
HOME MORTGAGE DISCLOSURE ACT

JULY 11, 2025

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



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Introduction

This document was prepared by the St. Louis Planning and Urban Design Agency in accordance with Section 7 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 6 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 lending 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. This year no institution has submitted an application for consideration as a City of St. Louis Depository that no longer gathers or submits HMDA data.

Triad Bank was not included in the body of the 2023 report but has been added to this report. Otherwise the applicant banks list is unchanged since the previous (2023) report. 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 (stlouis-mo.gov/government/departments/planning/index.cfm) 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 were not available because a bank did not apply for City depository status in a given year and historical data were not available.
- Historical Patterns:** Provides a historical overview of an applicant’s lending activity based upon available data. The overview covers the years 2005 to 2024.
- Maps:** Visually display where loans were made within the city. Each census tract is color-coded to show the number of loans or their dollar amounts.
- Distribution of Loans:** Provides a geographic breakdown by loan type of all applicants’ residential loans. This includes a summary of each type of loan originated by census tract within the City of St. Louis.
- Application & Denial:** This section 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 the seventeen local banks that applied to be depositories of City funds in 2025, 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 70). 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:

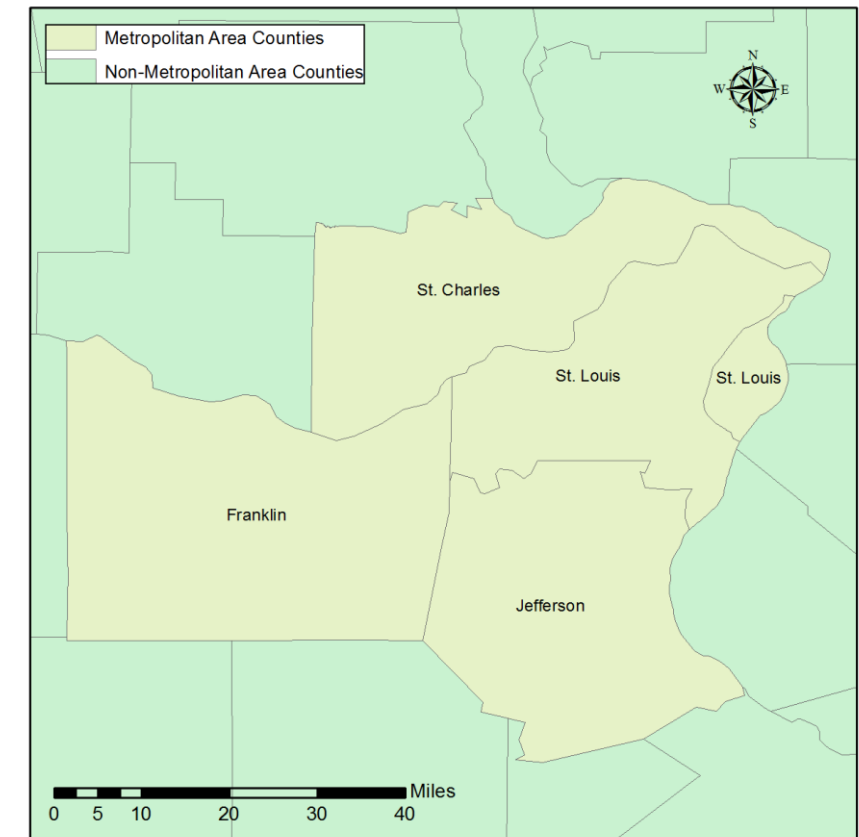
- St. Louis City
- St. Louis County
- St. Charles County
- Jefferson County
- Franklin County

All charts, maps, and data in this report refer to the year 2024 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 over time. Analyses conducted within this report refer only to banks that submitted applications to be depositories of City funds in 2025. The 2024 HMDA data includes additional reporting on cash-out refinancing and other reportable loan classifications. This report will include both the refinancing and cash-out refinancing categories as refinance loans. The “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 17 banks analyzed in this report issued 613 loans in the City totaling \$166,195,000. This represents a 0.16% increase in the number of loans and a 20.5% increase in the dollar amount compared to the totals reported by depository applicants in the 2023 HMDA Report.

- Home Purchases: 362 loans totaling \$114,980,000. This represents a 1.1% increase in the number of loans and a 9.5% increase in the amount compared to reported loans in 2023.
- Home Improvements: 111 loans totaling \$8,005,000. This represents a 22.9% decrease in the number of loans and a 27.7% decrease in the amount compared to reported loans in 2023.
- Refinancing: 140 loans totaling \$43,210,000. This represents a 27.3% increase in the number of loans and a 98% increase in the amount compared to reported loans in 2023.



Bank Rankings for the City of St. Louis

Value

- U.S. Bank issued the highest loans by amount, totaling \$27,380,000.
- Midland States Bank issued the second highest amount of loans, totaling \$25,305,000.
- Regions Bank issued the third highest amount of loans, totaling \$20,070,000.
- Of the six lending institutions that originated 50 or more loans in the City of St. Louis in 2024, U.S. Bank originated the highest percentage of all city loans by amount (16.5%).

Number

- U.S. Bank issued the highest number of loans, with 116.
- Commerce Bank issued the second highest number of loans, with 94.
- Bank of America issued the third highest number of loans, with 84.
- Of the six lending institutions that originated 50 or more loans in the City of St. Louis in 2024, U.S. Bank originated the highest percentage of all city loans by number (18.9%).

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

- Triad Bank had the highest ratio of loans originated to applications, 100.0%.
- Paramount Bank had the second highest ratio of loans originated to applications, 84.0%.
- Midwest BankCentre had the third highest ratio of loans originated to applications, 78.2%.
- Enterprise Bank & Trust had the fourth highest ratio of loans originated to applications, 71.4%.
- Busey Bank had the fifth highest ratio of loans originated to applications, 58.8%.

Summary

- Among depository applicants, total mortgage lending activity increased substantially in amount and slightly in number in the City from 2023 to 2024: a 20.5% increase in the total dollar amount of loans originated and a 0.16% increase in the total number. There was one more depository applicant included in this report in 2024 than in 2023, Triad Bank, which in 2023 was only included in an appendix.
- Among depository applicants, refinancing loans increased substantially, home purchase loans slightly increased, and home improvement loans decreased.
- Refinancing loans in the City had a substantial increase in number of loans (+27.3%) and in total loan amount (+98%).
- Home improvement loans notably decreased in both number (-22.9%) and total dollar amount (-27.7%) in the City.
- Among depository applicants, loan activity in the metropolitan area increased by 6% in the number of loans originated and by 10.1% in the amount. The number of home purchase and home improvement loans originated in 2024 decreased slightly compared to 2023 (-5.1% and -4.8% respectively), yet the amount of loans originated in both categories inched upwards (+0.9% and +1.7% respectively) across the St. Louis Metro. In contrast, refinancing loans increased substantially in amount (+48.2%) and number (+31.7%) across the St. Louis Metro.
- Among depository applicants, the City of St. Louis represented 15.2% of loan denials (by number) in the metropolitan area while representing 11.6% of loan originations.

City of St. Louis – Income Distribution*

Tract	Tract Income Level^	Tract Median Family Income %	2024 FFIEC Est. MSA/MD /non-MSA/MD Median Family Income	2024 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	\$103,200	\$73,334	\$60,233	2,569	27.64	710	944	1,118
1012	Middle	107.12	\$103,200	\$110,548	\$90,799	3,197	27.74	887	1,155	1,424
1013	Middle	118.76	\$103,200	\$122,560	\$100,664	4,150	27.57	1,144	1,035	1,915
1014	Moderate	76.81	\$103,200	\$79,268	\$65,106	2,704	49.82	1,347	795	1,333
1015	Low	29.29	\$103,200	\$30,227	\$24,826	2,849	50.23	1,431	493	1,469
1018	Moderate	54.82	\$103,200	\$56,574	\$46,471	2,829	55.11	1,559	528	1,536
1021	Middle	84.93	\$103,200	\$87,648	\$71,991	2,737	20.79	569	648	1,431
1022	Upper	120.06	\$103,200	\$123,902	\$101,765	5,967	12.37	738	2,259	2,751
1023	Moderate	68.26	\$103,200	\$70,444	\$57,857	1,814	26.79	486	695	1,052
1024	Middle	88.37	\$103,200	\$91,198	\$74,904	2,240	31.52	706	691	955
1025	Moderate	77.86	\$103,200	\$80,352	\$66,000	1,842	23.62	435	713	1,064
1031	Middle	102.45	\$103,200	\$105,728	\$86,836	3,331	22.7	756	893	1,476
1034	Upper	124.45	\$103,200	\$128,432	\$105,483	1,778	15.02	267	783	1,037
1036	Middle	87.01	\$103,200	\$89,794	\$73,750	1,250	19.12	239	520	633
1037	Middle	110.2	\$103,200	\$113,726	\$93,409	2,507	16.79	421	837	1,289
1038	Middle	108.78	\$103,200	\$112,261	\$92,200	3,823	15.38	588	1,381	1,919
1042	Middle	115.54	\$103,200	\$119,237	\$97,930	3,406	17.94	611	834	1,714
1045	Moderate	74.49	\$103,200	\$76,874	\$63,140	2,520	29.68	748	357	849
1051.98	Upper	186.63	\$103,200	\$192,602	\$158,185	3,960	44.85	1,776	851	889
1052	Middle	119.89	\$103,200	\$123,726	\$101,618	2,647	59.69	1,580	658	779
1053	Unknown	0	\$103,200	\$0	\$0	2,211	88.29	1,952	238	520
1054	Moderate	69.1	\$103,200	\$71,311	\$58,571	2,413	95.15	2,296	153	523
1055	Middle	98.61	\$103,200	\$101,766	\$83,581	2,546	94.93	2,417	524	1,173
1061	Low	39.32	\$103,200	\$40,578	\$33,333	1,744	98.05	1,710	386	1,058
1062	Unknown	0	\$103,200	\$0	\$0	1,260	99.52	1,254	121	831
1063	Moderate	51.32	\$103,200	\$52,962	\$43,500	1,480	98.24	1,454	188	874
1064	Low	49.6	\$103,200	\$51,187	\$42,043	1,650	98.42	1,624	348	1,395
1065	Moderate	51.8	\$103,200	\$53,458	\$43,906	2,687	93.41	2,510	475	1,336
1066	Low	33.4	\$103,200	\$34,469	\$28,313	1,250	97.12	1,214	300	756

Tract	Tract Income Level^	Tract Median Family Income %	2024 FFIEC Est. MSA/MD /non-MSA/MD Median Family Income	2024 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	\$103,200	\$74,046	\$60,822	2,502	98.2	2,457	782	1,724
1072	Moderate	54.32	\$103,200	\$56,058	\$46,042	974	97.74	952	167	570
1073	Low	44.71	\$103,200	\$46,141	\$37,898	3,968	98.94	3,926	1,053	2,360
1074	Low	47.58	\$103,200	\$49,103	\$40,336	1,783	99.1	1,767	455	987
1075	Moderate	50.02	\$103,200	\$51,621	\$42,400	2,040	97.25	1,984	451	1,265
1076	Moderate	59.32	\$103,200	\$61,218	\$50,284	1,905	98.69	1,880	398	952
1081	Low	42.47	\$103,200	\$43,829	\$36,000	2,535	97.2	2,464	717	1,473
1082	Low	45.55	\$103,200	\$47,008	\$38,611	2,260	96.9	2,190	392	843
1083	Moderate	53.82	\$103,200	\$55,542	\$45,625	1,830	97.1	1,777	451	1,089
1096	Low	49.39	\$103,200	\$50,970	\$41,862	2,496	98.68	2,463	473	1,640
1097	Low	29.1	\$103,200	\$30,031	\$24,669	1,644	94.71	1,557	469	1,366
1101	Low	41.16	\$103,200	\$42,477	\$34,893	2,264	98.9	2,239	452	1,563
1102	Low	46.6	\$103,200	\$48,091	\$39,500	1,922	98.91	1,901	344	1,547
1103	Low	35.9	\$103,200	\$37,049	\$30,430	1,904	98.84	1,882	376	1,494
1104	Moderate	52.04	\$103,200	\$53,705	\$44,112	1,960	97.86	1,918	375	1,428
1105	Low	48.48	\$103,200	\$50,031	\$41,094	1,002	96.91	971	238	740
1111	Moderate	60.21	\$103,200	\$62,137	\$51,034	1,874	96.91	1,816	211	964
1112	Low	37.69	\$103,200	\$38,896	\$31,949	1,014	86.88	881	213	602
1113	Low	45.81	\$103,200	\$47,276	\$38,828	1,199	98.25	1,178	374	825
1121	Upper	147.29	\$103,200	\$152,003	\$124,844	4,455	41.62	1,854	747	708
1122	Moderate	59.84	\$103,200	\$61,755	\$50,724	1,434	88.49	1,269	223	643
1123	Low	31.68	\$103,200	\$32,694	\$26,855	1,787	96.19	1,719	225	940
1124	Upper	178.69	\$103,200	\$184,408	\$151,458	4,492	37.33	1,677	775	481
1135	Middle	104.75	\$103,200	\$108,102	\$88,790	2,352	9.06	213	818	1,454
1141.01	Middle	85.05	\$103,200	\$87,772	\$72,088	4,201	31.35	1,317	1,117	2,472
1141.02	Upper	148.62	\$103,200	\$153,376	\$125,972	4,211	11.66	491	1,045	2,090
1142	Middle	95.08	\$103,200	\$98,123	\$80,595	4,557	22.95	1,046	1,502	2,291
1143	Middle	112.53	\$103,200	\$116,131	\$95,385	5,242	16.27	853	2,196	2,917
1151	Moderate	55.26	\$103,200	\$57,028	\$46,842	3,940	44.14	1,739	1,115	1,683

Tract	Tract Income Level^	Tract Median Family Income %	2024 FFIEC Est. MSA/MD /non-MSA/MD Median Family Income	2024 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	\$103,200	\$44,335	\$36,419	2,960	59.73	1,768	471	1,170
1153	Moderate	60.46	\$103,200	\$62,395	\$51,250	5,047	64.18	3,239	1,287	2,529
1154	Moderate	53.51	\$103,200	\$55,222	\$45,357	3,054	46.89	1,432	678	1,197
1155	Low	38.2	\$103,200	\$39,422	\$32,381	5,460	71.96	3,929	700	2,811
1156	Low	37.83	\$103,200	\$39,041	\$32,067	5,091	65.13	3,316	693	2,124
1157	Moderate	57.85	\$103,200	\$59,701	\$49,038	3,460	77.6	2,685	590	2,214
1161	Low	49.25	\$103,200	\$50,826	\$41,750	3,057	52.99	1,620	585	1,713
1162	Upper	127.35	\$103,200	\$131,425	\$107,941	4,175	29.39	1,227	1,071	2,030
1163.01	Middle	113.24	\$103,200	\$116,864	\$95,987	2,902	31.12	903	644	1,404
1163.02	Low	32.39	\$103,200	\$33,426	\$27,458	3,007	80.81	2,430	189	1,380
1164	Moderate	50.2	\$103,200	\$51,806	\$42,552	4,536	79.5	3,606	544	2,517
1165	Middle	84.26	\$103,200	\$86,956	\$71,424	3,813	50.59	1,929	923	1,922
1171	Middle	112.2	\$103,200	\$115,790	\$95,104	1,546	28.65	443	249	996
1172	Upper	125.72	\$103,200	\$129,743	\$106,563	5,460	37.14	2,028	1,190	2,126
1174	Upper	121.83	\$103,200	\$125,729	\$103,269	4,188	35.94	1,505	859	1,758
1181	Middle	83.94	\$103,200	\$86,626	\$71,154	1,591	59.08	940	283	672
1186	Middle	117.66	\$103,200	\$121,425	\$99,728	4,561	45.34	2,068	566	871
1191.01	Unknown	0	\$103,200	\$0	\$0	2,649	51.94	1,376	522	461
1191.02	Middle	98.4	\$103,200	\$101,549	\$83,405	3,418	39.94	1,365	392	339
1192	Upper	133.42	\$103,200	\$137,689	\$113,092	1,946	59.71	1,162	474	564
1193	Middle	99.18	\$103,200	\$102,354	\$84,063	6,100	50.05	3,053	133	229
1202	Low	48.06	\$103,200	\$49,598	\$40,741	1,092	95.88	1,047	211	668
1212	Moderate	50.05	\$103,200	\$51,652	\$42,426	1,787	97.65	1,745	122	545

Tract	Tract Income Level^	Tract Median Family Income %	2024 FFIEC Est. MSA/MD /non-MSA/MD Median Family Income	2024 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	\$103,200	\$96,389	\$79,167	3,235	63.52	2,055	824	1,728
1232	Middle	88.21	\$103,200	\$91,033	\$74,766	2,464	40.75	1,004	723	1,104
1233	Moderate	76.46	\$103,200	\$78,907	\$64,813	2,928	37.36	1,094	603	1,577
1241	Moderate	53.68	\$103,200	\$55,398	\$45,500	4,191	79.65	3,338	434	2,436
1242	Low	48.66	\$103,200	\$50,217	\$41,250	3,070	68.11	2,091	580	1,967
1243	Upper	153.49	\$103,200	\$158,402	\$130,096	3,059	35.31	1,080	915	1,855
1246	Low	30.23	\$103,200	\$31,197	\$25,625	1,712	72.25	1,237	199	761
1255	Middle	115.59	\$103,200	\$119,289	\$97,973	3,810	51.78	1,973	565	57
1256	Middle	92.34	\$103,200	\$95,295	\$78,269	5,832	60.12	3,506	808	222
1257	Low	25.01	\$103,200	\$25,810	\$21,200	2,852	96.67	2,757	90	744
1266	Low	44.65	\$103,200	\$46,079	\$37,849	2,779	85.43	2,374	437	1,034
1267	Low	47.77	\$103,200	\$49,299	\$40,489	1,074	85.47	918	208	910
1268	Middle	94.01	\$103,200	\$97,018	\$79,688	3,371	22.22	749	1,047	1,727
1269	Moderate	62.11	\$103,200	\$64,098	\$52,650	3,958	98.76	3,909	636	2,105
1270	Low	19.79	\$103,200	\$20,423	\$16,777	1,221	83.87	1,024	228	547
1271	Low	46.56	\$103,200	\$48,050	\$39,464	1,683	95.19	1,602	154	706
1272	Middle	106.41	\$103,200	\$109,815	\$90,198	4,163	31.88	1,327	825	1,922
1273	Middle	116.25	\$103,200	\$119,970	\$98,533	3,729	64.15	2,392	938	1,654
1274	Low	35.33	\$103,200	\$36,461	\$29,950	4,705	71.77	3,377	654	1,404
1275	Low	35.96	\$103,200	\$37,111	\$30,485	2,461	77.81	1,915	127	277
1276	Middle	113.91	\$103,200	\$117,555	\$96,550	3,444	31.79	1,095	504	1,308
1277	Low	28.44	\$103,200	\$29,350	\$24,112	1,868	97.81	1,827	480	1,340
1278	Low	37.93	\$103,200	\$39,144	\$32,155	3,961	74.22	2,940	26	435

^Tract Income Level is defined by HMDA and based on Tract Median Family Income (MFI) %:

- 0% is Unknown
- 0% < MFI < 50% is Low
- 50% ≤ MFI < 80% is Moderate
- 80% ≤ MFI < 120% is Middle
- 120% ≤ MFI is Upper

*This data was obtained from the Summary 2024 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

St. Louis City Small Business Loan Activity — 2023 (dollar amounts in thousands)								
	Total Loans		Loan Amount					
	Number	Loan Amount	≤ \$100,000		> \$100,000 but ≤ \$250,000		> \$250,000	
			Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	599	\$10,999	589	\$5,592	2	\$500	8	\$4,907
BMO Harris Bank	40	\$1,235	37	\$691	2	\$289	1	\$255
Busey Bank	49	\$19,852	12	\$762	12	\$1,944	25	\$17,146
Commerce Bank	83	\$15,808	48	\$1,393	13	\$2,220	22	\$12,195
Enterprise Bank & Trust	144	\$36,079	71	\$3,373	32	\$6,072	41	\$26,634
J.P. Morgan Chase Bank	1,257	\$13,329	1,256	\$13,129	1	\$200	0	\$0
Midland States Bank	11	\$3,793	2	\$75	4	\$863	5	\$2,855
Midwest BankCentre	121	\$24,575	55	\$3,348	29	\$5,157	37	\$16,070
PNC Bank	91	\$9,920	68	\$1,648	12	\$2,285	11	\$5,987
Regions Bank	35	\$2,560	29	\$865	3	\$556	3	\$1,139
Simmons Bank	39	\$7,905	17	\$773	15	\$2,719	7	\$4,413
U.S. Bank	770	\$11,228	761	\$8,252	4	\$995	5	\$1,981
UMB Financial Corporation	23	\$7,972	9	\$346	4	\$785	10	\$6,841
Total	3,262	\$165,255	2,954	\$40,247	133	\$24,585	175	\$100,423

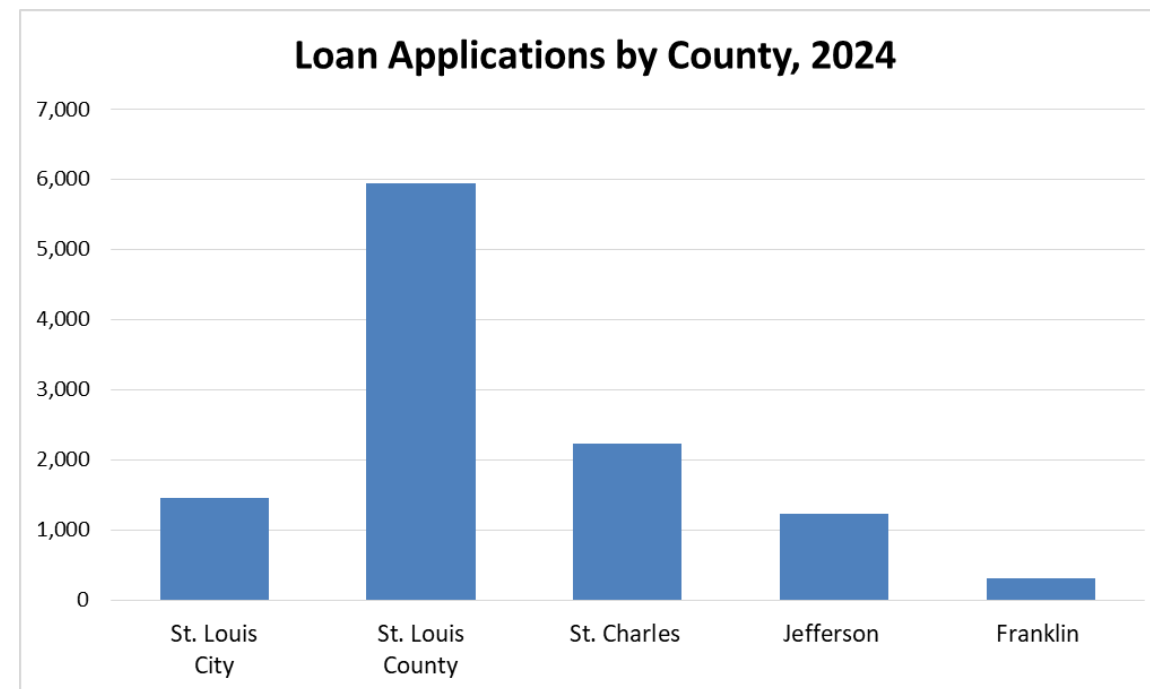
Metro St. Louis Small Business Loan Activity — 2023 (dollar amounts in thousands)										
	St. Louis City		St. Louis County		St. Charles		Jefferson		Franklin	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	599	\$10,999	2,308	\$49,768	716	\$14,863	259	\$4,303	87	\$1,629
BMO Harris Bank	40	\$1,235	77	\$7,329	27	\$1,507	5	\$627	2	\$1,346
Busey Bank	49	\$19,852	104	\$38,963	25	\$8,896	4	\$1,800	2	\$900
Commerce Bank	83	\$15,808	331	\$51,522	100	\$7,559	45	\$2,771	16	\$5,022
Enterprise Bank & Trust	144	\$36,079	449	\$132,972	97	\$25,377	93	\$11,727	4	\$830
J.P. Morgan Chase Bank	1,257	\$13,329	5,795	\$68,678	2,048	\$22,812	641	\$6,747	312	\$3,847
Midland States Bank	11	\$3,793	22	\$8,403	4	\$954	2	\$450	2	\$129
Midwest BankCentre	121	\$24,575	181	\$57,079	42	\$12,487	31	\$6,105	1	\$1,000
PNC Bank	91	\$9,920	322	\$33,161	109	\$6,897	30	\$4,179	16	\$1,319
Regions Bank	35	\$2,560	142	\$21,629	42	\$3,468	14	\$2,070	8	\$527
Simmons Bank	39	\$7,905	92	\$24,056	28	\$4,505	15	\$2,798	1	\$100
U.S. Bank	770	\$11,228	3,088	\$58,945	1,126	\$14,813	519	\$8,948	196	\$2,721
UMB Financial Corporation	23	\$7,972	98	\$32,324	30	\$9,995	6	\$833	10	\$4,152
Total	3,262	\$165,255	13,009	\$584,829	4,394	\$134,133	1,664	\$53,358	657	\$23,522

Source: Community Reinvestment Act (CRA), 2023

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	Jefferson	Franklin	St. Louis Metro
Alltru Credit Union	8	20	21	3	2	54
Bank of America	208	941	369	185	31	1,734
BMO Harris Bank	42	139	24	10	3	218
Busey Bank	17	45	8	6	0	76
Commerce Bank	193	894	321	200	21	1,629
Enterprise Bank & Trust	28	50	6	34	2	120
J.P. Morgan Chase Bank	143	505	184	69	22	923
Midland States Bank	37	62	13	27	11	150
Midwest BankCentre	78	283	57	54	7	479
Paramount Bank	25	162	72	17	5	281
PNC Bank	70	288	141	79	35	613
Regions Bank	124	530	233	115	18	1,020
Royal Banks of Missouri	8	17	3	6	0	34
Simmons Bank	19	63	26	5	4	117
Triad Bank	9	19	3	3	2	36
U.S. Bank	432	1,809	697	409	137	3,484
UMB Financial Corporation	8	115	44	13	3	183
Total	1,449	5,942	2,222	1,235	303	11,151



Tract	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	Royal Banks of Missouri	Simmons Bank	Triad Bank	U.S. Bank	UMB Financial Corporation	Total
1011	0	3	0	0	2	0	2	0	1	0	3	2	0	0	0	2	0	15
1012	0	2	0	0	2	0	1	0	1	0	0	3	0	0	0	11	0	20
1013	0	4	0	0	4	0	4	1	3	0	1	1	0	0	0	6	0	24
1014	0	2	2	1	0	0	2	0	2	0	1	2	0	0	0	8	0	20
1015	0	2	0	0	1	0	1	0	2	0	1	0	0	0	0	9	0	16
1018	0	3	0	1	4	1	2	2	1	0	0	2	0	0	0	5	0	21
1021	0	1	0	0	1	0	2	1	1	0	0	0	0	0	0	6	0	12
1022	0	6	1	0	1	1	2	0	4	0	2	2	0	1	1	9	0	30
1023	0	4	0	1	1	0	0	0	1	1	0	2	0	0	0	12	0	22
1024	0	0	2	0	2	0	1	0	1	0	1	3	0	0	0	1	0	11
1025	0	8	0	1	4	1	1	1	0	0	1	1	0	0	0	5	1	24
1031	0	3	2	0	3	0	1	0	0	0	2	1	1	0	0	3	0	16
1034	0	2	0	0	6	0	0	0	0	0	0	2	0	0	0	2	0	12
1036	0	1	0	1	4	1	1	0	0	0	0	0	0	0	0	2	0	10
1037	0	1	0	0	2	1	0	0	0	0	1	1	0	0	0	4	0	10
1038	0	3	0	0	8	1	2	0	1	2	0	3	0	0	0	11	0	31
1042	0	1	2	0	1	0	1	1	3	0	0	0	0	0	0	5	0	14
1045	0	0	1	0	1	1	0	0	0	0	1	0	0	0	0	6	0	10
1051.98	0	3	0	1	6	0	1	0	2	1	0	2	0	0	1	2	0	19
1052	0	3	0	0	2	0	2	0	2	1	0	1	0	0	1	4	0	16
1053	1	0	1	0	6	2	1	1	0	1	0	2	1	0	0	3	0	19
1054	0	0	1	0	1	0	0	1	0	0	0	0	0	0	0	2	0	5
1055	0	7	0	1	4	0	0	1	0	0	2	3	0	1	0	3	1	23
1061	0	0	0	0	0	0	2	0	1	0	0	1	0	0	0	0	0	4
1062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	2
1063	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	2	0	4
1064	0	1	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	2
1065	0	0	1	0	0	1	0	0	0	0	1	1	0	0	0	1	0	5
1066	0	3	0	0	0	0	0	0	0	0	1	0	0	0	0	3	0	7
1067	0	0	0	0	1	0	0	0	0	0	0	2	0	0	0	1	0	4
1072	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1
1073	0	2	1	0	6	0	1	0	1	0	0	5	0	1	0	5	0	22
1074	0	0	0	0	1	0	0	0	0	0	0	3	0	0	0	1	0	5
1075	0	0	0	0	2	0	1	0	0	0	0	2	0	0	0	0	0	5
1076	0	0	0	0	1	0	0	0	0	0	2	0	0	2	0	0	0	5
1081	0	3	0	1	3	0	1	0	0	0	2	3	0	1	0	4	1	19
1082	0	2	0	0	5	0	2	1	0	0	1	1	0	0	0	1	0	13

Tract	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	Royal Banks of Missouri	Simmons Bank	Triad Bank	U.S. Bank	UMB Financial Corporation	Total
1083	0	2	3	0	1	0	0	0	0	0	0	0	0	0	0	1	0	7
1096	0	1	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0	3
1097	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1
1101	0	1	1	0	3	0	1	0	0	0	1	0	0	0	0	0	0	7
1102	0	0	0	0	4	0	0	0	0	0	1	0	0	1	0	1	0	7
1103	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	0	4
1104	0	3	0	0	1	0	1	0	1	0	1	0	0	1	0	3	0	11
1105	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	4	0	6
1111	0	0	0	0	5	0	0	0	1	0	1	0	0	0	0	1	0	8
1112	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	0	5
1113	0	0	0	0	0	0	1	0	0	0	0	2	0	0	0	2	0	5
1121	0	3	0	0	5	1	2	2	1	0	1	3	0	2	0	9	1	30
1122	0	1	1	0	0	0	0	0	0	0	0	1	0	0	0	2	0	5
1123	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	2
1124	0	3	1	0	2	0	4	0	0	0	1	1	0	0	0	3	1	16
1135	0	1	1	1	3	0	1	0	3	1	1	1	0	0	1	5	0	19
1141.01	2	4	0	0	6	0	0	0	1	1	0	4	0	0	0	5	0	23
1141.02	0	5	0	1	4	3	3	0	2	0	0	1	0	0	0	6	0	25
1142	0	3	2	0	4	0	5	0	1	0	2	4	0	0	0	10	0	31
1143	0	4	0	0	5	0	2	2	1	1	0	2	0	0	0	16	0	33
1151	0	3	0	0	1	0	0	0	3	0	1	0	0	0	0	10	0	18
1152	0	4	0	0	1	0	4	0	1	0	1	0	0	0	1	10	0	22
1153	0	5	0	1	4	0	2	0	2	0	2	2	0	0	0	11	0	29
1154	0	1	0	0	2	0	1	1	1	0	0	2	0	0	0	10	0	18
1155	1	6	0	1	3	0	6	1	2	1	1	0	0	1	2	9	0	34
1156	0	1	0	0	1	0	1	2	1	0	1	0	0	0	0	11	0	18
1157	0	2	0	0	1	1	1	1	1	0	4	0	0	0	0	9	0	20
1161	0	2	1	0	2	0	1	0	2	0	2	0	0	0	0	6	0	16
1162	0	4	1	0	5	1	1	0	1	2	3	1	0	0	0	10	2	31
1163.01	0	3	2	0	1	0	2	0	1	0	0	4	0	0	0	6	0	19
1163.02	0	0	0	0	0	1	0	0	1	0	1	0	0	0	0	2	0	5
1164	0	4	0	0	2	0	5	0	1	1	2	3	0	0	0	6	1	25
1165	1	6	0	0	3	2	1	0	4	1	0	2	1	0	0	4	0	25
1171	0	1	0	0	1	0	2	1	0	0	0	0	0	0	0	3	0	8
1172	0	2	2	0	4	0	3	1	2	0	2	2	0	1	0	6	0	25
1174	0	2	1	0	3	0	1	0	1	1	0	3	0	0	1	6	0	19
1181	0	3	0	1	0	0	2	0	0	1	0	1	0	0	0	0	0	8

Tract	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	Royal Banks of Missouri	Simmons Bank	Triad Bank	U.S. Bank	UMB Financial Corporation	Total
1186	0	0	1	1	0	4	1	0	0	1	0	0	0	1	0	5	0	14
1191.01	0	6	1	0	0	0	3	2	0	1	0	2	0	0	0	2	0	17
1191.02	0	3	0	0	0	0	1	0	2	0	0	2	0	0	0	5	0	13
1192	0	0	0	0	0	1	4	1	0	0	0	1	0	0	0	1	0	8
1193	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
1202*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1212*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1231	0	6	0	1	0	0	2	1	1	0	0	3	1	2	0	3	0	20
1232	0	3	0	0	2	0	1	0	0	0	1	1	0	0	0	4	0	12
1233	0	4	0	0	1	0	6	1	2	2	2	1	0	0	1	4	0	24
1241	1	3	0	0	3	1	2	0	1	0	1	2	0	0	0	8	0	22
1242	0	2	2	1	3	0	3	1	3	0	1	7	0	0	0	5	0	28
1243	0	1	0	1	1	2	1	0	1	0	1	2	1	0	0	7	0	18
1246	0	2	0	0	3	0	0	1	2	1	0	1	0	0	0	6	0	16
1255	0	2	0	0	0	0	2	0	0	0	1	1	0	0	0	2	0	8
1256	0	4	0	0	0	0	4	3	0	0	0	1	0	0	0	2	0	14
1257	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
1266	0	2	1	0	2	0	0	0	0	0	0	1	0	0	0	4	0	10
1267	0	0	0	0	0	0	0	2	0	0	0	1	0	0	0	1	0	4
1268	1	3	0	0	5	0	2	1	1	2	1	1	0	0	0	8	0	25
1269	0	0	0	0	2	0	1	0	0	0	1	2	0	3	0	7	0	16
1270	0	1	0	0	0	0	1	0	0	0	1	0	3	0	0	0	0	6
1271	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
1272	0	2	1	0	1	0	3	0	3	1	1	1	0	0	0	4	0	17
1273	0	4	0	0	2	0	7	1	0	1	1	1	0	0	0	6	0	23
1274	0	5	4	0	2	0	7	0	0	0	2	0	0	0	0	6	0	26
1275	0	0	0	0	0	0	3	2	0	0	0	0	0	0	0	0	0	5
1276	0	3	1	0	0	0	1	0	0	0	2	0	0	0	0	4	0	11
1277	0	0	1	0	2	0	0	0	0	0	0	0	0	0	0	0	0	3
1278*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	8	208	42	17	193	28	143	37	78	25	70	124	8	19	9	432	8	1,449

*No reported residential loan applications submitted to depository banks in 2024 in tracts 1202, 1212, or 1278.

