
HOME MORTGAGE DISCLOSURE ACT

AUGUST 30, 2023

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

Prepared by:



Table of Contents

- Introduction
- Report Description & Overview
- Summary of Residential Lending Activity
- City of St. Louis: Income Distribution
- Community Reinvestment Act (CRA): Small Business Loan Activity
- Loan Applications
- County Comparisons
- City & Metropolitan Area Comparisons
- City of St. Louis: 20 Year Loan History
- City of St. Louis: Loan Distribution
 - Maps – Loan Totals, Home Purchase Totals, Home Improvement Totals & Refinancing Totals
- Individual Bank Loan Analysis
 - Alltru Credit Union
 - Bank of America
 - BMO Harris
 - Busey Bank
 - Commerce Bank
 - Enterprise Bank & Trust
 - J.P. Morgan Chase
 - Midland States Bank
 - Midwest BankCentre
 - Paramount Bank
 - PNC Bank
 - Regions Bank
 - Simmons Bank
 - U.S. Bank
 - UMB Financial Corporation
- Loan Denials: City & Metropolitan Totals
- Loan Denials: County Totals
- City of St. Louis: Loan Denial Distribution
- Appendix A: Maps
- Appendix B: Bank Rankings
- Appendix C: City Totals: Originated Loans by Tract
- Appendix D: Ordinance, Methodology, & Terms

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 applicants. The approach used by the City of St. Louis is to place its funds in those institutions that demonstrate such commitments.

The ordinance requires the potential depository institutions 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 supplementary 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 displaying 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

Changes to the applicant banks list since the 2021 report include the addition of Paramount 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 are based on 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 visiting the agency webpage (st.louis-mo.gov/government/departments/planning/) or by calling the Research Division at 314-657-3700.

- Lending Summary:** Summarizes lending changes among applicant banks. 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 2003 to 2022.
- Maps:** Visually display where loans were made within the city. Each census tract is color-coded to show the number of loans and their dollar amounts.
- Distribution of Loans:** Provides a geographic breakdown by loan type of each applicant’s residential loans. This includes a summary of each type of loan originated by census tract within the City of St. Louis.
- Application & Denial:** This report includes the number of applications and denials by bank, county, St. Louis Metro, and census tract-level for the City of St. Louis.

Lending Summary

Overview

This report summarizes the lending patterns of fifteen of the sixteen local banks that applied to be depositories of City funds in 2023, 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 on page 66). 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:

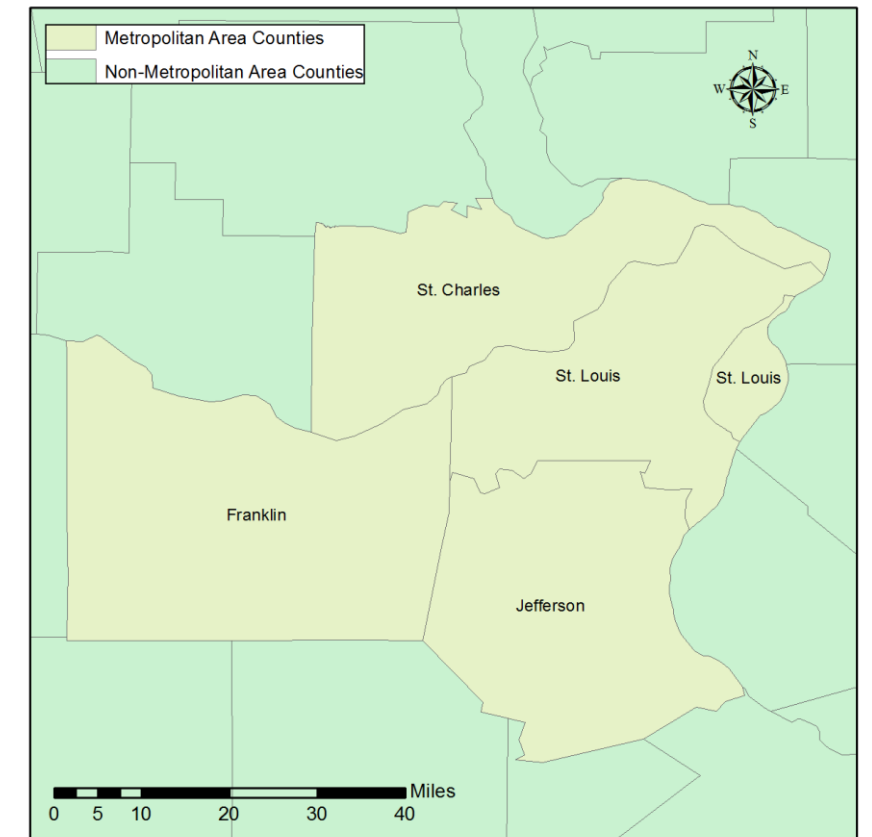
- St. Louis City
- St. Louis County
- St. Charles County
- Jefferson County
- Franklin County

All charts, maps, and data in this report refer to the year 2022, 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 meaningfulness of comparisons within this data over time. Analyses conducted within this report refer only to banks that submitted applications to be depositories of City funds in 2023. The 2022 HMDA data includes additional reporting on cash-out refinancing and other 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 15 banks analyzed in this report issued 912 loans in the City totaling \$239,930,000. This represents a 26.8% decrease in the number of loans and a 10.5% decrease in the dollar amount compared to the totals reported by depository applicants in the 2021 HMDA Report.

- Home Purchases: 462 loans totaling \$157,740,000. This represents a 3.1% increase in the number of loans and a 34.3% increase in the amount compared to reported loans in 2021.
- Home Improvements: 161 loans totaling \$13,745,000. This represents a 15.8% increase in the number of loans and an 11.4% increase in the amount compared to reported loans in 2021.
- Refinancing: 289 loans totaling \$68,445,000. This represents a 56.1% decrease in the number of loans and a 50.5% decrease in the amount compared to reported loans in 2021.



Bank Rankings for the City of St. Louis

- U.S. Bank issued the highest loans by amount, totaling \$29,775,000. In the number of loans issued, U.S. Bank ranked first, with 181.
- Midwest BankCentre issued the second highest amount of loans, totaling \$27,020,000. In the number of loans issued, Bank of America ranked second, with 114.
- Busey Bank issued the third highest amount of loans, totaling \$21,910,000. In the number of loans issued, Commerce Bank ranked third with 95.
- Of the eight lending institutions that originated 50 or more loans in the City of St. Louis in 2022, U.S. Bank originated the highest percentage of all city loans by both amount (12.4%) and by number (19.9%).

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

- Midwest BankCentre had the highest ratio of loans originated to applications, 85.7%.
- Paramount Bank had the second highest ratio of loans originated to applications, 82.1%.
- Busey Bank had the third highest ratio of loans originated to applications, 74.7%.
- UMB Financial Corporation had the fourth highest ratio of loans originated to applications, 68.6%.
- Enterprise Bank & Trust had the fifth highest ratio of loans originated to applications, 66.7%.

Summary

- Among depository applicants, total mortgage lending activity decreased by amount and number in the City from 2021 to 2022: a 10.5% decrease in the total dollar amount of loans originated and a 26.8% decrease in total number. There was one more depository applicant in 2022 than in 2021.
- Among depository applicants, home purchase and home improvement loan originations increased while refinancing loan originations sharply decreased.
- Home improvement loans had the largest increase in number of loans (+15.8%) and home purchase loans had the largest increase in total loan amount (+34.3%).
- Refinancing loans precipitously decreased in both number (-56.1%) and total dollar amount (-50.5%) in the City.
- Among depository applicants, loan activity in the metropolitan area decreased by 33.4% in the number of loans originated and by 35.3% in the amount. Refinancing loans experienced the largest percentage decrease in number (-61.6%) and amount (-65.7%) across the St. Louis Metro. Home improvement loans saw both the largest percentage increase by amount (+39.2%) and number (+43.8%) across the St. Louis Metro.
- Among depository applicants, the City of St. Louis represented 15.4% of loan denials (by number) in the metropolitan area while representing 12.1% of loan originations.

City of St. Louis – Income Distribution*

Tract Code	Tract Income Level	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Pop.	Tract Minority %	Minority Pop.	Owner Occupied Units	1- to 4- Family Units
1011	Moderate	71.06	\$96,800	\$68,786	\$60,233	2,569	27.64	710	944	1,118
1012	Middle	107.12	\$96,800	\$103,692	\$90,799	3,197	27.74	887	1,155	1,424
1013	Middle	118.76	\$96,800	\$114,960	\$100,664	4,150	27.57	1,144	1,035	1,915
1014	Moderate	76.81	\$96,800	\$74,352	\$65,106	2,704	49.82	1,347	795	1,333
1015	Low	29.29	\$96,800	\$28,353	\$24,826	2,849	50.23	1,431	493	1,469
1018	Moderate	54.82	\$96,800	\$53,066	\$46,471	2,829	55.11	1,559	528	1,536
1021	Middle	84.93	\$96,800	\$82,212	\$71,991	2,737	20.79	569	648	1,431
1022	Upper	120.06	\$96,800	\$116,218	\$101,765	5,967	12.37	738	2,259	2,751
1023	Moderate	68.26	\$96,800	\$66,076	\$57,857	1,814	26.79	486	695	1,052
1024	Middle	88.37	\$96,800	\$85,542	\$74,904	2,240	31.52	706	691	955
1025	Moderate	77.86	\$96,800	\$75,368	\$66,000	1,842	23.62	435	713	1,064
1031	Middle	102.45	\$96,800	\$99,172	\$86,836	3,331	22.7	756	893	1,476
1034	Upper	124.45	\$96,800	\$120,468	\$105,483	1,778	15.02	267	783	1,037
1036	Middle	87.01	\$96,800	\$84,226	\$73,750	1,250	19.12	239	520	633
1037	Middle	110.2	\$96,800	\$106,674	\$93,409	2,507	16.79	421	837	1,289
1038	Middle	108.78	\$96,800	\$105,299	\$92,200	3,823	15.38	588	1,381	1,919
1042	Middle	115.54	\$96,800	\$111,843	\$97,930	3,406	17.94	611	834	1,714
1045	Moderate	74.49	\$96,800	\$72,106	\$63,140	2,520	29.68	748	357	849
1051.98	Upper	186.63	\$96,800	\$180,658	\$158,185	3,960	44.85	1,776	851	889
1052	Middle	119.89	\$96,800	\$116,054	\$101,618	2,647	59.69	1,580	658	779
1053	Unknown	0	\$96,800	\$0	\$0	2,211	88.29	1,952	238	520
1054	Moderate	69.1	\$96,800	\$66,889	\$58,571	2,413	95.15	2,296	153	523
1055	Middle	98.61	\$96,800	\$95,454	\$83,581	2,546	94.93	2,417	524	1,173
1061	Low	39.32	\$96,800	\$38,062	\$33,333	1,744	98.05	1,710	386	1,058
1062	Unknown	0	\$96,800	\$0	\$0	1,260	99.52	1,254	121	831
1063	Moderate	51.32	\$96,800	\$49,678	\$43,500	1,480	98.24	1,454	188	874
1064	Low	49.6	\$96,800	\$48,013	\$42,043	1,650	98.42	1,624	348	1,395
1065	Moderate	51.8	\$96,800	\$50,142	\$43,906	2,687	93.41	2,510	475	1,336
1066	Low	33.4	\$96,800	\$32,331	\$28,313	1,250	97.12	1,214	300	756

Tract Code	Tract Income Level	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Pop.	Tract Minority %	Minority Pop.	Owner Occupied Units	1- to 4- Family Units
1067	Moderate	71.75	\$96,800	\$69,454	\$60,822	2,502	98.2	2,457	782	1,724
1072	Moderate	54.32	\$96,800	\$52,582	\$46,042	974	97.74	952	167	570
1073	Low	44.71	\$96,800	\$43,279	\$37,898	3,968	98.94	3,926	1,053	2,360
1074	Low	47.58	\$96,800	\$46,057	\$40,336	1,783	99.1	1,767	455	987
1075	Moderate	50.02	\$96,800	\$48,419	\$42,400	2,040	97.25	1,984	451	1,265
1076	Moderate	59.32	\$96,800	\$57,422	\$50,284	1,905	98.69	1,880	398	952
1081	Low	42.47	\$96,800	\$41,111	\$36,000	2,535	97.2	2,464	717	1,473
1082	Low	45.55	\$96,800	\$44,092	\$38,611	2,260	96.9	2,190	392	843
1083	Moderate	53.82	\$96,800	\$52,098	\$45,625	1,830	97.1	1,777	451	1,089
1096	Low	49.39	\$96,800	\$47,810	\$41,862	2,496	98.68	2,463	473	1,640
1097	Low	29.1	\$96,800	\$28,169	\$24,669	1,644	94.71	1,557	469	1,366
1101	Low	41.16	\$96,800	\$39,843	\$34,893	2,264	98.9	2,239	452	1,563
1102	Low	46.6	\$96,800	\$45,109	\$39,500	1,922	98.91	1,901	344	1,547
1103	Low	35.9	\$96,800	\$34,751	\$30,430	1,904	98.84	1,882	376	1,494
1104	Moderate	52.04	\$96,800	\$50,375	\$44,112	1,960	97.86	1,918	375	1,428
1105	Low	48.48	\$96,800	\$46,929	\$41,094	1,002	96.91	971	238	740
1111	Moderate	60.21	\$96,800	\$58,283	\$51,034	1,874	96.91	1,816	211	964
1112	Low	37.69	\$96,800	\$36,484	\$31,949	1,014	86.88	881	213	602
1113	Low	45.81	\$96,800	\$44,344	\$38,828	1,199	98.25	1,178	374	825
1121	Upper	147.29	\$96,800	\$142,577	\$124,844	4,455	41.62	1,854	747	708
1122	Moderate	59.84	\$96,800	\$57,925	\$50,724	1,434	88.49	1,269	223	643
1123	Low	31.68	\$96,800	\$30,666	\$26,855	1,787	96.19	1,719	225	940
1124	Upper	178.69	\$96,800	\$172,972	\$151,458	4,492	37.33	1,677	775	481
1135	Middle	104.75	\$96,800	\$101,398	\$88,790	2,352	9.06	213	818	1,454
1141.01	Middle	85.05	\$96,800	\$82,328	\$72,088	4,201	31.35	1,317	1,117	2,472
1141.02	Upper	148.62	\$96,800	\$143,864	\$125,972	4,211	11.66	491	1,045	2,090
1142	Middle	95.08	\$96,800	\$92,037	\$80,595	4,557	22.95	1,046	1,502	2,291
1143	Middle	112.53	\$96,800	\$108,929	\$95,385	5,242	16.27	853	2,196	2,917
1151	Moderate	55.26	\$96,800	\$53,492	\$46,842	3,940	44.14	1,739	1,115	1,683

Tract Code	Tract Income Level	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Pop.	Tract Minority %	Minority Pop.	Owner Occupied Units	1- to 4- Family Units
1152	Low	42.96	\$96,800	\$41,585	\$36,419	2,960	59.73	1,768	471	1,170
1153	Moderate	60.46	\$96,800	\$58,525	\$51,250	5,047	64.18	3,239	1,287	2,529
1154	Moderate	53.51	\$96,800	\$51,798	\$45,357	3,054	46.89	1,432	678	1,197
1155	Low	38.2	\$96,800	\$36,978	\$32,381	5,460	71.96	3,929	700	2,811
1156	Low	37.83	\$96,800	\$36,619	\$32,067	5,091	65.13	3,316	693	2,124
1157	Moderate	57.85	\$96,800	\$55,999	\$49,038	3,460	77.6	2,685	590	2,214
1161	Low	49.25	\$96,800	\$47,674	\$41,750	3,057	52.99	1,620	585	1,713
1162	Upper	127.35	\$96,800	\$123,275	\$107,941	4,175	29.39	1,227	1,071	2,030
1163.01	Middle	113.24	\$96,800	\$109,616	\$95,987	2,902	31.12	903	644	1,404
1163.02	Low	32.39	\$96,800	\$31,354	\$27,458	3,007	80.81	2,430	189	1,380
1164	Moderate	50.2	\$96,800	\$48,594	\$42,552	4,536	79.5	3,606	544	2,517
1165	Middle	84.26	\$96,800	\$81,564	\$71,424	3,813	50.59	1,929	923	1,922
1171	Middle	112.2	\$96,800	\$108,610	\$95,104	1,546	28.65	443	249	996
1172	Upper	125.72	\$96,800	\$121,697	\$106,563	5,460	37.14	2,028	1,190	2,126
1174	Upper	121.83	\$96,800	\$117,931	\$103,269	4,188	35.94	1,505	859	1,758
1181	Middle	83.94	\$96,800	\$81,254	\$71,154	1,591	59.08	940	283	672
1186	Middle	117.66	\$96,800	\$113,895	\$99,728	4,561	45.34	2,068	566	871
1191.01	Unknown	0	\$96,800	\$0	\$0	2,649	51.94	1,376	522	461
1191.02	Middle	98.4	\$96,800	\$95,251	\$83,405	3,418	39.94	1,365	392	339
1192	Upper	133.42	\$96,800	\$129,151	\$113,092	1,946	59.71	1,162	474	564
1193	Middle	99.18	\$96,800	\$96,006	\$84,063	6,100	50.05	3,053	133	229
1202	Low	48.06	\$96,800	\$46,522	\$40,741	1,092	95.88	1,047	211	668
1212	Moderate	50.05	\$96,800	\$48,448	\$42,426	1,787	97.65	1,745	122	545

Tract Code	Tract Income Level	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Pop.	Tract Minority %	Minority Pop.	Owner Occupied Units	1- to 4- Family Units
1231	Middle	93.4	\$96,800	\$90,411	\$79,167	3,235	63.52	2,055	824	1,728
1232	Middle	88.21	\$96,800	\$85,387	\$74,766	2,464	40.75	1,004	723	1,104
1233	Moderate	76.46	\$96,800	\$74,013	\$64,813	2,928	37.36	1,094	603	1,577
1241	Moderate	53.68	\$96,800	\$51,962	\$45,500	4,191	79.65	3,338	434	2,436
1242	Low	48.66	\$96,800	\$47,103	\$41,250	3,070	68.11	2,091	580	1,967
1243	Upper	153.49	\$96,800	\$148,578	\$130,096	3,059	35.31	1,080	915	1,855
1246	Low	30.23	\$96,800	\$29,263	\$25,625	1,712	72.25	1,237	199	761
1255	Middle	115.59	\$96,800	\$111,891	\$97,973	3,810	51.78	1,973	565	57
1256	Middle	92.34	\$96,800	\$89,385	\$78,269	5,832	60.12	3,506	808	222
1257	Low	25.01	\$96,800	\$24,210	\$21,200	2,852	96.67	2,757	90	744
1266	Low	44.65	\$96,800	\$43,221	\$37,849	2,779	85.43	2,374	437	1,034
1267	Low	47.77	\$96,800	\$46,241	\$40,489	1,074	85.47	918	208	910
1268	Middle	94.01	\$96,800	\$91,002	\$79,688	3,371	22.22	749	1,047	1,727
1269	Moderate	62.11	\$96,800	\$60,122	\$52,650	3,958	98.76	3,909	636	2,105
1270	Low	19.79	\$96,800	\$19,157	\$16,777	1,221	83.87	1,024	228	547
1271	Low	46.56	\$96,800	\$45,070	\$39,464	1,683	95.19	1,602	154	706
1272	Middle	106.41	\$96,800	\$103,005	\$90,198	4,163	31.88	1,327	825	1,922
1273	Middle	116.25	\$96,800	\$112,530	\$98,533	3,729	64.15	2,392	938	1,654
1274	Low	35.33	\$96,800	\$34,199	\$29,950	4,705	71.77	3,377	654	1,404
1275	Low	35.96	\$96,800	\$34,809	\$30,485	2,461	77.81	1,915	127	277
1276	Middle	113.91	\$96,800	\$110,265	\$96,550	3,444	31.79	1,095	504	1,308
1277	Low	28.44	\$96,800	\$27,530	\$24,112	1,868	97.81	1,827	480	1,340
1278	Low	37.93	\$96,800	\$36,716	\$32,155	3,961	74.22	2,940	26	435

*This data was obtained from the Summary 2022 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 – 2021 (dollar amounts in thousands)								
	City of St. Louis		Loan Amount		Loan Amount		Loan Amount	
	Total Loans		≤ \$100,000		> \$100,000 but ≤ \$250,000		> \$250,000	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	669	\$13,241	658	\$8,443	5	\$911	6	\$3,887
BMO Harris Bank	65	\$6,290	45	\$1,278	14	\$2,342	6	\$2,670
Busey Bank	191	\$33,851	113	\$3,765	28	\$4,807	50	\$25,279
Commerce Bank	234	\$33,951	164	\$5,202	29	\$5,029	41	\$23,720
Enterprise Bank & Trust	323	\$61,771	172	\$7,218	74	\$12,797	77	\$41,756
J.P. Morgan Chase Bank	748	\$9,426	745	\$8,070	2	\$356	1	\$1,000
Midland States Bank	24	\$3,631	13	\$482	6	\$910	5	\$2,239
Midwest BankCentre	285	\$39,288	171	\$6,690	66	\$10,890	48	\$21,708
PNC Bank	156	\$16,550	117	\$2,867	17	\$2,966	22	\$10,717
Regions Bank	141	\$16,305	101	\$2,344	20	\$2,606	20	\$11,355
Simmons Bank	89	\$12,267	59	\$2,191	14	\$2,125	16	\$7,951
U.S. Bank	1,027	\$24,688	985	\$12,307	25	\$4,213	17	\$8,168
UMB Financial Corporation	126	\$17,936	91	\$2,273	10	\$1,670	25	\$13,993
Total	4,078	\$289,195	3,434	\$63,130	310	\$51,622	334	\$174,443

Metro St. Louis Small Business Loan Activity – 2021 (dollar amounts in thousands)										
	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	669	\$13,241	2,999	\$74,040	844	\$18,247	104	\$2,105	289	\$4,816
BMO Harris Bank	65	\$6,290	183	\$12,605	43	\$4,076	7	\$2,227	21	\$2,055
Busey Bank	191	\$33,851	407	\$77,233	72	\$11,615	7	\$891	11	\$2,602
Commerce Bank	234	\$33,951	898	\$96,988	194	\$13,295	30	\$7,359	110	\$6,934
Enterprise Bank & Trust	323	\$61,771	946	\$197,794	190	\$42,437	12	\$1,652	172	\$20,022
J.P. Morgan Chase Bank	748	\$9,426	3,203	\$40,309	1,093	\$13,767	255	\$2,900	366	\$3,949
Midland States Bank	24	\$3,631	106	\$14,164	27	\$4,978	9	\$151	11	\$2,451
Midwest BankCentre	285	\$39,288	591	\$104,340	87	\$19,743	7	\$2,144	141	\$14,001
PNC Bank	156	\$16,550	673	\$68,486	185	\$12,890	19	\$790	46	\$6,179
Regions Bank	141	\$16,305	473	\$36,735	182	\$11,072	NR	NR	32	\$2,228
Simmons Bank	89	\$12,267	299	\$42,299	48	\$7,572	NR	NR	15	\$2,942
U.S. Bank	1,027	\$24,688	4,316	\$107,518	1,431	\$28,800	206	\$2,978	625	\$13,575
UMB Financial Corporation	126	\$17,936	356	\$59,666	73	\$11,318	5	\$2,013	17	\$1,853
Total	4,078	\$289,195	15,450	\$932,177	4,469	\$199,810	661	\$25,210	1,856	\$83,607

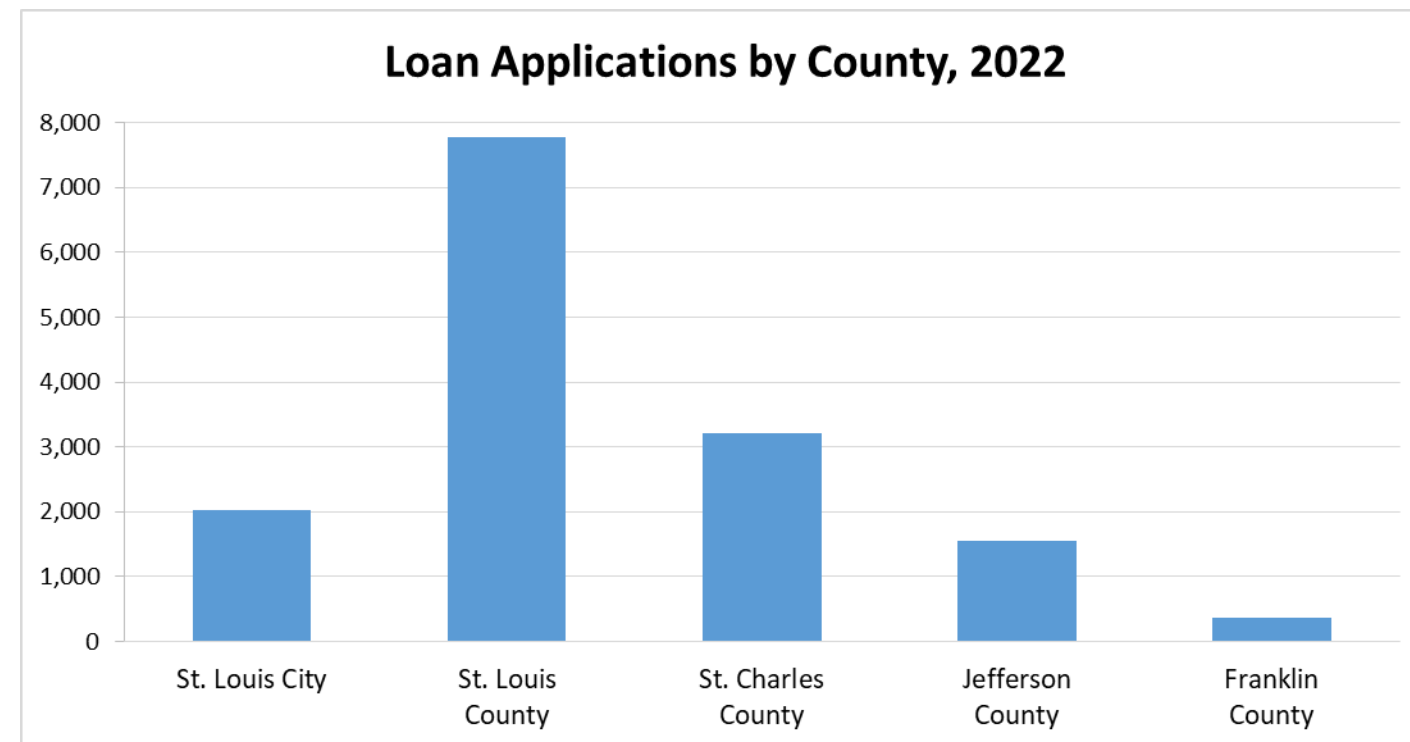
NR = not reported

Source: Community Reinvestment Act (CRA), 2021

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

Loan Applications

Loan Applications						
Bank Name	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	St. Louis Metro
Alltru Credit Union	10	38	74	3	5	130
Bank of America	301	1,106	402	192	37	2,038
BMO Harris Bank	78	167	39	25	4	313
Busey Bank	75	159	42	23	3	302
Commerce Bank	238	998	434	261	17	1,948
Enterprise Bank & Trust	24	82	11	66	3	186
J.P. Morgan Chase Bank	251	690	291	146	33	1,411
Midland States Bank	16	50	43	11	8	128
Midwest BankCentre	98	276	50	64	8	496
Paramount Bank	84	297	134	19	9	543
PNC Bank	84	415	194	95	36	824
Regions Bank	184	692	288	135	21	1,320
Simmons Bank	44	169	43	9	2	267
U.S. Bank	500	2,433	1,107	487	178	4,705
UMB Financial Corporation	35	212	59	24	4	334
Total	2,022	7,784	3,211	1,560	368	14,945



Tract	Alltru Credit Union	BMO Harris Bank	Bank of America	Busey Bank	Commerce Bank	Enterprise Bank & Trust	J.P. Morgan Chase Bank	Midland States Bank	Midwest BankCentre	PNC Bank	Paramount Bank	Regions Bank	Simmons Bank	U.S. Bank	UMB Financial Corporation	Total
1011			2		5		4		2	1		3		15		32
1012		2	1	3	3		2			1	1	3		8	1	25
1013		4	4		4		7		4	3	2	1	1	6	1	37
1014		3	4	2	2		6		1	1	1	3		9		32
1015					1				1			3		8		13
1018	1	1	1	2	2		2		1	1				5		16
1021			2		2		1		2	1	1	1		6		16
1022		1	7	2	7	1	5		4	3		3		22		55
1023	1	3	3	2	1		2		3		2			5		22
1024		1	3	1	5	1	4	1		1	1	3		9		30
1025			8	1	1	1	1			1		4		8		25
1031			6	1	2		7		1	1	1	2		3		24
1034		1	3	1	7		3							4		19
1036		1	1		3		2			1				1		9
1037		3	3		1		9		2			4		3	1	26
1038		3	4		7		8		1	1	8	2		12		46
1042			1	3	4		6	3	4		4			7		32
1045	1		1				1		1		2	2		4		12
1051.98		1	4	2	4		7			1	2			5		26
1052			5	2			2		1	3	1	5		5		24
1053					1	1	2			1		3		4	1	13
1054			1				1					2		1		5
1055	2		3	1	1	1				1			1	2	1	13
1061			1						1			1		2		5
1062					2					1		1	1	1		6
1063						1								2	1	4
1064					4								1			5
1065					2							4		2		8
1066			2		1		1						4	2		10
1067			4	1	1							3		3		12
1072		1											1			2
1073			7	2			2		1			2		6		20
1074					1							2	1	2		6
1075		1			2							1	1	1		6
1076	1				3		1			2				4		11
1081	1		3		5		1		1			2		4		17
1082	1		7		1						1	1	1	2		14

Tract	Alltru Credit Union	BMO Harris Bank	Bank of America	Busey Bank	Commerce Bank	Enterprise Bank & Trust	J.P. Morgan Chase Bank	Midland States Bank	Midwest BankCentre	PNC Bank	Paramount Bank	Regions Bank	Simmons Bank	U.S. Bank	UMB Financial Corporation	Total
1083			4		2		1					1		2		10
1096												1	1	2		4
1097					1									2		3
1101		1	2	1			3						1	1	1	10
1102					4					1	1			1		7
1103					2				1			4				7
1104			2		2							1	2	2		9
1105			5		1											6
1111			1		4					1		4	1	2		13
1112							1			1			1	2		5
1113		1			2					1						4
1121		4	4	1	1	1	3		7	1	1	1		4	2	30
1122		1	2		3					1				1		8
1123		1	1		2			1					1	2		8
1124		1	4	2	2	2	4	1	1	5	1	4	1	5	1	34
1135		5			3		1		3	1	2	4		4		23
1141.01		1	6		6		5			2	2	3		10		35
1141.02			2	1	9		2		1	1	2	3	1	7	1	30
1142		6	6		6	1	9			3	4	3		9		47
1143		5	8		3	1	7	1		3	2	4	3	8		45
1151		4	7	2	5		6		2	1		3		9		39
1152			4	1								2		4	1	12
1153			4	1	2	2			1			3		13	1	27
1154		1	5		1		3		1			1		10		22
1155			3	1	4		1		2		2	3		7	1	24
1156			5	1	2	1	2		5	1			1		1	19
1157			1		1		3		1	1		4		5	1	17
1161			3		1	1	5		2	1		4		4		21
1162		4	4	6	5		7		1	2	3	4		13		49
1163.01		2	7	1	3				1	2	1	4		8		29
1163.02	1		2		1		2		1	1	1				1	10
1164		1	3		3	1	4		3	1	1	7		8		32
1165			5	1	6		4		1	1		2		8	1	29
1171		1	2	3	1		2		1		1	2		3	1	17
1172		4	8	3	16		2	3		2	2	2	2	21	2	67
1174		1	3	2	4	1	9			1	5	1	1	8		36
1181		1	4		3		3	1	4			3		5	1	25

Tract	Alltru Credit Union	BMO Harris Bank	Bank of America	Busey Bank	Commerce Bank	Enterprise Bank & Trust	J.P. Morgan Chase Bank	Midland States Bank	Midwest BankCentre	PNC Bank	Paramount Bank	Regions Bank	Simmons Bank	U.S. Bank	UMB Financial Corporation	Total
1186			2	3	3	1	4	1	2			2	2	5		25
1191.01			3		2		3		1	1	1	1		5		17
1191.02			3	1			6	1	2		2	2	1	4	1	23
1192		1	6	1	2	1	2		2	2		6	1	6	1	31
1193			1		2			1				1	1	1		7
1202			1		3		1			1	1		1			8
1212																0
1231			3		2		2		2	2	2	1		10		24
1232			6	1	3		4		1			4	1	7		27
1233			6	1	1		6	1			2	1		4	2	24
1241			2		3		5		4	3	1	3	3	4		28
1242		1	9		2		3		2	1	2	5		9	1	35
1243			4	1		2	7		1		2	3	2	9	1	32
1246			2	3						2	2	2		3		14
1255	1		5			2	5		1		1		1	5		21
1256		1	2				8		4	2		1	1	2		21
1257														1		1
1266			2	1	1									1	1	6
1267			1	1								1		2	1	6
1268		1	4		3		8		1	3	3	3		9		35
1269			4		4		1	1			1	3	1	5		20
1270			1											1		2
1271										1				1		2
1272			5	2	3		2		4	2	3	3		8	2	34
1273		1	5		3		2		1	1	1	1		7		22
1274			7	4	1		2			2	1			7	1	25
1275												1	1	2	1	5
1276		2	9	3	1	1	3			1	1	1		8		30
1277					3		1							1	1	6
1278																0

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	\$130	2	\$1,570	10	\$800	4			\$285	1	\$2,785	17
Bank of America	\$9,855	45	\$68,875	191	\$20,505	61	\$4,725	23	\$920	4	\$104,880	324
BMO Harris Bank	\$2,935	7	\$13,190	28	\$1,845	5	\$940	4	\$95	1	\$19,005	45
Busey Bank	\$7,875	19	\$14,160	30	\$5,455	11	\$1,525	5	\$645	1	\$29,660	66
Commerce Bank	\$7,675	35	\$46,590	142	\$7,925	25	\$3,115	15	\$1,110	4	\$66,415	221
Enterprise Bank & Trust	\$3,120	4	\$11,665	39	\$1,270	4	\$3,840	22			\$19,895	69
J.P. Morgan Chase Bank	\$10,355	45	\$42,110	126	\$17,060	50	\$2,195	11	\$2,010	6	\$73,730	238
Midland States Bank	\$950	4	\$42,145	17	\$9,390	22	\$590	4	\$425	3	\$53,500	50
Midwest BankCentre	\$21,960	64	\$73,235	153	\$8,450	24	\$5,010	26	\$4,040	6	\$112,695	273
Paramount Bank	\$17,230	60	\$49,710	158	\$27,160	84	\$2,860	12	\$1,550	6	\$98,510	320
PNC Bank	\$13,775	17	\$16,365	49	\$6,170	22	\$2,140	8	\$1,280	4	\$39,730	100
Regions Bank	\$14,730	54	\$48,745	159	\$12,985	53	\$7,875	33	\$1,670	6	\$86,005	305
Simmons Bank	\$17,365	15	\$8,030	50	\$35,985	5	\$165	1			\$61,545	71
U.S. Bank	\$17,060	76	\$130,830	352	\$51,890	174	\$11,025	47	\$5,105	25	\$215,910	674
UMB Financial Corporation	\$12,725	15	\$26,240	56	\$3,930	10	\$970	4	\$445	1	\$44,310	86
Total	\$157,740	462	\$593,460	1,560	\$210,820	554	\$46,975	215	\$19,580	68	\$1,028,575	2,859

