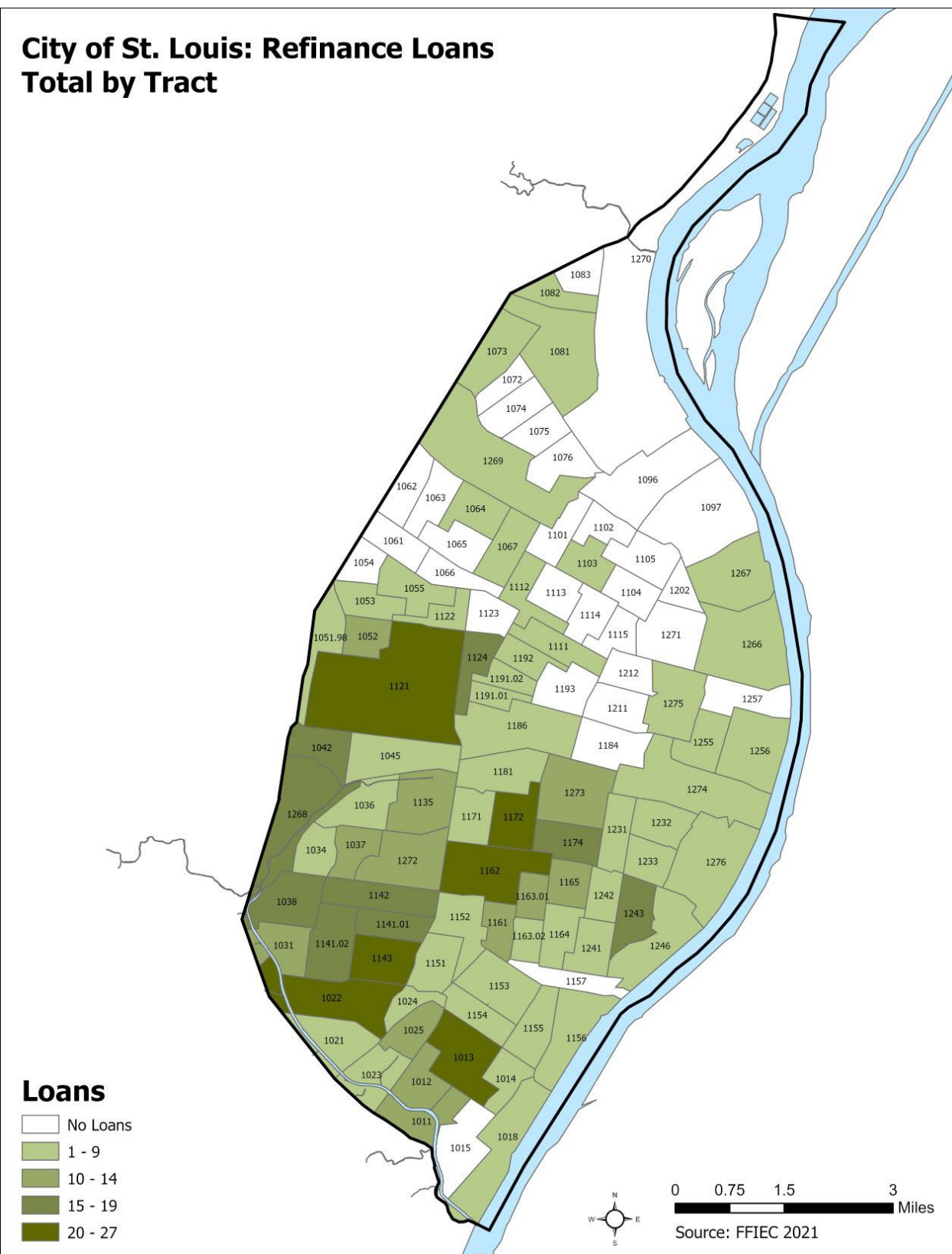


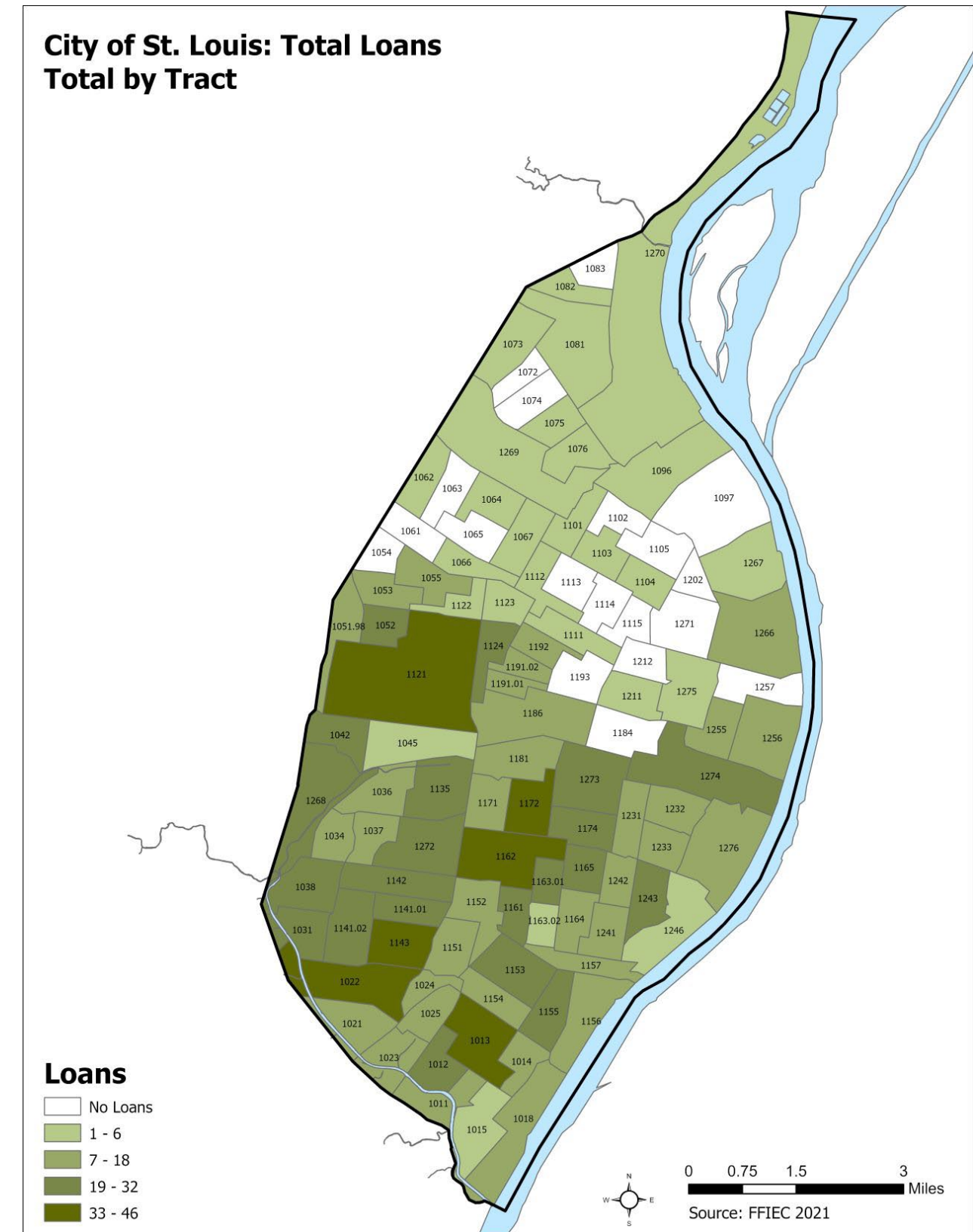
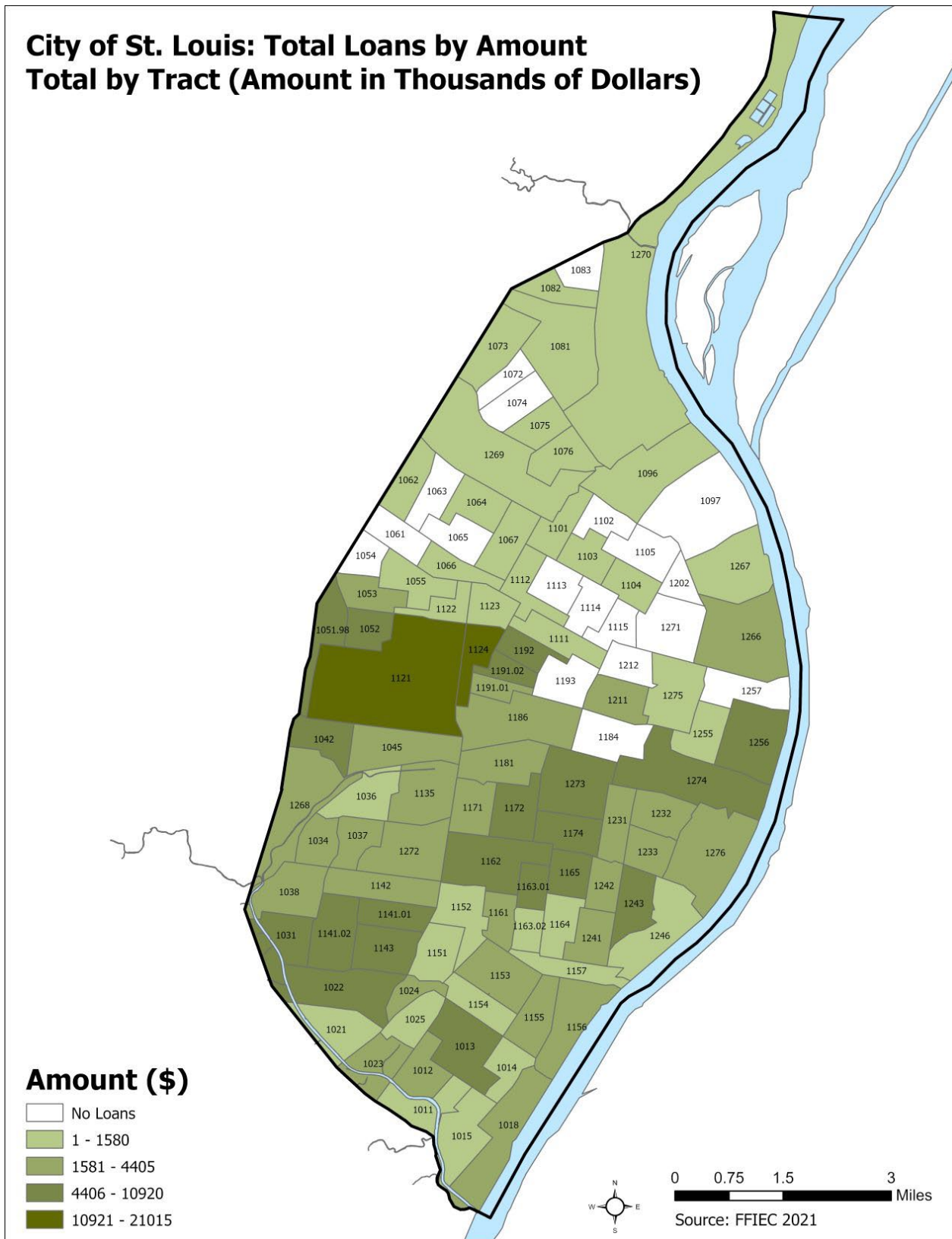


City of St. Louis: Refinance Loans by Amount Total by Tract (Amount in Thousands of Dollars)



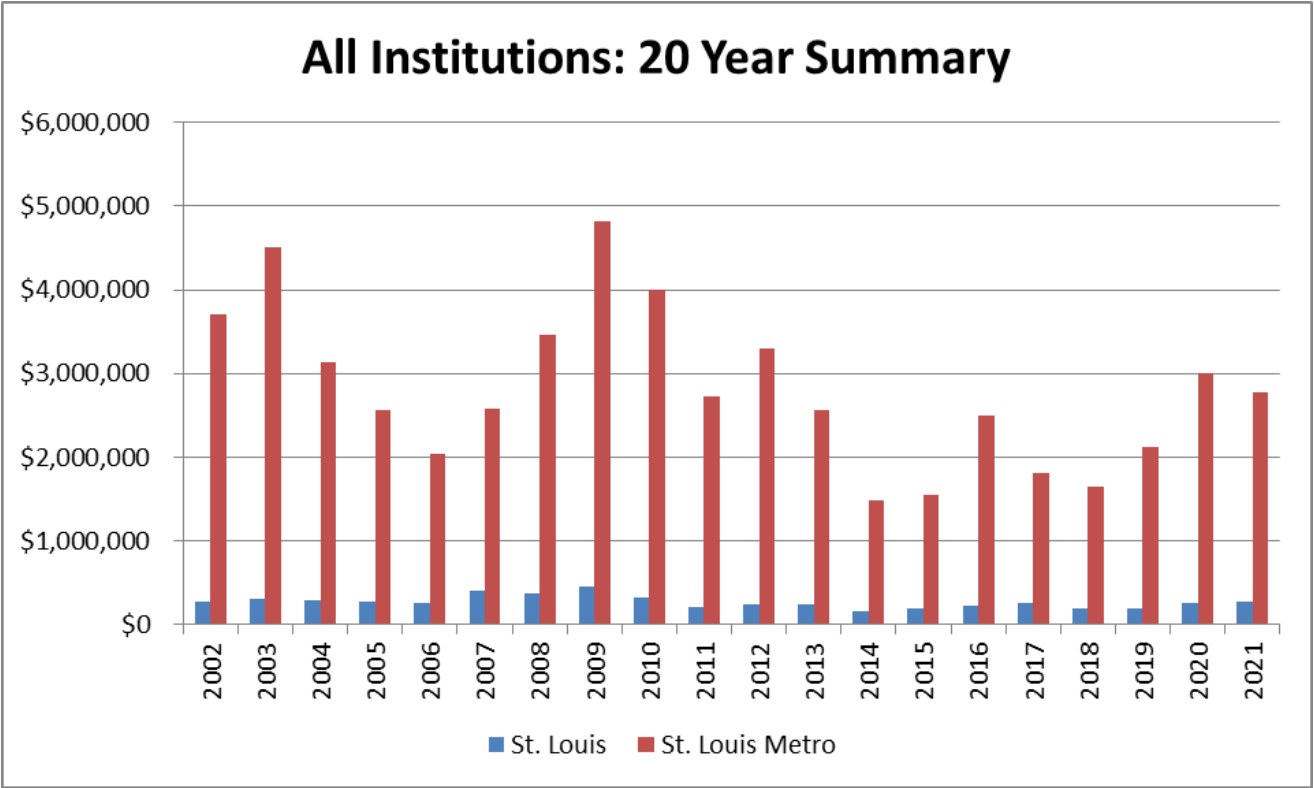
City of St. Louis: Refinance Loans Total by Tract





City of St. Louis-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
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%
2021	\$268,040	1,246	\$2,770,385	11,323	9.68%	11.00%	5.61%	-3.34%
Total	5,678,880	41,903	\$59,591,208	368,734	9.53%	11.36%	2.60%	-1.85%
*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	505	3	35	1	1,040	10	1,580	14
1012	925	5	120	2	1,450	12	2,495	19
1013	1,810	10	400	6	3,445	23	5,655	39
1014			60	2	755	7	815	9
1015	395	3	35	1			430	4
1018	2,250	8	100	2	405	3	2,755	13
1021	250	2	35	1	895	7	1,180	10
1022	3,360	16	375	5	3,295	23	7,030	44
1023	1,135	7			870	8	2,005	15
1024	570	4	70	2	2,405	5	3,045	11
1025	310	2	135	3	1,040	10	1,485	15
1031	4,315	11	400	4	1,960	12	6,675	27
1034	1,010	4	55	1	700	6	1,765	11
1036	125	1	25	1	610	6	760	8
1037	1,260	6			1,440	12	2,700	18
1038	1,130	4	360	6	2,425	17	3,915	27
1042	5,435	9			2,575	17	8,010	26
1045	220	2	130	2	3,760	2	4,110	6
1051.98	1,130	4	1,340	4	2,750	8	5,220	16
1052	2,015	11	45	1	2,900	14	4,960	26
1053	1,290	6	25	1	820	6	2,135	13
*1054								
1055	715	3	95	3	255	3	1,065	9
*1061								
1062	35	1					35	1
*1063								
1064					55	1	55	1
*1065								
1066	65	1					65	1
1067	105	1	65	1	75	1	245	3
*1072								
1073	215	3			150	2	365	5
*1074								
1075	35	1	70	2			105	3
1076	85	1	5	1			90	2

City of St. Louis Originated Loans by Tract								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount** (\$)	Loans	Amount** (\$)	Loans	Amount** (\$)	Loans	Amount** (\$)	Loans
1081	70	2			55	1	125	3
1082	75	1			65	1	140	2
*1083								
1096	75	1					75	1
*1097								
1101	45	1					45	1
*1102								
1103					25	1	25	1
1104	145	1	290	2			435	3
*1105								
1111	210	2			365	3	575	5
1112	85	1			65	1	150	2
*1113								
*1114								
*1115								
1121	4,720	14	580	6	9,755	21	15,055	41
1122					320	2	320	2
1123	465	1	85	1			550	2
1124	7,070	12	305	1	13,640	18	21,015	31
1135	1,340	6	250	2	2,345	13	3,935	21
1141.01	2,675	11	60	2	2,355	17	5,090	30
1141.02	2,620	10	250	4	2,860	16	5,730	30
1142	1,545	9	360	6	2,245	17	4,150	32
1143	1,860	10	95	3	3,905	27	5,860	40
1151	635	5	55	1	710	8	1,400	14
1152	850	6	85	1	585	5	1,520	12
1153	1,135	11	70	2	615	9	1,820	22
1154	400	4	85	3	660	8	1,145	15
1155	1,820	14	15	1	355	5	2,190	20
1156	1,225	7			525	5	1,750	12
1157	970	8					970	8
1161	1,115	7	100	2	1,220	10	2,435	19
1162	3,140	12	540	6	3,645	21	7,325	39
1163.01	2,950	8	485	3	2,565	13	6,000	24
1163.02	535	1			205	3	740	4

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	550	4			265	3	815	7
1165	3,175	9	440	2	2,570	14	6,185	25
1171	325	1	85	3	2,415	7	2,825	11
1172	3,770	12	665	7	6,485	27	10,920	46
1174	1,370	6	530	4	5,525	19	7,425	29
1181	1,540	6			785	3	2,325	9
*1184								
1186	1,705	5	315	3	740	4	2,760	12
1191.01	1,275	5			1,785	7	3,060	12
1191.02	1,130	4	125	1	4,105	9	5,360	14
1192	2,690	6	990	2	1,860	8	5,540	16
*1193								
*1202								
1211	3,415	1					3,415	1
*1212								
1231	1,775	5	655	5	1,560	8	3,990	18
1232	850	4	75	1	2,390	8	3,315	13
1233	1,035	5	195	3	935	5	2,165	13
1241	905	7			785	1	1,690	8

City of St. Louis Originated Loans by Tract								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	Amount** (\$)	Loans	Amount** (\$)	Loans	Amount** (\$)	Loans	Amount** (\$)	Loans
1242	1,465	7	100	2	300	2	1,865	11
1243	2,535	9			3,580	16	6,115	25
1246	530	2			610	2	1,140	4
1255	605	3	100	2	500	4	1,205	9
1256	7,080	6	85	1	525	3	7,690	10
*1257								
1266	830	4			2,620	6	3,450	10
1267	45	1			395	1	440	2
1268	1,365	5	25	1	2,585	19	3,975	25
1269					50	2	50	2
1270	195	1					195	1
*1271								
1272	2,200	8	205	3	1,600	10	4,005	21
1273	2,005	9	55	1	3,290	12	5,350	22
1274	2,110	10			2,625	9	4,735	19
1275	85	1			225	3	310	4
1276	2,450	8			1,955	7	4,405	15
Total	117,480	448	12,335	139	138,225	659	268,040	1,246

Notes:

*No Loans originated in tracts 1054, 1061, 1063, 1065, 1072, 1074, 1083, 1097, 1102, 1105, 1113, 1114, 1115, 1184, 1193, 1202, 1212, 1257, & 1271

