
HOME MORTGAGE DISCLOSURE ACT

JUNE 30, 2012

Report to the Treasurer of the City of St. Louis

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Introduction

This document was prepared by the St. Louis Planning and Urban Design Agency in accordance with Section 8 of Municipal Ordinance 57332, amended by Municipal Ordinance 57500. This annual report contains information about the residential lending activities of the banks that have applied to be City of St. Louis Depositors. All information provided in this reports comes from these banks and the Federal Financial Institutions Examination Council (FFIEC), which monitors institution compliance with the Federal Home Mortgage Disclosure Act and the Community Revitalization Act. This information has been analyzed and presented to promote readability and comparison.

The intent of the ordinance is to encourage St. Louis lending institutions to continue their financial commitment to the revitalization of the City and its neighborhoods through mortgage and home improvement loans to credit-worthy individuals. The approach used by the City of St. Louis is to place its funds in those institutions that show such commitments.

The ordinance requires the potential depository to submit the following information each year at the request of the Treasurer's Office:

1. Copies of reports from the most recent reporting period compiled by the institution under the requirements of the Home Mortgage Disclosure Act of 1975 (HMDA).
2. Certification by a responsible officer that the institution has adopted and publicly posted the pledge of fair lending practices found in Section 6 of Municipal Ordinance 57332.

In addition to those terms required by the Ordinance, the City Treasurer requests that additional materials be submitted to enable a more thorough analysis of the lending institution's activities. These materials may include items such as newspaper advertisements, copies of office directives dealing with fair lending policies, and recent Community Reinvestment Statements.

The Federal Home Mortgage Disclosure Act of 1975 (HAMADA)

The intent of this law is to make loan data available to the public, thereby allowing for determination of whether or not depository institutions are fulfilling their obligations to serve the housing needs of their communities. Similarly, this data can be reviewed by public officials, allowing them to invest public sector funds in institutions that are making the most effort to encourage private investment in neighborhoods.

The Disclosure Statements which the potential depository institutions are required to submit under the HMDA have been a useful tool in determining which institutions are the most involved in issuing loans throughout the City's residential areas. According to the HMDA rules, each year depository institutions are required to compile information concerning their residential mortgage loan performance by geographic area.

Report Description and Summary

Description

Bank analyses were based on raw information received from each institution and data obtained from the Federal Financial Institutions Examination Council (FFIEC) website. This report was produced by the Research Department of the Planning & Urban Design Agency (PDA), City of St. Louis. PDA supports the Planning Commission in planning the future of the City of St. Louis. Considerable staff resources were involved in the writing, data analysis, and mapping contained in this report. This report is on file at PDA and can be obtained by calling the Research Division at 314-657-3700.

- Lending Summary:** Summarizes the five – year lending patterns for each applicant bank. The summary depicts the number and dollar amount of each applicant loans within both the city and the metropolitan statistical area (MSA). From this data, percentages for each year are calculated regarding the proportion of city loan activity to MSA loan activity for each bank. In some instances, data was not available because a bank did not apply for City depositor status in a given year and historical data was not available
- Historical Patterns:** Provides a Historical Overview of an applicant is lending activity based upon available data. The overview covers the years 1990 to 2011.
- Maps:** Visually display where loans were made within the city. Each census tract is color-coded to show the number of loans and their dollar amount. A separate map illustrates the income level of a census tract (low, moderate, middle, upper or unavailable).
- Distribution of Loans:** Provides a geographic breakdown by loan type of each applicant’s residential loans. This includes a census tract summary of each type for loan originated.
- Application & Denial:** this report included the number of applications and denials by bank, county, MSA & Tracts for the City of St. Louis

Summary

Overview

This report summarizes the lending patterns of eleven local banks that applied to be depositors of City funds. The summary includes only loan originations. There are three types:

- home purchases
- home improvements
- refinancing

The summaries below illustrate the generally activity of the banks in the City's & Metro Area market (for a full ranking of bank activity please refer to appendix B page 61). 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 Metro area is comprised of the following counties:

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

All charts, maps and data in this report refer to the year 2011, unless otherwise noted.

Number & Amount of City Loans

The 12 banks made a total of 1,458 loans in the City totaling \$207,830,000. This represents a 36.8% decrease in the number of loans and a 37.4% decrease in the amount as compared to 2010.

- Home Purchases: 458 loans totaling \$65,103,000. This represents a 40.2% decrease in the number of loans and a 41.6% decrease in the amount as compared to 2010.
- Home Improvements: 44 loans totaling \$2,943,000. This represents a 47.0% decrease in the number of loans and a 32.3% decrease in the amount as compared to 2010.
- Refinancing: 956 loans totaling \$139,784,000. This represents a 34.3% decrease in the number of loans and a 35.3% decrease in the amount as compared to 2010

Bank Rankings for the City of St. Louis

- US Bank issued the highest number of loans and dollar amount, 566 totaling \$85,240,000.
- Pulaski Bank issued the second highest number of loans and dollar amount, 336 totaling \$47,002,000
- Bank of America issued the third highest number of loans and dollar amount, 302 totaling \$39,250,000
- PNC Bank issued the fourth highest number of loans and dollar amount, 85 totaling \$11,205,00.
- Royal Bank issued the fifth highest dollar amount, with 3 loans totaling \$5,036,000.
- Commerce Bank issued the fifth highest number of loans and the sixth highest dollar amount, 50 with \$4,821,000.

These totals are based on the city as a percent of the MSA

- Of lending institutions with substantial loan originations, Lindell Bank issued the highest percent in number (23.3%) and loan amount (20.1%) in the city of St. Louis.
- Merrill Lynch issued the second highest percent in number (16.5%) & in total loan amount (12.9%)
- BMO Harris issued the third highest percent in number (15.2%) & fourth highest in total loan amount (9.5%)

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

- Jefferson Bank, with just one loan originated, had the highest ratio of applications to loans generated, 100.0%.
- Lindell Bank had the second highest ratio of applications to loans generated, 96.0%
- Pulaski Bank had the third highest ratio of applications to loans generated, 82.2%
- Merrill Lynch had the fourth highest ratio of applications to loans generated, 79.2%.
- First Bank had the fifth highest ratio of applications to loans generated, 50.0%
- PNC Bank had the sixth highest ratio of applications to loans generated, 48.6%
- UMB Bank had the seventh highest ratio of applications to loans generated, 45.0%

Summary

- Overall lending activity declined in the city from 2010 to 2011: -37.4% in the total dollar amount of loans originated and -36.8% in total number.
- All types of loans (home purchase, home improvement, and refinancing) declined in total loans and total loan amount from 2010 to 2011. As a percentage of total loans, home purchase loans represented the largest percentage gain (from 31.4% to 33.2%).
- Loan denials dropped in the city from 2010 to 2011 in step with the decline in loan originations. There were 832 denials in 2010 and 802 in 2011 (-3.6%). The city's share of MSA Loan Denials rose, however, from 15.0% of total loans denied in the MSA to 15.8%.

City of St. Louis – Income Distribution

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2011 HUD Est. MSA/MD non-MSA/MD Median Family Income	2011 Est. Tract Median Family Income	2000 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
1011	Middle	No	100.72	\$69,500	\$70,000	\$53,819	2684	7.86	211	1074	1221
1012	Middle	No	101.89	\$69,500	\$70,814	\$54,444	3102	5.87	182	1212	1388
1013	Middle	No	94.66	\$69,500	\$65,789	\$50,583	4415	6.8	300	1367	2070
1014	Moderate	No	71.35	\$69,500	\$49,588	\$38,125	2936	26.81	787	765	1304
1015	Low	No	47.91	\$69,500	\$33,297	\$25,599	3446	22	758	642	1483
1018	Low	No	45.43	\$69,500	\$31,574	\$24,274	3200	22.63	724	641	1516
1021	Moderate	No	78.1	\$69,500	\$54,280	\$41,733	2875	6.78	195	670	1446
1022	Middle	No	107.55	\$69,500	\$74,747	\$57,472	6569	4.61	303	2401	3059
1023	Moderate	No	74.2	\$69,500	\$51,569	\$39,647	1831	6.77	124	781	924
1024	Moderate	No	76.28	\$69,500	\$53,015	\$40,762	2584	11.22	290	719	1096
1025	Middle	No	96.3	\$69,500	\$66,929	\$51,458	2172	8.33	181	673	1019
1031	Middle	No	114.79	\$69,500	\$79,779	\$61,339	3331	7.78	259	922	1482
1034	Moderate	No	78.76	\$69,500	\$54,738	\$42,083	2185	4.9	107	677	929
1036	Middle	No	85.27	\$69,500	\$59,263	\$45,563	1557	10.85	169	526	622
1037	Moderate	No	76.68	\$69,500	\$53,293	\$40,975	2761	9.27	256	873	1332
1038	Middle	No	108.7	\$69,500	\$75,547	\$58,083	4039	4.33	175	1456	1862
1039	Middle	No	98.92	\$69,500	\$68,749	\$52,857	1077	14.39	155	348	502
1041	Moderate	No	74.2	\$69,500	\$51,569	\$39,651	2850	17.89	510	884	1393
1042	Middle	No	91.7	\$69,500	\$63,732	\$49,000	3726	12.35	460	990	1621
1045	Moderate	No	75.48	\$69,500	\$52,459	\$40,333	1927	20.39	393	478	898
1051.98	Middle	No	118.02	\$69,500	\$82,024	\$63,063	3526	32.13	1133	721	842
1052	Moderate	No	75.98	\$69,500	\$52,806	\$40,602	2840	69.65	1978	480	606
1053	Low	No	42.89	\$69,500	\$29,809	\$22,917	2366	97.93	2317	273	498
1054	Low	No	40.47	\$69,500	\$28,127	\$21,625	2269	98.33	2231	163	871
1055	Moderate	No	52.33	\$69,500	\$36,369	\$27,961	3074	98.73	3035	600	1038
1061	Low	No	39.89	\$69,500	\$27,724	\$21,316	2897	99.24	2875	506	1305
1062	Low	No	29.65	\$69,500	\$20,607	\$15,841	2527	99.33	2510	335	950
1063	Low	No	39.01	\$69,500	\$27,112	\$20,847	2987	99.23	2964	514	1289
1064	Moderate	No	53.8	\$69,500	\$37,391	\$28,750	3088	98.87	3053	629	1591
1065	Moderate	No	52.92	\$69,500	\$36,779	\$28,280	3477	98.85	3437	691	1554
1066	Low	No	43.77	\$69,500	\$30,420	\$23,386	2566	99.69	2558	375	1107
1067	Moderate	No	60.82	\$69,500	\$42,270	\$32,500	4322	99.63	4306	906	1918
1071	Moderate	No	60.82	\$69,500	\$42,270	\$32,500	1361	76.12	1036	322	411
1072	Moderate	No	50.02	\$69,500	\$34,764	\$26,726	1720	99.01	1703	318	646

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2011 HUD Est. MSA/MD non-MSA/MD Median Family Income	2011 Est. Tract Median Family Income	2000 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
1073	Moderate	No	69.73	\$69,500	\$48,462	\$37,262	6086	99	6025	1564	2262
1074	Low	No	49.91	\$69,500	\$34,687	\$26,667	3625	98.37	3566	771	1383
1075	Low	No	45.24	\$69,500	\$31,442	\$24,174	3624	98.81	3581	829	1479
1076	Moderate	No	56.05	\$69,500	\$38,955	\$29,948	2182	99.04	2161	517	968
1077	Moderate	No	61.88	\$69,500	\$43,007	\$33,065	4365	99.36	4337	1104	2051
1081	Moderate	No	61.58	\$69,500	\$42,798	\$32,905	3800	91.39	3473	1003	1429
1082	Middle	No	85.07	\$69,500	\$59,124	\$45,458	2996	93.32	2796	697	1020
1083	Moderate	No	57.8	\$69,500	\$40,171	\$30,888	2651	90.8	2407	664	995
1084	Low	No	46.53	\$69,500	\$32,338	\$24,861	1053	72.55	764	191	364
1085	Moderate	No	53.07	\$69,500	\$36,884	\$28,359	1677	84.85	1423	131	278
1096	Moderate	No	56.21	\$69,500	\$39,066	\$30,037	4139	96.5	3994	803	1756
1097	Low	No	31.97	\$69,500	\$22,219	\$17,083	4016	95.52	3836	576	1780
1101	Moderate	No	58.41	\$69,500	\$40,595	\$31,211	3737	99.57	3721	835	1738
1102	Low	No	46.82	\$69,500	\$32,540	\$25,018	3406	99.59	3392	663	1533
1103	Low	No	46.53	\$69,500	\$32,338	\$24,861	3130	99.46	3113	613	1632
1104	Low	No	49.21	\$69,500	\$34,201	\$26,296	3136	98.69	3095	586	1462
1105	Low	No	35.87	\$69,500	\$24,930	\$19,167	2091	99.09	2072	335	970
1111	Low	No	41.41	\$69,500	\$28,780	\$22,125	1957	98.36	1925	331	815
1112	Low	No	43	\$69,500	\$29,885	\$22,978	1918	99.53	1909	321	1024
1113	Low	No	48.91	\$69,500	\$33,992	\$26,136	2242	99.64	2234	346	927
1114	Low	No	34.64	\$69,500	\$24,075	\$18,508	2021	98.32	1987	377	1102
1115	Low	No	38.48	\$69,500	\$26,744	\$20,560	1424	99.09	1411	207	621
1121	Middle	No	111.79	\$69,500	\$77,694	\$59,737	4360	39.13	1706	706	707
1122	Moderate	No	56.19	\$69,500	\$39,052	\$30,023	2203	96.55	2127	331	734
1123	Low	No	36.8	\$69,500	\$25,576	\$19,662	2741	99.34	2723	418	1197
1124	Upper	No	143.65	\$69,500	\$99,837	\$76,759	3695	34.88	1289	572	613
1131	Middle	No	85.34	\$69,500	\$59,311	\$45,604	3428	19.81	679	781	1284
1134	Moderate	No	75.08	\$69,500	\$52,181	\$40,117	1008	33.63	339	239	504
1135	Middle	No	80.06	\$69,500	\$55,642	\$42,781	2558	4.34	111	861	1385
1141	Middle	No	102.74	\$69,500	\$71,404	\$54,899	9154	11.98	1097	2304	4339
1142	Middle	No	83.55	\$69,500	\$58,067	\$44,646	5052	10.53	532	1615	2590
1143	Middle	No	102.85	\$69,500	\$71,481	\$54,960	6154	7.44	458	1960	2718
1151	Moderate	No	67.12	\$69,500	\$46,648	\$35,865	4388	18.44	809	1064	1569
1152	Moderate	No	52.34	\$69,500	\$36,376	\$27,969	3561	35.52	1265	566	1063

