

<b>Rubric for BEE</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>
<b>LD</b> <b>Leadership Diversity</b>	Institution's diversity of executive staff and governing board can measure 45% or more diversity in race, ethnicity, and gender for a significant amount of time.	Institution's diversity of executive staff and governing board can measure 35% of more diversity in race, ethnicity, and gender for a significant amount of time.	Institution's diversity of executive staff and governing board can measure 23% or more diversity in race, ethnicity, and gender for a significant amount of time.	Institution's diversity of executive staff and governing board can measure 15% or less diversity in race, ethnicity, and gender for a significant amount of time but has begun to institutionalize initiatives and efforts to improve.	Institution's diversity of executive staff and governing board shows a complete lack of diversity (less than 10%) with no institutionalized initiatives or intention to improve.
<b>CFD</b> <b>Client-Facing Diversity</b>	Institution's diversity of client-facing staff can measure 45% or more diversity in race, ethnicity, and gender for a significant amount of time.	Institution's diversity of client-facing staff can measure 35% of more diversity in race, ethnicity, and gender for a significant amount of time.	Institution's diversity of client-facing staff can measure 23% or more diversity in race, ethnicity, and gender for a significant amount of time.	Institution's diversity of client-facing staff can measure 15% or less diversity in race, ethnicity, and gender for a significant amount of time but has begun to institutionalize initiatives and efforts to improve.	Institution's diversity of client-facing staff shows a complete lack of diversity (less than 10%) with no institutionalized initiatives or intention to improve.
<b>EL</b> <b>Equitable Lending</b>	Institutions lending data shows LMI origination and approval rates at least 80% of institution's average with loan volume and at least 30% of total business.	Institutions lending data shows LMI origination and approval rates at least 65% of institution's average with loan volume and at least 20% of total business.	Institutions lending data shows LMI origination and approval rates at least 40% of institution's average with loan volume and at least 10% of total business., and/or trending positively.	Institutions lending data shows LMI origination and approval rates at least 25% of institution's average with loan volume and at least 5% of total business., and/or trending positively.	Institution can point to HMDA data that shows approval rates in historically disadvantaged communities of less than 10% of institution's average and loan volume in the same communities of less than 5% of total business.
<b>CPP</b> <b>Customized Products &amp; Programs</b>	Institution has evidence of success in implementing tailored products and employed economic programs that have results in increasing financial mobility in historically underresourced communities.	Institution has created tailored products and cultivated economic programs that support financial mobility in historically underresourced communities.	Institution has begun to plan around creating tailored products and economic programs that support financial mobility in historically underresourced communities.	Institution has implemented and continues to implement programs with little transformational results in historically underresourced communities.	Institution is committed to traditional financial vehicles and products.
<b>CFE</b> <b>Community-Focused Empowerment</b>	Institution has evidence of success for sustainable, institutionalized practices and significant, long-term financial investments in community programs within and outside of the institution.	Institution has evidence of sustainable, institutionalized practices and significant, long-term financial investments in community programs within and outside of the institution.	Institution has evidence of plans for sustainable, institutionalized practices and significant, long-term financial investments in community programs within and outside of the institution.	Institution has some evidence of either organization-wide practices or financial investments in community programs within or outside of the institution.	Institution has not incorporated institutionalized practices and significant, long-term financial investments in community programs historically and long-term plans do not reflect an intent to.

<b>A-</b>	<b>Point Total</b>	<b>Prior Year Rating</b>	<b>Leading Category</b>	<b>Trailing Category</b>
	<b>92</b>	<b>91</b>	<b>CPP</b>	<b>LD</b>

<b>Category</b>	<b>Rating</b>	<b>Description of Findings</b>
<b>LD</b> Leadership Diversity	<b>B-</b>	The credit union has strong gender diversity (67% women) at the leadership level, but low racial diversity at the leadership level and mostly made up of non-executive, advisory leadership.
<b>CFD</b> Client-Facing Diversity	<b>B</b>	The credit union has strong presence of women in the workforce (79%) and race (30%) for its staff that interact and engage with the community.
<b>EL</b> Equitable Lending	<b>N/A</b>	AllTru has 7 mortgage originations on 7 applications and 1 LMI origination on 1 application. AllTru deployed over \$67 million in CDFI loans representing over 50% of the credit unions total loan volume.
<b>CPP</b> Customized Products & Programs	<b>A</b>	Product & services include no-or-lost cost transaction services, access to credit builder loans for individuals with damaged credit histories with lending to LTIP borrowers increasing from 60% to 70%. \$37 million in loans to borrowers with a 659 or lower credit score.
<b>CFE</b> Community- Focused Empowerment	<b>A</b>	AllTru holds over 24,000 fee-free youth savings accounts for the city. Though a small staff, 6 FTEs are FICEP certified. Through the credit union's many community partnerships and tailored programs, AllTru making a real impact in the region.