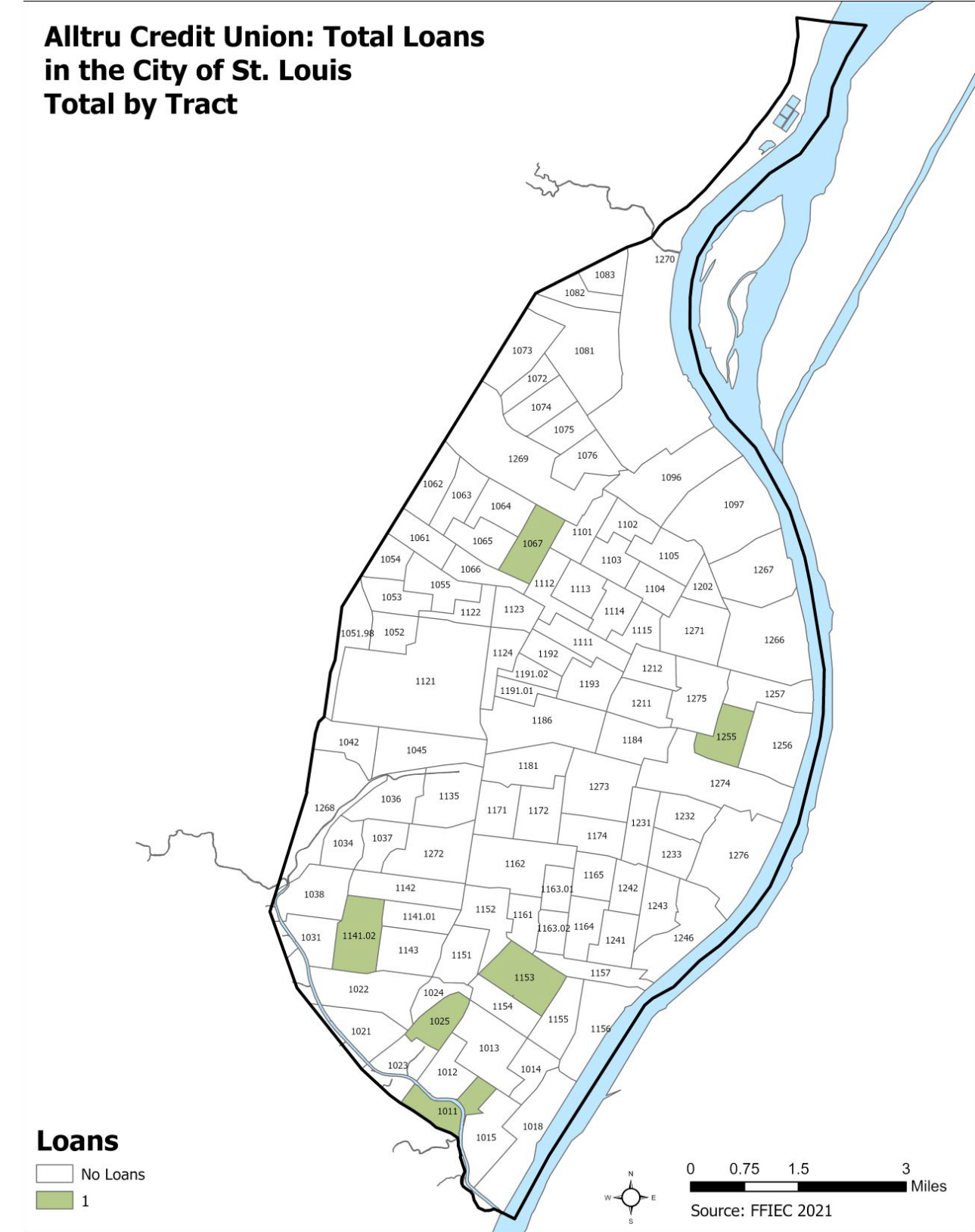
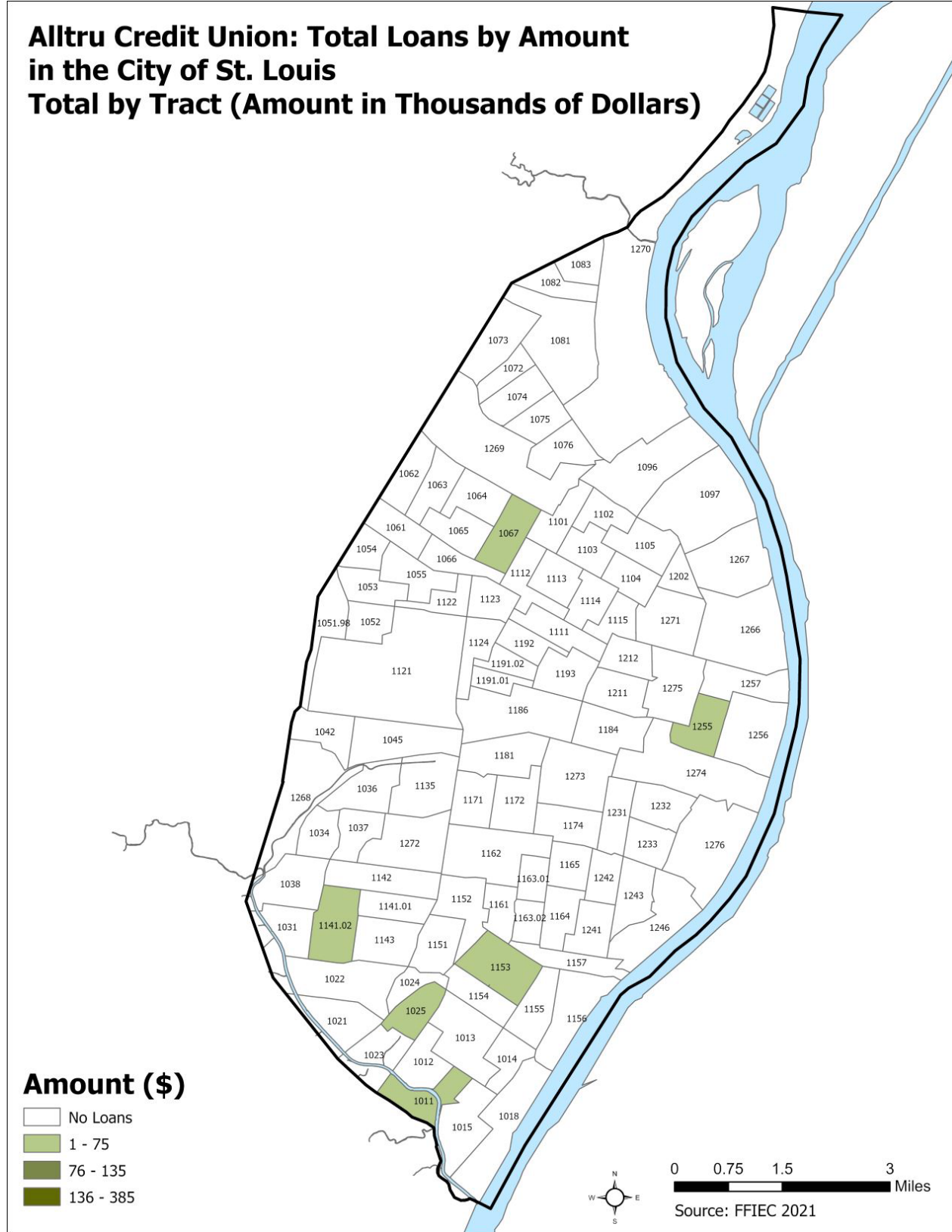
**Loan amounts are in thousands of dollars

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
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
2021	6	114	\$800	\$16,550
Total	22	349	\$2,657	\$43,791
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
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%
2021	\$800	6	\$16,550	114	6.30%	6.07%
Amount is represented in the thousands of dollars						

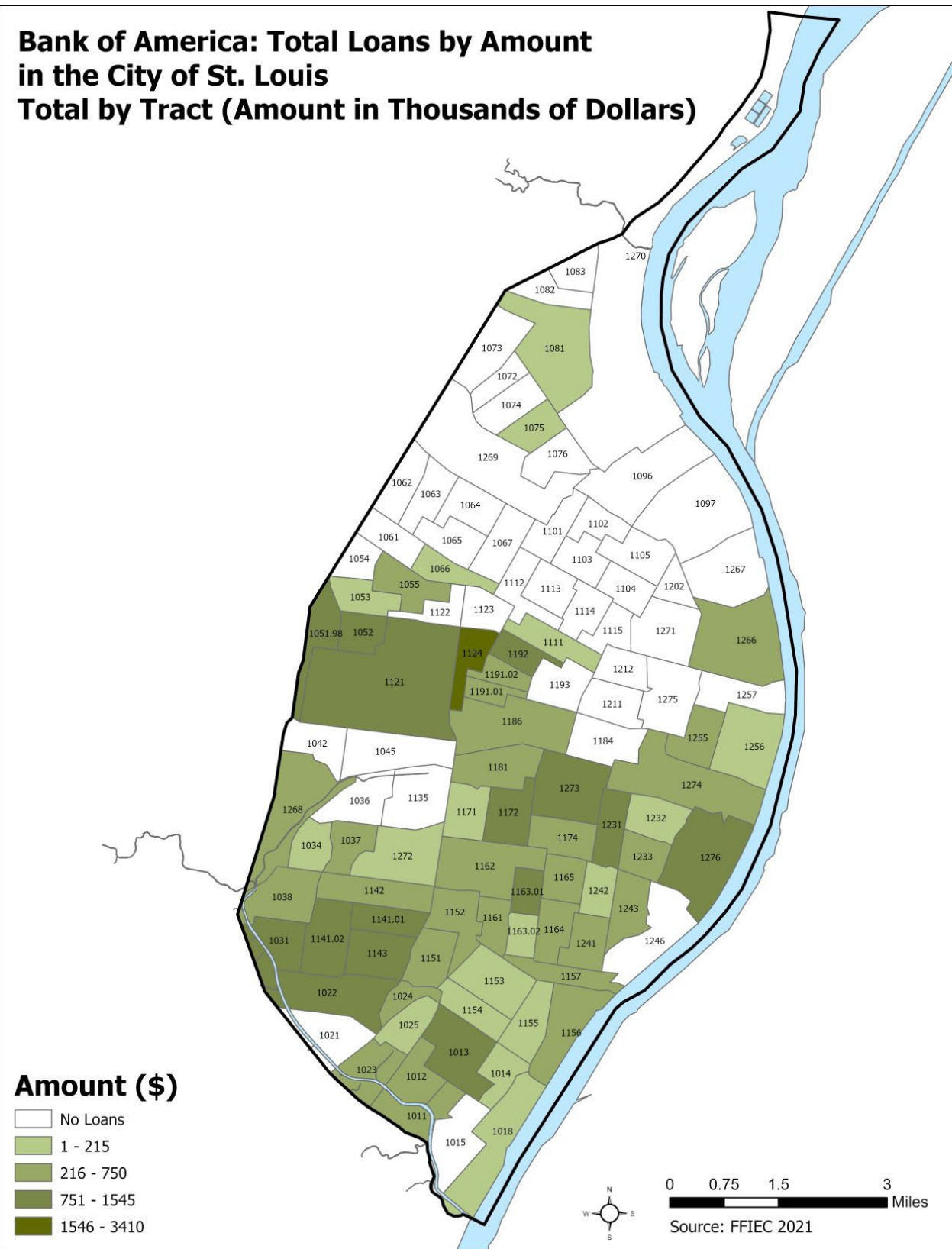


Bank of America

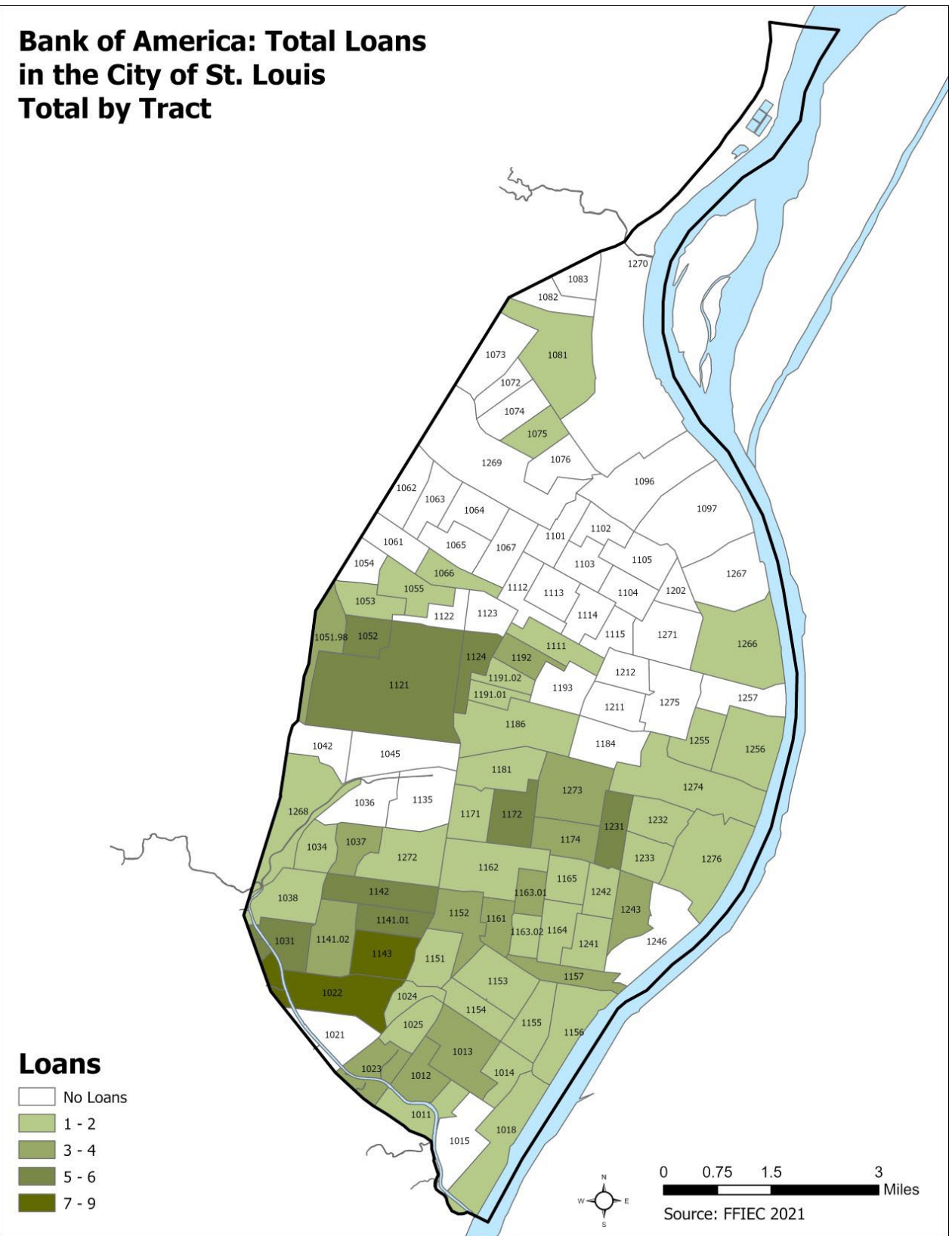
Bank of America: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2017	182	1,151	\$30,105	\$258,647
2018	197	1,540	\$30,915	\$293,680
2019	186	1,669	\$33,670	\$363,605
2020	156	1,368	\$29,840	\$302,740
2021	168	1,440	\$33,810	\$365,880
Total	889	7,168	\$158,340	\$1,584,552
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
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%
2021	\$33,810	889	\$365,880	7,168	9.99%	12.40%
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**

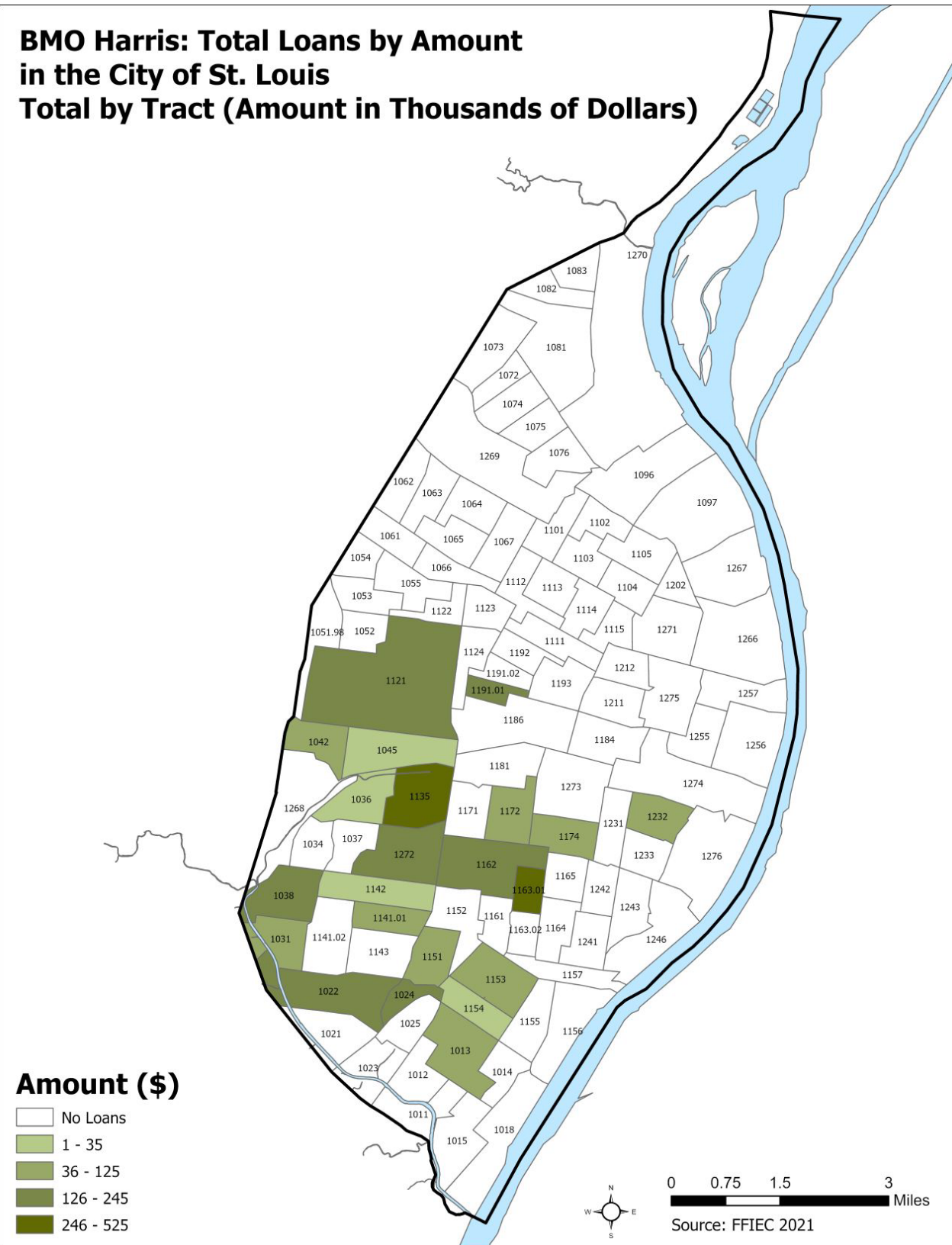


BMO Harris

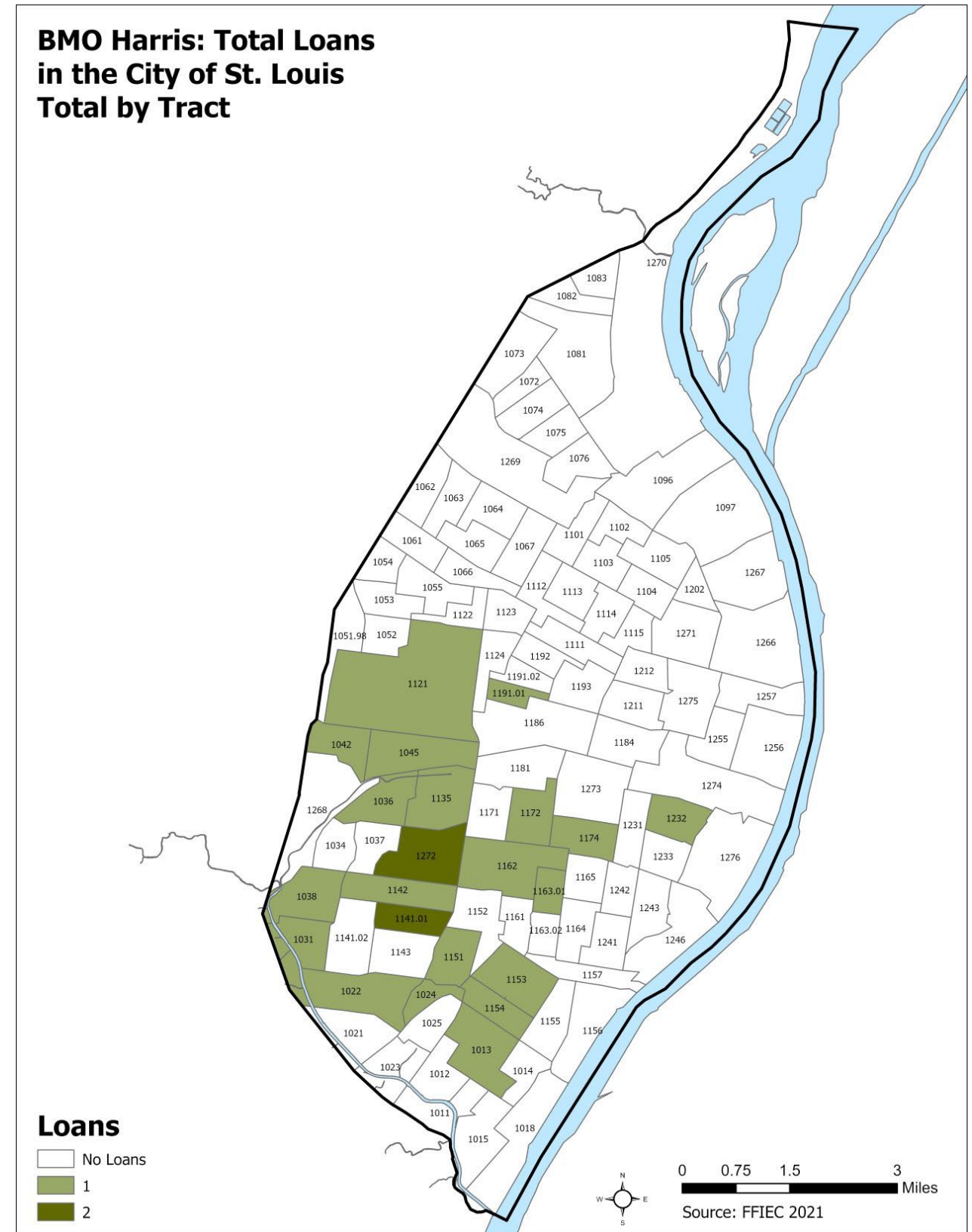
BMO Harris: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2017				
2018	45	177	\$4,455	\$34,175
2019	27	153	\$3,005	\$27,685
2020	38	145	\$6,390	\$31,955
2021	24	188	\$2,930	\$47,650
Total	134	663	\$16,780	\$141,465
Amount is represented in thousands of dollars				

BMO Harris: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2021	\$2,930	24	\$16,790	188	11.86%	20.21%
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

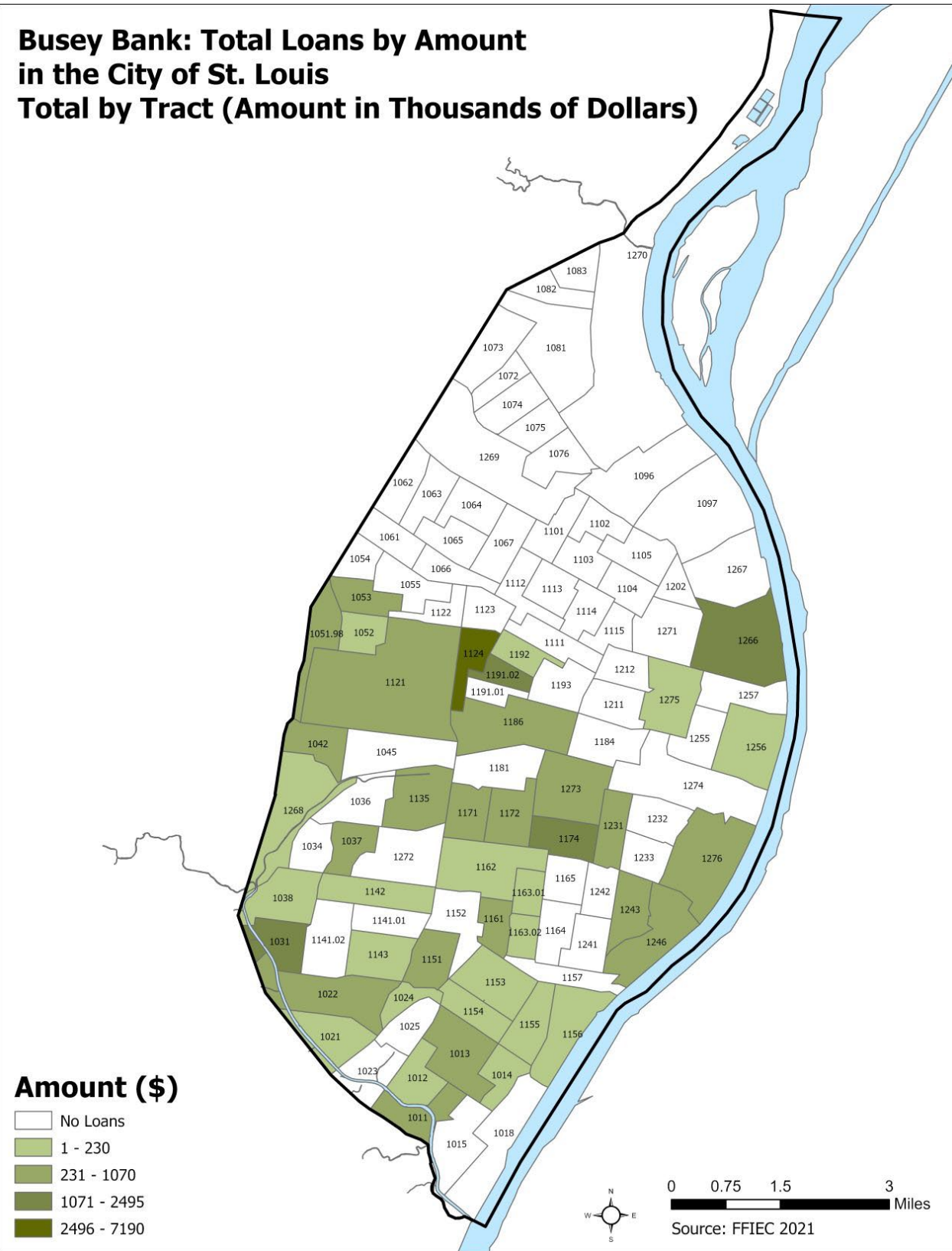


Busey Bank (formerly Pulaski Bank)

