

B+	Point Total	Prior Year Rating	Leading Category	Trailing Category
	89		CSD	

Category	Rating	Description of Findings
LD Leadership Diversity	B	Almost half of the leadership team are women and almost a third identify as a minority.
CFD Client-Facing Diversity	A	AllTru has great diversity in gender and race of its staff that interact and engage with the community.
EL Equitable Lending	B	Not a lot of mortgage lending, but most loans support small businesses and help individuals get out of predatory loans or high-interest loans. AllTru issued \$37 million to LMI borrowers at a rate of 73% of their total business (non-mortgage lending).
CPP Customized Products & Programs	A	Product & services include no-or-lost cost transaction services, access to credit builder loans for individuals with damaged credit histories, financial education, credit counseling & consumer protection services, & access to affordable loans.
CFE Community- Focused Empowerment	B	Team ranked AllTru #1 overall of all depositories in intentionally investing in St. Louis communities that have been underresourced.

B	Point Total	Prior Year Rating	Leading Category	Trailing Category
	85		CPP	LD

Category	Rating	Description of Findings
LD Leadership Diversity	B	There is strong diversity when it comes to gender, but racial diversity could be better. Overall it is a healthy mix trending in a positive direction.
CSD Client-Facing Diversity	B	There is a strong positive trend over the years of increasing diversity of client -facing staff. In the St. Louis market, gender diversity is about 58% and 26% for racial diversity.
EL Equitable Lending	C	LMI Lending represented nearly 60% of business through their specialized mortgage program. Total LMI lending represents 6% of total business.
CPP Customized Products & Programs	A	Ranked #1 out of all banks for customizable products and programs offered to support economic justice. The depth and breath of specialized programs offered and assistance dollars will make a difference in equitable lending in the future,
CFE Community- Focused Empowerment	B	BoA has and continues to make significant monetary investments in St. Louis and St. Louis institutions. \$1.5 million in local philanthropic efforts and the extension of partnerships throughout the region with small businesses.

B+	Point Total	Prior Year Rating	Leading Category	Trailing Category
	88		LD	CSD

Category	Rating	Description of Findings
LD Leadership Diversity	A	Strong diversity of the governing board and the executive leadership team. About half of the board identify as women and about a fourth as people of color.
CSD Client-Facing Diversity	C	BMO local diversity could be stronger. Good gender diversity but racial diversity could be stronger from numbers presented.
EL Equitable Lending	B	A equitable spread of mortgage lending and small business lending across the entire city. BMO is intentional about LMI mortgage lending.
CPP Customized Products & Programs	B	BMO has a variety of products designed to help individuals realize their economic goals and better their financial situation. BMO couples this with interactive platforms.
CFE Community-Focused Empowerment	B	BMO has and continues to make sustainable investments in the St. Louis area. The bank has numerous thriving partnerships with local organizations.

B	Point Total	Prior Year Rating	Leading Category	Trailing Category
	82		CFE	CSD

Category	Rating	Description of Findings
LD Leadership Diversity	C	Busey stands at about 25% diversity in race and gender for its board of directors.
CSD Client-Facing Diversity	B	There have been positive trends for Busey. Racial diversity is 18% with gender diversity very strong at 59% women.
EL Equitable Lending	C	Busey does a significant volume of lending to small businesses. The institution could improve on lending in LMI areas
CPP Customized Products & Programs	C	Busey offers flexible underwriting for mortgages, and offer programs to assist with qualifying for homes and building credit. A flagship program for LMI communities has been the My Community Home Loan.
CFE Community- Focused Empowerment	B	Busey has invested \$14 million into the community with financial empowerment programs and scholarships. \$79k donated to 25 community-based organizations and \$25k in education scholarships.

B	Point Total	Prior Year Rating	Leading Category	Trailing Category
	85		CPP	LD

Category	Rating	Description of Findings
LD Leadership Diversity	C	Commerce’s board and executive leadership are at about 31% for gender diversity and less than 12% for racial diversity.
CSD Client-Facing Diversity	B	Diversity among management and client facing staff is strong. A majority of this staff are women and hovers between 14% and 22% diversity.
EL Equitable Lending	B	Institutions lending volume in areas of St. Louis that have seen historic disinvestment is a fair representative proportion of it's total business. Neighbordoooh Connection has originated \$90 million in loans.
CPP Customized Products & Programs	A	Institution does a great job with their booster loan program as well and issuing over \$1.8million in grant funding. Commerce offers the budget booster loan and other debt management products for LMI borrowers.
CFE Community- Focused Empowerment	B	Institution is emerging in is sustainable investments with community partners offering financial empowerment. Commerce has diversified its grant recipient pool and partner pool and dispersed over \$1.2 million in grants.