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			\$155	3	\$1,180	26			\$15	1	\$1,350	30
Bank of America	\$1,615	25	\$12,190	128	\$5,325	61	\$1,090	16	\$250	4	\$20,470	234
BMO Harris Bank	\$1,050	12	\$5,355	35	\$1,060	12	\$170	4			\$7,635	63
Busey Bank	\$190	2	\$1,470	12	\$310	2	\$100	2			\$2,070	18
Commerce Bank	\$1,355	23	\$19,765	211	\$9,765	141	\$3,495	65	\$215	3	\$34,595	443
Enterprise Bank & Trust	\$480	2	\$225	3			\$240	2			\$945	7
J.P. Morgan Chase Bank							\$85	1			\$85	1
Midland States Bank											\$0	0
Midwest BankCentre	\$1,735	7	\$530	10	\$415	3	\$420	4			\$3,100	24
Paramount Bank											\$0	0
PNC Bank	\$730	10	\$9,130	86	\$4,590	52	\$1,910	26	\$840	12	\$17,200	186
Regions Bank	\$975	13	\$7,670	104	\$6,555	77	\$1,980	24	\$40	2	\$17,220	220
Simmons Bank	\$490	8	\$2,240	26	\$2,000	16	\$260	2	\$25	1	\$5,015	53
U.S. Bank	\$4,665	55	\$28,430	290	\$14,900	188	\$3,735	59	\$2,135	29	\$53,865	621
UMB Financial Corporation	\$460	4	\$3,760	38	\$1,125	13	\$600	8	\$55	1	\$6,000	64
Total	\$13,745	161	\$90,920	946	\$47,225	591	\$14,085	213	\$3,575	53	\$169,550	1,964

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	\$240	2	\$1,020	8	\$2,380	14	\$310	2	\$45	1	\$3,995	27
Bank of America	\$7,440	44	\$61,720	206	\$12,210	64	\$5,920	40	\$785	5	\$88,075	359
BMO Harris Bank	\$1,920	16	\$5,455	25	\$415	3	\$775	5			\$8,565	49
Busey Bank	\$13,845	35	\$24,480	82	\$2,945	19	\$1,525	9	\$175	1	\$42,970	146
Commerce Bank	\$4,415	37	\$36,855	233	\$10,490	84	\$7,250	58	\$350	2	\$59,360	414
Enterprise Bank & Trust	\$2,440	10	\$6,215	15	\$745	3	\$2,510	22	\$490	2	\$12,400	52
J.P. Morgan Chase Bank	\$3,580	18	\$26,180	98	\$10,225	53	\$1,890	12	\$730	4	\$42,605	185
Midland States Bank	\$12,915	5	\$3,125	17	\$2,075	13	\$275	3	\$120	2	\$18,510	40
Midwest BankCentre	\$3,325	13	\$24,470	52	\$3,525	7	\$3,130	18	\$450	2	\$34,900	92
Paramount Bank	\$1,465	9	\$20,630	68	\$4,440	18	\$150	2	\$285	1	\$26,970	98
PNC Bank	\$1,400	16	\$21,385	97	\$11,010	52	\$2,575	19	\$685	5	\$37,055	189
Regions Bank	\$5,070	24	\$15,975	97	\$7,135	45	\$2,545	17	\$35	1	\$30,760	184
Simmons Bank	\$505	5	\$14,285	33	\$775	3	\$100	2	\$105	1	\$15,770	44
U.S. Bank	\$8,050	50	\$92,090	394	\$33,575	193	\$13,350	88	\$4,970	30	\$152,035	755
UMB Financial Corporation	\$1,835	5	\$14,330	62	\$3,250	14	\$420	4	\$365	1	\$20,200	86
Total	\$68,445	289	\$368,215	1,487	\$105,195	585	\$42,725	301	\$9,590	58	\$594,170	2,720

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	\$370	4	\$2,745	21	\$4,360	44	\$310	2	\$345	3	\$8,130	74
Bank of America	\$18,910	114	\$142,785	525	\$38,040	186	\$11,735	79	\$1,955	13	\$213,425	917
BMO Harris Bank	\$5,905	35	\$24,000	88	\$3,320	20	\$1,885	13	\$95	1	\$35,205	157
Busey Bank	\$21,910	56	\$40,110	124	\$8,710	32	\$3,150	16	\$820	2	\$74,700	230
Commerce Bank	\$13,445	95	\$103,210	586	\$28,180	250	\$13,860	138	\$1,675	9	\$160,370	1,078
Enterprise Bank & Trust	\$6,040	16	\$18,105	57	\$2,015	7	\$6,590	46	\$490	2	\$33,240	128
J.P. Morgan Chase Bank	\$13,935	63	\$68,290	224	\$27,285	103	\$4,170	24	\$2,740	10	\$116,420	424
Midland States Bank	\$13,865	9	\$45,270	34	\$11,465	35	\$865	7	\$545	5	\$72,010	90
Midwest BankCentre	\$27,020	84	\$98,235	215	\$12,390	34	\$8,560	48	\$4,490	8	\$150,695	389
Paramount Bank	\$18,695	69	\$70,340	226	\$31,600	102	\$3,010	14	\$1,835	7	\$125,480	418
PNC Bank	\$15,905	43	\$46,880	232	\$21,770	126	\$6,625	53	\$2,805	21	\$93,985	475
Regions Bank	\$20,775	91	\$72,390	360	\$26,675	175	\$12,400	74	\$1,745	9	\$133,985	709
Simmons Bank	\$18,360	28	\$24,555	109	\$38,760	24	\$525	5	\$130	2	\$82,330	168
U.S. Bank	\$29,775	181	\$251,350	1,036	\$100,365	555	\$28,110	194	\$12,210	84	\$421,810	2,050
UMB Financial Corporation	\$15,020	24	\$44,330	156	\$8,305	37	\$1,990	16	\$865	3	\$70,510	236
Total	\$239,930	912	\$1,052,595	3,993	\$363,240	1,730	\$103,785	729	\$32,745	179	\$1,792,295	7,543

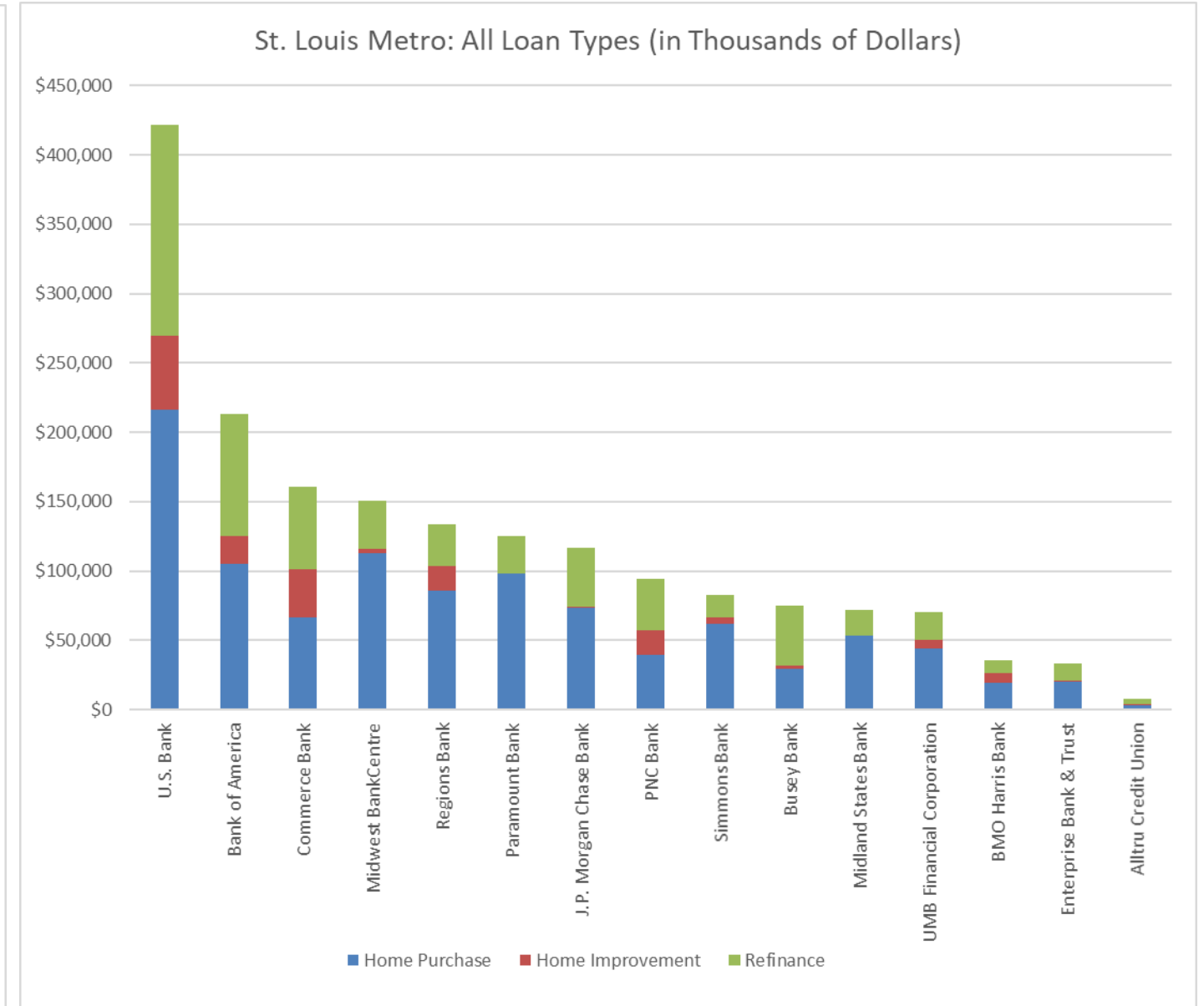
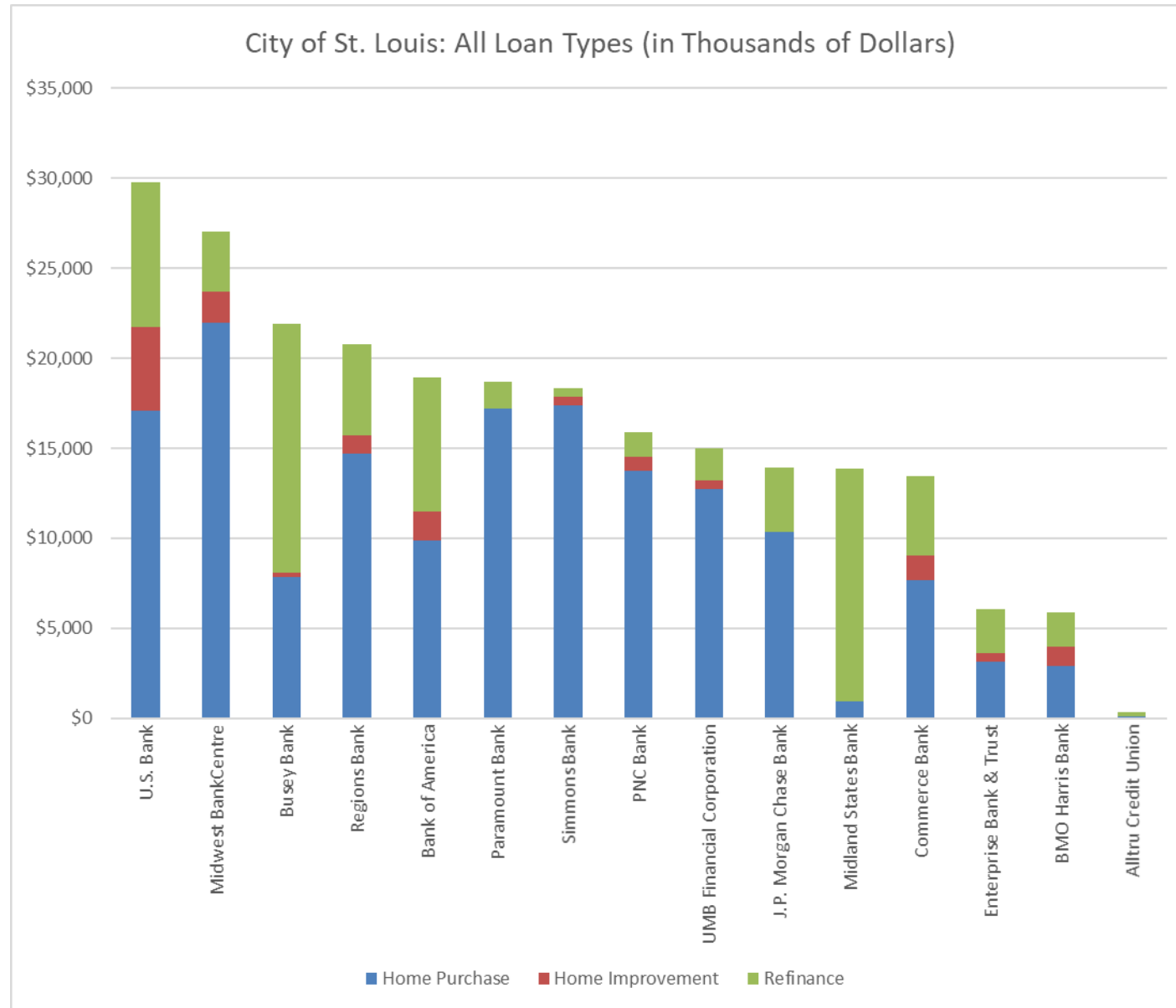
City and Metropolitan Area – Loans Originated (dollar amounts in thousands)

HOME PURCHASE	St. Louis City		St. Louis Metro		City as % of Metro	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$130	2	\$2,785	17	4.67%	11.76%
Bank of America	\$9,855	45	\$104,880	324	9.40%	13.89%
BMO Harris Bank	\$2,935	7	\$19,005	45	15.44%	15.56%
Busey Bank	\$7,875	19	\$29,660	66	26.55%	28.79%
Commerce Bank	\$7,675	35	\$66,415	221	11.56%	15.84%
Enterprise Bank & Trust	\$3,120	4	\$19,895	69	15.68%	5.80%
J.P. Morgan Chase Bank	\$10,355	45	\$73,730	238	14.04%	18.91%
Midland States Bank	\$950	4	\$53,500	50	1.78%	8.00%
Midwest BankCentre	\$21,960	64	\$112,695	273	19.49%	23.44%
Paramount Bank	\$17,230	60	\$98,510	320	17.49%	18.75%
PNC Bank	\$13,775	17	\$39,730	100	34.67%	17.00%
Regions Bank	\$14,730	54	\$86,005	305	17.13%	17.70%
Simmons Bank	\$17,365	15	\$61,545	71	28.22%	21.13%
U.S. Bank	\$17,060	76	\$215,910	674	7.90%	11.28%
UMB Financial Corporation	\$12,725	15	\$44,310	86	28.72%	17.44%
Total	\$157,740	462	\$1,028,575	2,859	15.34%	16.16%

HOME IMPROVEMENT	St. Louis City		St. Louis Metro		City as % of Metro	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union			\$1,350	30	0.00%	0.00%
Bank of America	\$1,615	25	\$20,470	234	7.89%	10.68%
BMO Harris Bank	\$1,050	12	\$7,635	63	13.75%	19.05%
Busey Bank	\$190	2	\$2,070	18	9.18%	11.11%
Commerce Bank	\$1,355	23	\$34,595	443	3.92%	5.19%
Enterprise Bank & Trust	\$480	2	\$945	7	50.79%	28.57%
J.P. Morgan Chase Bank			\$85	1	0.00%	0.00%
Midland States Bank			\$0	0	0.00%	0.00%
Midwest BankCentre	\$1,735	7	\$3,100	24	55.97%	29.17%
Paramount Bank			\$0	0	0.00%	0.00%
PNC Bank	\$730	10	\$17,200	186	4.24%	5.38%
Regions Bank	\$975	13	\$17,220	220	5.66%	5.91%
Simmons Bank	\$490	8	\$5,015	53	9.77%	15.09%
U.S. Bank	\$4,665	55	\$53,865	621	8.66%	8.86%
UMB Financial Corporation	\$460	4	\$6,000	64	7.67%	6.25%
Total	\$13,745	161	\$169,550	1,964	8.11%	8.20%

REFINANCE	St. Louis City		St. Louis Metro		City as % of Metro	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$240	2	\$3,995	27	6.01%	7.41%
Bank of America	\$7,440	44	\$88,075	359	8.45%	12.26%
BMO Harris Bank	\$1,920	16	\$8,565	49	22.42%	32.65%
Busey Bank	\$13,845	35	\$42,970	146	32.22%	23.97%
Commerce Bank	\$4,415	37	\$59,360	414	7.44%	8.94%
Enterprise Bank & Trust	\$2,440	10	\$12,400	52	19.68%	19.23%
J.P. Morgan Chase Bank	\$3,580	18	\$42,605	185	8.40%	9.73%
Midland States Bank	\$12,915	5	\$18,510	40	69.77%	12.50%
Midwest BankCentre	\$3,325	13	\$34,900	92	9.53%	14.13%
Paramount Bank	\$1,465	9	\$26,970	98	5.43%	9.18%
PNC Bank	\$1,400	16	\$37,055	189	3.78%	8.47%
Regions Bank	\$5,070	24	\$30,760	184	16.48%	13.04%
Simmons Bank	\$505	5	\$15,770	44	3.20%	11.36%
U.S. Bank	\$8,050	50	\$152,035	755	5.29%	6.62%
UMB Financial Corporation	\$1,835	5	\$20,200	86	9.08%	5.81%
Total	\$68,445	289	\$594,170	2,720	11.52%	10.63%

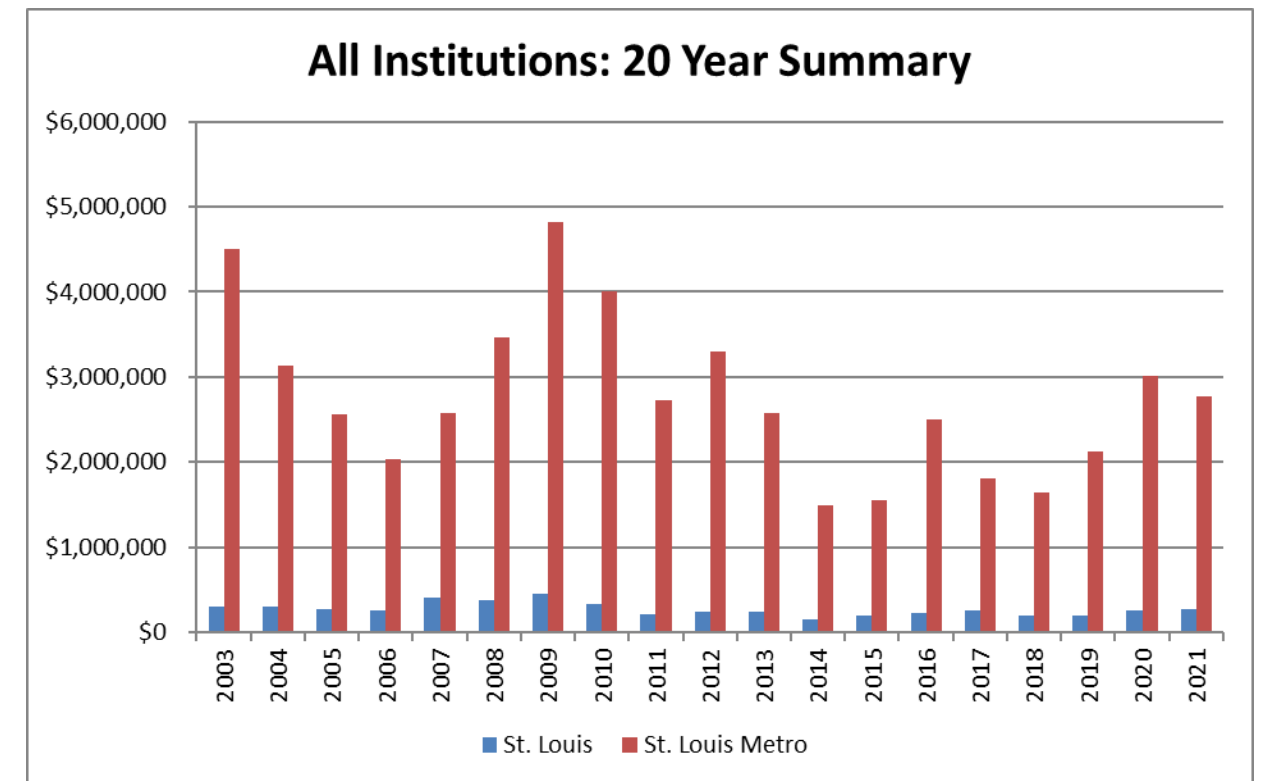
TOTAL: ALL LOAN TYPES	St. Louis City		St. Louis Metro		City as % of Metro	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$370	4	\$8,130	74	4.55%	5.41%
Bank of America	\$18,910	114	\$213,425	917	8.86%	12.43%
BMO Harris Bank	\$5,905	35	\$35,205	157	16.77%	22.29%
Busey Bank	\$21,910	56	\$74,700	230	29.33%	24.35%
Commerce Bank	\$13,445	95	\$160,370	1,078	8.38%	8.81%
Enterprise Bank & Trust	\$6,040	16	\$33,240	128	18.17%	12.50%
J.P. Morgan Chase Bank	\$13,935	63	\$116,420	424	11.97%	14.86%
Midland States Bank	\$13,865	9	\$72,010	90	19.25%	10.00%
Midwest BankCentre	\$27,020	84	\$150,695	389	17.93%	21.59%
Paramount Bank	\$18,695	69	\$125,480	418	14.90%	16.51%
PNC Bank	\$15,905	43	\$93,985	475	16.92%	9.05%
Regions Bank	\$20,775	91	\$133,985	709	15.51%	12.83%
Simmons Bank	\$18,360	28	\$82,330	168	22.30%	16.67%
U.S. Bank	\$29,775	181	\$421,810	2,050	7.06%	8.83%
UMB Financial Corporation	\$15,020	24	\$70,510	236	21.30%	10.17%
Total	\$239,930	912	\$1,792,295	7,543	13.39%	12.09%



City of St. Louis – 20 Year Loan History

All Lending Institutions: 20 Year Summary								
Year	St. Louis City*		St. Louis Metro*		City as Percent of Total		City % Change (yearly)	
	Amount^	# Loans	Amount^	# Loans	Amount	# Loans	Amount	# Loans
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%
2022	\$239,930	912	\$1,792,295	7,543	13.39%	12.09%	-10.49%	-26.81%
Total	\$5,380,838	36,919	\$54,392,829	319,512	9.89%	11.55%	-0.66%	-4.75%

*Based on available data from lending institutions who applied to be City of St. Louis depositories
 ^Amounts shown are in thousands of dollars



City of St. Louis – Loan Distribution of Originated Loans (dollar amounts in thousands)

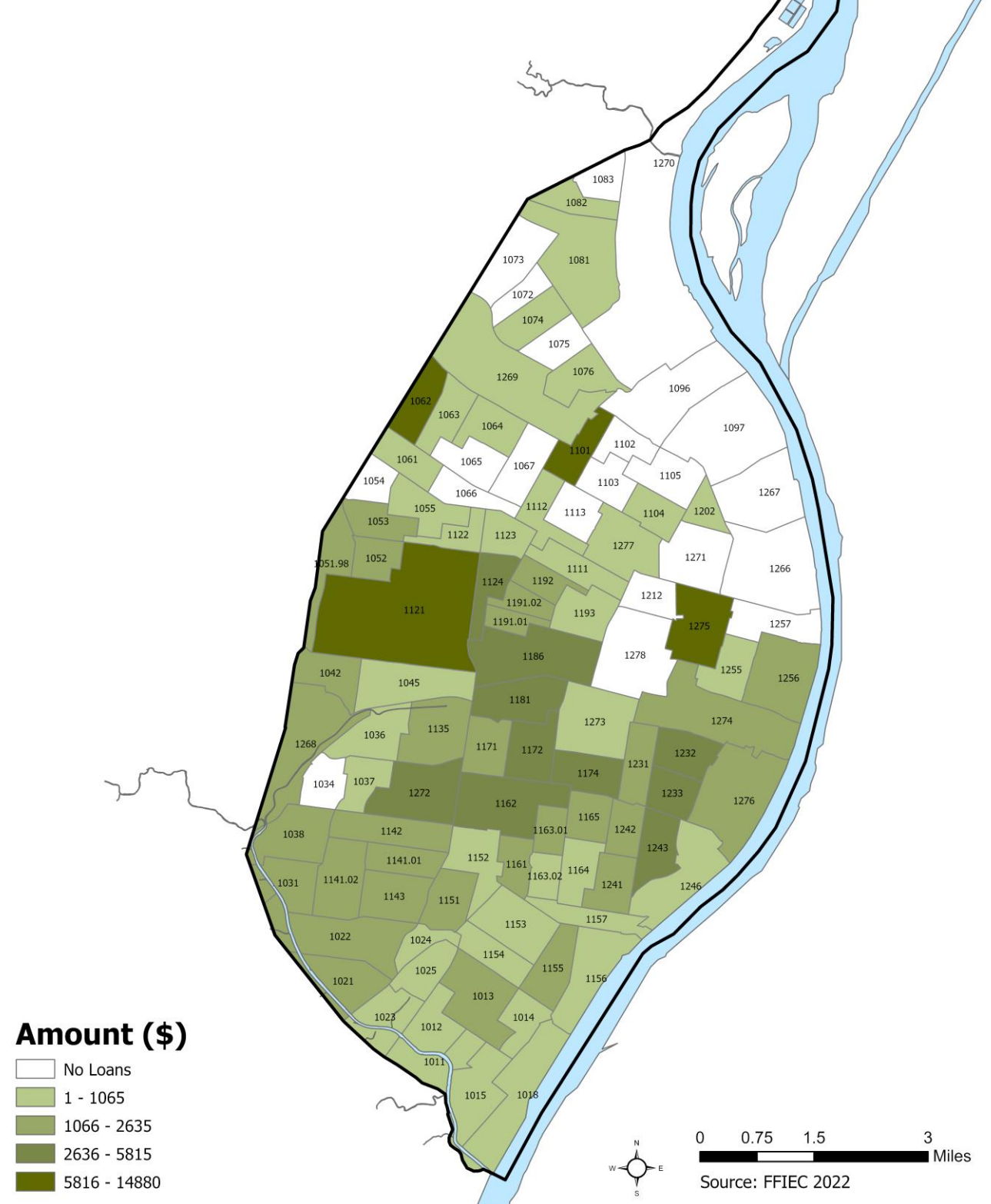
City of St. Louis Originated Loans by Tract								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1011	\$405	3	\$115	1	\$270	4	\$790	8
1012	\$770	4	\$725	7	\$410	4	\$1,905	15
1013	\$2,180	10			\$1,540	10	\$3,720	20
1014	\$775	5	\$310	4	\$670	6	\$1,755	15
1015	\$335	3			\$55	1	\$390	4
1018	\$340	2	\$105	3	\$220	2	\$665	7
1021	\$1,515	7	\$55	1			\$1,570	8
1022	\$2,445	11	\$90	2	\$2,485	17	\$5,020	30
1023	\$665	5	\$105	1	\$400	4	\$1,170	10
1024	\$965	5			\$420	4	\$1,385	9
1025	\$670	4	\$150	4	\$720	8	\$1,540	16
1031	\$1,405	7	\$55	1	\$1,610	6	\$3,070	14
1034			\$105	1	\$360	4	\$465	5
1036	\$295	1	\$55	1	\$115	1	\$465	3
1037	\$1,065	5	\$200	2	\$250	2	\$1,515	9
1038	\$2,170	10	\$385	5	\$925	9	\$3,480	24
1042	\$2,375	13	\$85	1	\$865	3	\$3,325	17
1045	\$685	3	\$15	1	\$500	2	\$1,200	6
1051.98	\$2,635	7	\$65	1	\$1,215	5	\$3,915	13
1052	\$1,355	7	\$55	1	\$835	5	\$2,245	13
1053	\$1,950	4	\$75	1			\$2,025	5
1054*							\$0	0
1055	\$145	1	\$365	1	\$3,360	4	\$3,870	6
1061	\$65	1			\$105	1	\$170	2
1062	\$10,365	3					\$10,365	3
1063	\$145	1					\$145	1
1064	\$65	1	\$25	1	\$15	1	\$105	3
1065			\$85	1			\$85	1
1066			\$25	1			\$25	1
1067					\$100	2	\$100	2
1072					\$55	1	\$55	1
1073			\$40	2	\$205	3	\$245	5
1074	\$55	1					\$55	1
1075			\$35	1			\$35	1
1076	\$230	2					\$230	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	\$240	4	\$5	1			\$245	5
1082	\$180	2					\$180	2
1083*							\$0	0
1096*							\$0	0
1097					\$35	1	\$35	1
1101	\$9,205	3					\$9,205	3
1102					\$35	1	\$35	1
1103			\$25	1	\$265	1	\$290	2
1104	\$75	1	\$15	1			\$90	2
1105*							\$0	0
1111	\$380	2					\$380	2
1112	\$155	1					\$155	1
1113*							\$0	0
1121	\$8,905	13	\$480	4	\$3,160	4	\$12,545	21
1122	\$115	1					\$115	1
1123	\$75	1	\$35	1			\$110	2
1124	\$5,575	11	\$225	3	\$4,190	6	\$9,990	20
1135	\$1,400	6	\$285	3	\$675	3	\$2,360	12
1141.01	\$1,445	7	\$570	6	\$660	4	\$2,675	17
1141.02	\$2,100	6	\$620	6	\$940	8	\$3,660	20
1142	\$2,065	11	\$45	1	\$380	6	\$2,490	18
1143	\$1,535	7	\$365	7	\$1,440	8	\$3,340	22
1151	\$1,635	9	\$25	1	\$180	2	\$1,840	12
1152	\$455	3	\$255	1	\$75	1	\$785	5
1153	\$910	8			\$445	5	\$1,355	13
1154	\$315	3			\$310	4	\$625	7
1155	\$1,260	8	\$25	1	\$2,380	2	\$3,665	11
1156	\$430	4	\$255	1	\$695	3	\$1,380	8
1157	\$125	1	\$45	1	\$95	1	\$265	3
1161	\$1,735	7	\$120	2	\$280	2	\$2,135	11
1162	\$3,125	13	\$310	6	\$2,470	12	\$5,905	31
1163.01	\$1,855	5	\$1,070	4	\$1,155	7	\$4,080	16
1163.02	\$625	3			\$1,075	1	\$1,700	4
1164	\$905	5	\$115	1	\$320	2	\$1,340	8
1165	\$1,795	5	\$565	5	\$485	5	\$2,845	15
1171	\$1,150	4			\$740	6	\$1,890	10
1172	\$4,575	13	\$1,120	14	\$2,460	12	\$8,155	39
1174	\$3,930	12	\$300	2	\$2,235	5	\$6,465	19

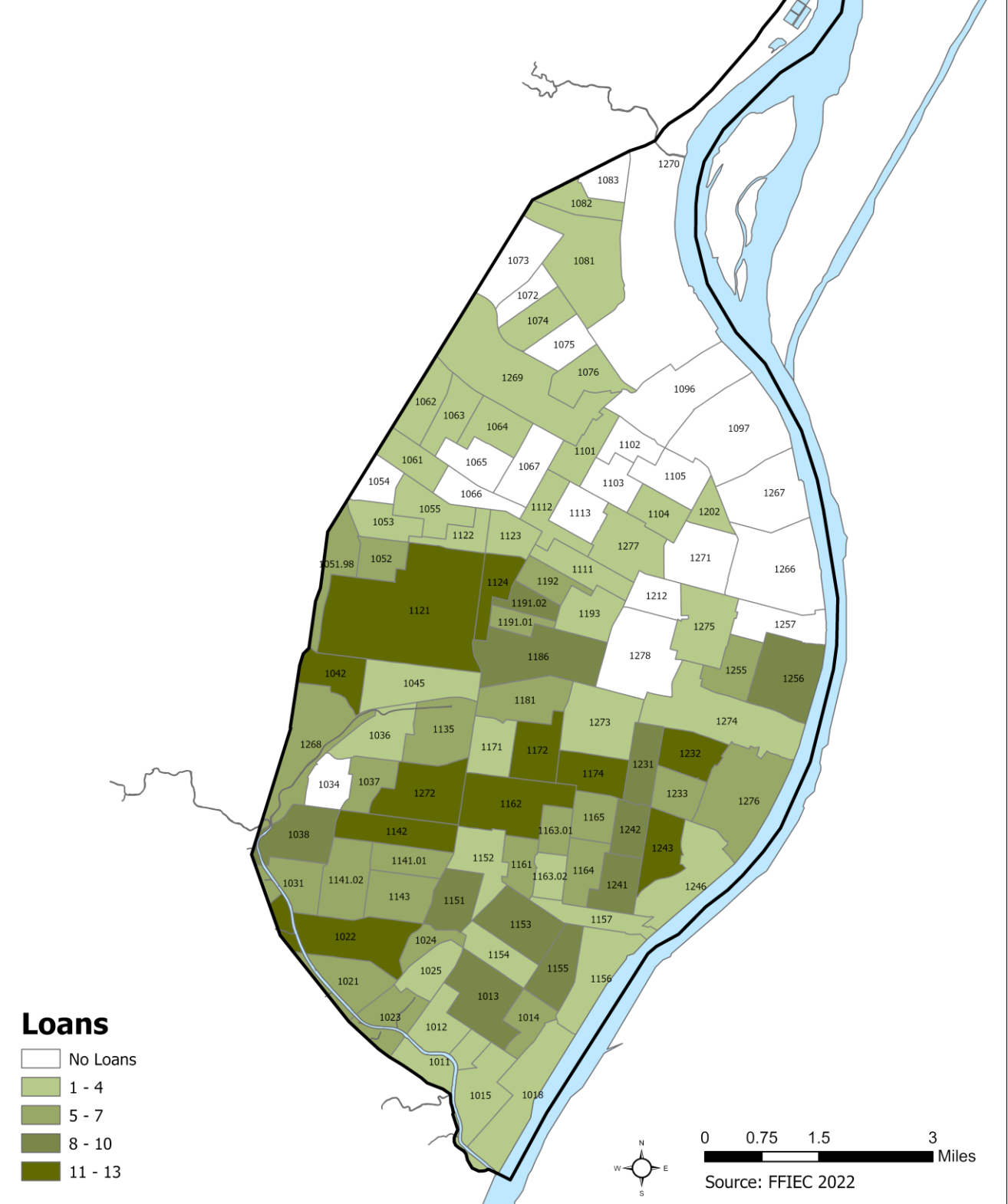
City of St. Louis Originated Loans by Tract								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1181	\$3,105	7	\$225	3	\$140	2	\$3,470	12
1186	\$5,815	9			\$1,595	5	\$7,410	14
1191.01	\$2,275	7			\$360	2	\$2,635	9
1191.02	\$2,440	10	\$180	2	\$225	1	\$2,845	13
1192	\$2,595	7	\$705	5	\$895	7	\$4,195	19
1193	\$955	3			\$12,570	2	\$13,525	5
1202	\$35	1					\$35	1
1212*							\$0	0
1231	\$2,120	8	\$110	2	\$280	4	\$2,510	14
1232	\$4,325	13	\$25	1	\$380	2	\$4,730	16
1233	\$4,620	6			\$740	4	\$5,360	10
1241	\$1,740	8	\$500	4	\$80	2	\$2,320	14
1242	\$1,810	8	\$135	3	\$250	2	\$2,195	13
1243	\$3,715	13	\$400	6	\$475	3	\$4,590	22
1246	\$510	4			\$115	1	\$625	5
1255	\$805	5			\$235	1	\$1,040	6
1256	\$1,805	9	\$15	1	\$375	3	\$2,195	13
1257*							\$0	0
1266*							\$0	0
1267					\$35	1	\$35	1
1268	\$1,315	7	\$215	3	\$645	7	\$2,175	17
1269	\$175	3	\$25	1	\$35	1	\$235	5
1270*							\$0	0
1271*							\$0	0
1272	\$3,405	13	\$185	3	\$880	4	\$4,470	20
1273	\$1,035	3	\$250	2	\$235	1	\$1,520	6
1274	\$1,360	4	\$270	4	\$1,910	6	\$3,540	14
1275	\$14,880	2			\$175	1	\$15,055	3
1276	\$2,470	6	\$305	3	\$930	6	\$3,705	15
1277	\$85	1					\$85	1
1278*							\$0	0
Total	\$157,740	462	\$13,745	161	\$68,445	289	\$239,930	912