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2011 HUD Est. MSA/MD non-MSA/MD Median Family Income	2011 Est. Tract Median Family Income	2000 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
1153	Moderate	No	59.91	\$69,500	\$41,637	\$32,014	5773	41.92	2420	1370	2360
1154	Moderate	No	65.45	\$69,500	\$45,488	\$34,972	3127	20.98	656	863	1286
1155	Low	No	48.45	\$69,500	\$33,673	\$25,888	5969	43.83	2616	1118	2762
1156	Moderate	No	51.83	\$69,500	\$36,022	\$27,694	5587	37.71	2107	758	1946
1157	Moderate	No	53.57	\$69,500	\$37,231	\$28,627	3851	50.9	1960	583	1780
1161	Moderate	No	66.22	\$69,500	\$46,023	\$35,385	3456	43.55	1505	800	1623
1162	Moderate	No	57.63	\$69,500	\$40,053	\$30,792	5165	49.68	2566	1085	2380
1163	Moderate	No	61.95	\$69,500	\$43,055	\$33,103	6295	45.67	2875	1013	2827
1164	Low	No	49.63	\$69,500	\$34,493	\$26,518	5255	71.51	3758	693	2274
1165	Moderate	No	55.13	\$69,500	\$38,315	\$29,460	4687	63.47	2975	692	2047
1171	Middle	No	95.33	\$69,500	\$66,254	\$50,938	1777	45.19	803	169	1027
1172	Moderate	No	53.63	\$69,500	\$37,273	\$28,655	6795	72.47	4924	914	2642
1173	Moderate	No	58.24	\$69,500	\$40,477	\$31,122	3177	71.99	2287	477	961
1174	Moderate	No	76.6	\$69,500	\$53,237	\$40,929	5061	52.28	2646	842	1819
1181	Low	No	41.26	\$69,500	\$28,676	\$22,045	2010	82.34	1655	199	871
1184	Moderate	No	65.86	\$69,500	\$45,773	\$35,192	1507	41.14	620	8	160
1185	Moderate	No	55.91	\$69,500	\$38,857	\$29,875	1006	84.99	855	204	342
1186	Moderate	No	57.79	\$69,500	\$40,164	\$30,880	2960	72.33	2141	349	1140
1191	Middle	No	112.97	\$69,500	\$78,514	\$60,368	6479	43.83	2840	926	764
1192	Middle	No	86.55	\$69,500	\$60,152	\$46,250	1621	78.72	1276	320	508
1193	Low	No	33.66	\$69,500	\$23,394	\$17,986	3620	44.45	1609	69	215
1201	Low	No	36.35	\$69,500	\$25,263	\$19,423	865	98.73	854	127	431
1202	Moderate	No	54	\$69,500	\$37,530	\$28,854	1419	86.19	1223	165	493

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2011 HUD Est. MSA/MD non-MSA/MD Median Family Income	2011 Est. Tract Median Family Income	2000 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
1203	Low	No	42.63	\$69,500	\$29,628	\$22,778	1680	96.01	1613	246	712
1211	Low	No	39.56	\$69,500	\$27,494	\$21,140	1392	87	1211	6	197
1212	Low	No	17.1	\$69,500	\$11,885	\$9,136	2406	99.09	2384	83	516
1213	Low	No	30.82	\$69,500	\$21,420	\$16,467	1050	98.57	1035	28	270
1214	Unknown	No	0	\$69,500	\$0	\$0	122	70.49	86	6	34
1221	Moderate	No	63.47	\$69,500	\$44,112	\$33,917	1625	75.69	1230	284	561
1222	Unknown	No	0	\$69,500	\$0	\$0	7	42.86	3	0	0
1224	Low	No	25.46	\$69,500	\$17,695	\$13,603	2416	83.53	2018	211	441
1231	Moderate	No	54.84	\$69,500	\$38,114	\$29,306	3898	75.45	2941	575	1719
1232	Moderate	No	54.79	\$69,500	\$38,079	\$29,279	2048	48.49	993	348	991
1233	Moderate	No	61.09	\$69,500	\$42,458	\$32,644	3057	47.46	1451	471	1579
1234	Moderate	No	78.76	\$69,500	\$54,738	\$42,083	2950	31.8	938	470	1518
1235	Unknown	No	0	\$69,500	\$0	\$0	0	0	0	0	0
1241	Low	No	44.45	\$69,500	\$30,893	\$23,750	5264	68.86	3625	645	2460
1242	Low	No	39.69	\$69,500	\$27,585	\$21,207	4134	72.09	2980	459	1808
1243	Moderate	No	55.58	\$69,500	\$38,628	\$29,697	3627	46.59	1690	646	1890
1246	Low	No	38.43	\$69,500	\$26,709	\$20,536	1913	55.93	1070	288	875
1255	Low	No	45.36	\$69,500	\$31,525	\$24,238	2125	56.28	1196	47	32
1256	Moderate	No	70.18	\$69,500	\$48,775	\$37,500	1260	56.59	713	13	55
1257	Low	No	23.17	\$69,500	\$16,103	\$12,381	2947	97.18	2864	51	495
1266	Low	No	31.62	\$69,500	\$21,976	\$16,896	2944	73.61	2167	218	1131
1267	Low	No	34.87	\$69,500	\$24,235	\$18,634	1997	72.56	1449	265	982

Community Reinvestment Act: Small Business Loan Activity

Small Business Loan Activity								
	City of St. Louis Total Loans		Loan Amount < \$100,000		Loan Amount \$100,000 to \$250,000		Loan Amount > \$250,000	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	31	\$9,828	10	\$656	8	\$1,722	13	\$7,450
Commerce Bank	167	\$32,393	96	\$3,189	32	\$6,151	39	\$23,053
First Bank	40	\$7,997	18	\$856	12	\$2,087	10	\$5,054
PNC Bank	80	\$17,262	43	\$1,183	14	\$2,720	23	\$13,359
US Bank	166	\$16,525	130	\$1,872	17	\$3,312	19	\$11,341
TOTAL	484	\$84,005	297	\$7,756	83	\$15,992	104	\$60,257

Source: Community Reinvestment Act, 2010

*Loan Amount is represented in thousands

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

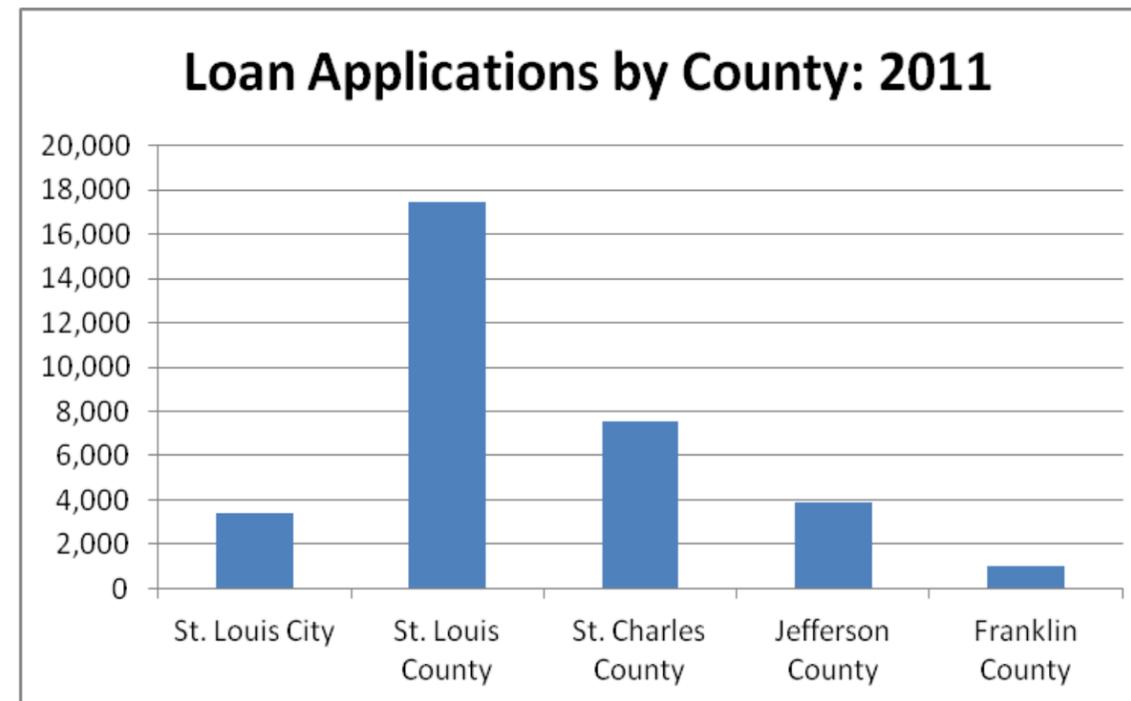
Metro St. Louis Small Business Loan Activity										
	City of St. Louis Total Loans		St. Louis County Total Loans		St. Charles County Total Loans		Franklin County Total Loans		Jefferson County Total Loans	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	31	\$9,828	147	\$43,418	18	\$4,000	4	\$1,285	6	\$1,884
Commerce Bank	167	\$32,393	616	\$112,894	117	\$15,778	22	\$5,966	84	\$7,482
First Bank	40	\$7,997	145	\$27,957	65	\$8,229	21	\$1,737	10	\$525
PNC Bank	80	\$17,262	388	\$49,060	92	\$7,988	9	\$426	31	\$4,057
US Bank	166	\$16,525	644	\$55,902	204	\$13,655	55	\$9,917	105	\$10,803
TOTAL	484	\$84,005	1,940	\$289,231	496	\$49,650	111	\$19,331	236	\$24,751

Source: Community Reinvestment Act, 2010

*Loan Amount is represented in thousands

Loan Applications

Loan Applications						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	MSA
Bank of America	1,167	5,641	2,602	1,350	395	11,155
BMO Harris	61	219	42	31	6	359
Commerce Bank	133	543	214	208	11	1,109
FirstBank	72	467	266	84	81	970
Jefferson Bank	1	1				2
Lindell Bank	25	72	28	1		126
PNC Bank	175	588	216	147	52	1,178
Pulaski Bank	409	2,522	1,019	622	37	4,609
Royal Bank	18	69	9	3	1	100
UMB	20	114	53	24	1	212
US Bank	1,335	7,200	3,069	1,397	443	13,444
TOTALS	3,416	17,436	7,518	3,867	1,027	33,264



City of St. Louis: Application Distribution

Census Tract	Bank of America	BMO Harris	Commerce Bank	FirstBank	Jefferson Bank	Lindell Bank	PNC Bank	Pulaski Bank	Royal Bank	UMB Bank	US Bank	Grand Total
1011	18		1	2			3	7		1	20	52
1012	20	1					3	10			30	64
1013	19	2	1	4			3	6			27	62
1014	12	2	1	4			1	2			11	33
1015	4		1	2				2	2		7	18
1018	13		1	1			1	2			12	30
1021	10		1				3	8			15	37
1022	47	2	2	7			6	18	1	2	53	138
1023	19	1		2		1	2	6		1	14	46
1024	12		1	2		1		3			18	37
1025	16			1			1	1			11	30
1031	12		3				4	14			29	62
1034	21		2	2			1	7	1		20	54
1036	2	1	1				1	3			17	25
1037	19	4	3	2			2	13	1		29	73
1038	22	4	7	1			3	8	1		33	79
1039	5	1		1				4	1	1	5	18
1041	28	2					4	10			21	65
1042	18		3	4		5		6			26	62
1045	14					2	3	1			7	27
1051.98	19	1	3	3		2	2	10	2	1	14	57
1052	14		2					12		1	7	36
1053	2		1				3	2			8	16
1054	2										2	4
1055	12		2					2			9	25
1061	1		1								2	4
1062	2		1									3
1063	1										4	5
1064	1		2	1							3	7
1065	2		1	1			1				6	11
1066	2										2	4
1067	2		1							1	8	12
1071	1		1								3	5
1072	0		1								7	8
1073	4								1		22	27
1074	2		1				2				6	11

City of St. Louis: Application Distribution

Census Tract	Bank of America	BMO Harris	Commerce Bank	FirstBank	Jefferson Bank	Lindell Bank	PNC Bank	Pulaski Bank	Royal Bank	UMB Bank	US Bank	Grand Total
1075	2										5	7
1076	2						1	1			7	11
1077	5		1				3				5	14
1081	3							2			15	20
1082	6			1				1			9	17
1083	3		2								6	11
1084	3			1							3	7
1085	0			1							2	3
1096	6						1				7	14
1097	1		1								3	5
1101	0		2			1	2				2	7
1102	1										3	4
1103	1		2								9	12
1104	0		1	1		1					1	4
1105	0		1								4	5
1111	6		2					1			5	14
1113	1										3	4
1114	2										1	3
1115	0			1			1					2
1121	20	2	1				3	9	1		28	64
1122	4		1								7	12
1123	2		2								5	9
1124	16		3				3	7	1		15	45
1131	13	2		1		1	3	9			20	49
1134	3										9	12
1135	8	1		1			5	6			20	41
1141	43	1	7	1			10	31			70	163
1142	29	3	4				3	17		1	38	95
1143	56		3				8	16		1	34	118
1151	19	3		2		1	1	2			15	43
1152	10	2	1				3	3			11	30
1153	17	3	1			2	5	2			22	52
1154	12		2			2	2	6			18	42
1155	11	2	3				8	6			21	51
1156	4		1				4	6			14	29
1157	6		1					2			13	22

City of St. Louis: Application Distribution												
Census Tract	Bank of America	BMO Harris	Commerce Bank	FirstBank	Jefferson Bank	Lindell Bank	PNC Bank	Pulaski Bank	Royal Bank	UMB Bank	US Bank	Grand Total
1161	12		2	1		1	3	2			14	35
1162	38	3	1				5	13		3	28	91
1163	29	2	2	1		1	5	11		1	22	74
1164	10		2	1			2	1			8	24
1165	26	2	11	4			2	6			20	71
1171	7	1	1					3			7	19
1172	35	2	5	4	1		4	8			20	79
1173	9	2					4	2	1		11	29
1174	26	1	7				1	13	1		22	71
1181	3			1				3			5	12
1185	3	1						1			3	8
1186	13	1	3				1	3			5	26
1191	28			2		1	3	13			26	73
1192	10						3	4	1	1	14	33
1193	2										1	3
1201	0							1				1
1203	1										1	2
1211	0										1	1