<b>A-</b>	<b>Point Total</b>	<b>Prior Year Rating</b>	<b>Leading Category</b>	<b>Trailing Category</b>
	<b>91</b>	<b>90</b>	<b>EL</b>	<b>CFD</b>

<b>Category</b>	<b>Rating</b>	<b>Description of Findings</b>
<b>LD</b> Leadership Diversity	<b>B</b>	The bank scored well for leadership diveristy. Between the executive team and board, they are at 28% for racial diversity and at 32% for gender diversity.
<b>CFD</b> Client-Facing Diversity	<b>INC</b>	Last year in the St. Louis market, gender diversity was about 58% and was 26% for racial diversity. This year’s local numbers were not provided. The national data was not used to score.
<b>EL</b> Equitable Lending	<b>A+</b>	LMI lending was very strong for the bank with a 98% LMI index and with LMI approvals representing about 42% of total business. The bank ranked #2 in the Impact Adjusted Score (IAS).
<b>CPP</b> Customized Products & Programs	<b>A</b>	BoA ranked highly for customizable products and programs. The bank boasts a 3% down loan solutions for those with at least a 640 FICO, NACA loans have 100% LTV with no PMI or fees, and has specific opportunities for women business owners.
<b>CFE</b> Community- Focused Empowerment	<b>A</b>	BoA has created 221 jobs in STL, has committed \$30.1 million to its community homeowner initiative, deployed \$90 million in grant funding in the region, and donated \$1.2 million in direct philanthropic support to community partners.

<b>A</b>	<b>Point Total</b>	<b>Prior Year Rating</b>	<b>Leading Category</b>	<b>Trailing Category</b>
	<b>96</b>	<b>84</b>	<b>LD</b>	<b>CFD</b>

<b>Category</b>	<b>Rating</b>	<b>Description of Findings</b>
<b>LD</b> Leadership Diversity	<b>A</b>	Darrel Hackett, and African-America CEO was appointed and is the first in BMO’s history. Gender diversity and racial diversity for the board and executive leadership stand at 41%.
<b>CFD</b> Client-Facing Diversity	<b>B</b>	BMO’s St. Louis market consists of about 102 employees with 60% identifying as women and about 23% (+2%) identifying a people of color.
<b>EL</b> Equitable Lending	<b>A</b>	BMO bounced back strong this year with a good showing in this category. The LMI approval index was 77% with 1 out of every 3 loans going to LMI areas. The bank also increased its overall volume and LMI volume.
<b>CPP</b> Customized Products & Programs	<b>B</b>	BMO has partnered with NAREB for standing up homebuyer assistance programs. The bank has opened of 1,000 credit-builder accounts with over 90% going to LMI borrowers. BMO has also offered loan forgiveness programs and home repair loans.
<b>CFE</b> Community-Focused Empowerment	<b>B+</b>	BMO has targeted its community efforts for youth of diverse backgrounds, such as the Color Accelerator for teens of color. BMO supports many local organizations such as the Hispanic Chamber, Urban League, College Kids, and other scholarships.

<b>A-</b>	<b>Point Total</b>	<b>Prior Year Rating</b>	<b>Leading Category</b>	<b>Trailing Category</b>
	<b>90</b>	<b>85</b>	<b>CFD</b>	<b>LD</b>

<b>Category</b>	<b>Rating</b>	<b>Description of Findings</b>
<b>LD</b> Leadership Diversity	<b>C</b>	For Busey, there is 41% racial board of diversity and 20% gender diversity. Less than 1 percent diversity in the executive and leadership team. On the local level, 0% racial diversity and 33% gender diversity.
<b>CFD</b> Client-Facing Diversity	<b>A</b>	Busey has 28% racial diversity with 62% of its client-facing employees being women. This grows to 38% racial diversity on the local level with gender diversity holding around 61% locally.
<b>EL</b> Equitable Lending	<b>B+</b>	With the minimal amount of mortgage lending that Busey does, the bank scored well. The LMI approval index was 103% with 60% of it originations comprised of LMI loans. However, the bank had a total of 10 loans (6 in LMI areas).
<b>CPP</b> Customized Products & Programs	<b>B</b>	Busey has designed the In My Community Home Loan Program specifically for LMI borrowers. The bank has continued its commitment to BankOn with their Bridge Checking and Savings programs and partnerships with the CFE Fund.
<b>CFE</b> Community-Focused Empowerment	<b>B</b>	Busey dispersed over \$75k to 35 community organizations in St. Louis. The bank offers a custom program for financial literacy for youth in grades 7-12.