*No originated loans from depository banks in 2022 in tracts 1054, 1083, 1096, 1105, 1113, 1212, 1257, 1266, 1270, 1271, and 1278

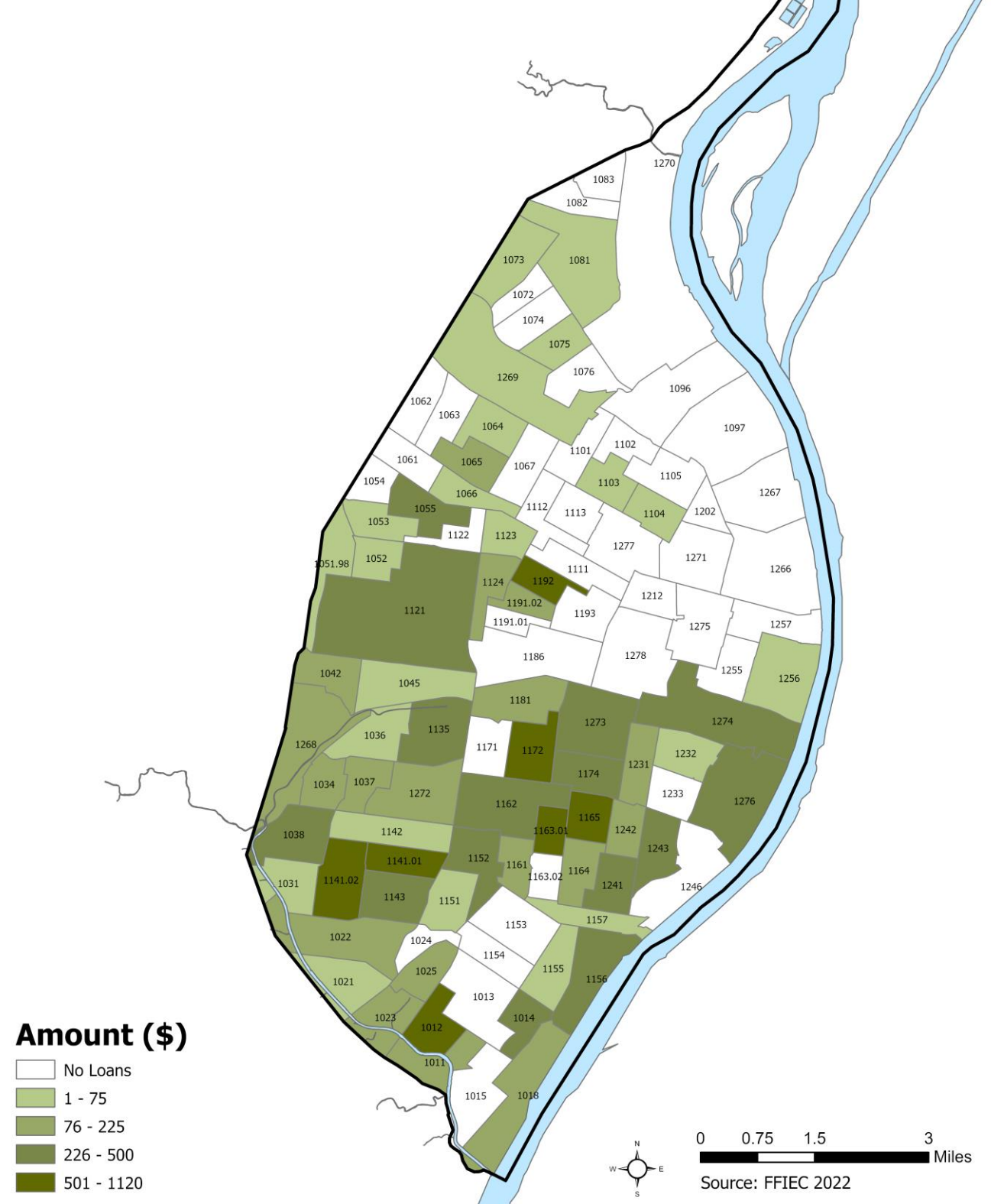
City of St. Louis: Home Purchase Loans by Amount Total by Tract (Amount in Thousands of Dollars)



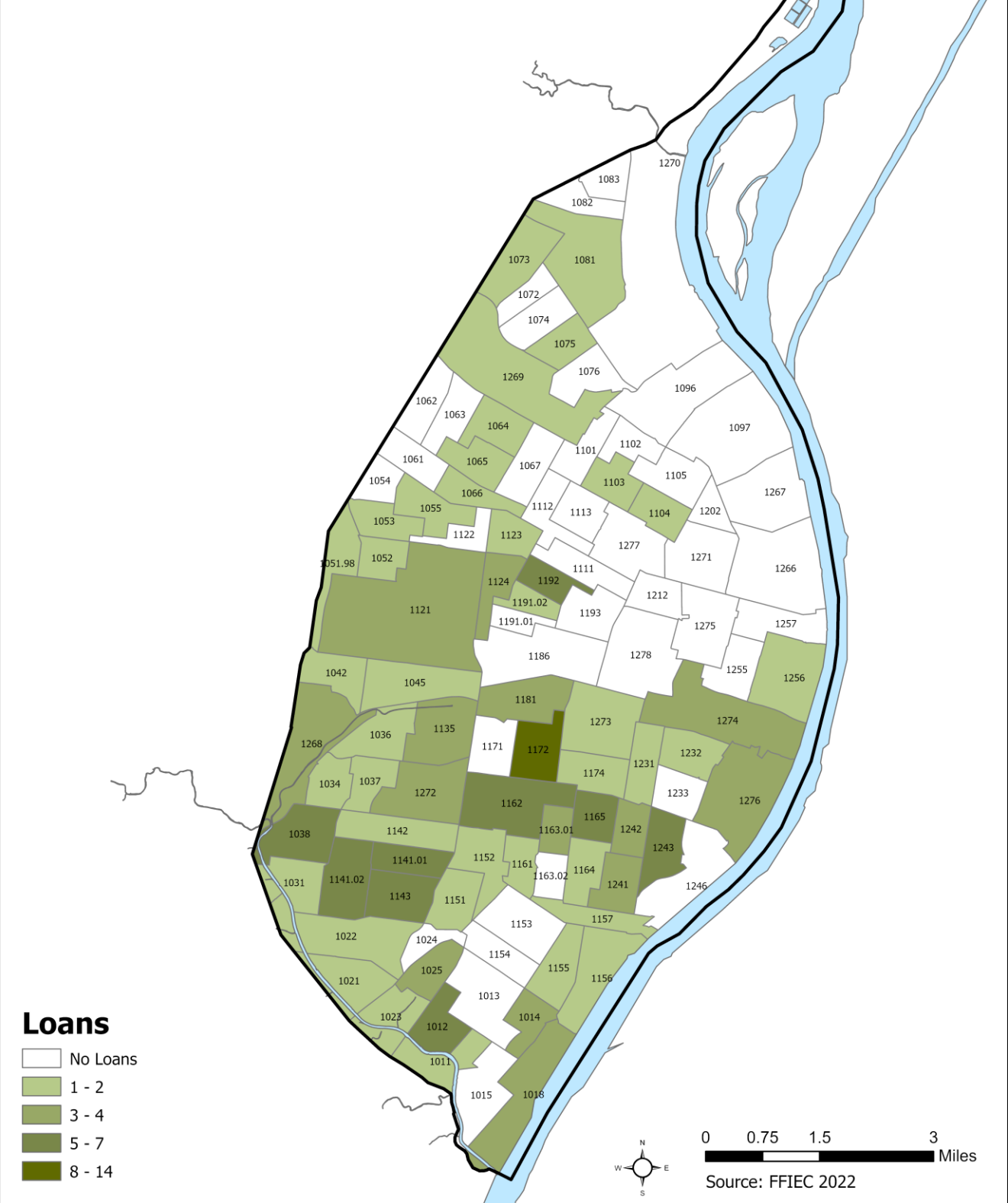
City of St. Louis: Home Purchase Loans Total by Tract



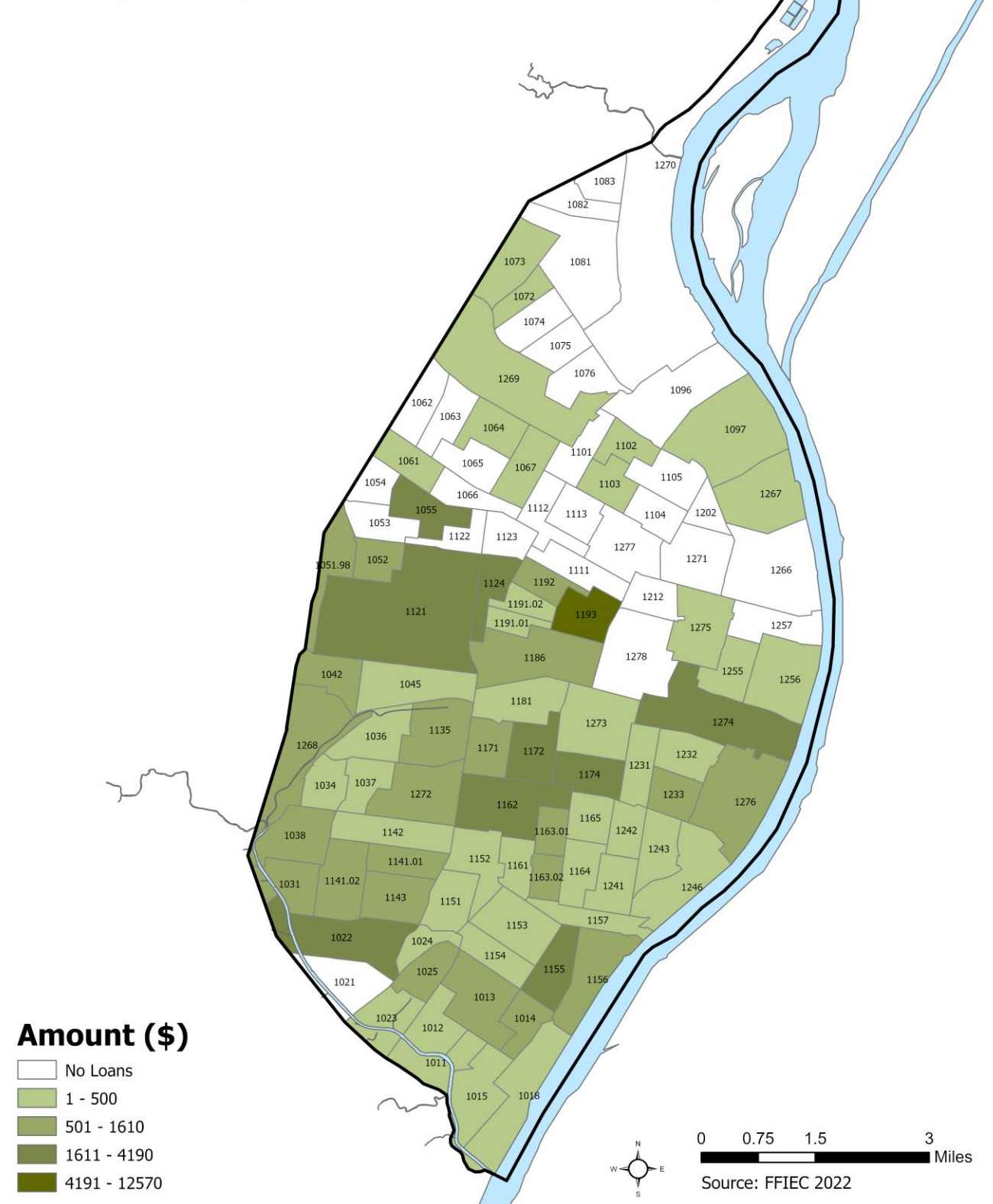
City of St. Louis: Home Improvement Loans by Amount Total by Tract (Amount in Thousands of Dollars)



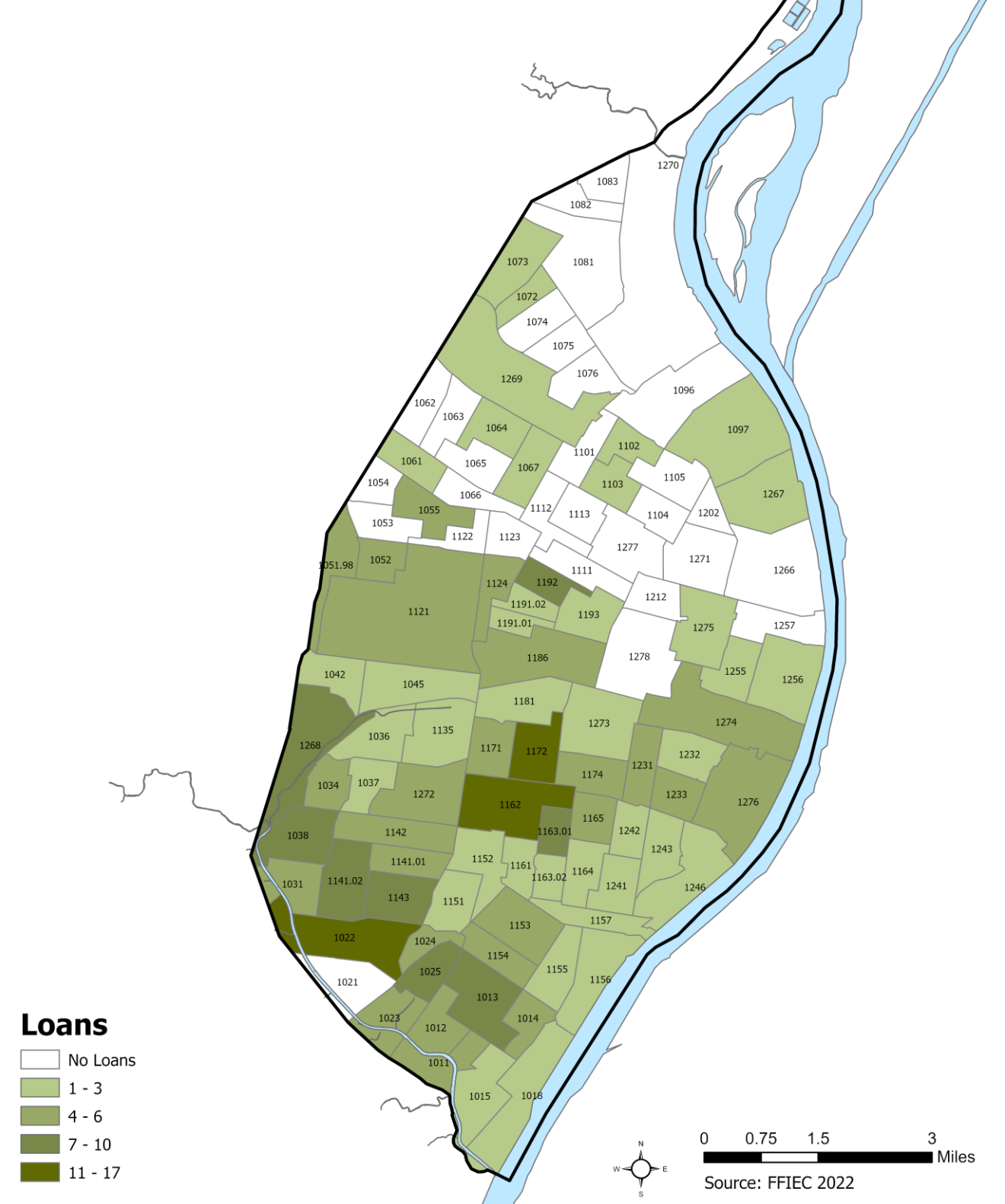
City of St. Louis: Home Improvement Loans Total by Tract



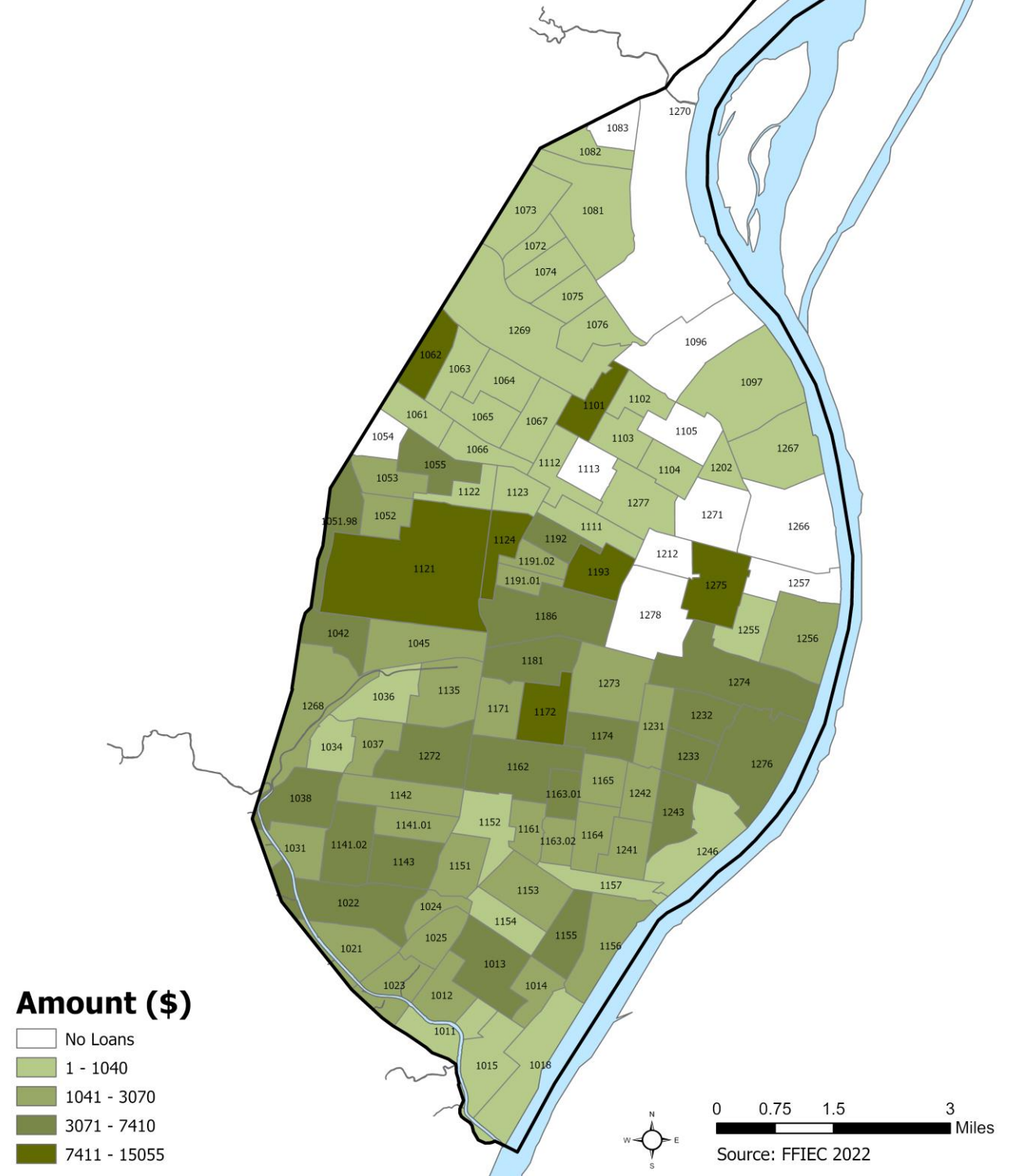
City of St. Louis: Refinance Loans by Amount Total by Tract (Amount in Thousands of Dollars)



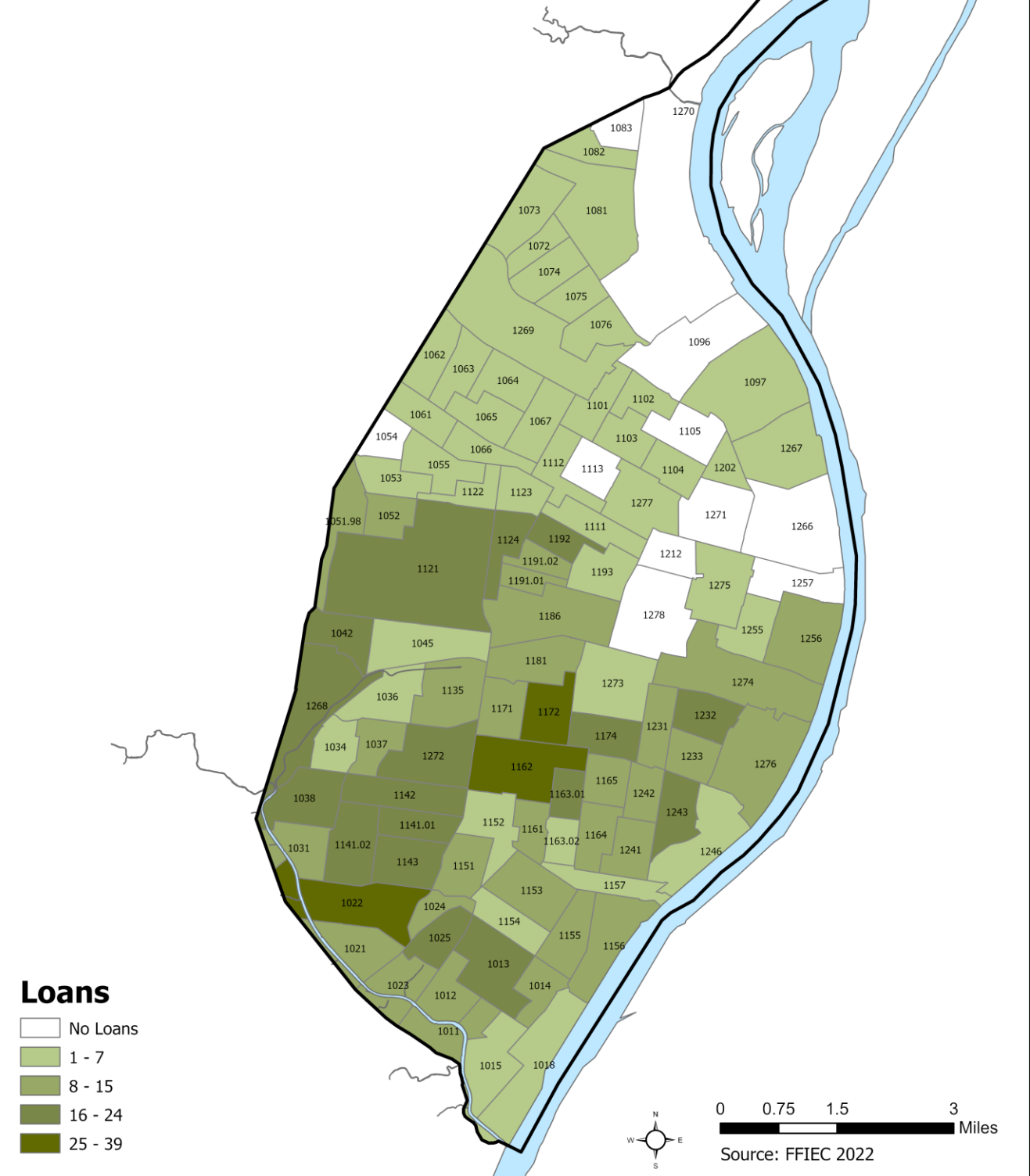
City of St. Louis: Refinance Loans Total by Tract



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



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



Individual Bank Loan Information

Alltru Credit Union (formerly First Financial Federal Credit Union)

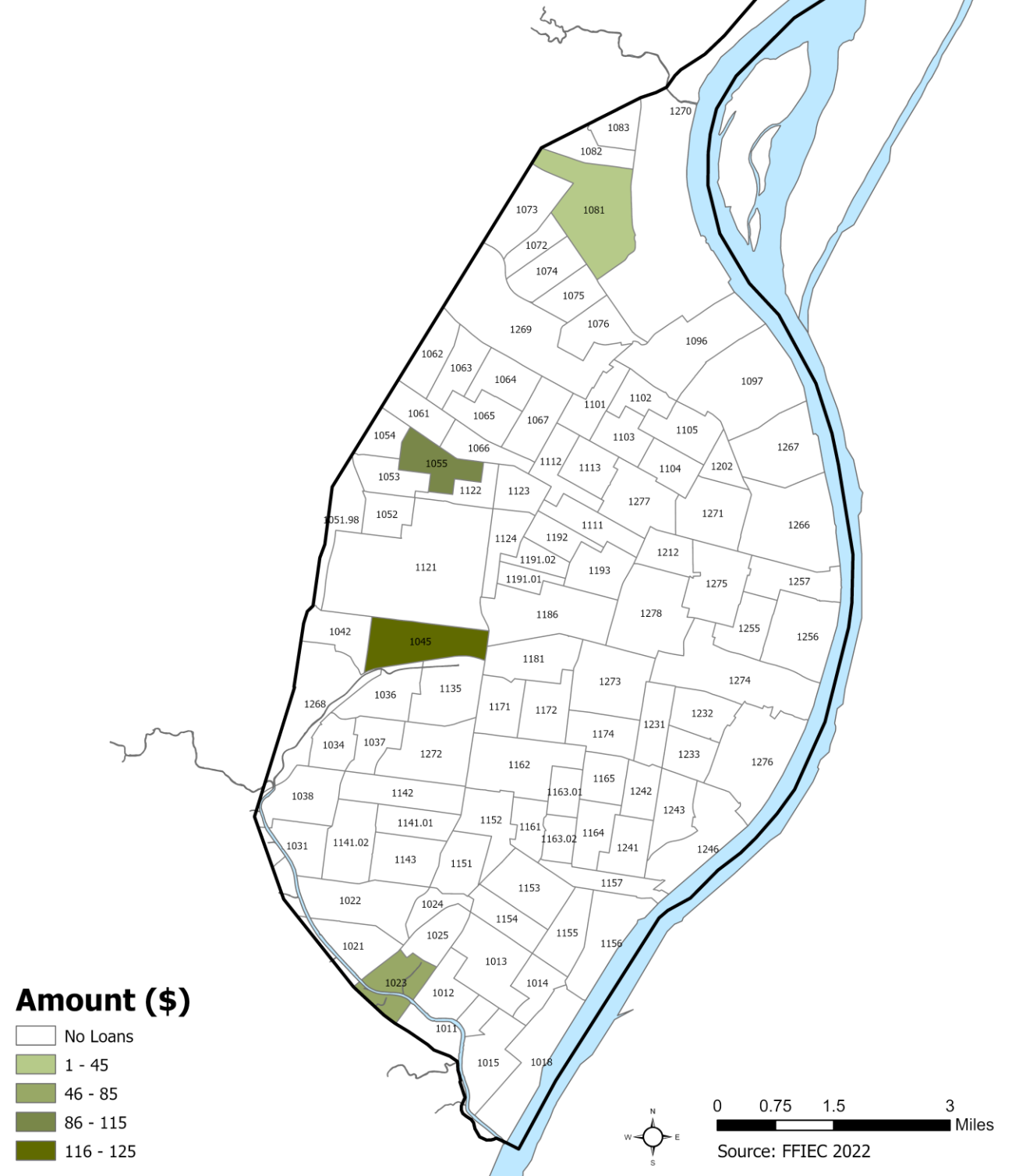
Alltru Credit Union: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2018	5	36	\$425	\$2,300
2019	7	64	\$1,075	\$7,010
2020	2	111	\$150	\$15,075
2021	6	114	\$800	\$16,550
2022	4	74	\$370	\$8,130
Total	24	399	\$2,820	\$49,065

*Amount is represented in thousands of dollars

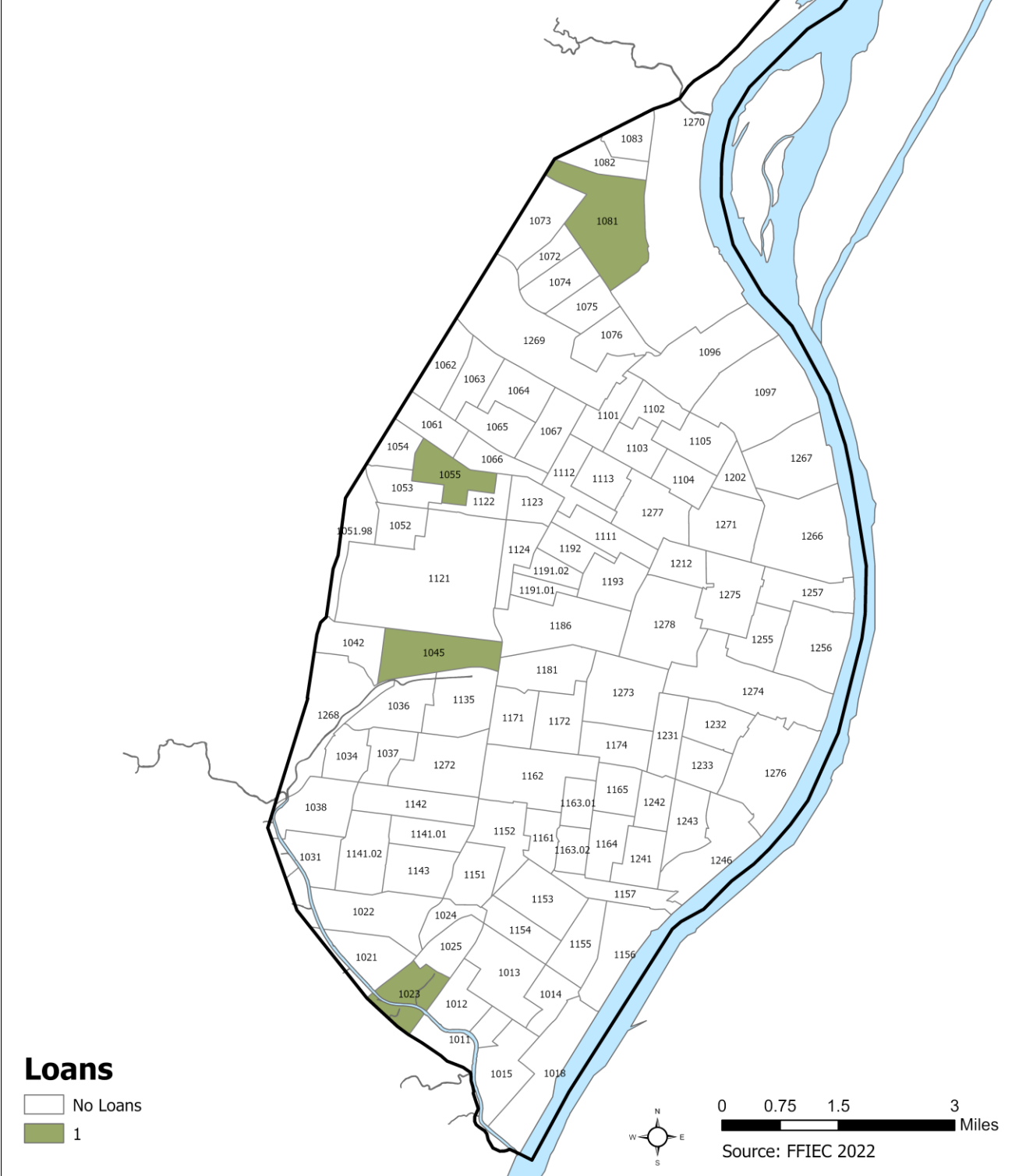
Alltru Credit Union: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount*	# Loans
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015	\$117	1	\$2,778	18	4.21%	5.56%
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	4.83%	5.26%
2022	\$370	4	\$8,130	74	4.55%	5.41%