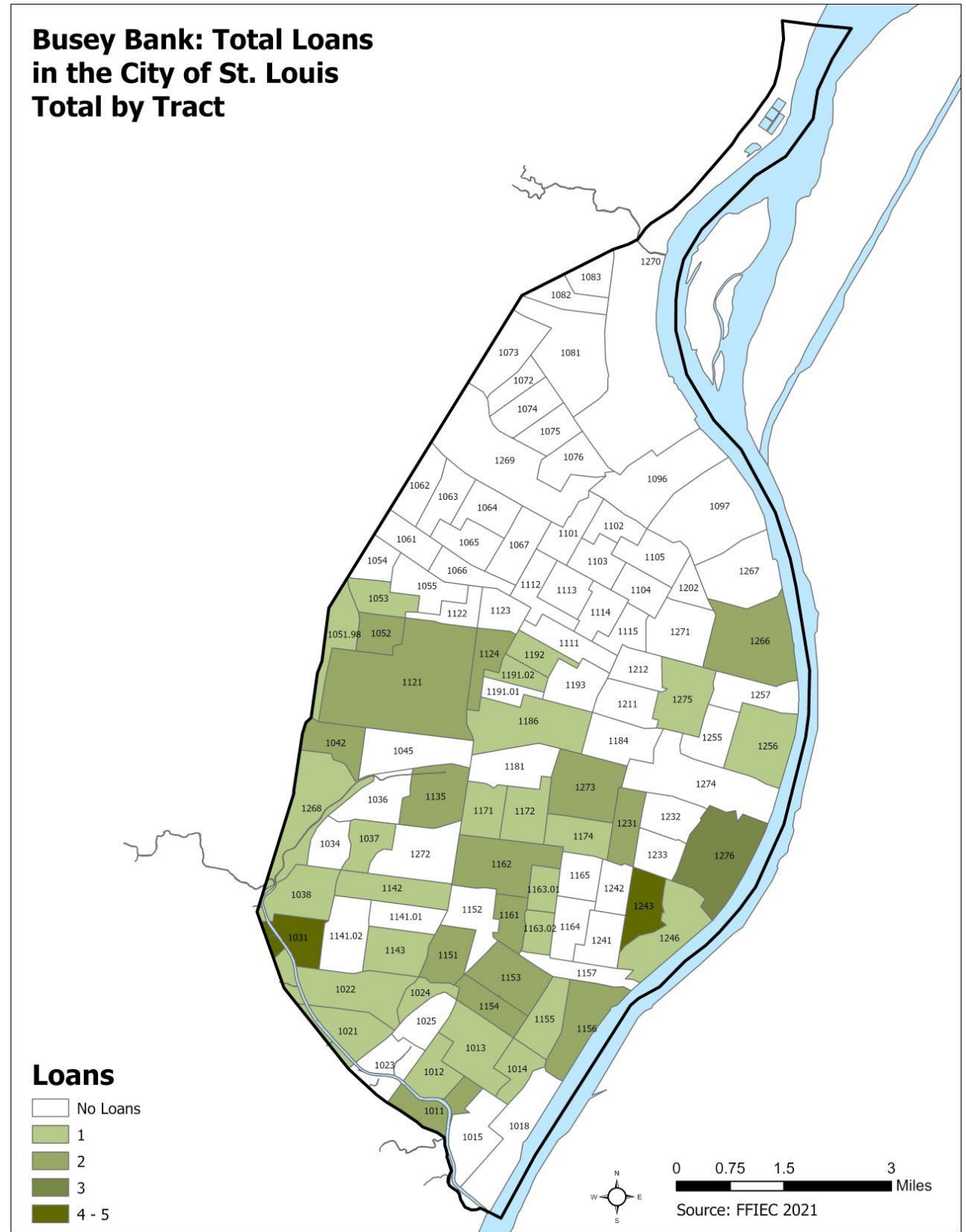
Busey Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2017	147	1,352	\$56,513	\$344,966
2018	89	883	\$31,185	\$253,265
2019	82	747	\$26,570	\$207,945
2020	115	910	\$35,485	\$295,680
2021	67	308	\$25,475	\$154,210
Total	500	4,200	\$175,228	\$1,256,066
Amount is 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
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%
2021	\$25,475	67	\$154,210	308	13.95%	11.90%
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**

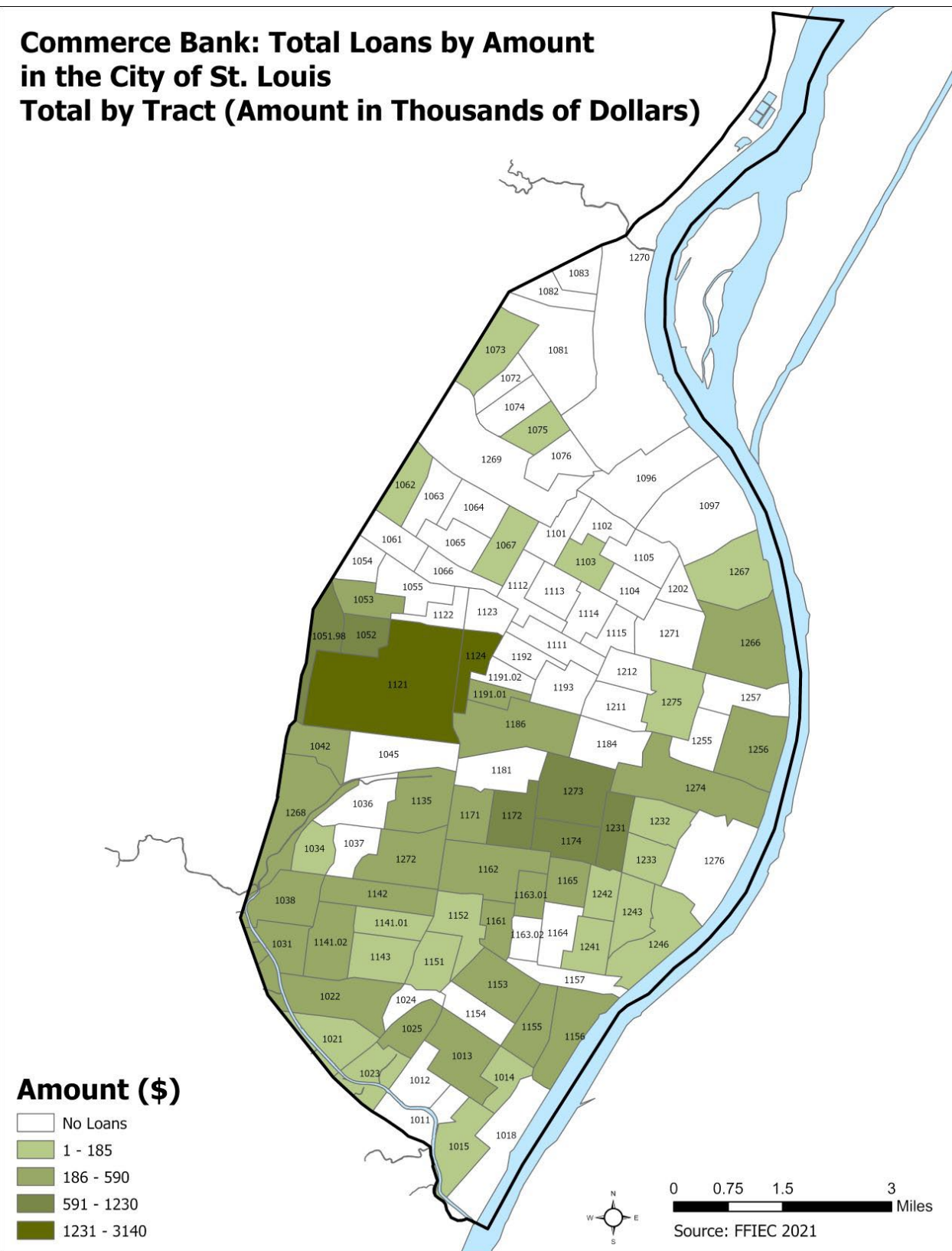


Commerce Bank

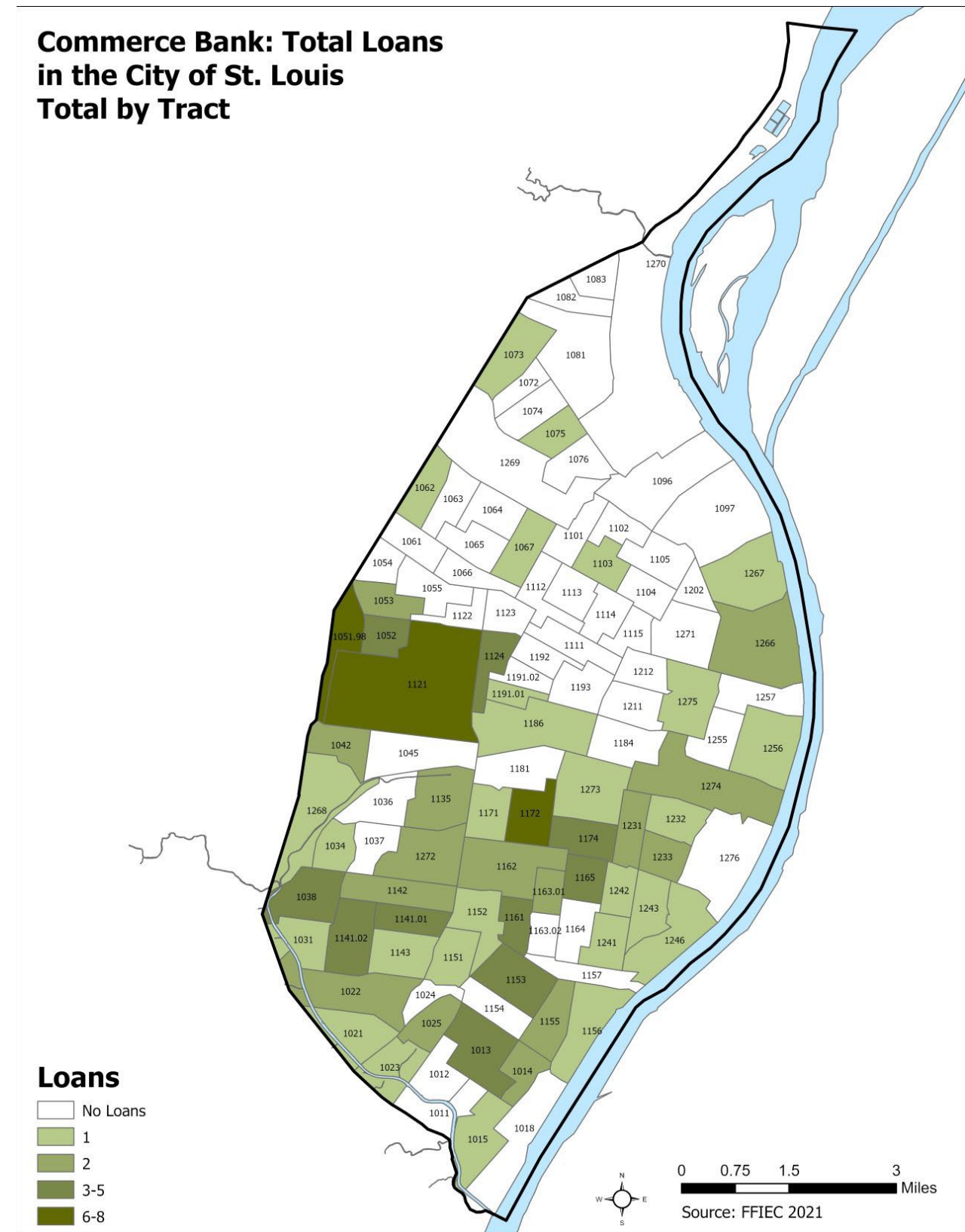
Commerce Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2017	89	926	\$11,264	\$151,174
2018	118	1,317	\$14,620	\$185,925
2019	134	1,235	\$22,840	\$230,975
2020	132	1,248	\$22,570	\$311,990
2020	113	1,159	\$22,005	\$246,815
Total	586	5,885	\$93,299	\$1,126,879
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
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%
2021	\$22,005	113	\$246,815	1,159	8.28%	9.96%
Amount is represented in thousands of dollars						

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



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

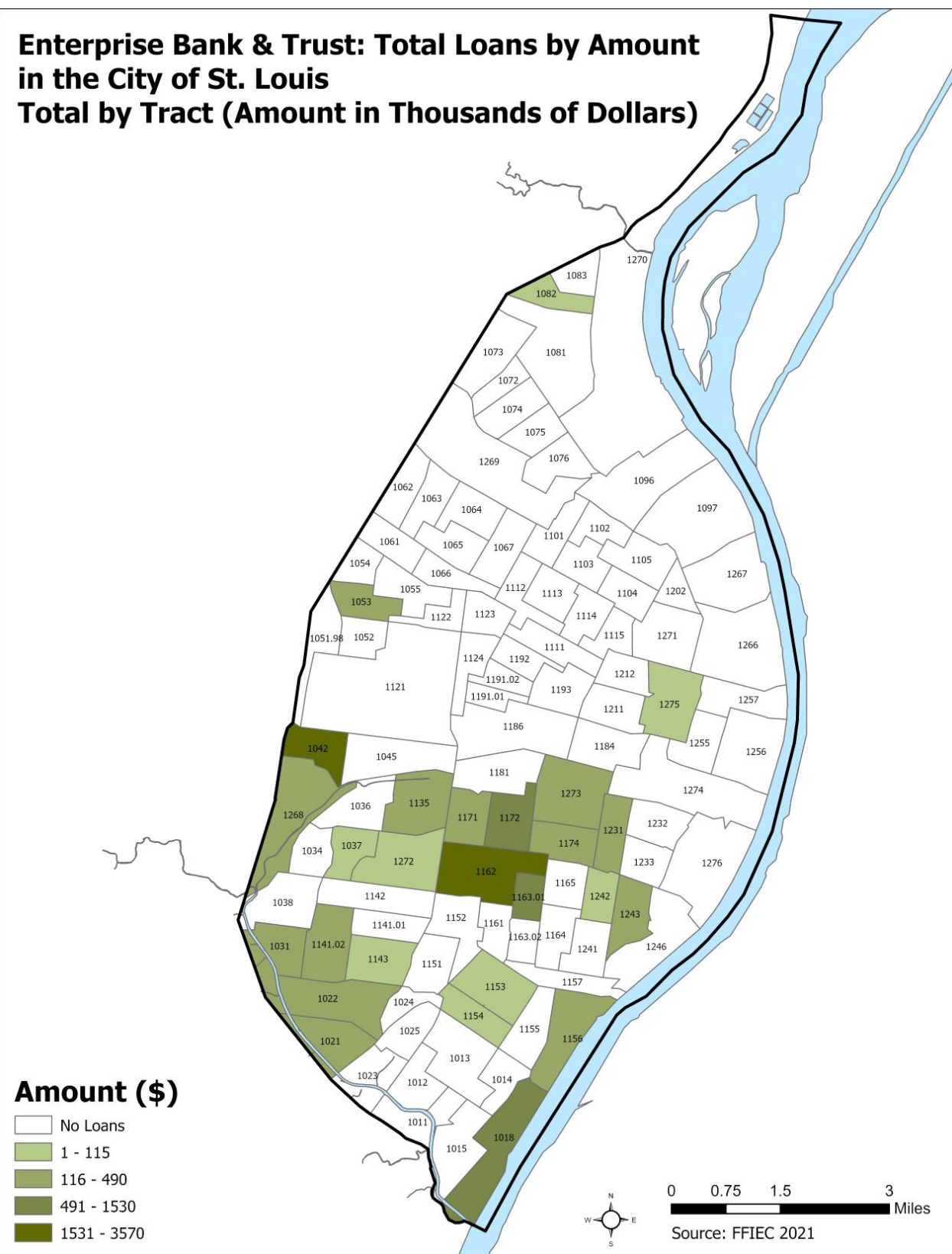


Enterprise Bank & Trust

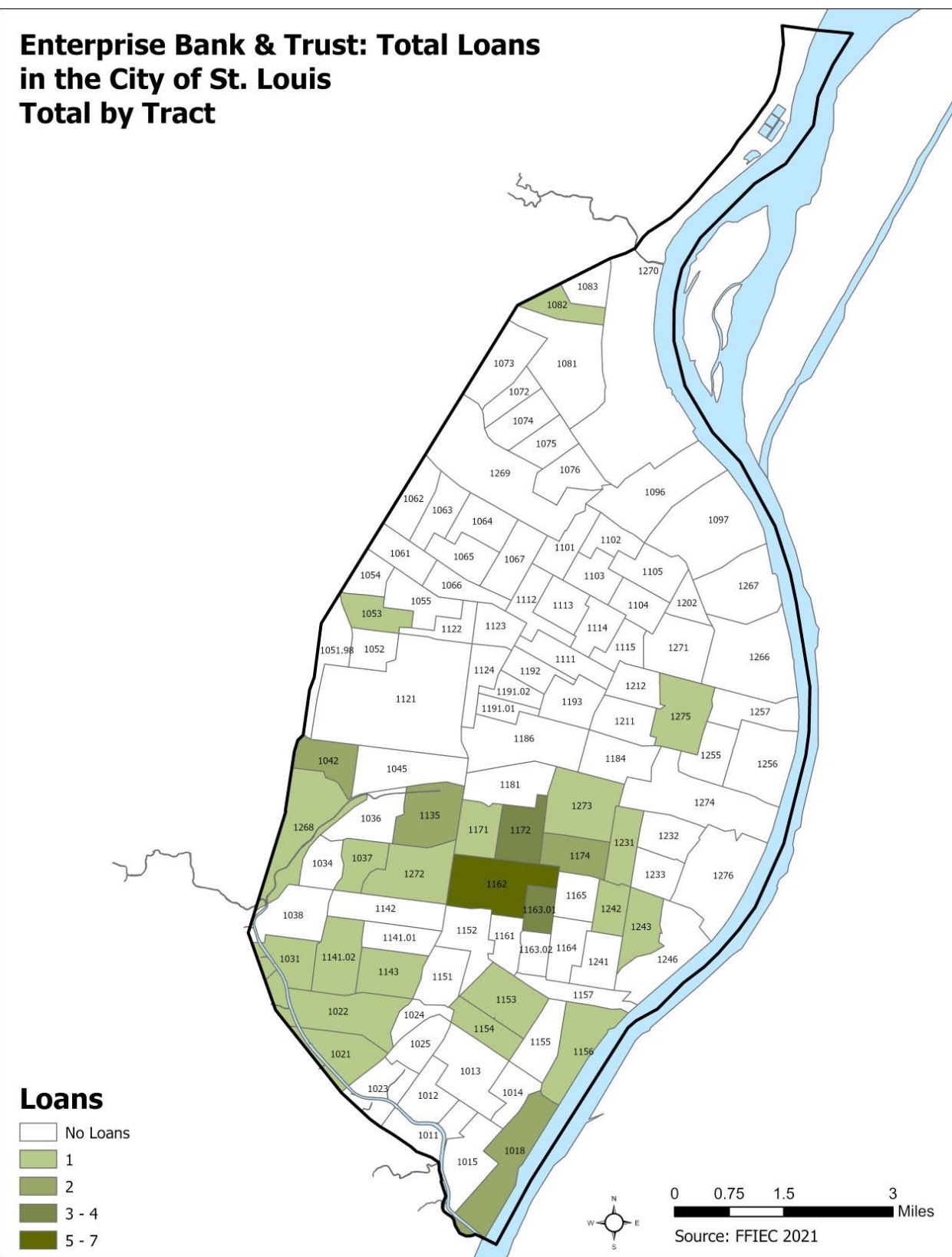
Enterprise Bank & Trust: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2017	62	435	\$10,870	\$85,482
2018				
2019				
2020	42	296	\$9,010	\$68,780
2020	41	217	\$12,795	\$51,185
Total	145	948	\$32,675	\$205,447
Amount is represented in the thousands of dollars				

Enterprise Bank & Trust: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2020	\$12,795	41	\$51,185	217	15.90%	15.30%
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**