<b>A</b>	<b>Point Total</b>	<b>Prior Year Rating</b>	<b>Leading Category</b>	<b>Trailing Category</b>
	<b>95</b>	<b>90</b>	<b>CFD</b>	<b>LD</b>

<b>Category</b>	<b>Rating</b>	<b>Description of Findings</b>
-----------------	---------------	--------------------------------

<b>LD</b> Leadership Diversity	<b>B-</b>	Chase has seen increases in leadership diversity year over year with gender and diversity at 50% (+9) and 20% (+6%) respectively.
--------------------------------------	-----------	---

<b>CFD</b> Client-Facing Diversity	<b>A</b>	Both racial diversity and gender diversity for the St. Louis Area is strong. Chase has at 52% racial diversity and over 45% for gender diversity.
--	----------	---

<b>EL</b> Equitable Lending	<b>A+</b>	LMI lending was very strong for the bank with a 106% LMI index and with LMI approvals representing about 46% of total business. The bank ranked #1 in the Impact Adjusted Score (IAS).
-----------------------------------	-----------	--

<b>CPP</b> Customized Products & Programs	<b>B</b>	Chase has a wide variety of banking products offered in St. Louis to support low-income bankers, first-time homebuyers with low income, and entrepreneurs of color. The bank is also working to secure a new BankOn product to create banking access for a wider community.
--	----------	---

<b>CFE</b> Community- Focused Empowerment	<b>B+</b>	Chase has grown to 25 branches in the St. Louis area and are a second chance hiring company. They've invested in entrepreneurship in the region to the tune of \$1.5 million with local organizations such as WePower and STL Youth Jobs.
--	-----------	---

<b>A</b>	<b>Point Total</b>	<b>Prior Year Rating</b>	<b>Leading Category</b>	<b>Trailing Category</b>
	<b>94</b>	<b>89</b>	<b>EL</b>	<b>LD</b>

<b>Category</b>	<b>Rating</b>	<b>Description of Findings</b>
<b>LD</b> Leadership Diversity	<b>C</b>	Commerce’s board and executive leadership stand at 25% for gender diversity and 17% for racial diversity.
<b>CFD</b> Client-Facing Diversity	<b>B</b>	Diversity among management and client facing staff is solid. Over half (57%) are women and about employees totals have reached 24% for racial diversity.
<b>EL</b> Equitable Lending	<b>A</b>	The lending category for Commerce continues to be strong year after year. LMI lending saw a 93% LMI index and LMI approvals represented 43% of total business. The bank ranked #3 in the Impact Adjusted Score (IAS).
<b>CPP</b> Customized Products & Programs	<b>A</b>	Commerce is strong BankOn activator in the St. Louis region. Commerce offers borrowing for residents at a credit score of 580 in the form of a Budget Booster loan and \$5,000 in closing cost assistance in. Over \$4 million saved through new savings program.
<b>CFE</b> Community- Focused Empowerment	<b>B+</b>	Commerce continues to deepen partnerships throughout the region. The bank has committed \$177 million in capital to supporting entrepreneurship and small business growth as well as \$2 million in charitable giving.

<b>A-</b>	<b>Point Total</b>	<b>Prior Year Rating</b>	<b>Leading Category</b>	<b>Trailing Category</b>
	<b>92</b>	<b>90</b>	<b>EL</b>	<b>LD</b>

<b>Category</b>	<b>Rating</b>	<b>Description of Findings</b>
<b>LD</b> Leadership Diversity	<b>C</b>	At the top levels of leadership, the bank’s gender diversity stands at about 31% and its racial diversity is about 19%, slight growth from last year.
<b>CFD</b> Client-Facing Diversity	<b>B</b>	At the client-facing level, women make up a healthy percentage of the workforce at 67% and underrepresented minority population is at 37%.
<b>EL</b> Equitable Lending	<b>A</b>	The lending category for Enterprise continues to be strong, especially in LMI lending. The bank has a 98% LMI index and LMI approvals represented 30% of total business. The bank ranked #4 in the Impact Adjusted Score (IAS).
<b>CPP</b> Customized Products & Programs	<b>B+</b>	Enterprise has established a Community Connection Advisory Board to drive decisions for its CRA program. The bank also boasts is bilingual support at branches and the Opportunity Checking product.
<b>CFE</b> Community- Focused Empowerment	<b>B</b>	Enterprise has maintained its investments in the St. Louis community, deepening partnerships with InvestSTL and others. Enterprise made over \$450k in CRA qualified donations and over \$1 million in donations to over 250 organizations.