*Amount is represented in thousands of dollars

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



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



Bank of America

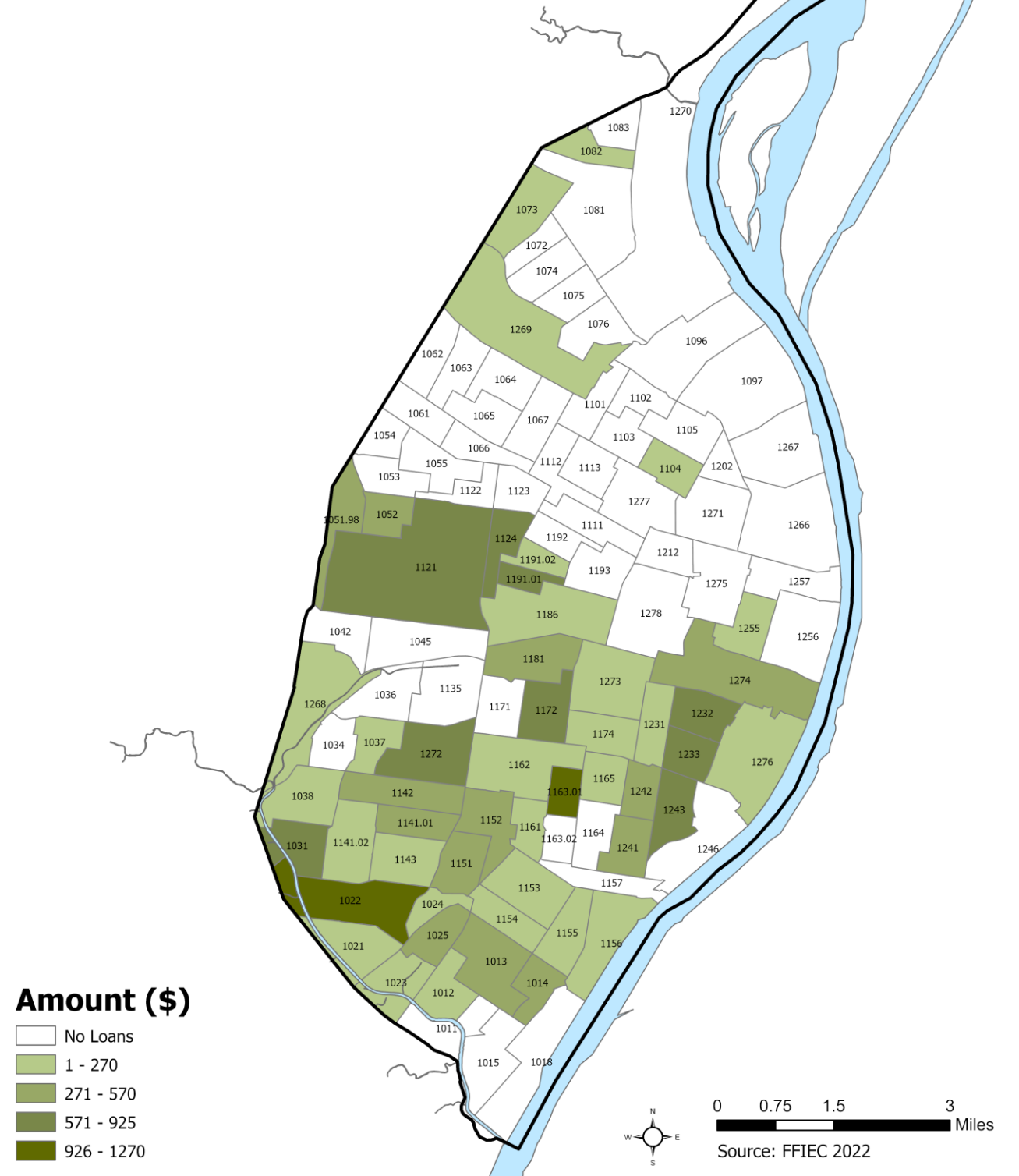
Bank of America: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2018	197	1,540	\$30,915	\$293,680
2019	186	1,669	\$33,670	\$363,605
2020	156	1,368	\$29,840	\$302,740
2021	168	1,440	\$33,810	\$365,880
2022	114	917	\$18,910	\$213,425
Total	821	6,934	\$147,145	\$1,539,330

*Amount is represented in thousands of dollars

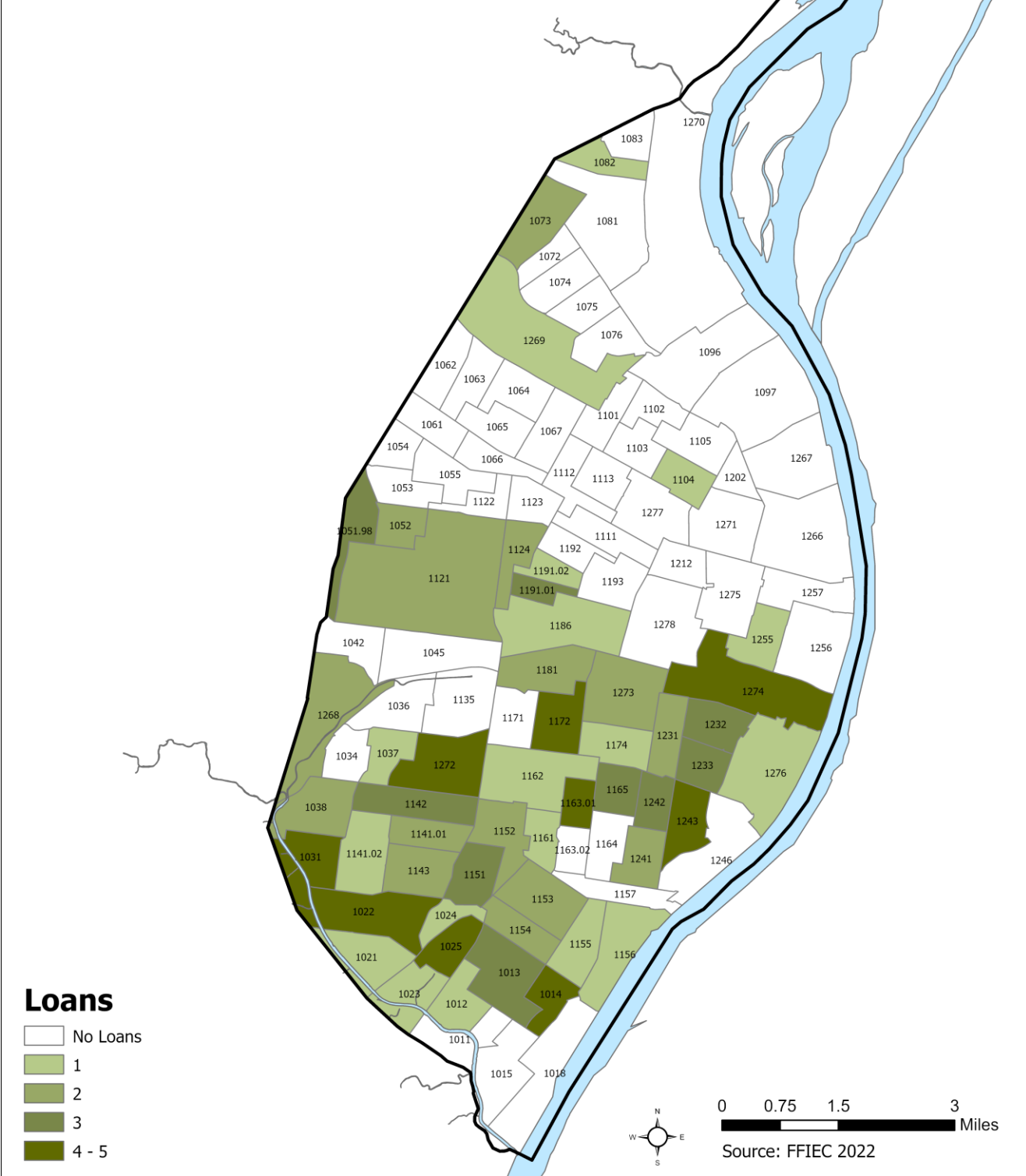
Bank of America: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of total	
	Amount*	# Loans	Amount*	# Loans	Amount*	# Loans
2003	\$108,148	1,126	\$1,339,790	11,176	8.07%	10.08%
2004	\$85,932	726	\$920,378	5,777	9.34%	12.57%
2005	\$86,065	718	\$680,223	4,513	12.65%	15.91%
2006	\$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	11.64%	15.81%
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	9.86%	11.40%
2021	\$33,810	168	\$365,880	1,440	9.24%	11.67%
2022	\$18,910	114	\$213,425	917	8.86%	12.43%

*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 Bank

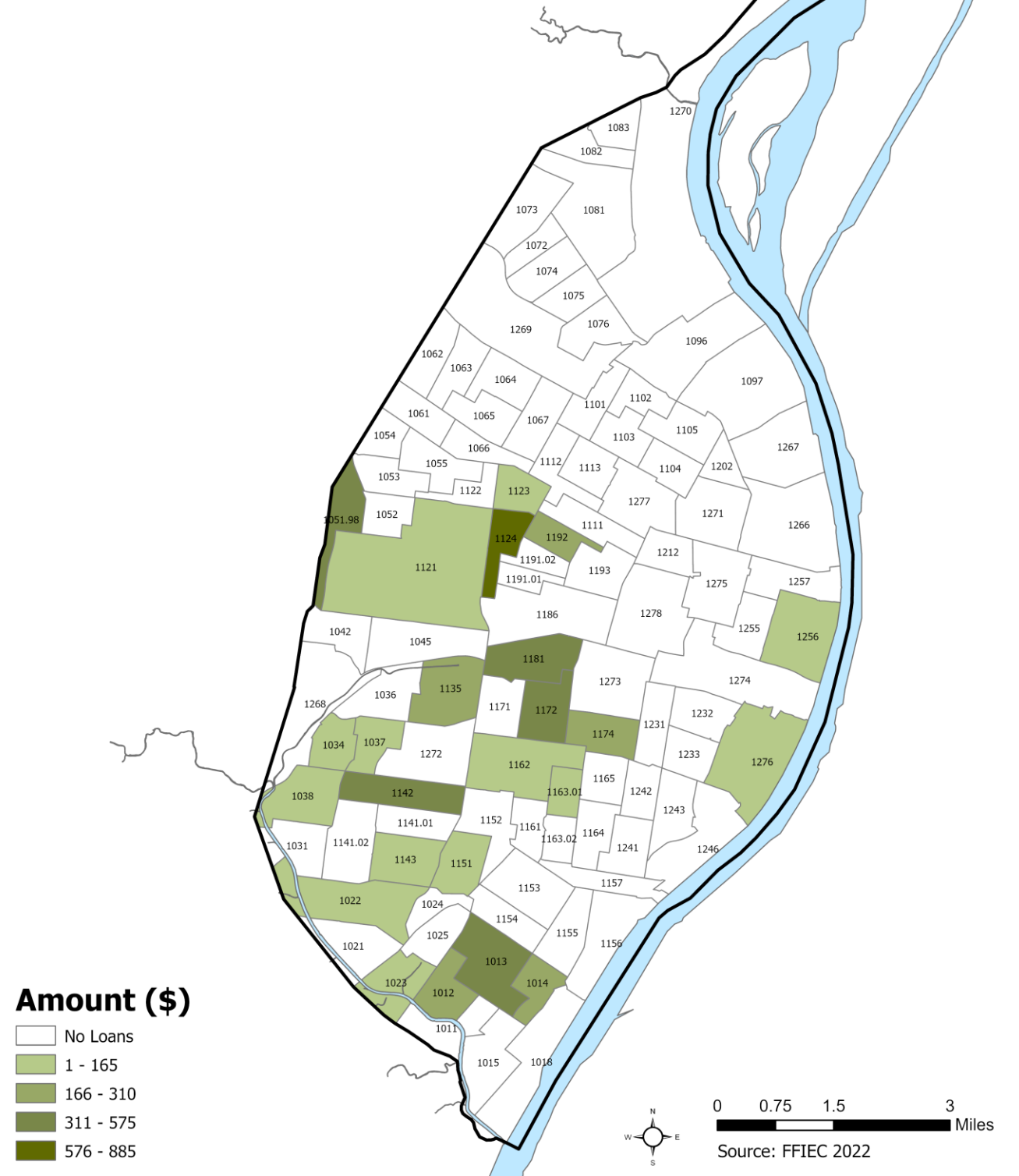
BMO Harris Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2018	45	177	\$4,455	\$34,175
2019	27	153	\$3,005	\$27,685
2020	38	145	\$6,390	\$31,955
2021	24	188	\$2,930	\$47,650
2022	35	157	\$5,905	\$35,205
Total	169	820	\$22,685	\$176,670

*Amount is represented in thousands of dollars

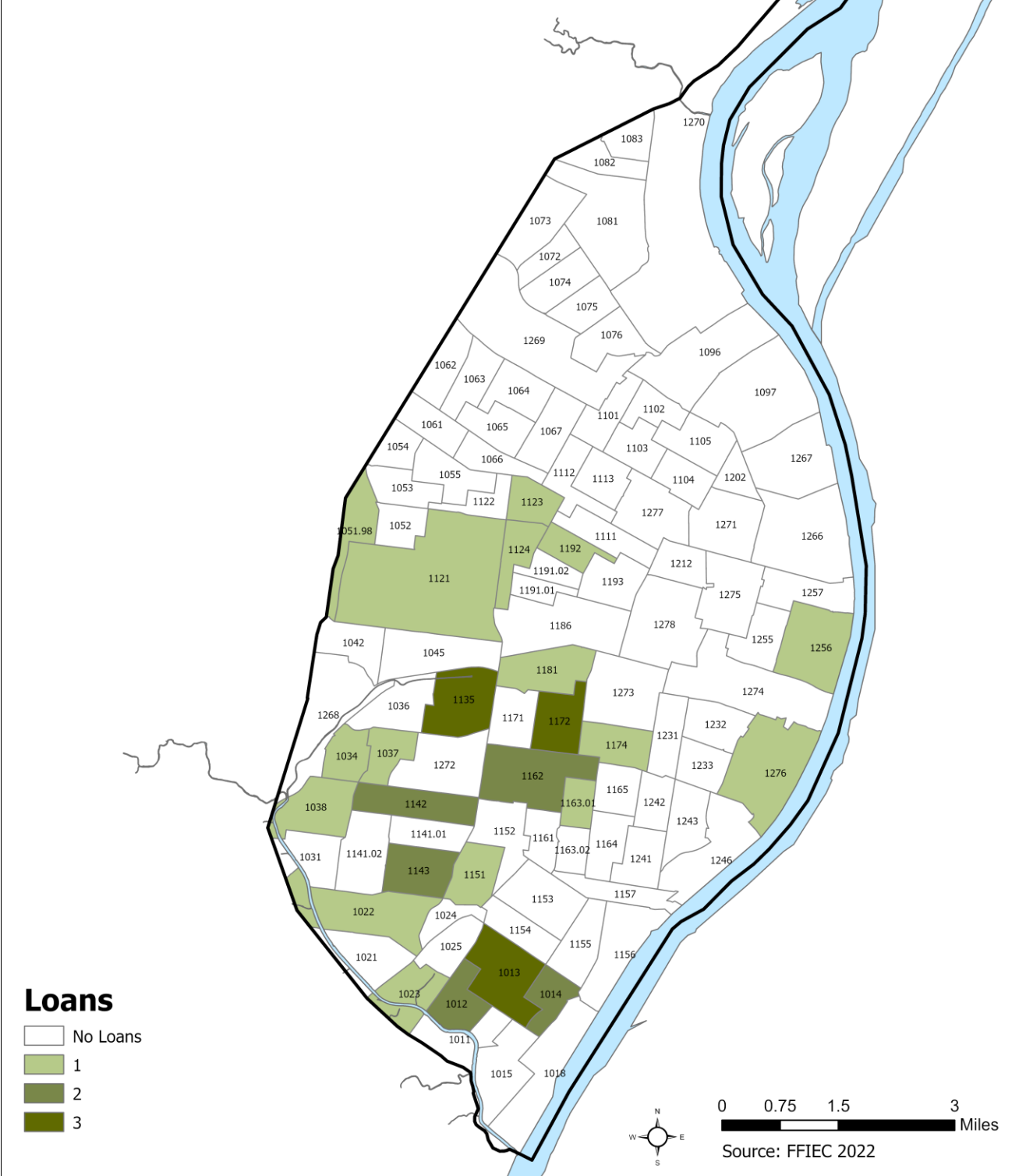
BMO Harris Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount*	# Loans
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011	\$3,393	27	\$35,622	178	9.53%	15.17%
2012	\$3,293	41	\$23,261	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	11.58%	18.01%
2017						
2018	\$4,455	45	\$34,175	177	13.04%	25.42%
2019	\$3,005	27	\$27,685	153	10.85%	17.65%
2020	\$6,390	38	\$31,955	145	20.00%	26.21%
2021	\$2,930	24	\$47,650	188	6.15%	12.77%
2022	\$5,905	35	\$35,205	157	16.77%	22.29%

*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)

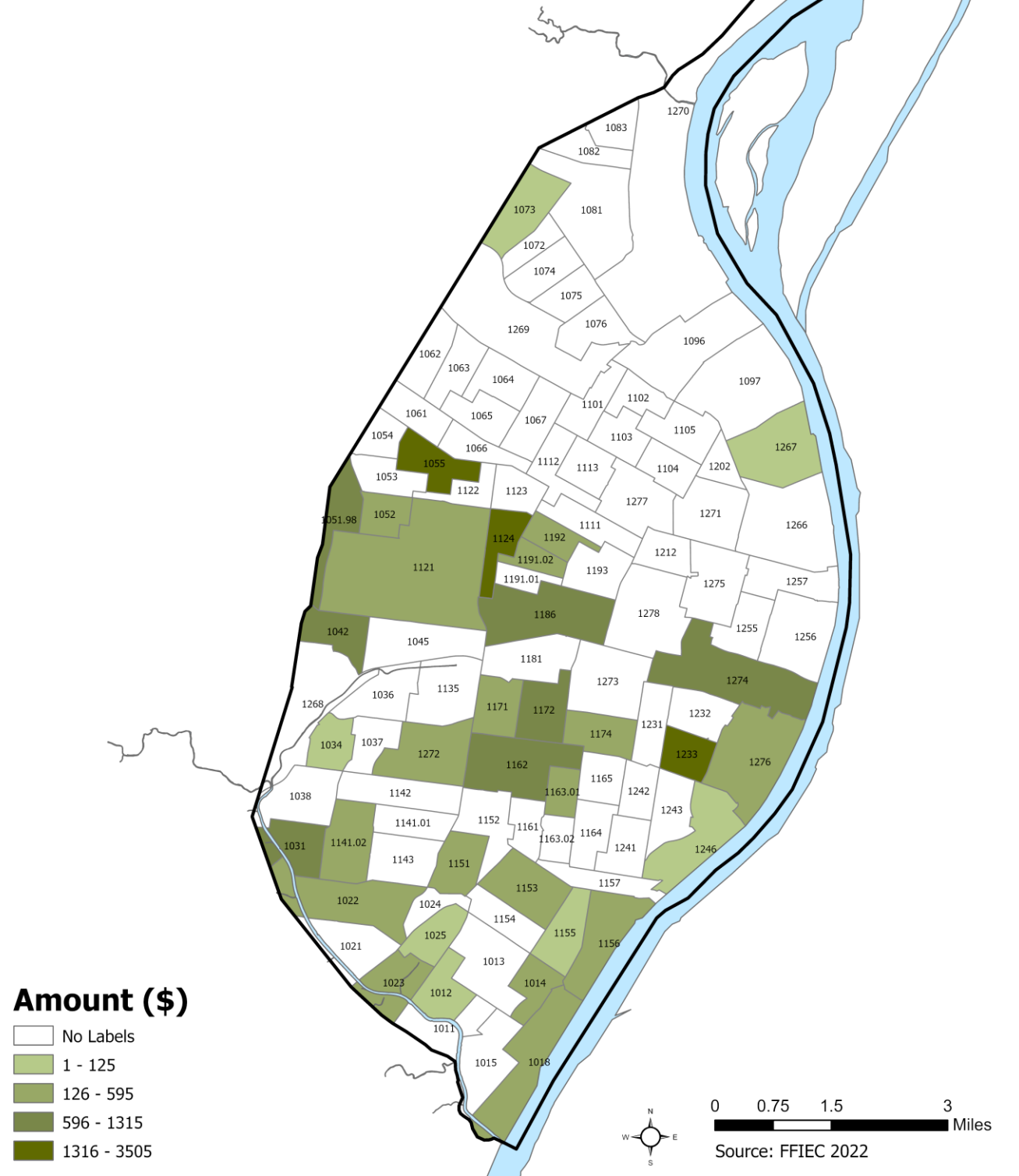
Busey Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2018	89	883	\$31,185	\$253,265
2019	82	747	\$26,570	\$207,945
2020	115	910	\$35,485	\$295,680
2021	67	308	\$25,475	\$154,210
2022	56	230	\$21,910	\$74,700
Total	409	3,078	\$140,625	\$985,800

*Amount is represented in thousands of dollars

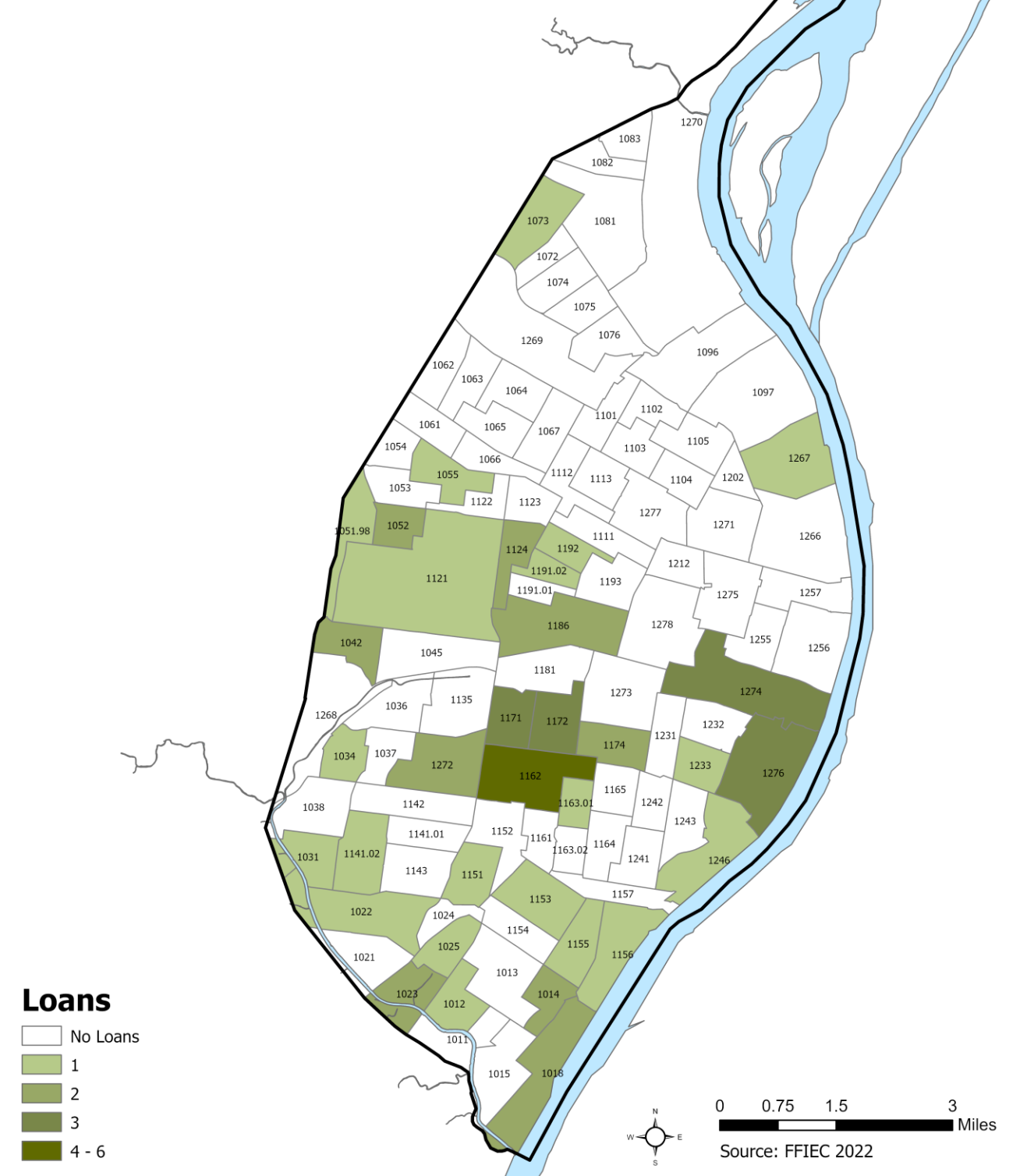
Busey Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount*	# Loans
2003	\$70,505	779	\$1,178,977	7,614	5.98%	10.23%
2004	\$78,401	683	\$746,842	5,052	10.50%	13.52%
2005	\$70,519	570	\$660,378	4,307	10.68%	13.23%
2006	\$82,753	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	12.00%	12.64%
2021	\$25,475	67	\$154,210	308	16.52%	21.75%
2022	\$21,910	56	\$74,700	230	29.33%	24.35%

*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

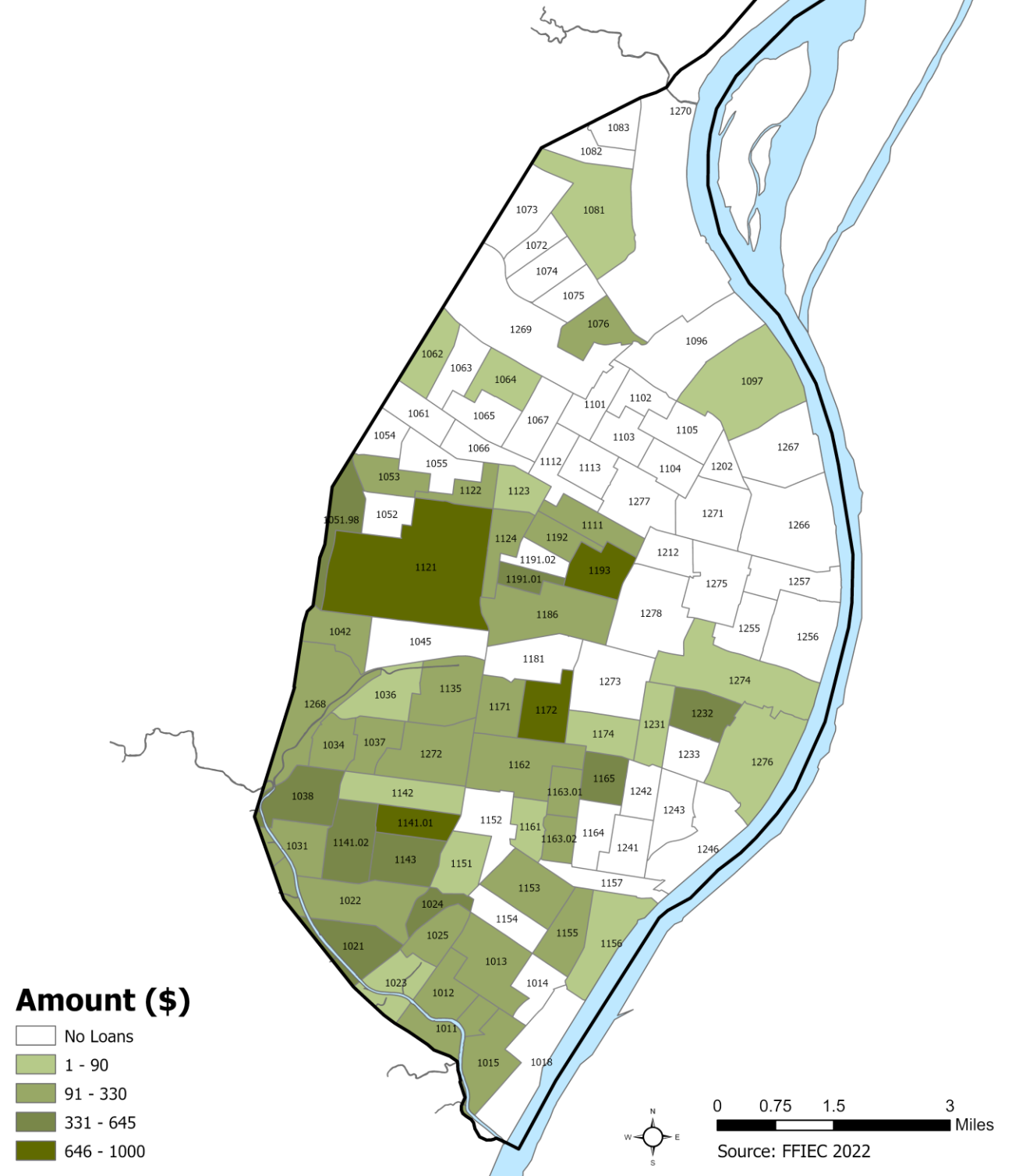
Commerce Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2018	118	1,317	\$14,620	\$185,925
2019	134	1,235	\$22,840	\$230,975
2020	132	1,248	\$22,570	\$311,990
2021	113	1,159	\$22,005	\$246,815
2022	95	1,078	\$13,445	\$160,370
Total	592	6,037	\$95,480	\$1,136,075

*Amount is represented in thousands of dollars

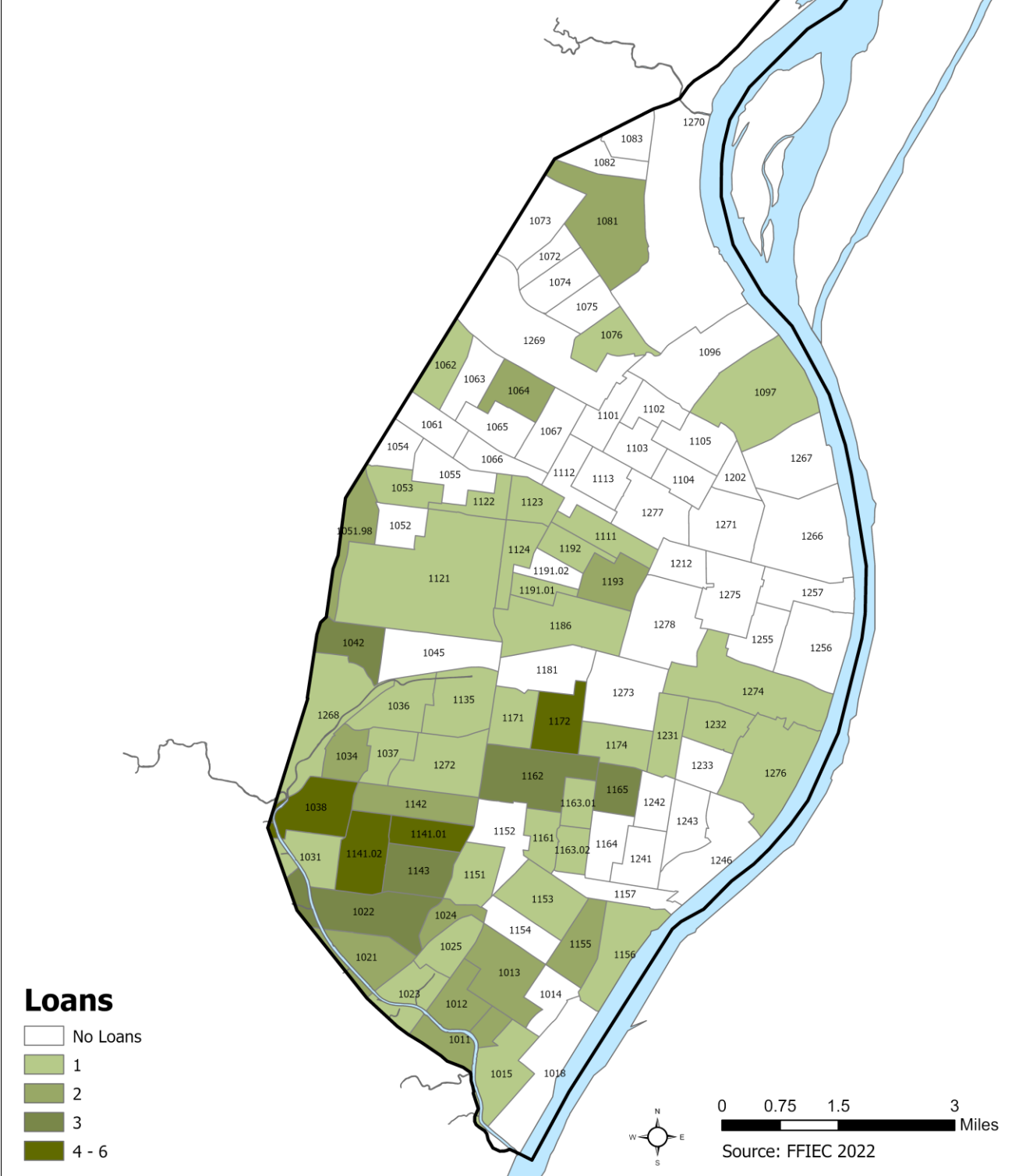
Commerce Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount*	# Loans
2003	\$13,727	103	\$195,640	1,526	7.02%	6.75%
2004	\$7,850	103	\$87,680	774	8.95%	13.31%
2005	\$6,939	110	\$90,085	939	7.70%	11.71%
2006	\$8,847	95	\$91,725	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	7.55%	9.09%
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	7.23%	10.58%
2021	\$22,005	113	\$246,815	1,159	8.92%	9.75%
2022	\$13,445	95	\$160,370	1,078	8.38%	8.81%