County Comparisons: Loans Originated (dollar amounts in thousands)

HOME PURCHASE	St. Louis City		St. Louis County		St. Charles		Jefferson		Franklin		St. Louis Metro	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$245	1	\$550	4	\$1,255	5	\$0	0	\$0	0	\$2,050	10
Bank of America	\$10,795	45	\$49,880	148	\$12,720	46	\$5,050	18	\$1,710	8	\$80,155	265
BMO Harris Bank	\$815	3	\$12,490	22	\$1,040	2	\$0	0	\$975	1	\$15,320	28
Busey Bank	\$3,455	7	\$3,985	15	\$690	4	\$145	1	\$0	0	\$8,275	27
Commerce Bank	\$8,285	39	\$53,925	117	\$8,940	26	\$4,345	19	\$930	2	\$76,425	203
Enterprise Bank & Trust	\$6,690	16	\$9,275	27	\$695	3	\$740	4	\$0	0	\$17,400	50
J.P. Morgan Chase Bank	\$16,270	54	\$64,775	167	\$19,005	57	\$1,525	9	\$2,135	7	\$103,710	294
Midland States Bank	\$14,870	16	\$6,060	24	\$1,650	6	\$3,725	15	\$890	4	\$27,195	65
Midwest BankCentre	\$9,795	39	\$59,690	164	\$30,975	41	\$6,195	23	\$1,465	5	\$108,120	272
Paramount Bank	\$5,955	19	\$34,870	102	\$13,570	42	\$3,890	14	\$1,690	4	\$59,975	181
PNC Bank	\$1,525	7	\$8,570	28	\$4,975	17	\$1,880	8	\$1,640	4	\$18,590	64
Regions Bank	\$9,600	34	\$45,385	115	\$10,925	37	\$5,415	23	\$960	4	\$72,285	213
Royal Banks of Missouri	\$0	0	\$4,825	11	\$480	2	\$840	4	\$0	0	\$6,145	17
Simmons Bank	\$615	3	\$2,990	10	\$565	3	\$255	1	\$450	2	\$4,875	19
Triad Bank	\$3,835	9	\$8,650	18	\$165	1	\$235	1	\$4,395	1	\$17,280	30
U.S. Bank	\$21,935	69	\$106,780	290	\$36,115	119	\$14,380	60	\$4,965	23	\$184,175	561
UMB Financial Corporation	\$295	1	\$11,190	20	\$4,265	9	\$55	1	\$205	1	\$16,010	32
Total	\$114,980	362	\$483,890	1,282	\$148,030	420	\$48,675	201	\$22,410	66	\$817,985	2,331

HOME IMPROVEMENT	St. Louis City		St. Louis County		St. Charles		Jefferson		Franklin		St. Louis Metro	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$0	0	\$105	3	\$125	3	\$0	0	\$0	0	\$230	6
Bank of America	\$1,555	19	\$14,120	120	\$5,865	75	\$1,935	27	\$25	1	\$23,500	242
BMO Harris Bank	\$350	6	\$3,655	25	\$655	5	\$590	4	\$205	1	\$5,455	41
Busey Bank	\$60	2	\$810	6	\$155	3	\$290	2	\$0	0	\$1,315	13
Commerce Bank	\$1,850	32	\$16,985	161	\$7,700	88	\$2,400	44	\$750	6	\$29,685	331
Enterprise Bank & Trust	\$115	1	\$1,590	4	\$45	1	\$195	3	\$0	0	\$1,945	9
J.P. Morgan Chase Bank	\$0	0	\$980	4	\$875	1	\$0	0	\$0	0	\$1,855	5
Midland States Bank	\$0	0	\$0	0	\$45	1	\$0	0	\$15	1	\$60	2
Midwest BankCentre	\$1,175	3	\$1,200	4	\$0	0	\$740	6	\$0	0	\$3,115	13
Paramount Bank	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
PNC Bank	\$535	9	\$6,345	57	\$4,165	47	\$955	13	\$105	1	\$12,105	127
Regions Bank	\$515	13	\$6,790	82	\$4,070	50	\$1,855	25	\$805	1	\$14,035	171
Royal Banks of Missouri	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Simmons Bank	\$90	2	\$1,895	13	\$890	6	\$45	1	\$0	0	\$2,920	22
Triad Bank	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
U.S. Bank	\$1,760	24	\$16,645	171	\$8,160	96	\$2,705	49	\$910	14	\$30,180	354
UMB Financial Corporation	\$0	0	\$2,530	20	\$1,165	11	\$235	3	\$55	1	\$3,985	35
Total	\$8,005	111	\$73,650	670	\$33,915	387	\$11,945	177	\$2,870	26	\$130,385	1,371

REFINANCE	St. Louis City		St. Louis County		St. Charles		Jefferson		Franklin		St. Louis Metro	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$0	0	\$555	5	\$385	3	\$0	0	\$0	0	\$940	8
Bank of America	\$2,380	20	\$27,650	164	\$6,585	47	\$5,095	43	\$310	2	\$42,020	276
BMO Harris Bank	\$1,025	9	\$9,980	32	\$630	4	\$305	1	\$105	1	\$12,045	47
Busey Bank	\$55	1	\$980	6	\$0	0	\$170	2	\$0	0	\$1,205	9
Commerce Bank	\$1,695	23	\$27,460	182	\$10,115	73	\$2,745	35	\$650	4	\$42,665	317
Enterprise Bank & Trust	\$5,145	3	\$2,560	10	\$205	1	\$1,710	8	\$95	1	\$9,715	23
J.P. Morgan Chase Bank	\$1,725	9	\$15,790	66	\$4,715	19	\$1,275	7	\$0	0	\$23,505	101
Midland States Bank	\$10,435	5	\$2,480	14	\$185	1	\$310	4	\$415	3	\$13,825	27
Midwest BankCentre	\$5,085	19	\$21,650	56	\$1,590	6	\$1,925	13	\$125	1	\$30,375	95
Paramount Bank	\$560	2	\$11,000	24	\$5,170	16	\$0	0	\$0	0	\$16,730	42
PNC Bank	\$445	5	\$7,965	45	\$6,000	24	\$1,560	10	\$345	5	\$16,315	89
Regions Bank	\$9,955	17	\$15,900	80	\$6,540	46	\$1,465	15	\$2,560	4	\$36,420	162
Royal Banks of Missouri	\$155	1	\$1,605	1	\$5	1	\$295	1	\$0	0	\$2,060	4
Simmons Bank	\$780	2	\$1,590	12	\$690	6	\$145	1	\$0	0	\$3,205	21
Triad Bank	\$0	0	\$0	0	\$0	0	\$510	2	\$10,285	1	\$10,795	3
U.S. Bank	\$3,685	23	\$36,265	163	\$10,370	64	\$6,320	38	\$2,940	10	\$59,580	298
UMB Financial Corporation	\$85	1	\$7,550	40	\$1,125	13	\$620	6	\$0	0	\$9,380	60
Total	\$43,210	140	\$190,980	900	\$54,310	324	\$24,450	186	\$17,830	32	\$330,780	1,582

TOTAL: ALL LOAN TYPES	St. Louis City		St. Louis County		St. Charles		Jefferson		Franklin		St. Louis Metro	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$245	1	\$1,210	12	\$1,765	11	\$0	0	\$0	0	\$3,220	24
Bank of America	\$14,730	84	\$91,650	432	\$25,170	168	\$12,080	88	\$2,045	11	\$145,675	783
BMO Harris Bank	\$2,190	18	\$26,125	79	\$2,325	11	\$895	5	\$1,285	3	\$32,820	116
Busey Bank	\$3,570	10	\$5,775	27	\$845	7	\$605	5	\$0	0	\$10,795	49
Commerce Bank	\$11,830	94	\$98,370	460	\$26,755	187	\$9,490	98	\$2,330	12	\$148,775	851
Enterprise Bank & Trust	\$11,950	20	\$13,425	41	\$945	5	\$2,645	15	\$95	1	\$29,060	82
J.P. Morgan Chase Bank	\$17,995	63	\$81,545	237	\$24,595	77	\$2,800	16	\$2,135	7	\$129,070	400
Midland States Bank	\$25,305	21	\$8,540	38	\$1,880	8	\$4,035	19	\$1,320	8	\$41,080	94
Midwest BankCentre	\$16,055	61	\$82,540	224	\$32,565	47	\$8,860	42	\$1,590	6	\$141,610	380
Paramount Bank	\$6,515	21	\$45,870	126	\$18,740	58	\$3,890	14	\$1,690	4	\$76,705	223
PNC Bank	\$2,505	21	\$22,880	130	\$15,140	88	\$4,395	31	\$2,090	10	\$47,010	280
Regions Bank	\$20,070	64	\$68,075	277	\$21,535	133	\$8,735	63	\$4,325	9	\$122,740	546
Royal Banks of Missouri	\$155	1	\$6,430	12	\$485	3	\$1,135	5	\$0	0	\$8,205	21
Simmons Bank	\$1,485	7	\$6,475	35	\$2,145	15	\$445	3	\$450	2	\$11,000	62
Triad Bank	\$3,835	9	\$8,650	18	\$165	1	\$745	3	\$14,680	2	\$28,075	33
U.S. Bank	\$27,380	116	\$159,690	624	\$54,645	279	\$23,405	147	\$8,815	47	\$273,935	1,213
UMB Financial Corporation	\$380	2	\$21,270	80	\$6,555	33	\$910	10	\$260	2	\$29,375	127
Total	\$166,195	613	\$748,520	2,852	\$236,255	1,131	\$85,070	564	\$43,110	124	\$1,279,150	5,284

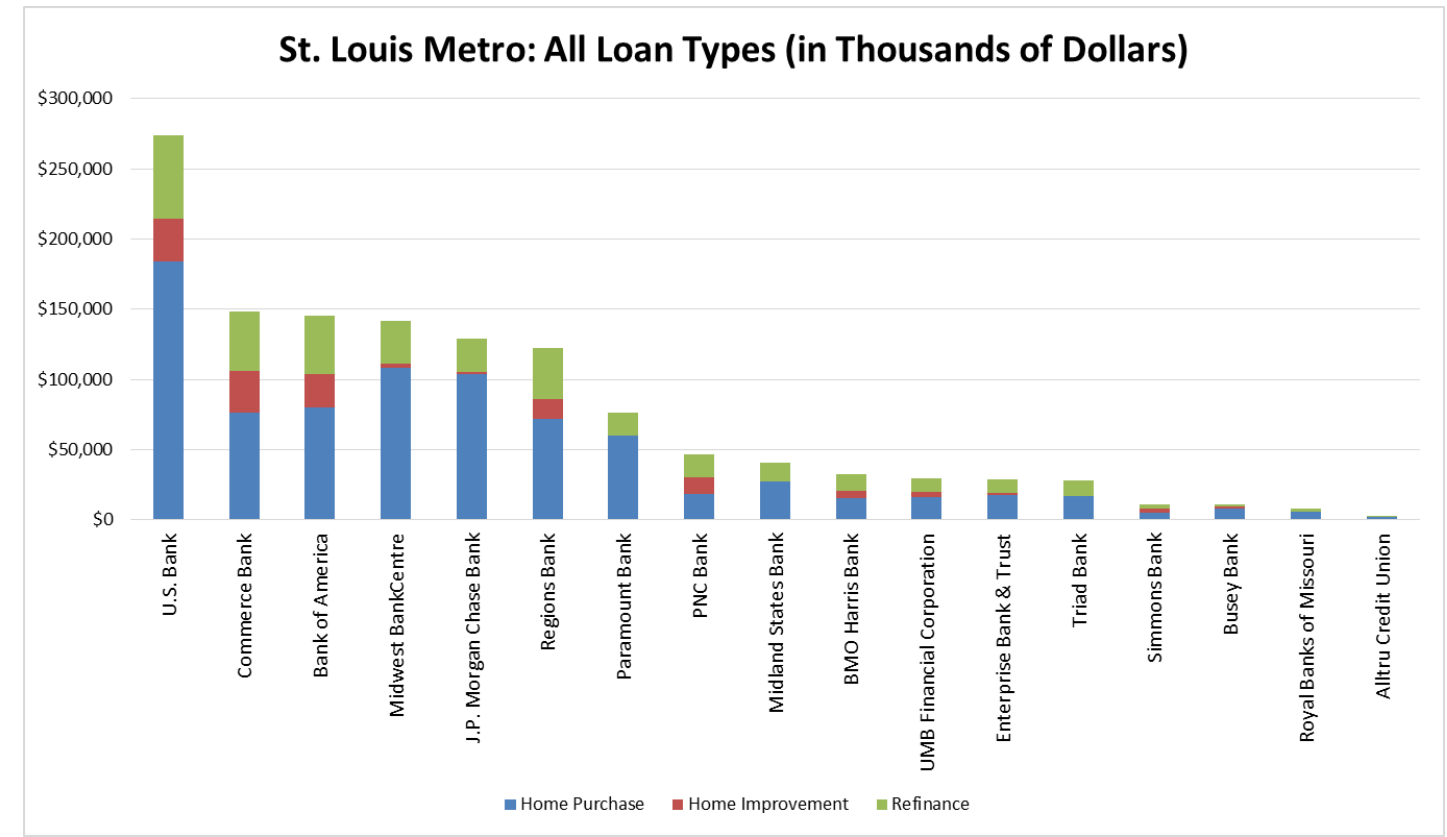
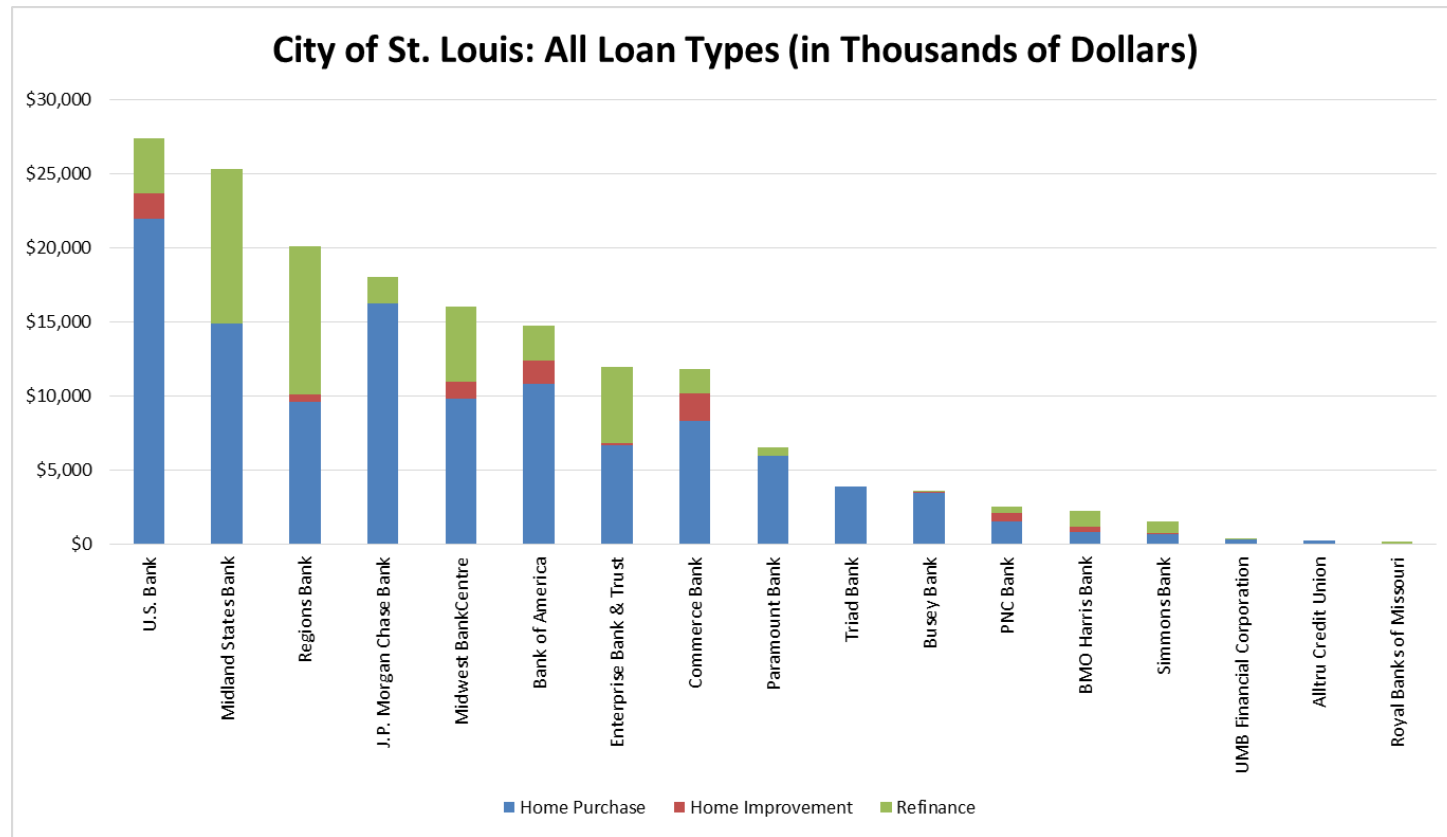
City and Metropolitan Area: Loans Originated (dollar amounts in thousands)

HOME PURCHASE	St. Louis City		St. Louis Metro		City as % of Metro	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$245	1	\$2,050	10	12.0%	10.0%
Bank of America	\$10,795	45	\$80,155	265	13.5%	17.0%
BMO Harris Bank	\$815	3	\$15,320	28	5.3%	10.7%
Busey Bank	\$3,455	7	\$8,275	27	41.8%	25.9%
Commerce Bank	\$8,285	39	\$76,425	203	10.8%	19.2%
Enterprise Bank & Trust	\$6,690	16	\$17,400	50	38.5%	32.0%
J.P. Morgan Chase Bank	\$16,270	54	\$103,710	294	15.7%	18.4%
Midland States Bank	\$14,870	16	\$27,195	65	54.7%	24.6%
Midwest BankCentre	\$9,795	39	\$108,120	272	9.1%	14.3%
Paramount Bank	\$5,955	19	\$59,975	181	9.9%	10.5%
PNC Bank	\$1,525	7	\$18,590	64	8.2%	10.9%
Regions Bank	\$9,600	34	\$72,285	213	13.3%	16.0%
Royal Banks of Missouri	\$0	0	\$6,145	17	0.0%	0.0%
Simmons Bank	\$615	3	\$4,875	19	12.6%	15.8%
Triad Bank	\$3,835	9	\$17,280	30	22.2%	30.0%
U.S. Bank	\$21,935	69	\$184,175	561	11.9%	12.3%
UMB Financial Corporation	\$295	1	\$16,010	32	1.8%	3.1%
Total	\$114,980	362	\$817,985	2,331	14.1%	15.5%

HOME IMPROVEMENT	St. Louis City		St. Louis Metro		City as % of Metro	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$0	0	\$230	6	0.0%	0.0%
Bank of America	\$1,555	19	\$23,500	242	6.6%	7.9%
BMO Harris Bank	\$350	6	\$5,455	41	6.4%	14.6%
Busey Bank	\$60	2	\$1,315	13	4.6%	15.4%
Commerce Bank	\$1,850	32	\$29,685	331	6.2%	9.7%
Enterprise Bank & Trust	\$115	1	\$1,945	9	5.9%	11.1%
J.P. Morgan Chase Bank	\$0	0	\$1,855	5	0.0%	0.0%
Midland States Bank	\$0	0	\$60	2	0.0%	0.0%
Midwest BankCentre	\$1,175	3	\$3,115	13	37.7%	23.1%
Paramount Bank	\$0	0	\$0	0	0.0%	0.0%
PNC Bank	\$535	9	\$12,105	127	4.4%	7.1%
Regions Bank	\$515	13	\$14,035	171	3.7%	7.6%
Royal Banks of Missouri	\$0	0	\$0	0	0.0%	0.0%
Simmons Bank	\$90	2	\$2,920	22	3.1%	9.1%
Triad Bank	\$0	0	\$0	0	0.0%	0.0%
U.S. Bank	\$1,760	24	\$30,180	354	5.8%	6.8%
UMB Financial Corporation	\$0	0	\$3,985	35	0.0%	0.0%
Total	\$8,005	111	\$130,385	1,371	6.1%	8.1%

REFINANCE	St. Louis City		St. Louis Metro		City as % of Metro	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$0	0	\$940	8	0.0%	0.0%
Bank of America	\$2,380	20	\$42,020	276	5.7%	7.3%
BMO Harris Bank	\$1,025	9	\$12,045	47	8.5%	19.2%
Busey Bank	\$55	1	\$1,205	9	4.6%	11.1%
Commerce Bank	\$1,695	23	\$42,665	317	4.0%	7.3%
Enterprise Bank & Trust	\$5,145	3	\$9,715	23	53.0%	13.0%
J.P. Morgan Chase Bank	\$1,725	9	\$23,505	101	7.3%	8.9%
Midland States Bank	\$10,435	5	\$13,825	27	75.5%	18.5%
Midwest BankCentre	\$5,085	19	\$30,375	95	16.7%	20.0%
Paramount Bank	\$560	2	\$16,730	42	3.4%	4.8%
PNC Bank	\$445	5	\$16,315	89	2.7%	5.6%
Regions Bank	\$9,955	17	\$36,420	162	27.3%	10.5%
Royal Banks of Missouri	\$155	1	\$2,060	4	7.5%	25.0%
Simmons Bank	\$780	2	\$3,205	21	24.3%	9.5%
Triad Bank	\$0	0	\$10,795	3	0.0%	0.0%
U.S. Bank	\$3,685	23	\$59,580	298	6.2%	7.7%
UMB Financial Corporation	\$85	1	\$9,380	60	0.9%	1.7%
Total	\$43,210	140	\$330,780	1,582	13.1%	8.9%

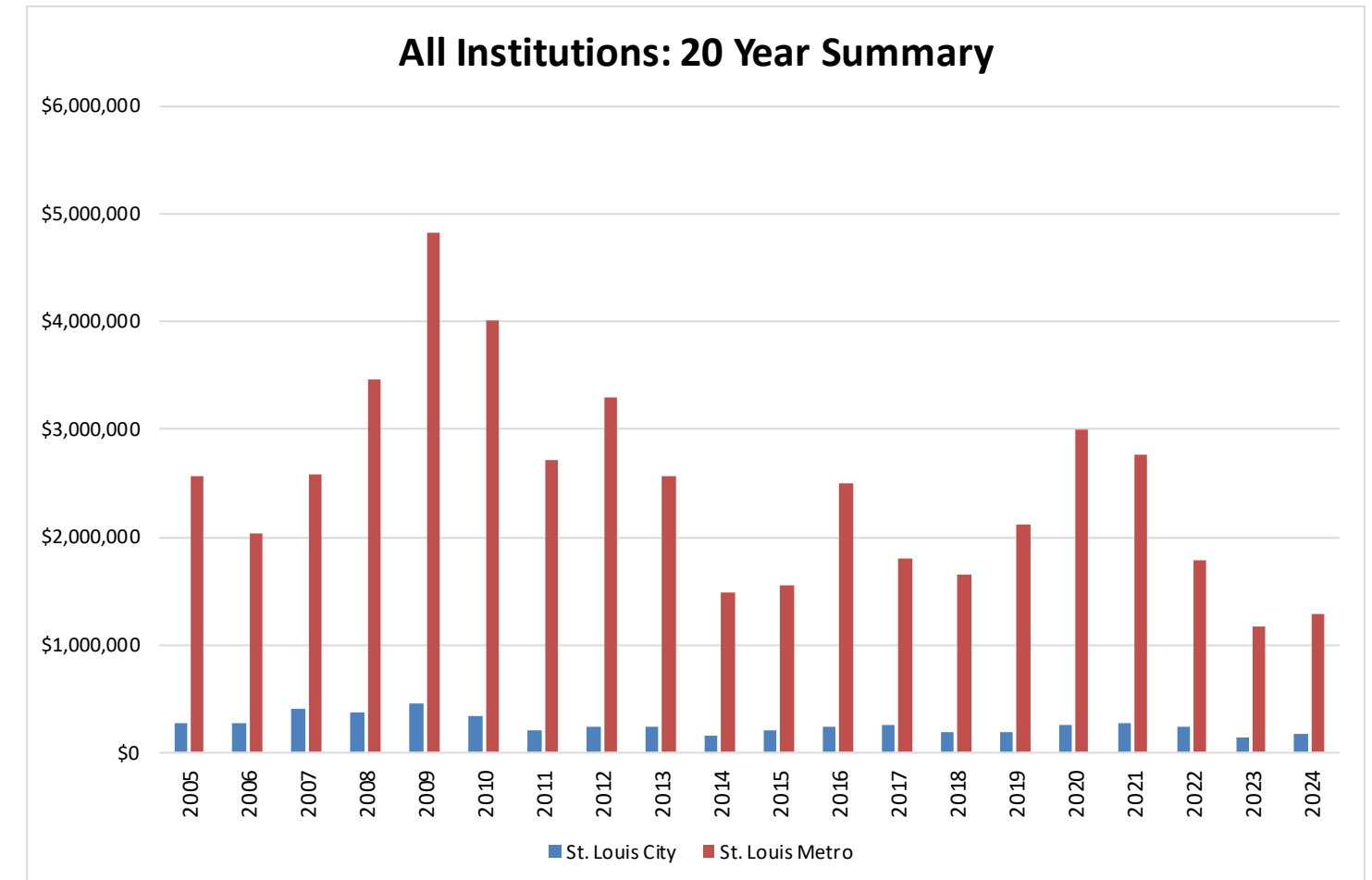
TOTAL: ALL LOAN TYPES	St. Louis City		St. Louis Metro		City as % of Metro	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$245	1	\$3,220	24	7.6%	4.2%
Bank of America	\$14,730	84	\$145,675	783	10.1%	10.7%
BMO Harris Bank	\$2,190	18	\$32,820	116	6.7%	15.5%
Busey Bank	\$3,570	10	\$10,795	49	33.1%	20.4%
Commerce Bank	\$11,830	94	\$148,775	851	8.0%	11.1%
Enterprise Bank & Trust	\$11,950	20	\$29,060	82	41.1%	24.4%
J.P. Morgan Chase Bank	\$17,995	63	\$129,070	400	13.9%	15.8%
Midland States Bank	\$25,305	21	\$41,080	94	61.6%	22.3%
Midwest BankCentre	\$16,055	61	\$141,610	380	11.3%	16.1%
Paramount Bank	\$6,515	21	\$76,705	223	8.5%	9.4%
PNC Bank	\$2,505	21	\$47,010	280	5.3%	7.5%
Regions Bank	\$20,070	64	\$122,740	546	16.4%	11.7%
Royal Banks of Missouri	\$155	1	\$8,205	21	1.9%	4.8%
Simmons Bank	\$1,485	7	\$11,000	62	13.5%	11.3%
Triad Bank	\$3,835	9	\$28,075	33	13.7%	27.3%
U.S. Bank	\$27,380	116	\$273,935	1,213	10.0%	9.6%
UMB Financial Corporation	\$380	2	\$29,375	127	1.3%	1.6%
Total	\$166,195	613	\$1,279,150	5,284	13.0%	11.6%



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
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%
2023	\$137,930	612	\$1,162,200	4,984	11.87%	12.28%	-42.51%	-32.89%
2024	\$166,195	613	\$1,279,150	5,284	12.99%	11.60%	20.49%	0.16%
Total	\$5,086,160	32,218	\$49,191,228	271,601	10.34%	11.86%	-2.51%	-6.26%

*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)

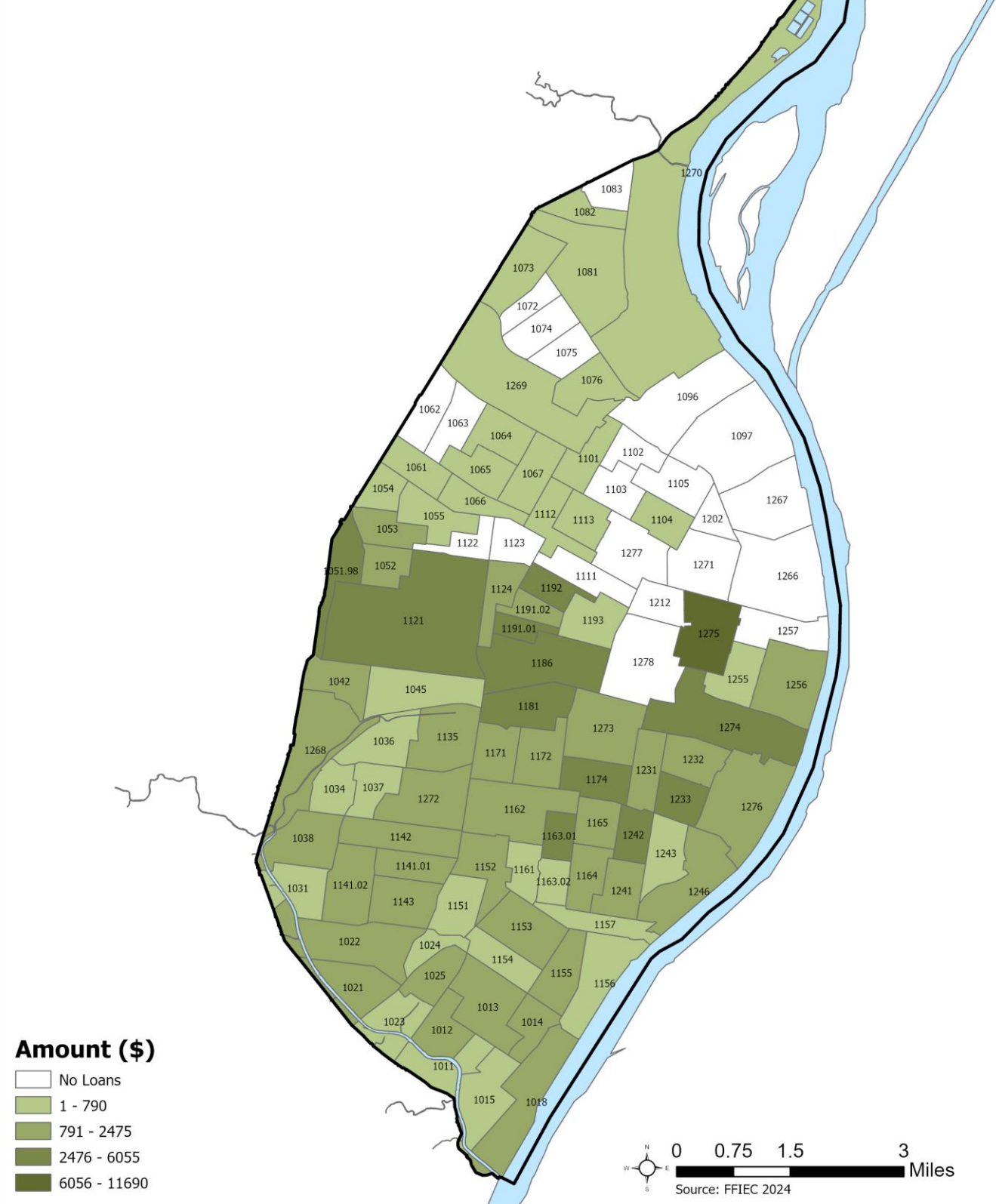
City of St. Louis Originated Loans by Tract								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1011	\$785	5	\$195	3	\$105	1	\$1,085	9
1012	\$2,205	11	\$0	0	\$105	1	\$2,310	12
1013	\$1,145	5	\$50	2	\$470	4	\$1,665	11
1014	\$1,395	7	\$25	1	\$0	0	\$1,420	8
1015	\$135	1	\$0	0	\$0	0	\$135	1
1018	\$855	7	\$135	3	\$0	0	\$990	10
1021	\$895	3	\$0	0	\$275	1	\$1,170	4
1022	\$2,145	9	\$215	5	\$1,035	5	\$3,395	19
1023	\$670	4	\$95	3	\$120	2	\$885	9
1024	\$525	3	\$0	0	\$100	2	\$625	5
1025	\$925	5	\$170	4	\$240	4	\$1,335	13
1031	\$290	2	\$255	3	\$0	0	\$545	5
1034	\$215	1	\$375	5	\$105	1	\$695	7
1036	\$340	2	\$75	1	\$130	2	\$545	5
1037	\$165	1	\$100	2	\$45	1	\$310	4
1038	\$1,485	7	\$505	5	\$1,190	8	\$3,180	20
1042	\$1,035	5	\$45	1	\$1,170	4	\$2,250	10
1045	\$515	3	\$145	3	\$0	0	\$660	6
1051.98	\$6,055	7	\$265	3	\$175	3	\$6,495	13
1052	\$1,145	5	\$115	1	\$535	1	\$1,795	7
1053	\$1,470	4	\$55	1	\$275	1	\$1,800	6
1054	\$405	1	\$0	0	\$0	0	\$405	1
1055	\$620	4	\$0	0	\$180	2	\$800	6
1061	\$130	2	\$0	0	\$25	1	\$155	3
1062*	\$0	0	\$0	0	\$0	0	\$0	0
1063*	\$0	0	\$0	0	\$0	0	\$0	0
1064	\$85	1	\$0	0	\$0	0	\$85	1
1065	\$55	1	\$25	1	\$0	0	\$80	2
1066	\$95	1	\$0	0	\$0	0	\$95	1
1067	\$95	1	\$0	0	\$0	0	\$95	1
1072*	\$0	0	\$0	0	\$0	0	\$0	0
1073	\$265	3	\$5	1	\$0	0	\$270	4

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
1074	\$0	0	\$15	1	\$0	0	\$15	1
1075*	\$0	0	\$0	0	\$0	0	\$0	0
1076	\$75	1	\$0	0	\$0	0	\$75	1
1081	\$180	2	\$15	1	\$55	1	\$250	4
1082	\$200	2	\$35	1	\$0	0	\$235	3
1083*	\$0	0	\$0	0	\$0	0	\$0	0
1096	\$0	0	\$35	1	\$0	0	\$35	1
1097*	\$0	0	\$0	0	\$0	0	\$0	0
1101	\$165	1	\$60	2	\$25	1	\$250	4
1102	\$0	0	\$0	0	\$35	1	\$35	1
1103*	\$0	0	\$0	0	\$0	0	\$0	0
1104	\$415	3	\$55	1	\$0	0	\$470	4
1105*	\$0	0	\$0	0	\$0	0	\$0	0
1111	\$0	0	\$5	1	\$0	0	\$5	1
1112	\$225	1	\$35	1	\$0	0	\$260	2
1113	\$160	2	\$0	0	\$5,345	1	\$5,505	3
1121	\$5,035	9	\$55	1	\$1,705	3	\$6,795	13
1122	\$0	0	\$0	0	\$155	1	\$155	1
1123*	\$0	0	\$0	0	\$0	0	\$0	0
1124	\$930	4	\$75	1	\$450	4	\$1,455	9
1135	\$1,755	5	\$65	1	\$1,595	5	\$3,415	11
1141.01	\$1,740	6	\$110	2	\$1,670	4	\$3,520	12
1141.02	\$2,085	5	\$45	1	\$1,485	7	\$3,615	13
1142	\$1,080	4	\$35	1	\$670	6	\$1,785	11
1143	\$1,565	7	\$215	3	\$485	3	\$2,265	13
1151	\$380	2	\$100	2	\$160	2	\$640	6
1152	\$1,960	6	\$0	0	\$245	3	\$2,205	9
1153	\$2,475	9	\$0	0	\$0	0	\$2,475	9
1154	\$225	1	\$0	0	\$75	1	\$300	2
1155	\$2,050	12	\$35	1	\$225	1	\$2,310	14
1156	\$495	3	\$15	1	\$0	0	\$510	4
1157	\$105	1	\$55	1	\$325	1	\$485	3
1161	\$505	3	\$0	0	\$170	2	\$675	5
1162	\$1,270	6	\$425	3	\$810	6	\$2,505	15
1163.01	\$4,265	9	\$95	1	\$375	3	\$4,735	13
1163.02	\$350	2	\$0	0	\$0	0	\$350	2
1164	\$1,185	7	\$25	1	\$660	4	\$1,870	12

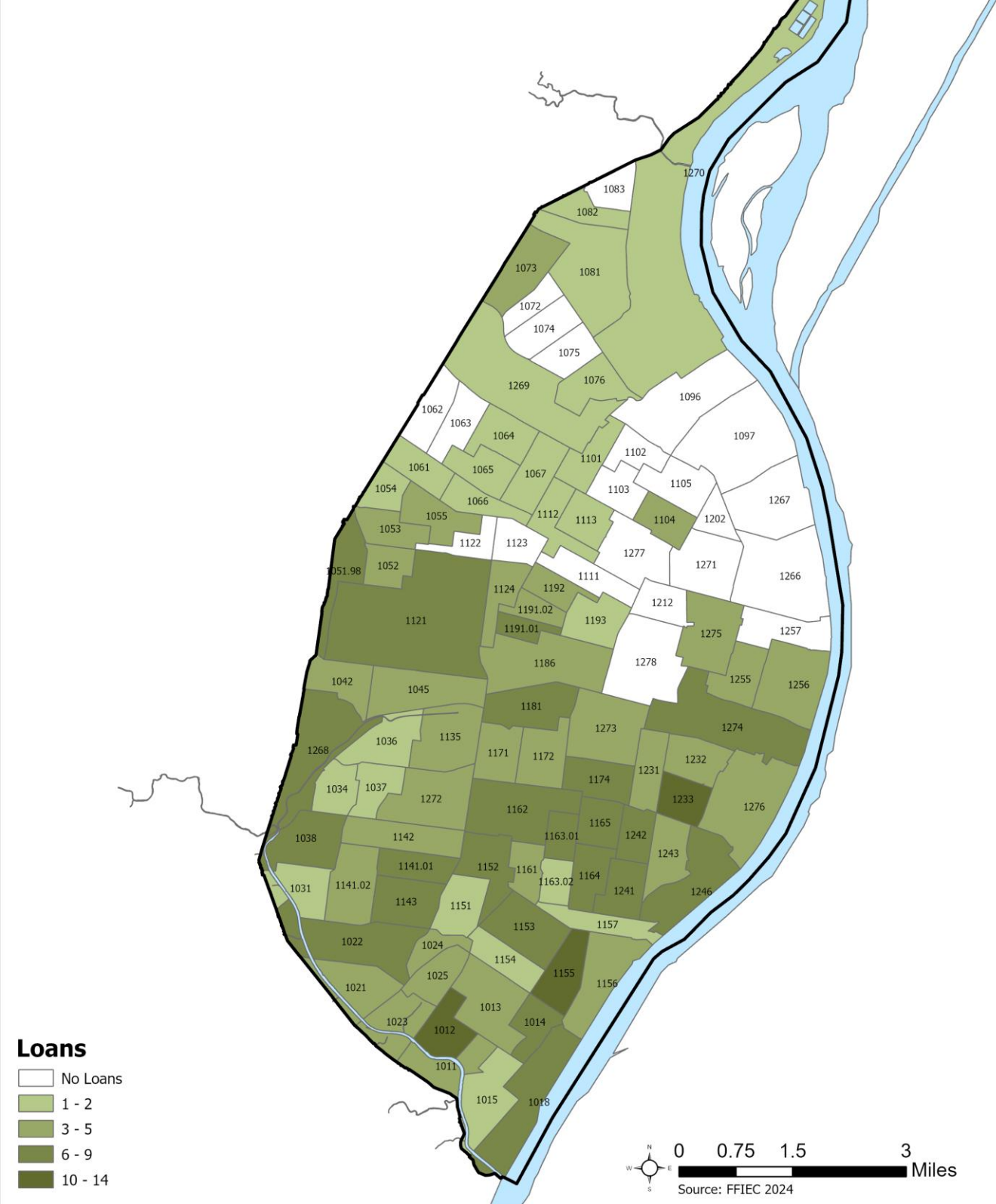
City of St. Louis Originated Loans by Tract								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1165	\$2,355	7	\$810	2	\$155	1	\$3,320	10
1171	\$965	3	\$0	0	\$0	0	\$965	3
1172	\$2,205	5	\$565	7	\$270	2	\$3,040	14
1174	\$3,390	8	\$140	2	\$105	1	\$3,635	11
1181	\$3,630	6	\$0	0	\$0	0	\$3,630	6
1186	\$3,300	4	\$0	0	\$4,520	2	\$7,820	6
1191.01	\$3,390	8	\$240	2	\$1,535	3	\$5,165	13
1191.02	\$1,160	4	\$295	1	\$105	1	\$1,560	6
1192	\$2,945	3	\$0	0	\$0	0	\$2,945	3
1193	\$295	1	\$0	0	\$0	0	\$295	1
1202*	\$0	0	\$0	0	\$0	0	\$0	0
1212*	\$0	0	\$0	0	\$0	0	\$0	0
1231	\$1,325	5	\$415	3	\$0	0	\$1,740	8
1232	\$1,115	3	\$25	1	\$0	0	\$1,140	4
1233	\$3,890	14	\$0	0	\$390	2	\$4,280	16
1241	\$1,115	7	\$0	0	\$370	2	\$1,485	9
1242	\$2,935	9	\$170	2	\$105	1	\$3,210	12
1243	\$790	4	\$140	2	\$85	1	\$1,015	7
1246	\$870	6	\$0	0	\$580	2	\$1,450	8
1255	\$490	4	\$0	0	\$0	0	\$490	4
1256	\$890	4	\$0	0	\$9,610	2	\$10,500	6
1257*	\$0	0	\$0	0	\$0	0	\$0	0
1266	\$0	0	\$100	2	\$0	0	\$100	2
1267*	\$0	0	\$0	0	\$0	0	\$0	0
1268	\$1,540	6	\$255	5	\$245	3	\$2,040	14
1269	\$150	2	\$0	0	\$0	0	\$150	2
1270	\$285	1	\$0	0	\$0	0	\$285	1
1271*	\$0	0	\$0	0	\$0	0	\$0	0
1272	\$1,275	5	\$0	0	\$945	3	\$2,220	8
1273	\$1,805	5	\$160	2	\$655	5	\$2,620	12
1274	\$2,905	7	\$105	1	\$445	3	\$3,455	11
1275	\$11,690	4	\$0	0	\$0	0	\$11,690	4
1276	\$1,255	3	\$130	2	\$55	1	\$1,440	6
1277	\$0	0	\$0	0	\$35	1	\$35	1
1278*	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$114,980	362	\$8,005	111	\$43,210	140	\$166,195	613

*No originated loans from depository banks in 2024 in tracts 1062, 1063, 1072, 1075, 1083, 1097, 1103, 1105, 1123, 1202, 1212, 1257, 1267, 1271, or 1278.