<b>B</b>	<b>Point Total</b>	<b>Prior Year Rating</b>	<b>Leading Category</b>	<b>Trailing Category</b>
	<b>87</b>	<b>86</b>	<b>EL</b>	<b>LD</b>

<b>Category</b>	<b>Rating</b>	<b>Description of Findings</b>
<b>LD</b> Leadership Diversity	<b>F</b>	Midland’s leadership shows 1 woman and 1 person of color.
<b>CFD</b> Client-Facing Diversity	<b>C</b>	Midland’s client-facing staff is made up of mostly women (about 70%). Racial diversity stands at about 10% identifying as people of color.
<b>EL</b> Equitable Lending	<b>A</b>	For Midland, equitable lending is strong overall and as it pertains to LMI. The bank has a 117% LMI index and LMI approvals represented 52% of total business. The bank ranked #5 in the Impact Adjusted Score (IAS).
<b>CPP</b> Customized Products & Programs	<b>B</b>	Midland offers a variety of programs including the Believable Banking Home Mortgage and Home Improvement programs supporting with over \$500k directly in STL. Midland has an affordable checking product that encourages direct deposit by reducing fees.
<b>CFE</b> Community-Focused Empowerment	<b>B</b>	Midland States Bank Foundation awarded over \$2 million since its inception and over \$450k in St. Louis specific donations last year, many of which are focused on youth.

<b>A</b>	<b>Point Total</b>	<b>Prior Year Rating</b>	<b>Leading Category</b>	<b>Trailing Category</b>
	<b>94</b>	<b>91</b>	<b>EL</b>	<b>LD</b>

<b>Category</b>	<b>Rating</b>	<b>Description of Findings</b>
<b>LD</b> Leadership Diversity	<b>B-</b>	Solid diversity of the governing board and the executive leadership team. Lots of noticed growth over last several years and led by a black CEO. Diveristy could be stronger. 33% racial diversity but only 22% gender diversity.
<b>CFD</b> Client-Facing Diversity	<b>A</b>	Midwest maintains its strong numbers as it relates to diverse, client-facing staff. Midwest touts a diversity percentage at 57% and gender diversity at 69%.
<b>EL</b> Equitable Lending	<b>A+</b>	Midwest has very strong numbers when it comes to equitable lending. The volume has increased significantly from last year and the bank has an LMI index of 97% with 30% of originations coming from LMI areas landing the bank #6 overall in IAS.
<b>CPP</b> Customized Products & Programs	<b>B</b>	The bank offers many products geared toward the LMI community, and has renewed its commitment to BankOn 2.0. Midwest offers one of the strongest programs for homebuyers with 0% down as well as strong payday lending alternatives.
<b>CFE</b> Community-Focused Empowerment	<b>A</b>	Midwest has thrived in the community space. Midwest's recent investment is Dellwood Innovation Center. Midwest has also donated a bank branch to a church ministry and has donated over \$330k to local organization last year.

<b>B-</b>	<b>Point Total</b>	<b>Prior Year Rating</b>	<b>Leading Category</b>	<b>Trailing Category</b>
	<b>83</b>	<b>80</b>	<b>CPP</b>	<b>EL</b>

<b>Category</b>	<b>Rating</b>	<b>Description of Findings</b>
<b>LD</b> Leadership Diversity	<b>B+</b>	Paramount has strong racial diversity in leadership at 58% and low gender diversity at 17%, but trending positively.
<b>CFD</b> Client-Facing Diversity	<b>B-</b>	Paramount has 21% (-3%) racial diversity among all employees and 45% gender diversity. The bank made a significant increase in the racial diversity of all employees over the last few years.
<b>EL</b> Equitable Lending	<b>A-</b>	For Paramount, equitable lending is strong overall although lending volume is low compared to the other banks. The bank has a 100% LMI index and LMI approvals represented 24% of total business. The bank ranked #8 in the Impact Adjusted Score (IAS).
<b>CPP</b> Customized Products & Programs	<b>D</b>	Institution is still in the early stages of building and piloting sustainable products and offering those products to the St. Louis community, but offers a fee-free checking option with BankOn. The bank currently has no city branches.
<b>CFE</b> Community- Focused Empowerment	<b>C</b>	Paramount has a few programs and partnerships focused on the St. Louis region. The bank's initiatives are more aspirational at present but the 7 key areas of focus for the board are promising.