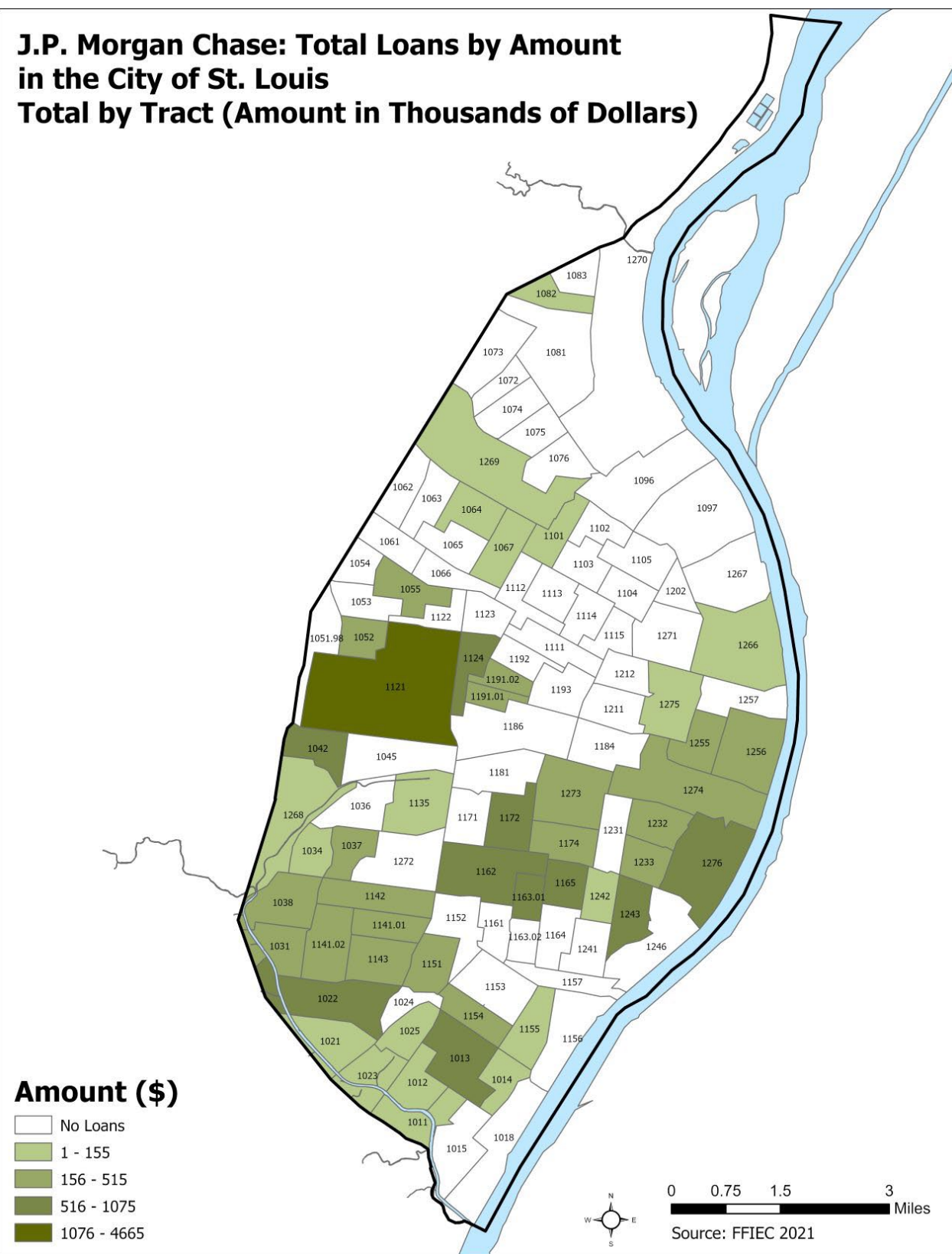


J.P. Morgan Chase

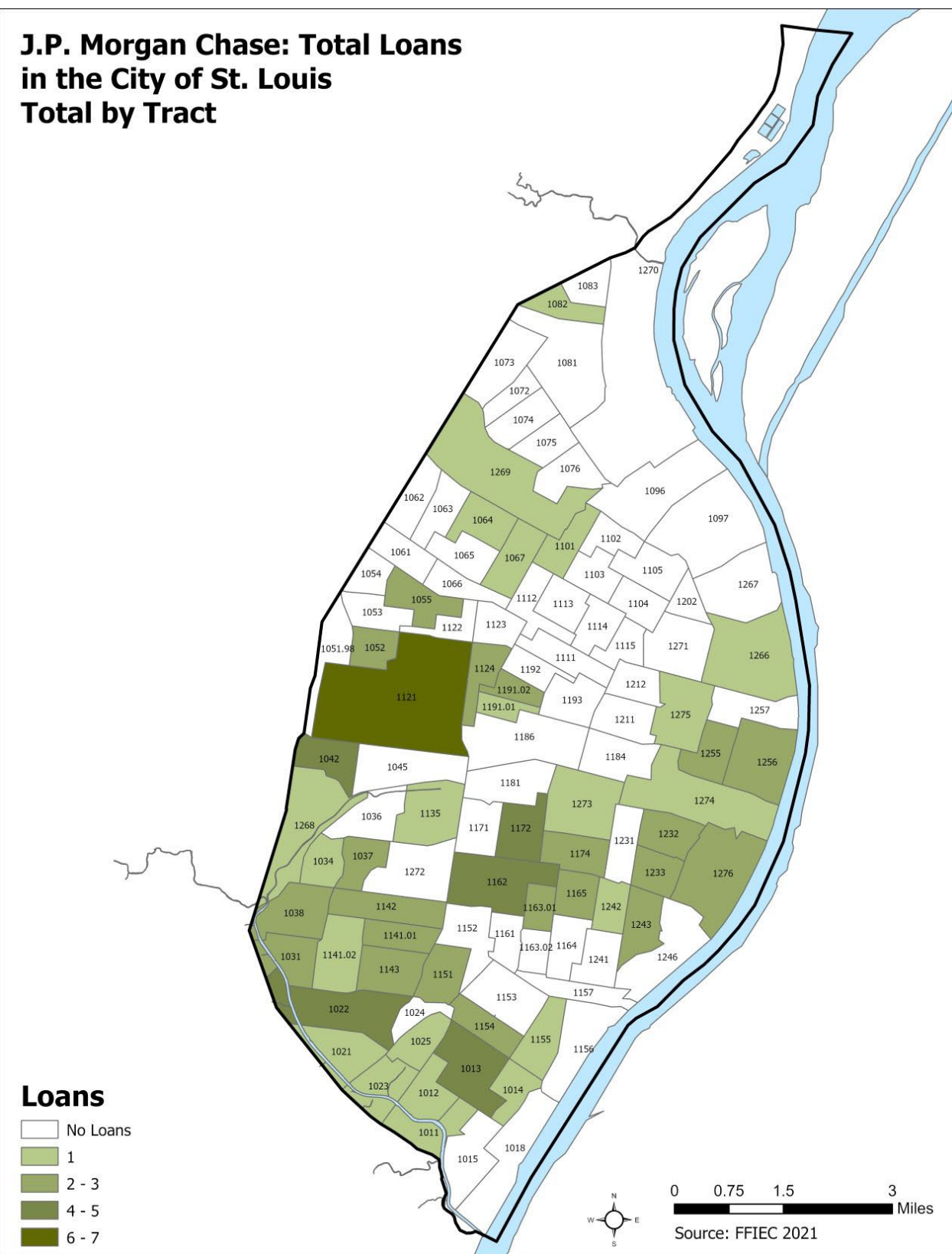
J.P. Morgan Chase: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2017				
2018				
2019	53	495	\$12,175	\$154,855
2020	66	611	\$12,820	\$199,625
2020	99	877	\$20,385	\$256,005
Total	218	1,983	\$45,380	\$610,485
Amount is represented in the thousands of dollars				

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
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%
2021	\$20,385	99	\$256,005	877	7.43%	10.99%
Amount is represented in the thousands of dollars						

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



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

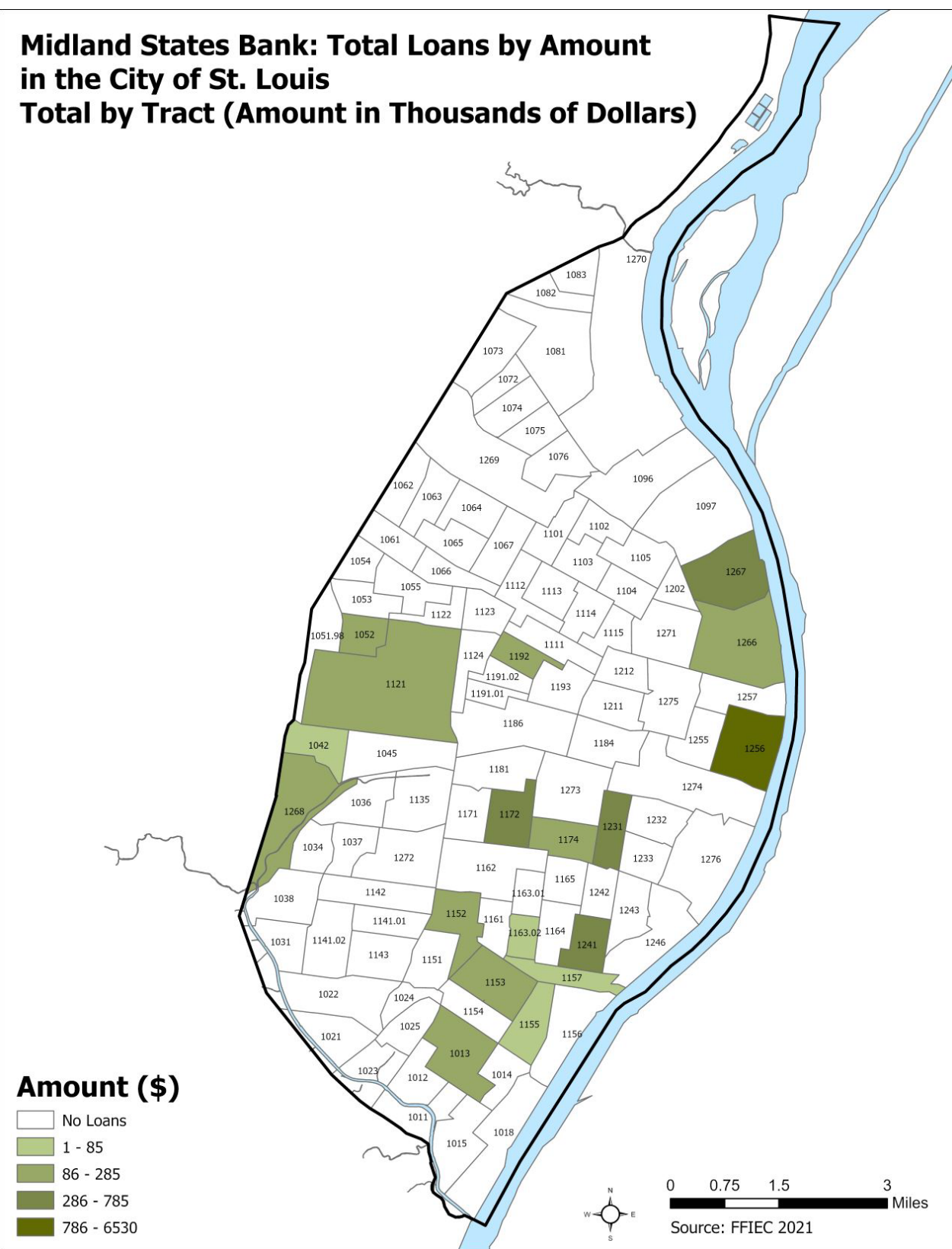


Midland States Bank

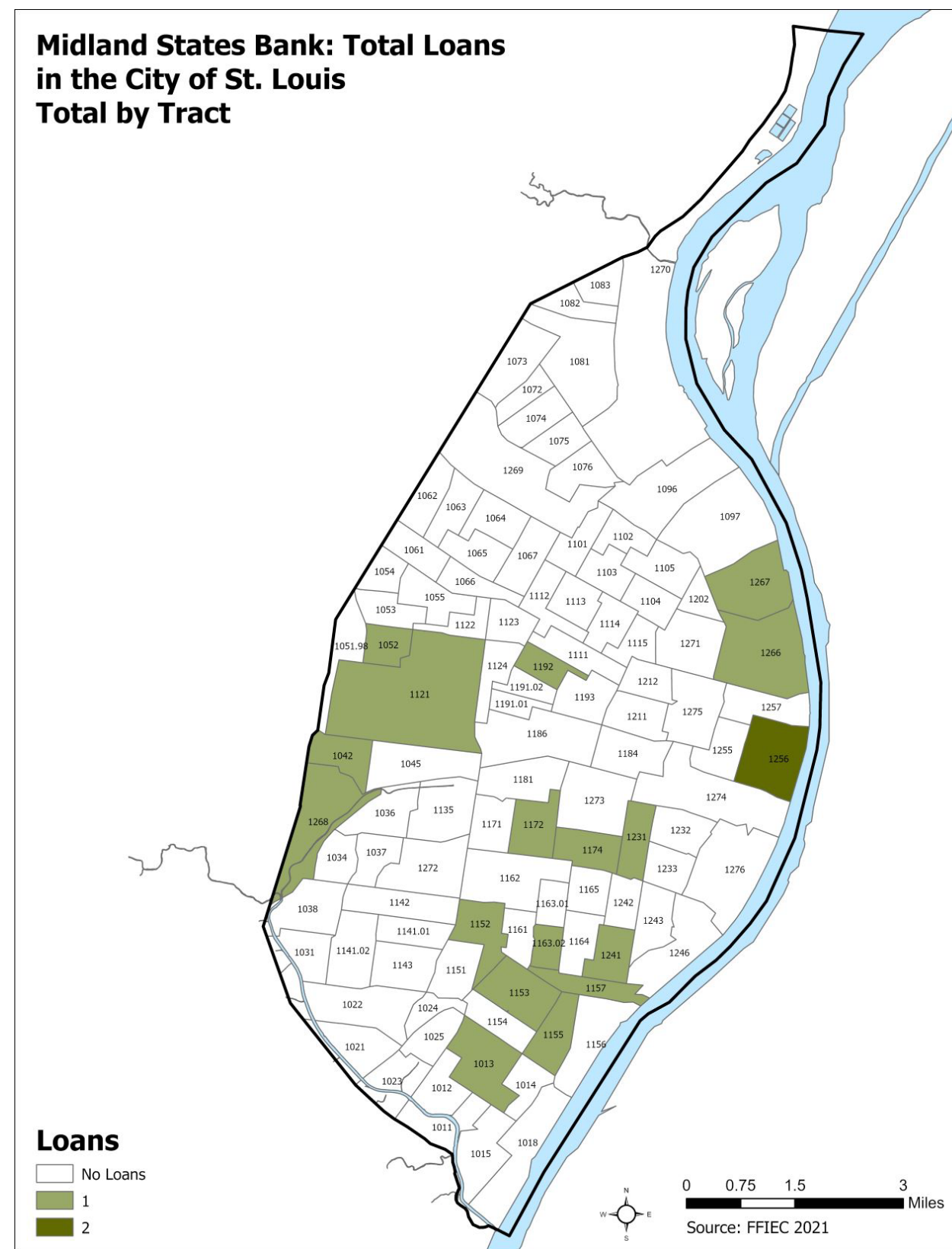
Midland States Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2017				
2018				
2019				
2020	19	306	\$5,145	\$71,240
2021	19	174	\$10,295	\$53,090
Total	38	480	\$15,440	\$124,330
Amount is represented in the thousands of dollars				

Midland States Bank: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2021	\$10,295	19	\$53,090	174	12.42%	7.92%
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

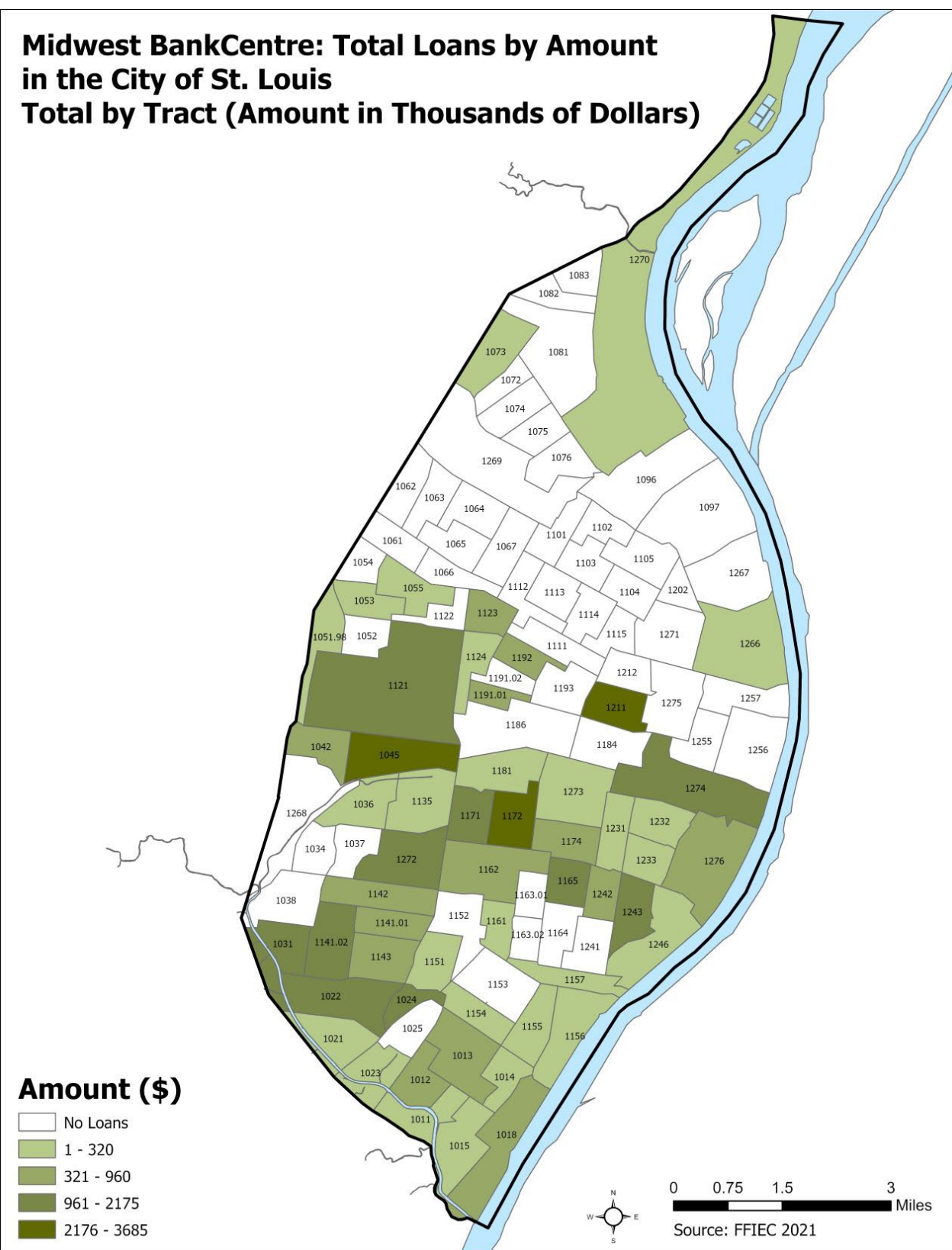


Midwest BankCentre

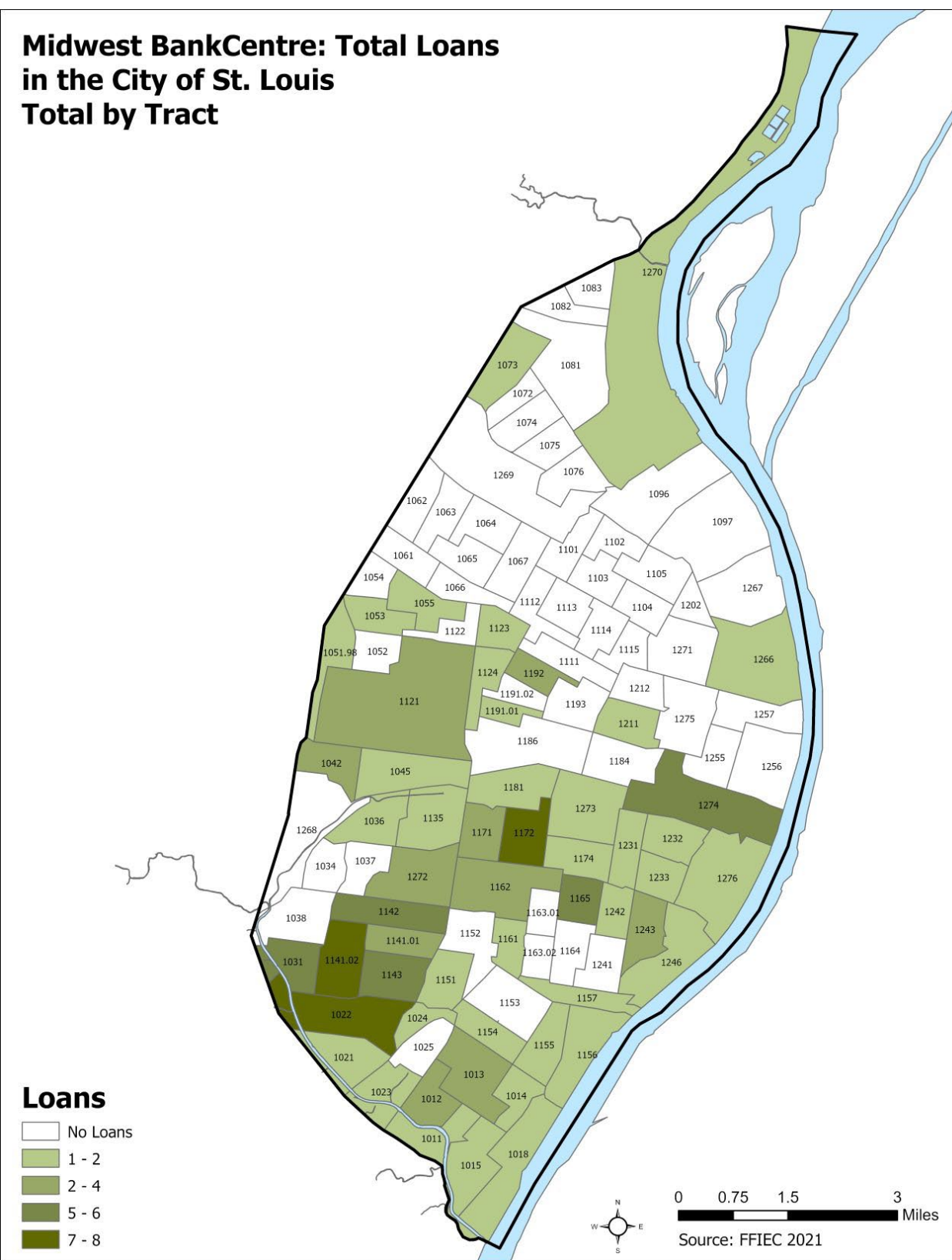
Midwest BankCentre: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2017	163	621	\$30,342	\$156,874
2018	77	395	\$19,275	\$114,295
2019	95	547	\$17,555	\$137,705
2020	147	1,006	\$30,165	\$289,570
2021	132	840	\$36,750	\$226,510
Total	614	3,409	\$134,087	\$924,954
Amount 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
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%
2021	\$36,750	132	\$226,510	840	14.50%	18.01%
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**