City of St. Louis: Application Distribution													
Census Tract	Bank of America	BMO Harris	Commerce Bank	FirstBank	Jefferson Bank	Lindell Bank	PNC Bank	Pulaski Bank	Royal Bank	UMB Bank	US Bank	Grand Total	
1212	0										1	1	
1214	6						1	2			3	12	
1221	14			1	1		1	4		1	7	29	
1224	9	1		1	1		1	3			4	20	
1231	15	1		2			1	7			26	54	
1232	15			1			2	6		1	24	49	
1233	21			1	1		2	7	2	1	10	45	
1234	21	1		2			1	1			18	44	
1241	12			2				1	1		6	22	
1242	6					1	1	1		1	8	18	
1243	32	1		2	1	1	3	3			22	65	
1246	2			1	1		2				5	11	
1255	30	2			1		6				13	52	
1256	8						5	4			12	29	
1257	1										2	3	
1266	7							2			8	18	
1267	3									1		4	
TOTALS	1,167	61		133	72	1	25	175	409	18	20	1,335	####

County Comparisons (Loan Originated)

Home Purchase												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	9,380	64	54,183	260	20,519	123	5,762	46	2,435	12	92,279	505
BMO Harris	574	8	6,835	35	1,063	10	946	7	214	1	9,632	61
Commerce Bank	1,141	8	15,869	50	3,733	19	911	5			21,654	82
FirstBank	1,051	11	17,229	99	8,704	62	2,750	22	1,079	8	30,813	202
Lindell Bank	178	3	1,625	16	760	6					2,563	25
Merrill Lynch	858	5	7,932	12	138	1					8,928	18
PNC Bank	4,377	37	19,048	95	5,562	41	2,315	16	815	8	32,117	197
Pulaski Bank	19,731	177	167,708	1,140	72,592	505	41,057	338	2,039	19	303,127	2,179
Royal Bank	4,680	1	2,471	9	253	2					7,404	12
UMB Bank	632	5	2,503	19	1,473	8					4,608	32
US Bank	22,501	139	113,749	624	57,562	345	13,044	99	6,635	49	213,491	1,256
TOTALS	65,103	458	409,152	2,359	172,359	1,122	66,785	533	13,217	97	726,616	4,569

*Dollar Amounts in Thousands

Home Improvement												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	436	4	4,967	34	1,099	8	180	4	191	3	6,873	53
BMO Harris	170	2	994	7							1,164	9
Commerce Bank	145	11	3,176	35	664	36	368	18			4,353	100
FirstBank	10	1	3,163	20	809	9	165	3	768	8	4,915	41
Lindell Bank	10	1	8	1							18	2
Merrill Lynch			300	1							300	1
PNC Bank	78	3	1,506	27	71	3	156	10	19	2	1,830	45
Pulaski Bank	359	2	596	3	205	2					1,160	7
Royal Bank			359	1							359	1
UMB Bank			57	1			5	1			62	2
US Bank	1,735	20	9,743	97	5,958	58	937	14	1,010	11	19,383	200
TOTALS	2,943	44	24,869	227	8,806	116	1,811	50	1,988	24	40,417	461

*Dollar amounts in thousands.

Refinance												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	29,434	234	247,966	1,374	88,345	590	38,101	298	10,728	85	414,574	2,581
BMO Harris	2,649	17	18,712	71	2,455	13	633	5	377	2	24,826	108
Commerce Bank	3,535	31	52,468	237	9,132	79	5,060	86	314	4	70,509	437
FirstBank	3,047	24	30,842	182	15,839	110	3,826	30	5,674	42	59,228	388
Jefferson Bank	103	1	83	1							186	2
Lindell Bank	1,487	20	2,664	39	1,618	17					5,769	76
Merrill Lynch	3,956	14	22,497	69	1,143	7	396	5	160	1	28,152	96
PNC Bank	6,750	45	42,078	194	15,508	92	6,491	50	2,219	18	73,046	399
Pulaski Bank	26,912	157	230,713	1,023	68,607	368	26,949	165	2,627	13	355,808	1,726
Royal Bank	356	2	6,281	11	206	2	120	1			6,963	16
UMB Bank	551	4	9,976	40	3,768	24	1,001	10			15,296	78
US Bank	61,004	407	513,727	2,745	215,613	1,349	78,857	593	31,081	192	900,282	5,286
TOTALS	139,784	956	1,178,007	5,986	422,234	2,651	161,434	1,243	53,180	357	1,954,639	11,193

*Dollar amounts in thousands.

Total: All Loan Types												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
Row Labels	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	39,250	302	307,116	1,668	109,963	721	44,043	348	13,354	100	513,726	3,139
BMO Harris	3,393	27	26,541	113	3,518	23	1,579	12	591	3	35,622	178
Commerce Bank	4,821	50	71,513	322	13,529	134	6,339	109	314	4	96,516	619
FirstBank	4,108	36	51,234	301	25,352	181	6,741	55	7,521	58	94,956	631
Jefferson Bank	103	1	83	1							186	2
Lindell Bank	1,675	24	4,297	56	2,378	23					8,350	103
Merrill Lynch	4,814	19	30,729	82	1,281	8	396	5	160	1	37,380	115
PNC Bank	11,205	85	62,632	316	21,141	136	8,962	76	3,053	28	106,993	641
Pulaski Bank	47,002	336	399,017	2,166	141,404	875	68,006	503	4,666	32	660,095	3,912
Royal Bank	5,036	3	9,111	21	459	4	120	1			14,726	29
UMB Bank	1,183	9	12,536	60	5,241	32	1,006	11			19,966	112
US Bank	85,240	566	637,219	3,466	279,133	1,752	92,838	706	38,726	252	1,133,156	6,742
TOTALS	207,830	1,458	1,612,028	8,572	603,399	3,889	230,030	1,826	68,385	478	2,721,672	16,223

*Dollar amounts in thousands.

City and Metropolitan Area (Loan Originated)

Home Purchase						
	St. Louis City		MSA		City as Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	9,380	64	92,279	505	10.2%	12.7%
BMO Harris	574	8	9,632	61	6.0%	13.1%
Commerce Bank	1,141	8	21,654	82	5.3%	9.8%
FirstBank	1,051	11	30,813	202	3.4%	5.4%
Jefferson Bank						
Lindell Bank	178	3	2,563	25	6.9%	12.0%
Merrill Lynch	858	5	8,928	18	9.6%	27.8%
PNC Bank	4,377	37	32,117	197	13.6%	18.8%
Pulaski Bank	19,731	177	303,127	2,179	6.5%	8.1%
Royal Bank	4,680	1	7,404	12	63.2%	8.3%
UMB Bank	632	5	4,608	32	13.7%	15.6%
US Bank	22,501	139	213,491	1,256	10.5%	11.1%
TOTALS	65,103	458	726,616	4,569	9.0%	10.0%

**Dollar Amounts in Thousands*

Refinance						
	St. Louis City		MSA		City as Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	29,434	234	414,574	2,581	7.1%	9.1%
BMO Harris	2,649	17	24,826	108	10.7%	15.7%
Commerce Bank	3,535	31	70,509	437	5.0%	7.1%
FirstBank	3,047	24	59,228	388	5.1%	6.2%
Jefferson Bank	103	1	186	2	55.4%	50.0%
Lindell Bank	1,487	20	5,769	76	25.8%	26.3%
Merrill Lynch	3,956	14	28,152	96	14.1%	14.6%
PNC Bank	6,750	45	73,046	399	9.2%	11.3%
Pulaski Bank	26,912	157	355,808	1,726	7.6%	9.1%
Royal Bank	356	2	6,963	16	5.1%	12.5%
UMB Bank	551	4	15,296	78	3.6%	5.1%
US Bank	61,004	407	900,282	5,286	6.8%	7.7%
TOTALS	139,784	956	1,954,639	11,193	7.2%	8.5%

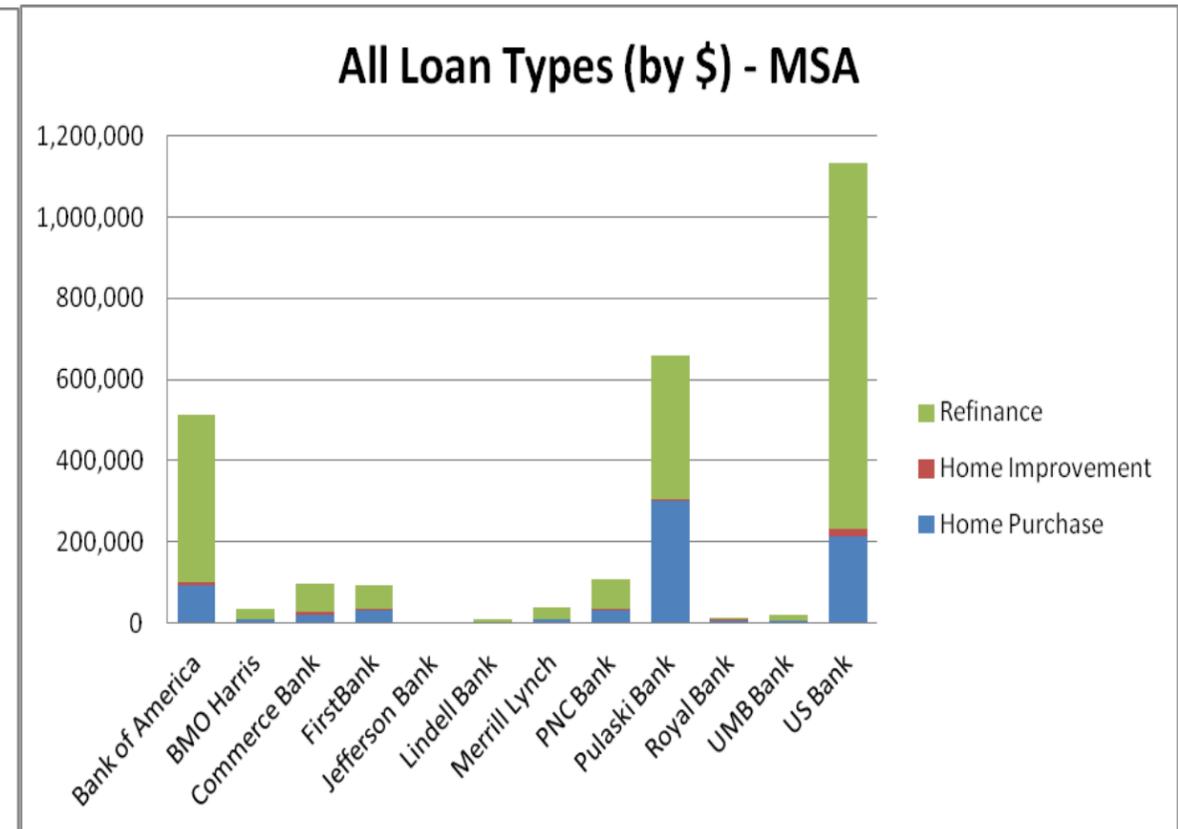
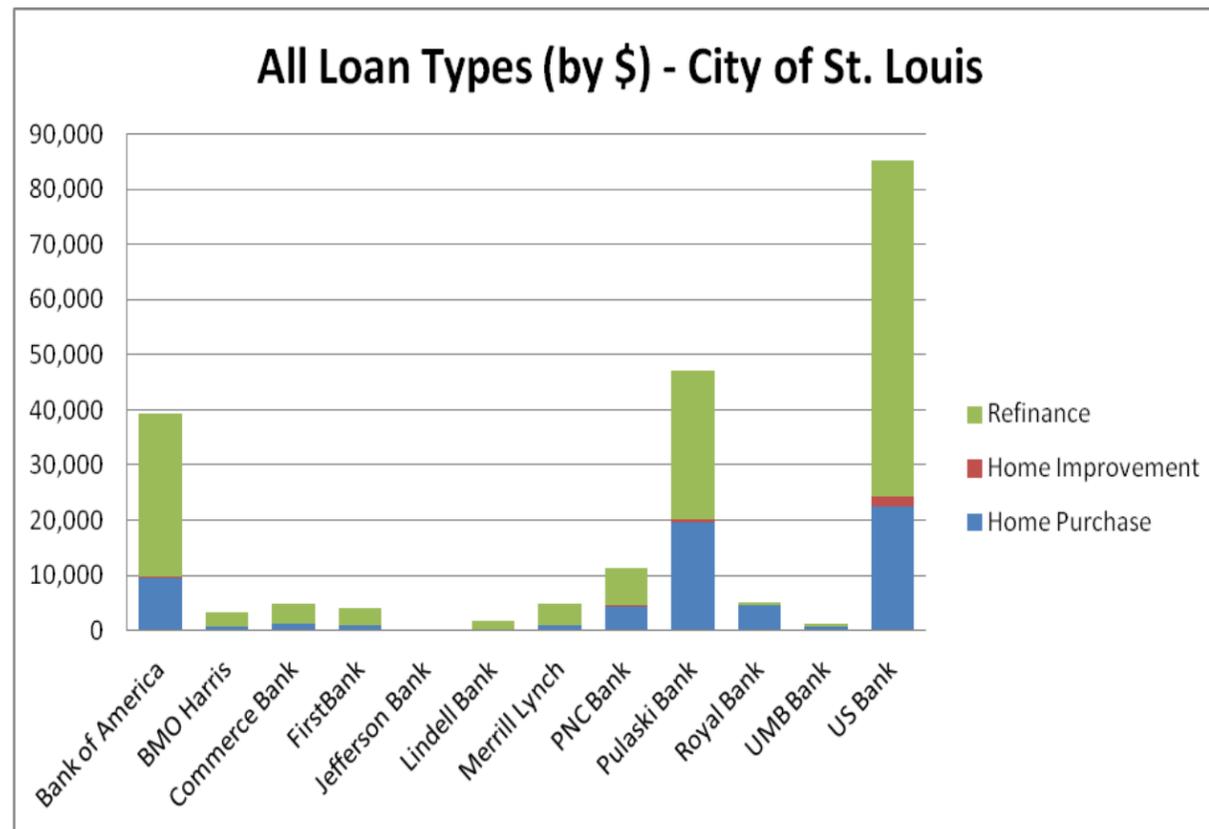
**Dollar amounts in thousands.*