*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

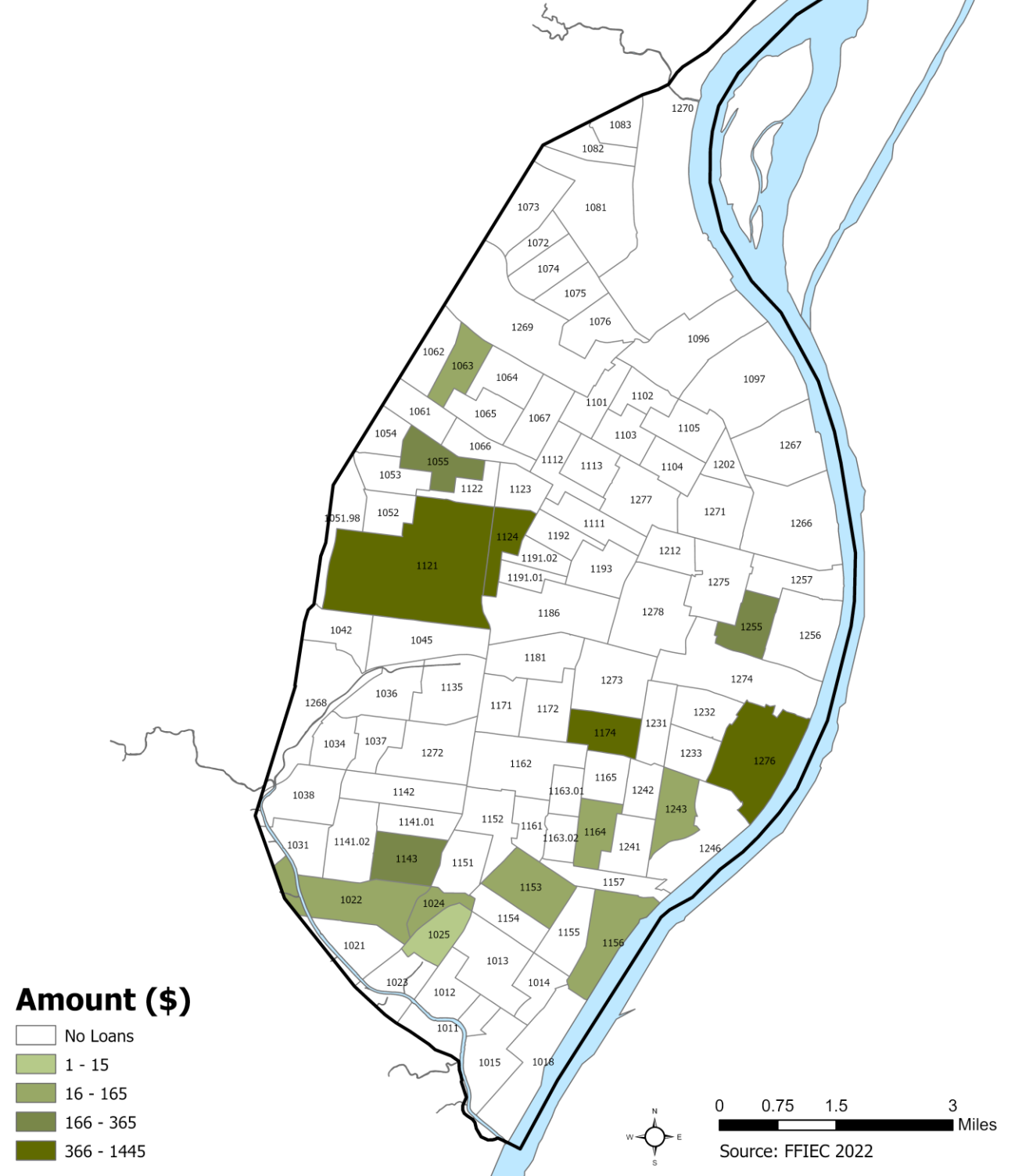
Enterprise Bank & Trust: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2018				
2019				
2020	42	296	\$9,010	\$68,780
2021	41	217	\$12,795	\$51,185
2022	16	128	\$6,040	\$33,240
Total	99	641	\$27,845	\$153,205

*Amount is represented in thousands of dollars

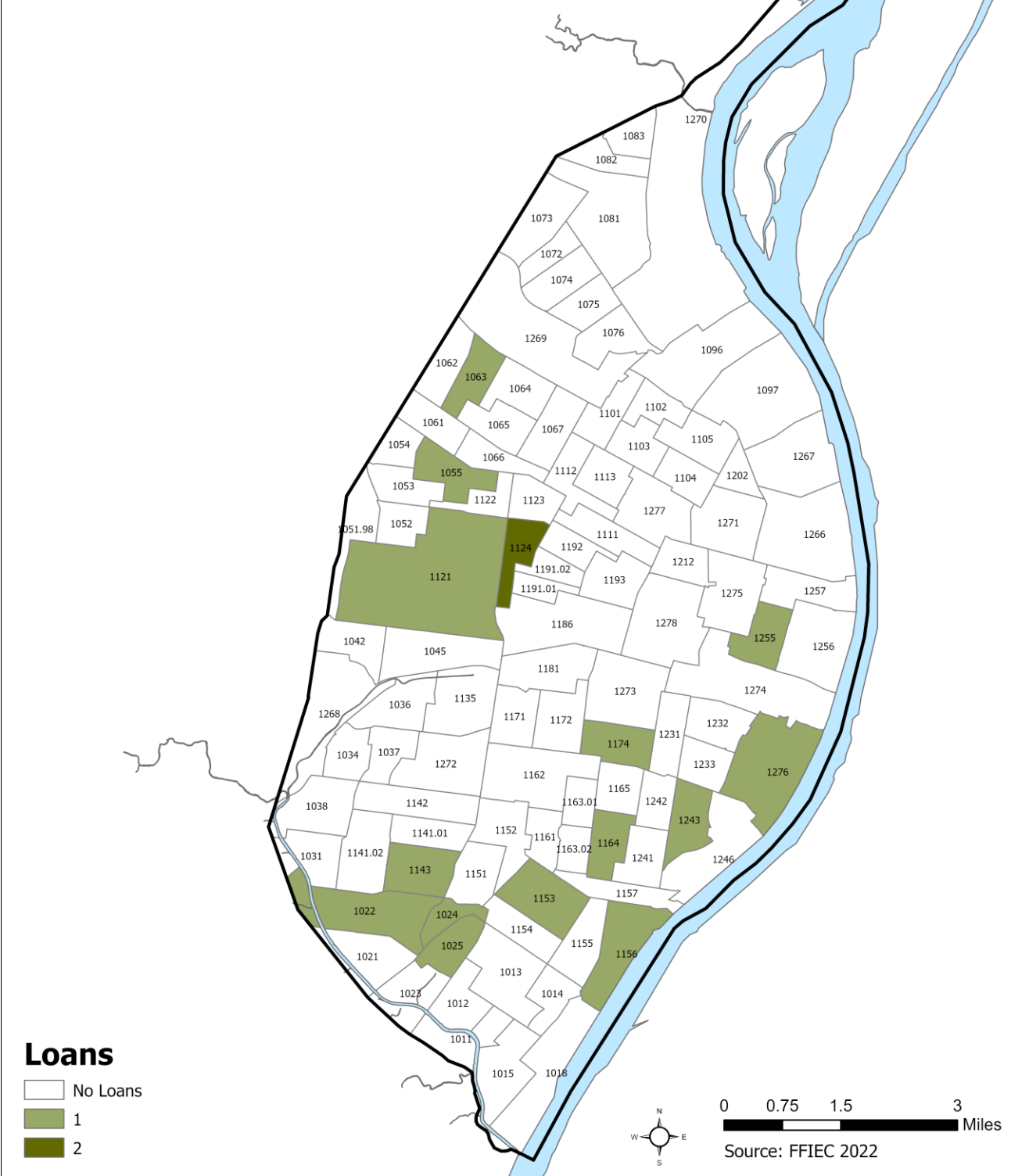
Enterprise Bank & Trust: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount*	# Loans
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016						
2017	\$10,870	62	\$85,482	435	12.72%	14.25%
2018						
2019						
2020	\$9,010	42	\$68,780	296	13.10%	14.19%
2021	\$12,795	41	\$51,185	217	25.00%	18.89%
2022	\$6,040	16	\$33,240	128	18.17%	12.50%

*Amount is represented in 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 Bank

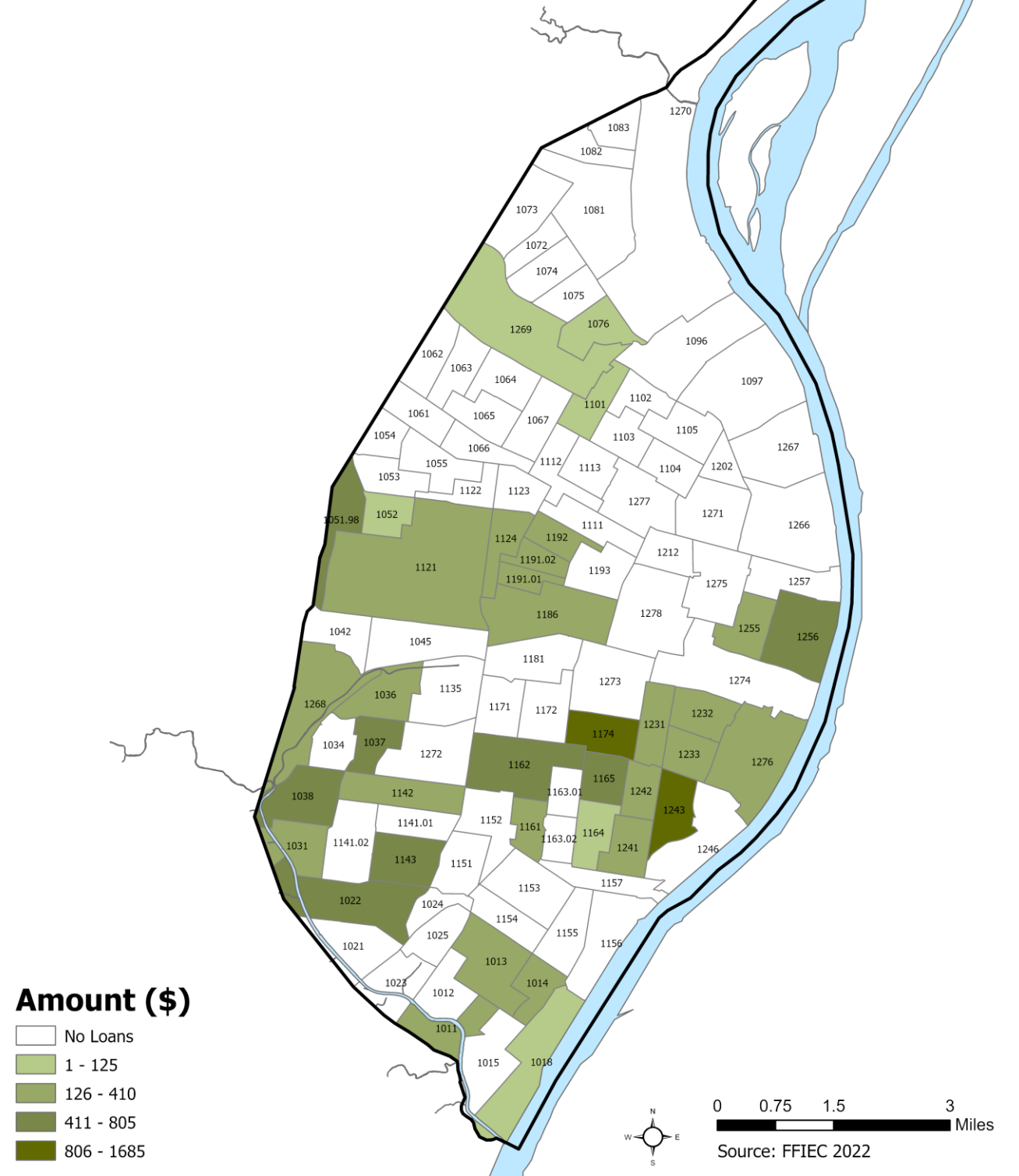
J.P. Morgan Chase Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2018				
2019	53	495	\$12,175	\$154,855
2020	66	611	\$12,820	\$199,625
2021	99	877	\$20,385	\$256,005
2022	63	424	\$13,935	\$116,420
Total	281	2,407	\$59,315	\$726,905

*Amount is represented in thousands of dollars

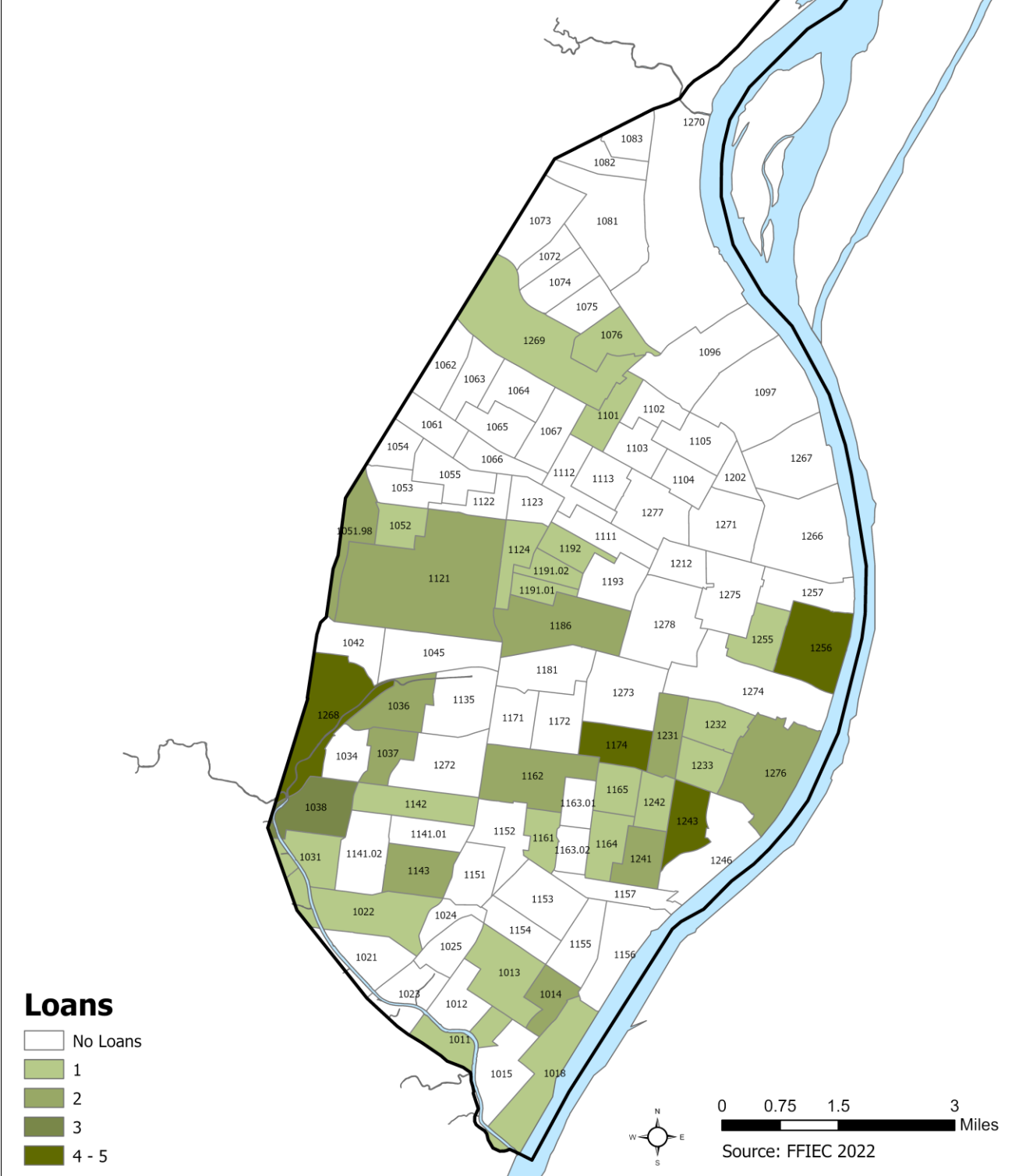
J.P. Morgan Chase Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount*	# Loans
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016						
2017						
2018						
2019	\$12,175	53	\$154,855	495	7.86%	10.71%
2020	\$12,820	66	\$199,625	611	6.42%	10.80%
2021	\$20,385	99	\$256,005	877	7.96%	11.29%
2022	\$13,935	63	\$116,420	424	11.97%	14.86%

*Amount is represented in 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

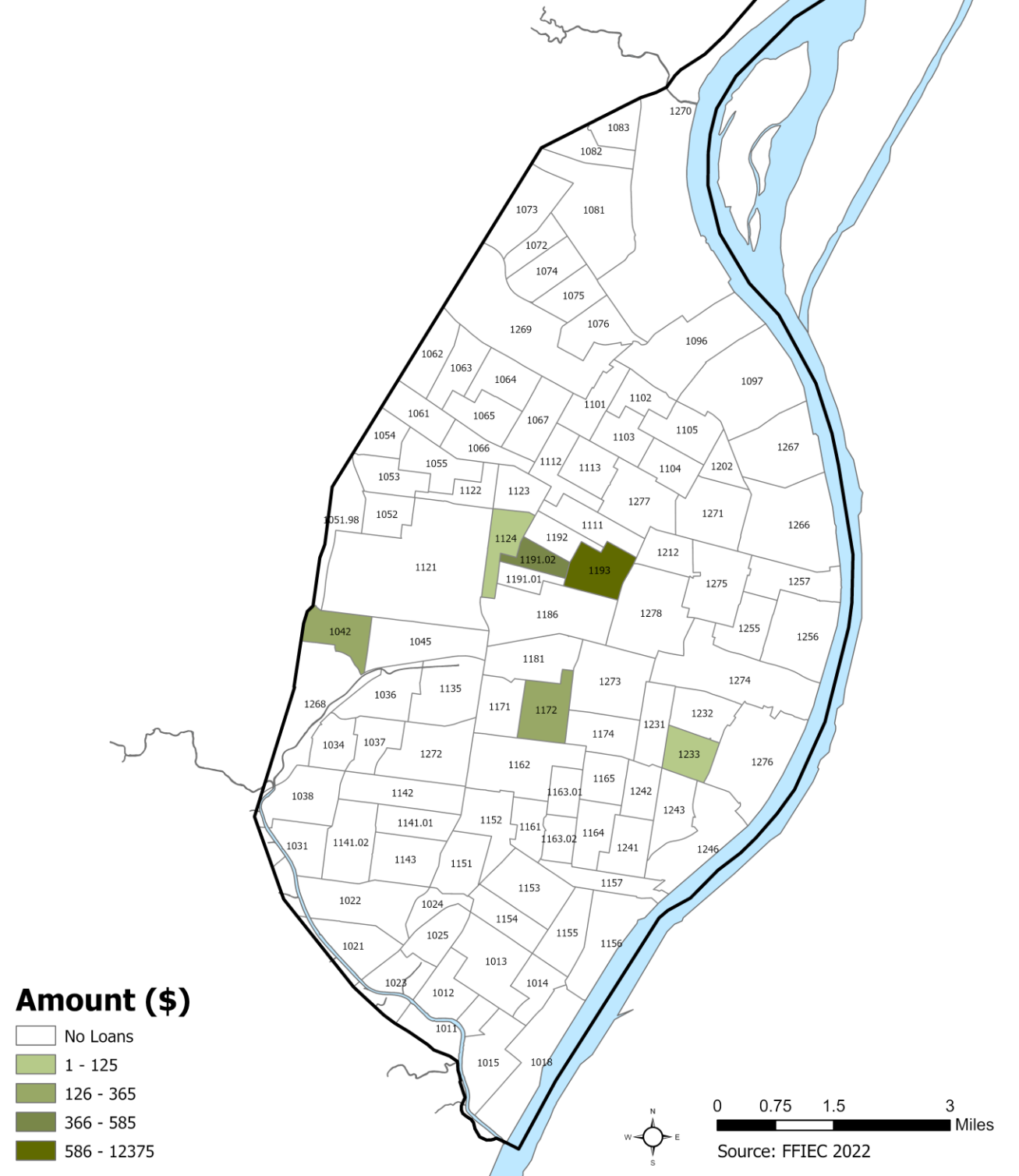
Midland States Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2018				
2019				
2020	19	306	\$5,145	\$71,240
2021	19	174	\$10,295	\$53,090
2022	9	90	\$13,865	\$72,010
Total	47	570	\$29,305	\$196,340

*Amount is represented in thousands of dollars

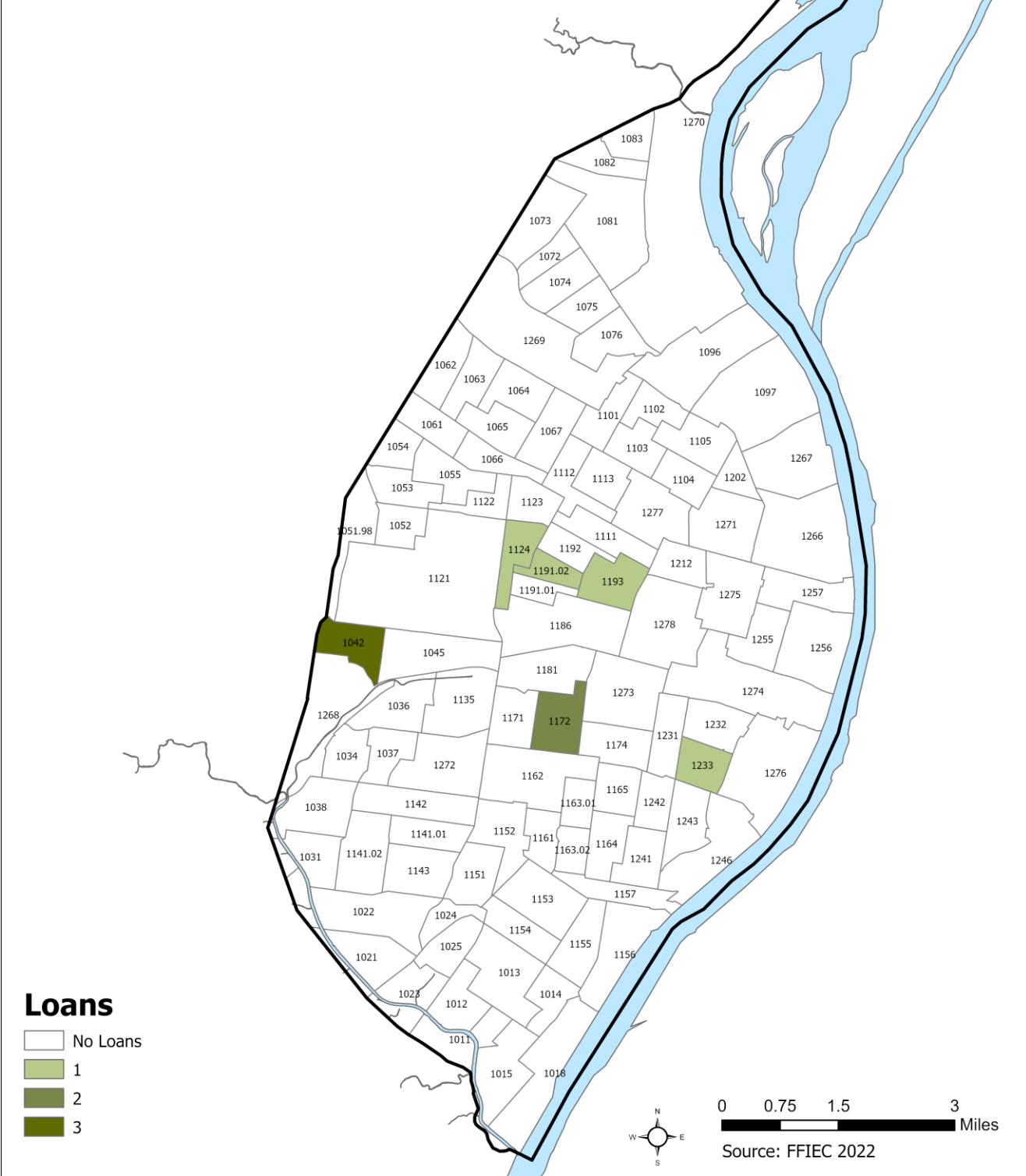
Midland States Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount*	# Loans
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016						
2017						
2018						
2019						
2020	\$5,145	19	\$71,240	306	7.22%	6.21%
2021	\$10,295	19	\$53,090	174	19.39%	10.92%
2022	\$13,865	9	\$72,010	90	19.25%	10.00%

*Amount is represented in 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

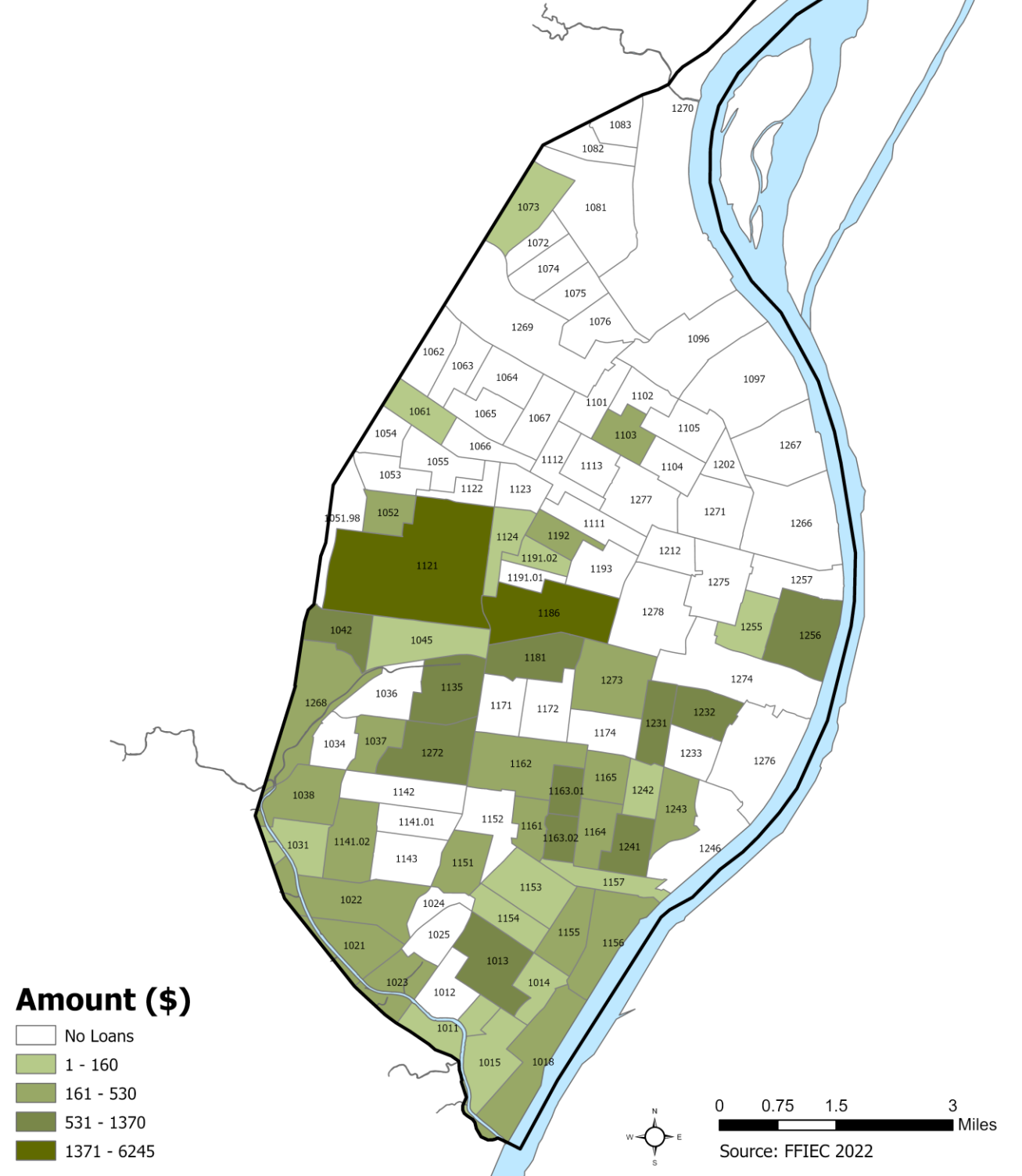
Midwest BankCentre: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2018	77	395	\$19,275	\$114,295
2019	95	547	\$17,555	\$137,705
2020	147	1,006	\$30,165	\$289,570
2021	132	840	\$36,750	\$226,510
2022	84	389	\$27,020	\$150,695
Total	535	3,177	\$130,765	\$918,775

*Amount is represented in thousands of dollars

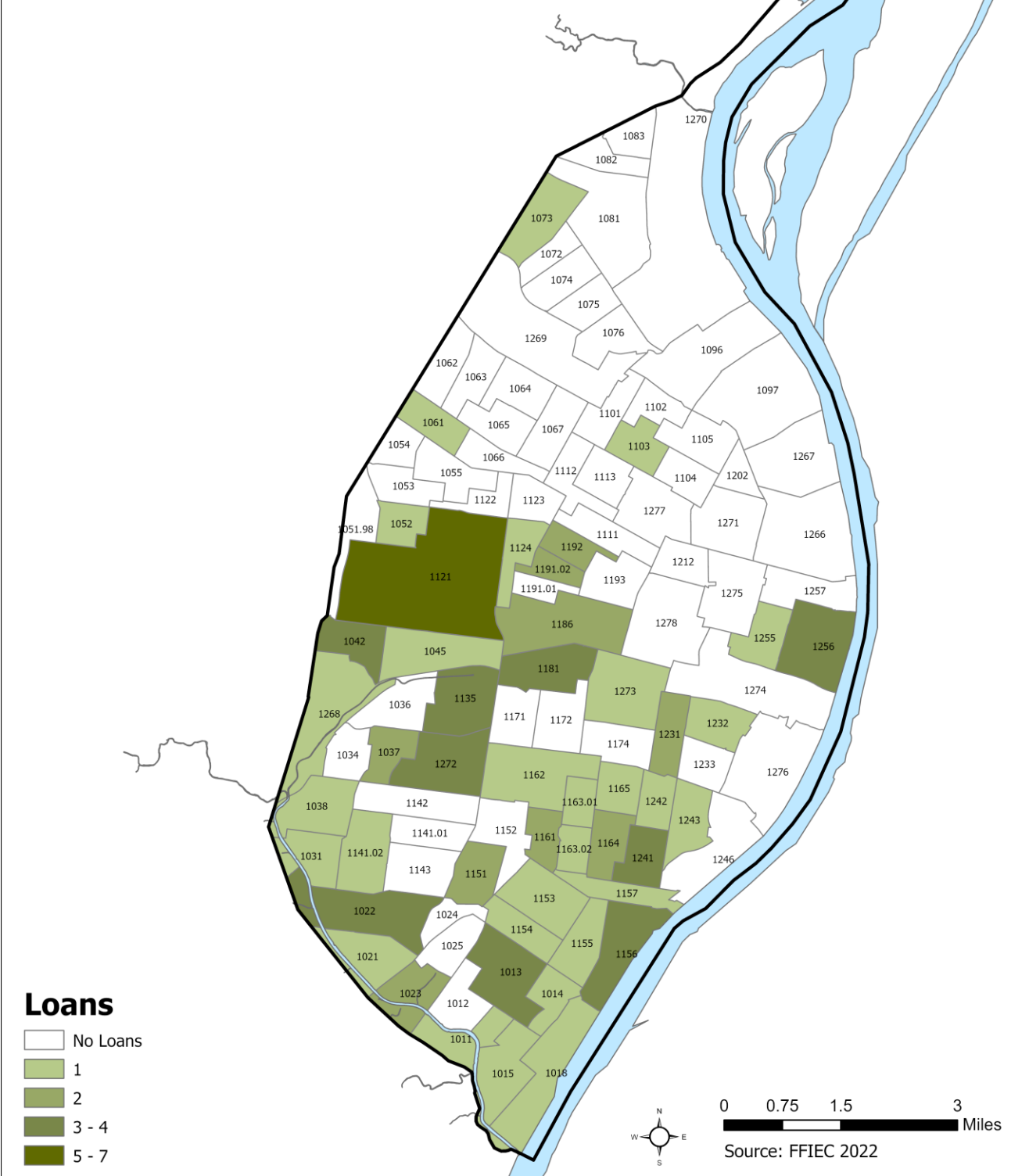
Midwest BankCentre: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount*	# Loans
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015	\$12,976	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	10.42%	14.61%
2021	\$36,750	132	\$226,510	840	16.22%	15.71%
2022	\$27,020	84	\$150,695	389	17.93%	21.59%

*Amount is represented in 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**



Paramount Bank

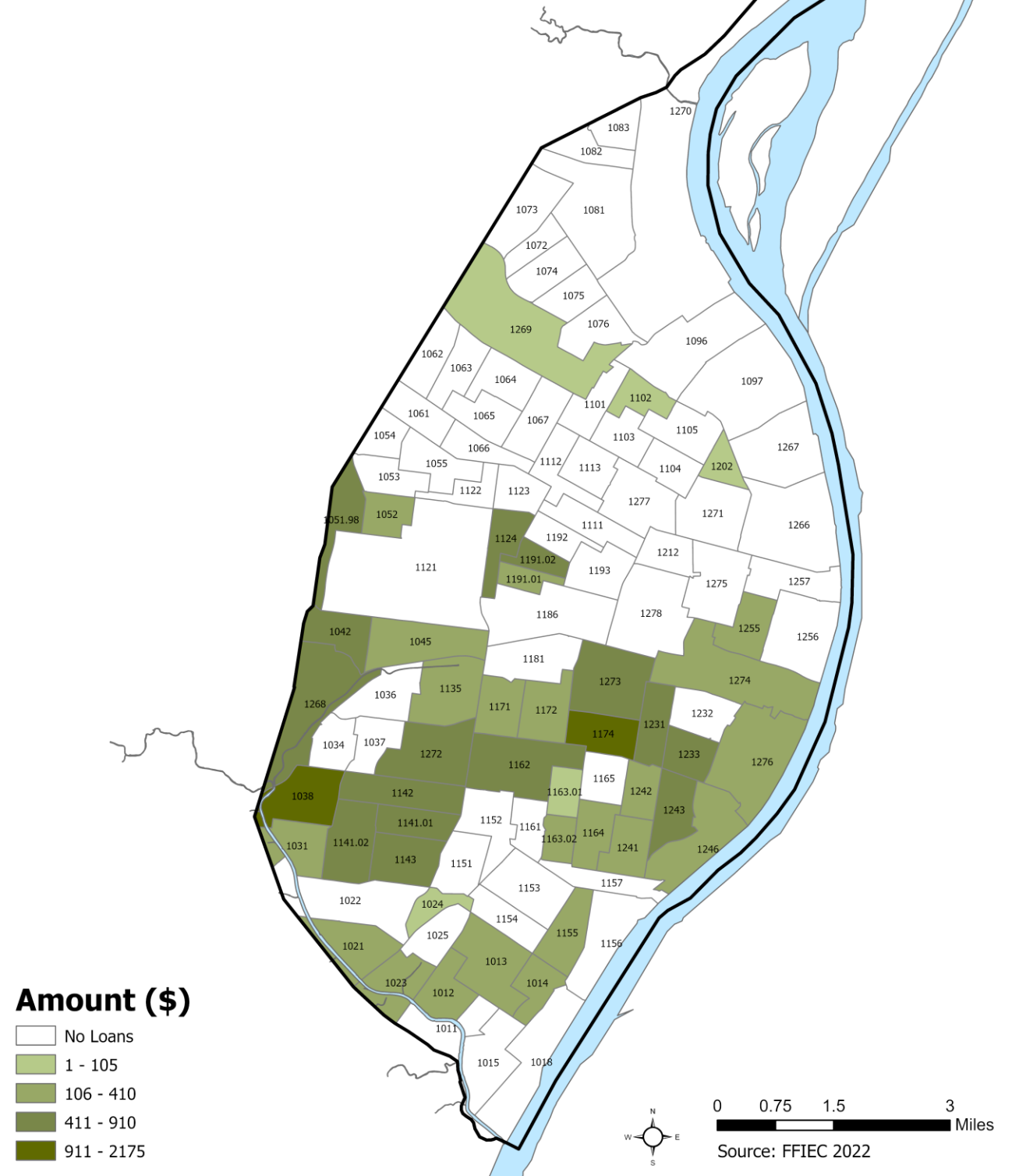
Paramount Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2018				
2019				
2020				
2021				
2022	69	418	\$18,695	\$125,480
Total	69	418	\$18,695	\$125,480