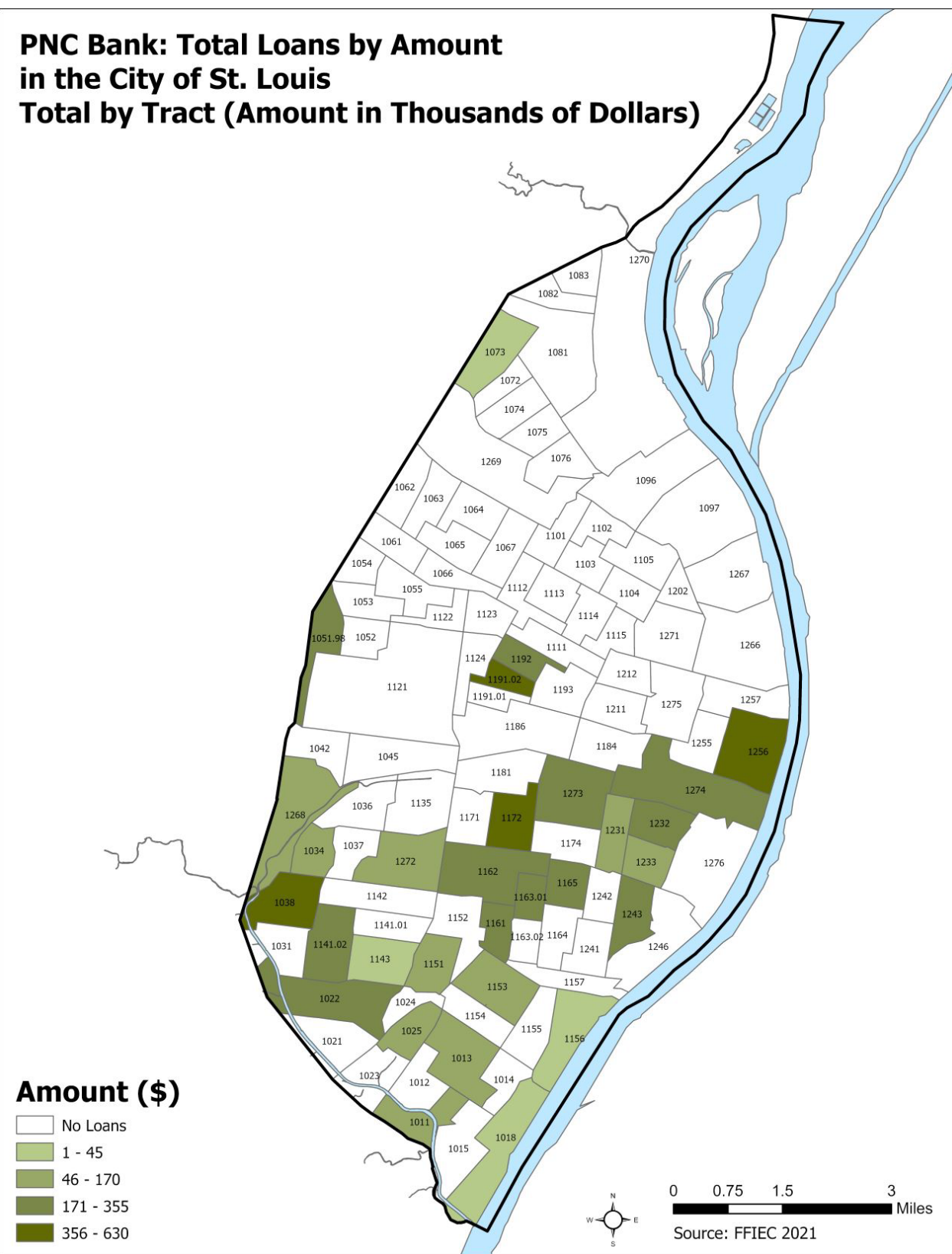


PNC Bank

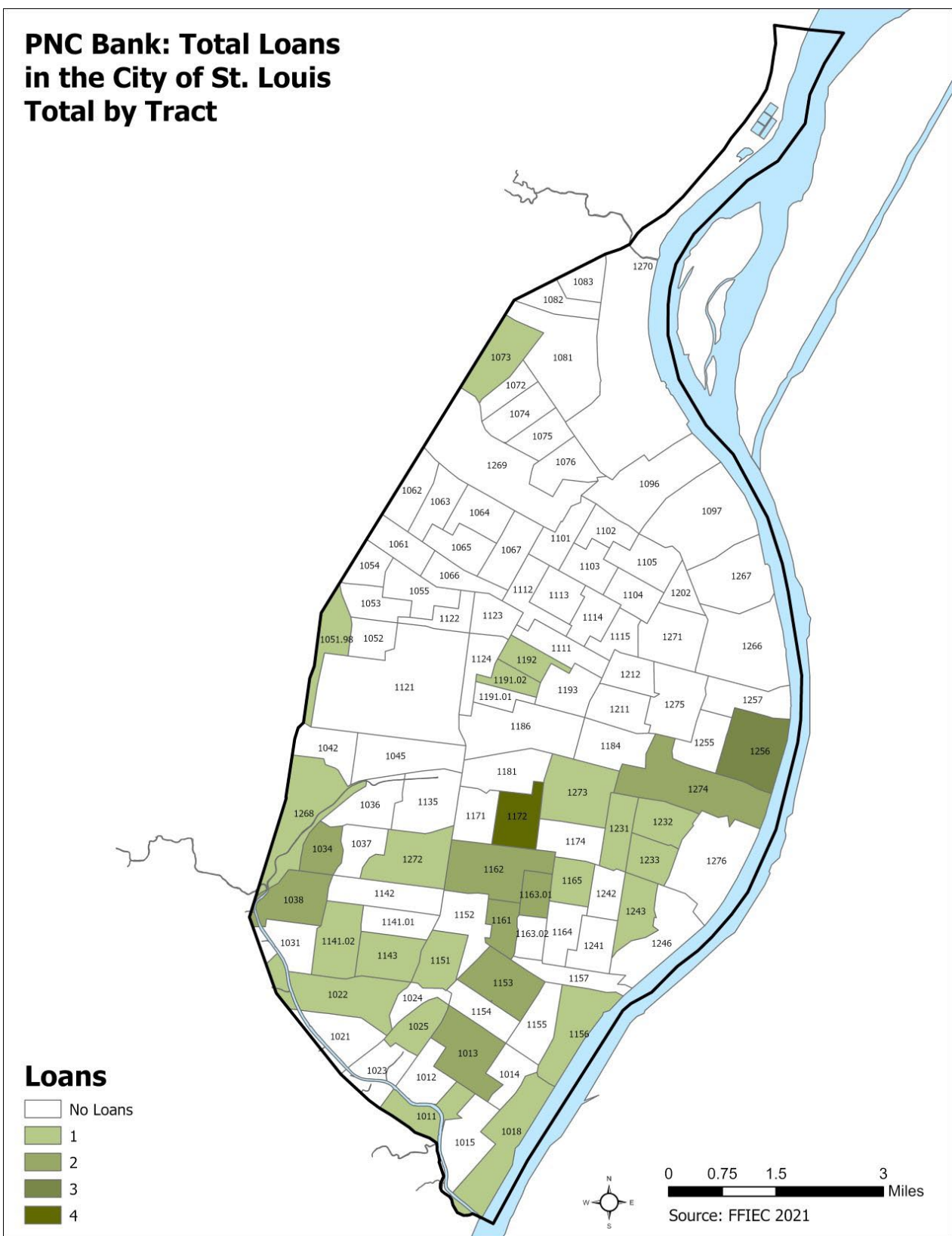
PNC Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2017	54	478	\$39,286	\$97,854
2018	68	785	\$7,200	\$110,685
2019	63	691	\$5,705	\$105,465
2020	33	501	\$3,375	\$91,765
2020	43	449	\$6,245	\$91,885
Total	261	2,904	\$61,811	\$497,654
Amount is represented in 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
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%
2021	\$6,245	43	\$91,885	449	12.42%	8.99%
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**

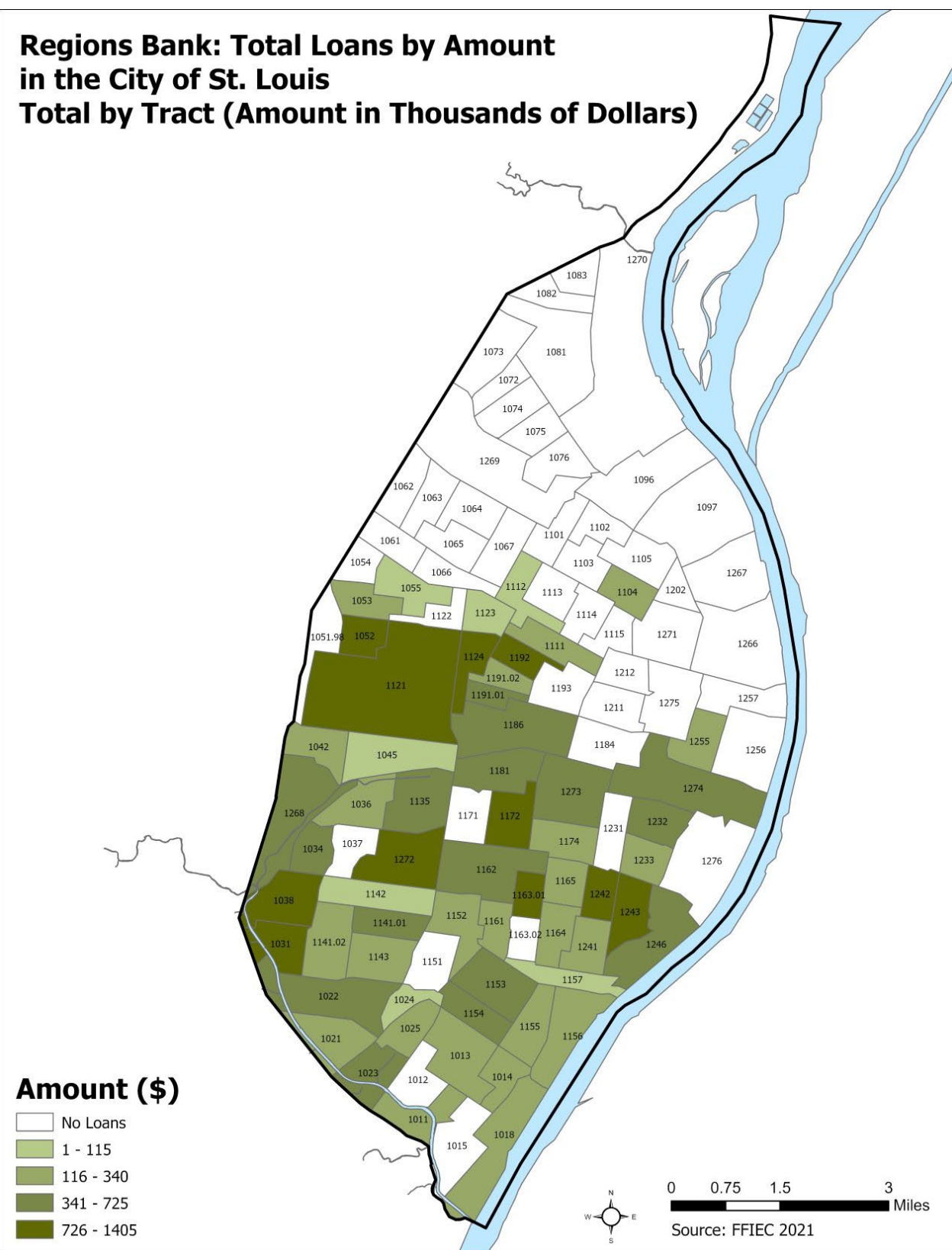


Regions Bank

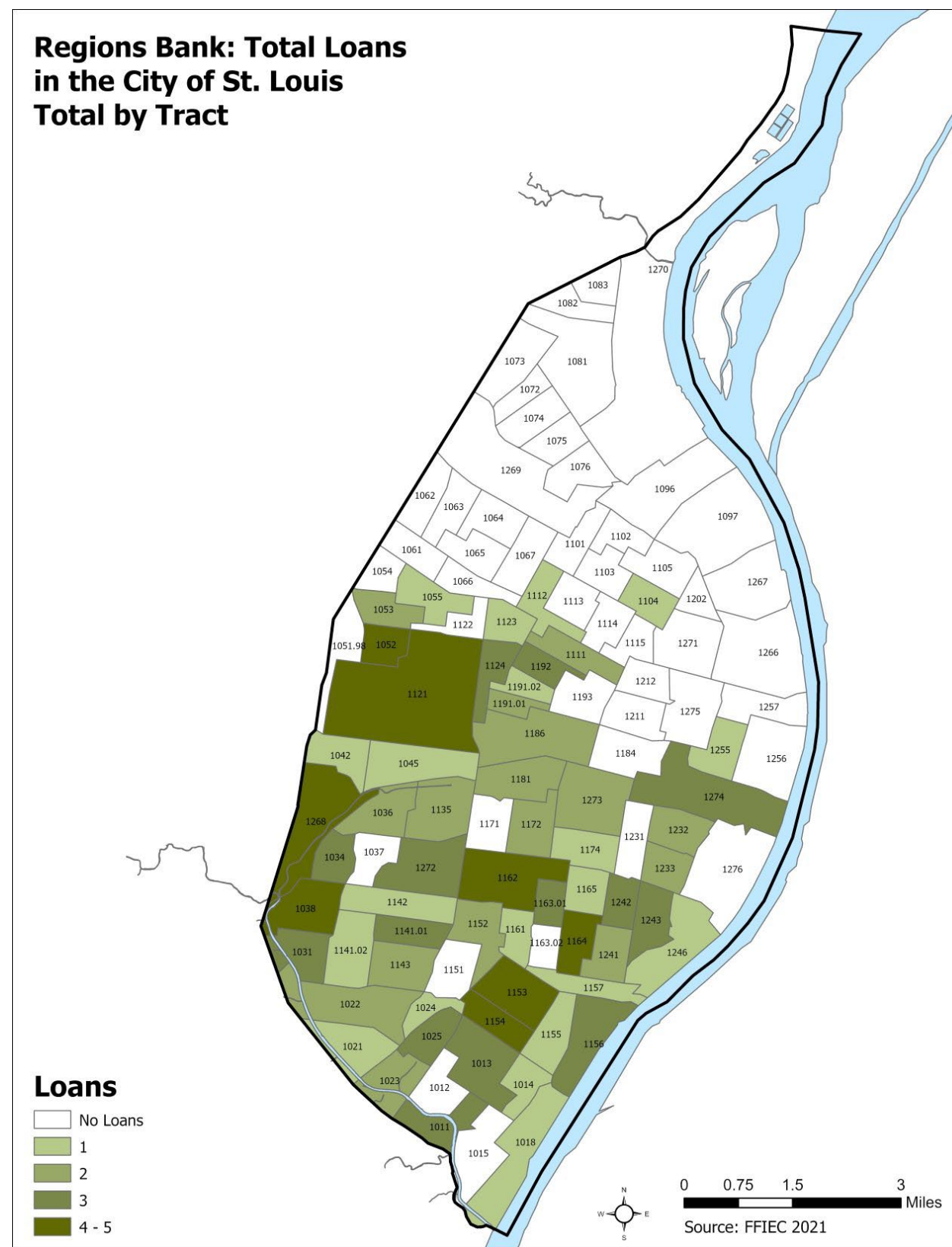
Regions Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2017	60	466	\$7,713	\$69,087
2018	62	532	\$22,120	\$93,770
2019	59	695	\$7,385	\$109,205
2020	89	1113	\$12,535	\$226,985
2021	129	1,147	\$25,135	\$221,995
Total	399	3,953	\$74,888	\$721,042
Amount is represented 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
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%
2021	\$25,135	129	\$221,995	1,147	10.39%	10.09%
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**

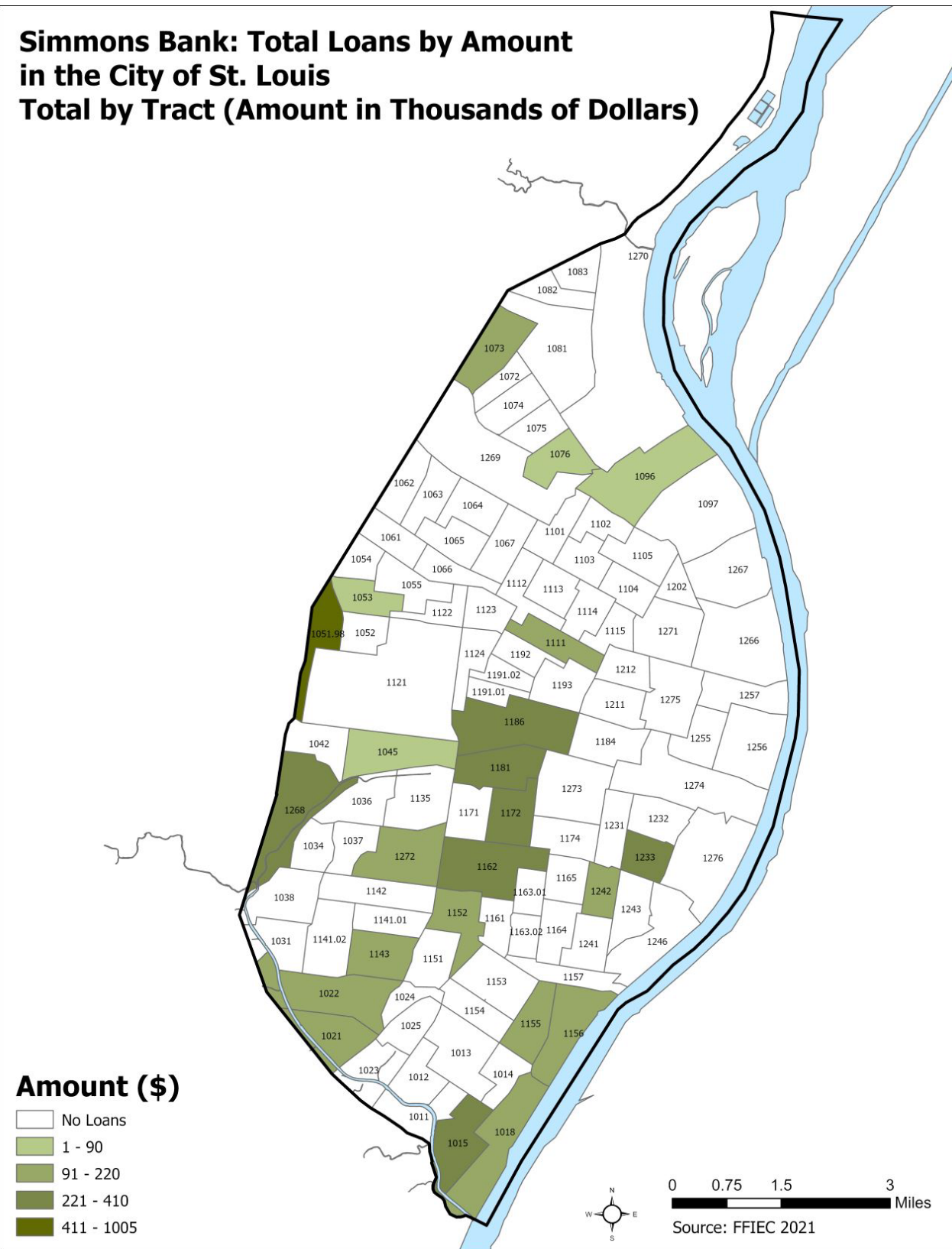


Simmons Bank - (formerly Reliance Bank)

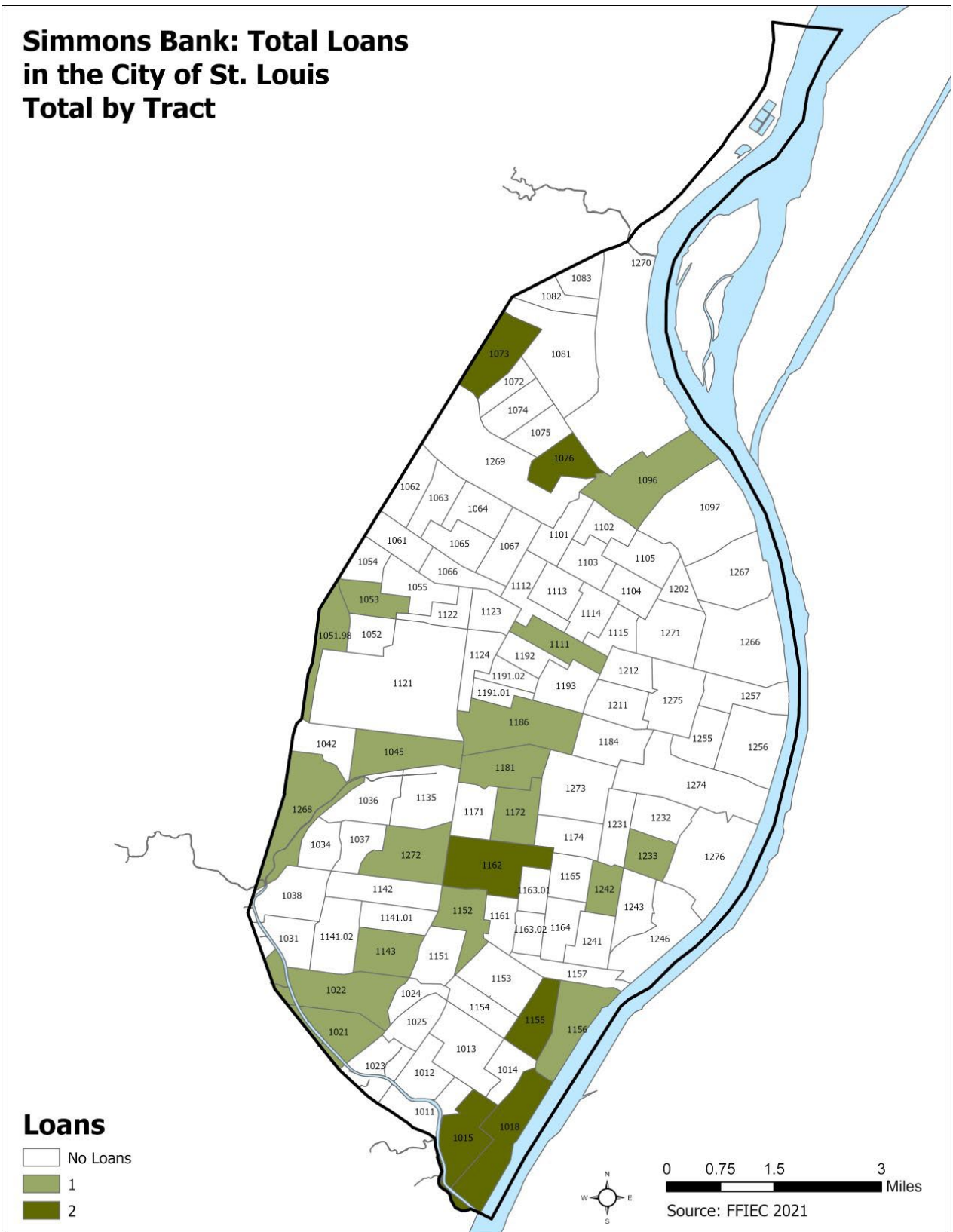
Simmons Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2017	36	107	\$3,545	\$40,553
2018	17	83	\$8,995	\$29,435
2019	43	211	\$9,905	\$50,815
2020	29	194	\$3,055	\$41,140
2021	29	173	\$5,465	\$31,425
Total	154	768	\$30,965	\$193,368
Amount is represented in thousands 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
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%
2021	\$5,465	29	\$31,425	173	16.01%	20.05%
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**