Home Improvement						
	St. Louis City		MSA		City as Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	436	4	6,873	53	6.3%	7.5%
BMO Harris	170	2	1,164	9	14.6%	22.2%
Commerce Bank	145	11	4,353	100	3.3%	11.0%
FirstBank	10	1	4,915	41	0.2%	2.4%
Jefferson Bank						
Lindell Bank	10	1	18	2	55.6%	50.0%
Merrill Lynch			300	1	0.0%	0.0%
PNC Bank	78	3	1,830	45	4.3%	6.7%
Pulaski Bank	359	2	1,160	7	30.9%	28.6%
Royal Bank			359	1	0.0%	0.0%
UMB Bank			62	2	0.0%	0.0%
US Bank	1,735	20	19,383	200	9.0%	10.0%
TOTALS	2,943	44	40,417	461	7.3%	9.5%

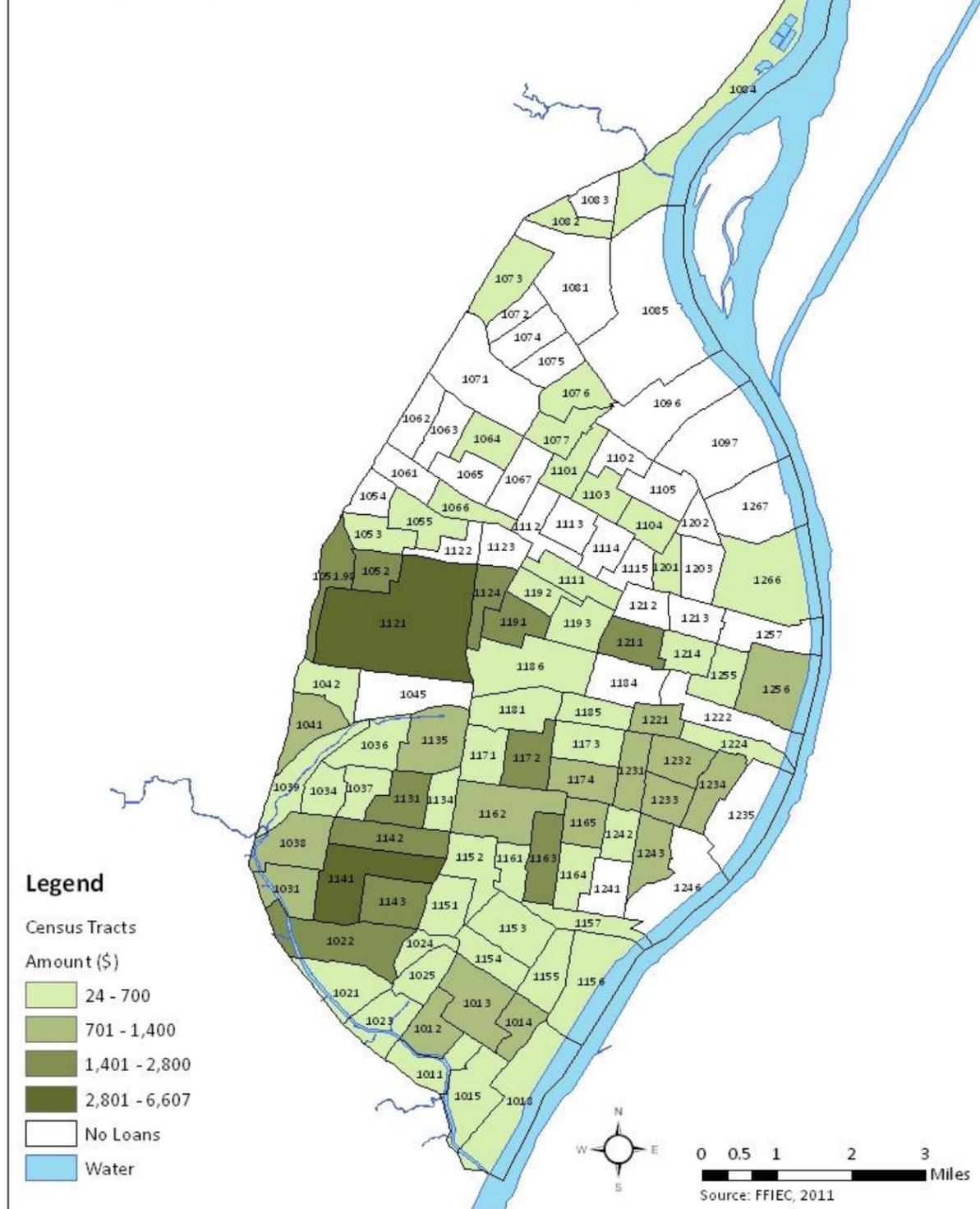
**Dollar amounts in thousands.*

Total: All Loan Types						
	St. Louis City		MSA		City as Pct. of Total	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
Bank of America	39,250	302	513,726	3,139	7.6%	9.6%
BMO Harris	3,393	27	35,622	178	9.5%	15.2%
Commerce Bank	4,821	50	96,516	619	5.0%	8.1%
FirstBank	4,108	36	94,956	631	4.3%	5.7%
Jefferson Bank	103	1	186	2	55.4%	50.0%
Lindell Bank	1,675	24	8,350	103	20.1%	23.3%
Merrill Lynch	4,814	19	37,380	115	12.9%	16.5%
PNC Bank	11,205	85	106,993	641	10.5%	13.3%
Pulaski Bank	47,002	336	660,095	3,912	7.1%	8.6%
Royal Bank	5,036	3	14,726	29	34.2%	10.3%
UMB Bank	1,183	9	19,966	112	5.9%	8.0%
US Bank	85,240	566	1,133,156	6,742	7.5%	8.4%
TOTALS	207,830	1,458	2,721,672	16,223	9.0%	9.0%

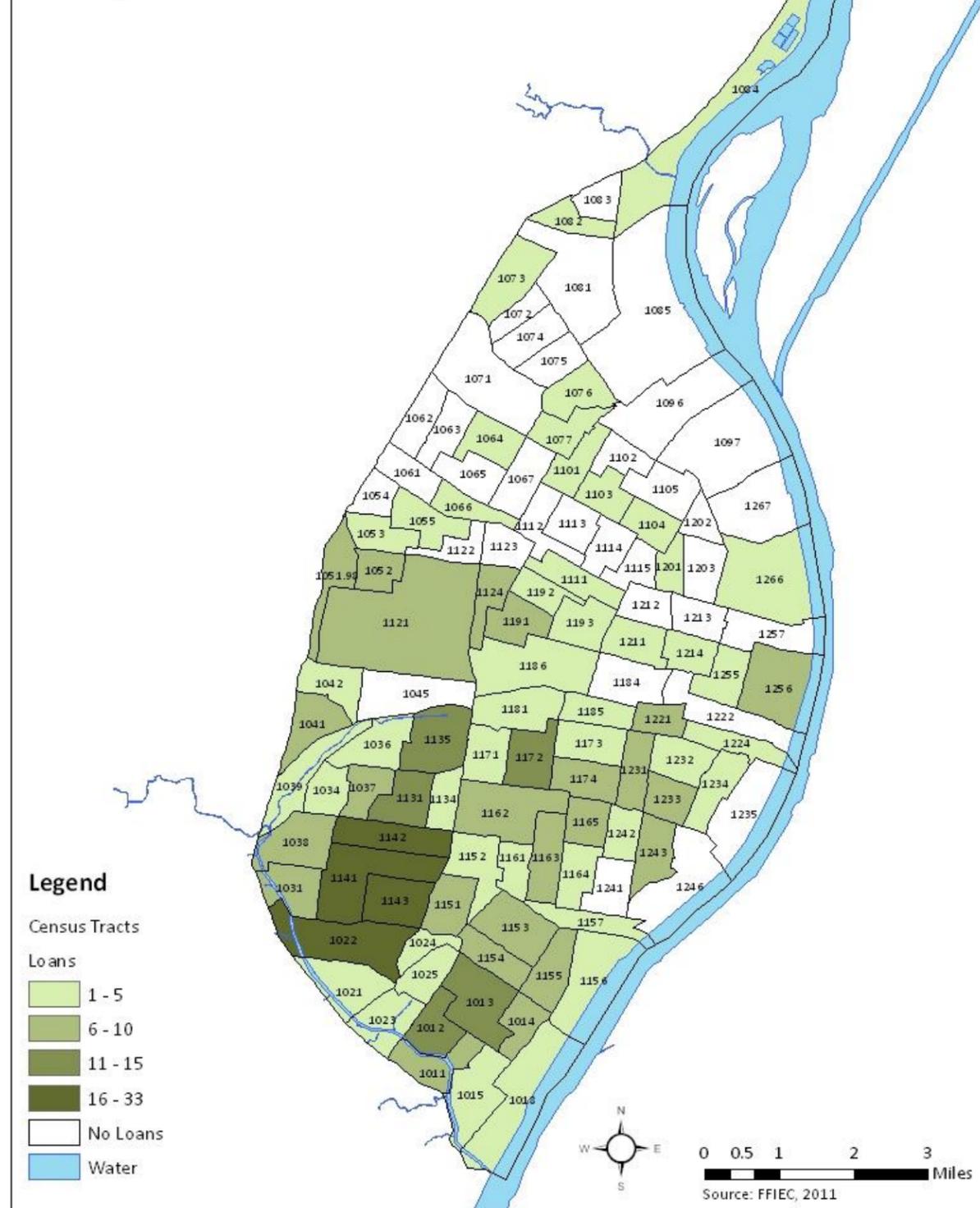
**Dollar amounts in thousands.*



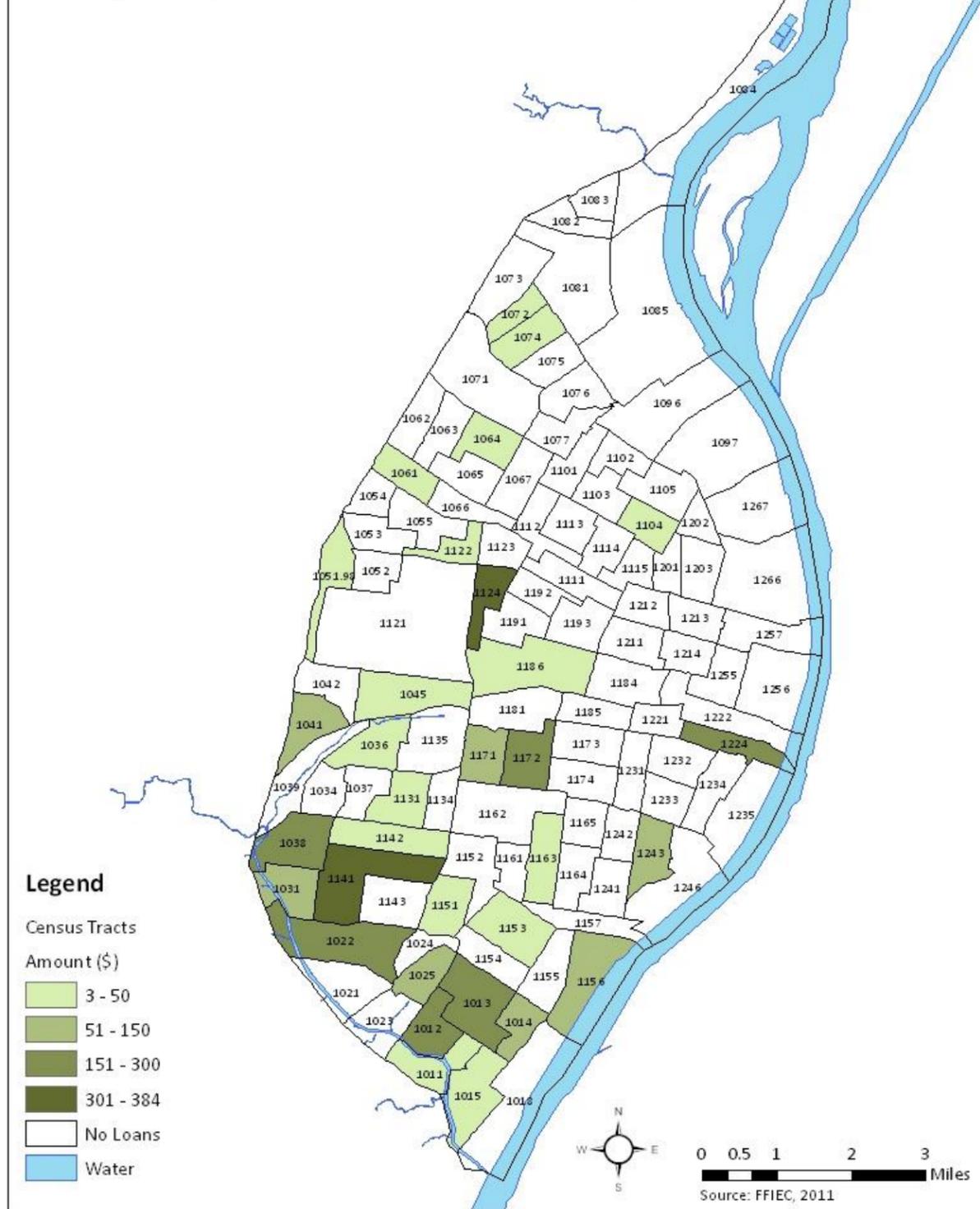
**City of St. Louis: Home Purchase Loans by Amount
Total by Tract (Amt. in Thousands of Dollars)**