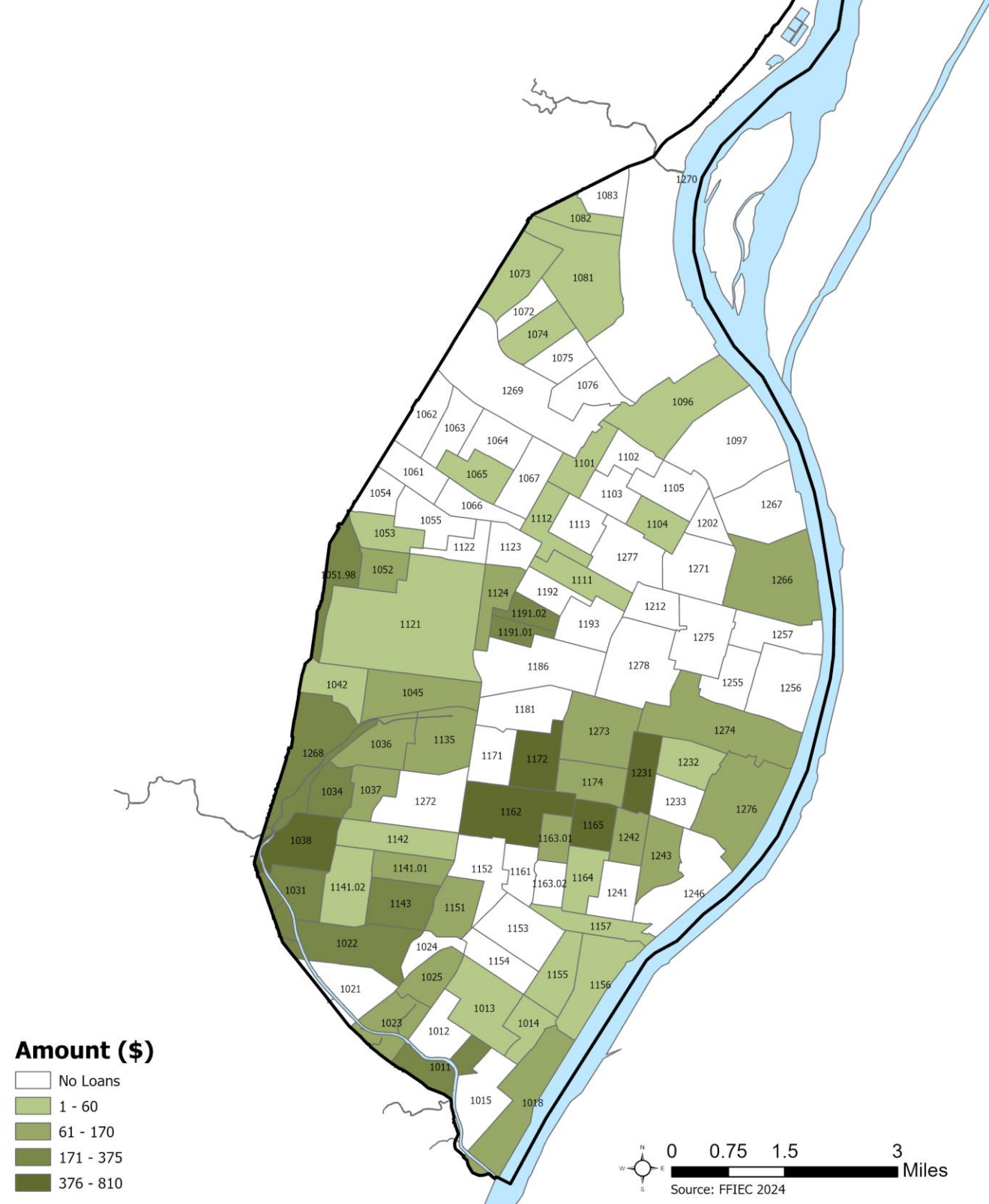
City of St. Louis: Home Purchase Loans by Amount Total by Tract (Amount in Thousands of Dollars)



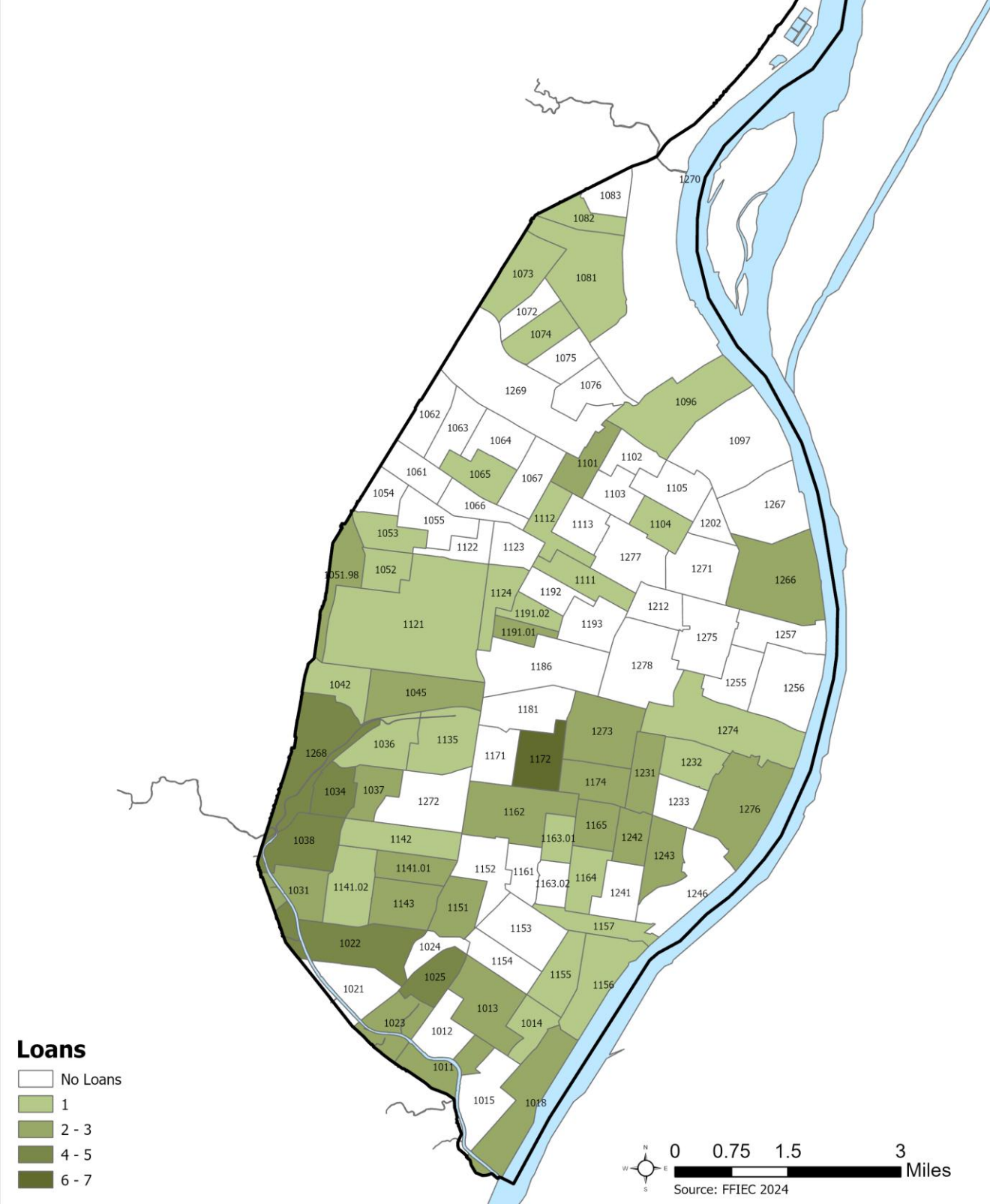
City of St. Louis: Home Purchase Loans Total by Tract



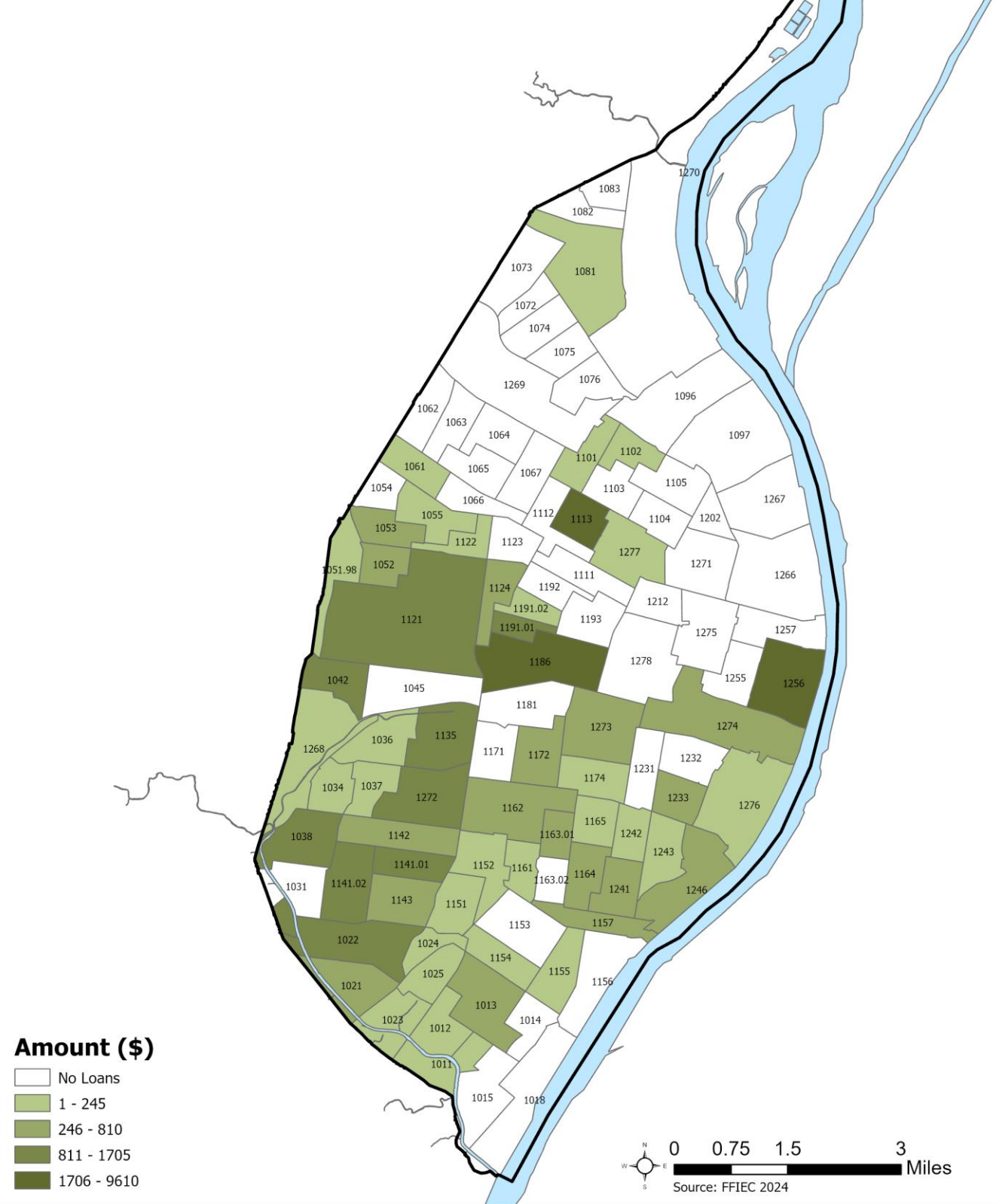
City of St. Louis: Home Improvement Loans by Amount Total by Tract (Amount in Thousands of Dollars)



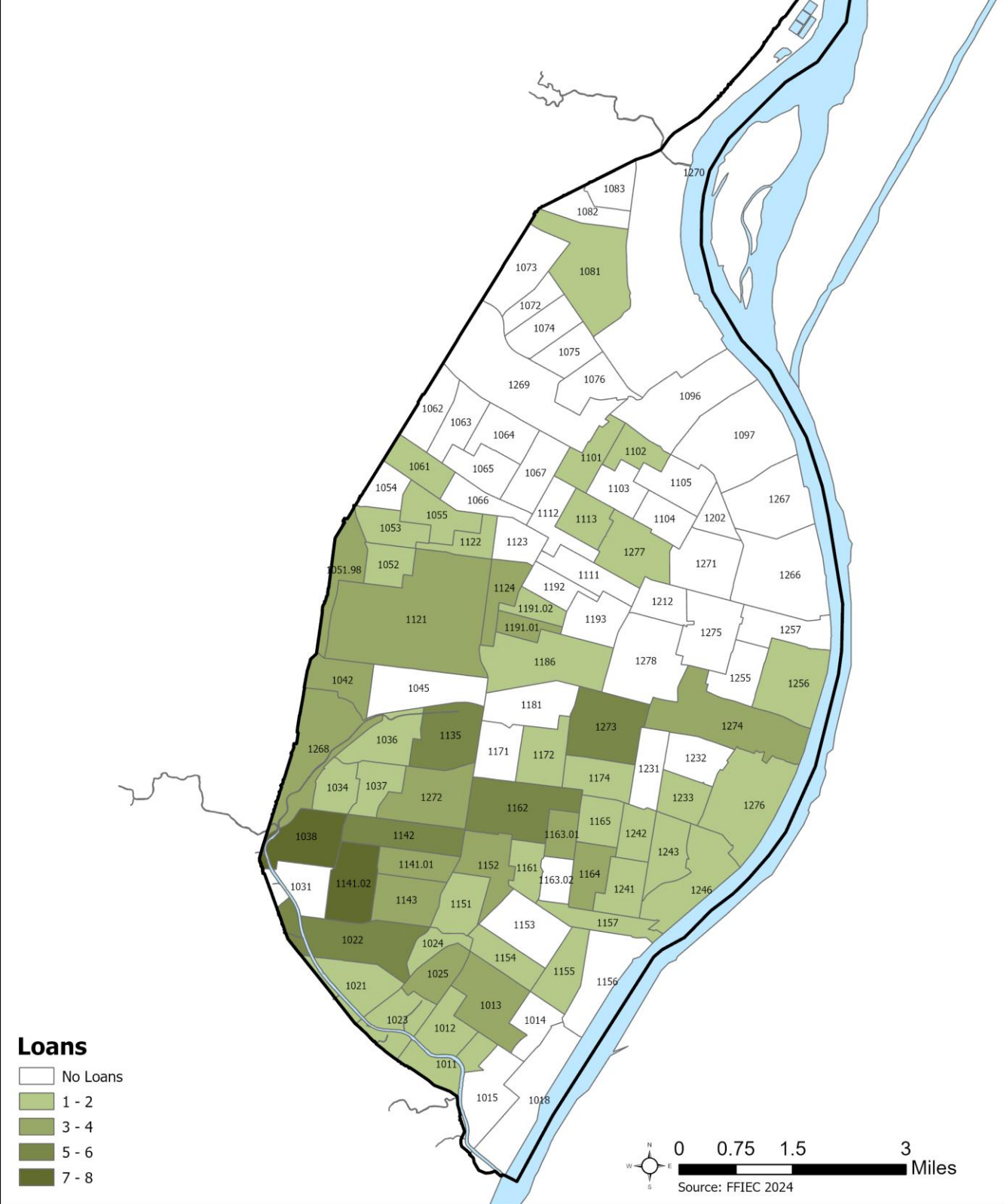
City of St. Louis: Home Improvement Loans Total by Tract



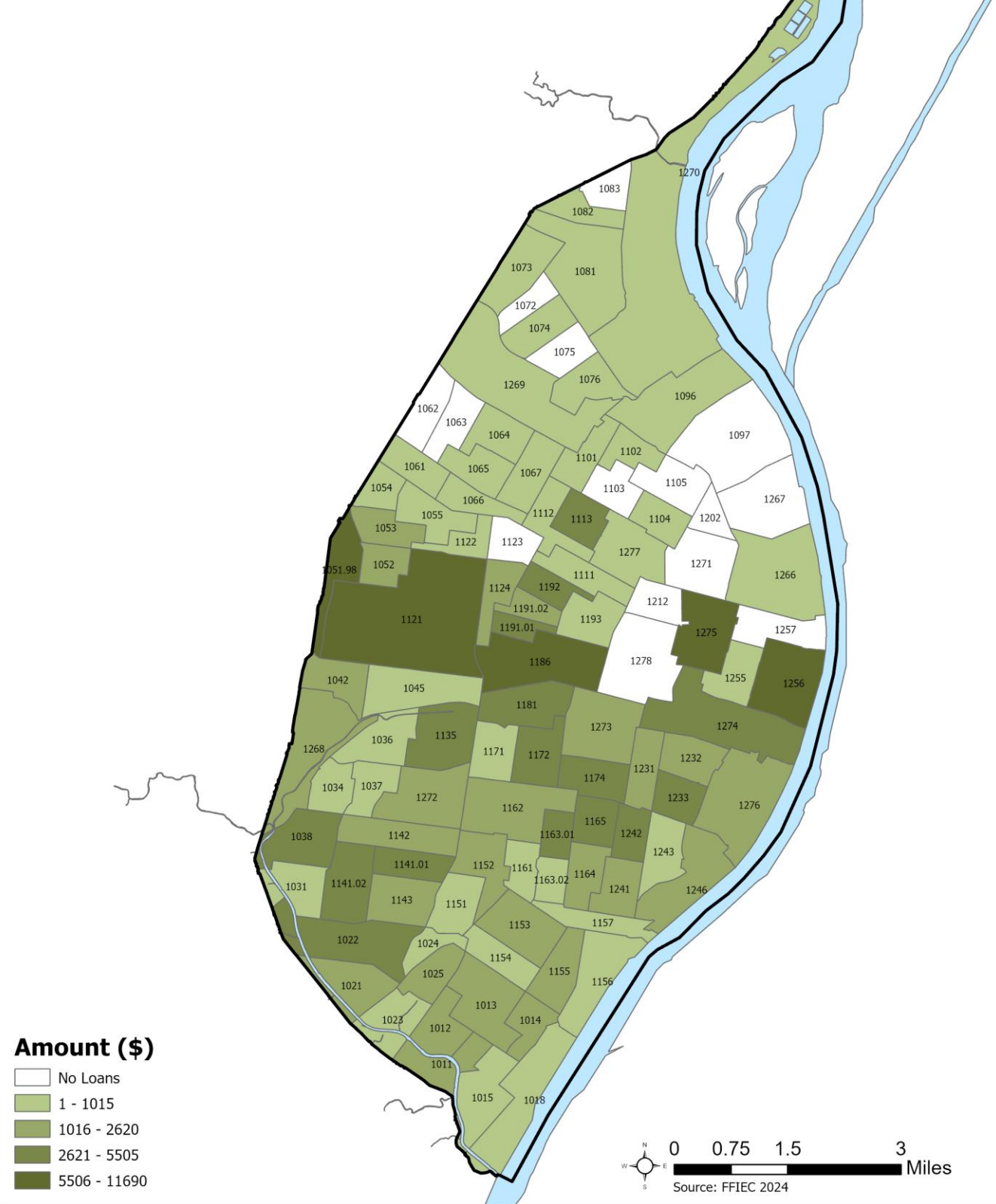
City of St. Louis: Refinance Loans by Amount Total by Tract (Amount in Thousands of Dollars)



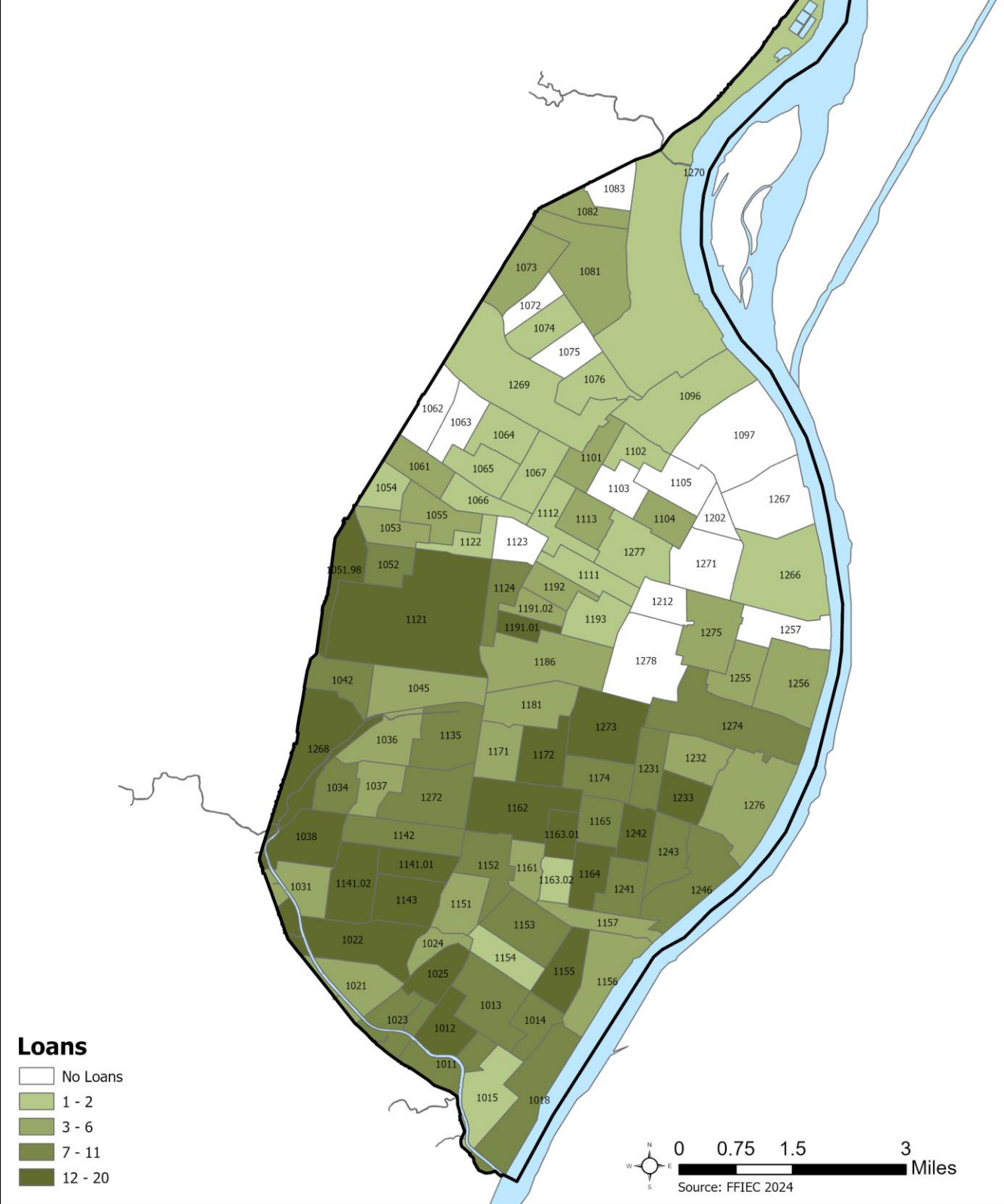
City of St. Louis: Refinance Loans Total by Tract



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 Summary

Alltru Credit Union (formerly First Financial Federal Credit Union)

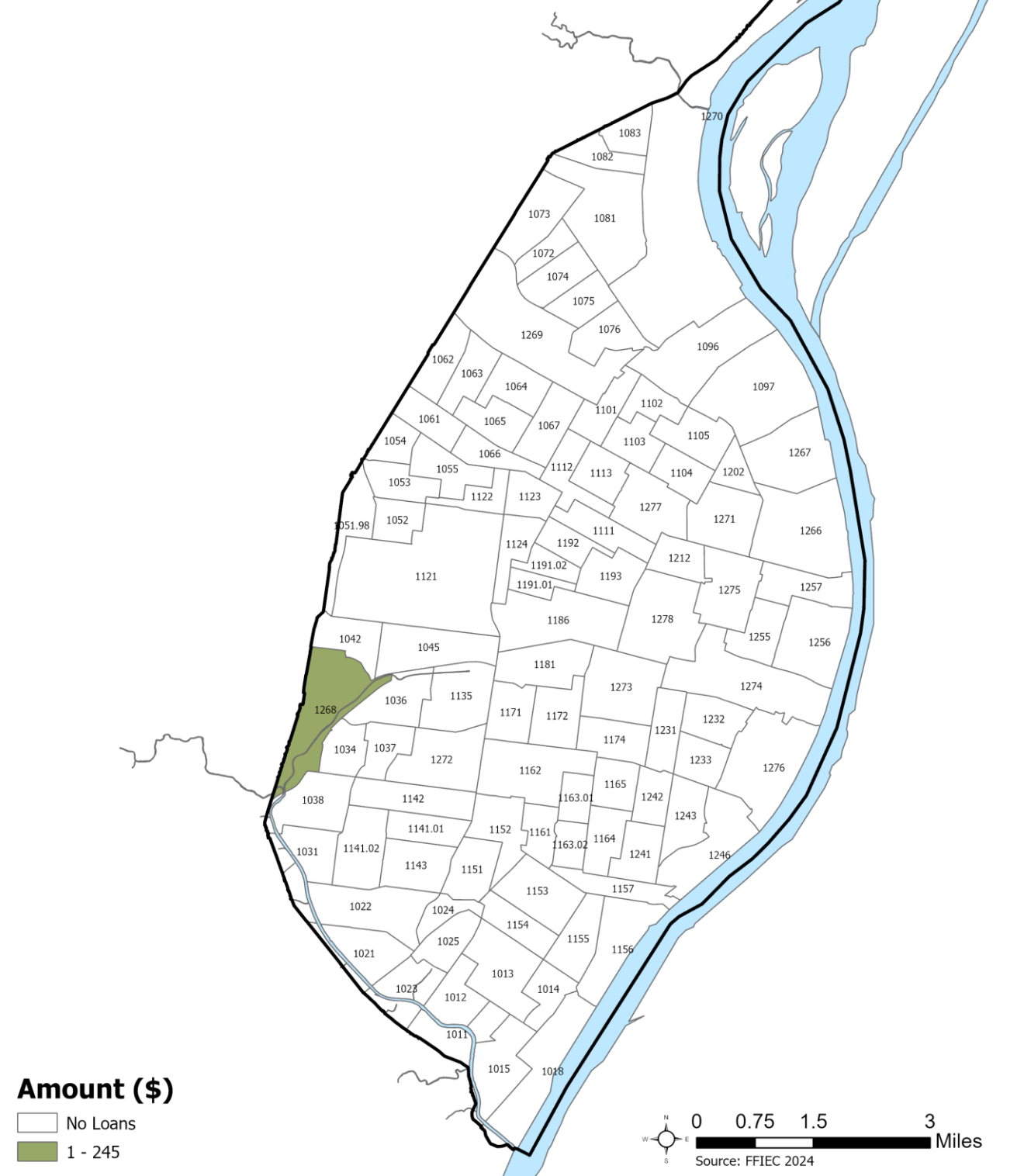
Alltru Credit Union: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2020	2	111	\$150	\$15,075
2021	6	114	\$800	\$16,550
2022	4	74	\$370	\$8,130
2023	7	53	\$375	\$4,775
2024	1	24	\$245	\$3,220
Total	20	376	\$1,940	\$47,750

*Amount is represented in thousands of dollars

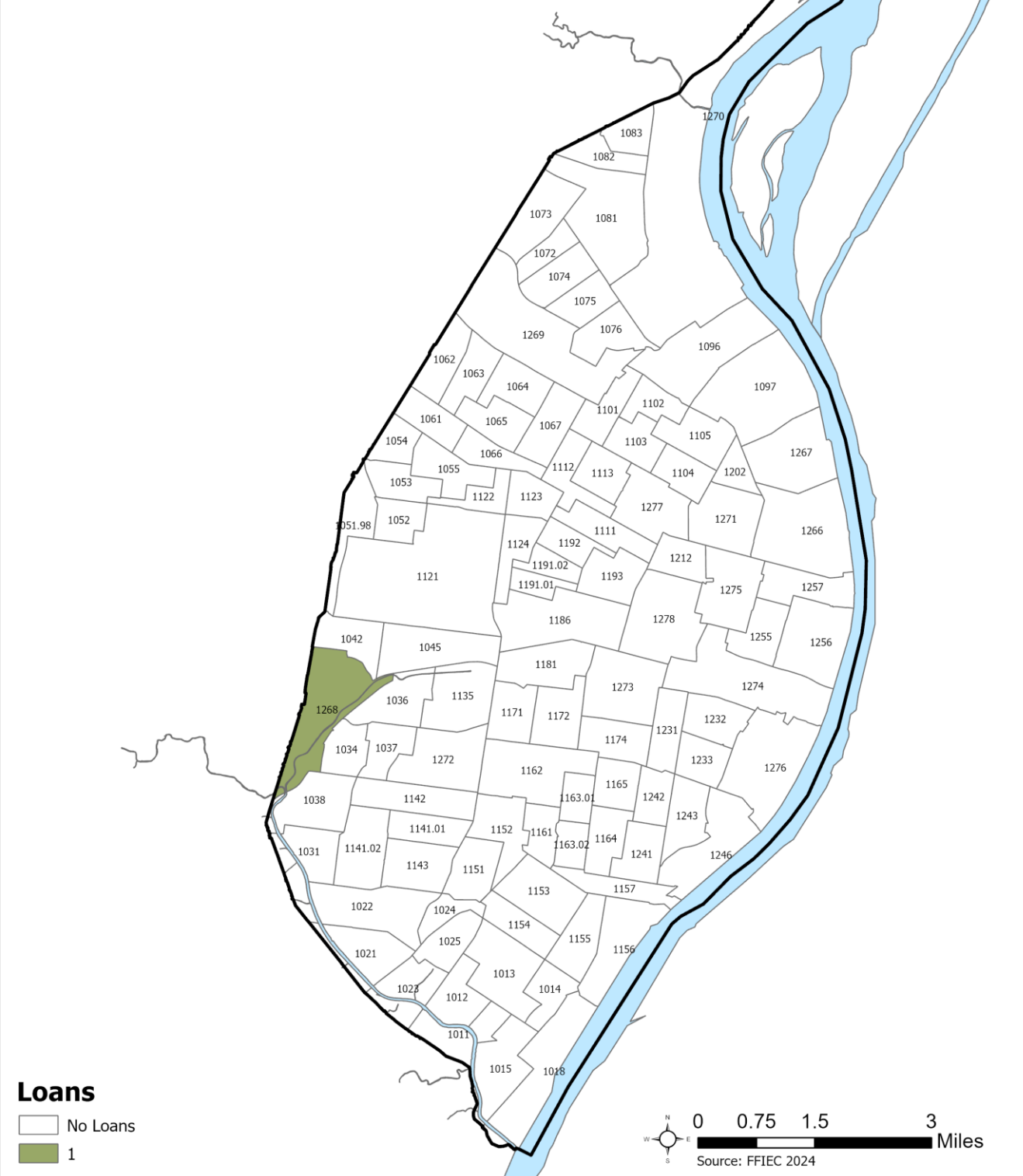
Alltru Credit Union: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015	\$117	1	\$2,778	18	4.21%	5.56%
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%
2023	\$375	7	\$4,775	53	7.85%	13.21%
2024	\$245	1	\$3,220	24	7.61%	4.17%

*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

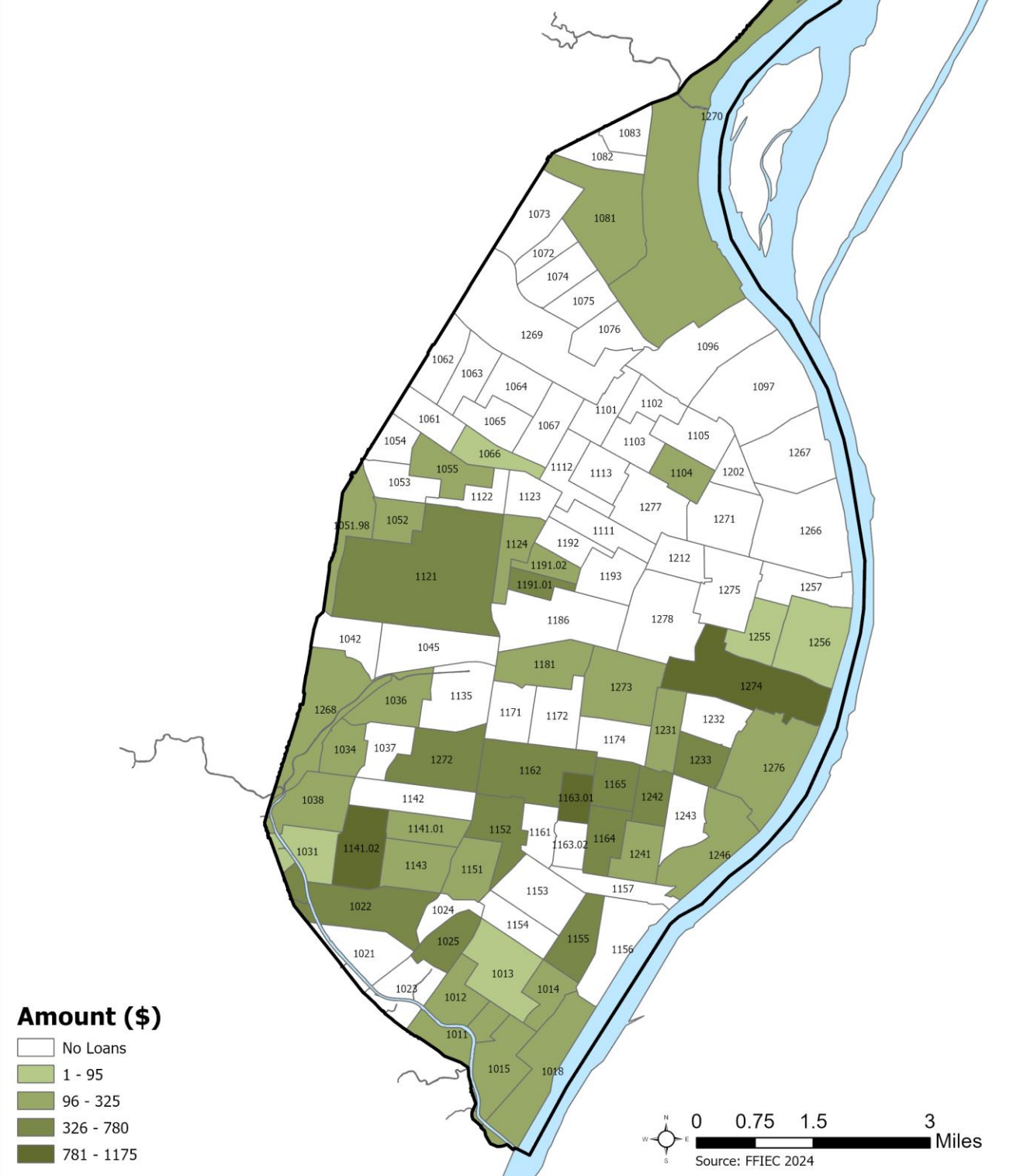
Bank of America: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2020	156	1,368	\$29,840	\$302,740
2021	168	1,440	\$33,810	\$365,880
2022	114	917	\$18,910	\$213,425
2023	82	730	\$11,030	\$133,860
2024	84	783	\$14,730	\$145,675
Total	604	5,238	\$108,320	\$1,161,580

*Amount is represented in thousands of dollars

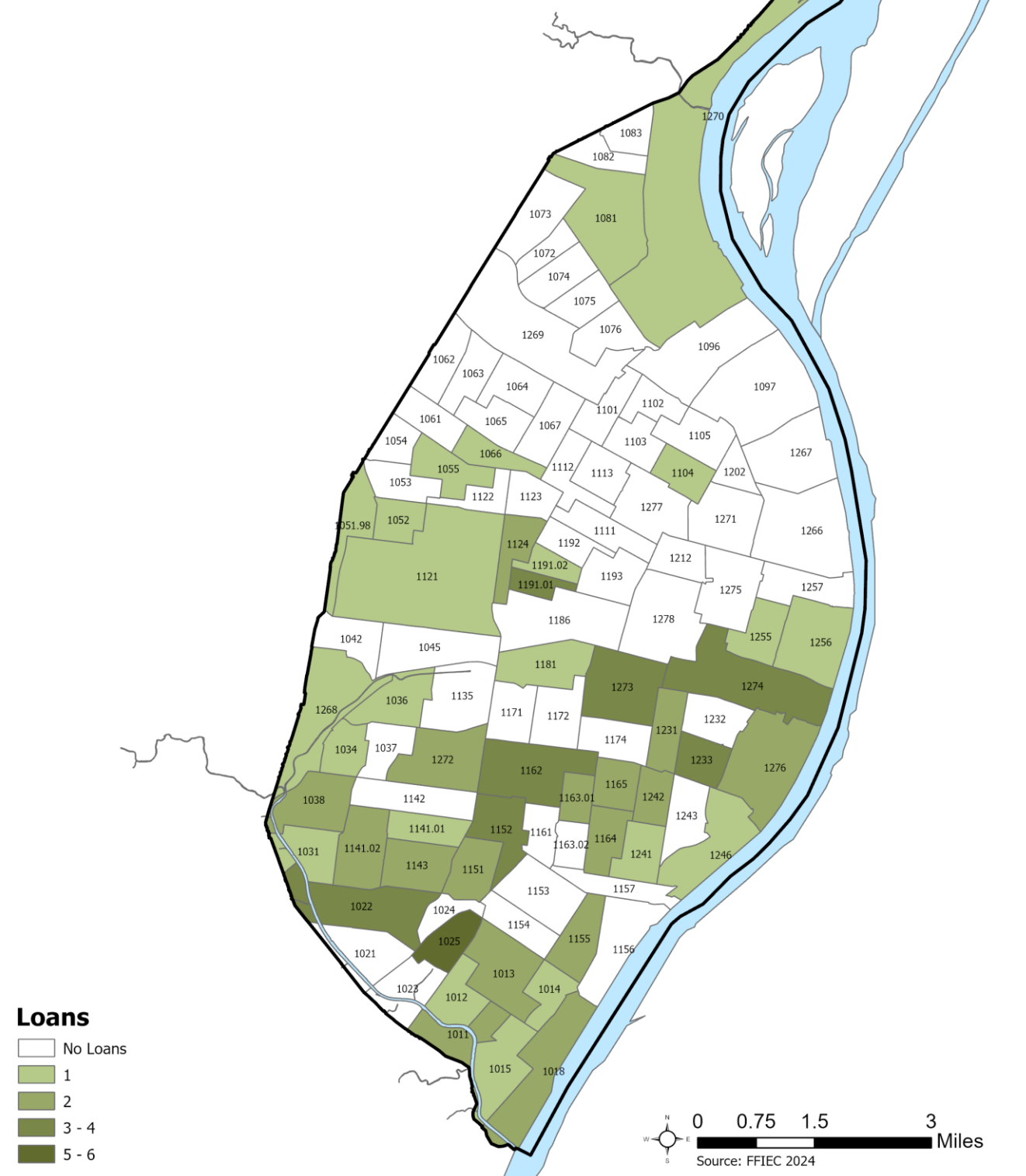
Bank of America: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2005	\$86,065	718	\$680,223	4,513	12.65%	15.91%
2006	\$107,908	839	\$693,201	4,451	15.57%	18.85%
2007	\$129,090	1,073	\$734,865	5,189	17.57%	20.68%
2008	\$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%
2023	\$11,030	82	\$133,860	730	8.24%	11.23%
2024	\$14,730	84	\$145,675	783	10.11%	10.73%