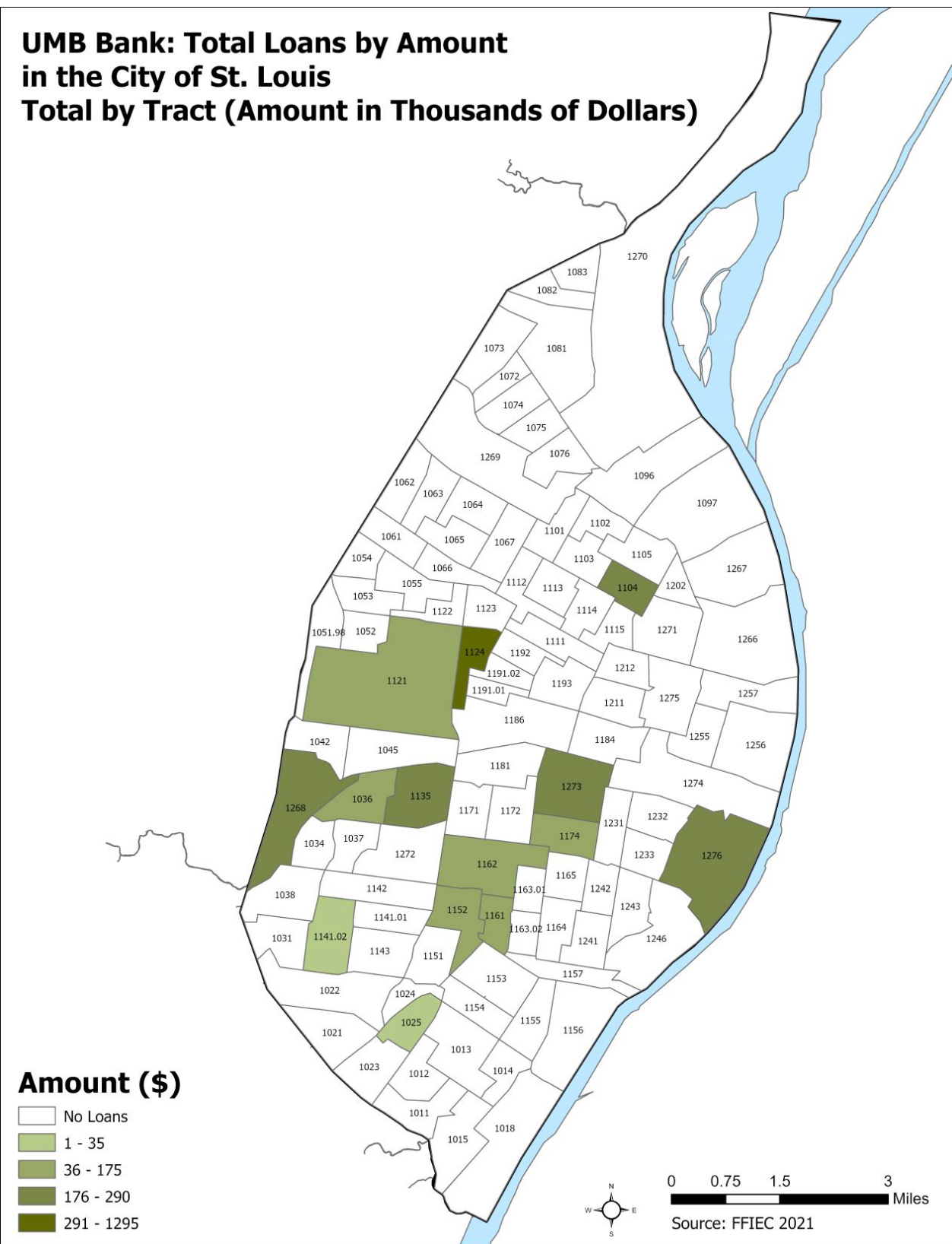


UMB Bank

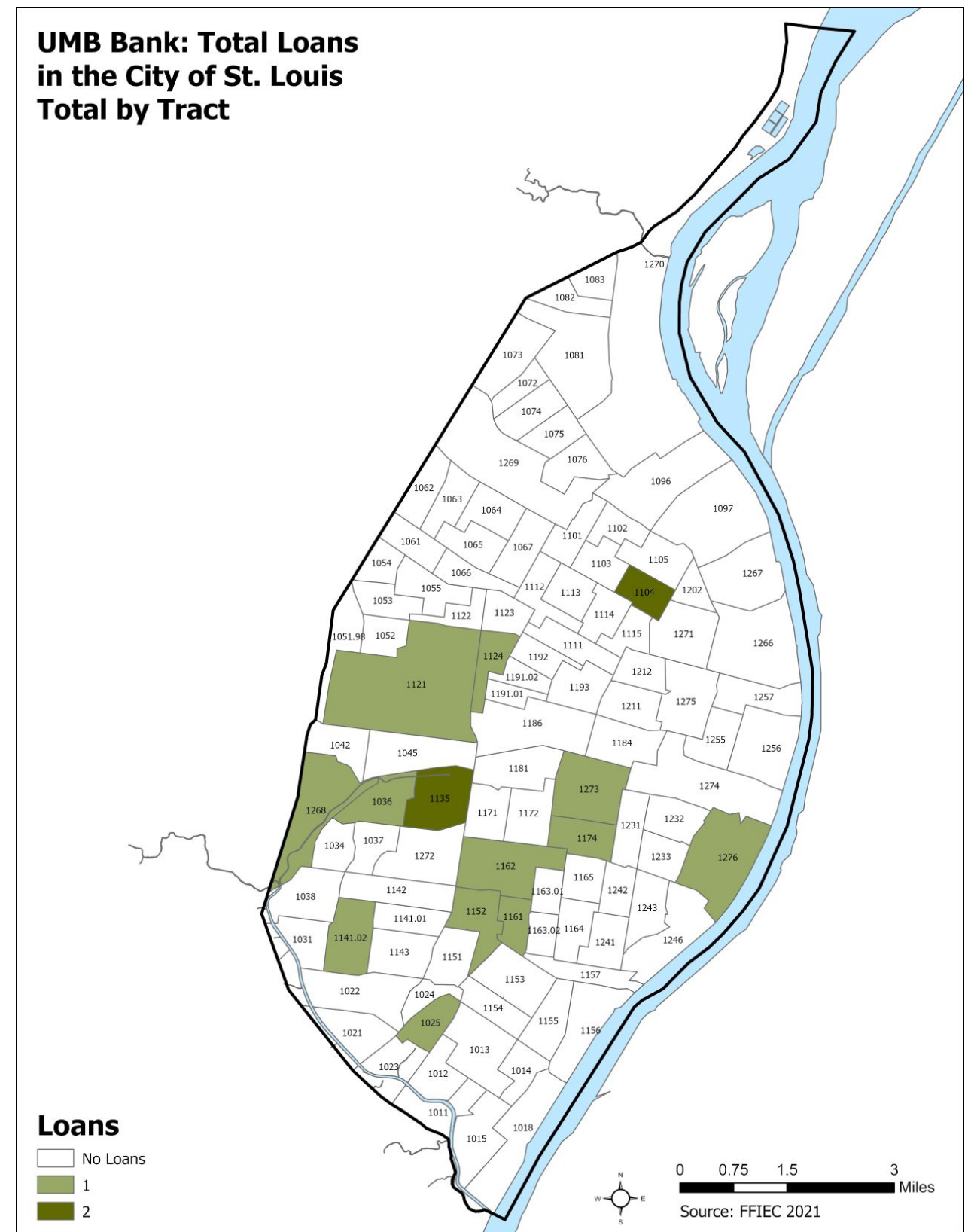
UMB Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2017	5	55	\$372	\$13,408
2018	9	150	\$965	\$23,240
2019	22	246	\$6,420	\$69,600
2020	24	297	\$6,110	\$106,445
2021	16	231	\$3,320	\$134,095
Total	76	979	\$17,187	\$346,788
Amount is represented in thousands of dollars				

UMB Bank: 20 Year Summary						
	St. Louis City		St. Louis Metro		City as Percent of Total	
Year	Amount	# Loans	Amount	# Loans	Amount	# Loans
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%
2021	\$3,320	16	\$134,095	231	4.96%	7.76%
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)



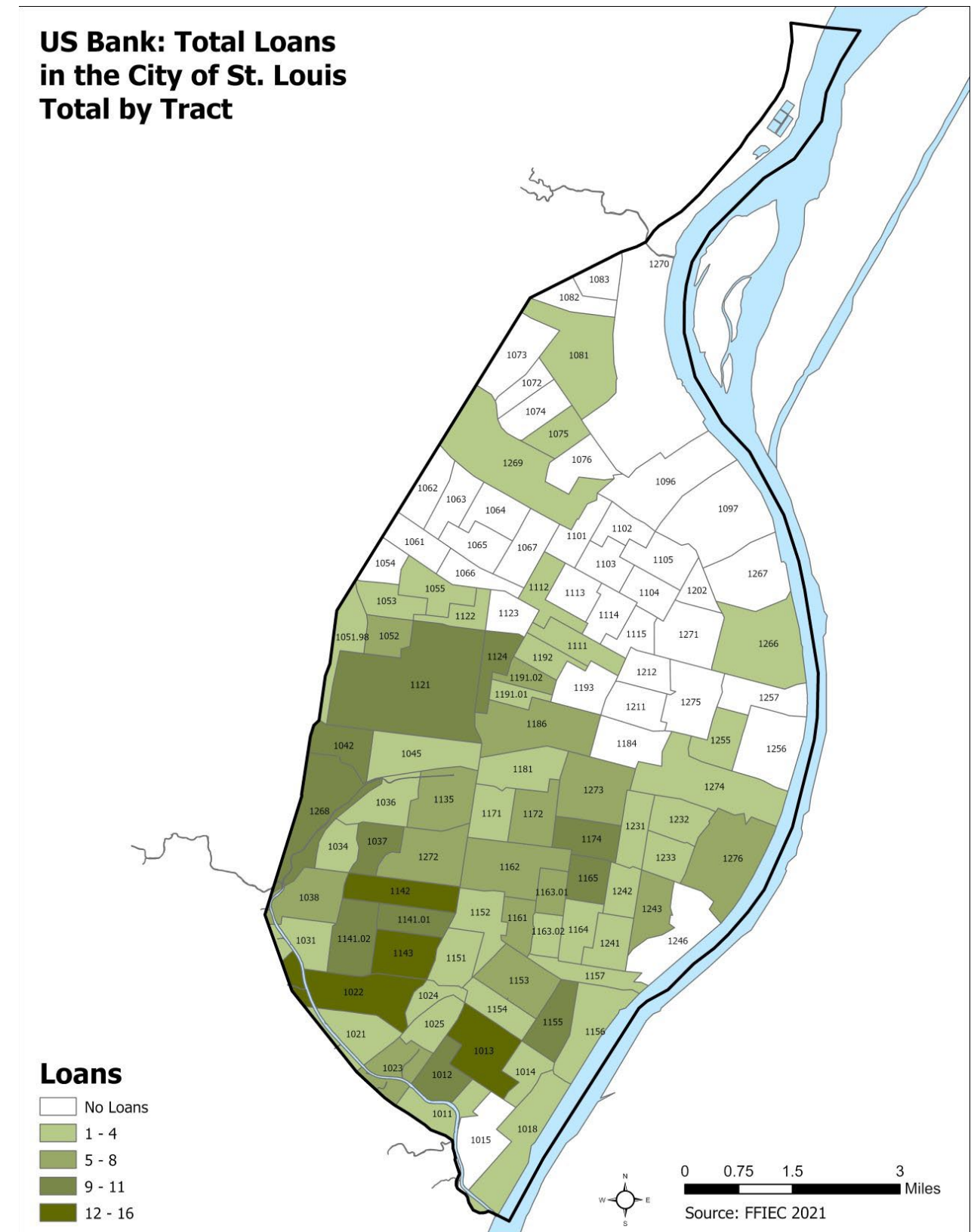
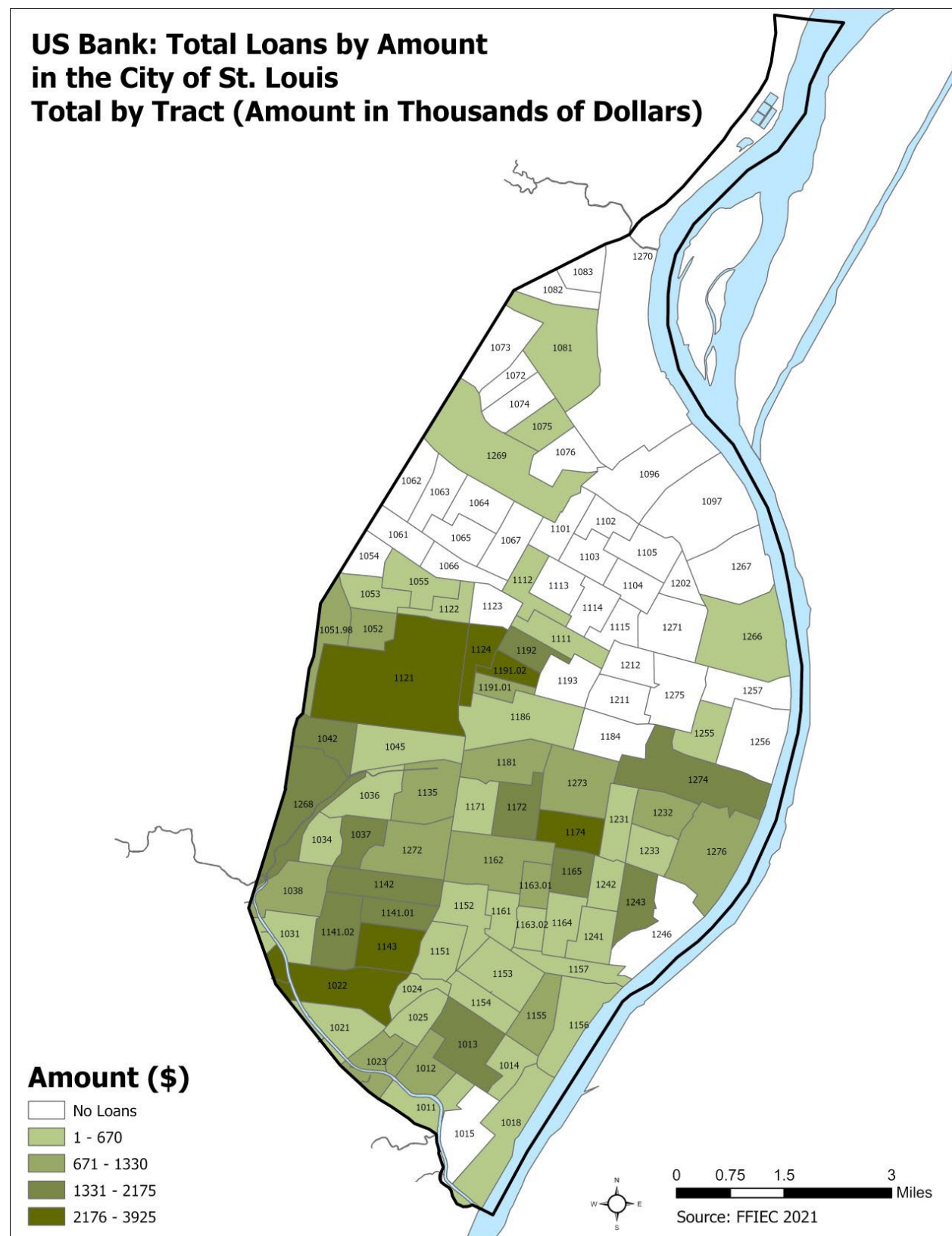
UMB Bank: Total Loans in the City of St. Louis Total by Tract



US Bank

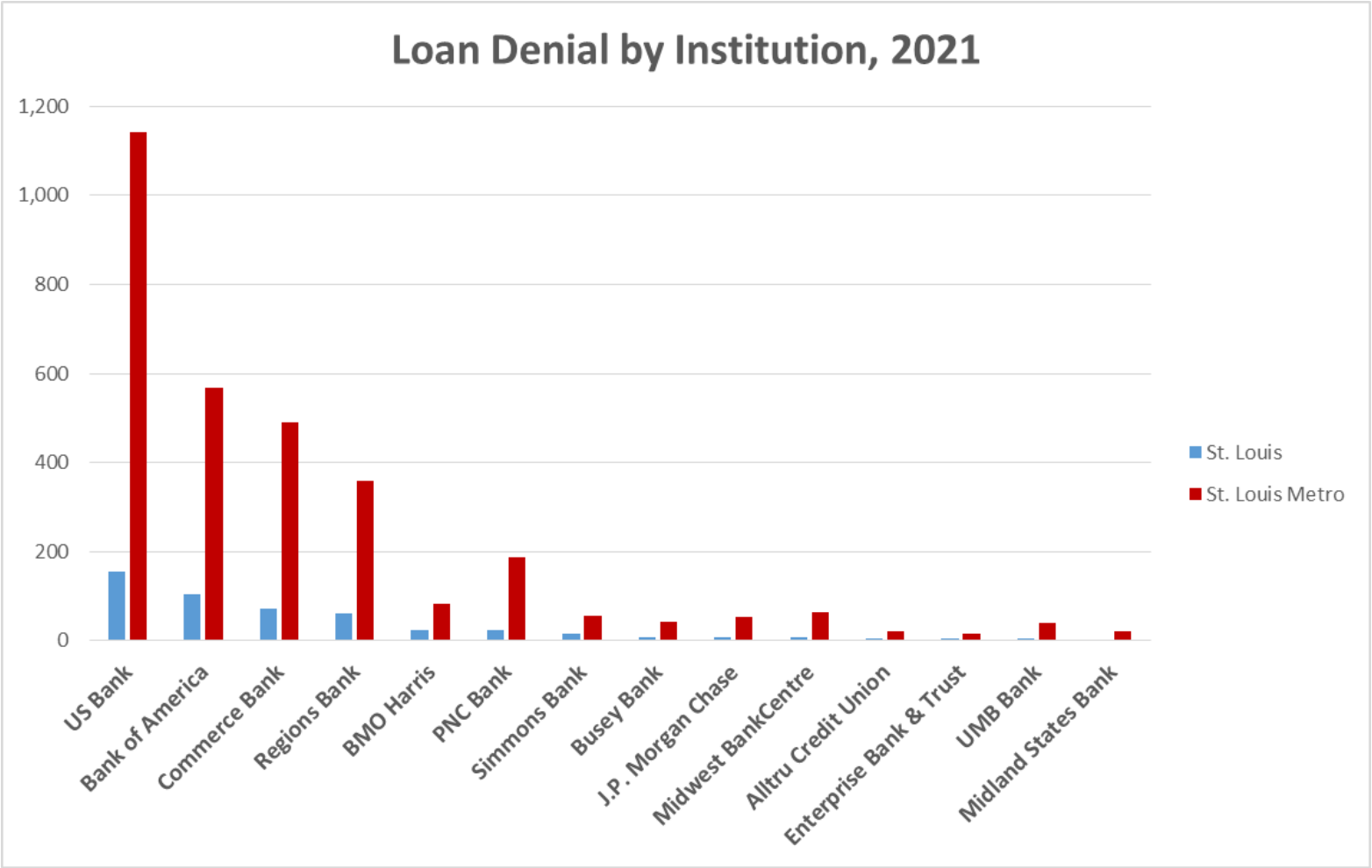
US Bank: 5 Year Summary				
	Number		Amount	
	City Loans	Metro Loans	City Loans	Metro Loans
2017	304	2,595	\$46,498	\$454,946
2018	279	2,960	\$41,855	\$501,100
2019	244	2,794	\$43,880	\$622,530
2020	346	3,965	\$69,780	\$926,175
2021	360	4,006	\$62,450	\$873,090
Total	1533	16,320	\$264,463	\$3,377,841
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
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%
2021	\$62,450	360	\$873,090	4,006	7.83%	9.39%
Amount is represented in thousands of dollars						



Loan Denials - City and Metro Totals

Loan Denials			
Institution	# City	# Metro	% of City Denials
Alltru Credit Union	4	20	20.00%
Bank of America	104	567	18.34%
BMO Harris	25	84	29.76%
Busey Bank	9	42	21.43%
Commerce Bank	73	489	14.93%
Enterprise Bank & Trust	4	16	25.00%
J.P. Morgan Chase	9	54	16.67%
Midland States Bank		21	0.00%
Midwest BankCentre	9	64	14.06%
PNC Bank	24	188	12.77%
Regions Bank	62	360	17.22%
Simmons Bank	17	55	30.91%
UMB Bank	4	40	10.00%
US Bank	155	1,142	13.57%
Grand Total	499	3,142	15.88%



Home Purchase - Loan Applications Denied						
	St. Louis City		Metro		City as Percent of Total	
	*Amount (\$)	Loans	*Amount (\$)	Loans	Amount (\$)	Loans
Alltru Credit Union	120	2	535	5	22.43%	40.00%
Bank of America	3,290	18	16,235	91	20.26%	19.78%
BMO Harris	860	4	2,295	9	37.47%	44.44%
Busey Bank	310	2	2,430	12	12.76%	16.67%
Commerce Bank	1,420	12	12,285	73	11.56%	16.44%
Enterprise Bank & Trust	440	4	1,400	10	31.43%	40.00%
J.P. Morgan Chase	1,645	3	4,640	16	35.45%	18.75%
Midland States Bank			560	2	0.00%	0.00%
Midwest BankCentre	325	3	2,005	15	16.21%	20.00%
PNC Bank	200	2	3,315	21	6.03%	9.52%
Regions Bank	1,990	12	8,940	58	22.26%	20.69%
Simmons Bank	695	5	2,265	13	30.68%	38.46%
UMB Bank	1,305	1	4,100	6	31.83%	16.67%
US Bank	2,565	23	28,325	145	9.06%	15.86%
Grand Total	15,165	91	89,330	476	16.98%	19.12%

*Loan amounts are in thousands of dollars.

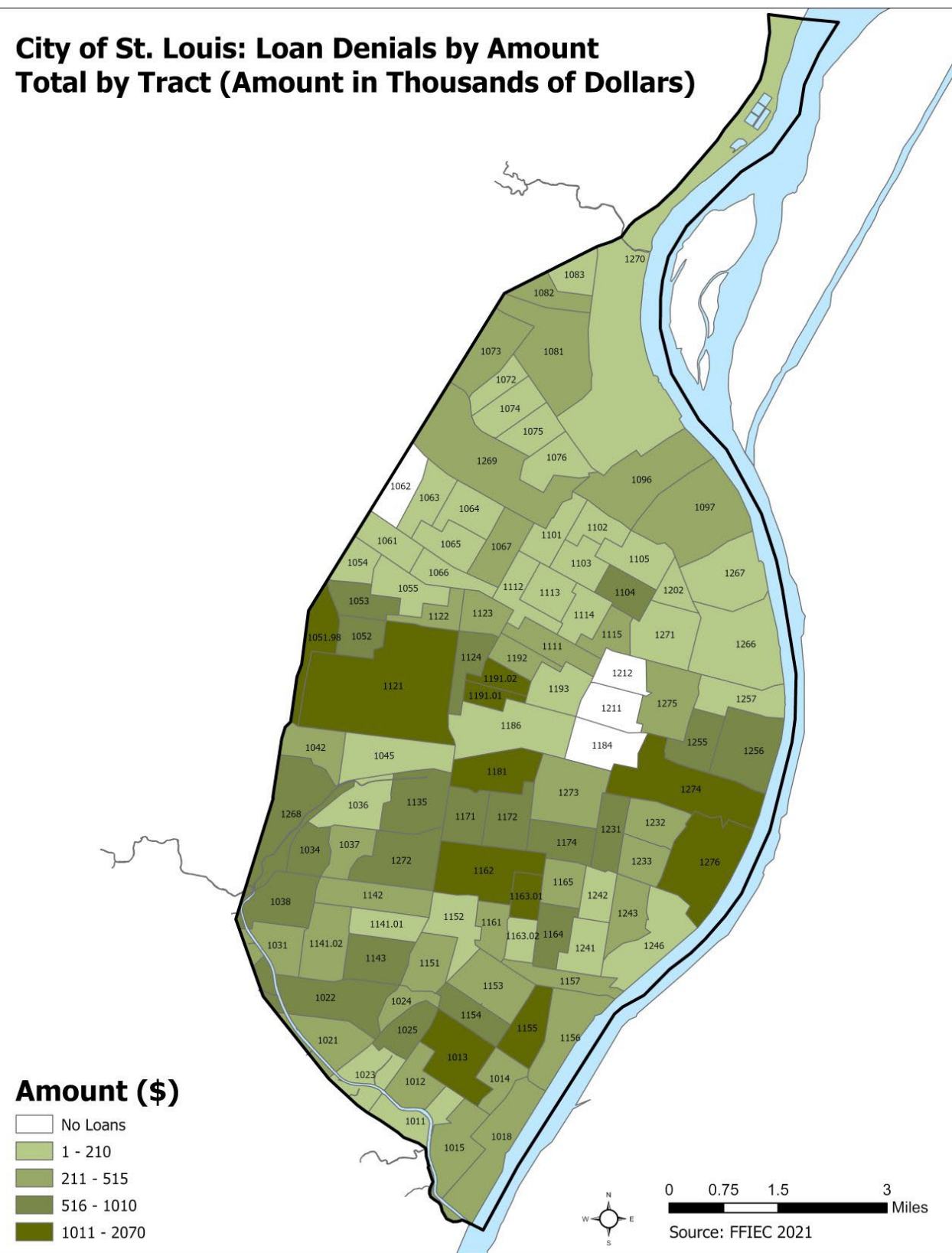
Home Improvement - Loan Applications Denied						
	St. Louis City		Metro		City as Percent of Total	
	*Amount (\$)	Loans	*Amount (\$)	Loans	Amount (\$)	Loans
Alltru Credit Union	110	2	255	7	43.14%	28.57%
Bank of America	4,770	80	26,130	384	18.25%	20.83%
BMO Harris	560	12	5,275	45	10.62%	26.67%
Busey Bank	255	3	360	6	70.83%	50.00%
Commerce Bank	1,645	47	12,310	284	13.36%	16.55%
Enterprise Bank & Trust			25	1	0.00%	0.00%
J.P. Morgan Chase					N/A	N/A
Midland States Bank					N/A	N/A
Midwest BankCentre			1,180	2	0.00%	0.00%
PNC Bank	635	13	4,015	69	15.82%	18.84%
Regions Bank	2,065	27	8,980	174	23.00%	15.52%
Simmons Bank	305	9	1,640	28	18.60%	32.14%
UMB Bank	80	2	1,200	18	6.67%	11.11%
US Bank	3,005	67	24,155	409	12.44%	16.38%
Grand Total	13,430	262	85,525	1,427	15.70%	18.36%