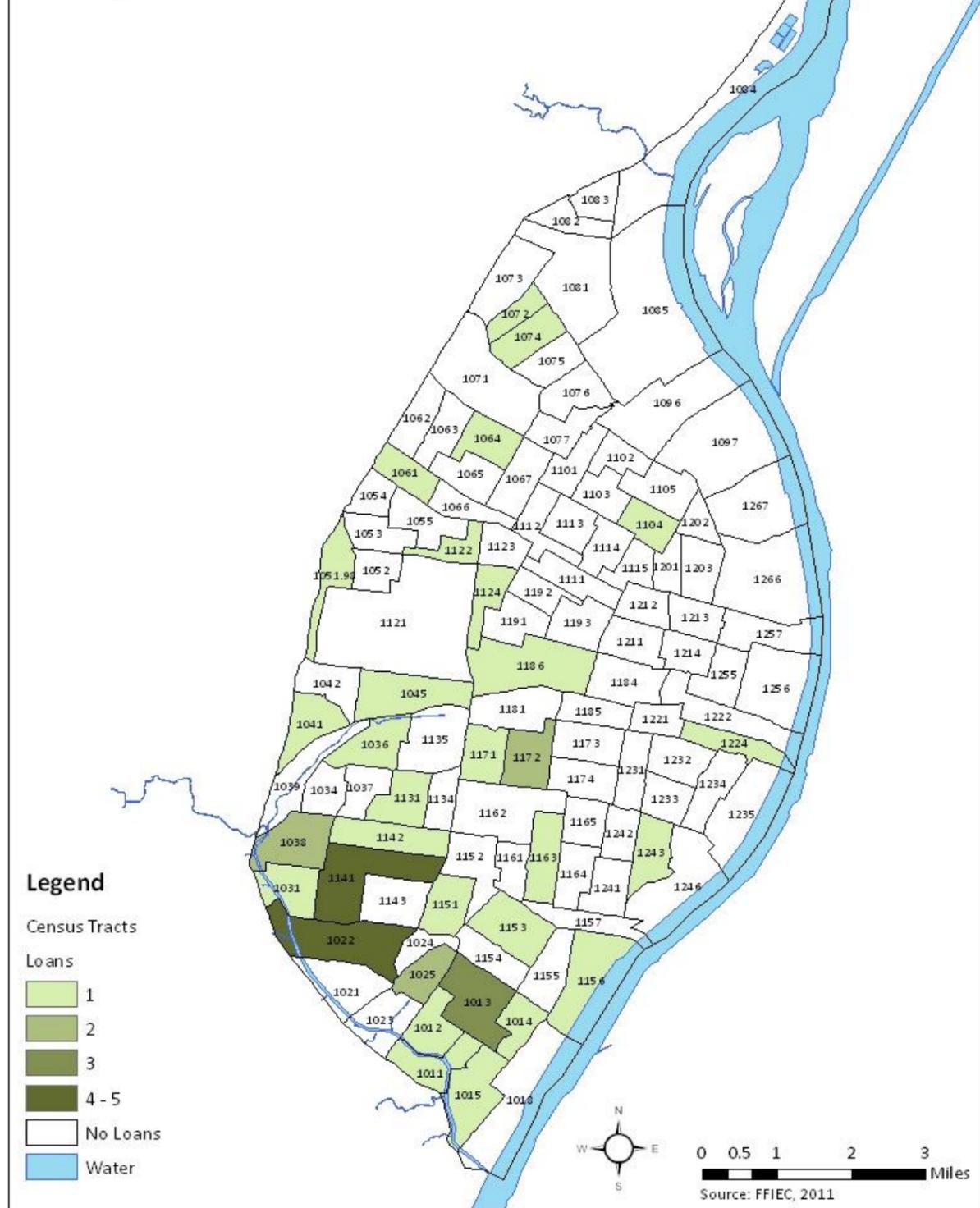
**City of St. Louis: Home Purchase Loans
Total by Tract**



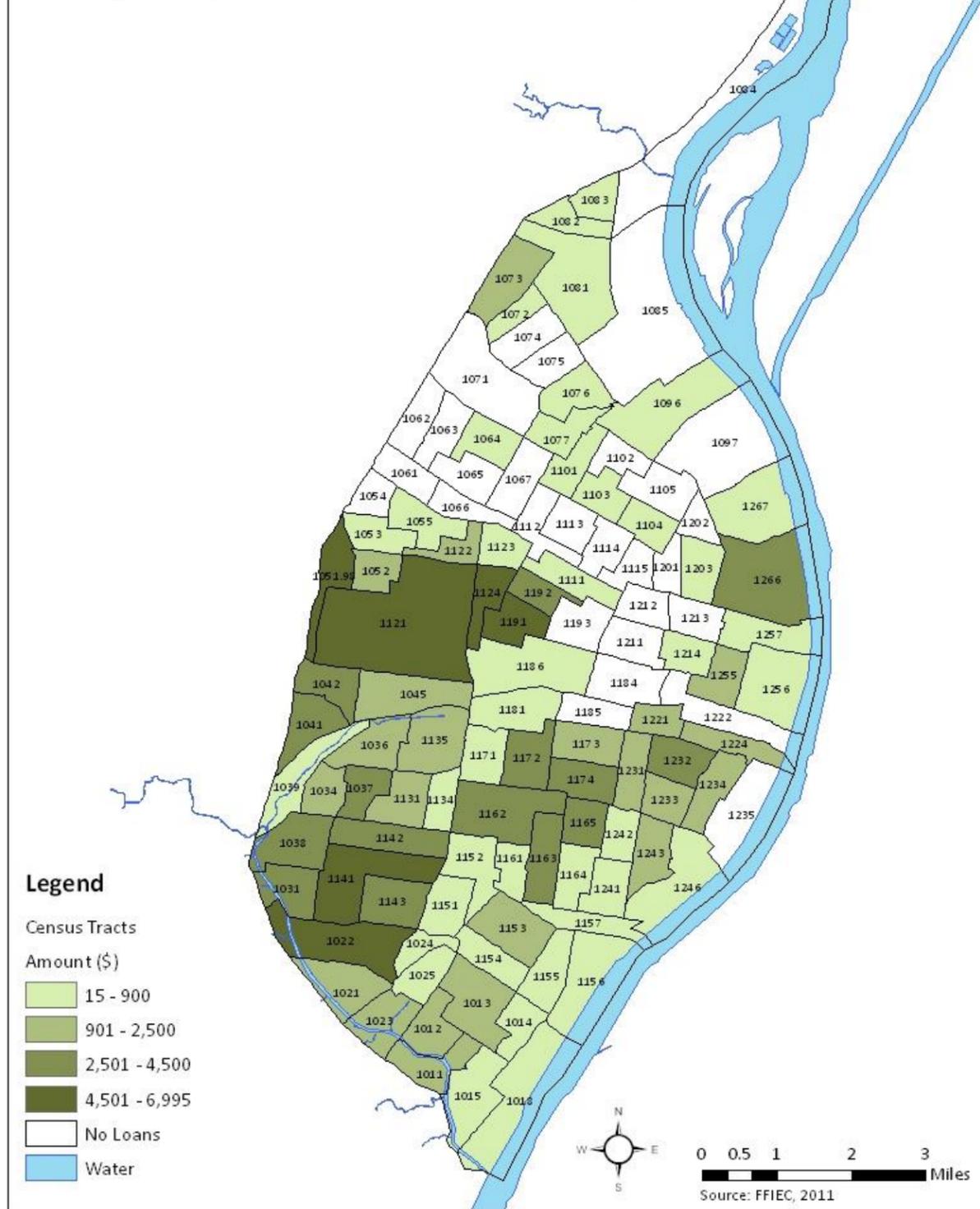
City of St. Louis: Home Improvement Loans by Amount Total by Tract (Amt. in Thousands of Dollars)



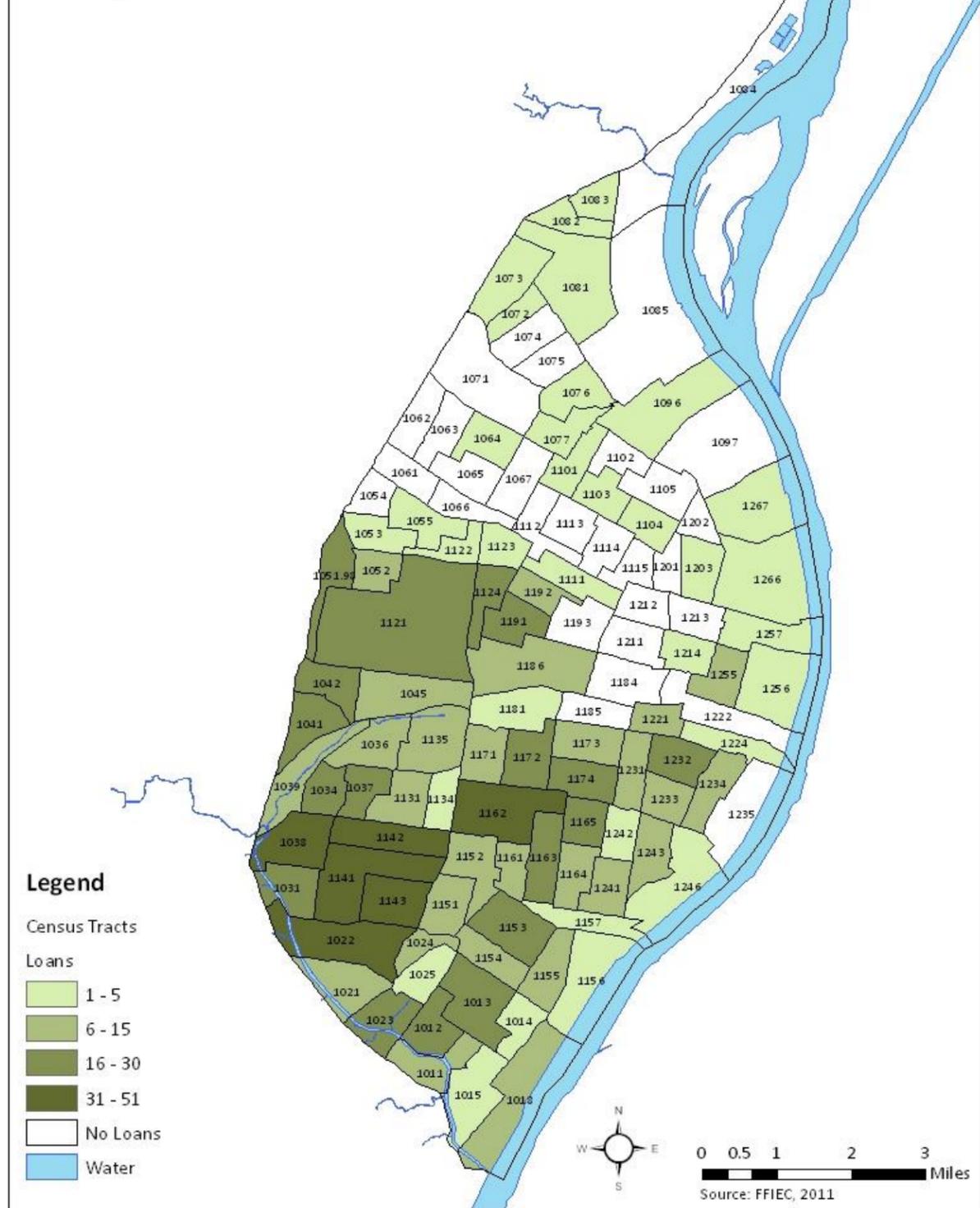
City of St. Louis: Home Improvement Loans Total by Tract



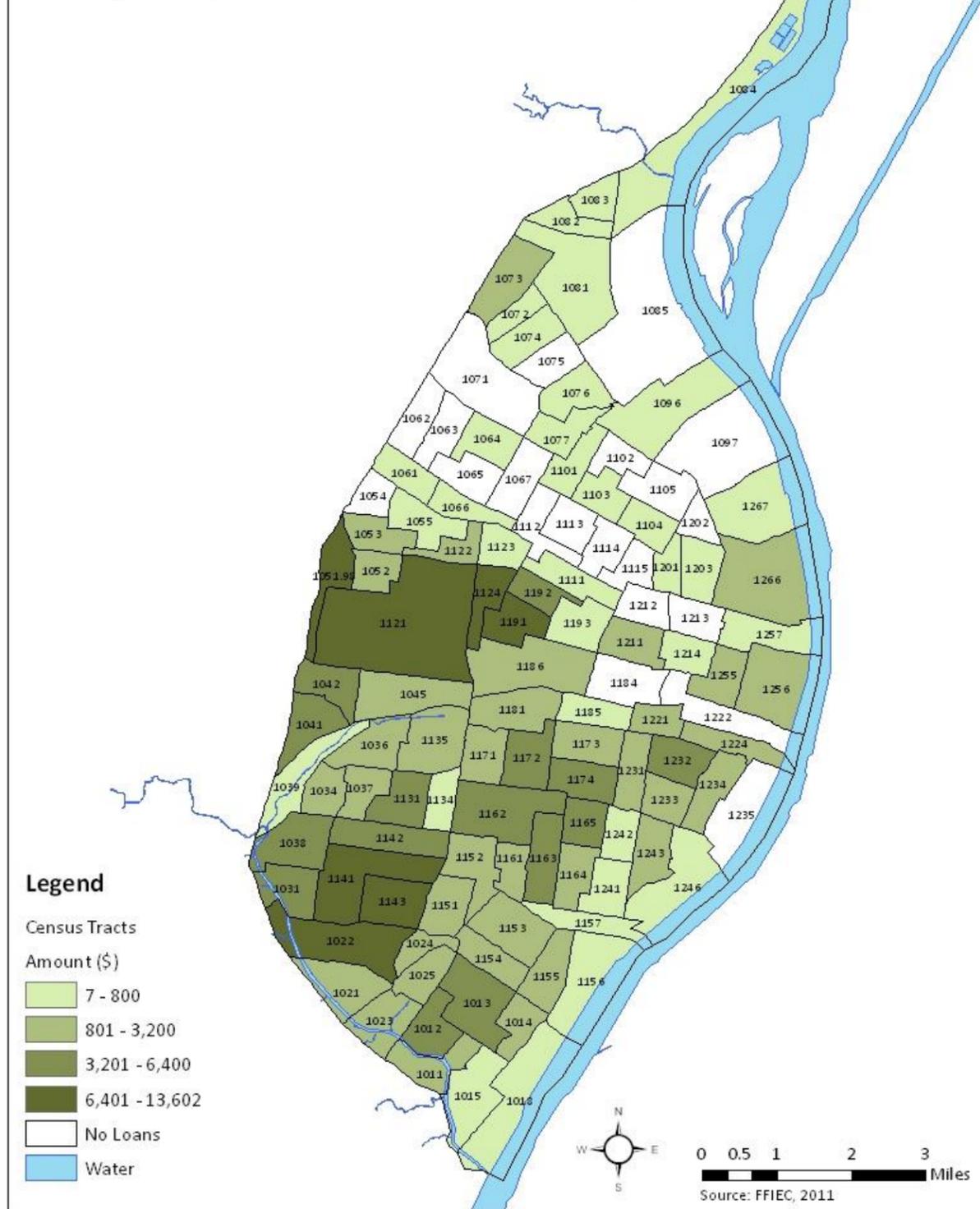
**City of St. Louis: Home Refinance Loans by Amount
Total by Tract (Amt. in Thousands of Dollars)**