*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

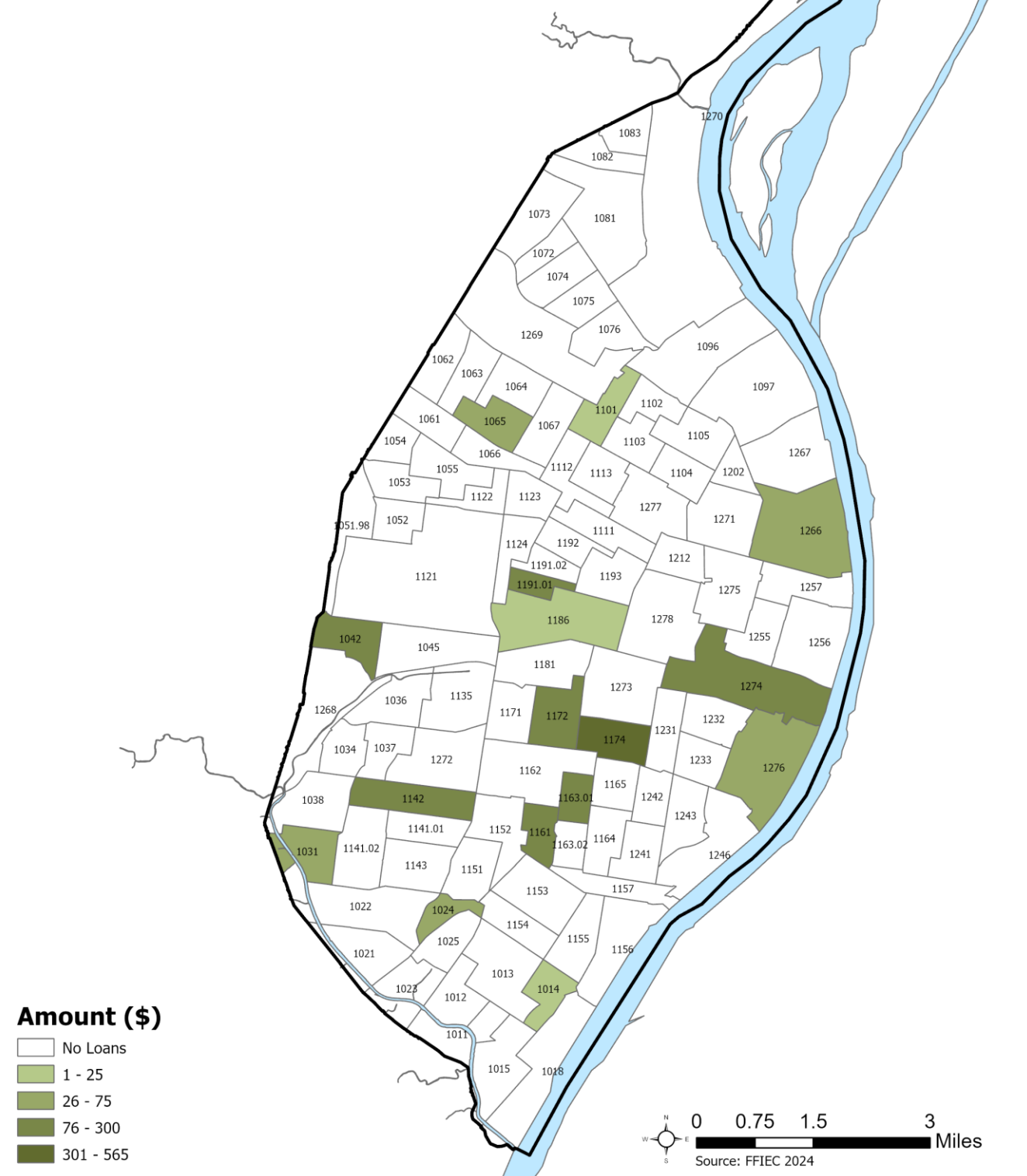
BMO Harris Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2020	38	145	\$6,390	\$31,955
2021	24	188	\$2,930	\$47,650
2022	35	157	\$5,905	\$35,205
2023	20	117	\$4,100	\$44,965
2024	18	116	\$2,190	\$32,820
Total	135	723	\$21,515	\$192,595

*Amount is represented in thousands of dollars

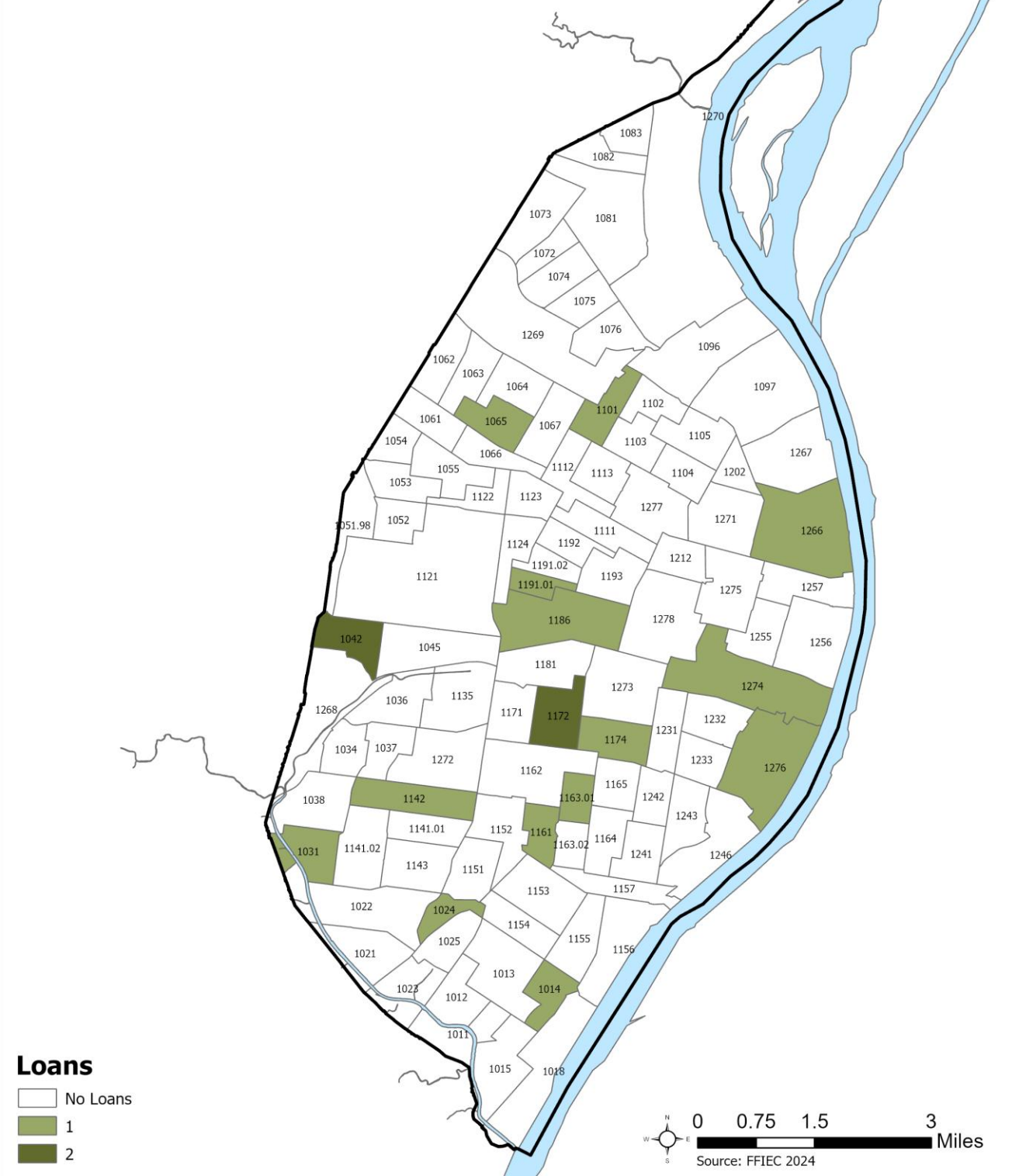
BMO Harris Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2005						
2006						
2007						
2008						
2009						
2010						
2011	\$3,393	27	\$35,622	178	9.53%	15.17%
2012	\$3,293	41	\$23,261	135	14.16%	30.37%
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%
2023	\$4,100	20	\$44,965	117	9.12%	17.09%
2024	\$2,190	18	\$32,820	116	6.7%	15.5%

*Amount is represented in thousands of dollars

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



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



Busey Bank (formerly Pulaski Bank)

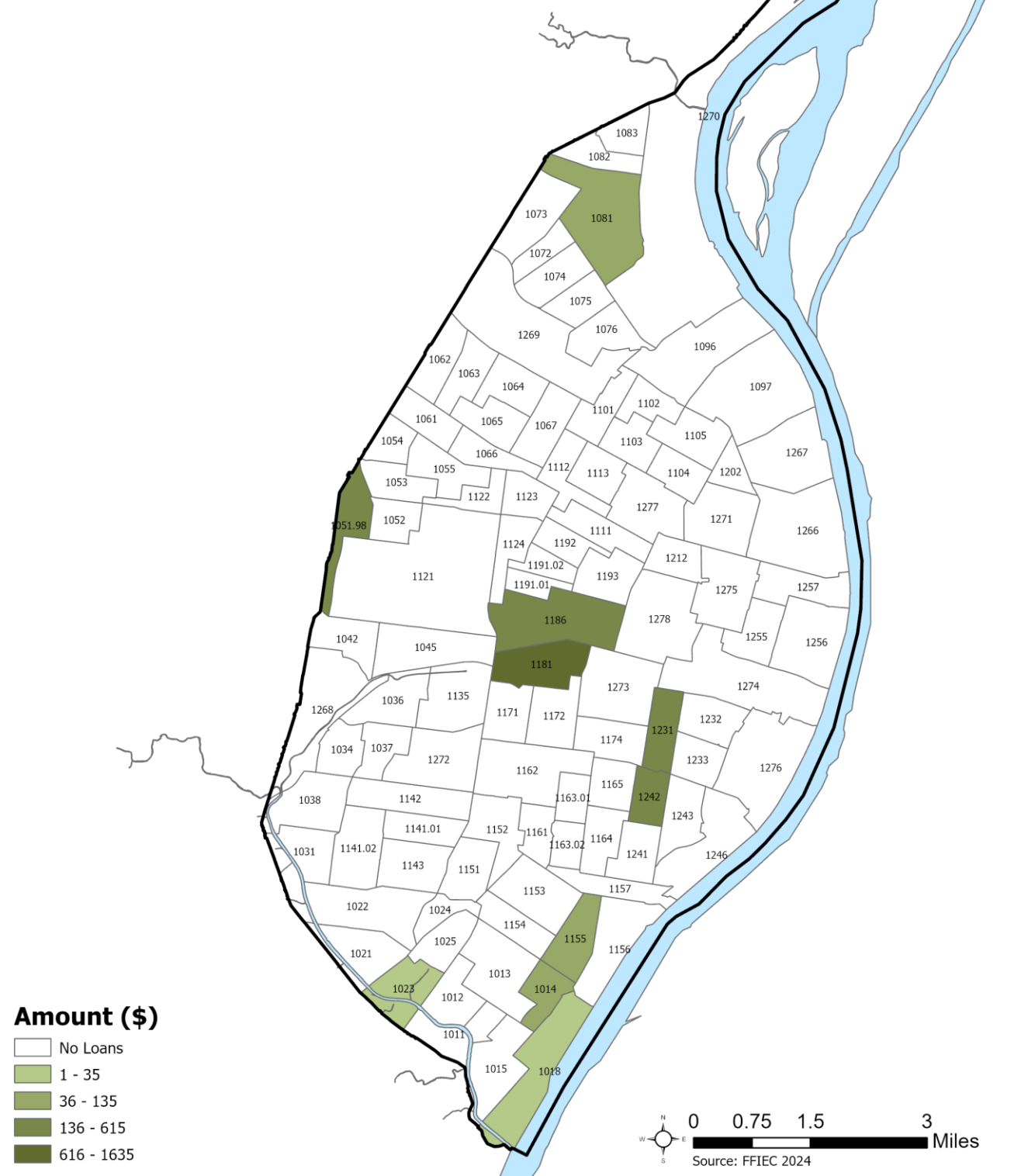
Busey Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2020	115	910	\$35,485	\$295,680
2021	67	308	\$25,475	\$154,210
2022	56	230	\$21,910	\$74,700
2023	16	69	\$2,990	\$37,445
2024	10	49	\$3,570	\$10,795
Total	264	1,566	\$89,430	\$572,830

*Amount is represented in thousands of dollars

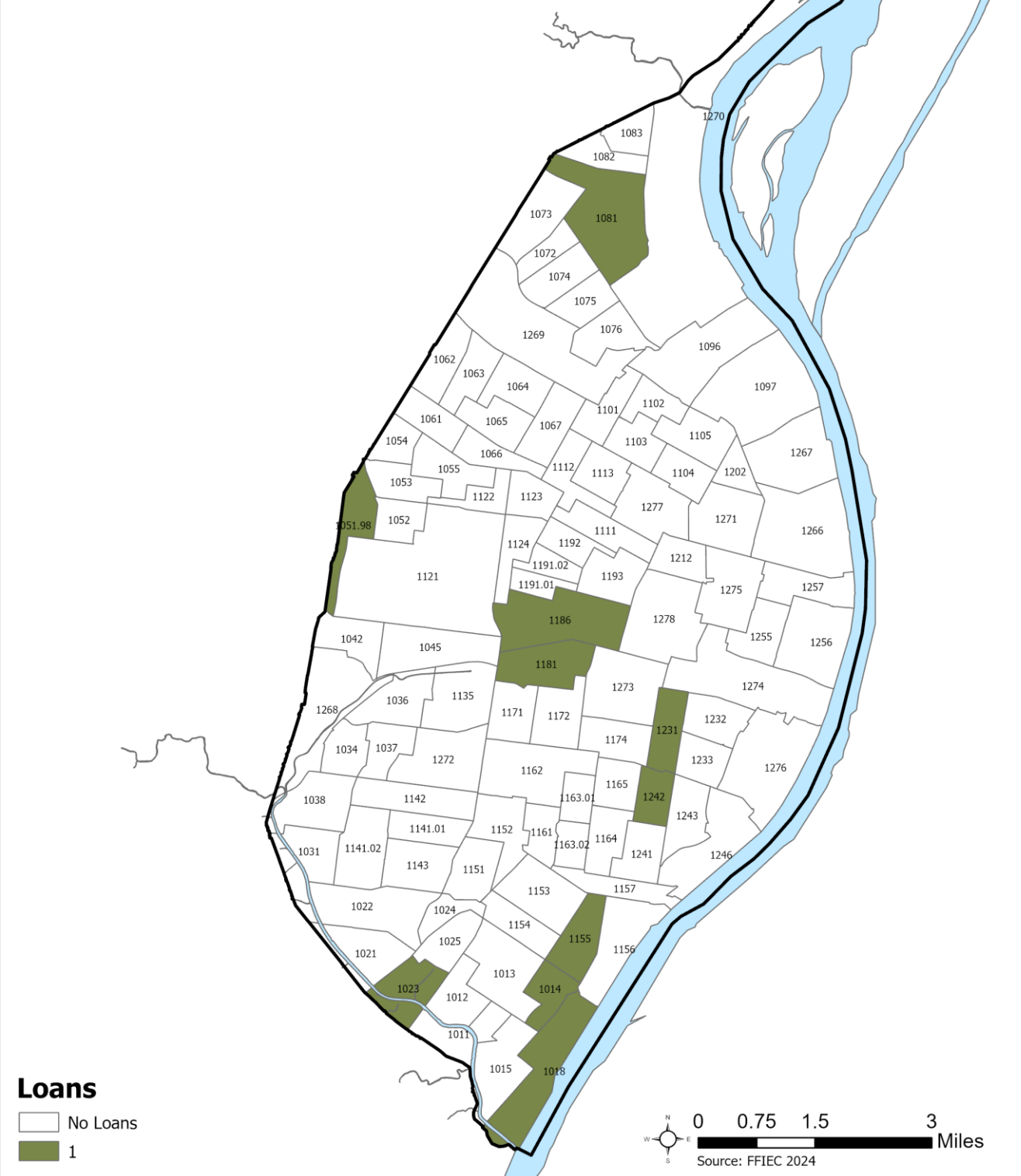
Busey Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2005	\$70,519	570	\$660,378	4,307	10.68%	13.23%
2006	\$82,753	642	\$717,111	4,620	11.54%	13.90%
2007	\$126,480	833	\$718,357	4,233	17.61%	19.68%
2008	\$102,234	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%
2023	\$2,990	16	\$37,445	69	7.99%	23.19%
2024	\$3,570	10	\$10,795	49	33.07%	20.41%

*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

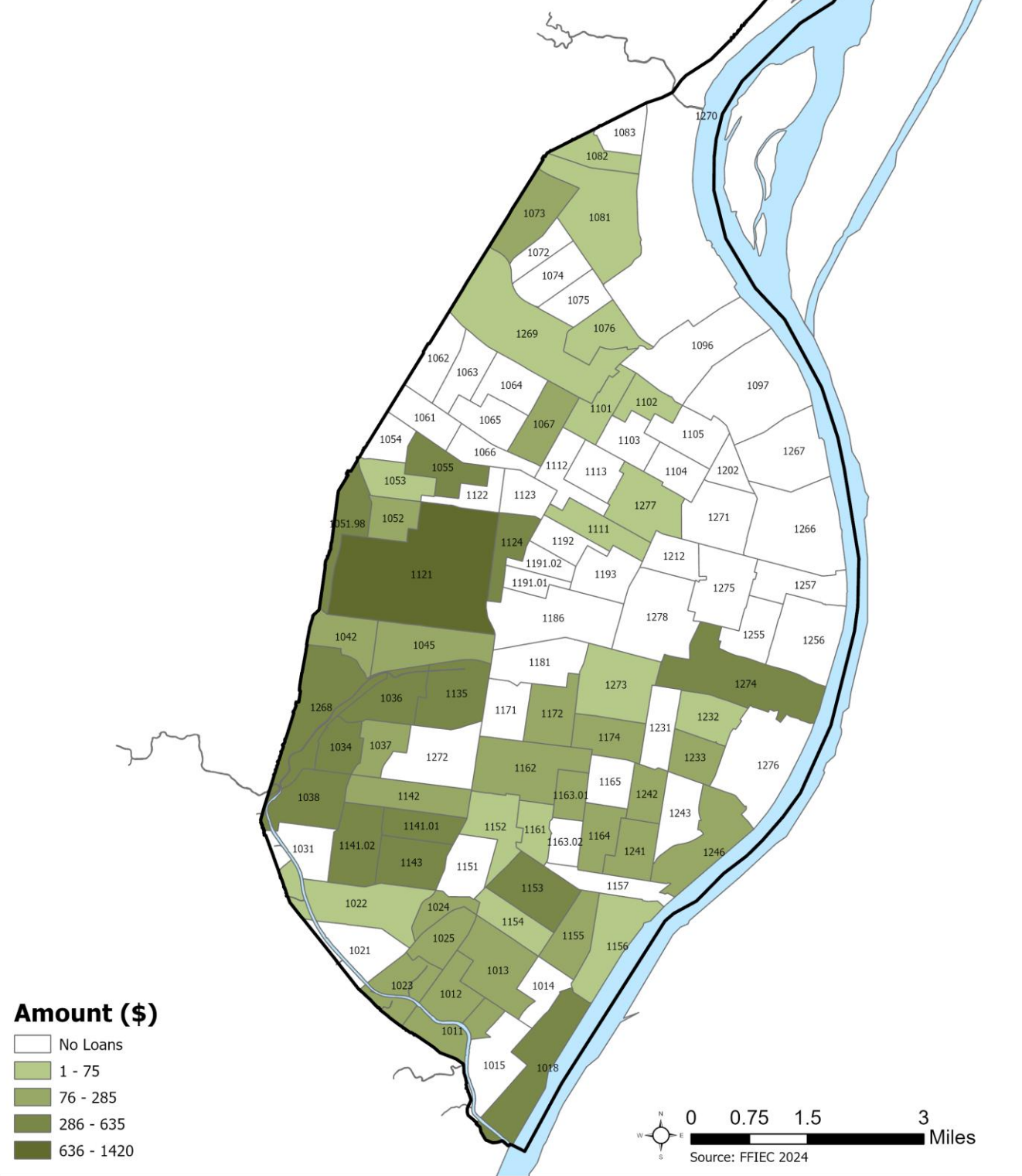
Commerce Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2020	132	1,248	\$22,570	\$311,990
2021	113	1,159	\$22,005	\$246,815
2022	95	1,078	\$13,445	\$160,370
2023	89	819	\$10,745	\$131,535
2024	94	851	\$11,830	\$148,775
Total	523	5,155	\$80,595	\$999,485

*Amount is represented in thousands of dollars

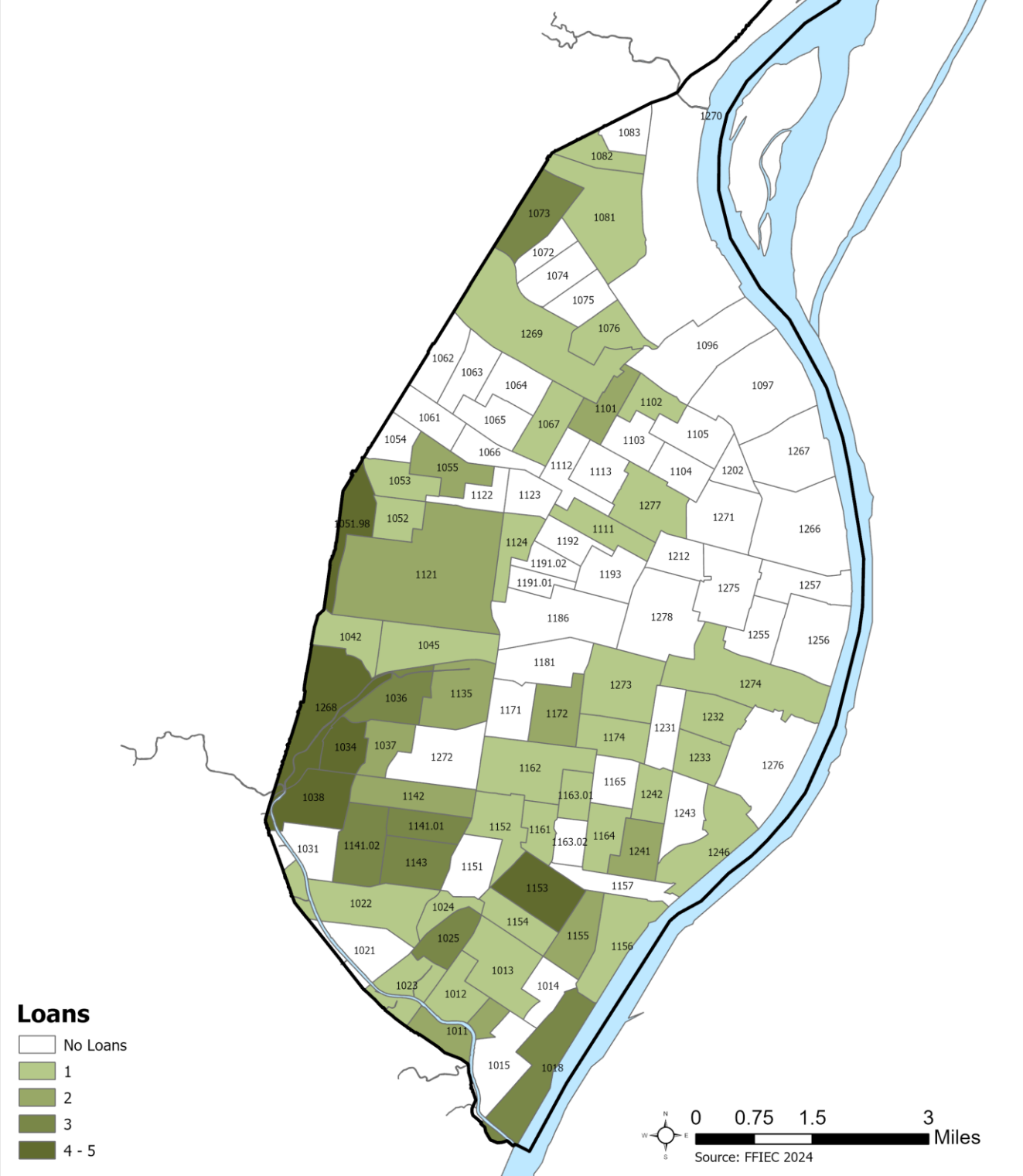
Commerce Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2005	\$6,939	110	\$90,085	939	7.70%	11.71%
2006	\$8,847	95	\$91,725	1,080	9.65%	8.80%
2007	\$8,842	92	\$81,891	704	10.80%	13.07%
2008	\$7,490	84	\$69,356	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%
2023	\$10,745	89	\$131,535	819	8.17%	10.87%
2024	\$11,830	94	\$148,775	851	7.95%	11.05%

*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

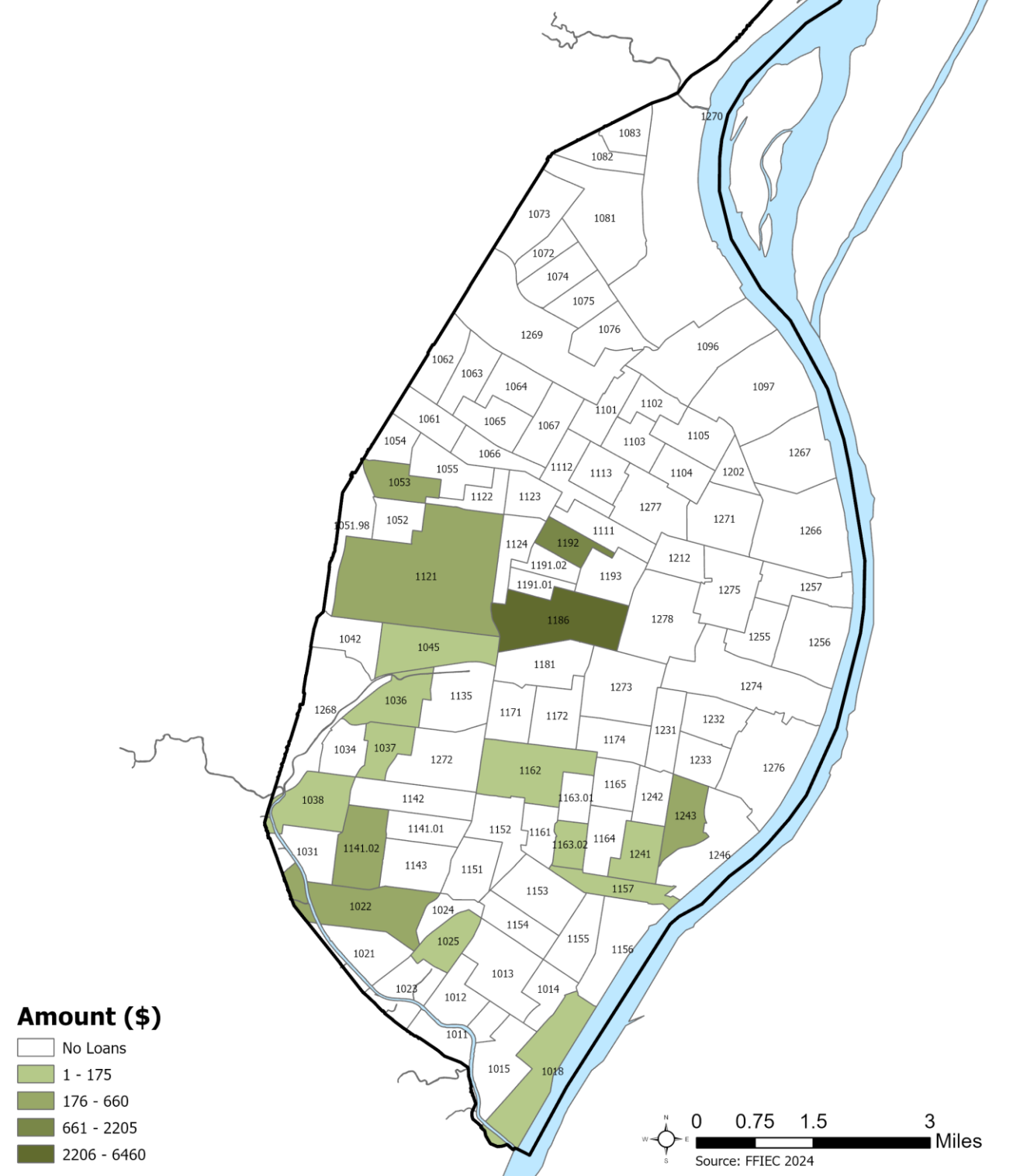
Enterprise Bank & Trust: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2020	42	296	\$9,010	\$68,780
2021	41	217	\$12,795	\$51,185
2022	16	128	\$6,040	\$33,240
2023	22	121	\$9,030	\$31,695
2024	20	82	\$11,950	\$29,060
Total	141	844	\$48,825	\$213,960

*Amount is represented in thousands of dollars

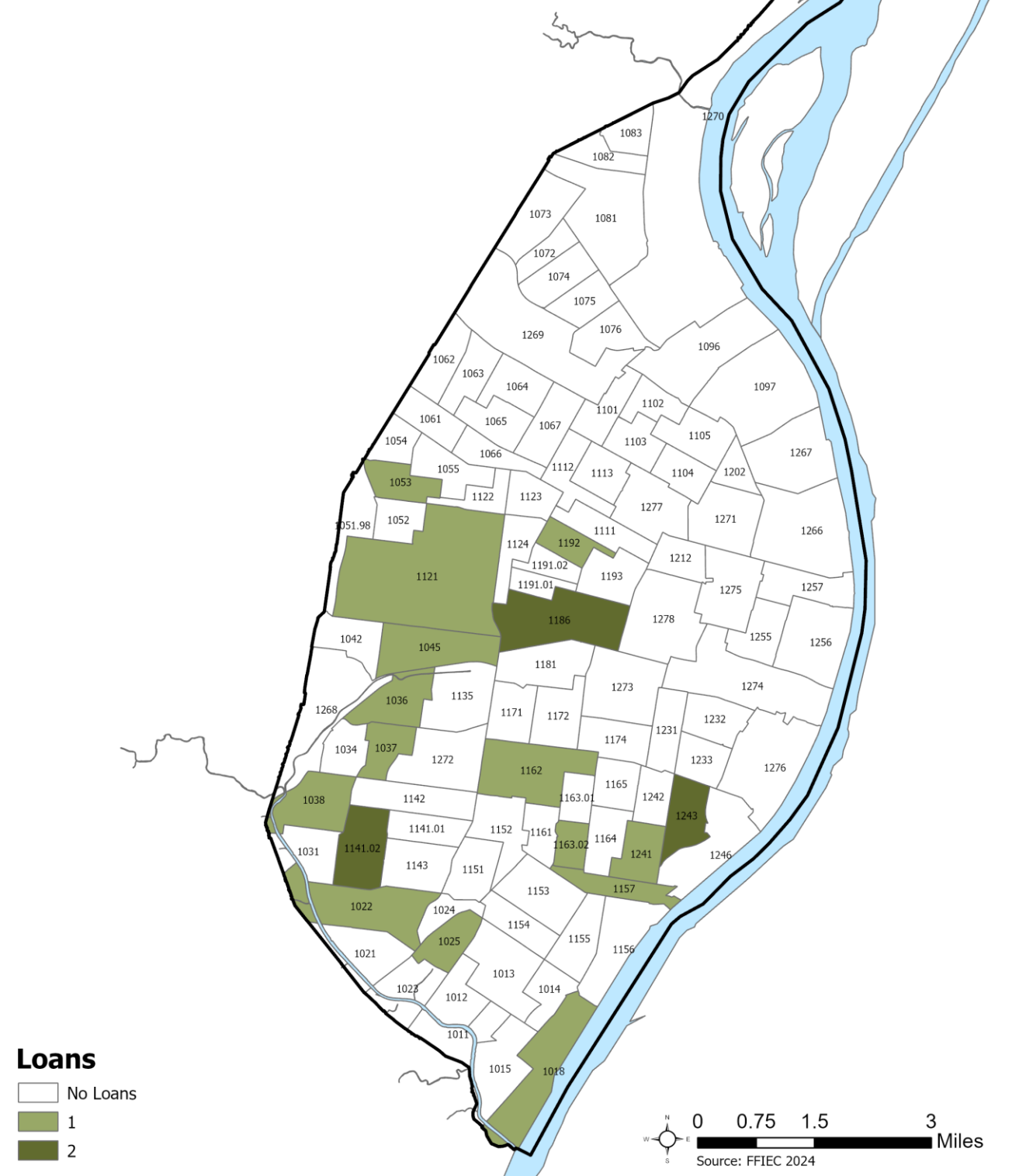
Enterprise Bank & Trust: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016						
2017	\$10,870	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%
2023	\$9,030	22	\$31,695	121	28.49%	18.18%
2024	\$11,950	20	\$29,060	82	41.12%	24.39%

*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

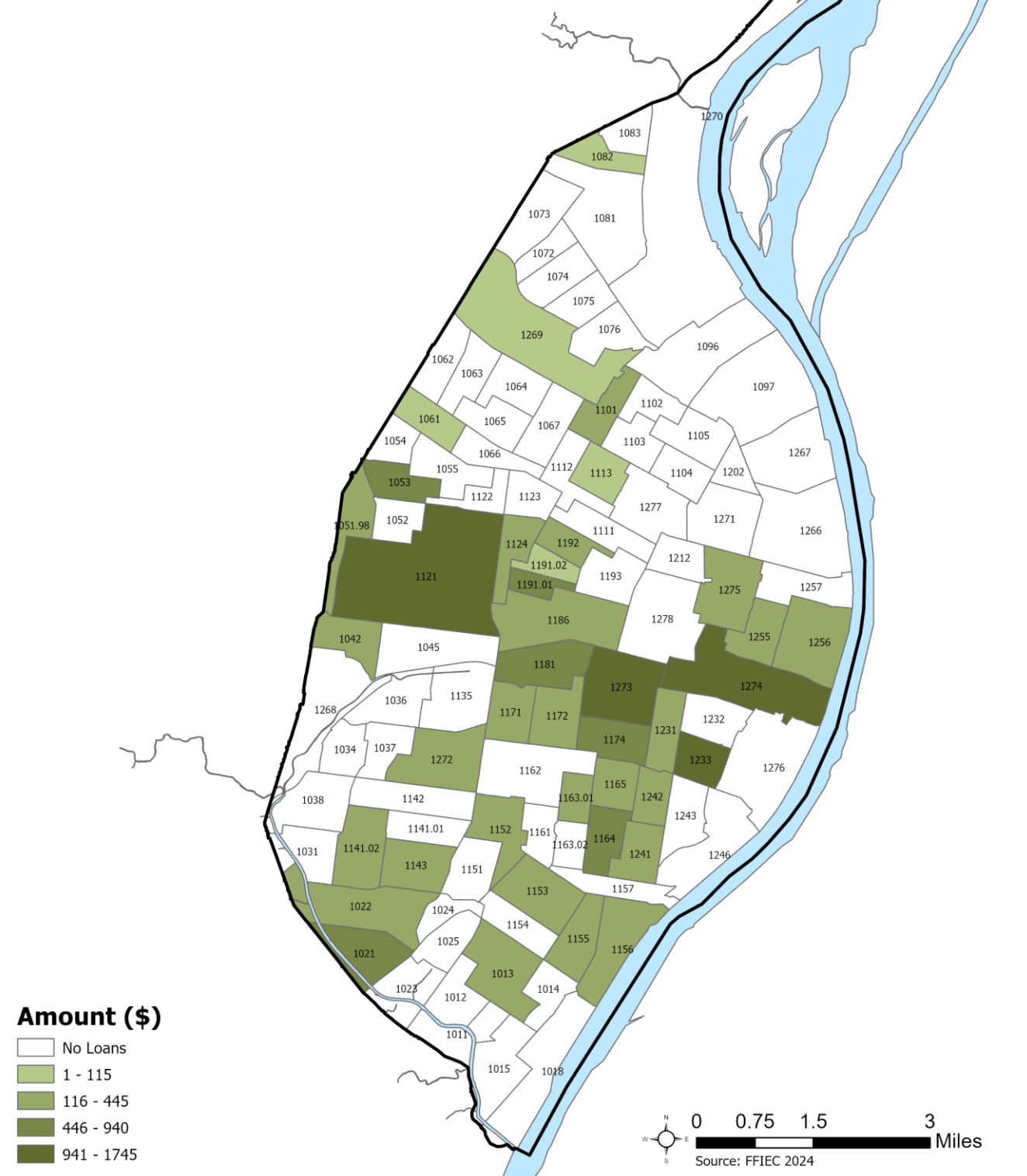
J.P. Morgan Chase Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2020	66	611	\$12,820	\$199,625
2021	99	877	\$20,385	\$256,005
2022	63	424	\$13,935	\$116,420
2023	48	322	\$12,240	\$102,750
2024	63	400	\$17,995	\$129,070
Total	339	2,634	\$77,375	\$803,870