B	Point Total	Prior Year Rating	Leading Category	Trailing Category
	84		LD	EL

Category	Rating	Description of Findings
LD Leadership Diversity	B	Strong diversity of the governing board and the executive leadership team, however there is more gender diversity than racial diversity.
CSD Client-Facing Diversity	B	Diversity among local management and client-facing staff is low. Institution could do better with hiring more diverse talent in race and gender.
EL Equitable Lending	C	Institution's lending volume in areas of St. Louis that have seen historic disinvestment is a moderate representative proportion of it's total business.
CPP Customized Products & Programs	B	Institution has options for helping St. Louisans rebuild credit and get down payment assistance. EB&T also has a funded Black Wealth in Place program.
CFE Community- Focused Empowerment	B	Enterprise has just over \$700k in community-focused investments in the St. Louis region and over \$32 in community development dollars.

B	Point Total	Prior Year Rating	Leading Category	Trailing Category
	86		CSD	CFE

Category	Rating	Description of Findings
LD Leadership Diversity	C	Between 35% and 39% gender diversity. Institution could do a better job at closing the racial gap when it comes to leadership.
CSD Client-Facing Diversity	A	Both racial diversity and gender diversity for the St. Louis Area is strong. Chase has between 50% and 57% racial diversity and between 60% and 71% for gender diversity in its branch clusters.
EL Equitable Lending	B	Institutions lending volume in areas of St. Louis that have seen historic disinvestment is a healthy representative proportion of it's total business.
CPP Customized Products & Programs	B	Institution is has committed \$30 billion to closing the racial wealth gap and increasing branches in LMI areas. Part of these products include the MDI/CDFI investments and small business investments.
CFE Community- Focused Empowerment	C	Burgeoning relationships with community organizations like WePower, Justine Peterson, and strategic community investments. Chase is still new to the St. Louis community.

C	Point Total	Prior Year Rating	Leading Category	Trailing Category
	76		CPP	EL

Category	Rating	Description of Findings
LD Leadership Diversity	C	Midland has about 45% gender and racial diversity. However, not enough information was provided to determine the disaggregation of race and gender.
CSD Client-Facing Diversity	C	Workforce diversity at Midland is as follows: 71% female, 29% Male and 13% identifying as a minority or person of color.
EL Equitable Lending	C	Although lending volume is low, most if not all areas where lending occurs are not low or moderate income areas. This is an area where Midland could stand to see lending growth next year.
CPP Customized Products & Programs	B	Midland offers a variety of programs including the Believable Banking Home Mortgage program (\$19 million in business). Midland is a SBA Preferred Lender that offers small business loans. They offer credit builder and credit forgiveness loans.
CFE Community- Focused Empowerment	C	Midland States Bank Foundation awarded \$152k in grants, \$43.5K in CRA qualified donations, sponsorships, contributions and gifts for youth, community development and housing organization in St. Louis.

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	85		CSD	EL

Category	Rating	Description of Findings
LD Leadership Diversity	B	Solid diversity of the governing board and the executive leadership team, however there is more gender diversity than racial diversity. Lots of noticed growth over last several years.
CSD Client-Facing Diversity	A	Positive growing number of diverse client-facing staff. Midwest touts a diversity percentage at 57% and gender diversity at 69%.
EL Equitable Lending	C	Institutions lending volume in areas of St. Louis that have seen historic disinvestment is a moderate representative proportion of it's total business.
CPP Customized Products & Programs	B	Institution offers many products geared toward the LMI community, including small business loans and credit-builder loans. Midwest offers one of the stronger payday lending alternatives among all banks.
CFE Community- Focused Empowerment	B	Institution has made a strong effort to partner with local organizations, churches, and has plenty of historical data provided on community investments.

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	75		LD	CPP

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LD Leadership Diversity	B	Paramount has very little executive leadership diversity. The bank has 25% gender diversity and 0% racial diversity (4 total persons). With executive and board, Paramount has 47% racial diversity and 18% gender diversity.
CSD Client-Facing Diversity	C	Paramount has 14% racial diversity among all employees and 44% gender diversity.
EL Equitable Lending	C	Institutions lending volume in areas of St. Louis that have seen historic disinvestment is about 11% of it's total business.
CPP Customized Products & Programs	D	Institution is still in the early stages of building and piloting sustainable products and offering those products to the St. Louis community.
CFE Community- Focused Empowerment	B	Paramount, though new to the St. Louis community, has won investor of the year for their significant support of Justine Peterson. Paramount's MDI focus bodes well for the future of St. Louis.