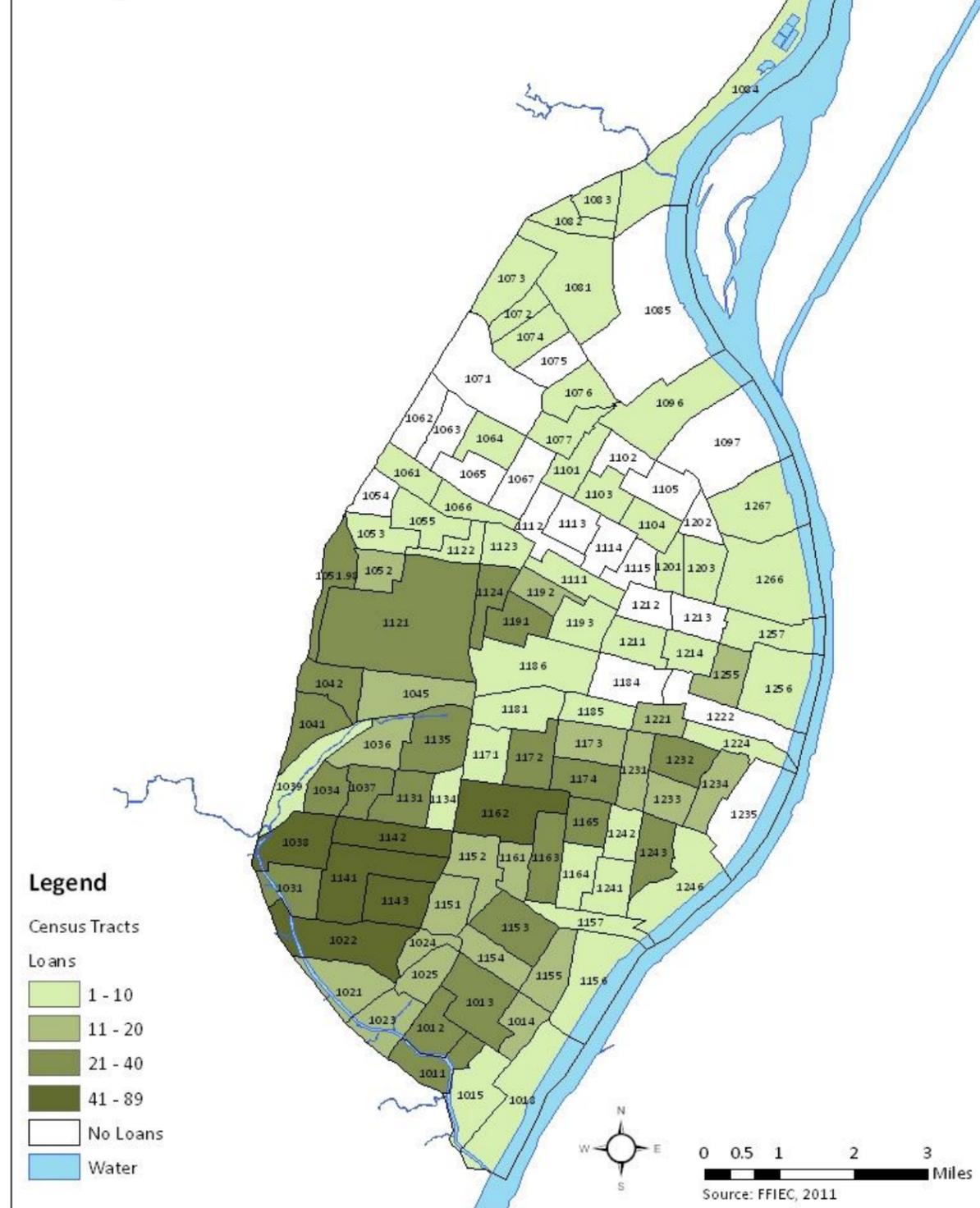
**City of St. Louis: Home Refinance Loans
Total by Tract**



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



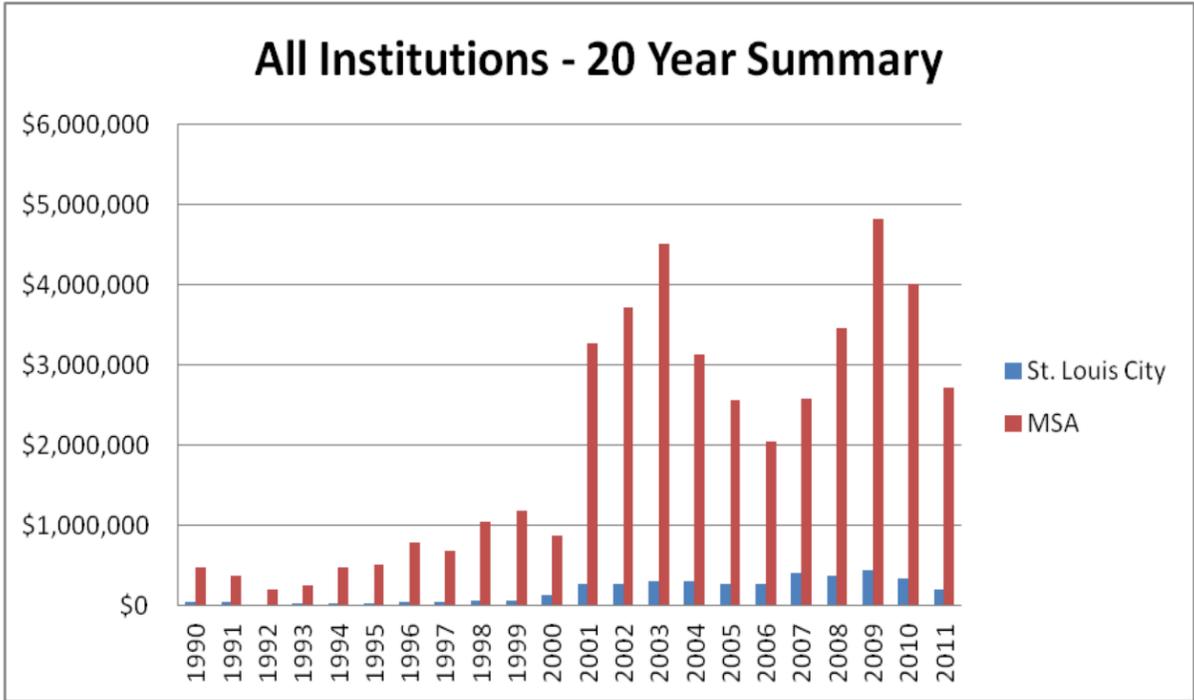
**City of St. Louis: Total Loans
Total by Tract**



City of St. Louis-20 Year Loan History

All Lending Institutions: 20 Year Summary									
Year	St. Louis City		MSA		City as Percent of Total		City % Change (yearly)		
	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans	
1990	\$41,358	1,328	\$474,552	7,467	8.72%	17.78%			
1991	\$39,563	1,482	\$378,300	8,771	10.46%	16.90%	-4.3%	11.6%	
1992	\$20,075	664	\$203,830	3,946	9.85%	16.83%	-49.3%	-55.2%	
1993	\$21,682	611	\$258,221	4,420	8.40%	13.82%	8.0%	-8.0%	
1994	\$29,378	1,041	\$473,461	8,667	6.20%	12.01%	35.5%	70.4%	
1995	\$33,581	1,150	\$516,736	9,541	6.50%	12.05%	14.3%	10.5%	
1996	\$49,371	1,220	\$795,847	11,441	6.20%	10.66%	47.0%	6.1%	
1997	\$44,215	1,183	\$689,770	10,626	6.41%	11.13%	-10.4%	-3.0%	
1998	\$58,790	1,213	\$1,043,594	12,641	5.63%	9.60%	33.0%	2.5%	
1999	\$66,118	1,092	\$1,184,679	12,516	5.58%	8.72%	12.5%	-10.0%	
2000	\$124,224	2,034	\$879,619	9,869	14.12%	20.61%	87.9%	86.3%	
2001	\$262,271	3,144	\$3,277,773	28,284	8.00%	11.12%	111.1%	54.6%	
2002	\$275,701	2,752	\$3,712,901	28,481	7.43%	9.66%	5.1%	-12.5%	
2003	\$301,522	3,163	\$4,508,965	35,135	6.69%	9.00%	9.4%	14.9%	
2004	\$297,281	2,763	\$3,133,986	23,044	9.49%	11.99%	-1.4%	-12.6%	
2005	\$271,496	2,309	\$2,563,152	19,372	10.59%	11.92%	-8.7%	-16.4%	
2006	\$263,578	2,143	\$2,039,271	17,130	12.93%	12.51%	-2.9%	-7.2%	
2007	\$408,225	2,892	\$2,582,112	16,831	15.81%	17.18%	54.9%	35.0%	
2008	\$378,287	2,742	\$3,460,669	16,419	10.93%	16.70%	-7.3%	-5.2%	
2009	\$449,139	3,004	\$4,826,270	28,200	9.31%	10.65%	18.7%	9.6%	
2010	\$331,801	2,305	\$4,006,610	23,087	8.28%	9.98%	-12.3%	-15.9%	
2011	\$207,830	1,458	\$2,721,672	16,223	7.64%	8.99%	-37.4%	-36.8%	
Total	\$3,975,486	41,693	\$43,731,990	352,111	9.09%	11.84%			

*Based on Available Data from lending Institutions
Amount is represented in the thousands of Dollars



City of St. Louis – Loan Distribution

City of St. Louis: Loan Distribution 2011								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1011.00	540	10	13	1	1,167	12	1,720	23
1012.00	1,152	12	151	1	1,953	18	3,256	31
1013.00	1,081	11	161	3	2,292	18	3,534	32
1014.00	749	10	101	1	470	5	1,320	16
1015.00	167	4	10	1	189	2	366	7
1018.00	41	1			594	8	635	9
1021.00	314	5			1,932	15	2,246	20
1022.00	2,702	19	185	4	5,974	43	8,861	66
1023.00	230	3			1,431	16	1,661	19
1024.00	242	3			888	10	1,130	13
1025.00	325	5	102	2	577	4	1,004	11
1031.00	859	9	143	1	3,797	24	4,799	34
1034.00	586	5			2,149	18	2,735	23
1036.00	303	4	29	1	1,265	8	1,597	13
1037.00	590	7			2,601	25	3,191	32
1038.00	1,229	10	180	2	4,360	37	5,769	49
1039.00	115	2			621	7	736	9
1041.00	970	9	80	1	2,744	22	3,794	32
1042.00	432	4			2,815	24	3,247	28
1045.00			49	1	1,316	12	1,365	13
1051.98	2,464	10	20	1	4,967	22	7,451	33
1052.00	1,527	6			1,308	11	2,835	17
1053.00	438	3			662	4	1,100	7
1055.00	384	2			135	2	519	4
1061.00			7	1			7	1
1064.00	53	1	20	1	19	1	92	3
1066.00	72	1					72	1
1072.00			3	1	463	4	466	5
1073.00	51	2			1,180	5	1,231	7
1074.00			17	1			17	1
1076.00	135	2			112	1	247	3
1077.00	24	1			15	1	39	2
1081.00					206	3	206	3
1082.00	82	2			69	1	151	3

City of St. Louis: Loan Distribution 2011								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1083.00					69	1	69	1
1084.00	77	1					77	1
1096.00					218	3	218	3
1101.00	36	1			44	1	80	2
1103.00	61	1			106	1	167	2
1104.00	60	1	10	1	19	1	89	3
1111.00	147	1			122	1	269	2
1121.00	6,607	7			6,995	18	13,602	25
1122.00			50	1	1,520	2	1,570	3
1123.00					55	1	55	1
1124.00	1,485	6	368	1	5,180	16	7,033	23
1131.00	1,882	13	10	1	1,566	11	3,458	25
1134.00	192	1			223	2	415	3
1135.00	1,217	11			1,339	12	2,556	23
1141.00	5,130	33	384	5	6,808	51	12,322	89
1142.00	1,872	18	18	1	3,738	31	5,628	50
1143.00	2,534	22			3,967	34	6,501	56
1151.00	475	7	20	1	760	11	1,255	19
1152.00	335	5			750	10	1,085	15
1153.00	334	6	36	1	1,539	17	1,909	24
1154.00	514	10			721	10	1,235	20
1155.00	654	7			641	10	1,295	17
1156.00	157	4	55	1	320	5	532	10
1157.00	163	2			124	1	287	3
1161.00	103	2			890	12	993	14
1162.00	1,081	9			4,403	34	5,484	43
1163.00	1,542	9	12	1	2,785	20	4,339	30
1164.00	255	2			807	7	1,062	9
1165.00	1,036	7			2,641	22	3,677	29
1171.00	340	2	91	1	687	7	1,118	10
1172.00	1,817	11	259	2	3,814	25	5,890	38
1173.00	371	3			1,737	8	2,108	11
1174.00	1,311	8			3,242	16	4,553	24
1181.00	513	3			768	3	1,281	6

City of St. Louis: Loan Distribution 2011								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1185.00	222	3					222	3
1186.00	301	2	20	1	870	7	1,191	10
1191.00	2,054	9			6,133	28	8,187	37
1192.00	520	2			3,532	13	4,052	15
1193.00	351	2					351	2
1201.00	69	1					69	1
1203.00					155	2	155	2
1211.00	2,412	1					2,412	1
1214.00	369	4			149	1	518	5
1221.00	826	6			2,196	11	3,022	17
1224.00	445	2	226	1	1,152	3	1,823	6
1231.00	1,001	7			2,051	12	3,052	19
1232.00	1,337	5			4,083	19	5,420	24
1233.00	924	6			1,554	10	2,478	16

City of St. Louis: Loan Distribution 2011								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans	Amount (\$)	Loans
1234.00	1,062	5			1,972	10	3,034	15
1241.00					768	10	768	10
1242.00	132	2			332	3	464	5
1243.00	919	9	113	1	1,699	13	2,731	23
1246.00					412	3	412	3
1255.00	612	5			2,409	15	3,021	20
1256.00	902	7			676	3	1,578	10
1257.00					66	1	66	1
1266.00	487	4			2,612	4	3,099	8
1267.00					94	1	94	1
TOTALS	65,103	458	2,943	44	139,784	956	207,830	1,458

Individual Bank Loan Information

Bank of America (Includes Merrill Lynch)