*Amount is represented in thousands of dollars

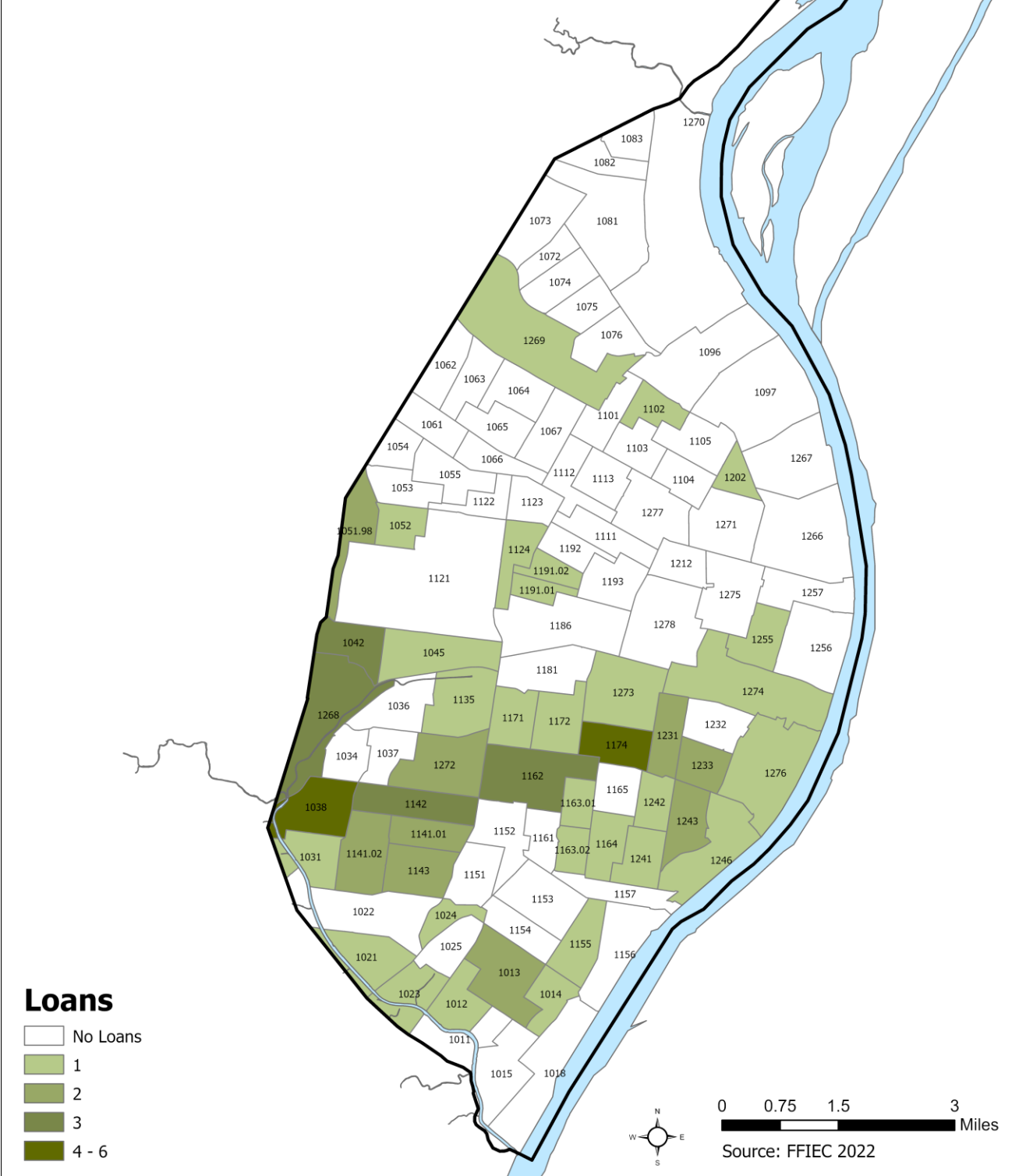
Paramount Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount*	# Loans
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016						
2017						
2018						
2019						
2020						
2021						
2022	\$18,695	69	\$125,480	418	14.90%	16.51%

*Amount is represented in thousands of dollars

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



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



PNC Bank

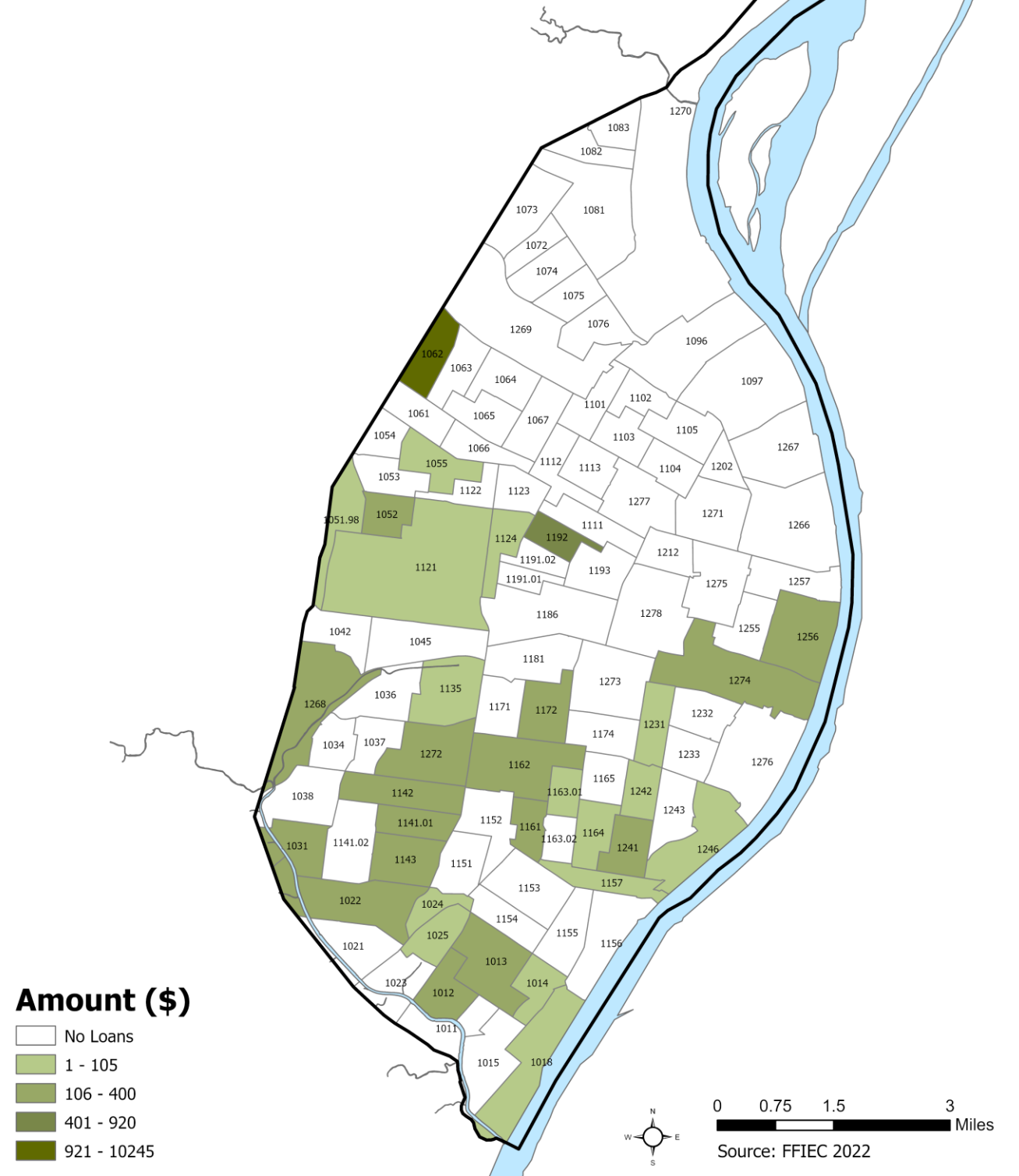
PNC Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2018	68	785	\$7,200	\$110,685
2019	63	691	\$5,705	\$105,465
2020	33	501	\$3,375	\$91,765
2021	43	449	\$6,245	\$91,885
2022	43	475	\$15,905	\$93,985
Total	250	2,901	\$38,430	\$493,785

*Amount is represented in thousands of dollars

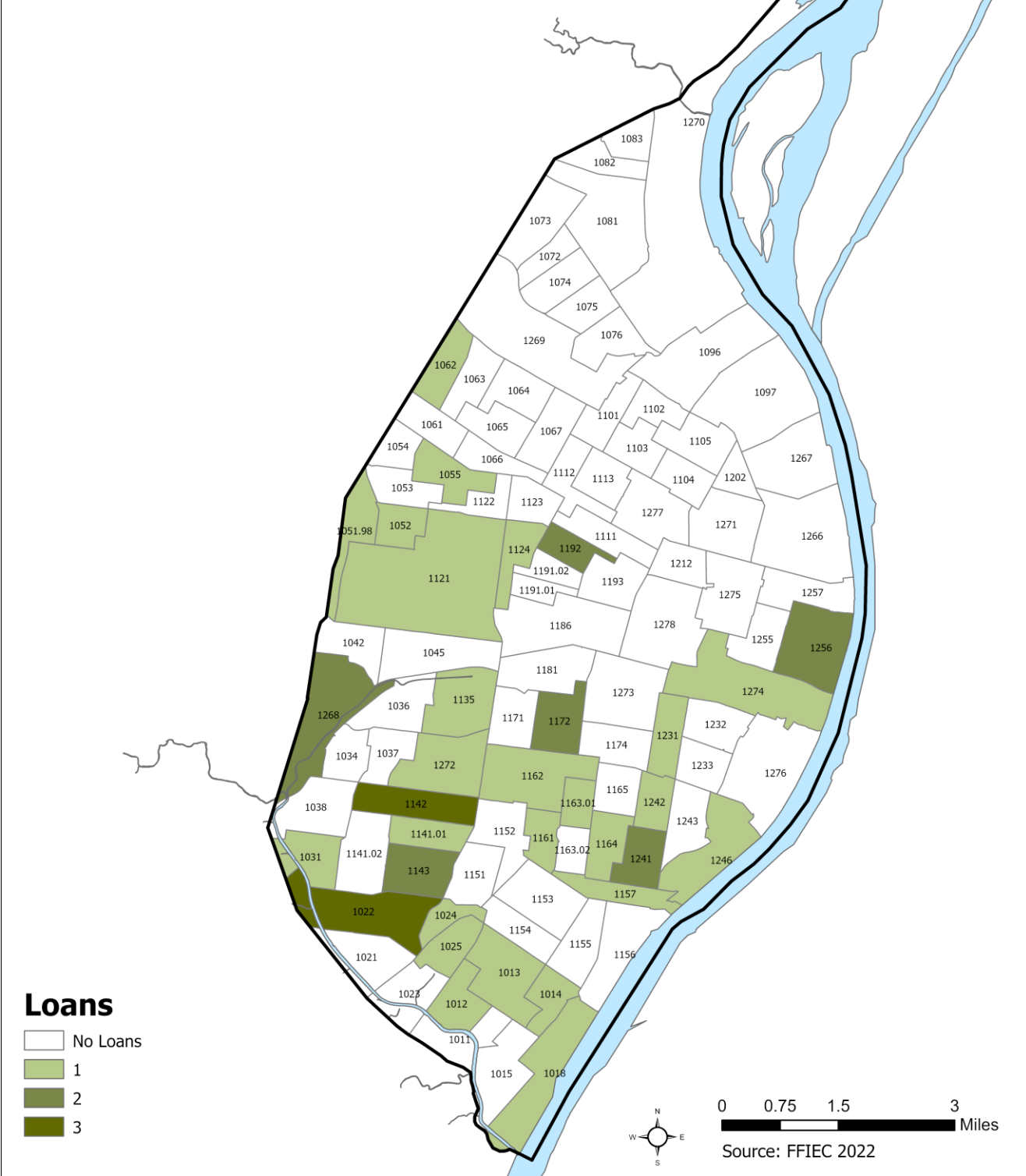
PNC Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount*	# Loans
2003						
2004						
2005						
2006						
2007	\$49,662	347	\$316,431	2,056	15.69%	16.88%
2008	\$36,236	197	\$202,041	1,142	17.93%	17.25%
2009	\$18,317	125	\$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	3.68%	6.59%
2021	\$6,245	43	\$91,885	449	6.80%	9.58%
2022	\$15,905	43	\$93,985	475	16.92%	9.05%

*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

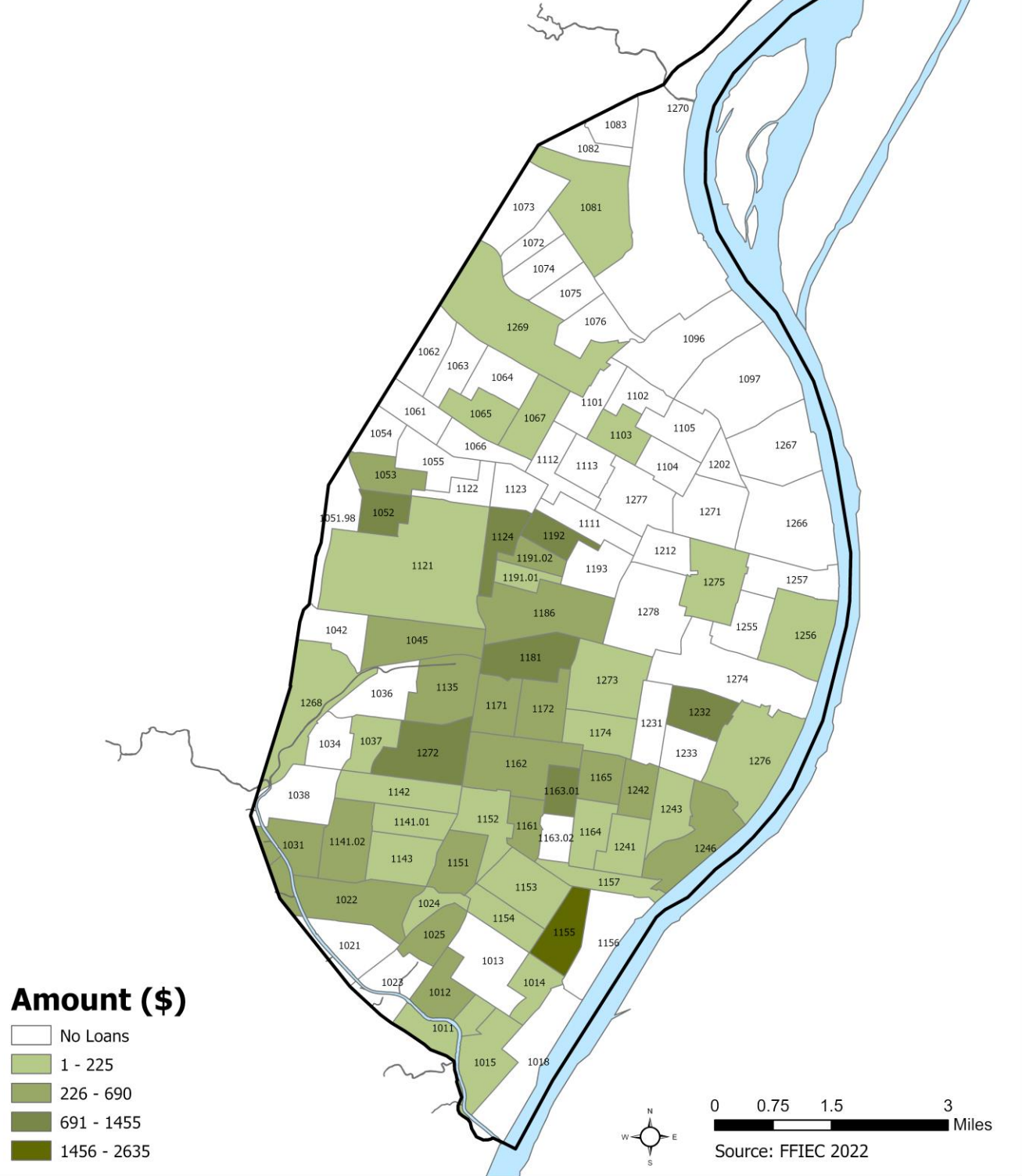
Regions Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2018	62	532	\$22,120	\$93,770
2019	59	695	\$7,385	\$109,205
2020	89	1,113	\$12,535	\$226,985
2021	129	1,147	\$25,135	\$221,995
2022	91	709	\$20,775	\$133,985
Total	430	4,196	\$87,950	\$785,940

*Amount is represented in thousands of dollars

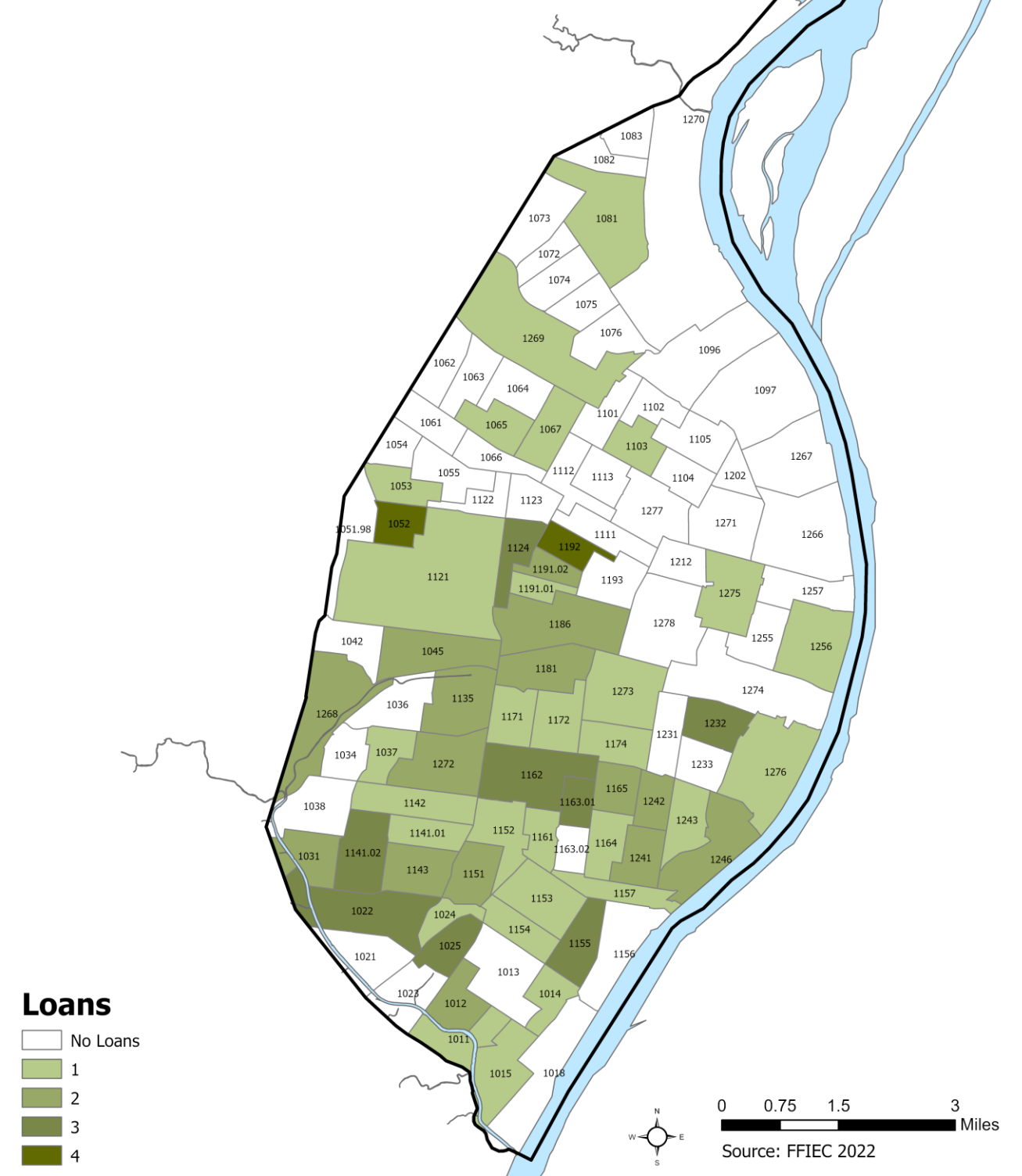
Regions Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount*	# Loans
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013	\$8,745	80	\$77,434	615	11.29%	13.01%
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%	11.65%
2019	\$7,385	59	\$109,205	695	6.76%	8.49%
2020	\$12,535	89	\$226,985	1,113	5.52%	8.00%
2021	\$25,135	129	\$221,995	1,147	11.32%	11.25%
2022	\$20,775	91	\$133,985	709	15.51%	12.83%

*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)

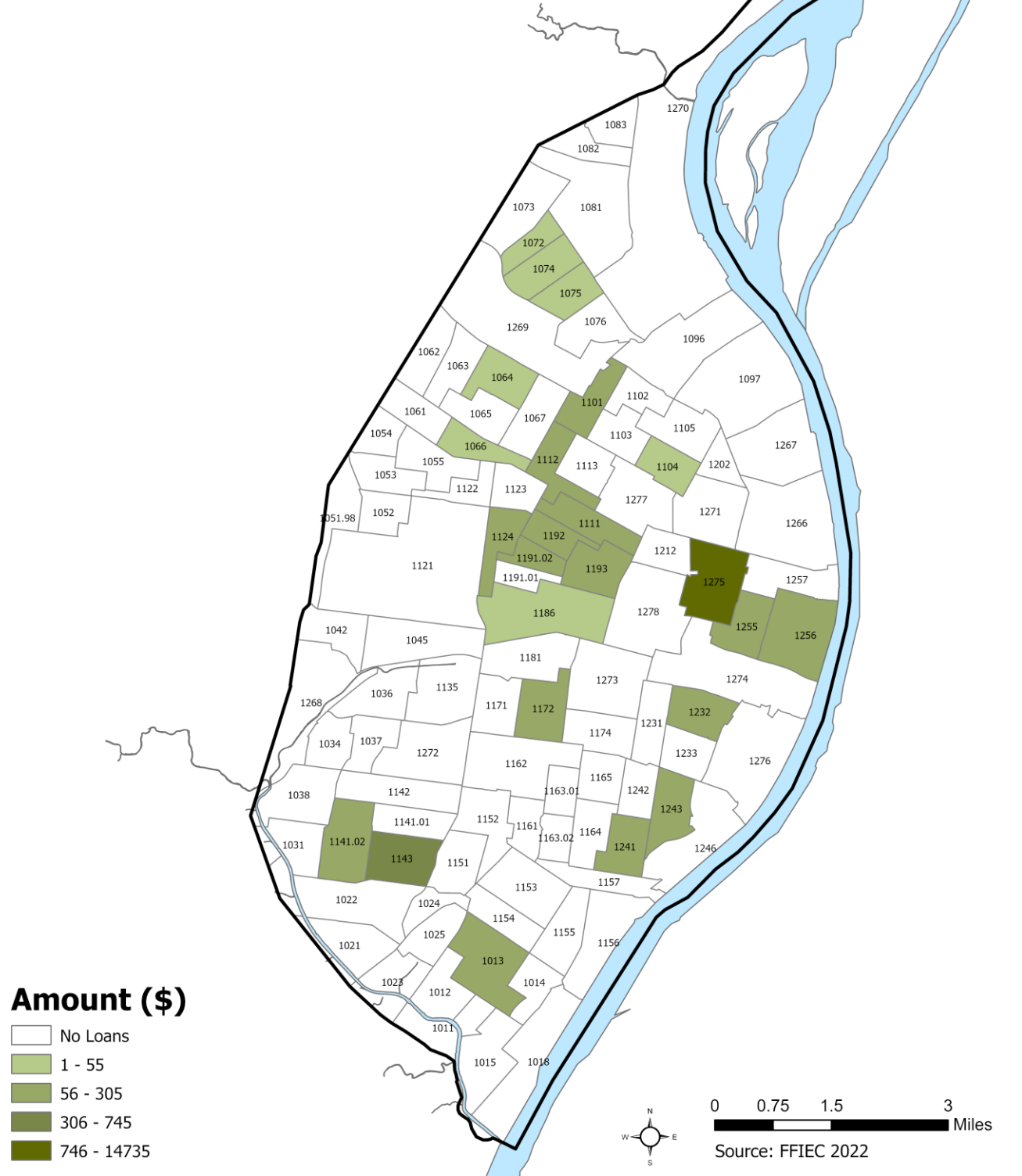
Simmons Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2018	17	83	\$8,995	\$29,435
2019	43	211	\$9,905	\$50,815
2020	29	194	\$3,055	\$41,140
2021	29	173	\$5,465	\$31,425
2022	28	168	\$18,360	\$82,330
Total	146	829	\$45,780	\$235,145

*Amount is represented in thousands of dollars

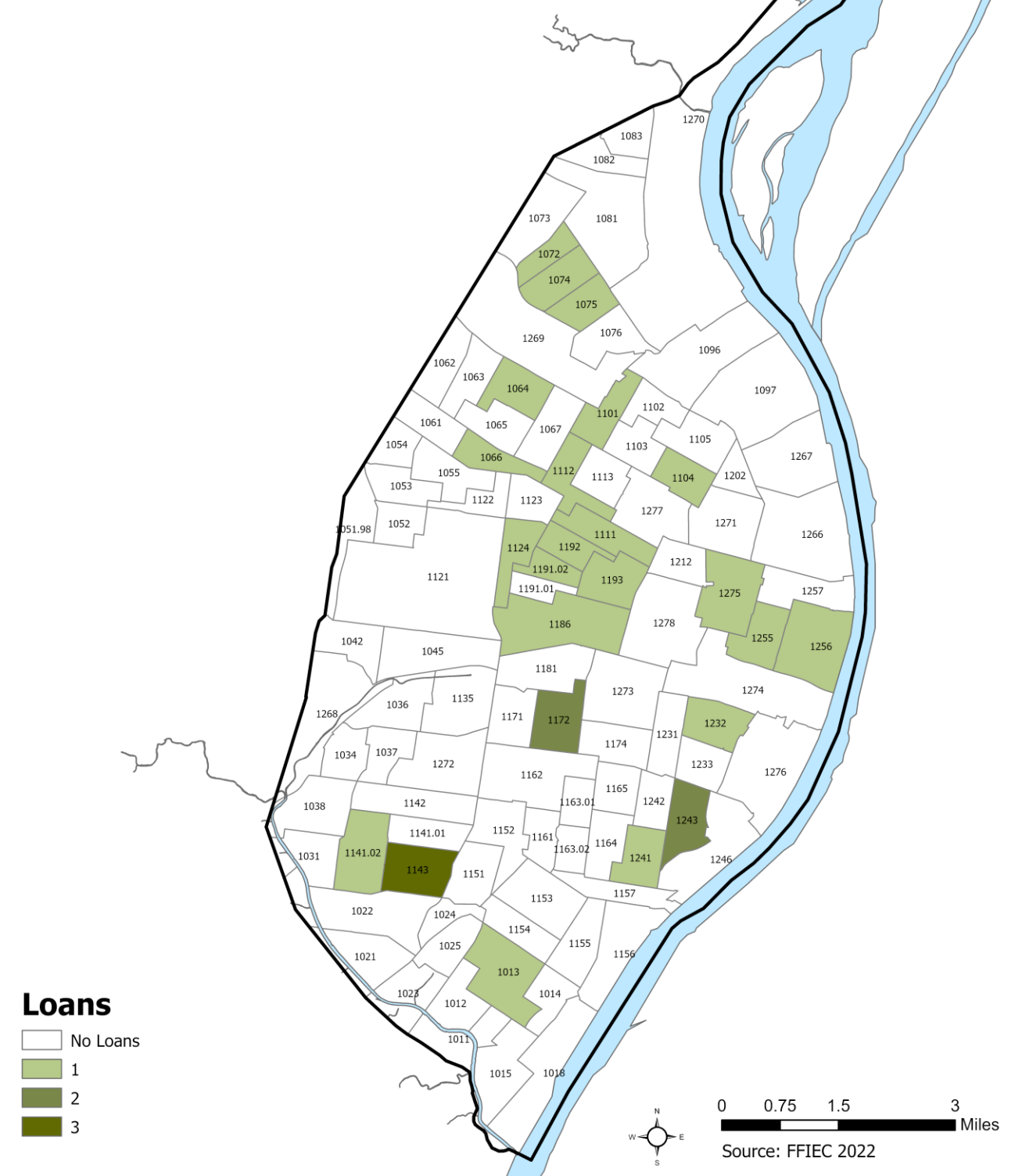
Simmons Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount*	# Loans
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014	\$2,047	5	\$8,494	23	24.10%	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	7.43%	14.95%
2021	\$5,465	29	\$31,425	173	17.39%	16.76%
2022	\$18,360	28	\$82,330	168	22.30%	16.67%

*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**



U.S. Bank

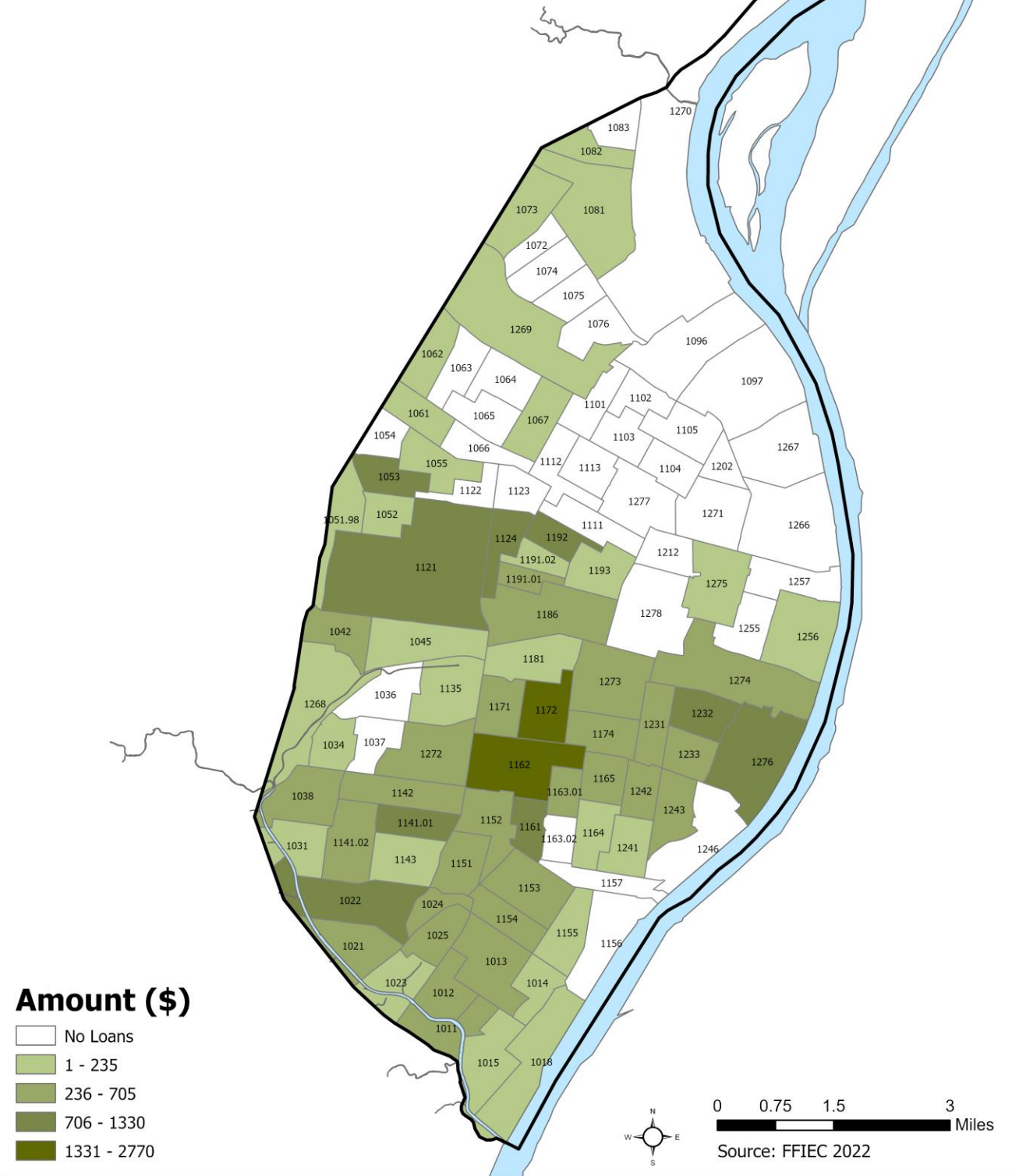
U.S. Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2018	279	2,960	\$41,855	\$501,100
2019	244	2,794	\$43,880	\$622,530
2020	346	3,965	\$69,780	\$926,175
2021	360	4,006	\$62,450	\$873,090
2022	181	2,050	\$29,775	\$421,810
Total	1,410	15,775	\$247,740	\$3,344,705