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LD Leadership Diversity	B	PNC has strong executive leadership diversity both in race and gender. The board diversity trails in comparison to executive-level diversity.
CSD Client-Facing Diversity	B	PNC has a diverse workforce, however, most of that diversity is gender diversity. The institution sits at about 23% for racial diversity and about 60% for gender diversity.
EL Equitable Lending	B	Institution's lending volume in areas of St. Louis that have seen historic disinvestment is a healthy representative proportion of it's total business.
CPP Customized Products & Programs	B	PNC has a healthy offering of specialized products to support the unbanked and underbanked community. PNC also offers specialized products to support with homeownership.
CFE Community- Focused Empowerment	B	PNC is working with many community partners in St. Louis to ensure economic success, providing technical assistance to community partners in an effort to support low- and moderate-income families.

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LD Leadership Diversity	C	Good diversity of the governing board and the executive leadership team, however there is more gender diversity than racial diversity.
CSD Client-Facing Diversity	C	Regions has client-facing diversity between 24% and 28% which spans the entire company. Local numbers are needed as a big portion of that diversity is from the Hispanic/Latino category which is not prevalent locally.
EL Equitable Lending	C	Institutions lending volume in areas of St. Louis that have seen historic disinvestment is a moderate representative proportion of it's total business.
CPP Customized Products & Programs	B	Regions has several resources. A custom product in the Gateway Neighborhood Fund brings mortgage lending to historically undervalued neighborhoods. Regions have a bevy of national programs for economic empowerment.
CFE Community- Focused Empowerment	B	Institution can boast strong community investments such as the Gateway Neighborhood Fund and partnerships like that with the Urban League Small Business Center. Regions is very visible on the local front.

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LD Leadership Diversity	C	Starting to show better diversity in top leadership. Need more diversity in gender and race at board level and upper executive level.
CSD Client-Facing Diversity	B	Diversity among client-facing staff is high especially with initiatives in the community and retail banking.
EL Equitable Lending	B	Institutions lending volume in areas of St. Louis that have seen historic disinvestment is a healthy representative proportion of it's total business. Simmons has intentional lending in LMI census tracts.
CPP Customized Products & Programs	B	Simmons has uniquely designed programs to support LMI and first-time homebuyers. These programs are uniquely designed to combat economic injustice.
CFE Community- Focused Empowerment	B	Simmons has significant investments in the St. Louis community including retail banking onsite at the Urban League headquarters.

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LD Leadership Diversity	B	Strong diversity of the governing board with 40% of the leadership consisting of women and over 33% in racial diversity.
CSD Client-Facing Diversity	B	Diversity among local management and client-facing staff is about 57% for gender and 30% for racial diversity.
EL Equitable Lending	C	Institution's lending volume in areas of St. Louis that have seen historic disinvestment is a good representative proportion of it's total business. Given size, the institution could see more volume in LMI census tracts.
CPP Customized Products & Programs	B	U.S. Bank has many custom programs and offerings including the Safe Debit Account for underbanked or unbanked with no overdraft fees, the Bank Simple Loan, and American Dream Home mortgage program.
CFE Community- Focused Empowerment	B	Institution has built strong partnerships in the St. Louis community, deepening relationships with community organizations.

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Category	Rating	Description of Findings
LD Leadership Diversity	C	UMB has about 9% and 11% for board diversity and board and executive leadership diversity respectively. Women constitute 21% and 27% of board and board + executive leadership respectively.
CSD Client-Facing Diversity	B	Client facing diversity see's women at about 53% of the workforce and overall workforce diversity at 25%. We are unsure if this is strictly client-facing staff and local management.
EL Equitable Lending	B	Institution's lending volume in areas of St. Louis that have seen historic disinvestment is a healthy representative proportion of it's total business at nearly 30%.
CPP Customized Products & Programs	B	UMB boasts program for entrepreneurs of color as well as credit builder loans and credit forgiveness loans. UMB has created assets to support borrowers with low credit scores.
CFE Community-Focused Empowerment	B	UMB has made significant investments in the St. Louis community to the tune of \$3.5 million spanning housing support services, economic development, revitalization.