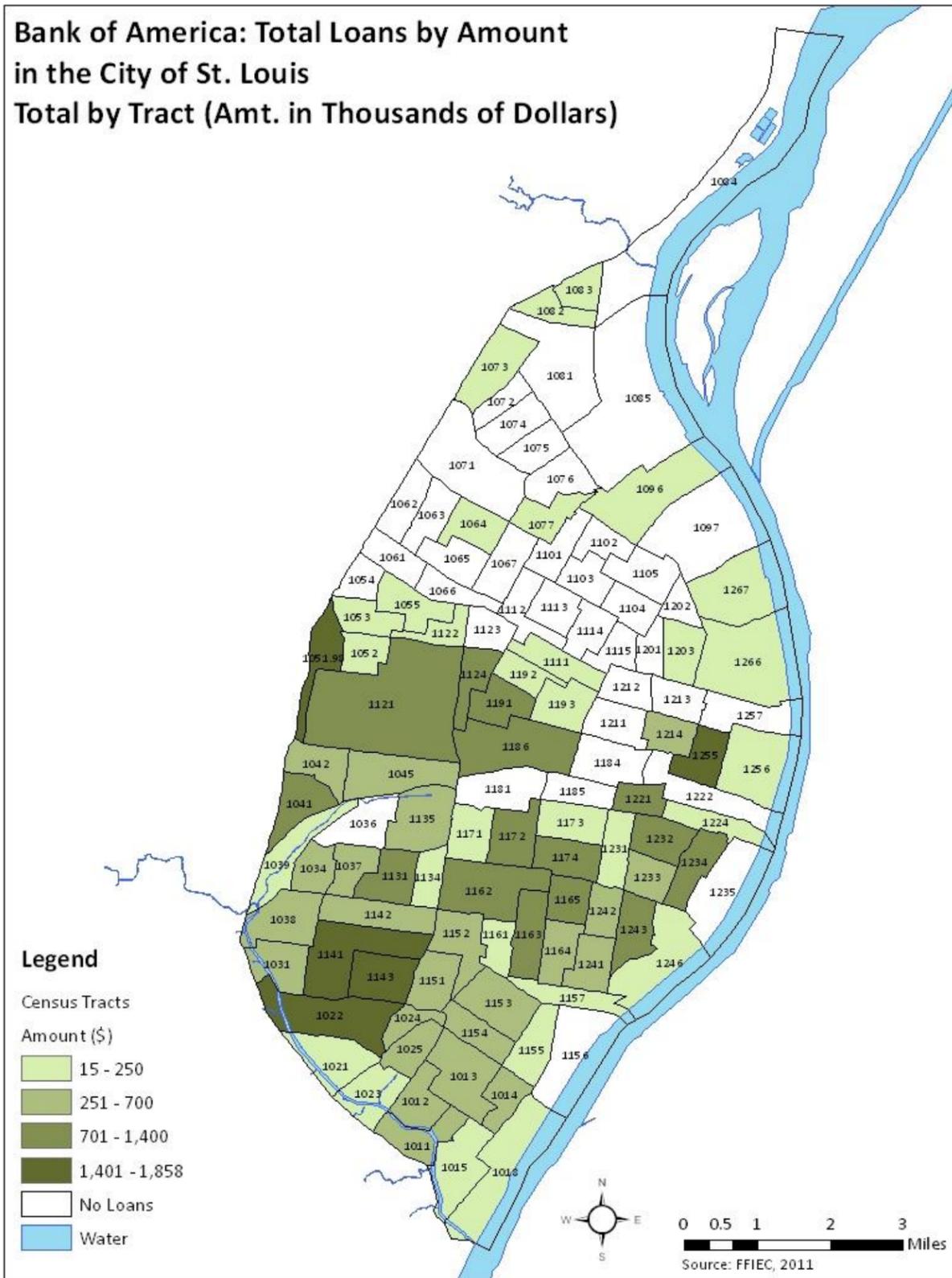
Bank of America: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2007	360	2,977	\$47,862	\$507,590
2008	593	6,027	\$80,566	\$947,659
2009	816	8,590	\$134,623	\$1,556,237
2010	467	5,383	\$66,787	\$911,136
2011	321	3,254	\$44,064	\$551,106
Total	2,557	26,231	\$373,902	\$4,473,728

Amount is represented in the thousands of Dollars

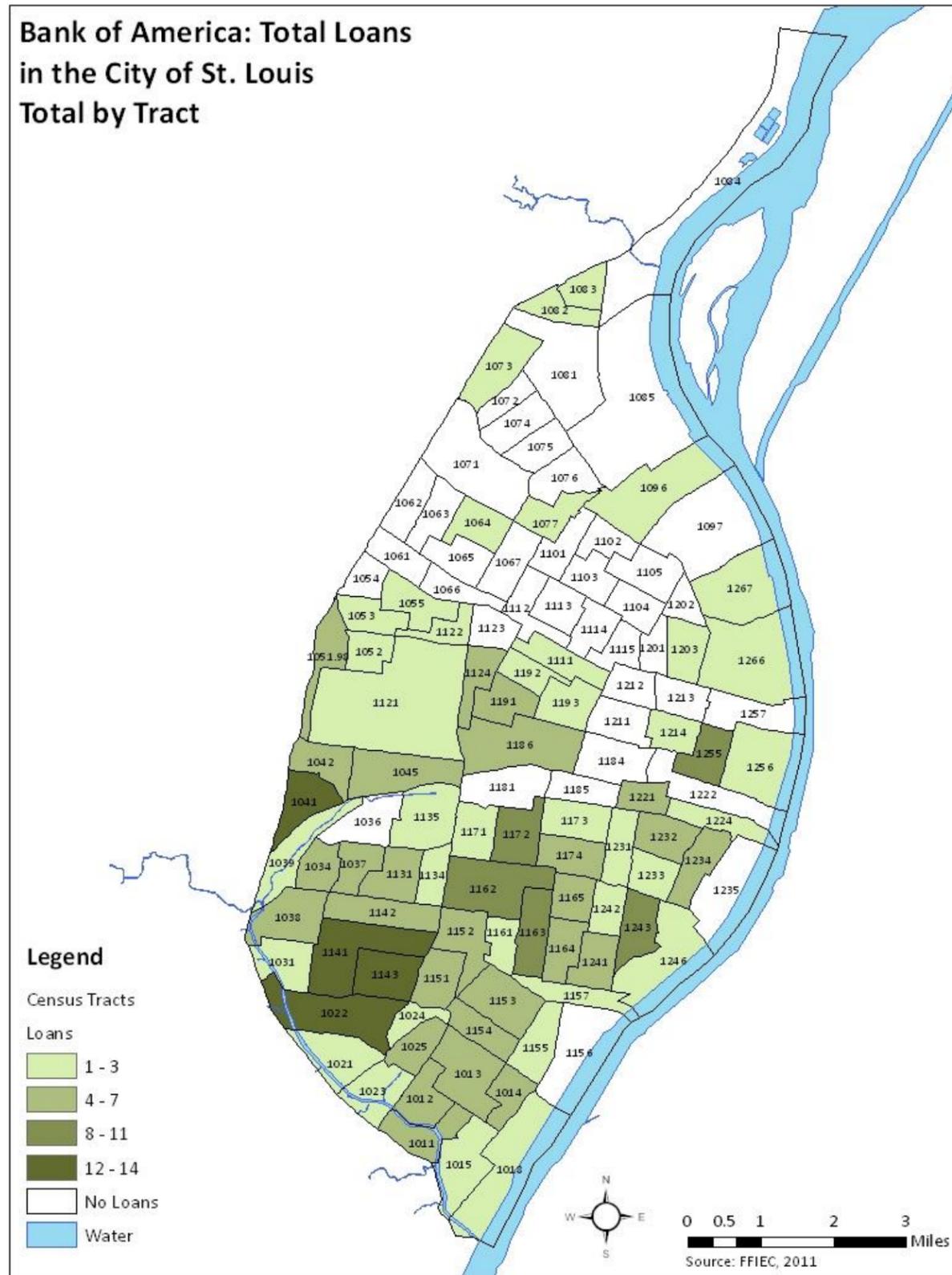
Bank of America * : 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1991	\$21,073	791	\$155,834	3,894	13.52%	20.31%
1992						
1993						
1994						
1995	\$11,456	448	\$122,739	2,698	9.33%	16.60%
1996	\$21,038	503	\$295,966	4,121	7.11%	12.21%
1997	\$13,961	382	\$145,739	2,462	9.58%	15.52%
1998	\$1,265	15	\$116,104	998	1.09%	1.50%
1999	\$3,145	29	\$147,842	1,023	2.13%	2.83%
2000	\$81,422	1,245	\$599,972	5,867	13.57%	21.22%
2001	\$106,509	1,332	\$1,116,026	10,021	9.54%	13.29%
2002	\$78,845	739	\$980,748	7,740	8.04%	9.55%
2003	\$108,148	1,126	\$1,339,790	11,176	8.07%	10.08%
2004	\$85,932	726	\$920,378	5,777	9.34%	12.57%
2005	\$86,065	718	\$680,223	4,513	12.65%	15.91%
2006	\$107,908	839	\$693,201	4,451	15.57%	18.85%
2007	\$129,090	1,073	\$734,865	5,189	17.57%	20.68%
2008	\$122,223	481	\$1,356,384	5,338	9.01%	9.01%
2009	\$104,074	729	\$1,262,545	7,401	8.24%	9.85%
2010	\$66,787	467	\$911,136	5,383	7.33%	8.68%
2011	\$44,064	321	\$551,106	3,254	8.00%	9.86%

Amount is represented in the thousands of Dollars

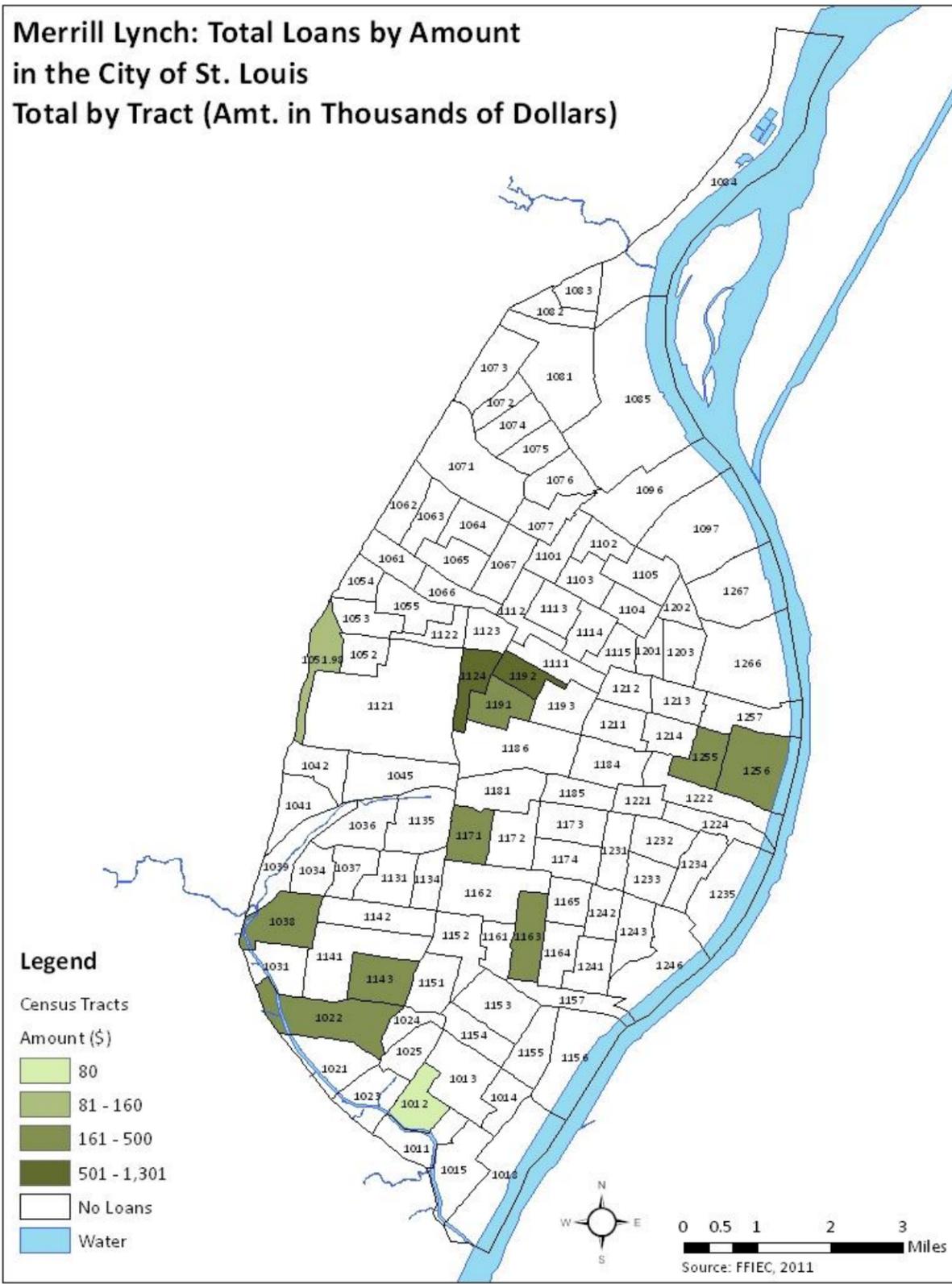
**Bank of America: Total Loans by Amount
in the City of St. Louis
Total by Tract (Amt. in Thousands of Dollars)**