*Amount is represented in thousands of dollars

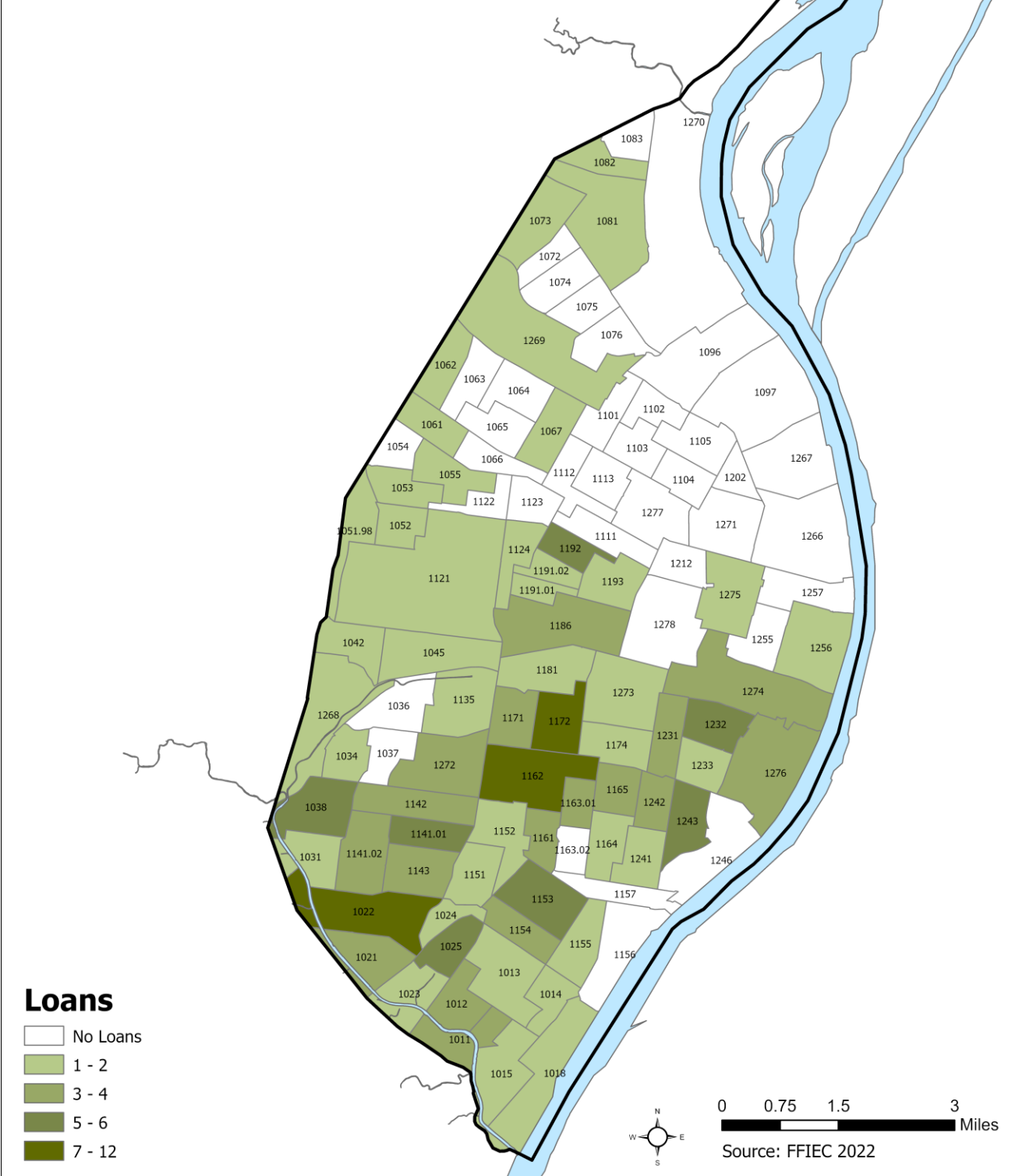
U.S. Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount*	# Loans
2003	\$87,191	830	\$1,360,665	10,059	6.41%	8.25%
2004	\$111,717	1062	\$1,199,701	9,192	9.31%	11.55%
2005	\$69,431	608	\$750,183	5,585	9.26%	10.89%
2006	\$46,936	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	7.21%	10.18%
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	7.53%	8.73%
2021	\$62,450	360	\$873,090	4,006	7.15%	8.99%
2022	\$29,775	181	\$421,810	2,050	7.06%	8.83%

*Amount is represented in thousands of dollars

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



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



UMB Financial Corporation

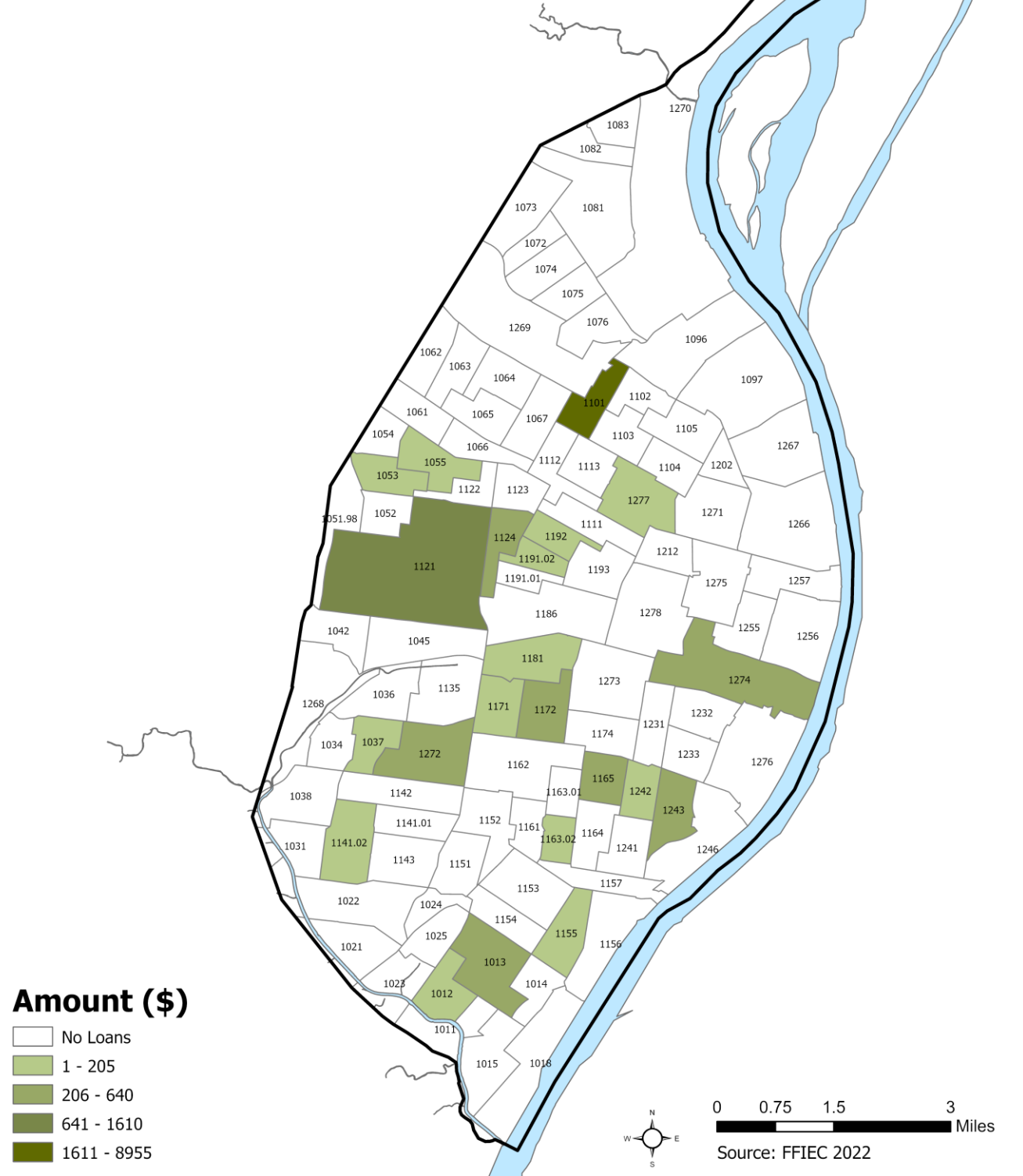
UMB Financial Corporation: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2018	9	150	\$965	\$23,240
2019	22	246	\$6,420	\$69,600
2020	24	297	\$6,110	\$106,445
2021	16	231	\$3,320	\$134,095
2022	24	236	\$15,020	\$70,510
Total	95	1,160	\$31,835	\$403,890

*Amount is represented in thousands of dollars

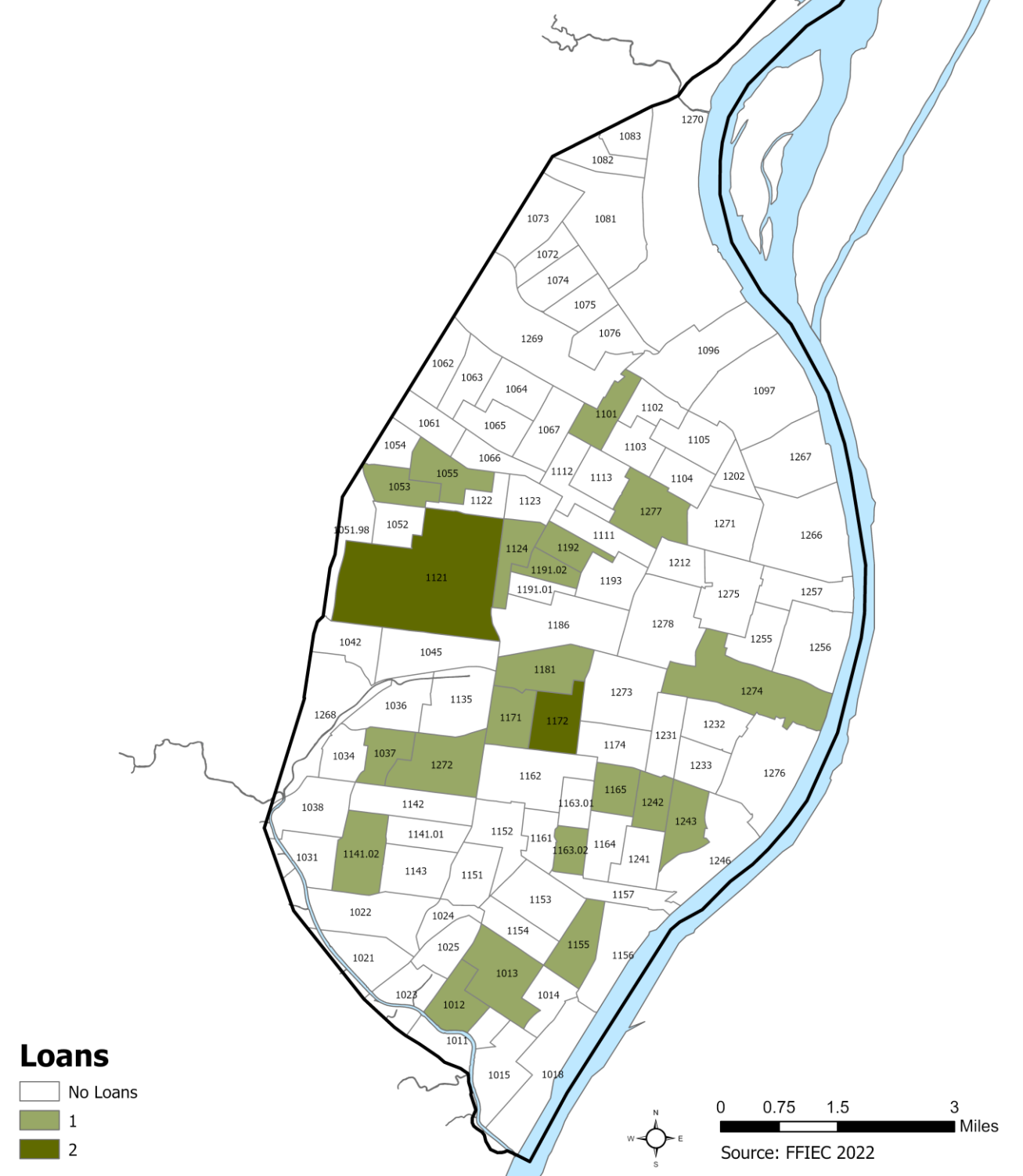
UMB Financial Corporation: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount*	# Loans
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
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	5.74%	8.08%
2021	\$3,320	16	\$134,095	231	2.48%	6.93%
2022	\$15,020	24	\$70,510	236	21.30%	10.17%

*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)**

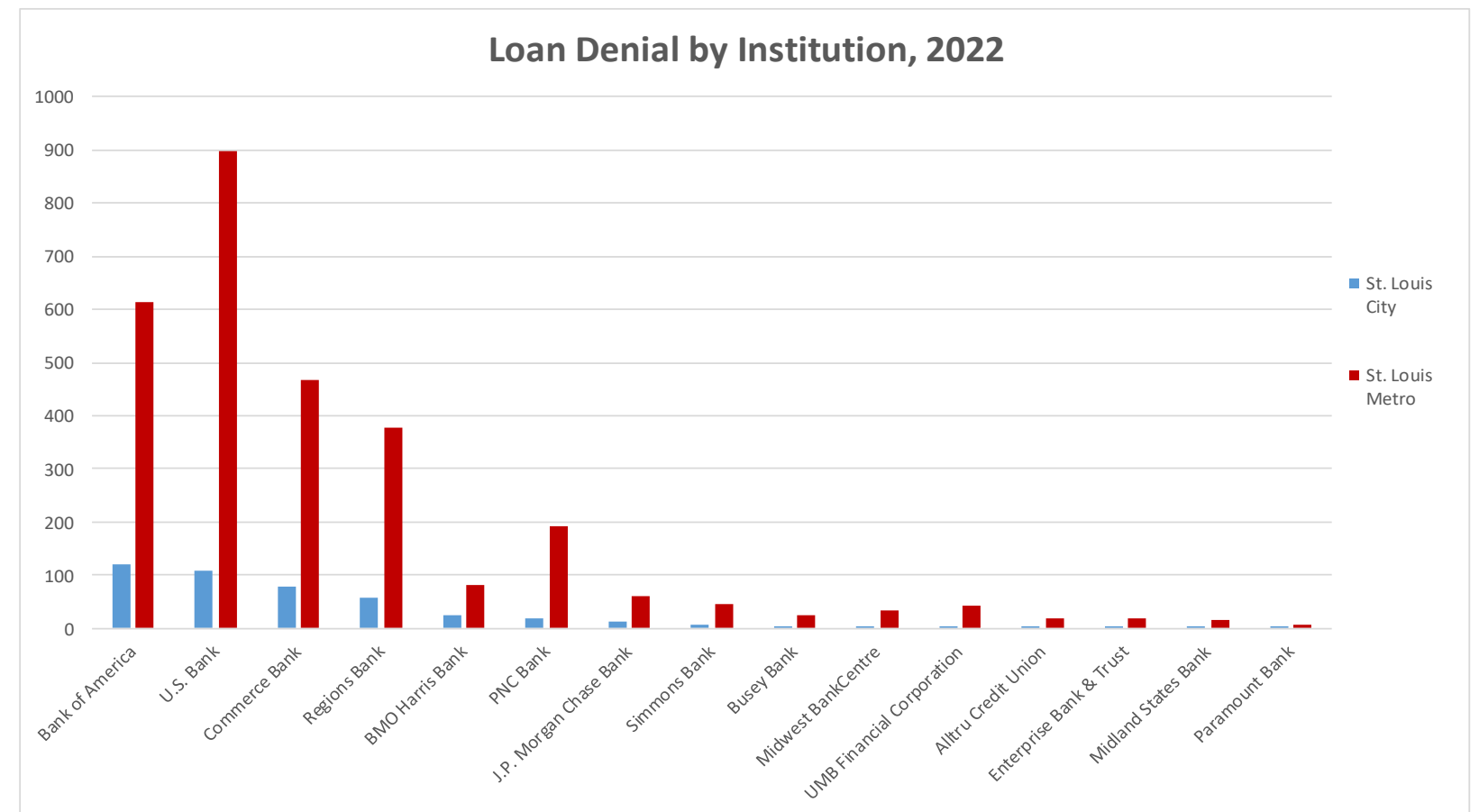


**UMB Bank: Total Loans
in the City of St. Louis
Total by Tract**



Loan Denials - City and Metro Totals

Loan Denials			
Institution	St. Louis City #	St. Louis Metro #	City % of Metro Denials
Alltru Credit Union	2	18	11.11%
BMO Harris Bank	24	82	29.27%
Bank of America	120	614	19.54%
Busey Bank	4	26	15.38%
Commerce Bank	79	468	16.88%
Enterprise Bank & Trust	2	19	10.53%
J.P. Morgan Chase Bank	12	59	20.34%
Midland States Bank	2	16	12.50%
Midwest BankCentre	4	34	11.76%
PNC Bank	20	192	10.42%
Paramount Bank	1	8	12.50%
Regions Bank	58	378	15.34%
Simmons Bank	6	44	13.64%
U.S. Bank	109	897	12.15%
UMB Financial Corporation	4	41	9.76%
Total	447	2,896	15.44%



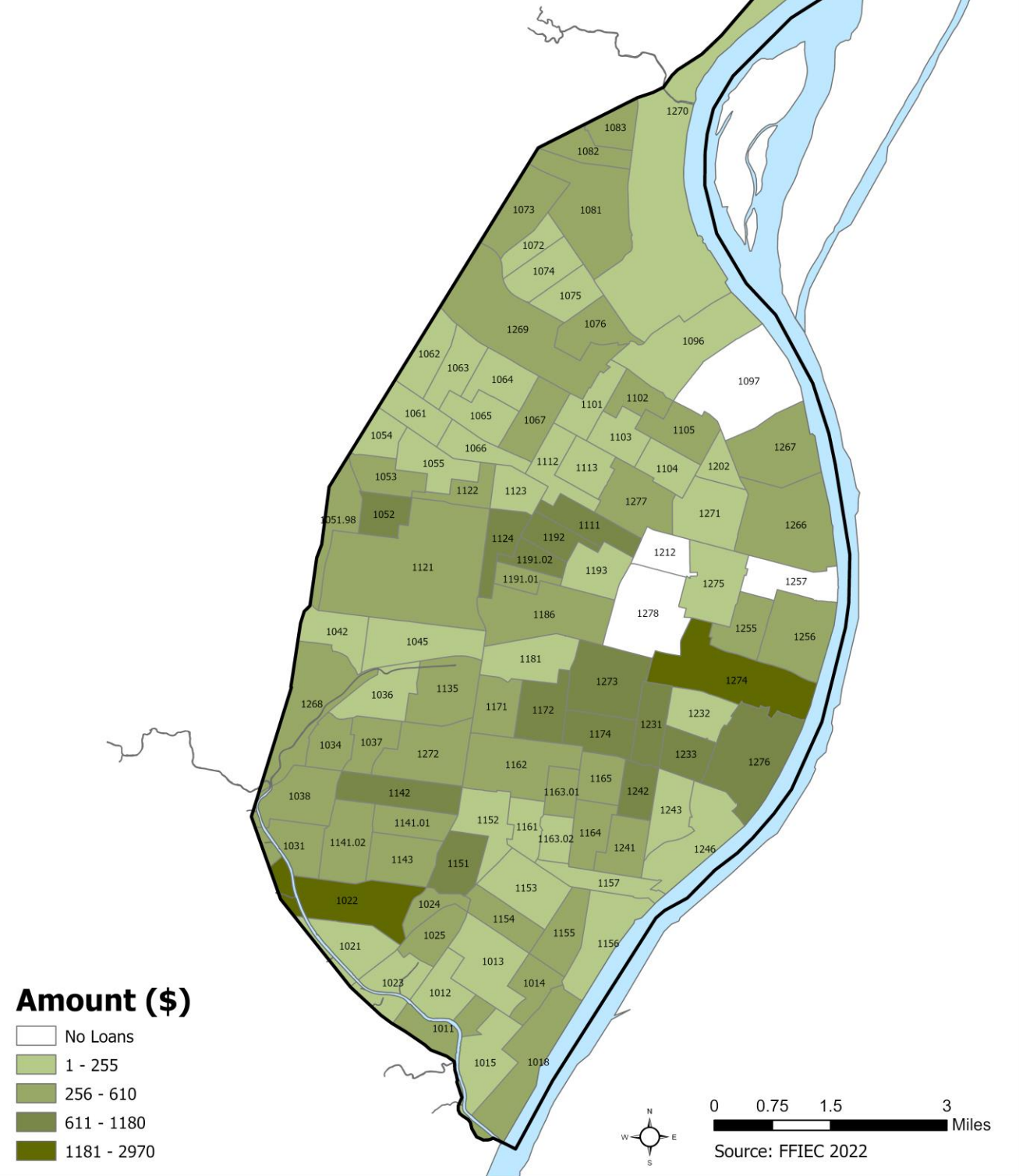
Home Purchase - Loan Applications Denied (dollar amounts in thousands)						
	St. Louis City		St. Louis Metro		City as % of Total	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union			\$330	2	0.00%	0.00%
Bank of America	\$2,950	26	\$17,185	87	17.17%	29.89%
BMO Harris Bank	\$195	3	\$2,520	8	7.74%	37.50%
Busey Bank	\$1,230	2	\$2,880	10	42.71%	20.00%
Commerce Bank	\$1,505	17	\$13,525	87	11.13%	19.54%
Enterprise Bank & Trust	\$165	1	\$1,230	8	13.41%	12.50%
J.P. Morgan Chase Bank	\$590	4	\$5,905	27	9.99%	14.81%
Midland States Bank			\$1,635	7	0.00%	0.00%
Midwest BankCentre	\$530	2	\$1,665	9	31.83%	22.22%
Paramount Bank	\$215	1	\$1,105	5	19.46%	20.00%
PNC Bank	\$975	3	\$6,655	23	14.65%	13.04%
Regions Bank	\$1,530	10	\$12,460	48	12.28%	20.83%
Simmons Bank	\$365	1	\$2,325	11	15.70%	9.09%
U.S. Bank	\$1,840	14	\$32,090	124	5.73%	11.29%
UMB Financial Corporation	\$340	2	\$1,255	5	27.09%	40.00%
Total	\$12,430	86	\$102,765	461	12.10%	18.66%

Home Improvement - Loan Applications Denied (dollar amounts in thousands)						
	St. Louis City		St. Louis Metro		City as % of Total	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$15	1	\$365	7	4.11%	14.29%
Bank of America	\$4,255	79	\$30,015	431	14.18%	18.33%
BMO Harris Bank	\$940	16	\$3,430	52	27.41%	30.77%
Busey Bank			\$310	4	0.00%	0.00%
Commerce Bank	\$2,590	50	\$15,350	294	16.87%	17.01%
Enterprise Bank & Trust	\$185	1	\$665	3	27.82%	33.33%
J.P. Morgan Chase Bank			\$35	1	0.00%	0.00%
Midland States Bank	\$15	1	\$110	2	13.64%	50.00%
Midwest BankCentre	\$105	1	\$1,000	10	10.50%	10.00%
Paramount Bank			\$0	0	0.00%	0.00%
PNC Bank	\$1,110	12	\$7,685	111	14.44%	10.81%
Regions Bank	\$1,410	34	\$14,205	229	9.93%	14.85%
Simmons Bank	\$90	4	\$1,340	24	6.72%	16.67%
U.S. Bank	\$4,350	72	\$37,410	552	11.63%	13.04%
UMB Financial Corporation	\$180	2	\$1,525	25	11.80%	8.00%
Total	\$15,245	273	\$113,445	1,745	13.44%	15.64%

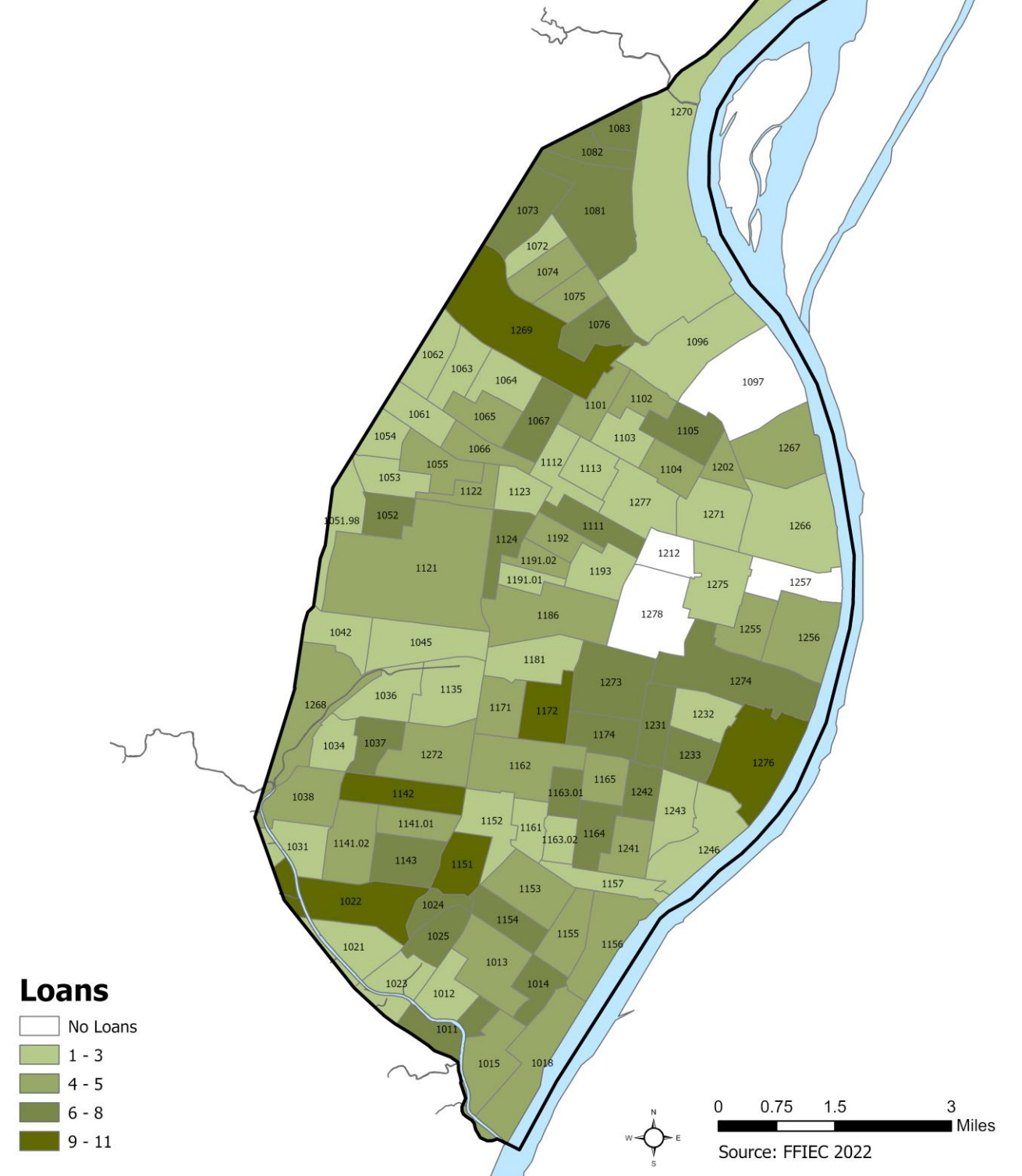
Refinance - Loan Applications Denied (dollar amounts in thousands)						
	St. Louis City		St. Louis Metro		City as % of Total	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$155	1	\$1,375	9	11.27%	11.11%
Bank of America	\$2,055	15	\$13,680	96	15.02%	15.63%
BMO Harris Bank	\$445	5	\$5,260	22	8.46%	22.73%
Busey Bank	\$170	2	\$2,170	12	7.83%	16.67%
Commerce Bank	\$1,230	12	\$13,255	87	9.28%	13.79%
Enterprise Bank & Trust			\$2,890	8	0.00%	0.00%
J.P. Morgan Chase Bank	\$930	8	\$4,495	31	20.69%	25.81%
Midland States Bank	\$65	1	\$1,265	7	5.14%	14.29%
Midwest BankCentre	\$65	1	\$2,705	15	2.40%	6.67%
Paramount Bank			\$615	3	0.00%	0.00%
PNC Bank	\$455	5	\$9,720	58	4.68%	8.62%
Regions Bank	\$1,480	14	\$13,585	101	10.89%	13.86%
Simmons Bank	\$75	1	\$845	9	8.88%	11.11%
U.S. Bank	\$4,835	23	\$48,035	221	10.07%	10.41%
UMB Financial Corporation			\$1,775	11	0.00%	0.00%
Total	\$11,960	88	\$121,670	690	9.83%	12.75%

Total - Loan Applications Denied (dollar amounts in thousands)						
	St. Louis City		St. Louis Metro		City as % of Total	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$170	2	\$2,070	18	8.21%	11.11%
Bank of America	\$9,260	120	\$60,880	614	15.21%	19.54%
BMO Harris Bank	\$1,580	24	\$11,210	82	14.09%	29.27%
Busey Bank	\$1,400	4	\$5,360	26	26.12%	15.38%
Commerce Bank	\$5,325	79	\$42,130	468	12.64%	16.88%
Enterprise Bank & Trust	\$350	2	\$4,785	19	7.31%	10.53%
J.P. Morgan Chase Bank	\$1,520	12	\$10,435	59	14.57%	20.34%
Midland States Bank	\$80	2	\$3,010	16	2.66%	12.50%
Midwest BankCentre	\$700	4	\$5,370	34	13.04%	11.76%
Paramount Bank	\$215	1	\$1,720	8	12.50%	12.50%
PNC Bank	\$2,540	20	\$24,060	192	10.56%	10.42%
Regions Bank	\$4,420	58	\$40,250	378	10.98%	15.34%
Simmons Bank	\$530	6	\$4,510	44	11.75%	13.64%
U.S. Bank	\$11,025	109	\$117,535	897	9.38%	12.15%
UMB Financial Corporation	\$520	4	\$4,555	41	11.42%	9.76%
Total	\$39,635	447	\$337,880	2,896	11.73%	15.44%

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 Totals (dollar amounts in thousands)

Home Purchase Loan Denials												
	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			\$165	1	\$165	1					\$330	2
Bank of America	\$2,950	26	\$8,840	46	\$3,880	8	\$1,065	5	\$450	2	\$17,185	87
BMO Harris Bank	\$195	3	\$1,695	3	\$630	2					\$2,520	8
Busey Bank	\$1,230	2	\$1,150	6	\$215	1	\$285	1			\$2,880	10
Commerce Bank	\$1,505	17	\$7,025	45	\$3,315	17	\$1,515	7	\$165	1	\$13,525	87
Enterprise Bank & Trust	\$165	1	\$940	6			\$125	1			\$1,230	8
J.P. Morgan Chase Bank	\$590	4	\$4,485	19	\$315	1	\$515	3			\$5,905	27
Midland States Bank			\$980	4			\$450	2	\$205	1	\$1,635	7
Midwest BankCentre	\$530	2	\$960	6	\$175	1					\$1,665	9
Paramount Bank	\$215	1	\$285	3	\$605	1					\$1,105	5
PNC Bank	\$975	3	\$4,045	11	\$1,285	7	\$350	2			\$6,655	23
Regions Bank	\$1,530	10	\$9,360	30	\$355	1	\$1,215	7			\$12,460	48
Simmons Bank	\$365	1	\$1,960	10							\$2,325	11
U.S. Bank	\$1,840	14	\$22,610	70	\$5,385	27	\$1,260	8	\$995	5	\$32,090	124
UMB Financial Corporation	\$340	2	\$640	2	\$275	1					\$1,255	5
Total	\$12,430	86	\$65,140	262	\$16,600	68	\$6,780	36	\$1,815	9	\$102,765	461

Home Improvement Loan Denials												
	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	\$15	1	\$60	2	\$290	4					\$365	7
Bank of America	\$4,255	79	\$16,225	215	\$6,885	89	\$2,325	41	\$325	7	\$30,015	431
BMO Harris Bank	\$940	16	\$1,560	24	\$495	7	\$370	4	\$65	1	\$3,430	52
Busey Bank			\$260	2	\$50	2					\$310	4
Commerce Bank	\$2,590	50	\$6,710	124	\$3,350	62	\$2,570	56	\$130	2	\$15,350	294
Enterprise Bank & Trust	\$185	1					\$480	2			\$665	3
J.P. Morgan Chase Bank			\$35	1							\$35	1
Midland States Bank	\$15	1			\$95	1					\$110	2
Midwest BankCentre	\$105	1	\$145	5	\$645	1	\$105	3			\$1,000	10
Paramount Bank											\$0	0
PNC Bank	\$1,110	12	\$4,285	57	\$1,280	22	\$655	13	\$355	7	\$7,685	111
Regions Bank	\$1,410	34	\$7,565	115	\$3,650	50	\$1,360	26	\$220	4	\$14,205	229
Simmons Bank	\$90	4	\$830	12	\$315	7	\$105	1			\$1,340	24
U.S. Bank	\$4,350	72	\$18,605	255	\$9,490	138	\$3,975	63	\$990	24	\$37,410	552
UMB Financial Corporation	\$180	2	\$840	16	\$450	6	\$55	1			\$1,525	25
Total	\$15,245	273	\$57,120	828	\$26,995	389	\$12,000	210	\$2,085	45	\$113,445	1,745

Refinance Loan Denials												
	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	\$155	1	\$370	2	\$850	6					\$1,375	9
Bank of America	\$2,055	15	\$7,915	51	\$2,280	16	\$1,350	12	\$80	2	\$13,680	96
BMO Harris Bank	\$445	5	\$4,420	14			\$395	3			\$5,260	22
Busey Bank	\$170	2	\$1,930	8			\$70	2			\$2,170	12
Commerce Bank	\$1,230	12	\$8,190	42	\$2,630	20	\$1,205	13			\$13,255	87
Enterprise Bank & Trust			\$1,095	3			\$1,795	5			\$2,890	8
J.P. Morgan Chase Bank	\$930	8	\$2,925	19			\$350	2	\$290	2	\$4,495	31
Midland States Bank	\$65	1	\$920	4	\$280	2					\$1,265	7
Midwest BankCentre	\$65	1	\$2,000	10			\$640	4			\$2,705	15
Paramount Bank			\$615	3							\$615	3
PNC Bank	\$455	5	\$4,985	29	\$2,850	14	\$1,220	8	\$210	2	\$9,720	58
Regions Bank	\$1,480	14	\$8,170	58	\$2,250	18	\$1,110	8	\$575	3	\$13,585	101
Simmons Bank	\$75	1	\$440	6	\$205	1	\$125	1			\$845	9
U.S. Bank	\$4,835	23	\$28,155	123	\$11,210	42	\$3,150	26	\$685	7	\$48,035	221
UMB Financial Corporation			\$1,350	8	\$135	1	\$25	1	\$265	1	\$1,775	11
Total	\$11,960	88	\$73,480	380	\$22,690	120	\$11,435	85	\$2,105	17	\$121,670	690

Total Loan Denials												
	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	\$170	2	\$595	5	\$1,305	11					\$2,070	18
Bank of America	\$9,260	120	\$32,980	312	\$13,045	113	\$4,740	58	\$855	11	\$60,880	614
BMO Harris Bank	\$1,580	24	\$7,675	41	\$1,125	9	\$765	7	\$65	1	\$11,210	82
Busey Bank	\$1,400	4	\$3,340	16	\$265	3	\$355	3			\$5,360	26
Commerce Bank	\$5,325	79	\$21,925	211	\$9,295	99	\$5,290	76	\$295	3	\$42,130	468
Enterprise Bank & Trust	\$350	2	\$2,035	9			\$2,400	8			\$4,785	19
J.P. Morgan Chase Bank	\$1,520	12	\$7,445	39	\$315	1	\$865	5	\$290	2	\$10,435	59
Midland States Bank	\$80	2	\$1,900	8	\$375	3	\$450	2	\$205	1	\$3,010	16
Midwest BankCentre	\$700	4	\$3,105	21	\$820	2	\$745	7			\$5,370	34
Paramount Bank	\$215	1	\$900	6	\$605	1					\$1,720	8
PNC Bank	\$2,540	20	\$13,315	97	\$5,415	43	\$2,225	23	\$565	9	\$24,060	192
Regions Bank	\$4,420	58	\$25,095	203	\$6,255	69	\$3,685	41	\$795	7	\$40,250	378
Simmons Bank	\$530	6	\$3,230	28	\$520	8	\$230	2			\$4,510	44
U.S. Bank	\$11,025	109	\$69,370	448	\$26,085	207	\$8,385	97	\$2,670	36	\$117,535	897
UMB Financial Corporation	\$520	4	\$2,830	26	\$860	8	\$80	2	\$265	1	\$4,555	41
Total	\$39,635	447	\$195,740	1470	\$66,285	577	\$30,215	331	\$6,005	71	\$337,880	2,896