<b>B</b>	<b>Point Total</b>	<b>Prior Year Rating</b>	<b>Leading Category</b>	<b>Trailing Category</b>
	<b>87</b>	<b>86</b>	<b>CFD</b>	<b>LD</b>

<b>Category</b>	<b>Rating</b>	<b>Description of Findings</b>
<b>LD</b> Leadership Diversity	<b>C</b>	PNC's leadership diversity stands at 23% racial diversity and 30% gender diversity.
<b>CFD</b> Client-Facing Diversity	<b>B</b>	PNC has a diverse workforce with about 28% for racial diversity and about 63% for gender diversity.
<b>EL</b> Equitable Lending	<b>B</b>	For PNC, equitable lending was good, although lending all overall seemed a bit of a challenge. The bank has a 53% LMI index and LMI approvals represented 29% of total business. The bank ranked #14 in the Impact Adjusted Score (IAS).
<b>CPP</b> Customized Products & Programs	<b>B</b>	PNC has provides a Foundations Checking product which meets BankOn certification standards. PNC also provides special programs for low-credit borrowers, 1st-time homebuyers, minority entrepreneurs. The bank has branch locations in communities where people of color are underbanked.
<b>CFE</b> Community- Focused Empowerment	<b>B</b>	PNC have made significant financial commitments to community empowerment on the national level. There are some strong investments in the St. Louis area to the tune of \$400k since 2022.

<b>A-</b>	<b>Point Total</b>	<b>Prior Year Rating</b>	<b>Leading Category</b>	<b>Trailing Category</b>
	<b>90</b>	<b>90</b>	<b>CFE</b>	<b>LD</b>

<b>Category</b>	<b>Rating</b>	<b>Description of Findings</b>
<b>LD</b> Leadership Diversity	<b>C</b>	The board diversity stands at 26% for gender diversity and 21% for racial diversity. 2023 data shows overall executive leadership diversity around 31% and 38% for gender and racial diversity respectively.
<b>CFD</b> Client-Facing Diversity	<b>B</b>	Regions has strong client-facing diversity with gender diversity around 47%. About 27% of staff are racially diverse and 10% in managerial roles as of 2023 data.
<b>EL</b> Equitable Lending	<b>B+</b>	Regions ranks among the top in loan volume. The bank has an LMI index of 75% with 34% of originations coming from LMI areas landing the bank #7 overall in IAS.
<b>CPP</b> Customized Products & Programs	<b>B</b>	Regions has worked with the Urban League to support with down payment assistance. The bank continues with its BankOn commitments as well.
<b>CFE</b> Community-Focused Empowerment	<b>A-</b>	Regions continues to strengthen partnerships with the Urban League Small Business Center and greater St. Louis community. Regions has been able to continue its commitments on local front with 60+ local partnerships.

<b>C</b>	<b>Point Total</b>	<b>Prior Year Rating</b>	<b>Leading Category</b>	<b>Trailing Category</b>
	<b>74</b>		<b>LD</b>	<b>CFD</b>

Category	Rating	Description of Findings
<b>LD</b> Leadership Diversity	<b>F</b>	About 40% gender diversity in executive leadership and 40% at the board level. Racial diversity sits at 0% for each of these.
<b>CFD</b> Client-Facing Diversity	<b>C</b>	For all employees, gender diversity is about 67% and racial diversity is 21%.
<b>EL</b> Equitable Lending	<b>N/A</b>	Royal Banks did not have significant mortgage lending in the City of St. Louis. Other considerations such as small business loans are counted in the following categories.
<b>CPP</b> Customized Products & Programs	<b>D</b>	Royal Banks has mainly traditional banking products, but no products specifically for historically disadvantaged communities.
<b>CFE</b> Community- Focused Empowerment	<b>C</b>	The bank has been working to increase its presence and service to the St. Louis community. The bank participated in the Delmar Main Streets Small Business event and has partnered with Harris-Stowe for a student homeownership program.