Refinance - Loan Application Denied						
	St. Louis City		Metro		City as Percent of Total	
	*Amount (\$)	Loans	*Amount (\$)	Loans	Amount (\$)	Loans
Alltru Credit Union			1,200	8	0.00%	0.00%
Bank of America	550	6	17,840	92	3.08%	6.52%
BMO Harris	1,555	9	9,010	30	17.26%	30.00%
Busey Bank	730	4	5,080	24	14.37%	16.67%
Commerce Bank	940	14	20,900	132	4.50%	10.61%
Enterprise Bank & Trust			1,735	5	0.00%	0.00%
J.P. Morgan Chase	1,110	6	9,080	38	12.22%	15.79%
Midland States Bank			2,555	19	0.00%	0.00%
Midwest BankCentre	310	6	9,495	47	3.26%	12.77%
PNC Bank	1,125	9	16,930	98	6.65%	9.18%
Regions Bank	2,125	23	15,690	128	13.54%	17.97%
Simmons Bank	175	3	2,420	14	7.23%	21.43%
UMB Bank	85	1	2,930	16	2.90%	6.25%
US Bank	9,115	65	112,810	588	8.08%	11.05%
Grand Total	17,820	146	227,675	1,239	7.83%	11.78%

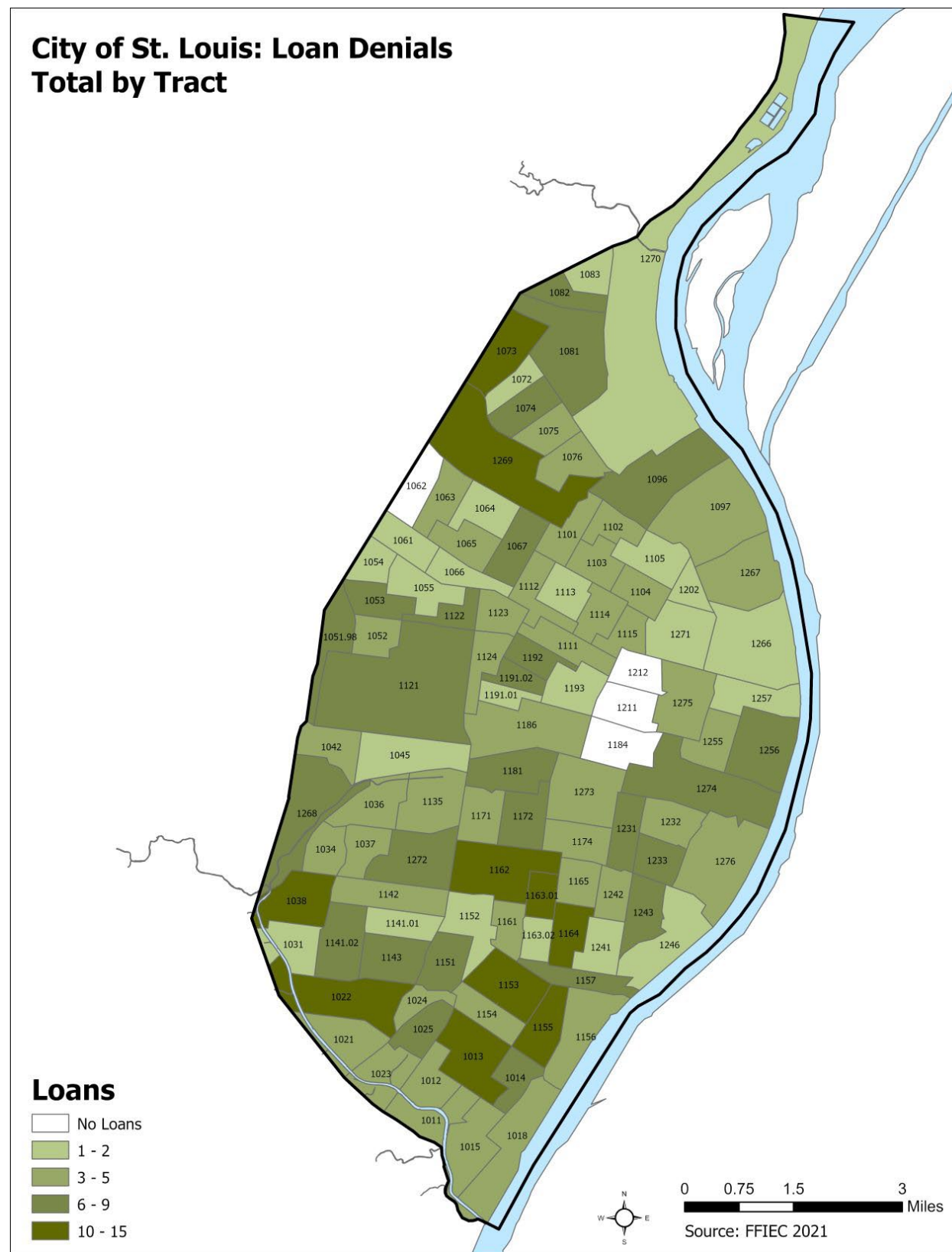
*Loan amounts are in thousands of dollars.

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	230	4	1,990	20	11.56%	20.00%
Bank of America	8,610	104	60,205	567	14.30%	18.34%
BMO Harris	2,975	25	16,580	84	17.94%	29.76%
Busey Bank	1,295	9	7,870	42	16.45%	21.43%
Commerce Bank	4,005	73	45,495	489	8.80%	14.93%
Enterprise Bank & Trust	440	4	3,160	16	13.92%	25.00%
J.P. Morgan Chase	2,755	9	13,720	54	20.08%	16.67%
Midland States Bank			3,115	21	0.00%	0.00%
Midwest BankCentre	635	9	12,680	64	5.01%	14.06%
PNC Bank	1,960	24	24,260	188	8.08%	12.77%
Regions Bank	6,180	62	33,610	360	18.39%	17.22%
Simmons Bank	1,175	17	6,325	55	18.58%	30.91%
UMB Bank	1,470	4	8,230	40	17.86%	10.00%
US Bank	14,685	155	165,290	1,142	8.88%	13.57%
Grand Total	46,415	499	402,530	3,142	11.53%	15.88%

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



**City of St. Louis: Loan Denials
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	120	2	120	2	295	1					535	5
Bank of America	3,290	18	8,770	48	2,785	17	1,305	7	85	1	16,235	91
BMO Harris	860	4	1,250	4	185	1					2,295	9
Busey Bank	310	2	1,665	9	455	1					2,430	12
Commerce Bank	1,420	12	7,220	42	2,380	12	1,105	5	160	2	12,285	73
Enterprise Bank & Trust	440	4	640	4	265	1	55	1			1,400	10
J.P. Morgan Chase	1,645	3	2,860	12			135	1			4,640	16
Midland States Bank					560	2					560	2
Midwest BankCentre	325	3	1,305	9	125	1	250	2			2,005	15
PNC Bank	200	2	2,315	13	170	2	485	3	145	1	3,315	21
Regions Bank	1,990	12	5,955	39	795	5	200	2			8,940	58
Simmons Bank	695	5	1,295	7	275	1					2,265	13
UMB Bank	1,305	1	2,795	5							4,100	6
US Bank	2,565	23	18,960	78	5,115	33	885	5	800	6	28,325	145
Grand Total	15,165	91	55,150	272	13,405	77	4,420	26	1,190	10	89,330	476

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	110	2	130	4	15	1					255	7
Bank of America	4,770	80	14,025	185	5,075	77	1,930	36	330	6	26,130	384
BMO Harris	560	12	2,930	22	475	5	1,240	4	70	2	5,275	45
Busey Bank	255	3	90	2	15	1					360	6
Commerce Bank	1,645	47	6,590	138	2,615	63	1,445	35	15	1	12,310	284
Enterprise Bank & Trust							25	1			25	1
J.P. Morgan Chase												
Midland States Bank												
Midwest BankCentre			805	1	375	1					1,180	2
PNC Bank	635	13	2,170	32	595	13	530	8	85	3	4,015	69
Regions Bank	2,065	27	3,995	79	2,170	50	725	17	25	1	8,980	174
Simmons Bank	305	9	1,215	17	120	2					1,640	28
UMB Bank	80	2	805	7	180	6	135	3			1,200	18
US Bank	3,005	67	13,245	189	5,485	97	1,835	43	585	13	24,155	409
Grand Total	13,430	262	46,000	676	17,120	316	7,865	147	1,110	26	85,525	1,427

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			200	2	875	5	125	1			1,200	8
Bank of America	550	6	12,455	51	3,410	24	1,320	10	105	1	17,840	92
BMO Harris	1,555	9	5,980	16	730	2	430	2	315	1	9,010	30
Busey Bank	730	4	3,050	14	1,105	3	55	1	140	2	5,080	24
Commerce Bank	940	14	14,090	74	4,510	28	1,360	16			20,900	132
Enteprise Bank & trust			905	3	725	1			105	1	1,735	5
J.P. Morgan Chase	1,110	6	4,740	16	1,870	10	670	4	690	2	9,080	38
Midland States Bank			1,035	7	1,295	7	210	4	15	1	2,555	19
Midwest BankCentre	310	6	7,735	33	740	4	710	4			9,495	47
PNC Bank	1,125	9	9,640	46	3,690	24	1,580	12	895	7	16,930	98
Regions Bank	2,125	23	7,750	66	4,405	27	1,410	12			15,690	128
Simmons Bank	175	3	1,825	9	420	2					2,420	14
UMB Bank	85	1	2,330	12	460	2	55	1			2,930	16
US Bank	9,115	65	69,570	324	21,280	136	8,445	45	4,400	18	112,810	588
Grand Total	17,820	146	141,305	673	45,515	275	16,370	112	6,665	33	227,675	1,239

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	230	4	450	8	1,185	7	125	1			1,990	20
Bank of America	8,610	104	35,250	284	11,270	118	4,555	53	520	8	60,205	567
BMO Harris	2,975	25	10,160	42	1,390	8	1,670	6	385	3	16,580	84
Busey Bank	1,295	9	4,805	25	1,575	5	55	1	140	2	7,870	42
Commerce Bank	4,005	73	27,900	254	9,505	103	3,910	56	175	3	45,495	489
Enterprise Bank & Trust	440	4	1,545	7	990	2	80	2	105	1	3,160	16
J.P. Morgan Chase	2,755	9	7,600	28	1,870	10	805	5	690	2	13,720	54
Midland States Bank			1,035	7	1,855	9	210	4	15	1	3,115	21
Midwest BankCentre	635	9	9,845	43	1,240	6	960	6			12,680	64
PNC Bank	1,960	24	14,125	91	4,455	39	2,595	23	1,125	11	24,260	188
Regions Bank	6,180	62	17,700	184	7,370	82	2,335	31	25	1	33,610	360
Simmons Bank	1,175	17	4,335	33	815	5					6,325	55
UMB Bank	1,470	4	5,930	24	640	8	190	4			8,230	40
US Bank	14,685	155	101,775	591	31,880	266	11,165	93	5,785	37	165,290	1,142
Grand Total	46,415	499	242,455	1,621	76,040	668	28,655	285	8,965	69	402,530	3,142

*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	20.00%	8.60%	6.80%	11.11%	0.00%	8.81%
Loan Denials	4	8	7	1		20
Total Loan Applications	20	93	103	9	2	227
Bank of America	29.71%	19.67%	22.61%	23.45%	22.22%	21.99%
Loan Denials	104	284	118	53	8	567
Total Loan Applications	350	1,444	522	226	36	2,578
BMO Harris	36.23%	19.35%	24.24%	15.79%	75.00%	23.27%
Loan Denials	25	42	8	6	3	84
Total Loan Applications	69	217	33	38	4	361
Busey Bank	10.47%	10.04%	10.87%	5.00%	22.22%	10.24%
Loan Denials	9	25	5	1	2	42
Total Loan Applications	86	249	46	20	9	410
Commerce Bank	29.32%	23.07%	23.62%	21.79%	11.54%	23.63%
Loan Denials	73	254	103	56	3	489
Total Loan Applications	249	1,101	436	257	26	2,069
Enterprise Bank & Trust	7.55%	5.93%	11.76%	2.08%	25.00%	5.56%
Loan Denials	4	7	2	2	1	16
Total Loan Applications	53	118	17	96	4	288
J.P. Morgan Chase	1.89%	1.50%	1.13%	1.44%	4.00%	1.49%
Loan Denials	9	28	10	5	2	54
Total Loan Applications	476	1,869	888	347	50	3,630
Midland States Bank	20.00%	8.60%	6.80%	11.11%	0.00%	8.81%
Loan Denials	4	8	7	1		20
Total Loan Applications	20	93	103	9	2	227

Percent of Applications Denied by Institution						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	St. Louis Metro
Midwest BankCentre	5.33%	6.98%	5.13%	5.00%	0.00%	6.23%
Loan Denials	9	43	6	6		64
Total Loan Applications	169	616	117	120	5	1,027
PNC Bank	26.09%	21.36%	18.84%	22.55%	23.40%	21.51%
Loan Denials	24	91	39	23	11	188
Total Loan Applications	92	426	207	102	47	874
Regions Bank	25.94%	19.85%	16.63%	17.71%	5.00%	19.42%
Loan Denials	62	184	82	31	1	360
Total Loan Applications	239	927	493	175	20	1,854
Simmons Bank	31.48%	18.64%	13.89%	0.00%	0.00%	19.57%
Loan Denials	17	33	5			55
Total Loan Applications	54	177	36	10	4	281
UMB Bank	17.39%	11.76%	12.31%	15.38%	0.00%	12.54%
Loan Denials	4	24	8	4		40
Total Loan Applications	23	204	65	26	1	319
US Bank	17.84%	12.38%	11.16%	11.29%	14.23%	12.54%
Loan Denials	155	591	266	93	37	1,142
Total Loan Applications	869	4,774	2,383	824	260	9,110
All Banks	17.97%	13.17%	12.29%	12.56%	14.65%	13.51%
Loan Denials	499	1,621	668	285	69	3,142
Total Loan Applications	2,777	12,311	5,437	2,269	471	23,265

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			90	2	80	2	170	4
1012	195	1	145	3	65	1	405	5
1013	85	1	475	5	565	7	1,125	13
1014	225	1	130	4	115	3	470	8
1015			60	2	225	3	285	5
1018	225	1	50	2	45	1	320	4
1021			145	3	105	1	250	4
1022	165	1	365	9	205	1	735	11
1023			65	3			65	3
1024			90	2	200	2	290	4
1025	290	2	200	2	220	2	710	6
1031			25	1	315	1	340	2
1034	350	2	75	1	250	2	675	5
1036			170	4			170	4
1037					405	3	405	3
1038	205	1	275	5	375	5	855	11
1042			90	2	150	2	240	4
1045					65	1	65	1
1051.98			455	3	1,100	4	1,555	7
1052			120	2	440	2	560	4
1053			555	5	205	1	760	6
1054					55	1	55	1
1055			25	1	135	1	160	2
1061			25	1	85	1	110	2
**1062								
1063	125	1	50	2			175	3
1064	50	2					50	2
1065	35	1	75	3			110	4
1066					45	1	45	1
1067			165	5	55	1	220	6
1072			40	2			40	2
1073	375	5	55	3	80	2	510	10
1074	85	1	85	5			170	6
1075	45	1	50	2			95	3
1076	25	1	125	3			150	4
1081	405	5	40	2	65	1	510	8

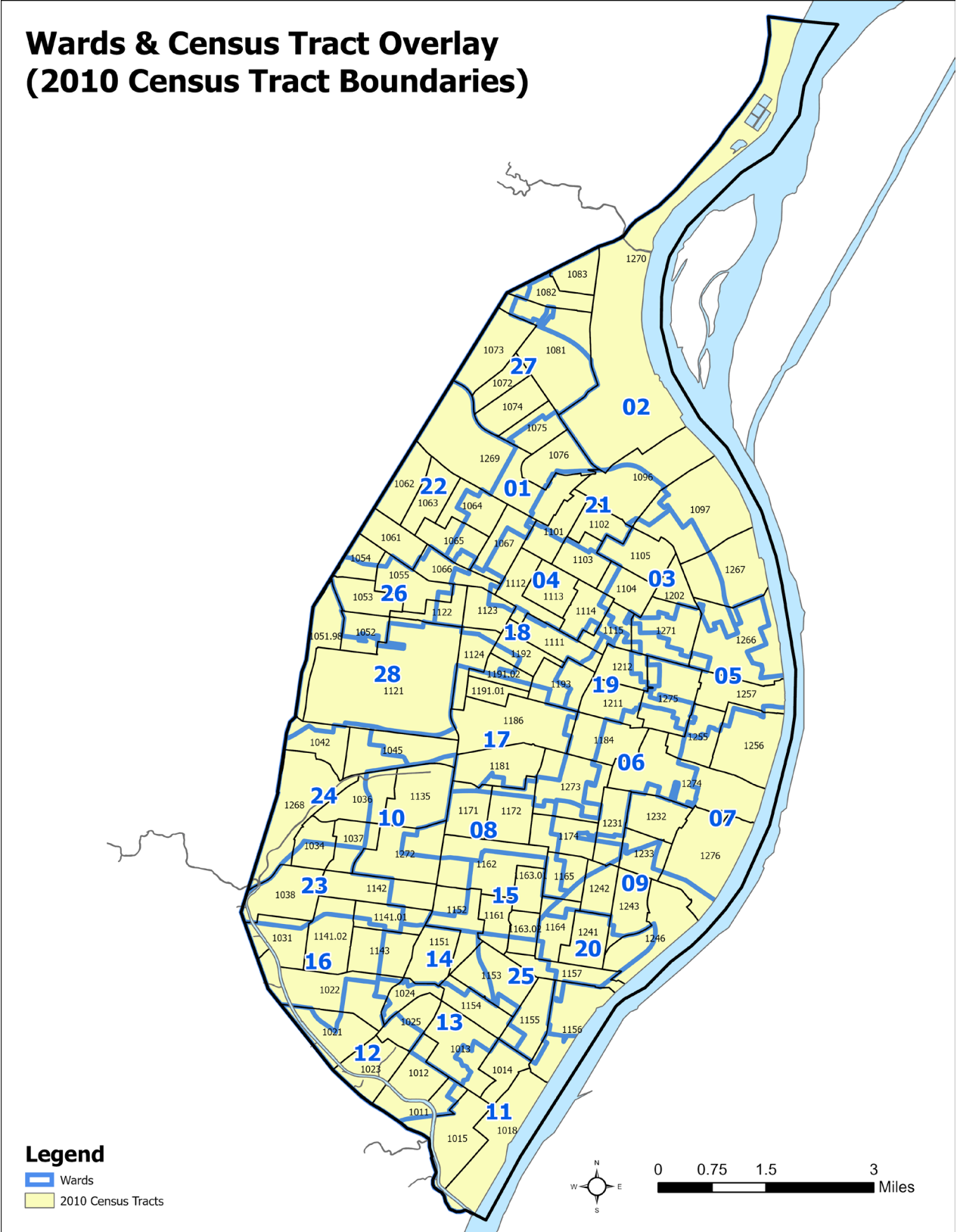
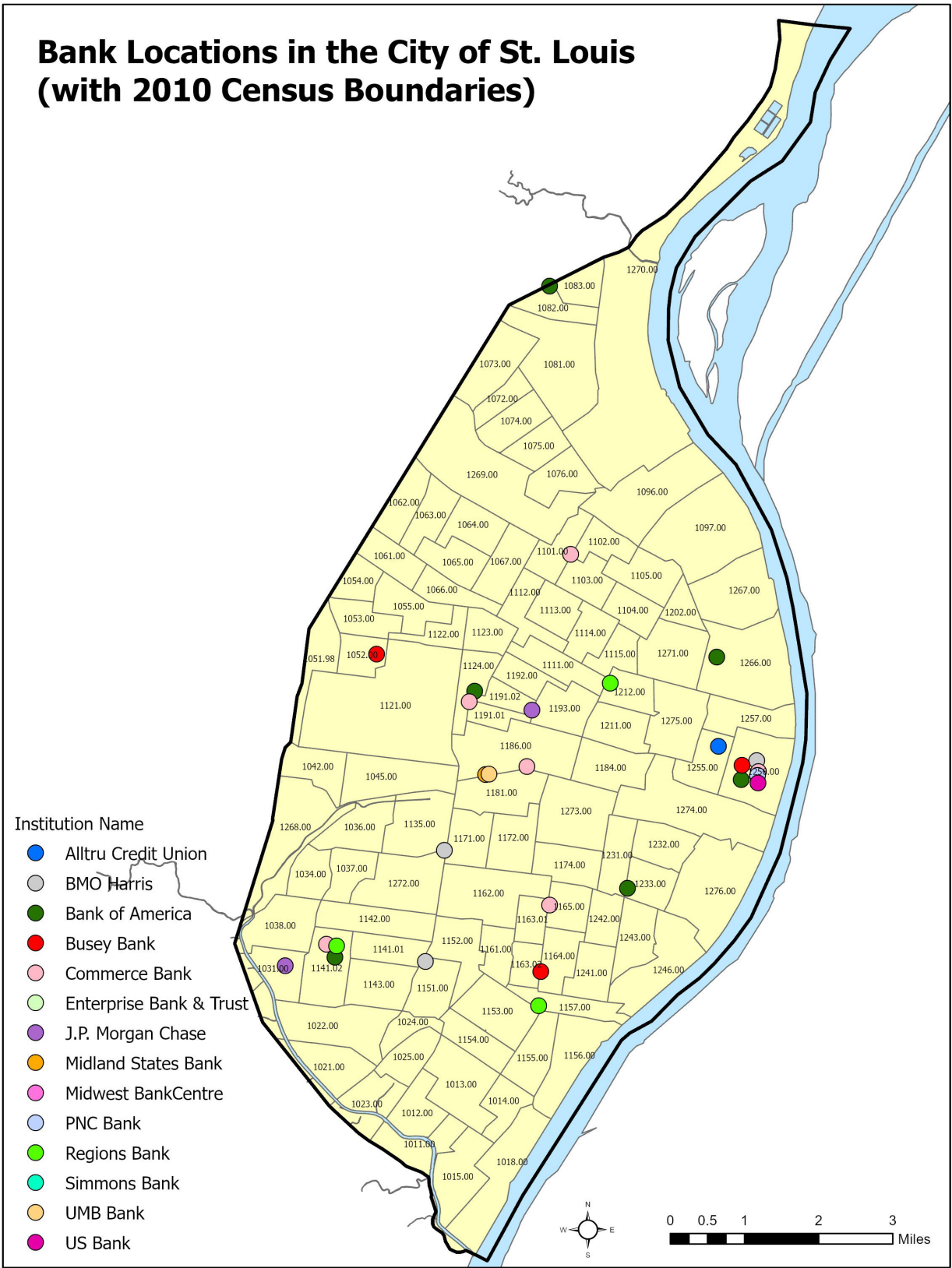
Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
1082	85	1	50	2	115	3	250	6
1083	55	1			15	1	70	2
1096	55	1	165	5	75	1	295	7
1097	115	1	60	2	115	1	290	4
1101			90	2	30	2	120	4
1102			90	4			90	4
1103			130	4	55	1	185	5
1104			870	2	130	2	1,000	4
1105					35	1	35	1
1111					225	3	225	3
1112			175	3			175	3
1113	15	1					15	1
1114			95	3			95	3
1115	250	2	55	1			305	3
1121			565	7	645	1	1,210	8
1122	185	1	90	4	215	1	490	6
1123	55	1	120	2	45	1	220	4
1124	125	1	120	2	310	2	555	5
1135	645	1	50	2	105	1	800	4
1141.01			70	2			70	2
1141.02			465	7			465	7
1142	225	1	55	3			280	4
1143	300	2	555	5	150	2	1,005	9
1151			135	5	210	2	345	7
1152					105	1	105	1
1153	75	1	210	6	230	4	515	11
1154	165	1	45	1	645	3	855	5
1155	535	5	105	5	590	4	1,230	14
1156	210	2	40	2			250	4
1157			190	4	70	2	260	6
1161			50	2	230	2	280	4
1162	715	3	310	6	250	2	1,275	11
1163.01	390	2	325	7	840	6	1,555	15
1163.02			55	1			55	1
1164	680	4	330	6			1,010	10
1165			110	2	170	2	280	4