*Amount is represented in thousands of dollars

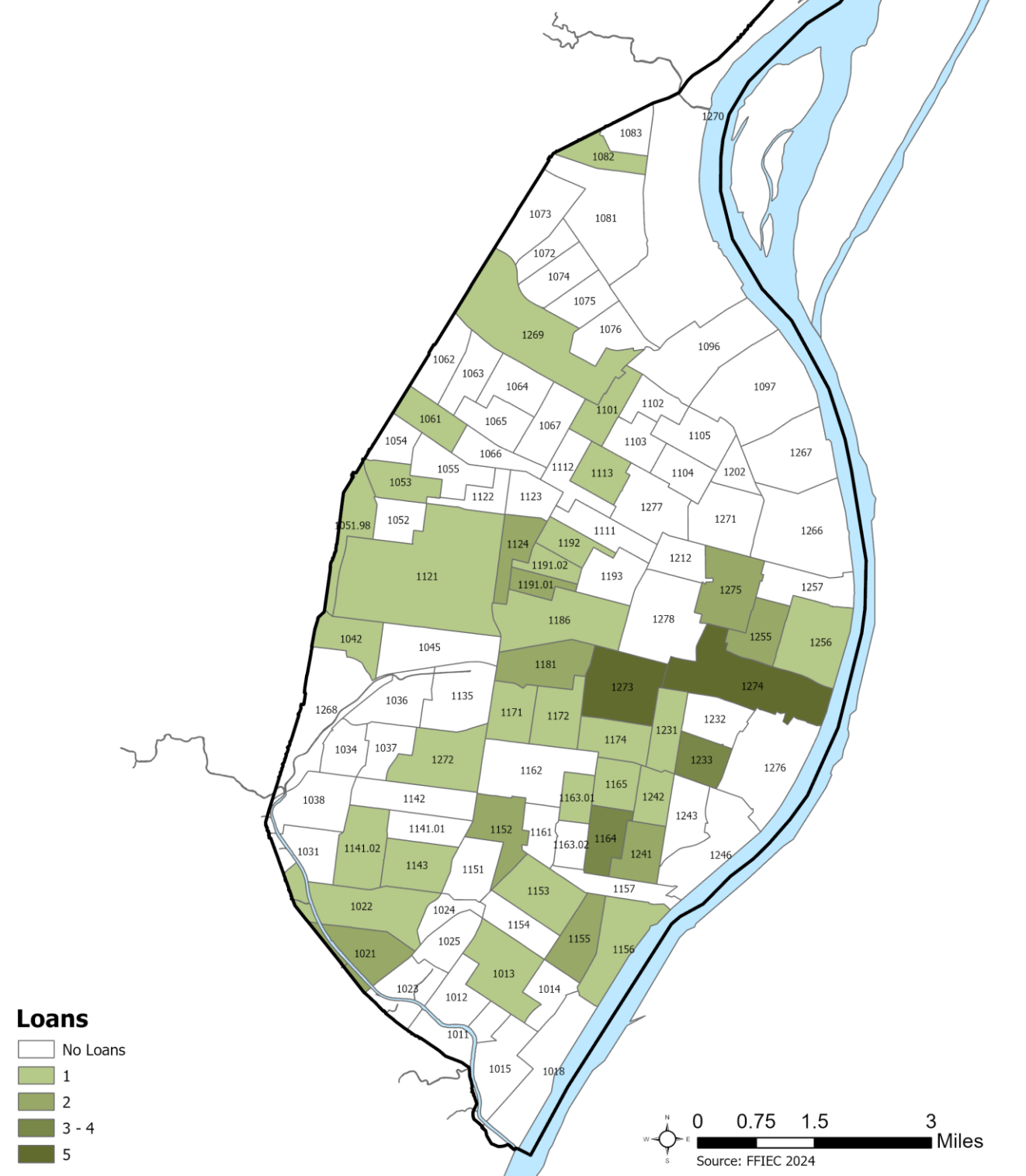
J.P. Morgan Chase Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016						
2017						
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%
2023	\$12,240	48	\$102,750	322	11.91%	14.91%
2024	\$17,995	63	\$129,070	400	13.94%	15.75%

*Amount is represented in thousands of dollars

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



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



Midland States Bank

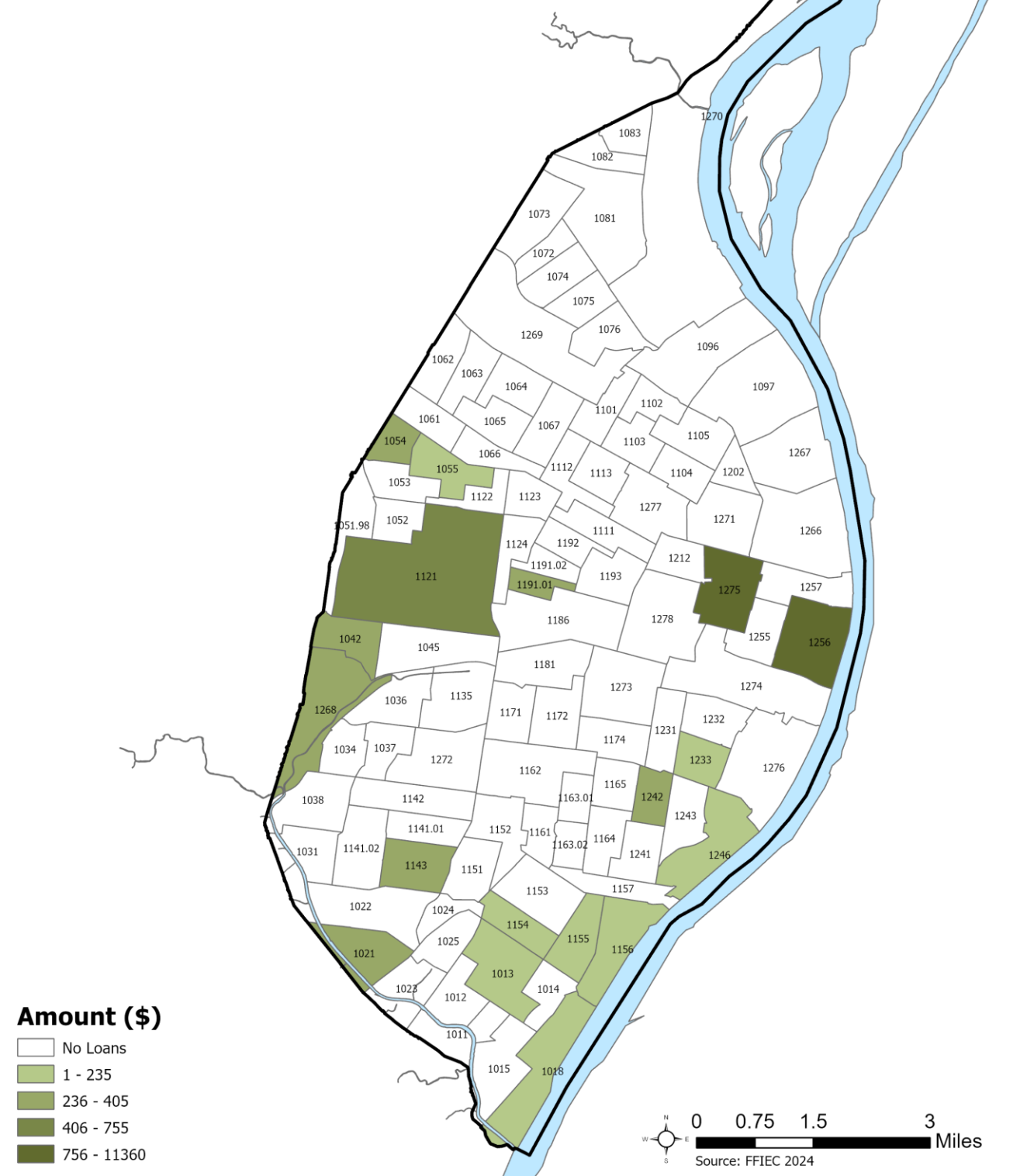
Midland States Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2020	19	306	\$5,145	\$71,240
2021	19	174	\$10,295	\$53,090
2022	9	90	\$13,865	\$72,010
2023	14	62	\$14,970	\$25,880
2024	21	94	\$25,305	\$41,080
Total	82	726	\$69,580	\$263,300

*Amount is represented in thousands of dollars

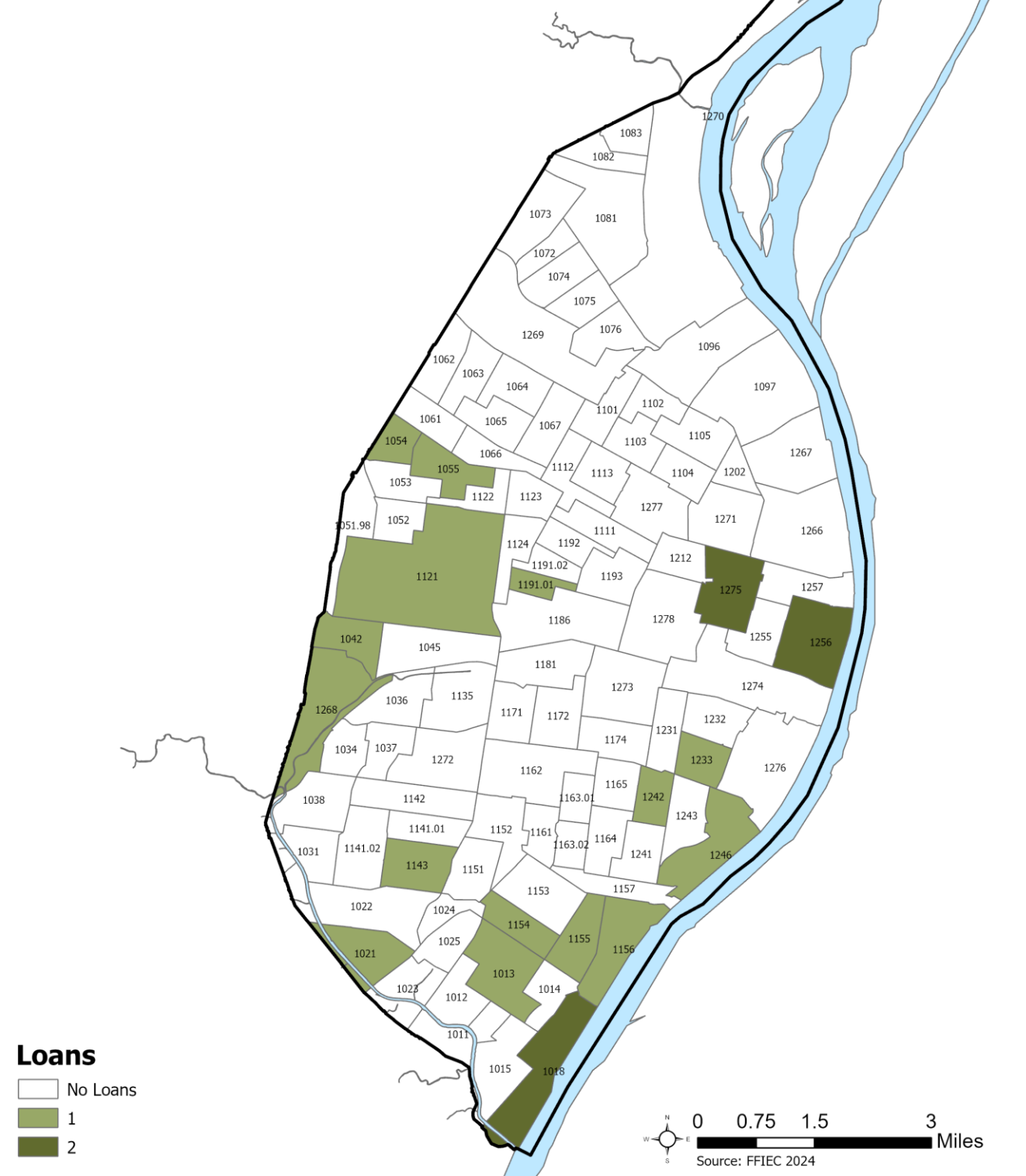
Midland States Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016						
2017						
2018						
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%
2023	\$14,970	14	\$25,880	62	57.84%	22.58%
2024	\$25,305	21	\$41,080	94	61.60%	22.34%

*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

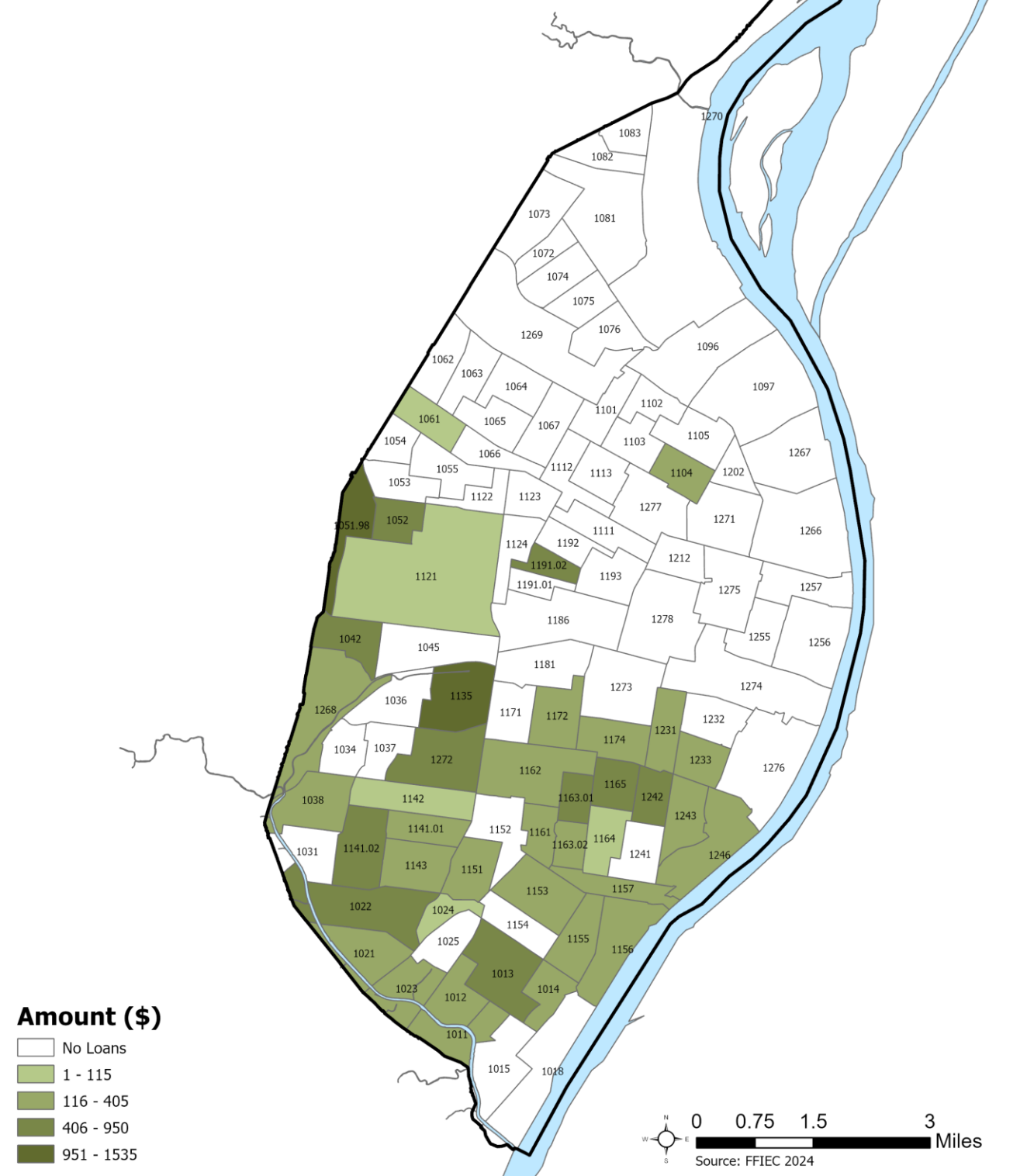
Midwest BankCentre: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2020	147	1,006	\$30,165	\$289,570
2021	132	840	\$36,750	\$226,510
2022	84	389	\$27,020	\$150,695
2023	67	319	\$14,725	\$88,835
2024	61	380	\$16,055	\$141,610
Total	491	2,934	\$124,715	\$897,220

*Amount is represented in thousands of dollars

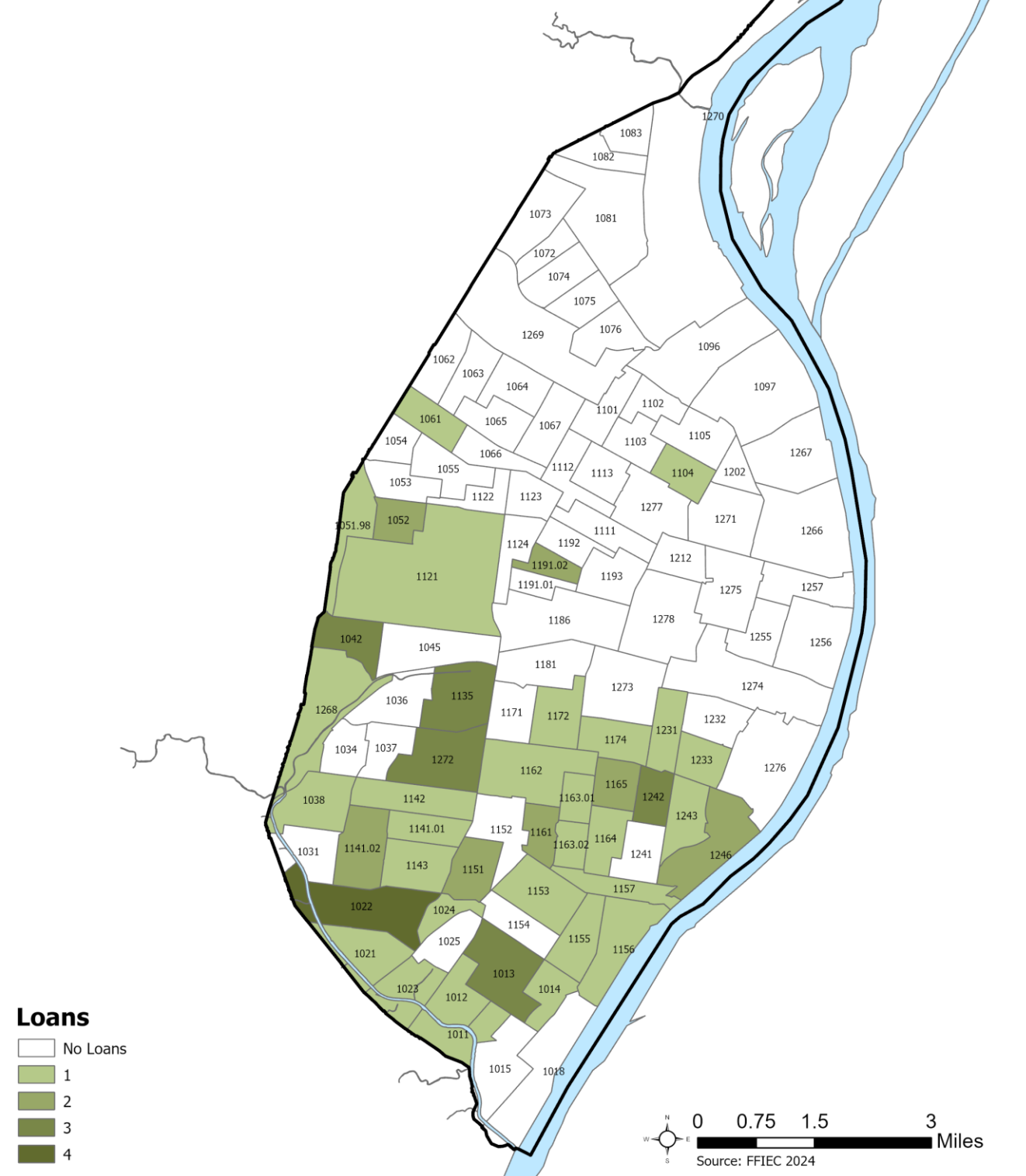
Midwest BankCentre: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015	\$12,976	121	-	-	-	-
2016	\$13,115	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%
2023	\$14,725	67	\$88,835	319	16.58%	21.00%
2024	\$16,055	61	\$141,610	380	11.34%	16.05%

*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

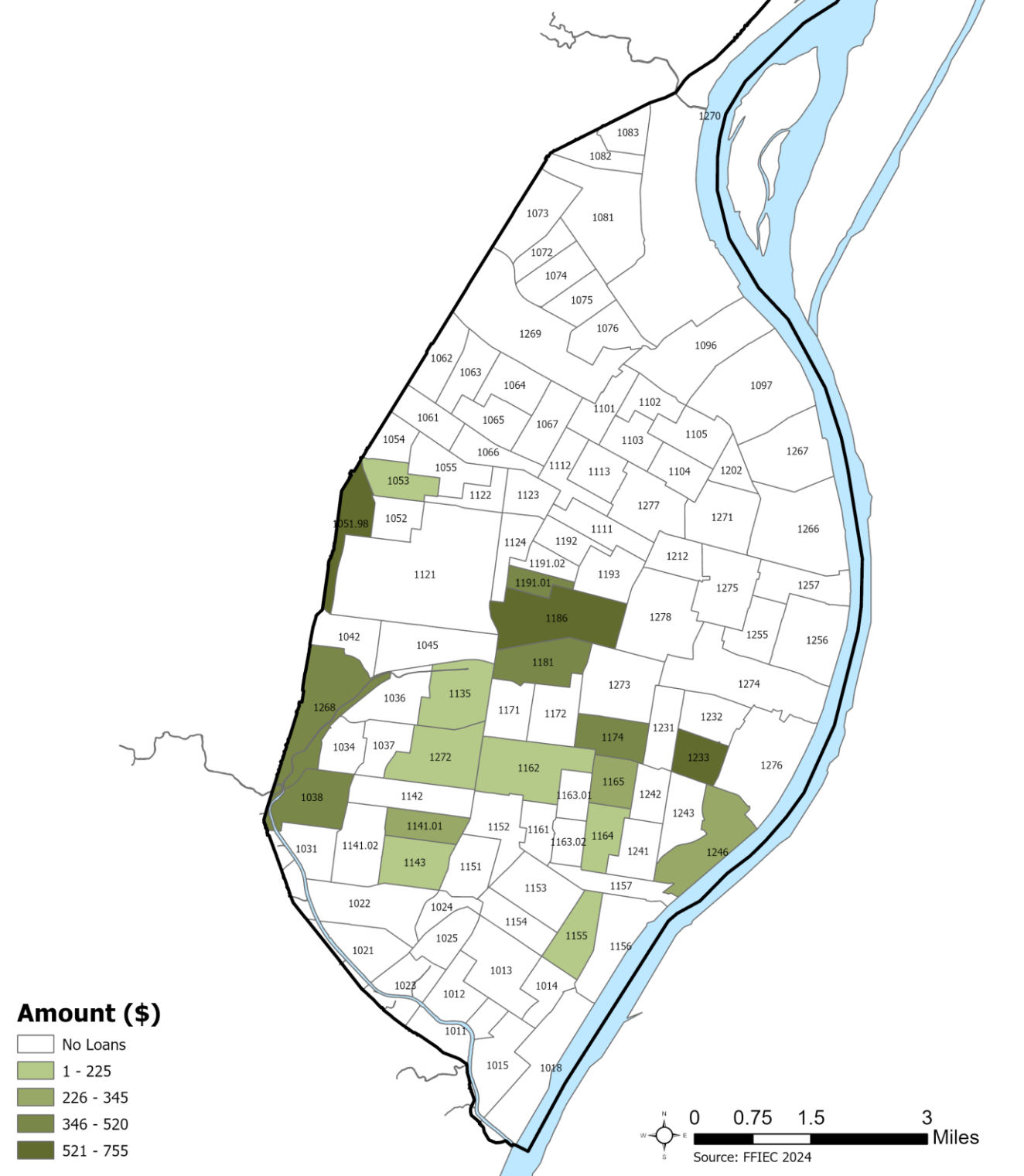
Paramount Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2020				
2021				
2022	69	418	\$18,695	\$125,480
2023	17	166	\$4,745	\$49,710
2024	21	223	\$6,515	\$76,705
Total	107	807	\$29,955	\$251,895

*Amount is represented in thousands of dollars

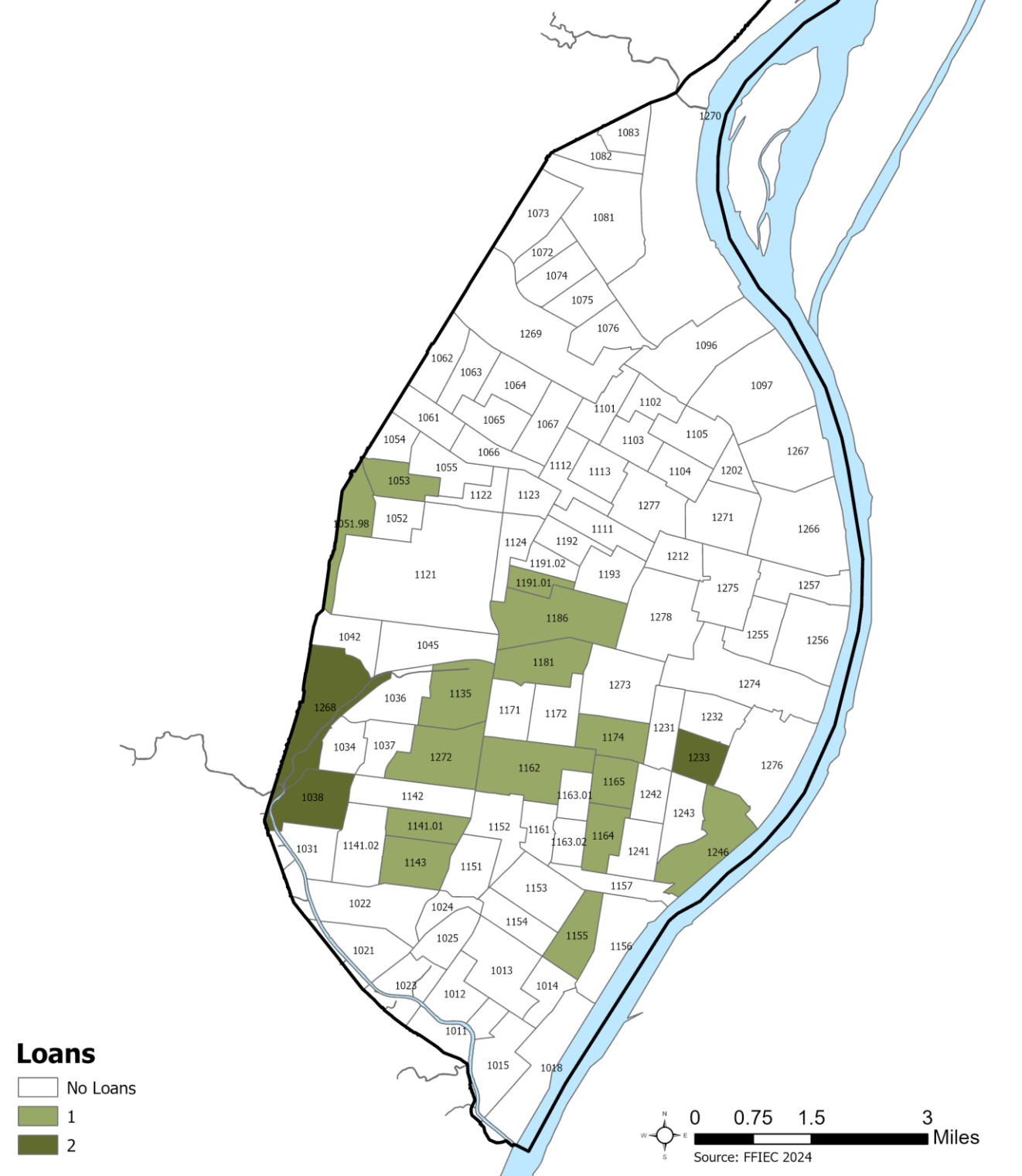
Paramount Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016						
2017						
2018						
2019						
2020						
2021						
2022	\$18,695	69	\$125,480	418	14.90%	16.51%
2023	\$4,745	17	\$49,710	166	9.55%	10.24%
2024	\$6,515	21	\$76,705	223	8.49%	9.42%

*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

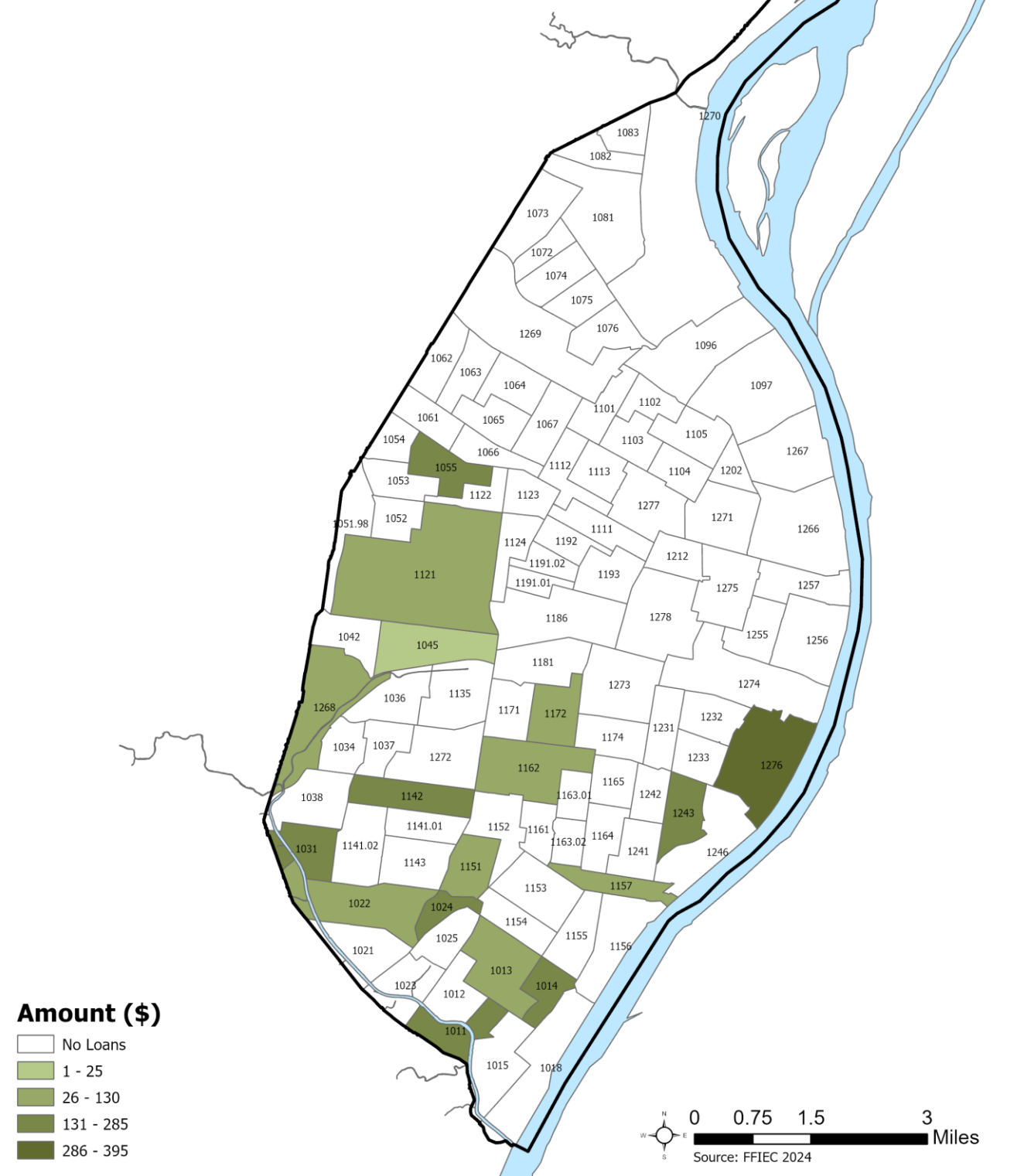
PNC Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2020	33	501	\$3,375	\$91,765
2021	43	449	\$6,245	\$91,885
2022	43	475	\$15,905	\$93,985
2023	26	273	\$4,020	\$40,245
2024	21	280	\$2,505	\$47,010
Total	166	1,978	\$32,050	\$364,890

*Amount is represented in thousands of dollars

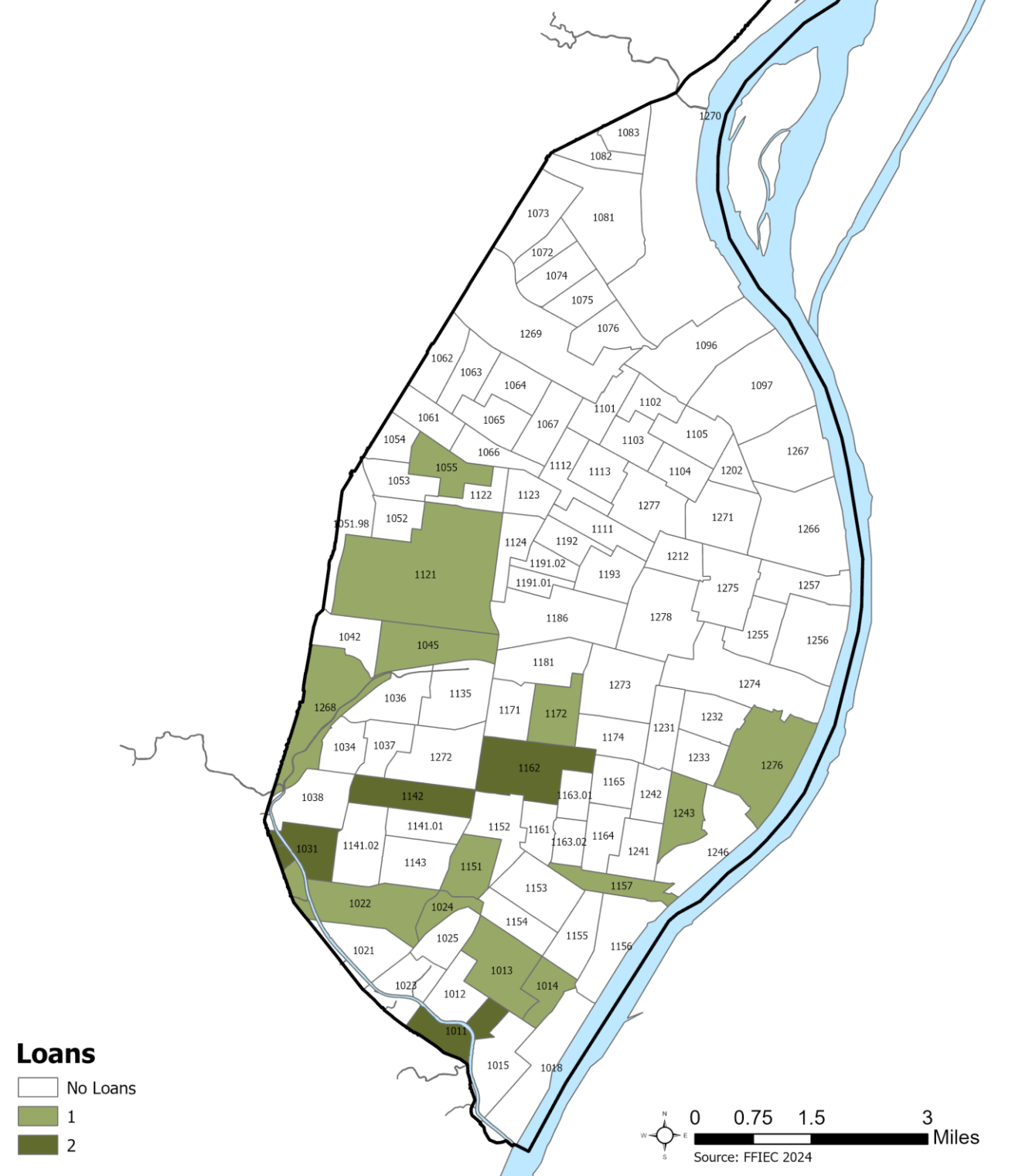
PNC Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2005						
2006						
2007	\$49,662	347	\$316,431	2,056	15.69%	16.88%
2008	\$36,236	197	\$202,041	1,142	17.93%	17.25%
2009	\$18,317	125	\$193,630	1,079	9.46%	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%
2023	\$4,020	26	\$40,245	273	9.99%	9.52%
2024	\$2,505	21	\$47,010	280	5.33%	7.50%

*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

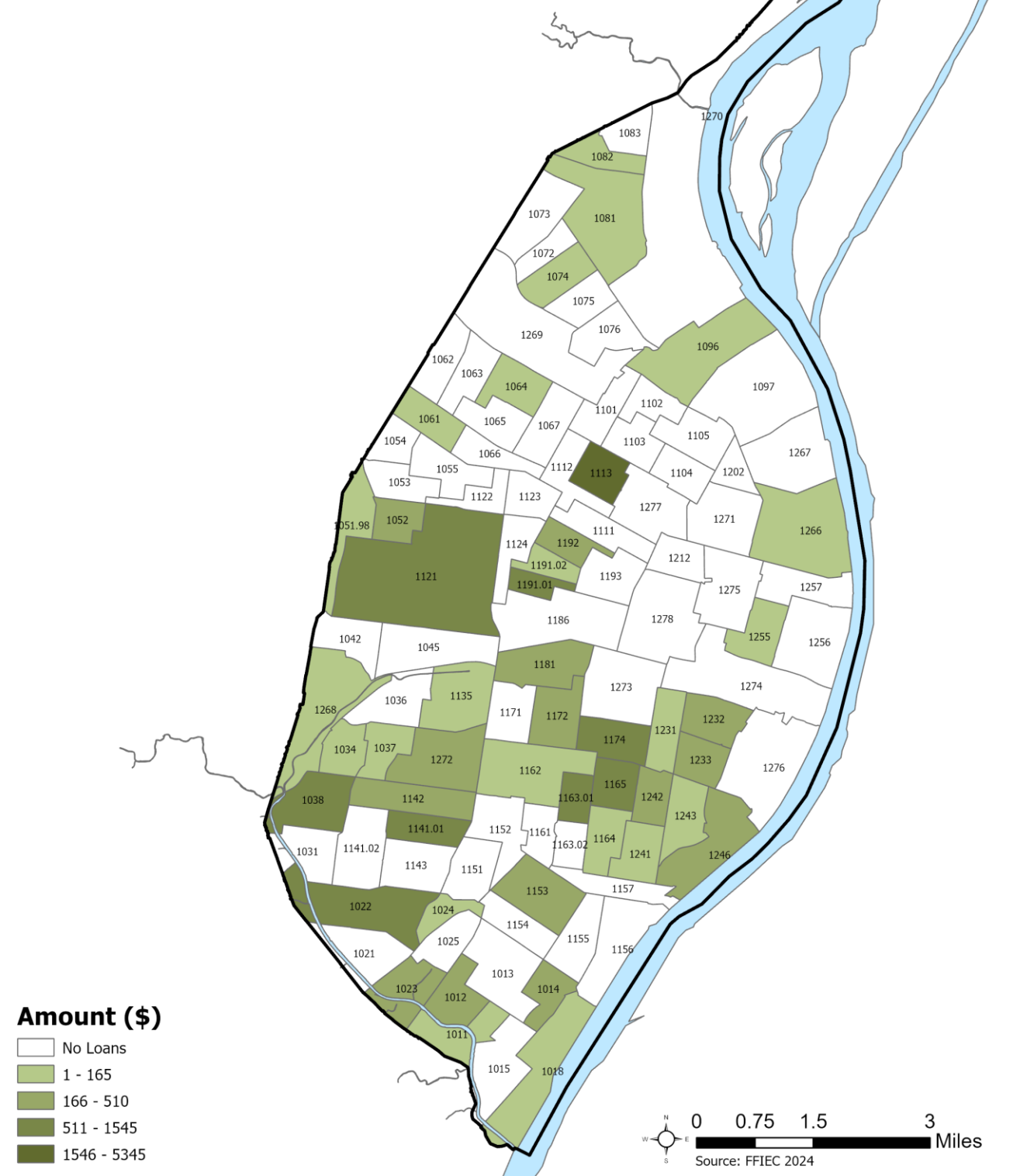
Regions Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2020	89	1,113	\$12,535	\$226,985
2021	129	1,147	\$25,135	\$221,995
2022	91	709	\$20,775	\$133,985
2023	61	513	\$13,235	\$110,035
2024	64	546	\$20,070	\$122,740
Total	434	4,028	\$91,750	\$815,740