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%	13.16%	14.86%	0.00%	0.00%	13.85%
Loan Denials	2	5	11			18
Loan Applications	10	38	74	3	5	130
Bank of America	39.87%	28.21%	28.11%	30.21%	29.73%	30.13%
Loan Denials	120	312	113	58	11	614
Loan Applications	301	1,106	402	192	37	2,038
BMO Harris Bank	30.77%	24.55%	23.08%	28.00%	25.00%	26.20%
Loan Denials	24	41	9	7	1	82
Loan Applications	78	167	39	25	4	313
Busey Bank	5.33%	10.06%	7.14%	13.04%	0.00%	8.61%
Loan Denials	4	16	3	3		26
Loan Applications	75	159	42	23	3	302
Commerce Bank	33.19%	21.14%	22.81%	29.12%	17.65%	24.02%
Loan Denials	79	211	99	76	3	468
Loan Applications	238	998	434	261	17	1,948
Enterprise Bank & Trust	8.33%	10.98%	0.00%	12.12%	0.00%	10.22%
Loan Denials	2	9		8		19
Loan Applications	24	82	11	66	3	186
J.P. Morgan Chase Bank	4.78%	5.65%	0.34%	3.42%	6.06%	4.18%
Loan Denials	12	39	1	5	2	59
Loan Applications	251	690	291	146	33	1,411
Midland States Bank	12.50%	16.00%	6.98%	18.18%	12.50%	12.50%
Loan Denials	2	8	3	2	1	16
Loan Applications	16	50	43	11	8	128

Percent of Applications Denied by Institution						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	St. Louis Metro
Midwest BankCentre	4.08%	7.61%	4.00%	10.94%	0.00%	6.85%
Loan Denials	4	21	2	7		34
Loan Applications	98	276	50	64	8	496
Paramount Bank	1.19%	2.02%	0.75%	0.00%	0.00%	1.47%
Loan Denials	1	6	1			8
Loan Applications	84	297	134	19	9	543
PNC Bank	23.81%	23.37%	22.16%	24.21%	25.00%	23.30%
Loan Denials	20	97	43	23	9	192
Loan Applications	84	415	194	95	36	824
Regions Bank	31.52%	29.34%	23.96%	30.37%	33.33%	28.64%
Loan Denials	58	203	69	41	7	378
Loan Applications	184	692	288	135	21	1,320
Simmons Bank	13.64%	16.57%	18.60%	22.22%	0.00%	16.48%
Loan Denials	6	28	8	2		44
Loan Applications	44	169	43	9	2	267
U.S. Bank	21.80%	18.41%	18.70%	19.92%	20.22%	19.06%
Loan Denials	109	448	207	97	36	897
Loan Applications	500	2,433	1,107	487	178	4,705
UMB Financial Corporation	11.43%	12.26%	13.56%	8.33%	25.00%	12.28%
Loan Denials	4	26	8	2	1	41
Loan Applications	35	212	59	24	4	334
All Banks	22.11%	18.88%	17.97%	21.22%	19.29%	19.38%
Total Loan Denials	447	1,470	577	331	71	2,896
Total Loan Applications	2,022	7,784	3,211	1,560	368	14,945

Loan Denials - City Total (dollar amounts in thousands)

Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinancing		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1011			\$205	3	\$280	4	\$485	7
1012			\$75	1	\$135	1	\$210	2
1013	\$105	1	\$105	3			\$210	4
1014	\$145	1	\$125	5			\$270	6
1015	\$235	3	\$15	1			\$250	4
1018			\$105	3	\$330	2	\$435	5
1021			\$90	2			\$90	2
1022	\$1,220	2	\$255	5	\$455	3	\$1,930	10
1023	\$75	1	\$15	1			\$90	2
1024	\$210	2	\$180	4	\$65	1	\$455	7
1025	\$210	2	\$220	4			\$430	6
1031	\$175	1	\$105	1	\$155	1	\$435	3
1034	\$170	2			\$125	1	\$295	3
1036			\$160	2			\$160	2
1037			\$140	4	\$150	2	\$290	6
1038	\$185	1	\$90	2	\$150	2	\$425	5
1042			\$140	2			\$140	2
1045					\$95	1	\$95	1
1051.98			\$340	2	\$125	1	\$465	3
1052	\$840	4	\$130	2			\$970	6
1053			\$170	2	\$145	1	\$315	3
1054			\$145	3			\$145	3
1055			\$185	5			\$185	5
1061			\$90	2			\$90	2
1062			\$20	2			\$20	2
1063			\$140	2			\$140	2
1064			\$50	2			\$50	2
1065	\$160	2	\$40	2			\$200	4
1066			\$65	3	\$75	1	\$140	4
1067	\$55	1	\$265	7			\$320	8
1072			\$55	1			\$55	1
1073	\$15	1	\$385	7			\$400	8
1074	\$35	1	\$185	3			\$220	4
1075			\$150	4			\$150	4

Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinancing		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1076	\$355	3	\$85	3			\$440	6
1081	\$130	2	\$130	4	\$110	2	\$370	8
1082	\$150	2	\$255	5			\$405	7
1083	\$150	2	\$105	3	\$165	3	\$420	8
1096	\$55	1	\$65	1			\$120	2
1097*							\$0	0
1101			\$205	3	\$35	1	\$240	4
1102			\$295	5			\$295	5
1103			\$80	2			\$80	2
1104	\$25	1	\$85	3			\$110	4
1105			\$320	6			\$320	6
1111	\$230	2	\$275	3	\$205	1	\$710	6
1112			\$15	1	\$95	1	\$110	2
1113			\$90	2			\$90	2
1121	\$160	2	\$280	2			\$440	4
1122	\$105	1	\$150	2	\$65	1	\$320	4
1123	\$55	1					\$55	1
1124	\$85	1	\$745	3	\$225	3	\$1,055	7
1135	\$245	1	\$105	1	\$25	1	\$375	3
1141.01			\$140	2	\$240	2	\$380	4
1141.02			\$80	2	\$380	2	\$460	4
1142			\$490	8	\$385	3	\$875	11
1143	\$35	1	\$135	3	\$150	2	\$320	6
1151	\$130	2	\$135	5	\$460	4	\$725	11
1152			\$25	1	\$25	1	\$50	2
1153	\$125	1	\$75	3			\$200	4
1154	\$180	2	\$165	5			\$345	7
1155	\$105	1	\$130	2	\$220	2	\$455	5
1156	\$65	1	\$150	4			\$215	5
1157			\$25	1	\$55	1	\$80	2
1161			\$60	2			\$60	2
1162	\$470	4	\$85	1			\$555	5
1163.01			\$295	5	\$150	2	\$445	7
1163.02			\$185	1			\$185	1

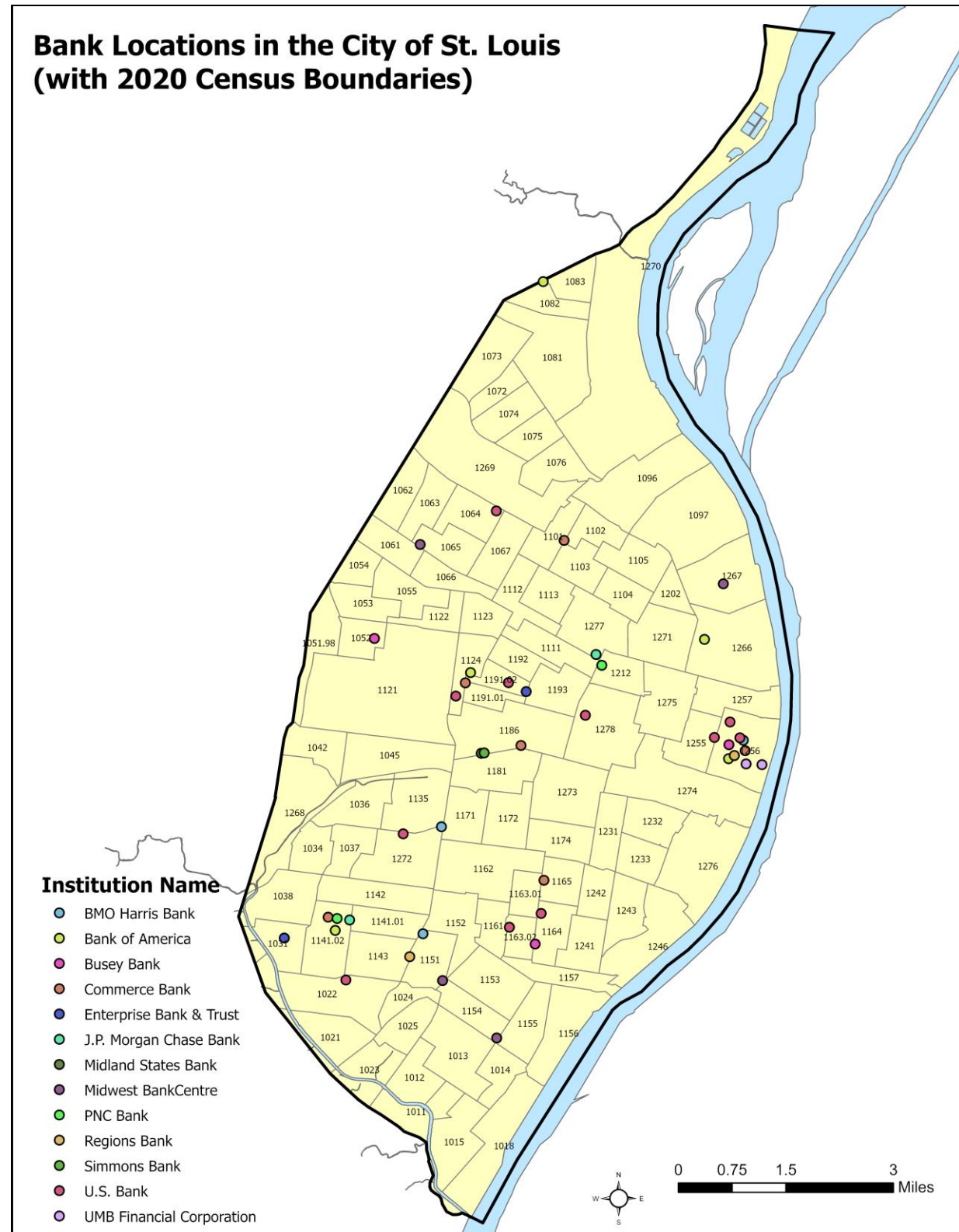
Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinancing		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1164	\$125	1	\$230	6			\$355	7
1165	\$175	1	\$40	2	\$80	2	\$295	5
1171	\$435	1	\$120	2	\$55	1	\$610	4
1172	\$315	1	\$465	7	\$325	3	\$1,105	11
1174	\$365	1	\$245	5	\$45	1	\$655	7
1181			\$185	1			\$185	1
1186	\$5	1	\$215	3	\$65	1	\$285	5
1191.01					\$265	1	\$265	1
1191.02	\$430	2			\$540	2	\$970	4
1192	\$235	1	\$265	3	\$225	1	\$725	5
1193			\$55	1			\$55	1
1202	\$50	2	\$40	2			\$90	4
1212*							\$0	0
1231	\$320	2	\$45	1	\$405	3	\$770	6
1232	\$165	1	\$55	1	\$25	1	\$245	3
1233	\$275	1	\$260	4	\$370	2	\$905	7
1241	\$105	1	\$165	3			\$270	4
1242			\$315	5	\$395	3	\$710	8
1243			\$90	2	\$85	1	\$175	3

Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinancing		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1246	\$55	1			\$75	1	\$130	2
1255	\$165	1	\$130	2	\$235	1	\$530	4
1256	\$560	4					\$560	4
1257*							\$0	0
1266	\$275	1	\$55	1	\$175	1	\$505	3
1267			\$290	4			\$290	4
1268			\$210	2	\$150	2	\$360	4
1269	\$110	2	\$185	7	\$120	2	\$415	11
1270			\$35	1			\$35	1
1271			\$70	2			\$70	2
1272	\$125	1	\$215	3	\$115	1	\$455	5
1273	\$485	1	\$225	3	\$470	2	\$1,180	6
1274	\$645	1	\$115	3	\$2,210	2	\$2,970	6
1275					\$255	1	\$255	1
1276	\$320	2	\$760	8			\$1,080	10
1277			\$265	3			\$265	3
1278*							\$0	0
Total	\$12,430	86	\$15,245	273	\$11,960	88	\$39,635	447

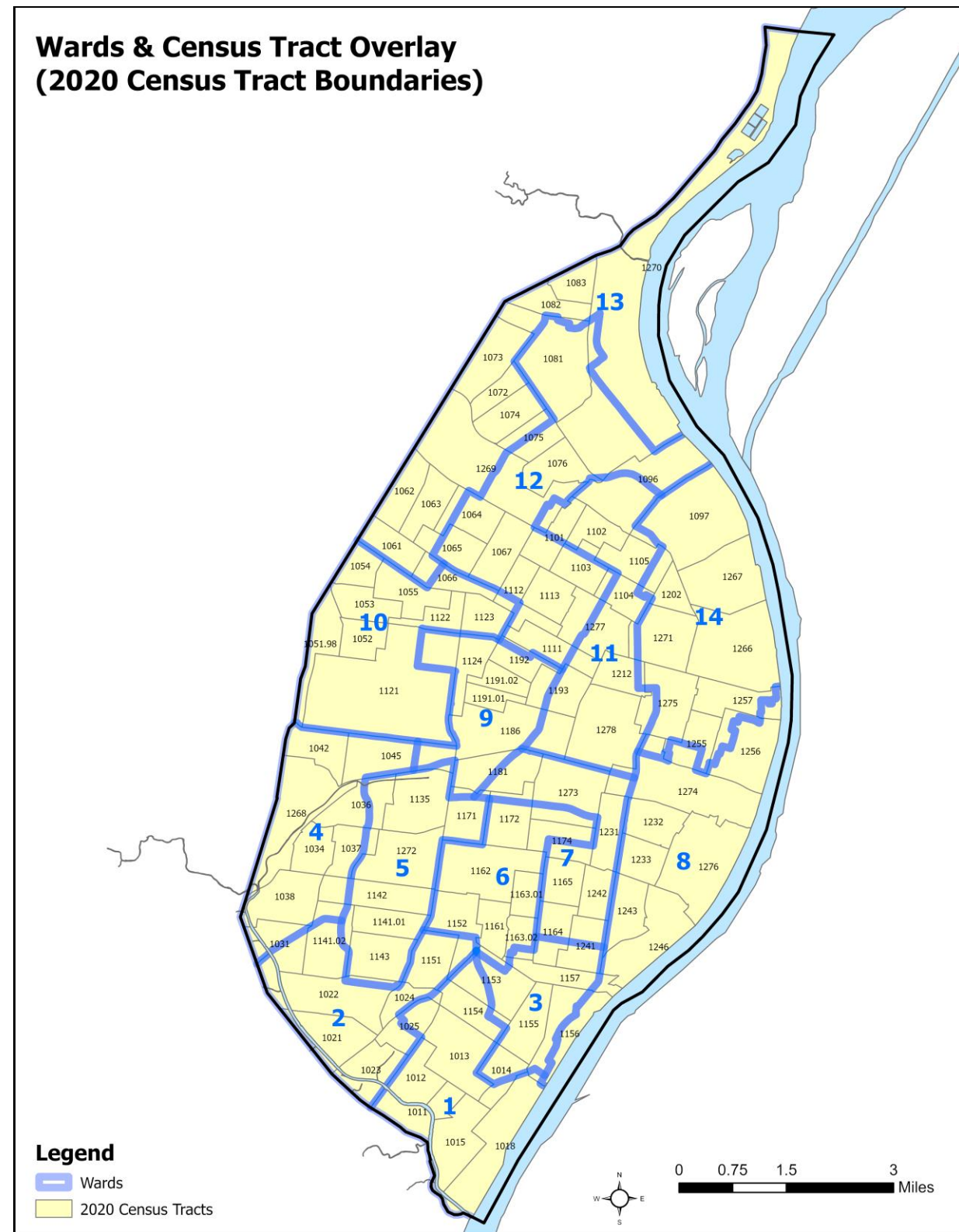
*Tracts 1097, 1212, 1257, and 1278 had no loan denials from applicable banks in 2022

Appendix A - Maps

**Bank Locations in the City of St. Louis
(with 2020 Census Boundaries)**



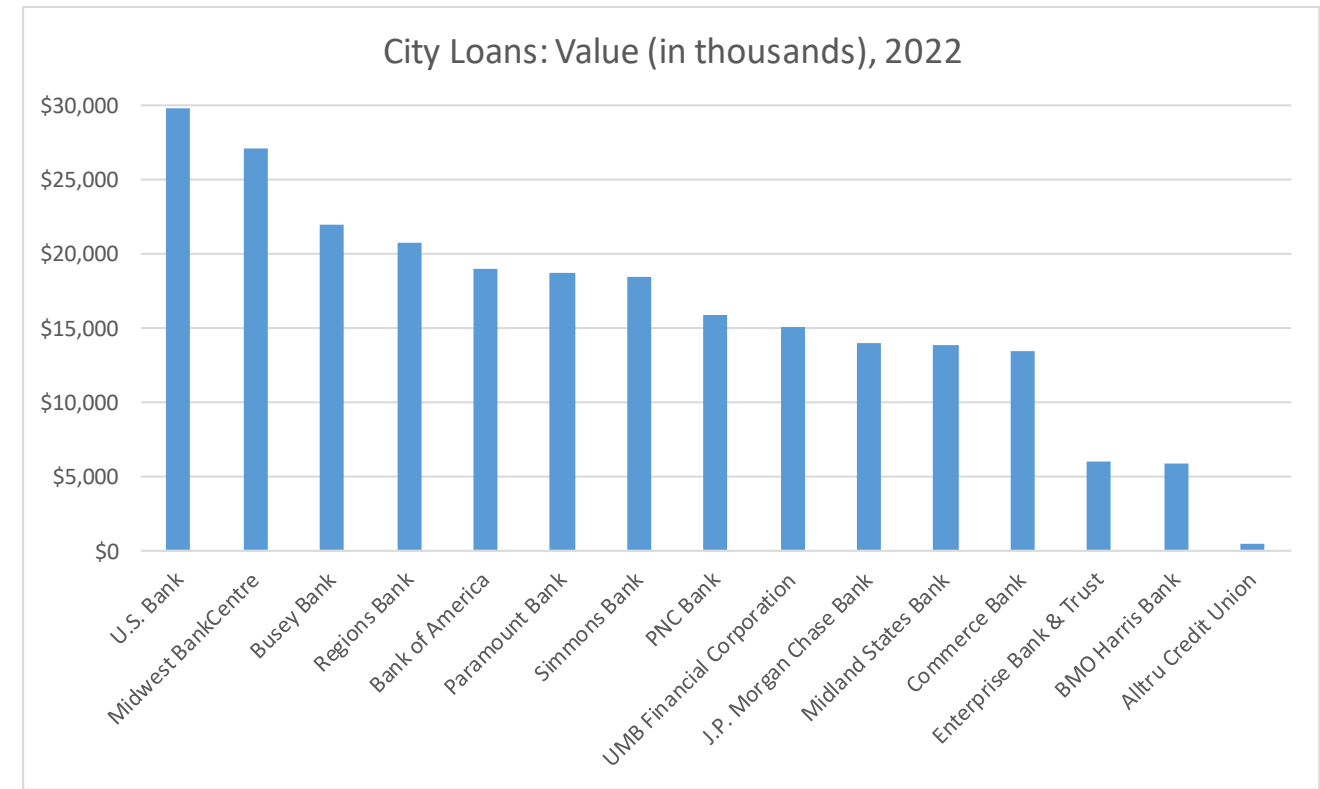
**Wards & Census Tract Overlay
(2020 Census Tract Boundaries)**



Appendix B – Bank Rankings

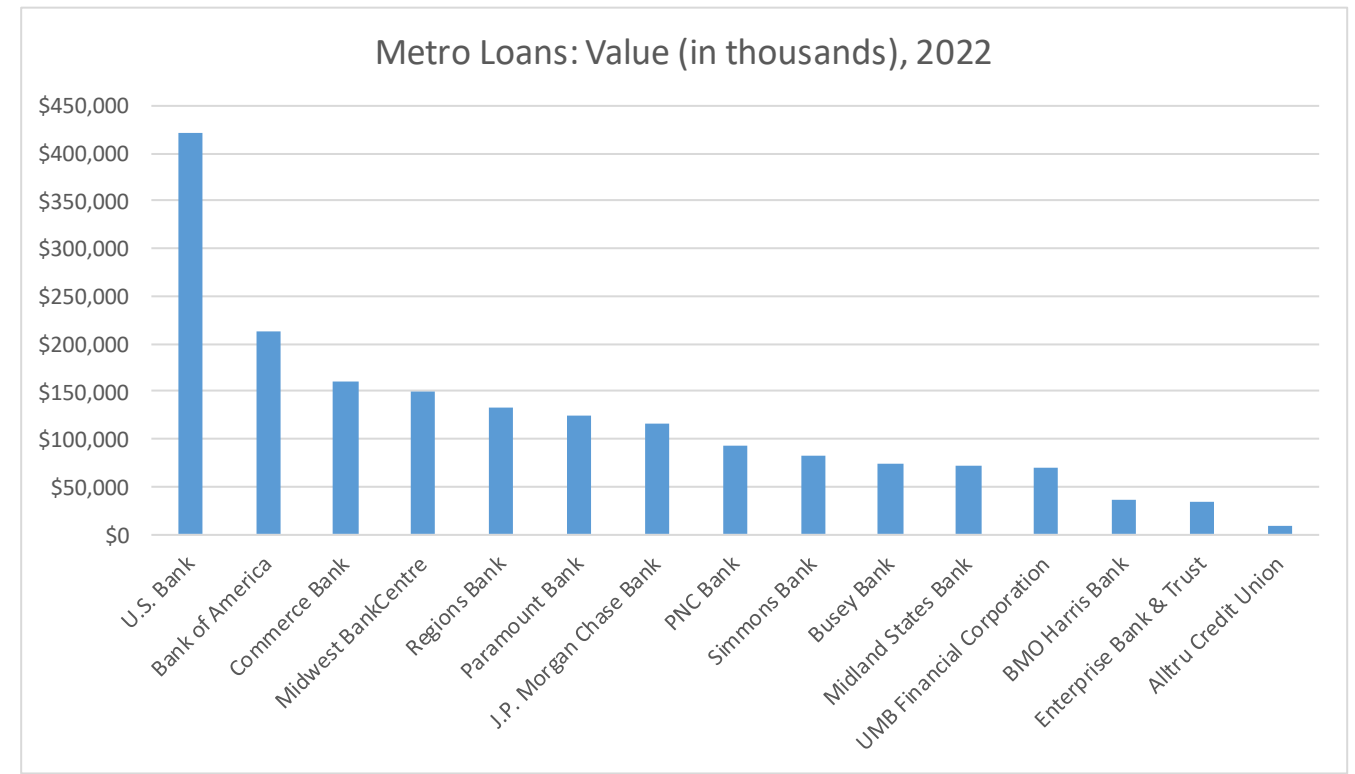
City Loans: Value		
Rank	Institution	Amount (in thousands)
1	U.S. Bank	\$29,775
2	Midwest BankCentre	\$27,020
3	Busey Bank	\$21,910
4	Regions Bank	\$20,775
5	Bank of America	\$18,910
6	Paramount Bank	\$18,695
7	Simmons Bank	\$18,360
8	PNC Bank	\$15,905
9	UMB Financial Corporation	\$15,020
10	J.P. Morgan Chase Bank	\$13,935
11	Midland States Bank	\$13,865
12	Commerce Bank	\$13,445
13	Enterprise Bank & Trust	\$6,040
14	BMO Harris Bank	\$5,905
15	Alltru Credit Union	\$370
Total		\$239,930

City Loans: Number		
Rank	Institution	# of Loans
1	U.S. Bank	181
2	Bank of America	114
3	Commerce Bank	95
4	Regions Bank	91
5	Midwest BankCentre	84
6	Paramount Bank	69
7	J.P. Morgan Chase Bank	63
8	Busey Bank	56
9	PNC Bank	43
10	BMO Harris Bank	35
11	Simmons Bank	28
12	UMB Financial Corporation	24
13	Enterprise Bank & Trust	16
14	Midland States Bank	9
15	Alltru Credit Union	4
Total		912



St. Louis Metro Loans: Value		
Rank	Institution	Amount (in thousands)
1	U.S. Bank	\$421,810
2	Bank of America	\$213,425
3	Commerce Bank	\$160,370
4	Midwest BankCentre	\$150,695
5	Regions Bank	\$133,985
6	Paramount Bank	\$125,480
7	J.P. Morgan Chase Bank	\$116,420
8	PNC Bank	\$93,985
9	Simmons Bank	\$82,330
10	Busey Bank	\$74,700
11	Midland States Bank	\$72,010
12	UMB Financial Corporation	\$70,510
13	BMO Harris Bank	\$35,205
14	Enterprise Bank & Trust	\$33,240
15	Alltru Credit Union	\$8,130
Total		\$1,792,295

St. Louis Metro Loans: Number		
Rank	Institution	# of Loans
1	U.S. Bank	2,050
2	Commerce Bank	1,078
3	Bank of America	917
4	Regions Bank	709
5	PNC Bank	475
6	J.P. Morgan Chase Bank	424
7	Paramount Bank	418
8	Midwest BankCentre	389
9	UMB Financial Corporation	236
10	Busey Bank	230
11	Simmons Bank	168
12	BMO Harris Bank	157
13	Enterprise Bank & Trust	128
14	Midland States Bank	90
15	Alltru Credit Union	74
Total		7,543



Appendix C – City of St. Louis Originated Loan Information by Tract (dollar amounts in thousands)

Tract	2022 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Alltru Credit Union		Bank of America		BMO Harris Bank		Busey Bank		Commerce Bank		Enterprise Bank & Trust		J.P. Morgan Chase Bank		Midland States Bank		Midwest BankCentre		Paramount Bank		PNC Bank		Regions Bank		Simmons Bank		U.S. Bank		UMB Financial Corporation		
				Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	
1011	\$68,786	2569	27.64									\$130	2			\$195	1			\$115	1					\$25	1			\$325	3			
1012	\$103,692	3197	27.74			\$115	1	\$220	2	\$115	1	\$180	2									\$155	1	\$225	1	\$310	2			\$500	4	\$85	1	
1013	\$114,960	4150	27.57			\$465	3	\$535	3			\$330	2			\$185	1			\$670	4	\$410	2	\$235	1			\$305	1	\$350	2	\$235	1	
1014	\$74,352	2704	49.82			\$520	4	\$310	2	\$240	2					\$260	2			\$45	1	\$135	1	\$105	1	\$115	1			\$25	1			
1015	\$28,353	2849	50.23									\$135	1							\$85	1					\$55	1			\$115	1			
1018	\$53,066	2829	55.11							\$230	2					\$45	1			\$265	1			\$75	1					\$50	2			
1021	\$82,212	2737	20.79			\$65	1					\$510	2							\$385	1	\$185	1					\$425	3					
1022	\$116,218	5967	12.37			\$1,225	5	\$65	1	\$275	1	\$305	3	\$165	1	\$805	1			\$455	3			\$295	3	\$385	3			\$1,045	9			
1023	\$66,076	1814	26.79	\$85	1	\$145	1	\$135	1	\$210	2	\$55	1							\$220	2	\$195	1							\$125	1			
1024	\$85,542	2240	31.52			\$185	1					\$440	2	\$85	1							\$105	1	\$75	1	\$155	1			\$340	2			
1025	\$75,368	1842	23.62			\$400	4			\$125	1	\$135	1	\$15	1									\$65	1	\$335	3			\$465	5			
1031	\$99,172	3331	22.7			\$725	5			\$675	1	\$195	1			\$155	1			\$105	1	\$325	1	\$195	1	\$460	2			\$235	1			
1034	\$120,468	1778	15.02					\$105	1	\$75	1	\$180	2																	\$105	1			
1036	\$84,226	1250	19.12									\$55	1			\$410	2																	
1037	\$106,674	2507	16.79			\$55	1	\$145	1			\$185	1			\$480	2			\$400	2				\$105	1					\$145	1		
1038	\$105,299	3823	15.38			\$230	2	\$35	1			\$645	5			\$505	3			\$175	1	\$1,380	6							\$510	6			
1042	\$111,843	3406	17.94							\$930	2	\$175	3							\$365	3	\$790	4	\$735	3					\$330	2			
1045	\$72,106	2520	29.68	\$125	1																	\$45	1	\$325	1		\$690	2			\$15	1		
1051.98	\$180,658	3960	44.85			\$355	3	\$575	1	\$655	1	\$560	2			\$570	2					\$910	2	\$85	1					\$205	1			
1052	\$116,054	2647	59.69			\$350	2			\$250	2					\$95	1			\$305	1	\$185	1	\$125	1	\$780	4			\$155	1			
1053	\$0	2211	88.29									\$185	1													\$325	1			\$1,330	2	\$185	1	
1054*	\$66,889	2413	95.15																															
1055	\$95,454	2546	94.93	\$115	1					\$3,035	1			\$365	1									\$105	1					\$105	1	\$145	1	
1061	\$38,062	1744	98.05																		\$65	1									\$105	1		
1062	\$0	1260	99.52									\$75	1											\$10,245	1					\$45	1			
1063	\$49,678	1480	98.24											\$145	1																			
1064	\$48,013	1650	98.42									\$90	2														\$15	1						
1065	\$50,142	2687	93.41																							\$85	1							
1066	\$32,331	1250	97.12																								\$25	1						
1067	\$69,454	2502	98.2																							\$25	1			\$75	1			
1072	\$52,582	974	97.74																								\$55	1						
1073	\$43,279	3968	98.94			\$40	2			\$105	1									\$55	1									\$45	1			
1074	\$46,057	1783	99.1																								\$55	1						
1075	\$48,419	2040	97.25																								\$35	1						
1076	\$57,422	1905	98.69									\$105	1			\$125	1																	
1081	\$41,111	2535	97.2	\$45	1							\$90	2													\$75	1			\$35	1			

Tract	2022 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Alltru Credit Union		Bank of America		BMO Harris Bank		Busey Bank		Commerce Bank		Enterprise Bank & Trust		J.P. Morgan Chase Bank		Midland States Bank		Midwest BankCentre		Paramount Bank		PNC Bank		Regions Bank		Simmons Bank		U.S. Bank		UMB Financial Corporation			
				Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#
1186	\$113,895	4561	45.34			\$255	1			\$1,070	2	\$215	1			\$330	2			\$4,380	2					\$490	2	\$55	1	\$615	3				
1191.01	\$0	2649	51.94			\$825	3					\$405	1			\$245	1					\$255	1			\$225	1			\$680	2				
1191.02	\$95,251	3418	39.94			\$155	1			\$215	1					\$225	1	\$585	1	\$160	2	\$515	1			\$540	2	\$95	1	\$180	2	\$175	1		
1192	\$129,151	1946	59.71					\$195	1	\$255	1	\$125	1			\$305	1			\$360	2			\$920	2	\$740	4	\$115	1	\$975	5	\$205	1		
1193	\$96,006	6100	50.05									\$840	2					\$12,375	1								\$115	1	\$195	1					
1202	\$46,522	1092	95.88																			\$35	1												
1212*	\$48,448	1787	97.65																																
1231	\$90,411	3235	63.52			\$230	2					\$45	1			\$220	2			\$650	2	\$790	2	\$95	1					\$480	4				
1232	\$85,387	2464	40.75			\$735	3					\$355	1			\$295	1			\$585	1					\$1,205	3	\$265	1	\$1,290	6				
1233	\$74,013	2928	37.36			\$695	3			\$3,505	1					\$195	1	\$125	1			\$530	2							\$310	2				
1241	\$51,962	4191	79.65			\$350	2									\$290	2			\$835	3	\$345	1	\$140	2	\$200	2	\$125	1	\$35	1				
1242	\$47,103	3070	68.11			\$505	3									\$355	1			\$145	1	\$175	1	\$75	1	\$520	2			\$315	3	\$105	1		
1243	\$148,578	3059	35.31			\$740	4							\$95	1	\$1,470	4			\$195	1	\$590	2			\$215	1	\$200	2	\$640	6	\$445	1		
1246	\$29,263	1712	72.25							\$115	1											\$165	1	\$75	1	\$270	2								
1255	\$111,891	3810	51.78			\$135	1							\$235	1	\$245	1			\$75	1	\$225	1					\$125	1						
1256	\$89,385	5832	60.12					\$15	1							\$600	4			\$625	3			\$400	2	\$145	1	\$295	1	\$115	1				
1257*	\$24,210	2852	96.67																																
1266*	\$43,221	2779	85.43																																
1267	\$46,241	1074	85.47							\$35	1																								
1268	\$91,002	3371	22.22			\$130	2					\$185	1			\$370	4			\$305	1	\$635	3	\$210	2	\$200	2			\$140	2				
1269	\$60,122	3958	98.76			\$55	1									\$55	1					\$65	1			\$35	1			\$25	1				
1270*	\$19,157	1221	83.87																																
1271*	\$45,070	1683	95.19																																
1272	\$103,005	4163	31.88			\$720	4			\$330	2	\$135	1							\$595	3	\$460	2	\$255	1	\$970	2			\$700	4	\$305	1		
1273	\$112,530	3729	64.15			\$250	2													\$235	1	\$615	1			\$155	1			\$265	1				
1274	\$34,199	4705	71.77			\$570	4			\$1,315	3	\$15	1									\$285	1	\$225	1					\$665	3	\$465	1		
1275	\$34,809	2461	77.81																							\$175	1	\$14,735	1	\$145	1				
1276	\$110,265	3444	31.79			\$105	1	\$105	1	\$475	3	\$45	1	\$1,445	1	\$390	2					\$235	1			\$45	1			\$860	4				
1277	\$27,530	1868	97.81																													\$85	1		
1278*	\$36,716	3961	74.22																																
Total						\$370	4	\$18,910	114	\$5,905	35	\$21,910	56	\$13,445	95	\$6,040	16	\$13,935	63	\$13,865	9	\$27,020	84	\$18,695	69	\$15,905	43	\$20,775	91	\$18,360	28	\$29,775	181	\$15,020	24

*Tracts 1054, 1083, 1096, 1105, 1113, 1212, 1257, 1266, 1270, 1271, and 1278 had zero originated loans from City depository applicants in 2022.

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 with 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 materials 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 2003 through 2016 were based upon the electronic data the Depository Applicant Banks submitted to the City of St. Louis. The figures from 2017-2022 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, home improvement loans, and the refinancing of home purchase loans.

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

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, home improvement loans, and the refinancing of home purchase 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, home improvement loans, and the refinancing of home purchase loans. For consistency with previous years, this number may include loan applications that resulted in neither 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, home improvement loans, and the refinancing of home purchase loans.