Loan Denials by Census Tract in St. Louis City								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
1171	665	3	25	1			690	4
1172			305	5	585	3	890	8
1174	420	2	55	1	75	1	550	4
1181	825	3	200	4	315	1	1,340	8
**1184								
1186			70	2	110	2	180	4
1191.01	1,305	1					1,305	1
1191.02	945	3	100	2	1,025	1	2,070	6
1192	165	1	130	4	65	1	360	6
1193			205	1			205	1
1202			25	1			25	1
**1211								
**1212								
1231	295	1	275	5	130	2	700	8
1232	190	2			55	1	245	3
1233			180	4	230	2	410	6
1241	105	1	55	1			160	2
1242			65	3			65	3

Loan Denials by Census Tract in St. Louis City								
	Home Purchase		Home Improvement		Refinance		Total: All Types	
Tract	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans	*Amount (\$)	Loans
1243			330	6	130	2	460	8
1246	85	1					85	1
1255	280	2			505	3	785	5
1256			185	3	455	3	640	6
1257			35	1			35	1
1266			45	1	105	1	150	2
1267	45	1	55	1	110	2	210	4
1268	35	1	45	1	475	5	555	7
1269	140	4	210	6	115	3	465	13
1270			60	2			60	2
1271					65	1	65	1
1272			180	2	510	4	690	6
1273	25	1	265	3			290	4
1274	1,580	4	55	1	125	1	1,760	6
1275			105	1	395	3	500	4
1276	295	1	80	2	985	1	1,360	4
Not Provided								
Grand Total	15,165	91	13,430	262	17,820	146	46,415	499

Notes
*Loan amount is in thousands of dollars.
**Tracts 1062, 1184, 1211, and 1212 had no loan denials

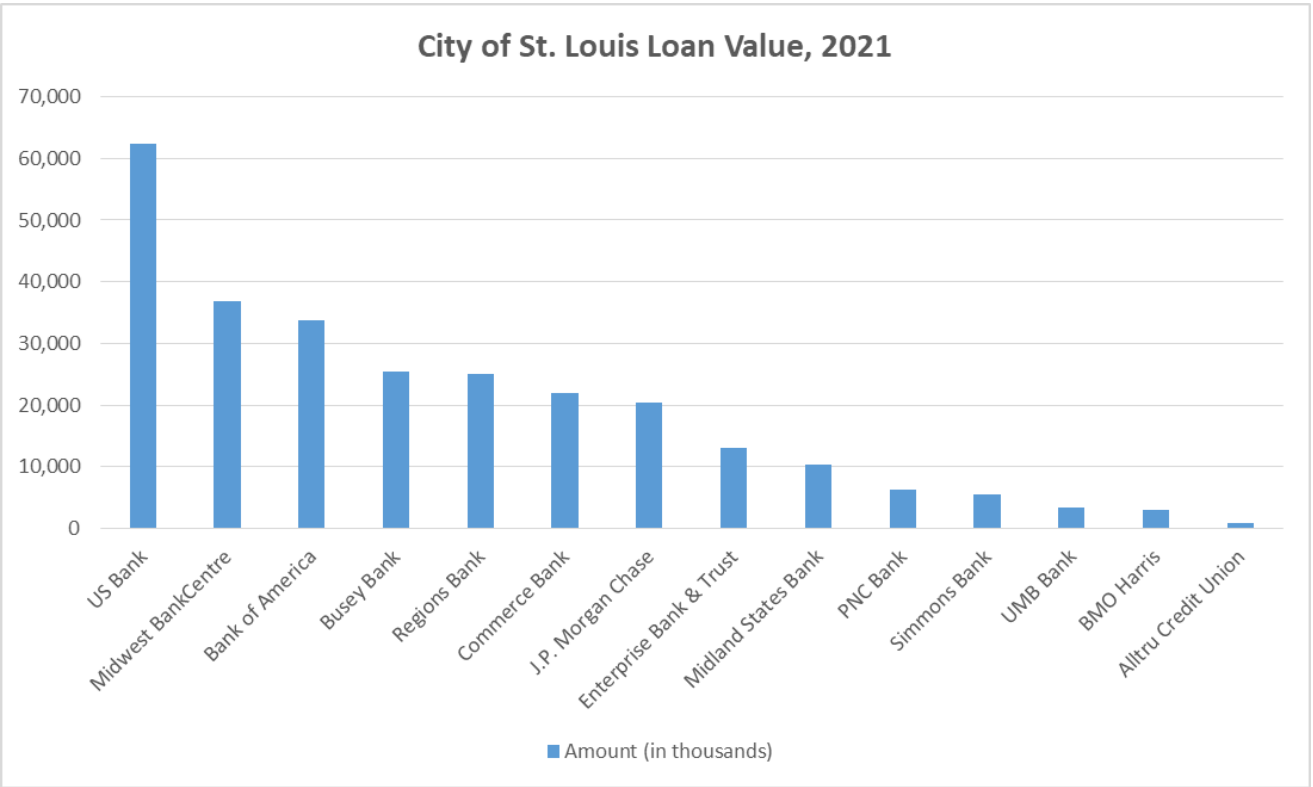
Appendix A - Maps



Appendix B – Bank Rankings

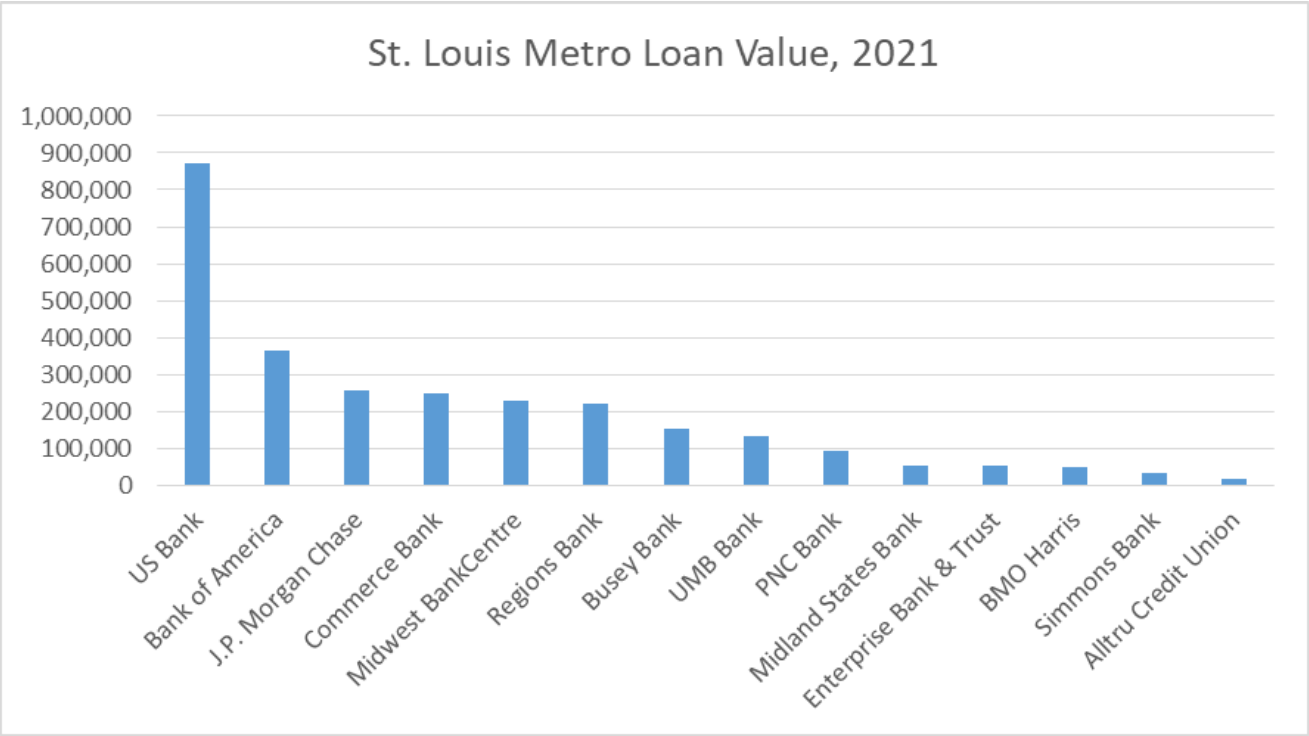
City Loans: Value		
Rank	Institution	Amount (in Thousands)
1	US Bank	62,450
2	Midwest BankCentre	36,750
3	Bank of America	33,810
4	Busey Bank	25,475
5	Regions Bank	25,135
6	Commerce Bank	22,005
7	J.P. Morgan Chase	20,385
8	Enterprise Bank & Trust	12,975
9	Midland States Bank	10,295
10	PNC Bank	6,245
11	Simmons Bank	5,465
12	UMB Bank	3,320
13	BMO Harris	2,930
14	Alltru Credit Union	800
Grand Total		268,040

City Loans: Number		
Rank	Institution	# Loans
1	US Bank	360
2	Bank of America	168
3	Midwest BankCentre	132
4	Regions Bank	129
5	Commerce Bank	113
6	J.P. Morgan Chase	99
7	Busey Bank	67
8	PNC Bank	43
9	Enterprise Bank & Trust	41
10	Simmons Bank	29
11	BMO Harris	24
12	Midland States Bank	19
13	UMB Bank	16
14	Alltru Credit Union	6
Grand Total		1,246



St. Louis Metro Loans: Value		
Rank	Institution	Amount (in Thousands)
1	US Bank	873,090
2	Bank of America	365,880
3	J.P. Morgan Chase	256,005
4	Commerce Bank	246,815
5	Midwest BankCentre	226,510
6	Regions Bank	221,995
7	Busey Bank	154,210
8	UMB Bank	134,095
9	PNC Bank	91,885
10	Midland States Bank	53,090
11	Enterprise Bank & Trust	51,185
12	BMO Harris	47,650
13	Simmons Bank	31,425
14	Alltru Credit Union	16,550
Grand Total		2,770,385

St. Louis Metro Loans: Number		
Rank	Institution	# Loans
1	US Bank	4,006
2	Bank of America	1,440
3	Commerce Bank	1,159
4	Regions Bank	1,147
5	J.P. Morgan Chase	877
6	Midwest BankCentre	840
7	PNC Bank	449
8	Busey Bank	308
9	UMB Bank	231
10	Enterprise Bank & Trust	217
11	BMO Harris	188
12	Midland States Bank	174
13	Simmons Bank	173
14	Alltru Credit Union	114
Grand Total	Total	11,323



Appendix C – St. Louis City Tract Loan Information

Tract Code	Distressed or Under	2021 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	Tract Population	Tract Minority %	Alltru Credit Union		Bank of America		BMO Harris		Busey Bank		Commerce Bank		Enterprise Bank & Trust		J.P. Morgan Chase		Midland States 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
1011	No	\$84,700	2,591	21.27	115	1	360	2			260	2					125	1			190	2	85	1	265	3					180	2
1012	No	\$84,700	3,275	9.44			540	4			155	1					125	1			530	4									1,145	9
1013	No	\$84,700	4,040	18.04			860	4	125	1	275	1	430	4			685	5	135	1	545	3	140	2	285	3					2,175	15
1014	No	\$84,700	2,750	40.8			95	1			125	1	170	2			125	1			15	1			195	1					90	2
1015	No	\$84,700	3,771	52.29									115	1							35	1					280	2				
1018	No	\$84,700	3,452	47.19			55	1							1,530	2					440	2	45	1	135	1	220	2			330	4
1021	No	\$84,700	2,802	20.27							105	1	35	1	175	1	85	1			115	1			155	1	155	1			355	3
1022	No	\$84,700	6,367	10.22			955	7	165	1	325	1	220	2	145	1	620	4			1,340	8	285	1	440	2	175	1			2,360	16
1023	No	\$84,700	1,987	9.06			405	3					115	1			85	1			200	2			410	2					790	6
1024	No	\$84,700	2,673	15.38			350	2	155	1	55	1									2,030	2			115	1					340	4
1025	No	\$84,700	2,028	15.04	135	1	180	2					260	2			115	1					105	1	315	3			35	1	340	4
1031	No	\$84,700	3,220	14.16			865	5	105	1	2,495	5	255	1	335	1	190	2			1,125	5			915	3					390	4
1034	No	\$84,700	1,874	6.88			85	1					175	1			115	1					170	2	725	3					495	3
1036	No	\$84,700	1,448	23.9					35	1											95	1			180	2			125	1	325	3
1037	No	\$84,700	2,408	14.62			560	4			265	1			105	1	280	2													1,490	10
1038	No	\$84,700	3,902	12.63			470	2	245	1	155	1	495	5			495	3					400	2	805	5					850	8
1042	No	\$84,700	3,435	16.54					95	1	690	2	310	2	3,570	2	610	4	15	1	960	4			245	1					1,515	9
1045	No	\$84,700	1,597	22.17					25	1											3,685	1			95	1	75	1			230	2
1051.98	No	\$84,700	3,483	25.84			930	4			555	1	1,170	6							165	1	355	1			1,005	1			1,040	2
1052	No	\$84,700	2,977	58.21			1,475	5			230	2	885	3			310	2	145	1					1,025	5					890	8
1053	No	\$84,700	2,450	93.02			145	1			305	1	240	2	275	1					225	1			340	2	15	1			590	4
1054	No	\$84,700	2,337	94.78																												
1055	No	\$84,700	2,993	95.79			440	2									280	2			25	1			105	1					215	3
1061	No	\$84,700	1,724	99.59																												
1062	No	\$84,700	1,825	99.51									35	1																		
1063	No	\$84,700	1,455	98.9																												
1064	No	\$84,700	2,445	99.26													55	1														
1065	No	\$84,700	2,852	95.62																												
1066	No	\$84,700	1,709	99.01			65	1																								
1067	No	\$84,700	2,960	99.97	75	1							105	1			65	1														
1072	No	\$84,700	1,156	99.48																												
1073	No	\$84,700	4,675	98.46									55	1							85	1	45	1			180	2				
1074	No	\$84,700	2,968	98.96																												
1075	No	\$84,700	2,420	98.8			45	1					25	1																	35	1
1076	No	\$84,700	2,197	98.09																							90	2				

Tract Code	Distressed or Under	2021 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	Tract Population	Tract Minority %	Alltru Credit Union		Bank of America		BMO Harris		Busey Bank		Commerce Bank		Enterprise Bank & Trust		J.P. Morgan Chase		Midland States 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
1081	No	\$84,700	3,144	96.56			80	2																						45	1	
1082	No	\$84,700	2,504	97											75	1	65	1														
1083	No	\$84,700	1,987	94.21																												
1096	No	\$84,700	3,222	98.6																						75	1					
1097	No	\$84,700	2,239	88.88																												
1101	No	\$84,700	2,879	99.06													45	1														
1102	No	\$84,700	2,309	99.74																												
1103	No	\$84,700	1,968	98.42									25	1																		
1104	No	\$84,700	2,147	99.72																					145	1			290	2		
1105	No	\$84,700	1,013	99.51																												
1111	No	\$84,700	1,814	97.02			125	1																	220	2	155	1			75	1
1112	No	\$84,700	1,021	94.22																					85	1					65	1
1113	No	\$84,700	1,348	99.7																												
1114	No	\$84,700	1,396	99.21																												
1115	No	\$84,700	620	99.84																												
1121	No	\$84,700	4,432	36.98			1,545	5	155	1	270	2	2,340	8			4,665	7	255	1	1,835	3			970	4			125	1	2,895	9
1122	No	\$84,700	1,645	94.71																										320	2	
1123	No	\$84,700	2,038	98.87																	465	1			85	1						
1124	No	\$84,700	4,132	41.31			3,410	6			7,190	2	3,140	4			670	2			320	2			1,065	3			1,295	1	3,925	11
1135	No	\$84,700	2,231	3.23					525	1	310	2	550	2	310	2	95	1			165	1			480	2			250	2	1,250	8
1141.01	No	\$84,700	4,334	29.72			1,405	5	110	2			185	3			280	2			680	4			465	3					1,965	11
1141.02	No	\$84,700	4,002	3.27	385	1	820	4					330	4	235	1	305	1			1,475	7	215	1	175	1			25	1	1,765	9
1142	No	\$84,700	4,724	22.61			635	5	25	1	195	1	240	2			515	3			930	6			85	1					1,525	13
1143	No	\$84,700	5,300	14.25			1,435	9			85	1	155	1	115	1	380	2			880	6	25	1	320	2	145	1			2,320	16
1151	No	\$84,700	4,226	26.36			250	2	55	1	280	2	65	1			230	2			95	1	65	1							360	4
1152	No	\$84,700	3,348	60.66			445	3					155	1					165	1					150	2	135	1	115	1	355	3
1153	No	\$84,700	5,248	52.1	55	1	200	2	65	1	100	2	335	3	55	1			125	1			150	2	390	4					345	5
1154	No	\$84,700	3,185	40.03			90	2	25	1	130	2			65	1	190	2			75	1			460	4					110	2
1155	No	\$84,700	7,069	63.74			35	1			95	1	210	2			85	1	85	1	270	2			125	1	160	2			1,125	9
1156	No	\$84,700	4,815	61.56			295	1			210	2	235	1	205	1					85	1	35	1	275	3	125	1			285	1
1157	No	\$84,700	3,789	68.43			455	3											65	1	260	2			95	1					95	1
1161	No	\$84,700	3,231	58.81			465	3			280	2	245	3							220	2	250	2	225	1			175	1	575	5
1162	No	\$84,700	4,267	34.87			380	2	175	1	130	2	570	2	2,195	7	1,075	5			685	3	250	2	445	5	410	2	65	1	945	7
1163.01	No	\$84,700	3,608	36.45			1,020	4	325	1	135	1	590	2	705	3	610	2					250	2	1,265	3					1,100	6
1163.02	No	\$84,700	2,477	83.73			35	1			85	1							85	1											535	1
1164	No	\$84,700	4,913	76.45			245	1																	320	4					250	2
1165	No	\$84,700	4,481	55.46			490	2					385	3			1,025	3			2,175	5	255	1	205	1					1,650	10
1171	No	\$84,700	1,469	30.5			70	2			685	1	425	1	185	1					1,075	3									385	3
1172	No	\$84,700	5,566	51.76			1,300	6	95	1	275	1	770	6	820	4	1,075	5	345	1	2,590	8	630	4	860	2	355	1			1,805	7

Tract Code	Distressed or Under	2021 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	Tract Population	Tract Minority %	Alltru Credit Union		Bank of America		BMO Harris		Busey Bank		Commerce Bank		Enterprise Bank & Trust		J.P. Morgan Chase		Midland States 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
1174	No	\$84,700	4,307	41.19			485	3	65	1	1,435	1	1,230	4	490	2	290	2	255	1	530	2			175	1			75	1	2,395	11
1181	No	\$84,700	1,161	70.63			480	2													95	1			620	2	375	1			755	3
1184	No	\$84,700	1,557	41.3																												
1186	No	\$84,700	3,822	49.19			610	2			355	1	315	1											530	2	335	1			615	5
1191.01	No	\$84,700	2,587	53.42			365	1	145	1			495	1			215	1			640	2			460	2					740	4
1191.02	No	\$84,700	3,237	38.99			750	2			1,225	1					300	2					455	1	225	1					2,405	7
1192	No	\$84,700	1,746	66.15			1,045	3			155	1							285	1	605	3	225	1	1,405	3					1,820	4
1193	No	\$84,700	4,319	48.55																												
1202	No	\$84,700	1,370	87.66																												
1211	No	\$84,700	1,779	87.63																	3,415	1										
1212	No	\$84,700	2,508	98.6																												
1231	No	\$84,700	3,650	74.16			1,140	6			270	2	820	2	425	1			375	1	195	1	95	1							670	4
1232	No	\$84,700	2,210	34.98			115	1	75	1			115	1			510	2			135	1	325	1	710	2					1,330	4
1233	No	\$84,700	2,920	32.77			350	2					130	2			405	3			275	1	65	1	250	2	395	1			295	1
1241	No	\$84,700	5,304	78.58			270	2					165	1					785	1					300	2					170	2
1242	No	\$84,700	3,382	74.48			215	1					35	1	65	1	85	1			480	2			775	3	145	1			65	1
1243	No	\$84,700	2,964	28.34			355	3			1,070	4	45	1	345	1	775	3			1,055	3	235	1	815	3					1,420	6
1246	No	\$84,700	1,943	67.22							545	1	85	1							65	1			445	1						
1255	No	\$84,700	2,903	36.27	35	1	260	2									340	2							255	1					315	3
1256	No	\$84,700	4,185	56.87			155	1			125	1	195	1			210	2	6,530	2			475	3								
1257	No	\$84,700	3,752	98.99																												
1266	No	\$84,700	3,495	83.89			270	2			2,220	2	460	2			155	1	115	1	145	1									85	1
1267	No	\$84,700	1,089	60.33									45	1					395	1												
1268	No	\$84,700	3,490	17.13			260	2			55	1	215	1	185	1	25	1	135	1			65	1	500	4	315	1	275	1	1,945	11
1269	No	\$84,700	4,590	97.02													45	1													5	1
1270	No	\$84,700	2,052	85.53																	195	1										
1271	No	\$84,700	2,024	97.48																												
1272	No	\$84,700	4,486	29.05			185	1	140	2			380	2	85	1					1,050	4	135	1	805	3	145	1			1,080	6
1273	No	\$84,700	3,527	66.54			1,050	4			610	2	715	1	195	1	295	1			210	2	225	1	600	2			205	1	1,245	7
1274	No	\$84,700	5,486	68.72			550	2					390	2			255	1			1,165	5	190	2	605	3					1,580	4
1275	No	\$84,700	2,489	82.76							15	1	125	1	85	1	85	1														
1276	No	\$84,700	3,129	21.09			790	2			945	3					720	2			410	2							265	1	1,275	5
Total:					800	6	33,810	168	2,930	24	25,475	67	22,005	113	12,975	41	20,385	99	10,295	19	36,750	132	6,245	43	25,135	129	5,465	29	3,320	16	62,450	360

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 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 2017-2021 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.