*Amount is represented in thousands of dollars

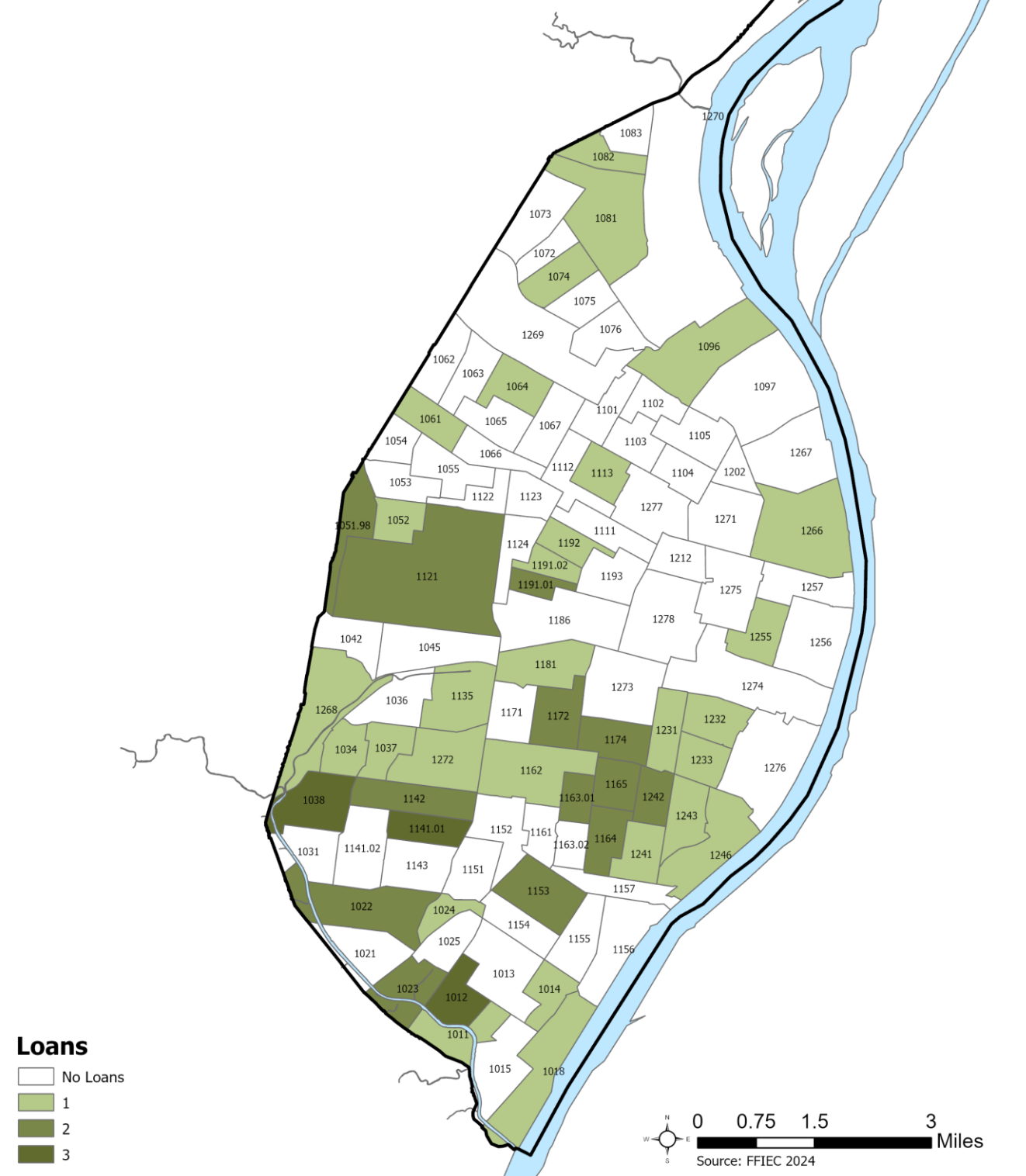
Regions Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013	\$8,745	80	\$77,434	615	11.29%	13.01%
2014	\$7,900	73	\$59,001	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%
2023	\$13,235	61	\$110,035	513	12.03%	11.89%
2024	\$20,070	64	\$122,740	546	16.35%	11.72%

*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**



Royal Banks of Missouri

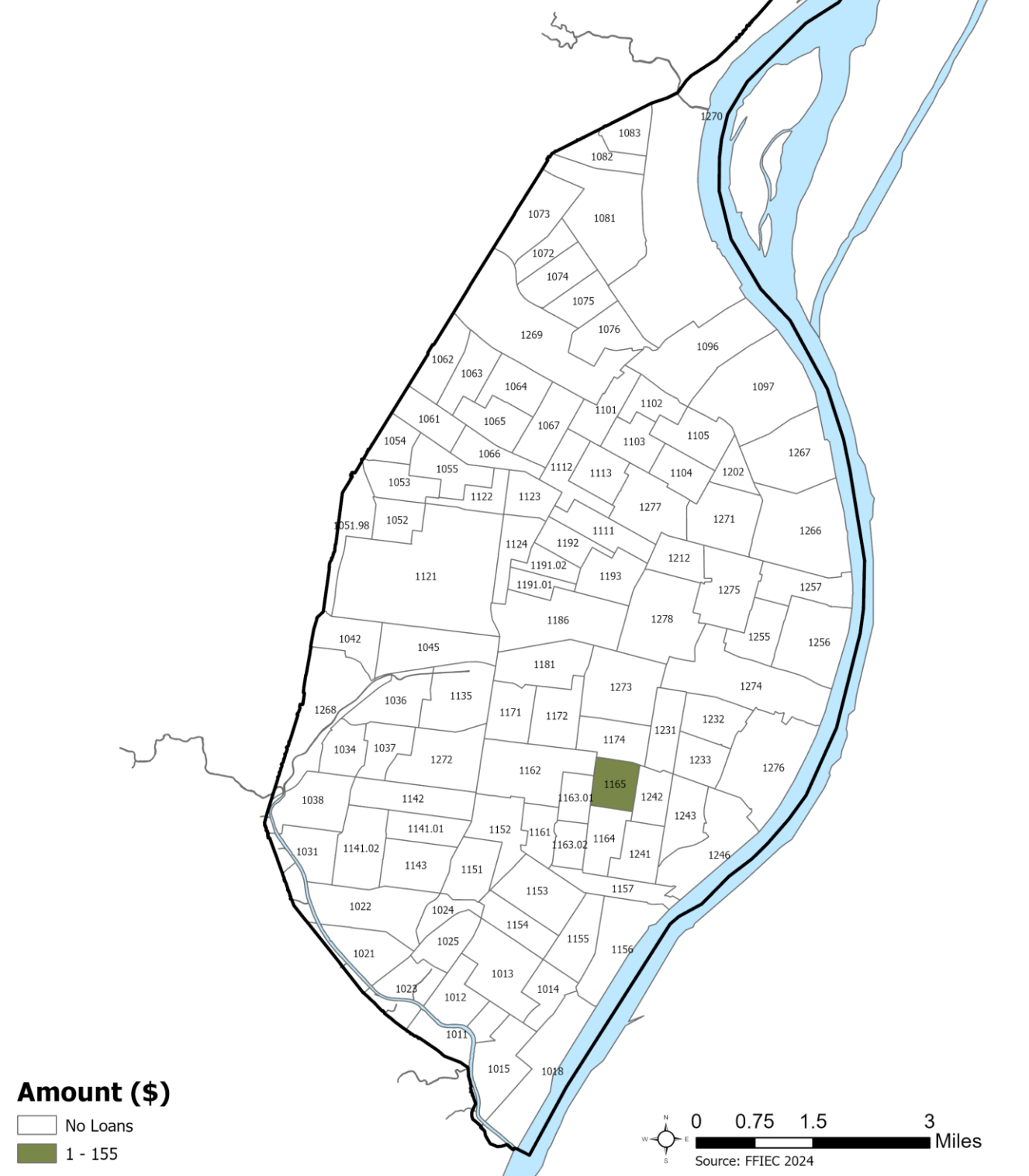
Royal Banks of Missouri: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2020^				
2021^				
2022^				
2023	0	12	\$0	\$3,810
2024	1	21	\$155	\$8,205
Total	1	33	\$155	\$12,015

*Amount is represented in thousands of dollars
 ^Royal Banks of Missouri was exempt from HMDA reporting requirements

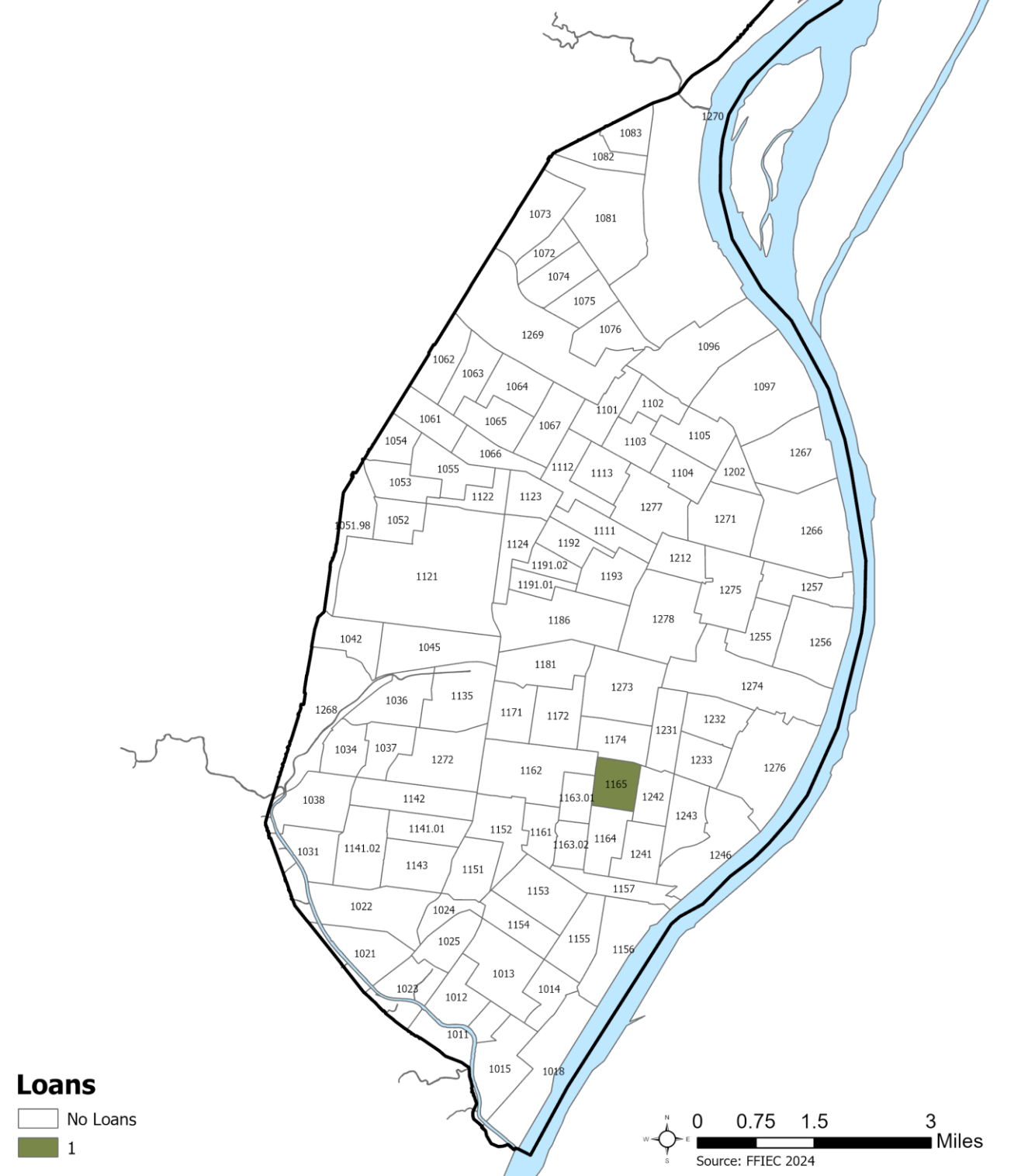
Royal Banks of Missouri: 20 Year Summary							
Year	St. Louis City		St. Louis Metro		City as Percent of Total		
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans	
2005	\$11,506	19	\$19,411	69	59.28%	27.54%	
2006	\$2,978	11	\$12,108	37	24.60%	29.73%	
2007	\$24,091	10	\$31,556	60	76.34%	16.67%	
2008	\$2,932	6	\$15,129	32	19.38%	18.75%	
2009	\$1,191	8	\$4,098	22	29.06%	36.36%	
2010	\$159	3	\$5,210	20	3.05%	15.00%	
2011	\$5,036	3	\$14,726	29	34.20%	10.34%	
2012	\$439	4	\$4,149	21	10.58%	19.05%	
2013	\$1,723	7	\$8,697	34	19.81%	20.59%	
2014	\$10,334	6	\$13,945	29	74.11%	20.69%	
2015	\$180	3	\$4,390	15	4.10%	20.00%	
2016	\$10,785	5	\$12,734	16	84.69%	31.25%	
2017^							
2018^							
2019^							
2020^							
2021^							
2022^							
2023	\$0	0	\$3,810	12	0%	0%	
2024	\$155	1	\$8,205	21	1.89%	4.76%	

*Amount is represented in thousands of dollars
 ^Royal Banks of Missouri was exempt from HMDA reporting requirements

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



**Royal Banks of Missouri: Total Loans
in the City of St. Louis
Total by Tract**



Simmons Bank (formerly Reliance Bank)

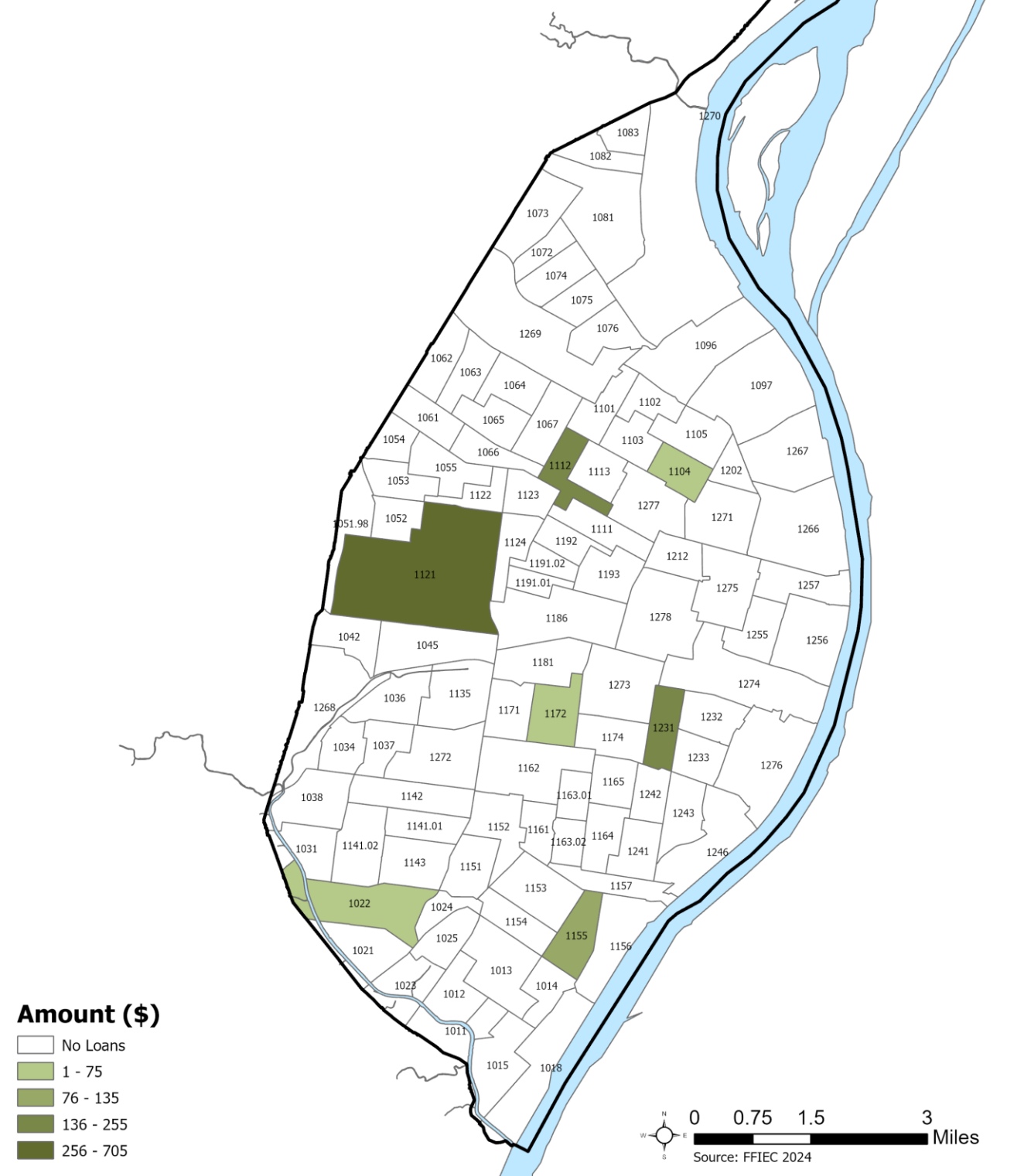
Simmons Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2020	29	194	\$3,055	\$41,140
2021	29	173	\$5,465	\$31,425
2022	28	168	\$18,360	\$82,330
2023	14	108	\$9,880	\$28,510
2024	7	62	\$1,485	\$11,000
Total	107	705	\$38,245	\$194,405

*Amount is represented in thousands of dollars

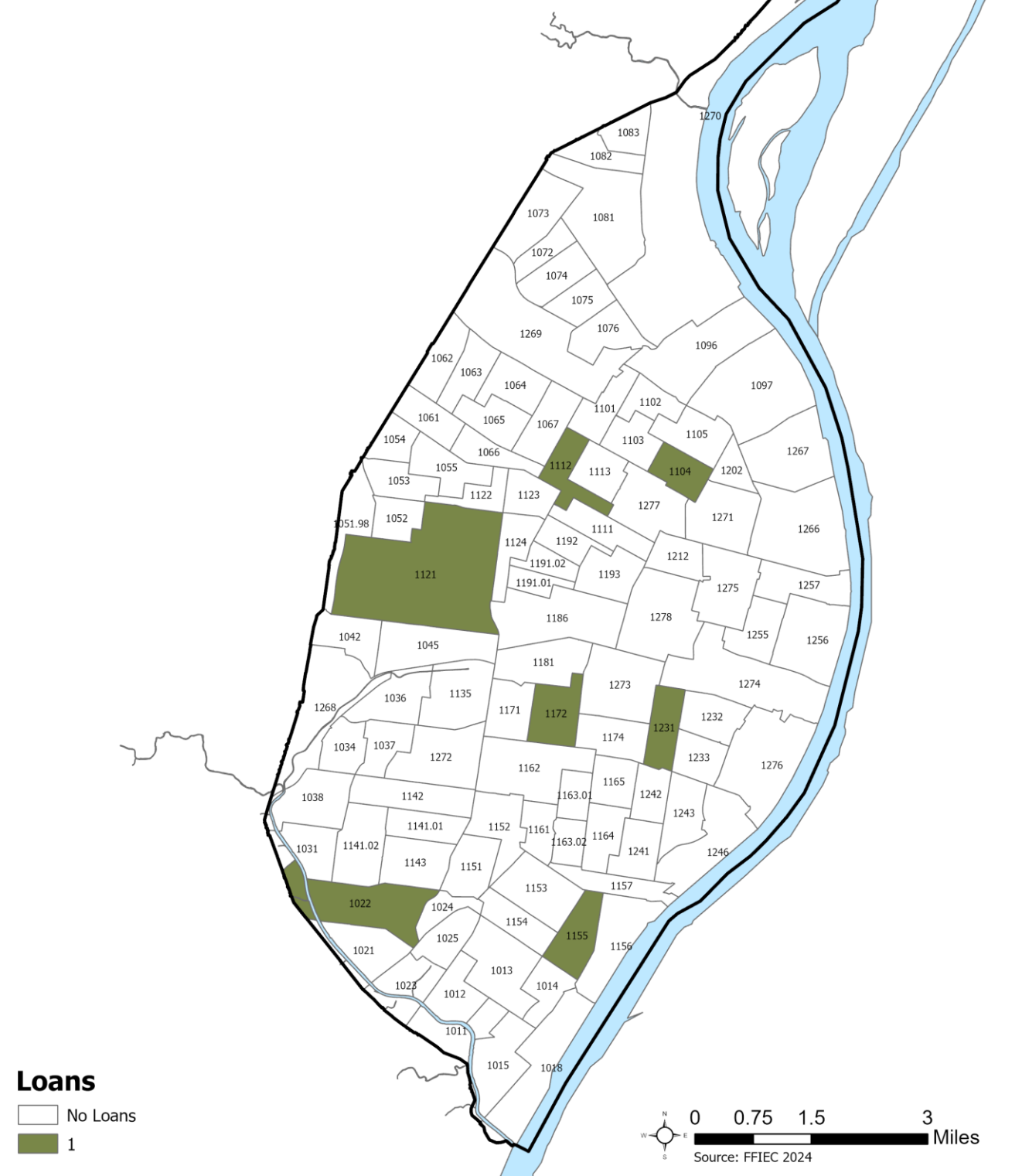
Simmons Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014	\$2,047	5	\$8,494	23	24.10%	21.74%
2015	\$15,843	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%
2023	\$9,880	14	\$28,510	108	34.65%	12.96%
2024	\$1,485	7	\$11,000	62	13.50%	11.29%

*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**



Triad Bank

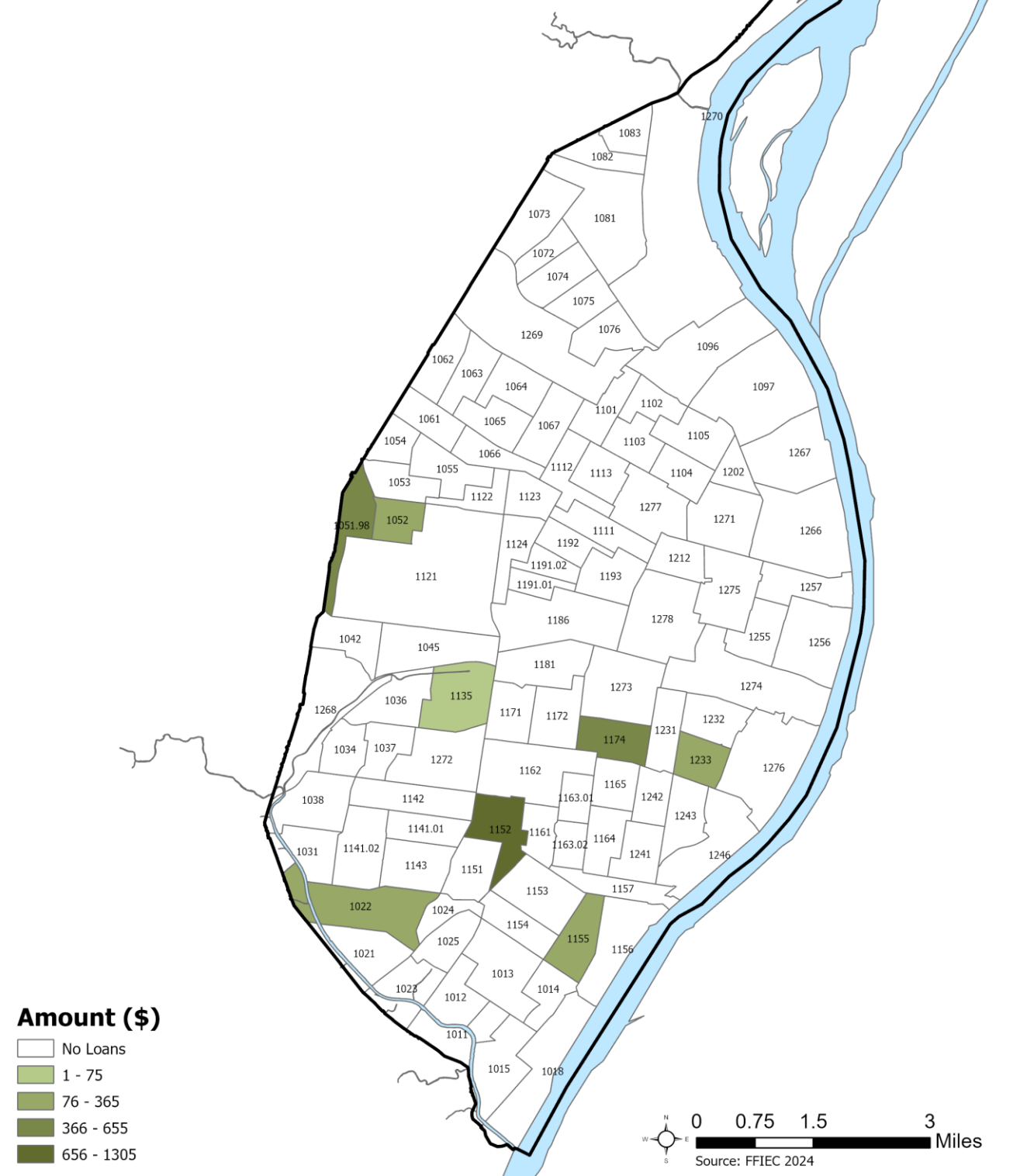
Triad Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2020^				
2021^				
2022^				
2023	11	34	\$6,845	\$15,960
2024	9	33	\$3,835	\$28,075
Total	20	67	\$10,680	\$44,035

*Amount is represented in thousands of dollars
^Triad Bank did not report data

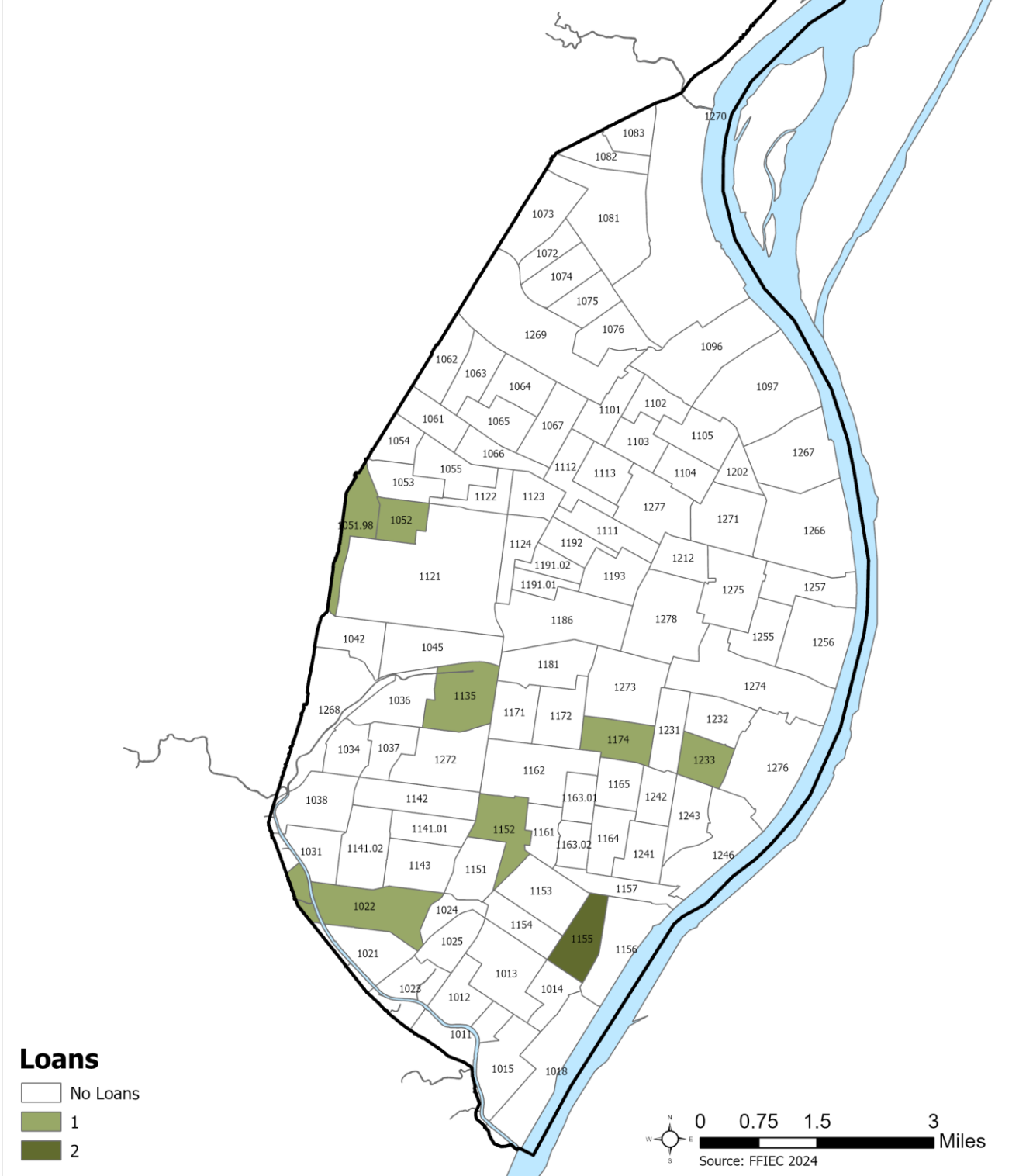
Triad Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016						
2017	\$3,514	15	\$11,970	33	29.36%	45.45%
2018	\$4,005	11	\$15,910	42	25.17%	26.19%
2019	\$7,040	22	\$18,660	50	37.73%	44.00%
2020^						
2021^						
2022^						
2023	\$6,845	11	\$15,960	34	42.89%	32.35%
2024	\$3,835	9	\$28,075	33	13.66%	27.27%

*Amount is represented in thousands of dollars
^Triad Bank did not report data

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



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



U.S. Bank

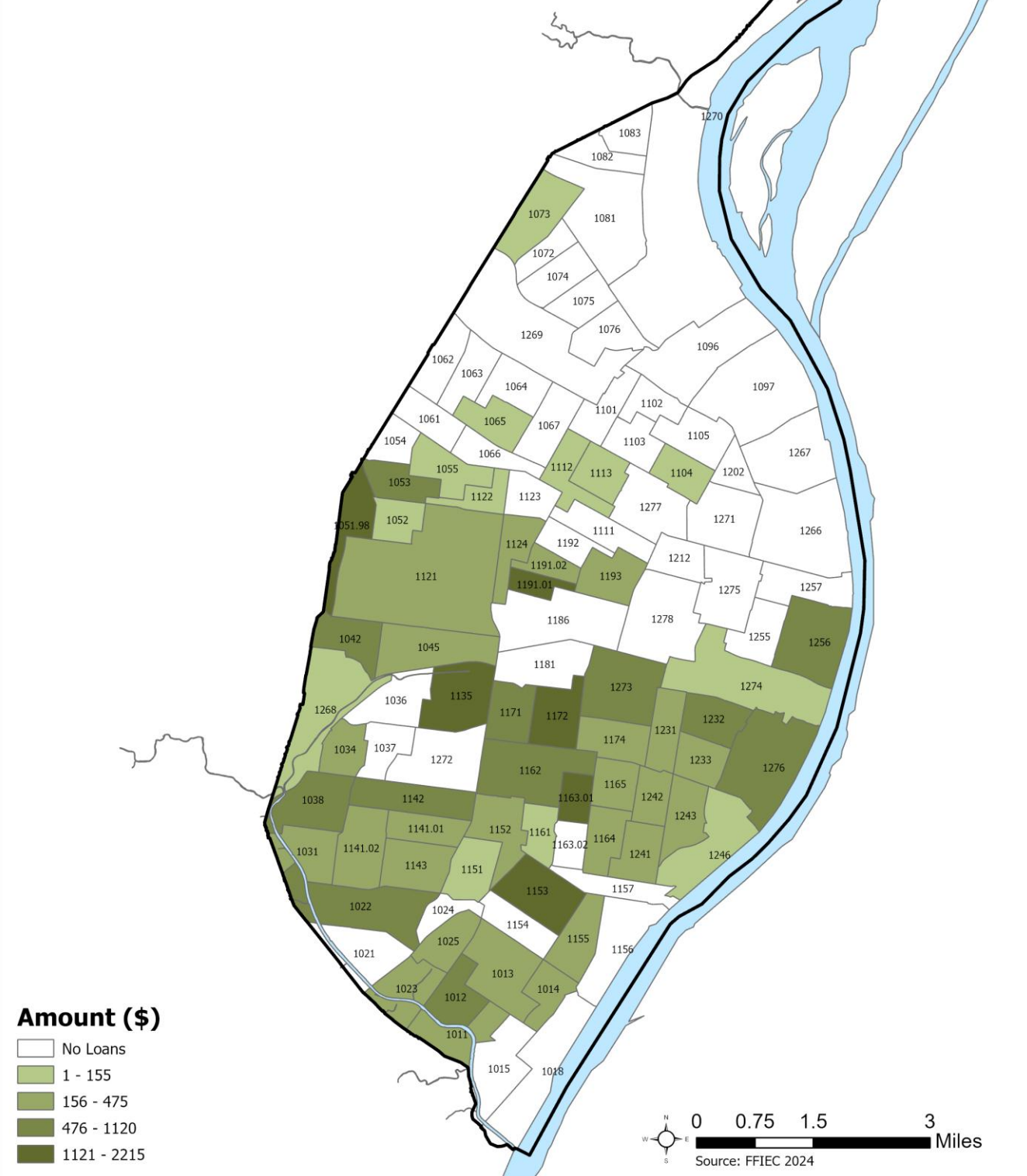
U.S. Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2020	346	3,965	\$69,780	\$926,175
2021	360	4,006	\$62,450	\$873,090
2022	181	2,050	\$29,775	\$421,810
2023	117	1,169	\$22,205	\$277,385
2024	116	1,213	\$27,380	\$273,935
Total	1,120	12,403	\$211,590	\$2,772,395

*Amount is represented in thousands of dollars

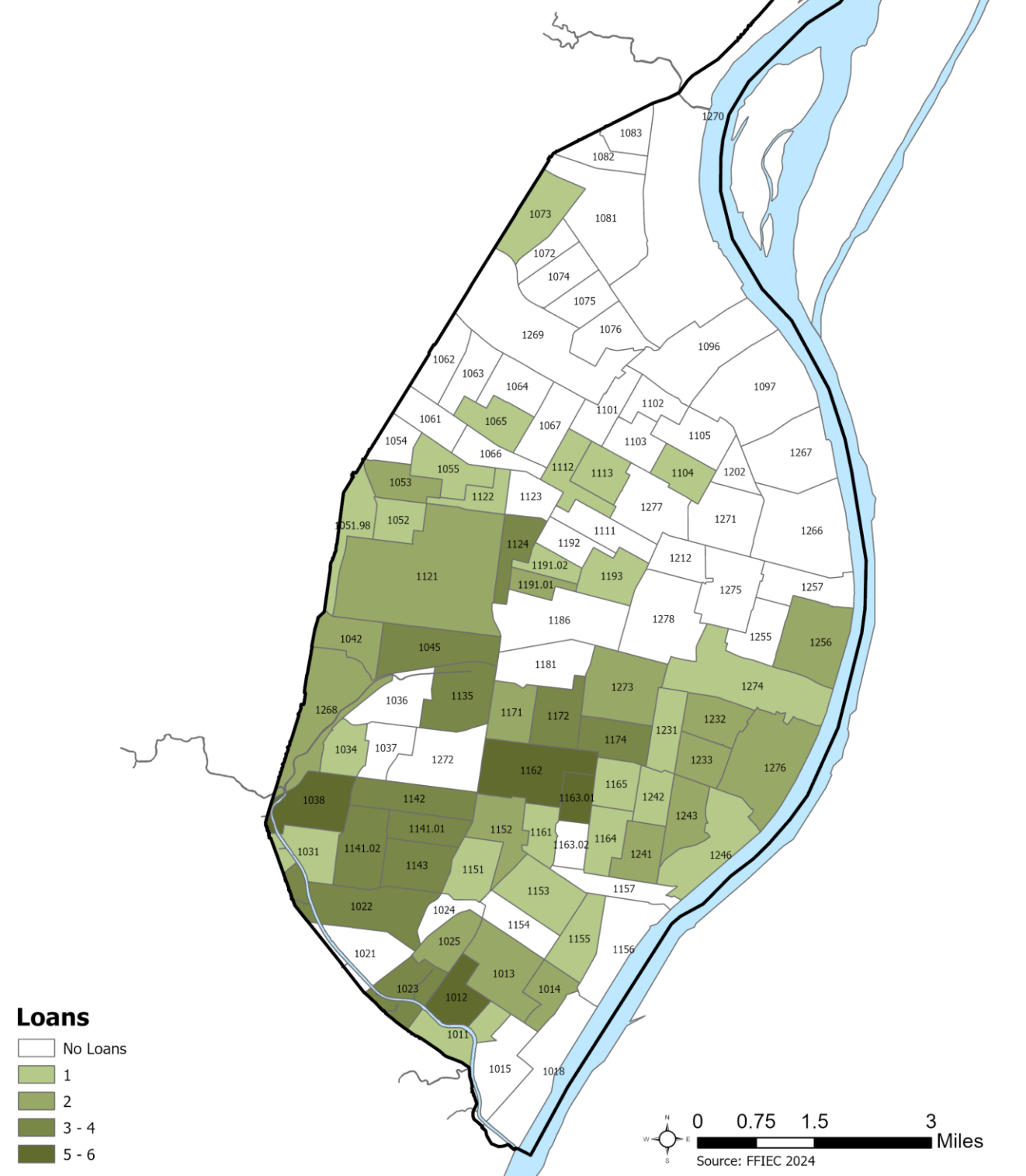
U.S. Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2005	\$69,431	608	\$750,183	5,585	9.26%	10.89%
2006	\$46,936	333	\$386,416	2,417	12.15%	13.78%
2007	\$47,862	360	\$507,590	2,977	9.43%	12.09%
2008	\$80,566	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%
2023	\$22,205	117	\$277,385	1,169	8.01%	10.01%
2024	\$27,380	116	\$273,935	1,213	10.00%	9.56%