<b>B+</b>	<b>Point Total</b>	<b>Prior Year Rating</b>	<b>Leading Category</b>	<b>Trailing Category</b>
	<b>89</b>	<b>89</b>	<b>CFE</b>	<b>LD</b>

<b>Category</b>	<b>Rating</b>	<b>Description of Findings</b>
<b>LD</b> Leadership Diversity	<b>D</b>	Simmons has about 22% of their top leadership identifying as women with 15% racial diversity. Simmons has a diverse community advisory board, but it doesn't have voting authority.
<b>CFD</b> Client-Facing Diversity	<b>C</b>	Diversity among client-facing staff is 51% in terms of gender diversity and identify as women and 22% identifying as racially diverse.
<b>EL</b> Equitable Lending	<b>C</b>	Simmons saw a significant drop from this category last year. Simmons Bank saw only 7 loan originations, had an LMI index of 74% and had LMI originations as 43% of total business.
<b>CPP</b> Customized Products & Programs	<b>B</b>	Simmons is a BankOn2.0 certified and offers several customized programs including the 100% Affordable Advantage Home Mortgage, Credit Builder Loan, and the Simmons Bank Foundation Credit Card. Simmons also does emergency loans.
<b>CFE</b> Community-Focused Empowerment	<b>A</b>	Simmons has maintained and deepened its investments and partnerships in the St. Louis community including retail banking onsite at the Urban League headquarters. Simmons has donated over \$100k to local organizations.

<b>B-</b>	<b>Point Total</b>	<b>Prior Year Rating</b>	<b>Leading Category</b>	<b>Trailing Category</b>
	<b>80</b>	<b>79</b>	<b>EL</b>	<b>LD</b>

<b>Category</b>	<b>Rating</b>	<b>Description of Findings</b>
<b>LD</b> Leadership Diversity	<b>D</b>	UMB's diversity of the governing board and the executive leadership team stands at about 33% for gender diversity and about 5% for racial diversity. Senior executives are 33% diverse in gender and 16% diverse in race.
<b>CFD</b> Client-Facing Diversity	<b>B</b>	Client facing diversity see's women at about 61% of the workforce and overall workforce diversity at 26%.
<b>EL</b> Equitable Lending	<b>B+</b>	UMB did not have a significant amount of mortgage lending in the City of St. Louis, seeing only 2 originations on 7 applications. The bank had a LMI index of 117% and LMI originations represented 50% of total business.
<b>CPP</b> Customized Products & Programs	<b>B</b>	UMB's homeownership programs have committed \$8.2 million in grants for closing costs. The bank also has programs to support entrepreneurs of color and women. The bank also has strong numbers when helping borrows open secure credit cards.
<b>CFE</b> Community- Focused Empowerment	<b>B-</b>	UMB partners proudly with the St. Louis Office of Financial Empowerment. The bank's donated \$3.7 million with over \$500k going directly to St. Louis organizations. UMB has also help finance projects in Old North STL.

<b>A-</b>	<b>Point Total</b>	<b>Prior Year Rating</b>	<b>Leading Category</b>	<b>Trailing Category</b>
	<b>93</b>	<b>89</b>	<b>CPP</b>	

<b>Category</b>	<b>Rating</b>	<b>Description of Findings</b>
<b>LD</b> Leadership Diversity	<b>B</b>	US Bank has strong diversity at the leadership level with racial diversity at 31% and gender diversity at 33%. These are similar for the board and senior executives.
<b>CFD</b> Client-Facing Diversity	<b>B</b>	Diversity among client-facing staff is very strong at about 55% for gender and 36% for racial diversity.
<b>EL</b> Equitable Lending	<b>B+</b>	The lending category for US Bank is always strong as a high-volume lender. LMI lending saw a 66% LMI index and LMI approvals represented 28% of total business, but the bank issued the 3rd most loans to LMI areas.
<b>CPP</b> Customized Products & Programs	<b>A</b>	US Bank's ongoing commitment to products that build economic capacity is strong. It's apparent through quality, depth, and breadth of its products and programs. Their loan programs offer rehab options as well as nearly \$20k in assistance for loans.
<b>CFE</b> Community- Focused Empowerment	<b>A</b>	US Bank has made significant investments in the St. Louis community, maintaining key community partnerships. The bank invested nearly \$2 million back into St. Louis. The bank also touts its commitment to workforce advancement and affordable housing.