*Amount is represented in thousands of dollars

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



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



UMB Financial Corporation

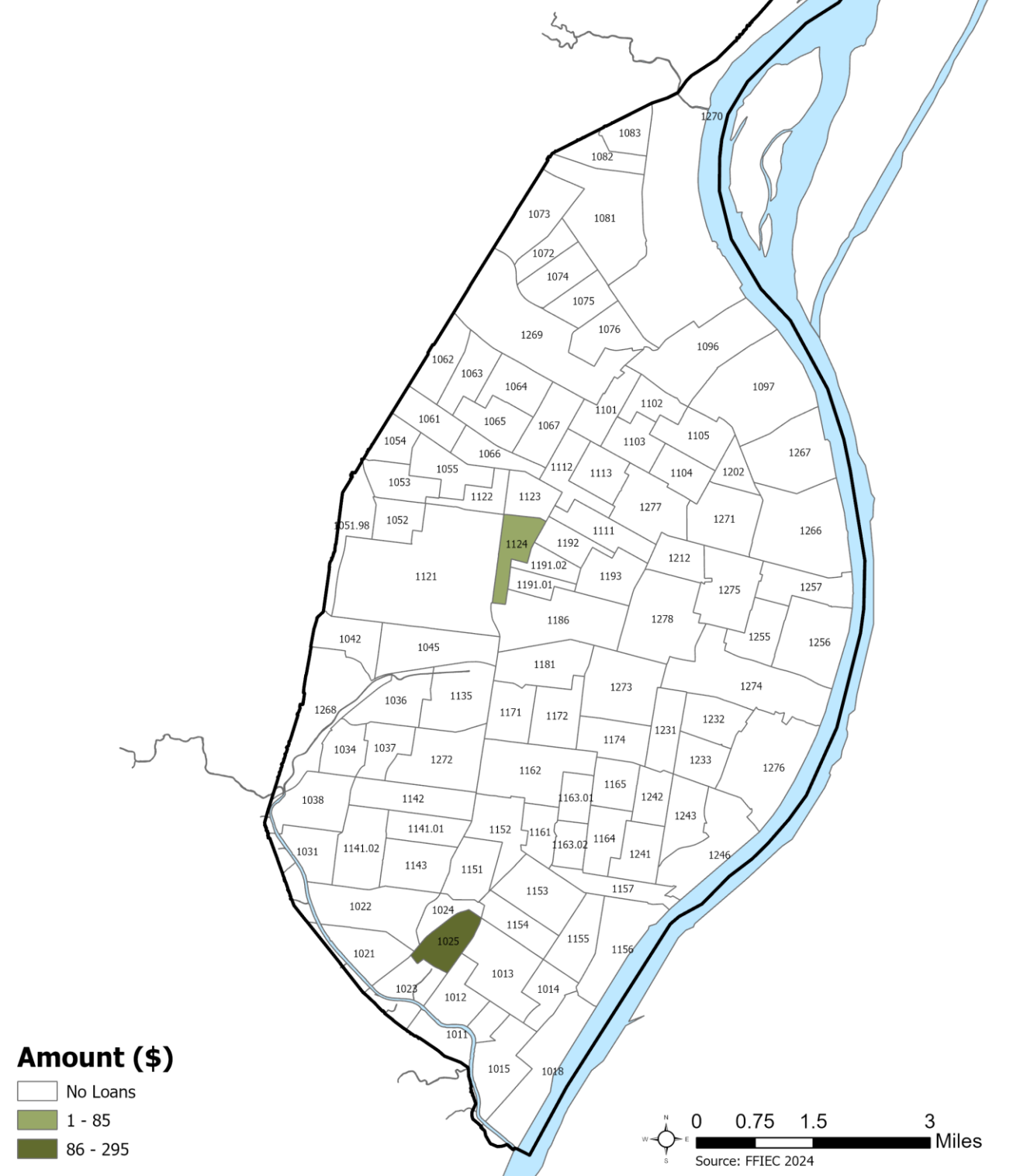
UMB Financial Corporation: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2020	24	297	\$6,110	\$106,445
2021	16	231	\$3,320	\$134,095
2022	24	236	\$15,020	\$70,510
2023	12	131	\$3,640	\$50,765
2024	2	127	\$380	\$29,375
Total	78	1,022	\$28,470	\$391,190

*Amount is represented in thousands of dollars

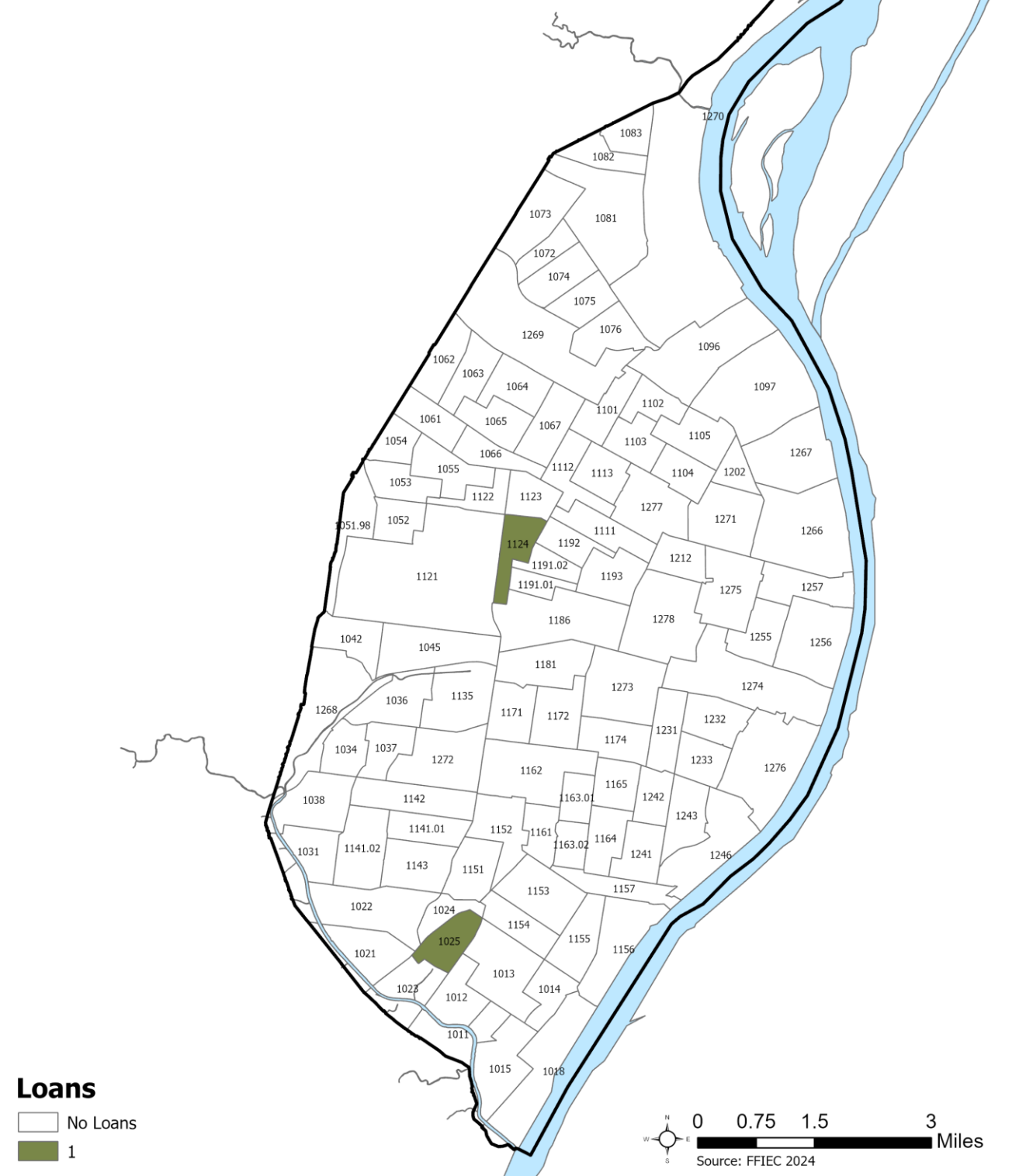
UMB Financial Corporation: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016	\$2,700	11	\$87,873	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%
2023	\$3,640	12	\$50,765	131	7.17%	9.16%
2024	\$380	2	\$29,375	127	1.29%	1.57%

*Amount is represented in thousands of dollars

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

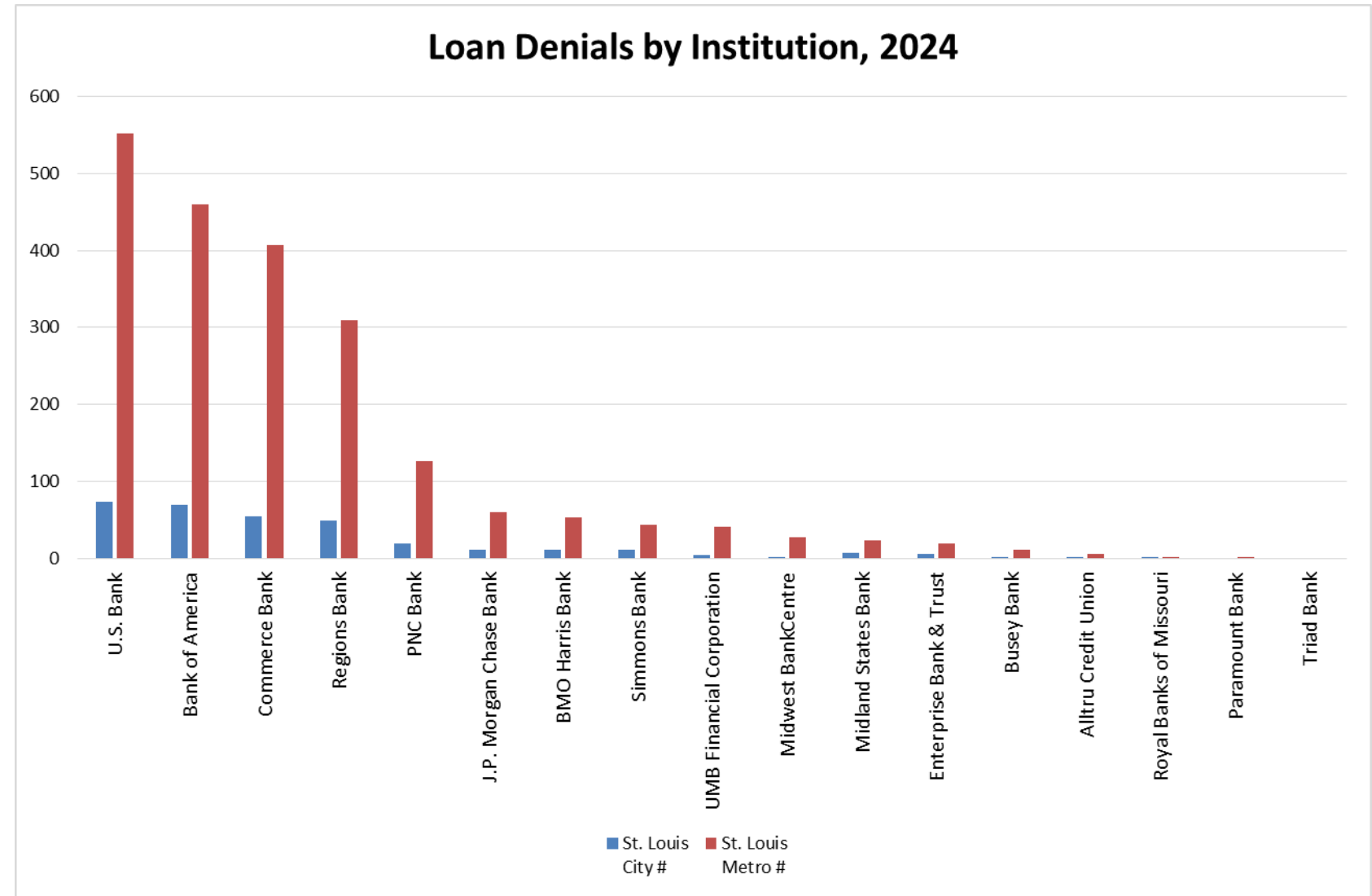


**UMB Financial Corporation: Total Loans
in the City of St. Louis
Total by Tract**



Loan Denials: City and Metro Totals

Loan Denials			
Institution	St. Louis City #	St. Louis Metro #	City as % of Metro Denials
Alltru Credit Union	1	6	16.7%
Bank of America	69	460	15.0%
BMO Harris Bank	12	54	22.2%
Busey Bank	2	11	18.2%
Commerce Bank	55	407	13.5%
Enterprise Bank & Trust	6	20	30.0%
J.P. Morgan Chase Bank	11	60	18.3%
Midland States Bank	8	24	33.3%
Midwest BankCentre	1	27	3.7%
Paramount Bank	0	1	0.0%
PNC Bank	20	127	15.8%
Regions Bank	49	310	15.8%
Royal Banks of Missouri	1	2	50.0%
Simmons Bank	12	44	27.3%
Triad Bank	0	0	0.0%
U.S. Bank	74	552	13.4%
UMB Financial Corporation	5	41	12.2%
Total	326	2,146	15.2%



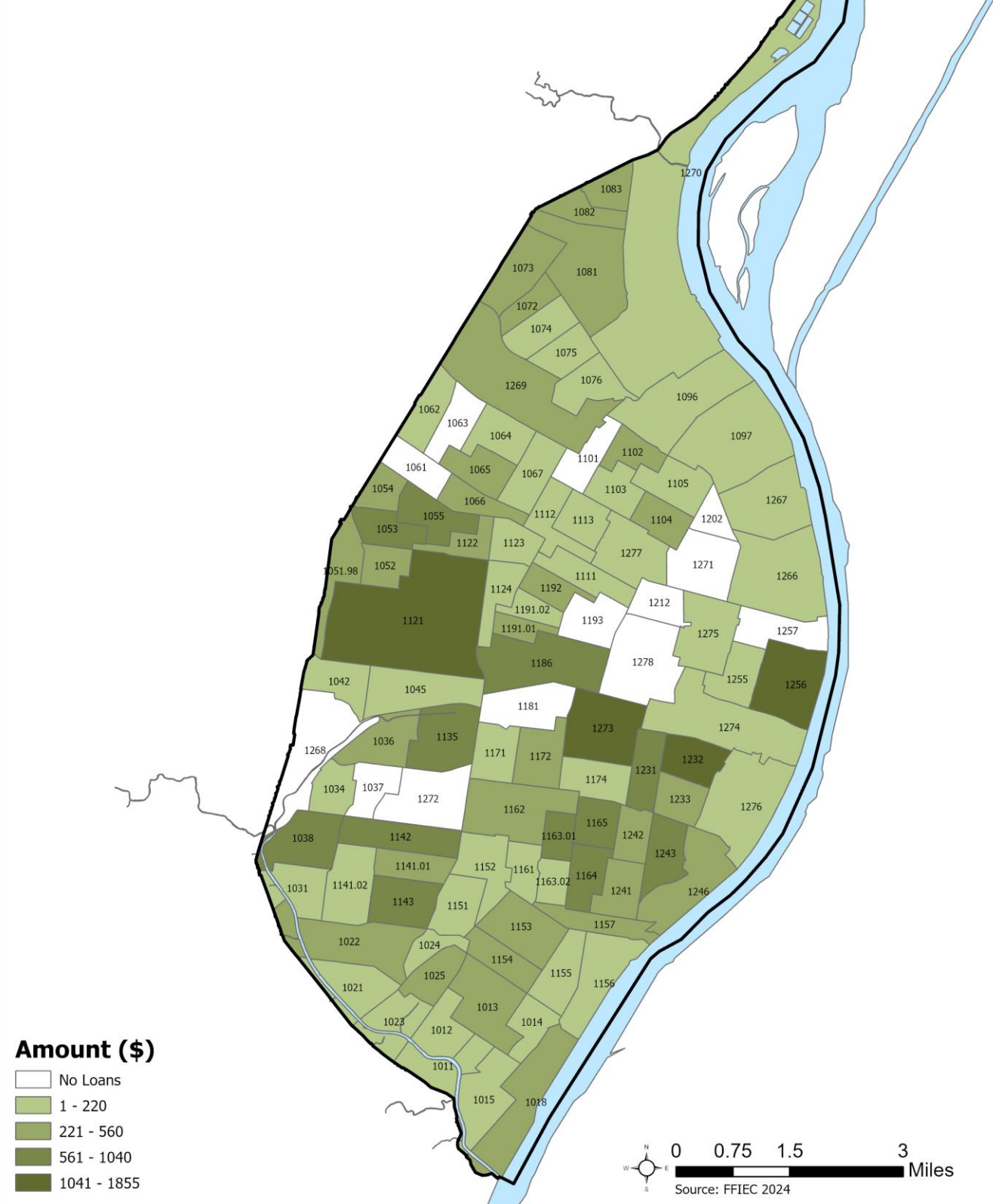
Home Purchase - Loan Applications Denied (dollar amounts in thousands)						
	St. Louis City		St. Louis Metro		City as % of Metro	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$0	0	\$0	0	0.0%	0.0%
Bank of America	\$2,485	11	\$12,880	62	19.3%	17.7%
BMO Harris Bank	\$1,030	2	\$7,515	13	13.7%	15.4%
Busey Bank	\$560	2	\$560	2	100.0%	100.0%
Commerce Bank	\$685	5	\$9,535	49	7.2%	10.2%
Enterprise Bank & Trust	\$370	2	\$760	4	48.7%	50.0%
J.P. Morgan Chase Bank	\$2,275	11	\$10,430	48	21.8%	22.9%
Midland States Bank	\$135	1	\$515	3	26.2%	33.3%
Midwest BankCentre	\$115	1	\$2,370	14	4.9%	7.1%
Paramount Bank	\$0	0	\$135	1	0.0%	0.0%
PNC Bank	\$250	2	\$8,120	18	3.1%	11.1%
Regions Bank	\$930	6	\$6,845	31	13.6%	19.4%
Royal Banks of Missouri	\$0	0	\$0	0	0.0%	0.0%
Simmons Bank	\$65	1	\$2,445	7	2.7%	14.3%
Triad Bank	\$0	0	\$0	0	0.0%	0.0%
U.S. Bank	\$1,810	10	\$22,620	94	8.0%	10.6%
UMB Financial Corporation	\$0	0	\$430	2	0.0%	0.0%
Total	\$10,710	54	\$85,160	348	12.6%	15.5%

Home Improvement - Loan Applications Denied (dollar amounts in thousands)						
	St. Louis City		St. Louis Metro		City as % of Metro	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$0	0	\$235	3	0.0%	0.0%
Bank of America	\$2,535	51	\$21,985	301	11.5%	16.9%
BMO Harris Bank	\$685	7	\$3,560	24	19.2%	29.2%
Busey Bank	\$0	0	\$75	3	0.0%	0.0%
Commerce Bank	\$1,795	41	\$14,890	274	12.1%	15.0%
Enterprise Bank & Trust	\$435	1	\$835	9	52.1%	11.1%
J.P. Morgan Chase Bank	\$0	0	\$155	1	0.0%	0.0%
Midland States Bank	\$0	0	\$350	4	0.0%	0.0%
Midwest BankCentre	\$0	0	\$640	4	0.0%	0.0%
Paramount Bank	\$0	0	\$0	0	0.0%	0.0%
PNC Bank	\$1,180	16	\$7,695	83	15.3%	19.3%
Regions Bank	\$1,930	38	\$11,530	206	16.7%	18.5%
Royal Banks of Missouri	\$0	0	\$0	0	0.0%	0.0%
Simmons Bank	\$325	9	\$3,025	29	10.7%	31.0%
Triad Bank	\$0	0	\$0	0	0.0%	0.0%
U.S. Bank	\$3,530	54	\$25,125	363	14.1%	14.9%
UMB Financial Corporation	\$485	5	\$2,130	20	22.8%	25.0%
Total	\$12,900	222	\$92,230	1,324	14.0%	16.8%

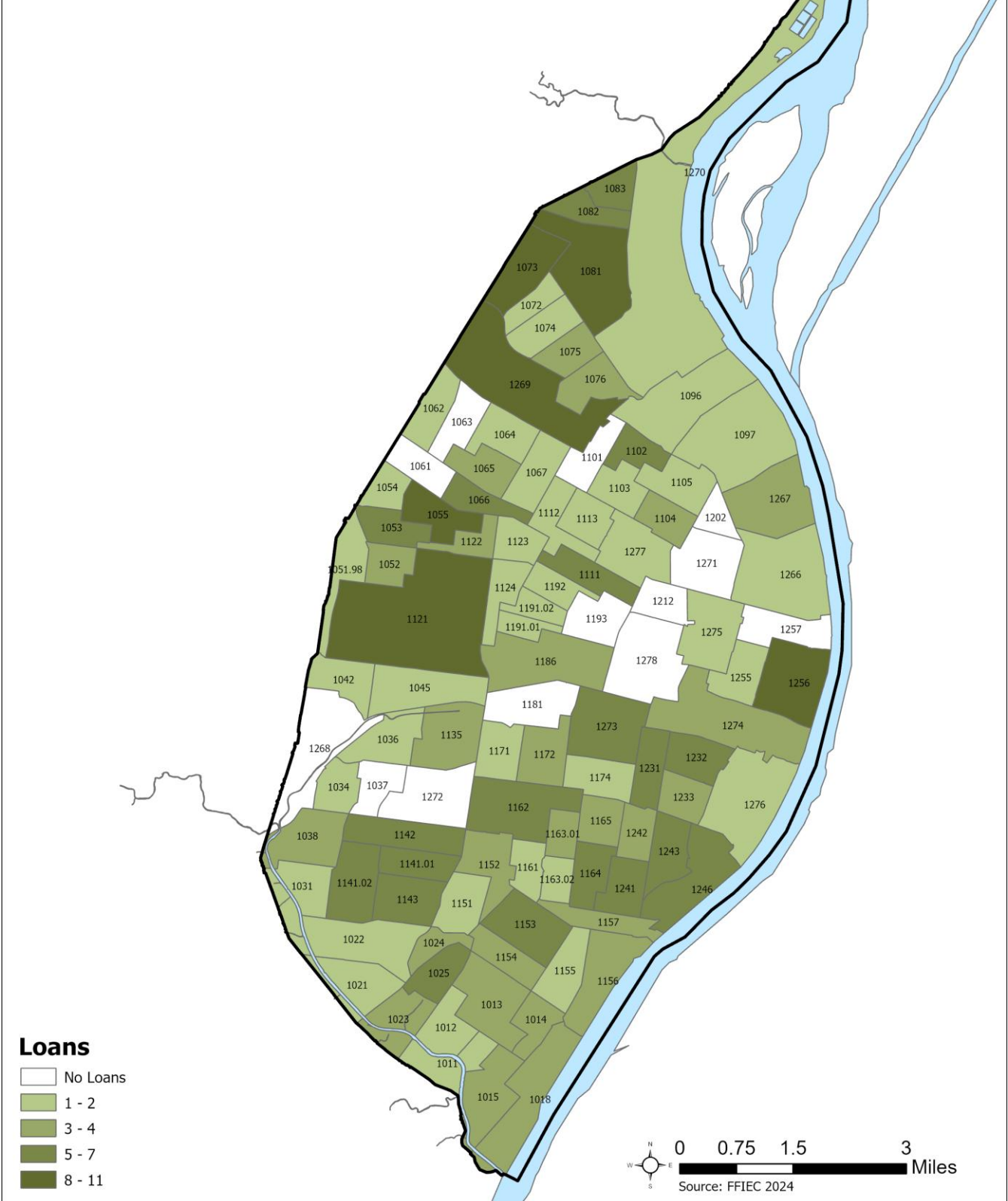
Refinance - Loan Applications Denied (dollar amounts in thousands)						
	St. Louis City		St. Louis Metro		City as % of Metro	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$75	1	\$535	3	14.0%	33.3%
Bank of America	\$855	7	\$14,435	97	5.9%	7.2%
BMO Harris Bank	\$255	3	\$4,945	17	5.2%	17.7%
Busey Bank	\$0	0	\$900	6	0.0%	0.0%
Commerce Bank	\$1,485	9	\$12,430	84	12.0%	10.7%
Enterprise Bank & Trust	\$745	3	\$1,045	7	71.3%	42.9%
J.P. Morgan Chase Bank	\$0	0	\$3,535	11	0.0%	0.0%
Midland States Bank	\$1,415	7	\$4,365	17	32.4%	41.2%
Midwest BankCentre	\$0	0	\$1,715	9	0.0%	0.0%
Paramount Bank	\$0	0	\$0	0	0.0%	0.0%
PNC Bank	\$290	2	\$3,920	26	7.4%	7.7%
Regions Bank	\$585	5	\$10,655	73	5.5%	6.9%
Royal Banks of Missouri	\$105	1	\$280	2	37.5%	50.0%
Simmons Bank	\$830	2	\$1,260	8	65.9%	25.0%
Triad Bank	\$0	0	\$0	0	0.0%	0.0%
U.S. Bank	\$1,150	10	\$16,325	95	7.0%	10.5%
UMB Financial Corporation	\$0	0	\$3,295	19	0.0%	0.0%
Total	\$7,790	50	\$79,640	474	9.8%	10.6%

Total - Loan Applications Denied (dollar amounts in thousands)						
	St. Louis City		St. Louis Metro		City as % of Metro	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$75	1	\$770	6	9.7%	16.7%
Bank of America	\$5,875	69	\$49,300	460	11.9%	15.0%
BMO Harris Bank	\$1,970	12	\$16,020	54	12.3%	22.2%
Busey Bank	\$560	2	\$1,535	11	36.5%	18.2%
Commerce Bank	\$3,965	55	\$36,855	407	10.8%	13.5%
Enterprise Bank & Trust	\$1,550	6	\$2,640	20	58.7%	30.0%
J.P. Morgan Chase Bank	\$2,275	11	\$14,120	60	16.1%	18.3%
Midland States Bank	\$1,550	8	\$5,230	24	29.6%	33.3%
Midwest BankCentre	\$115	1	\$4,725	27	2.4%	3.7%
Paramount Bank	\$0	0	\$135	1	0.0%	0.0%
PNC Bank	\$1,720	20	\$19,735	127	8.7%	15.8%
Regions Bank	\$3,445	49	\$29,030	310	11.9%	15.8%
Royal Banks of Missouri	\$105	1	\$280	2	37.5%	50.0%
Simmons Bank	\$1,220	12	\$6,730	44	18.1%	27.3%
Triad Bank	\$0	0	\$0	0	0.0%	0.0%
U.S. Bank	\$6,490	74	\$64,070	552	10.1%	13.4%
UMB Financial Corporation	\$485	5	\$5,855	41	8.3%	12.2%
Total	\$31,400	326	\$257,030	2,146	12.2%	15.2%

**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		Jefferson		Franklin		St. Louis Metro	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Bank of America	\$2,485	11	\$8,095	37	\$1,435	9	\$525	3	\$340	2	\$12,880	62
BMO Harris Bank	\$1,030	2	\$5,485	9	\$1,000	2	\$0	0	\$0	0	\$7,515	13
Busey Bank	\$560	2	\$0	0	\$0	0	\$0	0	\$0	0	\$560	2
Commerce Bank	\$685	5	\$6,895	37	\$1,310	4	\$645	3	\$0	0	\$9,535	49
Enterprise Bank & Trust	\$370	2	\$0	0	\$0	0	\$390	2	\$0	0	\$760	4
J.P. Morgan Chase Bank	\$2,275	11	\$4,780	26	\$2,450	6	\$530	2	\$395	3	\$10,430	48
Midland States Bank	\$135	1	\$380	2	\$0	0	\$0	0	\$0	0	\$515	3
Midwest BankCentre	\$115	1	\$2,005	11	\$250	2	\$0	0	\$0	0	\$2,370	14
Paramount Bank	\$0	0	\$135	1	\$0	0	\$0	0	\$0	0	\$135	1
PNC Bank	\$250	2	\$1,755	9	\$4,825	3	\$590	2	\$700	2	\$8,120	18
Regions Bank	\$930	6	\$3,700	18	\$845	3	\$1,245	3	\$125	1	\$6,845	31
Royal Banks of Missouri	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Simmons Bank	\$65	1	\$2,380	6	\$0	0	\$0	0	\$0	0	\$2,445	7
Triad Bank	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
U.S. Bank	\$1,810	10	\$14,360	56	\$4,160	14	\$1,020	6	\$1,270	8	\$22,620	94
UMB Financial Corporation	\$0	0	\$175	1	\$0	0	\$0	0	\$255	1	\$430	2
Total	\$10,710	54	\$50,145	213	\$16,275	43	\$4,945	21	\$3,085	17	\$85,160	348

Home Improvement Loan Denials												
	St. Louis City		St. Louis County		St. Charles		Jefferson		Franklin		St. Louis Metro	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$0	0	\$45	1	\$190	2	\$0	0	\$0	0	\$235	3
Bank of America	\$2,535	51	\$10,815	137	\$6,590	82	\$1,710	26	\$335	5	\$21,985	301
BMO Harris Bank	\$685	7	\$2,225	13	\$565	3	\$85	1	\$0	0	\$3,560	24
Busey Bank	\$0	0	\$50	2	\$0	0	\$25	1	\$0	0	\$75	3
Commerce Bank	\$1,795	41	\$9,050	150	\$2,535	45	\$1,455	37	\$55	1	\$14,890	274
Enterprise Bank & Trust	\$435	1	\$0	0	\$0	0	\$400	8	\$0	0	\$835	9
J.P. Morgan Chase Bank	\$0	0	\$0	0	\$0	0	\$155	1	\$0	0	\$155	1
Midland States Bank	\$0	0	\$130	2	\$0	0	\$220	2	\$0	0	\$350	4
Midwest BankCentre	\$0	0	\$605	3	\$35	1	\$0	0	\$0	0	\$640	4
Paramount Bank	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
PNC Bank	\$1,180	16	\$2,755	33	\$1,890	18	\$1,425	11	\$445	5	\$7,695	83
Regions Bank	\$1,930	38	\$5,845	99	\$1,660	36	\$1,885	29	\$210	4	\$11,530	206
Royal Banks of Missouri	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Simmons Bank	\$325	9	\$1,655	11	\$955	7	\$55	1	\$35	1	\$3,025	29
Triad Bank	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
U.S. Bank	\$3,530	54	\$14,115	191	\$4,030	58	\$2,355	39	\$1,095	21	\$25,125	363
UMB Financial Corporation	\$485	5	\$925	11	\$720	4	\$0	0	\$0	0	\$2,130	20
Total	\$12,900	222	\$48,215	653	\$19,170	256	\$9,770	156	\$2,175	37	\$92,230	1,324

Refinance Loan Denials												
	St. Louis City		St. Louis County		St. Charles		Jefferson		Franklin		St. Louis Metro	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$75	1	\$255	1	\$0	0	\$205	1	\$0	0	\$535	3
Bank of America	\$855	7	\$8,245	57	\$1,650	10	\$3,580	22	\$105	1	\$14,435	97
BMO Harris Bank	\$255	3	\$3,860	10	\$430	2	\$400	2	\$0	0	\$4,945	17
Busey Bank	\$0	0	\$900	6	\$0	0	\$0	0	\$0	0	\$900	6
Commerce Bank	\$1,485	9	\$7,345	49	\$2,535	13	\$1,000	12	\$65	1	\$12,430	84
Enterprise Bank & Trust	\$745	3	\$115	1	\$0	0	\$90	2	\$95	1	\$1,045	7
J.P. Morgan Chase Bank	\$0	0	\$805	5	\$2,115	3	\$480	2	\$135	1	\$3,535	11
Midland States Bank	\$1,415	7	\$1,870	6	\$555	1	\$470	2	\$55	1	\$4,365	17
Midwest BankCentre	\$0	0	\$1,190	6	\$205	1	\$320	2	\$0	0	\$1,715	9
Paramount Bank	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
PNC Bank	\$290	2	\$1,880	10	\$935	7	\$555	5	\$260	2	\$3,920	26
Regions Bank	\$585	5	\$6,115	39	\$2,290	18	\$995	9	\$670	2	\$10,655	73
Royal Banks of Missouri	\$105	1	\$175	1	\$0	0	\$0	0	\$0	0	\$280	2
Simmons Bank	\$830	2	\$210	4	\$220	2	\$0	0	\$0	0	\$1,260	8
Triad Bank	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
U.S. Bank	\$1,150	10	\$11,020	58	\$1,695	9	\$1,770	14	\$690	4	\$16,325	95
UMB Financial Corporation	\$0	0	\$2,325	11	\$605	5	\$365	3	\$0	0	\$3,295	19
Total	\$7,790	50	\$46,310	264	\$13,235	71	\$10,230	76	\$2,075	13	\$79,640	474

Total Loan Denials												
	St. Louis City		St. Louis County		St. Charles		Jefferson		Franklin		St. Louis Metro	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$75	1	\$300	2	\$190	2	\$205	1	\$0	0	\$770	6
Bank of America	\$5,875	69	\$27,155	231	\$9,675	101	\$5,815	51	\$780	8	\$49,300	460
BMO Harris Bank	\$1,970	12	\$11,570	32	\$1,995	7	\$485	3	\$0	0	\$16,020	54
Busey Bank	\$560	2	\$950	8	\$0	0	\$25	1	\$0	0	\$1,535	11
Commerce Bank	\$3,965	55	\$23,290	236	\$6,380	62	\$3,100	52	\$120	2	\$36,855	407
Enterprise Bank & Trust	\$1,550	6	\$115	1	\$0	0	\$880	12	\$95	1	\$2,640	20
J.P. Morgan Chase Bank	\$2,275	11	\$5,585	31	\$4,565	9	\$1,165	5	\$530	4	\$14,120	60
Midland States Bank	\$1,550	8	\$2,380	10	\$555	1	\$690	4	\$55	1	\$5,230	24
Midwest BankCentre	\$115	1	\$3,800	20	\$490	4	\$320	2	\$0	0	\$4,725	27
Paramount Bank	\$0	0	\$135	1	\$0	0	\$0	0	\$0	0	\$135	1
PNC Bank	\$1,720	20	\$6,390	52	\$7,650	28	\$2,570	18	\$1,405	9	\$19,735	127
Regions Bank	\$3,445	49	\$15,660	156	\$4,795	57	\$4,125	41	\$1,005	7	\$29,030	310
Royal Banks of Missouri	\$105	1	\$175	1	\$0	0	\$0	0	\$0	0	\$280	2
Simmons Bank	\$1,220	12	\$4,245	21	\$1,175	9	\$55	1	\$35	1	\$6,730	44
Triad Bank	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
U.S. Bank	\$6,490	74	\$39,495	305	\$9,885	81	\$5,145	59	\$3,055	33	\$64,070	552
UMB Financial Corporation	\$485	5	\$3,425	23	\$1,325	9	\$365	3	\$255	1	\$5,855	41
Total	\$31,400	326	\$144,670	1,130	\$48,680	370	\$24,945	253	\$7,335	67	\$257,030	2,146

Percent of Applications Denied by Institution						
	St. Louis City	St. Louis County	St. Charles	Jefferson	Franklin	St. Louis Metro
Alltru Credit Union	12.5%	10.0%	9.5%	33.3%	0.0%	11.1%
Loan Denials	1	2	2	1	0	6
Loan Applications	8	20	21	3	2	54
Bank of America	33.2%	24.6%	27.4%	27.6%	25.8%	26.5%
Loan Denials	69	231	101	51	8	460
Loan Applications	208	941	369	185	31	1,734
BMO Harris Bank	28.6%	23.0%	29.2%	30.0%	0.0%	24.8%
Loan Denials	12	32	7	3	0	54
Loan Applications	42	139	24	10	3	218
Busey Bank	11.8%	17.8%	0.0%	16.7%	0.0%	14.5%
Loan Denials	2	8	0	1	0	11
Loan Applications	17	45	8	6	0	76
Commerce Bank	28.5%	26.4%	19.3%	26.0%	9.5%	25.0%
Loan Denials	55	236	62	52	2	407
Loan Applications	193	894	321	200	21	1,629
Enterprise Bank & Trust	21.4%	2.0%	0.0%	35.3%	50.0%	16.7%
Loan Denials	6	1	0	12	1	20
Loan Applications	28	50	6	34	2	120
J.P. Morgan Chase Bank	7.7%	6.1%	4.9%	7.3%	18.2%	6.5%
Loan Denials	11	31	9	5	4	60
Loan Applications	143	505	184	69	22	923
Midland States Bank	21.6%	16.1%	7.7%	14.8%	9.1%	16.0%
Loan Denials	8	10	1	4	1	24
Loan Applications	37	62	13	27	11	150
Midwest BankCentre	1.3%	7.1%	7.0%	3.7%	0.0%	5.6%
Loan Denials	1	20	4	2	0	27
Loan Applications	78	283	57	54	7	479

Percent of Applications Denied by Institution						
	St. Louis City	St. Louis County	St. Charles	Jefferson	Franklin	St. Louis Metro
Paramount Bank	0.0%	0.6%	0.0%	0.0%	0.0%	0.4%
Loan Denials	0	1	0	0	0	1
Loan Applications	25	162	72	17	5	281
PNC Bank	28.6%	18.1%	19.9%	22.8%	25.7%	20.7%
Loan Denials	20	52	28	18	9	127
Loan Applications	70	288	141	79	35	613
Regions Bank	39.5%	29.4%	24.5%	35.7%	38.9%	30.4%
Loan Denials	49	156	57	41	7	310
Loan Applications	124	530	233	115	18	1,020
Royal Banks of Missouri	12.5%	5.9%	0.0%	0.0%	0.0%	5.9%
Loan Denials	1	1	0	0	0	2
Loan Applications	8	17	3	6	0	34
Simmons Bank	63.2%	33.3%	34.6%	20.0%	25.0%	37.6%
Loan Denials	12	21	9	1	1	44
Loan Applications	19	63	26	5	4	117
Triad Bank	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Loan Denials	0	0	0	0	0	0
Loan Applications	9	19	3	3	2	36
U.S. Bank	17.1%	16.9%	11.6%	14.4%	24.1%	15.8%
Loan Denials	74	305	81	59	33	552
Loan Applications	432	1,809	697	409	137	3,484
UMB Financial Corporation	62.5%	20.0%	20.5%	23.1%	33.3%	22.4%
Loan Denials	5	23	9	3	1	41
Loan Applications	8	115	44	13	3	183
All Banks	22.5%	19.0%	16.7%	20.5%	22.1%	19.2%
Loan Denials	326	1,130	370	253	67	2,146
Loan Applications	1,449	5,942	2,222	1,235	303	11,151

Loan Denials: City Total (dollar amounts in thousands)

Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1011	\$125	1	\$0	0	\$0	0	\$125	1
1012	\$0	0	\$35	1	\$0	0	\$35	1
1013	\$65	1	\$105	1	\$310	2	\$480	4
1014	\$115	1	\$50	2	\$0	0	\$165	3
1015	\$0	0	\$220	4	\$0	0	\$220	4
1018	\$190	2	\$45	1	\$0	0	\$235	3
1021	\$0	0	\$35	1	\$0	0	\$35	1
1022	\$215	1	\$0	0	\$215	1	\$430	2
1023	\$0	0	\$135	3	\$0	0	\$135	3
1024	\$0	0	\$85	3	\$0	0	\$85	3
1025	\$115	1	\$130	4	\$0	0	\$245	5
1031	\$0	0	\$55	1	\$0	0	\$55	1
1034	\$0	0	\$110	2	\$0	0	\$110	2
1036	\$415	1	\$95	1	\$0	0	\$510	2
1037*	\$0	0	\$0	0	\$0	0	\$0	0
1038	\$305	1	\$155	1	\$485	1	\$945	3
1042	\$0	0	\$130	2	\$0	0	\$130	2
1045	\$0	0	\$25	1	\$0	0	\$25	1
1051.98	\$215	1	\$105	1	\$0	0	\$320	2
1052	\$485	3	\$15	1	\$0	0	\$500	4
1053	\$0	0	\$895	7	\$0	0	\$895	7
1054	\$0	0	\$0	0	\$400	2	\$400	2
1055	\$140	2	\$295	5	\$220	2	\$655	9
1061*	\$0	0	\$0	0	\$0	0	\$0	0
1062	\$0	0	\$25	1	\$35	1	\$60	2
1063*	\$0	0	\$0	0	\$0	0	\$0	0
1064	\$0	0	\$15	1	\$0	0	\$15	1
1065	\$0	0	\$110	2	\$125	1	\$235	3
1066	\$65	1	\$345	3	\$150	2	\$560	6
1067	\$0	0	\$150	2	\$0	0	\$150	2
1072	\$0	0	\$255	1	\$0	0	\$255	1
1073	\$0	0	\$315	11	\$0	0	\$315	11
1074	\$0	0	\$130	2	\$0	0	\$130	2

Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1075	\$0	0	\$100	4	\$0	0	\$100	4
1076	\$0	0	\$195	3	\$0	0	\$195	3
1081	\$0	0	\$275	7	\$85	1	\$360	8
1082	\$0	0	\$140	4	\$195	1	\$335	5
1083	\$0	0	\$280	6	\$0	0	\$280	6
1096	\$0	0	\$55	1	\$0	0	\$55	1
1097	\$165	1	\$0	0	\$0	0	\$165	1
1101*	\$0	0	\$0	0	\$0	0	\$0	0
1102	\$150	2	\$95	3	\$55	1	\$300	6
1103	\$0	0	\$80	2	\$0	0	\$80	2
1104	\$0	0	\$230	4	\$0	0	\$230	4
1105	\$0	0	\$120	2	\$0	0	\$120	2
1111	\$0	0	\$65	5	\$85	1	\$150	6
1112	\$0	0	\$35	1	\$0	0	\$35	1
1113	\$0	0	\$25	1	\$0	0	\$25	1
1121	\$240	2	\$870	6	\$745	1	\$1,855	9
1122	\$135	1	\$290	2	\$0	0	\$425	3
1123	\$0	0	\$50	2	\$0	0	\$50	2
1124	\$0	0	\$55	1	\$0	0	\$55	1
1135	\$700	2	\$35	1	\$105	1	\$840	4
1141.01	\$0	0	\$370	4	\$15	1	\$385	5
1141.02	\$0	0	\$185	5	\$0	0	\$185	5
1142	\$195	1	\$295	5	\$155	1	\$645	7
1143	\$0	0	\$220	4	\$645	3	\$865	7
1151	\$0	0	\$20	2	\$0	0	\$20	2
1152	\$85	1	\$70	2	\$15	1	\$170	4
1153	\$305	3	\$140	4	\$0	0	\$445	7
1154	\$125	1	\$40	2	\$145	1	\$310	4
1155	\$0	0	\$25	1	\$85	1	\$110	2
1156	\$0	0	\$130	2	\$65	1	\$195	3
1157	\$135	1	\$195	3	\$0	0	\$330	4
1161	\$0	0	\$165	1	\$25	1	\$190	2
1162	\$0	0	\$305	5	\$55	1	\$360	6

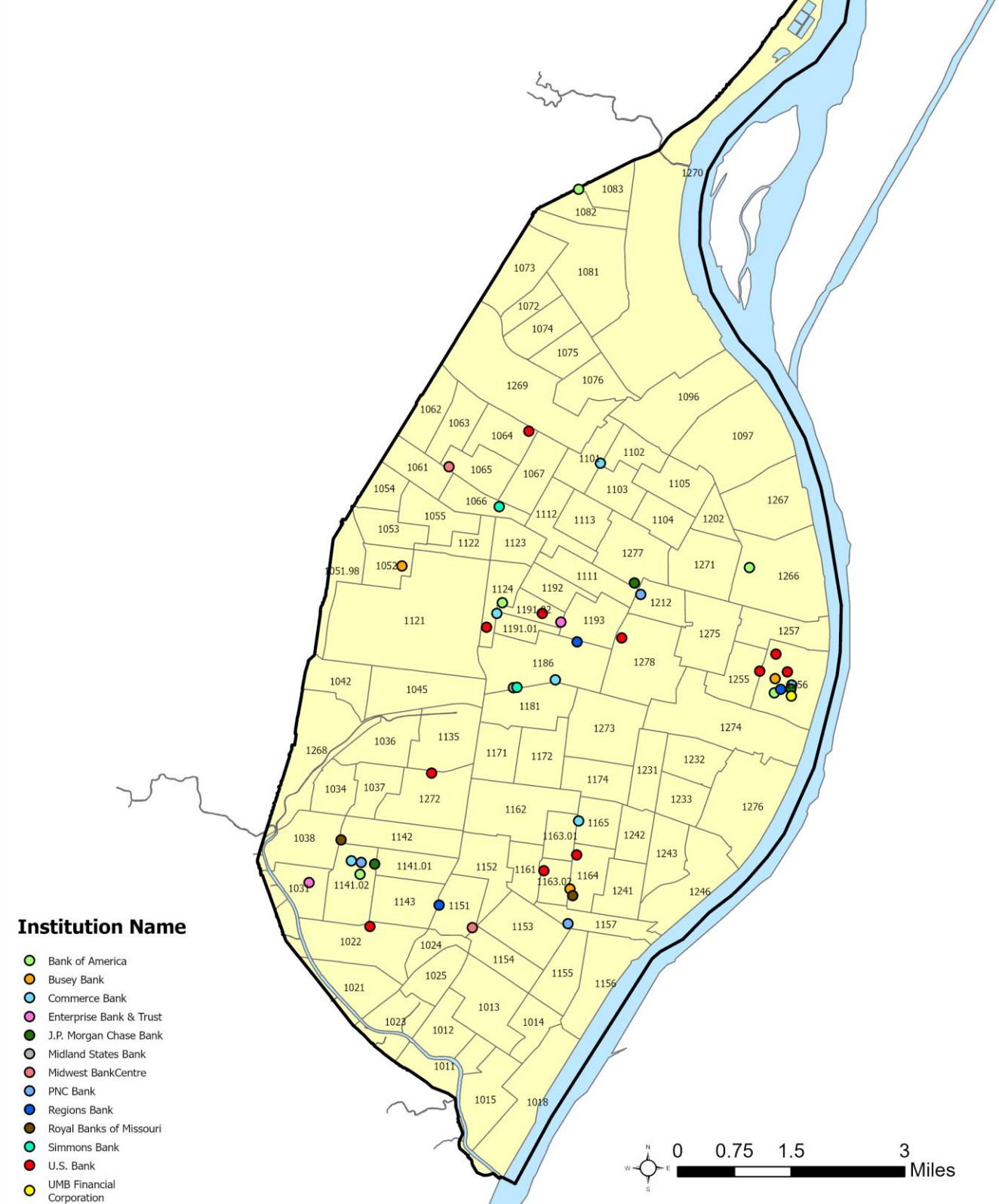
Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1163.01	\$815	1	\$120	2	\$105	1	\$1,040	4
1163.02	\$0	0	\$75	1	\$0	0	\$75	1
1164	\$360	2	\$315	5	\$0	0	\$675	7
1165	\$630	2	\$45	1	\$105	1	\$780	4
1171	\$0	0	\$0	0	\$205	1	\$205	1
1172	\$0	0	\$210	2	\$265	1	\$475	3
1174	\$0	0	\$160	2	\$0	0	\$160	2
1181*	\$0	0	\$0	0	\$0	0	\$0	0
1186	\$0	0	\$80	2	\$620	2	\$700	4
1191.01	\$0	0	\$55	1	\$335	1	\$390	2
1191.02	\$0	0	\$55	1	\$155	1	\$210	2
1192	\$0	0	\$255	1	\$75	1	\$330	2
1193*	\$0	0	\$0	0	\$0	0	\$0	0
1202*	\$0	0	\$0	0	\$0	0	\$0	0
1212*	\$0	0	\$0	0	\$0	0	\$0	0
1231	\$0	0	\$335	5	\$345	1	\$680	6
1232	\$935	3	\$275	3	\$75	1	\$1,285	7
1233	\$155	1	\$100	2	\$0	0	\$255	3
1241	\$0	0	\$110	4	\$230	2	\$340	6
1242	\$450	2	\$25	1	\$0	0	\$475	3

Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1243	\$345	1	\$135	3	\$105	1	\$585	5
1246	\$0	0	\$315	5	\$0	0	\$315	5
1255	\$0	0	\$55	1	\$0	0	\$55	1
1256	\$1,630	8	\$0	0	\$0	0	\$1,630	8
1257*	\$0	0	\$0	0	\$0	0	\$0	0
1266	\$0	0	\$110	2	\$0	0	\$110	2
1267	\$0	0	\$15	1	\$90	2	\$105	3
1268*	\$0	0	\$0	0	\$0	0	\$0	0
1269	\$0	0	\$375	11	\$0	0	\$375	11
1270	\$0	0	\$65	1	\$0	0	\$65	1
1271*	\$0	0	\$0	0	\$0	0	\$0	0
1272*	\$0	0	\$0	0	\$0	0	\$0	0
1273	\$660	2	\$310	2	\$400	2	\$1,370	6
1274	\$0	0	\$60	2	\$140	2	\$200	4
1275	\$45	1	\$0	0	\$0	0	\$45	1
1276	\$0	0	\$0	0	\$125	1	\$125	1
1277	\$0	0	\$25	1	\$0	0	\$25	1
1278*	\$0	0	\$0	0	\$0	0	\$0	0
Total	\$10,710	54	\$12,900	222	\$7,790	50	\$31,400	326

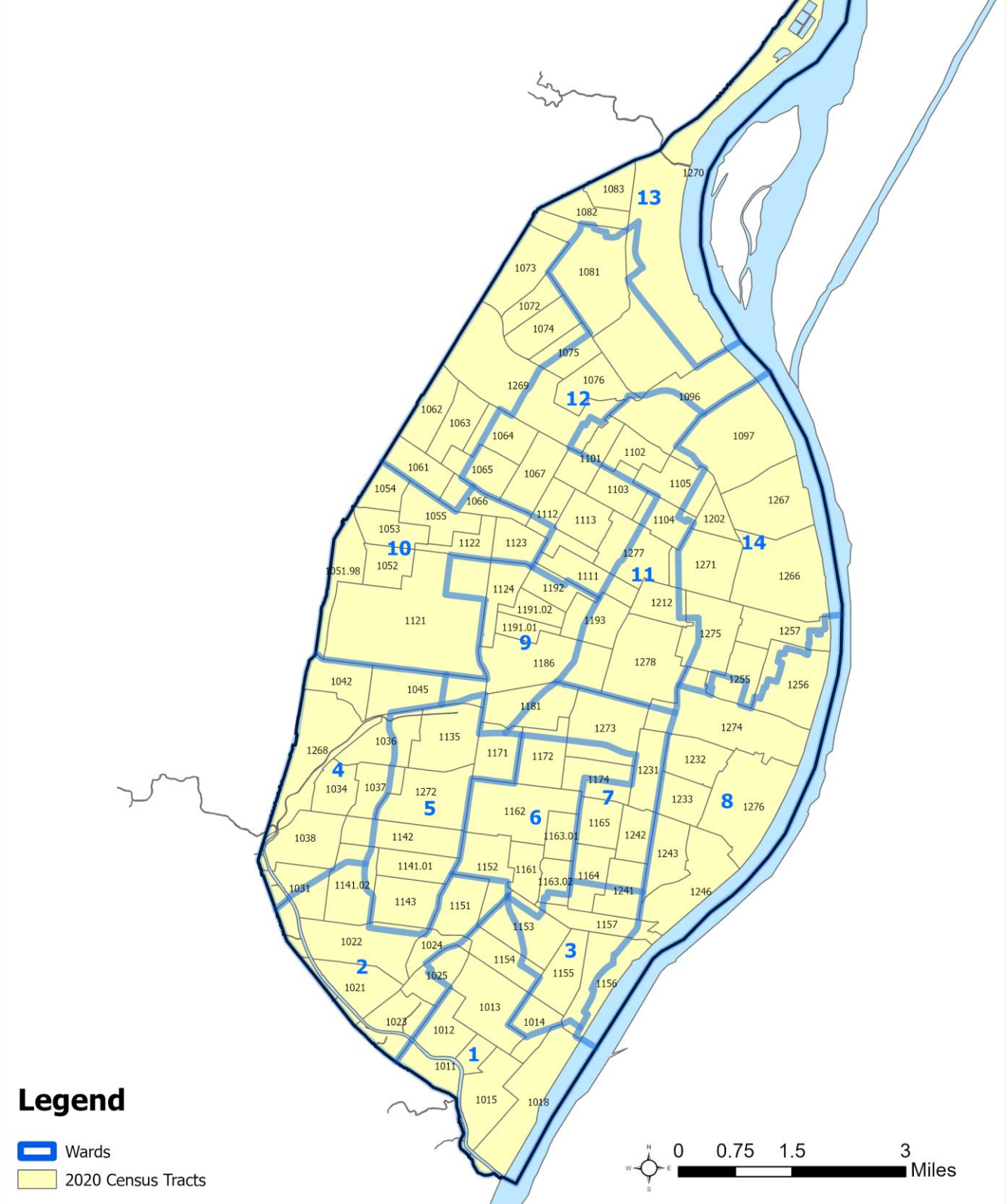
*Tracts 1037, 1061, 1063, 1101, 1181, 1193, 1202, 1212, 1257, 1268, 1271, 1272, and 1278 had no loan denials from applicant banks in 2024.

Appendix A: Maps

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



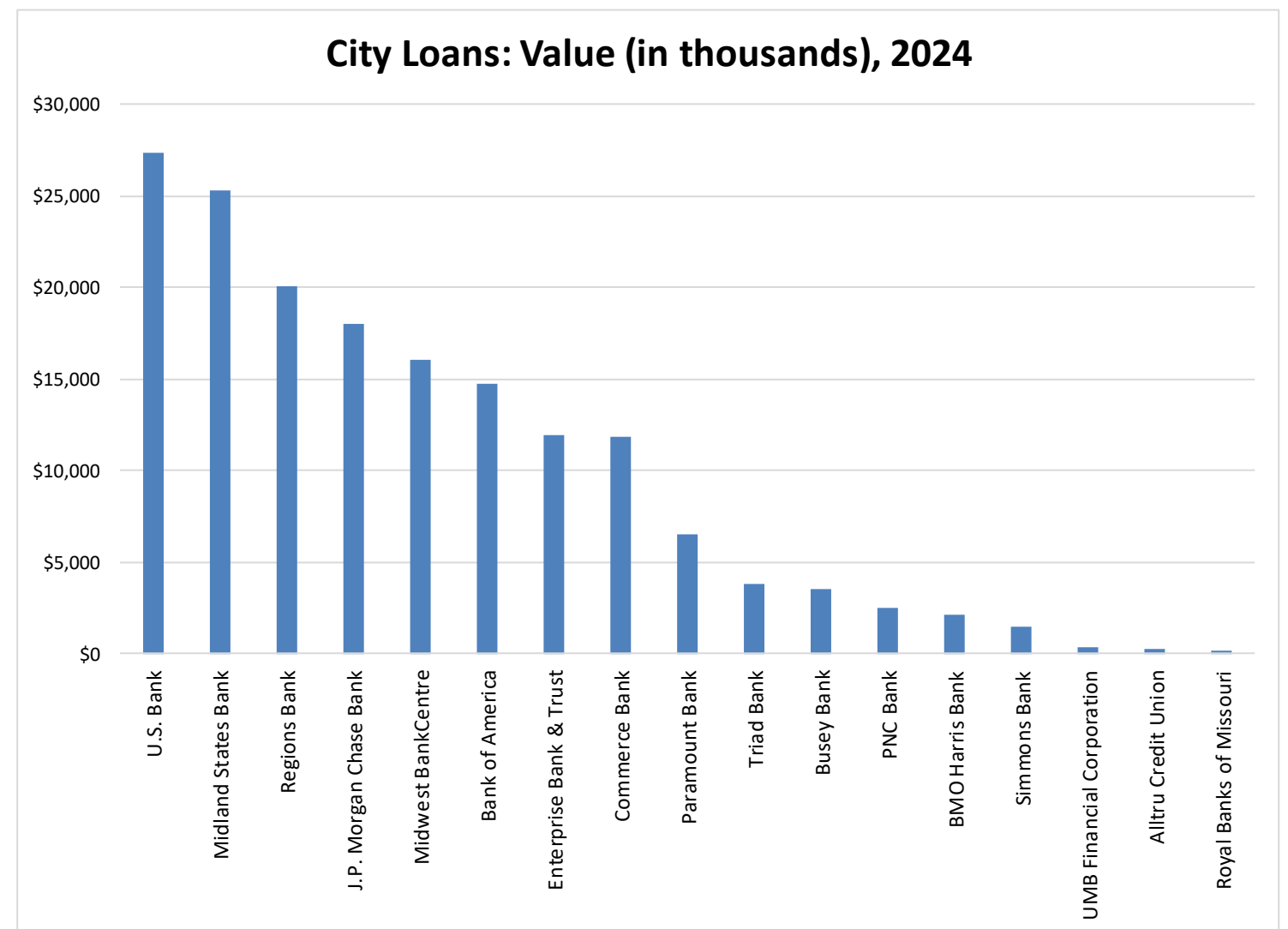
Wards & Census Tract Overlay (2020 Census Tract Boundaries)



Appendix B: Bank Rankings

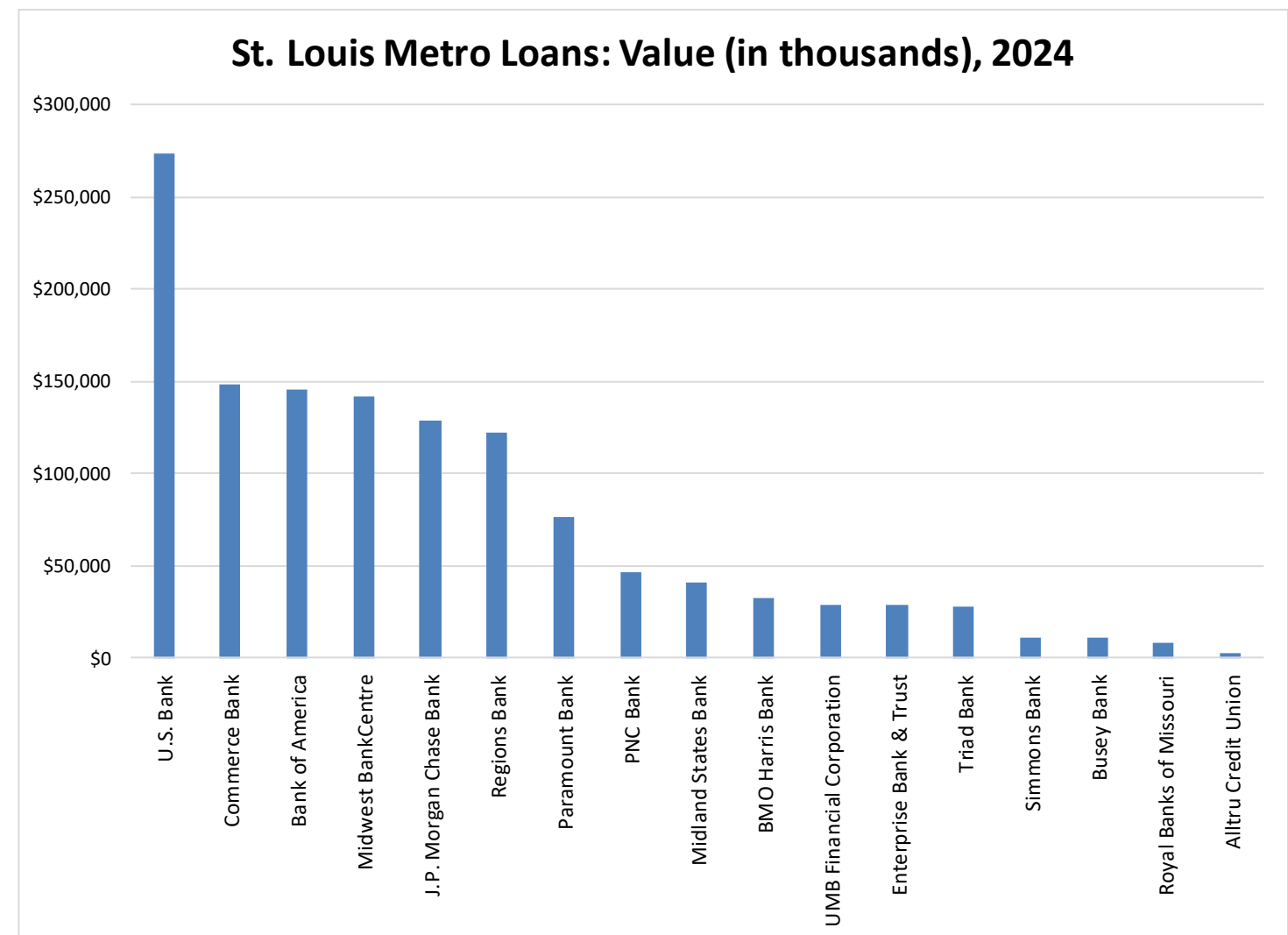
City Loans: Value		
Rank	Institution	Amount (in thousands)
1	U.S. Bank	\$27,380
2	Midland States Bank	\$25,305
3	Regions Bank	\$20,070
4	J.P. Morgan Chase Bank	\$17,995
5	Midwest BankCentre	\$16,055
6	Bank of America	\$14,730
7	Enterprise Bank & Trust	\$11,950
8	Commerce Bank	\$11,830
9	Paramount Bank	\$6,515
10	Triad Bank	\$3,835
11	Busey Bank	\$3,570
12	PNC Bank	\$2,505
13	BMO Harris Bank	\$2,190
14	Simmons Bank	\$1,485
15	UMB Financial Corporation	\$380
16	Alltru Credit Union	\$245
17	Royal Banks of Missouri	\$155
Total		\$166,195

City Loans: Number		
Rank	Institution	# of Loans
1	U.S. Bank	116
2	Commerce Bank	94
3	Bank of America	84
4	Regions Bank	64
5	J.P. Morgan Chase Bank	63
6	Midwest BankCentre	61
T-7	Midland States Bank	21
T-7	PNC Bank	21
T-7	Paramount Bank	21
10	Enterprise Bank & Trust	20
11	BMO Harris Bank	18
12	Busey Bank	10
13	Triad Bank	9
14	Simmons Bank	7
15	UMB Financial Corporation	2
T-16	Alltru Credit Union	1
T-16	Royal Banks of Missouri	1
Total		613



St. Louis Metro Loans: Value		
Rank	Institution	Amount (in thousands)
1	U.S. Bank	\$273,935
2	Commerce Bank	\$148,775
3	Bank of America	\$145,675
4	Midwest BankCentre	\$141,610
5	J.P. Morgan Chase Bank	\$129,070
6	Regions Bank	\$122,740
7	Paramount Bank	\$76,705
8	PNC Bank	\$47,010
9	Midland States Bank	\$41,080
10	BMO Harris Bank	\$32,820
11	UMB Financial Corporation	\$29,375
12	Enterprise Bank & Trust	\$29,060
13	Triad Bank	\$28,075
14	Simmons Bank	\$11,000
15	Busey Bank	\$10,795
16	Royal Banks of Missouri	\$8,205
17	Alltru Credit Union	\$3,220
Total		\$1,279,150

St. Louis Metro Loans: Number		
Rank	Institution	# of Loans
1	U.S. Bank	1,213
2	Commerce Bank	851
3	Bank of America	783
4	Regions Bank	546
5	J.P. Morgan Chase Bank	400
6	Midwest BankCentre	380
7	PNC Bank	280
8	Paramount Bank	223
9	UMB Financial Corporation	127
10	BMO Harris Bank	116
11	Midland States Bank	94
12	Enterprise Bank & Trust	82
13	Simmons Bank	62
14	Busey Bank	49
15	Triad Bank	33
16	Alltru Credit Union	24
17	Royal Banks of Missouri	21
Total		5,284



Appendix C: St. Louis City Originated Loan Totals by Tract (dollar amounts in thousands)

Tract	2024 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Alltru Credit Union		Bank of America		BMO Harris Bank		Busey Bank		Comm-erce Bank		Enterprise Bank & Trust		J.P. Morgan Chase Bank		Midland States Bank		Midwest BankCentre		Para-mount Bank		PNC Bank		Regions Bank		Royal Banks of Missouri		Simmons Bank		Triad Bank		U.S. Bank		UMB Financial Corpor-ation			
				Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#		
1011	\$73,334	2,569	27.64			\$270	2					\$150	2							\$145	1			\$260	2	\$75	1							\$185	1				
1012	\$110,548	3,197	27.74			\$325	1					\$225	1							\$135	1					\$505	3							\$1,120	6				
1013	\$122,560	4,150	27.57			\$90	2					\$165	1			\$325	1	\$175	1	\$535	3			\$35	1									\$340	2				
1014	\$79,268	2,704	49.82			\$285	1	\$25	1	\$65	1									\$185	1			\$285	1	\$265	1							\$310	2				
1015	\$30,227	2,849	50.23			\$135	1																																
1018	\$56,574	2,829	55.11			\$130	2			\$25	1	\$455	3	\$105	1			\$220	2							\$55	1												
1021	\$87,648	2,737	20.79												\$640	2	\$255	1	\$275	1																			
1022	\$123,902	5,967	12.37			\$370	4					\$45	1	\$305	1	\$195	1			\$870	4			\$55	1	\$700	2		\$35	1	\$195	1	\$625	3					
1023	\$70,444	1,814	26.79							\$35	1	\$95	1							\$185	1					\$200	2							\$370	4				
1024	\$91,198	2,240	31.52					\$55	1			\$175	1							\$45	1			\$185	1	\$165	1												
1025	\$80,352	1,842	23.62			\$630	6					\$115	3	\$75	1																			\$220	2	\$295	1		
1031	\$105,728	3,331	22.7			\$55	1	\$75	1															\$230	2									\$185	1				
1034	\$128,432	1,778	15.02			\$105	1					\$320	4												\$55	1							\$215	1					
1036	\$89,794	1,250	19.12			\$105	1					\$305	3	\$135	1																								
1037	\$113,726	2,507	16.79									\$120	2	\$165	1											\$25	1												
1038	\$112,261	3,823	15.38			\$260	2					\$575	5	\$125	1					\$205	1	\$400	2			\$735	3						\$880	6					
1042	\$119,237	3,406	17.94					\$150	2			\$285	1			\$185	1	\$285	1	\$605	3												\$740	2					
1045	\$76,874	2,520	29.68									\$85	1	\$135	1									\$25	1								\$415	3					
1051.98	\$192,602	3,960	44.85			\$105	1			\$615	1	\$500	4			\$275	1			\$1,235	1	\$755	1			\$140	2			\$655	1	\$2,215	1						
1052	\$123,726	2,647	59.69			\$145	1					\$115	1							\$680	2					\$335	1			\$365	1	\$155	1						
1053	\$0	2,211	88.29									\$55	1	\$425	1	\$545	1					\$225	1									\$550	2						
1054	\$71,311	2,413	95.15															\$405	1																				
1055	\$101,766	2,546	94.93			\$105	1					\$380	2							\$135	1			\$145	1							\$35	1						
1061	\$40,578	1,744	98.05												\$105	1			\$25	1					\$25	1													
1062*	\$0	1,260	99.52																																				
1063*	\$52,962	1,480	98.24																																				
1064	\$51,187	1,650	98.42																							\$85	1												
1065	\$53,458	2,687	93.41					\$55	1																								\$25	1					
1066	\$34,469	1,250	97.12			\$95	1																																
1067	\$74,046	2,502	98.2									\$95	1																										

Tract	2024 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Alltru Credit Union		Bank of America		BMO Harris Bank		Busey Bank		Comm-erce Bank		Enterprise Bank & Trust		J.P. Morgan Chase Bank		Midland States Bank		Midwest BankCentre		Para-mount Bank		PNC Bank		Regions Bank		Royal Banks of Missouri		Simmons Bank		Triad Bank		U.S. Bank		UMB Financial Corpor-ation	
				Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#
1072*	\$56,058	974	97.74																																		
1073	\$46,141	3,968	98.94									\$205	3																					\$65	1		
1074	\$49,103	1,783	99.1																						\$15	1											
1075*	\$51,621	2,040	97.25																																		
1076	\$61,218	1,905	98.69									\$75	1																								
1081	\$43,829	2,535	97.2			\$125	1			\$55	1	\$55	1												\$15	1											
1082	\$47,008	2,260	96.9									\$35	1			\$75	1								\$125	1											
1083*	\$55,542	1,830	97.1																																		
1096	\$50,970	2,496	98.68																						\$35	1											
1097*	\$30,031	1,644	94.71																																		
1101	\$42,477	2,264	98.9					\$25	1			\$60	2			\$165	1																				
1102	\$48,091	1,922	98.91									\$35	1																								
1103*	\$37,049	1,904	98.84																																		
1104	\$53,705	1,960	97.86			\$165	1												\$125	1							\$55	1					\$125	1			
1105*	\$50,031	1,002	96.91																																		
1111	\$62,137	1,874	96.91									\$5	1																								
1112	\$38,896	1,014	86.88																									\$225	1					\$35	1		
1113	\$47,276	1,199	98.25													\$115	1									\$5,345	1							\$45	1		
1121	\$152,003	4,455	41.62			\$355	1					\$1,420	2	\$435	1	\$1,405	1	\$755	1	\$65	1			\$55	1	\$1,280	2			\$705	1			\$320	2		
1122	\$61,755	1,434	88.49																																	\$155	1
1123	\$32,694	1,787	96.19																																		
1124	\$184,408	4,492	37.33			\$210	2					\$475	1			\$330	2																	\$355	3	\$85	1
1135	\$108,102	2,352	9.06									\$310	2						\$1,535	3	\$145	1			\$25	1			\$75	1	\$1,325	3					
1141.01	\$87,772	4,201	31.35			\$295	1					\$535	3							\$365	1	\$305	1			\$1,545	3					\$475	3				
1141.02	\$153,376	4,211	11.66			\$1,160	2					\$395	3	\$660	2	\$245	1			\$700	2												\$455	3			
1142	\$98,123	4,557	22.95					\$145	1			\$100	2							\$115	1			\$230	2	\$510	2							\$685	3		
1143	\$116,131	5,242	16.27			\$110	2					\$635	3			\$325	1	\$305	1	\$295	1	\$185	1											\$410	4		
1151	\$57,028	3,940	44.14			\$270	2					\$0	0							\$240	2			\$75	1									\$55	1		
1152	\$44,335	2,960	59.73			\$415	3					\$25	1			\$250	2											\$1,305	1			\$210	2				
1153	\$62,395	5,047	64.18									\$610	4			\$185	1			\$165	1					\$270	2							\$1,245	1		

Tract	2024 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Alltru Credit Union		Bank of America		BMO Harris Bank		Busey Bank		Comm-erce Bank		Enterprise Bank & Trust		J.P. Morgan Chase Bank		Midland States Bank		Midwest BankCentre		Para-mount Bank		PNC Bank		Regions Bank		Royal Banks of Missouri		Simmons Bank		Triad Bank		U.S. Bank		UMB Financial Corpor-ation	
				Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#
1154	\$55,222	3,054	46.89									\$75	1					\$225	1																		
1155	\$39,422	5,460	71.96			\$430	2			\$135	1	\$200	2			\$380	2	\$145	1	\$165	1	\$195	1					\$135	1	\$300	2	\$225	1				
1156	\$39,041	5,091	65.13									\$15	1			\$245	1	\$125	1	\$125	1																
1157	\$59,701	3,460	77.6											\$105	1					\$325	1			\$55	1												
1161	\$50,826	3,057	52.99					\$195	1			\$15	1							\$310	2												\$155	1			
1162	\$131,425	4,175	29.39			\$445	3					\$195	1	\$75	1					\$405	1	\$205	1	\$130	2	\$105	1							\$945	5		
1163.01	\$116,864	2,902	31.12			\$1,100	2	\$195	1			\$95	1			\$365	1			\$695	1					\$860	2							\$1,425	5		
1163.02	\$33,426	3,007	80.81											\$175	1					\$175	1																
1164	\$51,806	4,536	79.5			\$350	2					\$95	1			\$890	4			\$105	1	\$125	1			\$130	2							\$175	1		
1165	\$86,956	3,813	50.59			\$420	2									\$405	1			\$950	2	\$315	1			\$770	2	\$155	1					\$305	1		
1171	\$115,790	1,546	28.65													\$315	1																		\$650	2	
1172	\$129,743	5,460	37.14					\$300	2			\$150	2			\$225	1			\$395	1			\$65	1	\$410	2			\$75	1			\$1,420	4		
1174	\$125,729	4,188	35.94					\$565	1			\$105	1			\$515	1			\$265	1	\$445	1			\$760	2			\$605	1	\$375	3				
1181	\$86,626	1,591	59.08			\$155	1			\$1,635	1					\$940	2					\$435	1			\$465	1										
1186	\$121,425	4,561	45.34					\$15	1	\$275	1			\$6,460	2	\$445	1					\$625	1														
1191.01	\$0	2,649	51.94			\$500	4	\$145	1							\$740	2	\$285	1			\$405	1			\$1,390	2							\$1,700	2		
1191.02	\$101,549	3,418	39.94			\$155	1									\$105	1			\$870	2					\$135	1							\$295	1		
1192	\$137,689	1,946	59.71											\$2,205	1	\$385	1									\$355	1										
1193	\$102,354	6,100	50.05																																\$295	1	
1202*	\$49,598	1,092	95.88																																		
1212*	\$51,652	1,787	97.65																																		
1231	\$96,389	3,235	63.52			\$300	2			\$305	1					\$285	1			\$245	1					\$95	1			\$255	1			\$255	1		
1232	\$91,033	2,464	40.75																																		
1233	\$78,907	2,928	37.36			\$645	3					\$225	1			\$1,200	4	\$145	1	\$245	1	\$670	2			\$385	1			\$335	1	\$430	2				
1241	\$55,398	4,191	79.65			\$275	1					\$220	2	\$65	1	\$360	2									\$135	1							\$430	2		
1242	\$50,217	3,070	68.11			\$780	2			\$425	1	\$185	1			\$285	1	\$325	1	\$535	3					\$310	2							\$365	1		
1243*	\$158,402	3,059	35.31																																		
1246	\$31,197	1,712	72.25			\$155	1					\$95	1					\$235	1	\$360	2	\$345	1			\$225	1							\$35	1		

Tract	2024 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Alltru Credit Union		Bank of America		BMO Harris Bank		Busey Bank		Comm-erce Bank		Enterprise Bank & Trust		J.P. Morgan Chase Bank		Midland States Bank		Midwest BankCentre		Para-mount Bank		PNC Bank		Regions Bank		Royal Banks of Missouri		Simmons Bank		Triad Bank		U.S. Bank		UMB Financial Corporation	
				Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#
1255	\$119,289	3,810	51.78			\$35	1									\$300	2								\$155	1											
1256	\$95,295	5,832	60.12			\$85	1									\$195	1	\$9,610	2															\$610	2		
1257*	\$25,810	2,852	96.67																																		
1266	\$46,079	2,779	85.43					\$45	1															\$55	1												
1267*	\$49,299	1,074	85.47																																		
1268	\$97,018	3,371	22.22	\$245	1	\$175	1					\$430	4					\$315	1	\$185	1	\$520	2	\$55	1	\$35	1						\$80	2			
1269	\$64,098	3,958	98.76									\$55	1			\$95	1																				
1270	\$20,423	1,221	83.87			\$285	1																														
1271*	\$48,050	1,683	95.19																																		
1272	\$109,815	4,163	31.88			\$610	2											\$205	1	\$805	3	\$215	1		\$385	1											
1273	\$119,970	3,729	64.15			\$210	4					\$25	1			\$1,745	5																	\$640	2		
1274	\$36,461	4,705	71.77			\$1,175	3	\$145	1			\$355	1			\$1,675	5																	\$105	1		
1275	\$37,111	2,461	77.81													\$330	2	\$11,360	2																		
1276	\$117,555	3,444	31.79			\$130	2	\$55	1														\$395	1										\$860	2		
1277	\$29,350	1,868	97.81									\$35	1																								
1278*	\$39,144	3,961	74.22																																		
Total				\$245	1	\$14,730	84	\$2,190	18	\$3,570	10	\$11,805	93	\$11,650	18	\$17,995	63	\$25,305	21	\$15,890	60	\$6,515	21	\$2,280	20	\$19,690	62	\$155	1	\$1,485	7	\$3,835	9	\$26,320	112	\$380	2

*Tracts 1062, 1063, 1072, 1075, 1083, 1097, 1103, 1105, 1202, 1212, 1243, 1257, 1267, 1271, and 1278 had zero originated loans from City Depository Applicants in 2024.

Appendix D: Ordinance, Methodology, & Terms

Ordinance 64457

Section Seven: Each year, following the receipt of applications, the Treasurer shall, through the efforts of his office or with the assistance of the Community Development Agency (now done by the Planning and Urban Design Agency), prepare a report on the performance of the applying institutions with respect to their lending activity in the City. This report shall consider the materials submitted by the applying depositories as well as other available material relevant to lending activity in the City. The Treasurer shall forward this report to the Funds Committee of the City for its use in the designation of depositories.

Methodology and Terms

The figures for 2005 through 2016 are based upon the electronic data the Depository Applicant Banks submitted to the City of St. Louis. The figures from 2017-2024 are 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. In this report the St. Louis Metro is defined as St. Louis City, St. Louis County, St. Charles County, Jefferson County, and Franklin County.

Amount of Applications: The total dollar amount of residential loan applications that were opened in a given area for an applicant bank.

Amount of Denials: The total dollar amount of residential loan applications that were denied by an applicant bank in a given area.

City as a Percent of Metro Loans Number (or Amount): The number (or amount) of city residential loans divided by the total number (or amount) of St. Louis Metro loans and multiplied by 100 to produce a percentage.

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. 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. This number includes home purchase loans, home improvement loans, and the refinancing of home purchase loans.