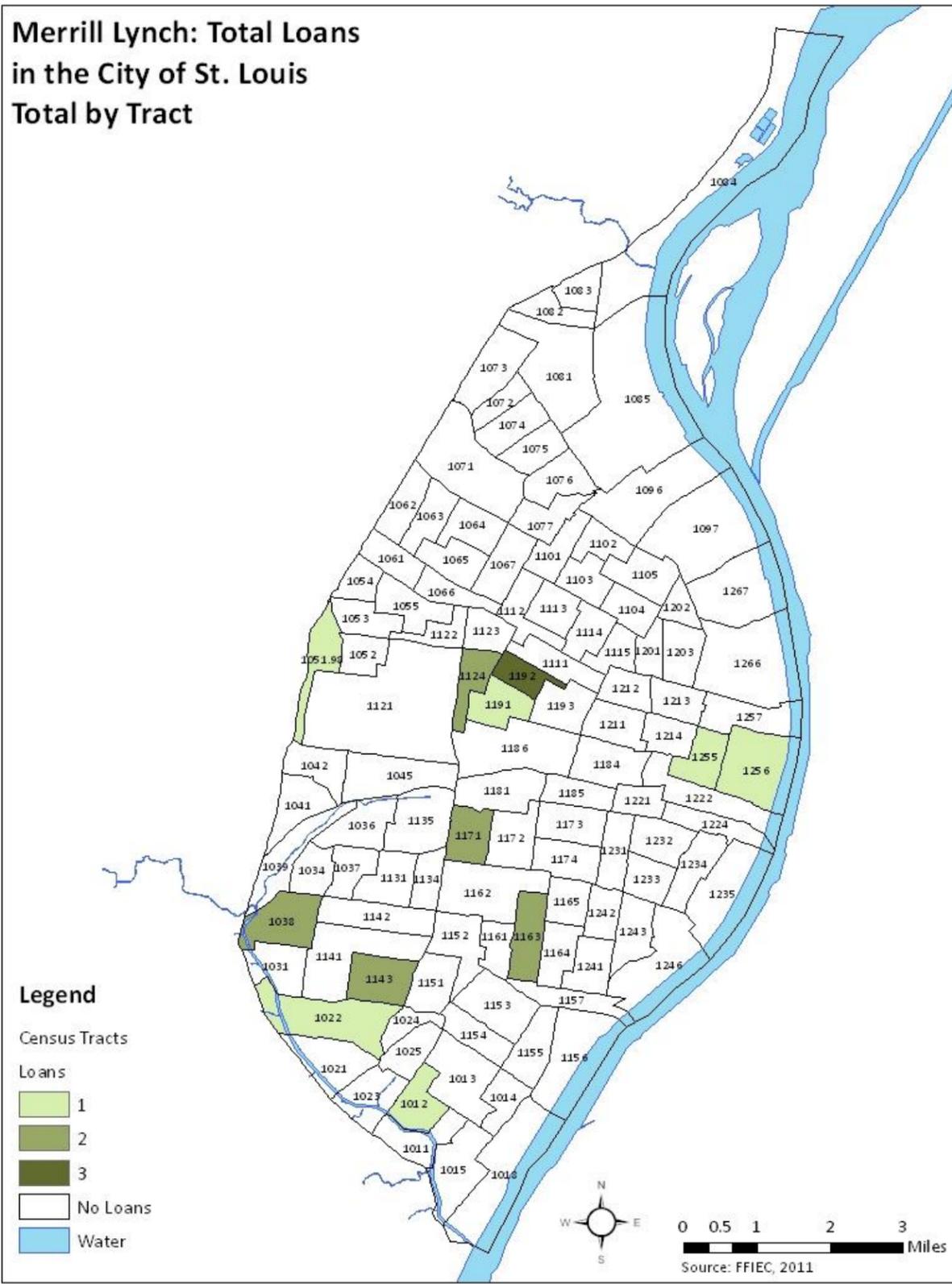
**Bank of America: Total Loans
in the City of St. Louis
Total by Tract**



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



**Merrill Lynch: Total Loans
in the City of St. Louis
Total by Tract**



BMO Harris Bank

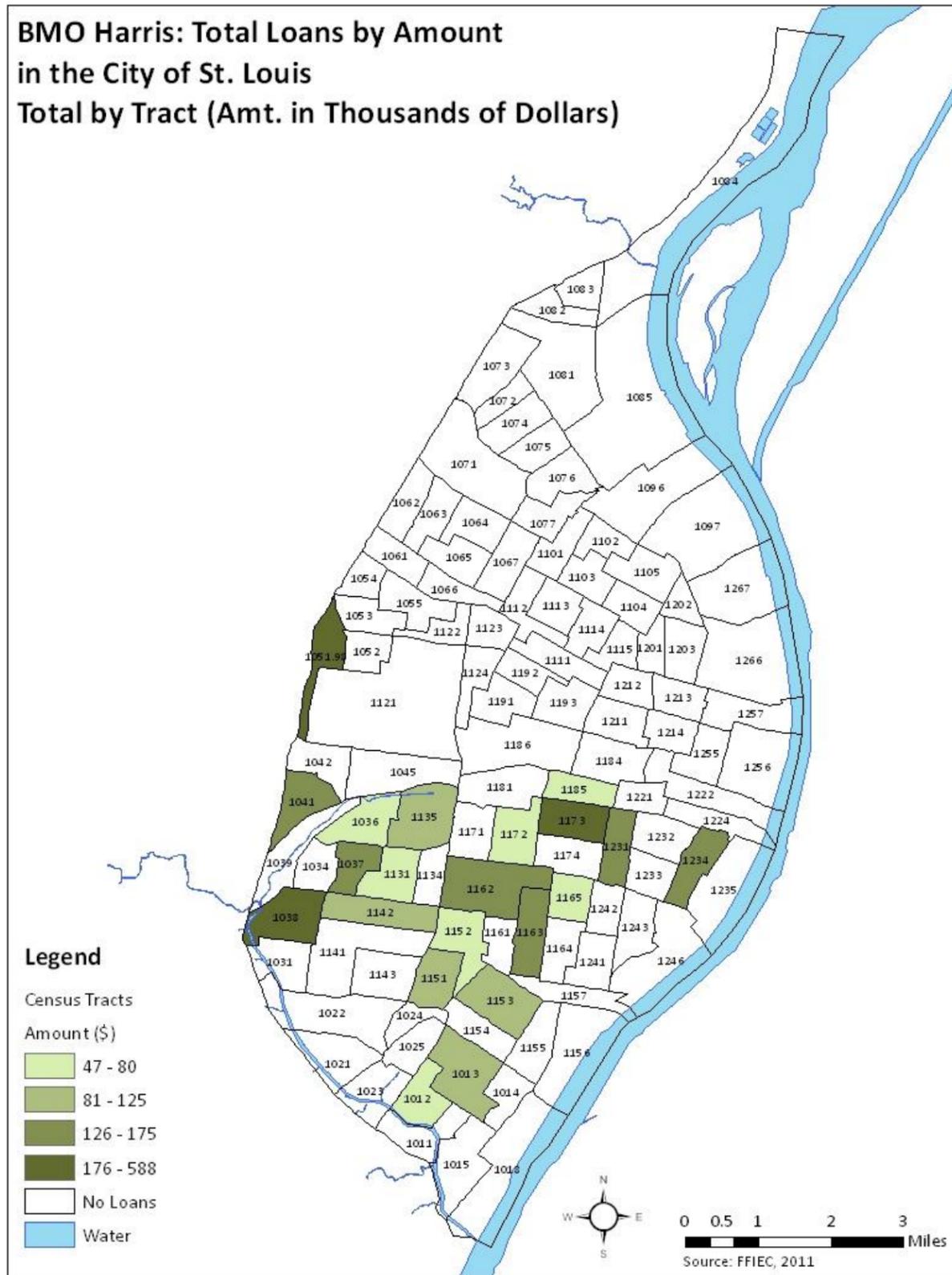
BMO Harris: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2007				
2008				
2009				
2010				
2011	27	178	\$3,393	\$35,622
Total	27	178	3,393	\$35,622

Amount is represented in the thousands of Dollars

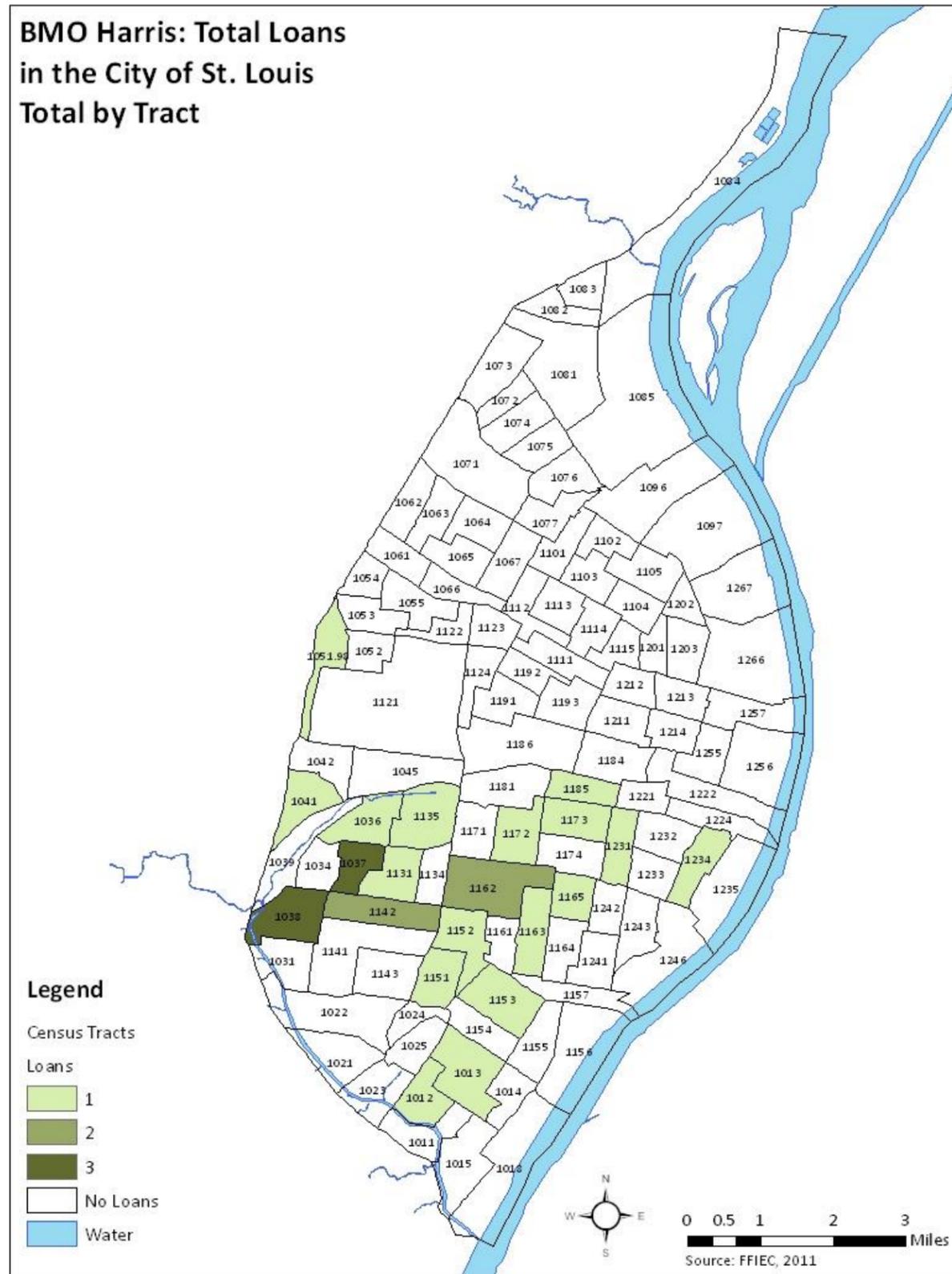
BMO Harris: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011	\$3,393	27	\$35,622	178	9.53%	15.17%

Amount is represented in the thousands of Dollars

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



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



Commerce Bank

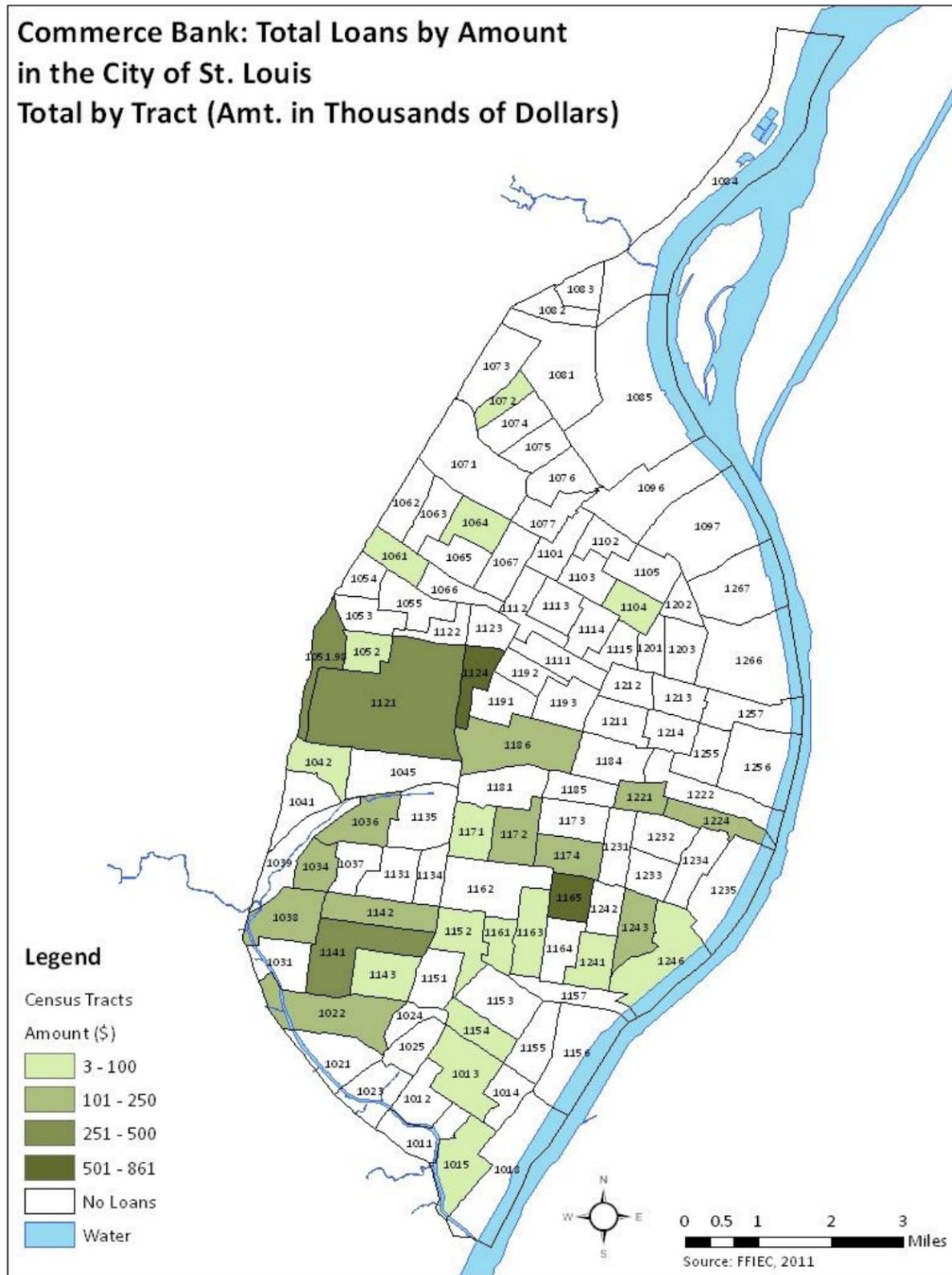
Commerce Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2007	92	704	\$8,842	\$81,891
2008	84	729	\$7,490	\$69,356
2009	84	789	\$7,855	\$100,486
2010	88	662	\$7,647	\$88,994
2011	50	619	\$4,821	\$96,516
Total	398	3,503	36,655	\$437,243

Amount is represented in the thousands of Dollars

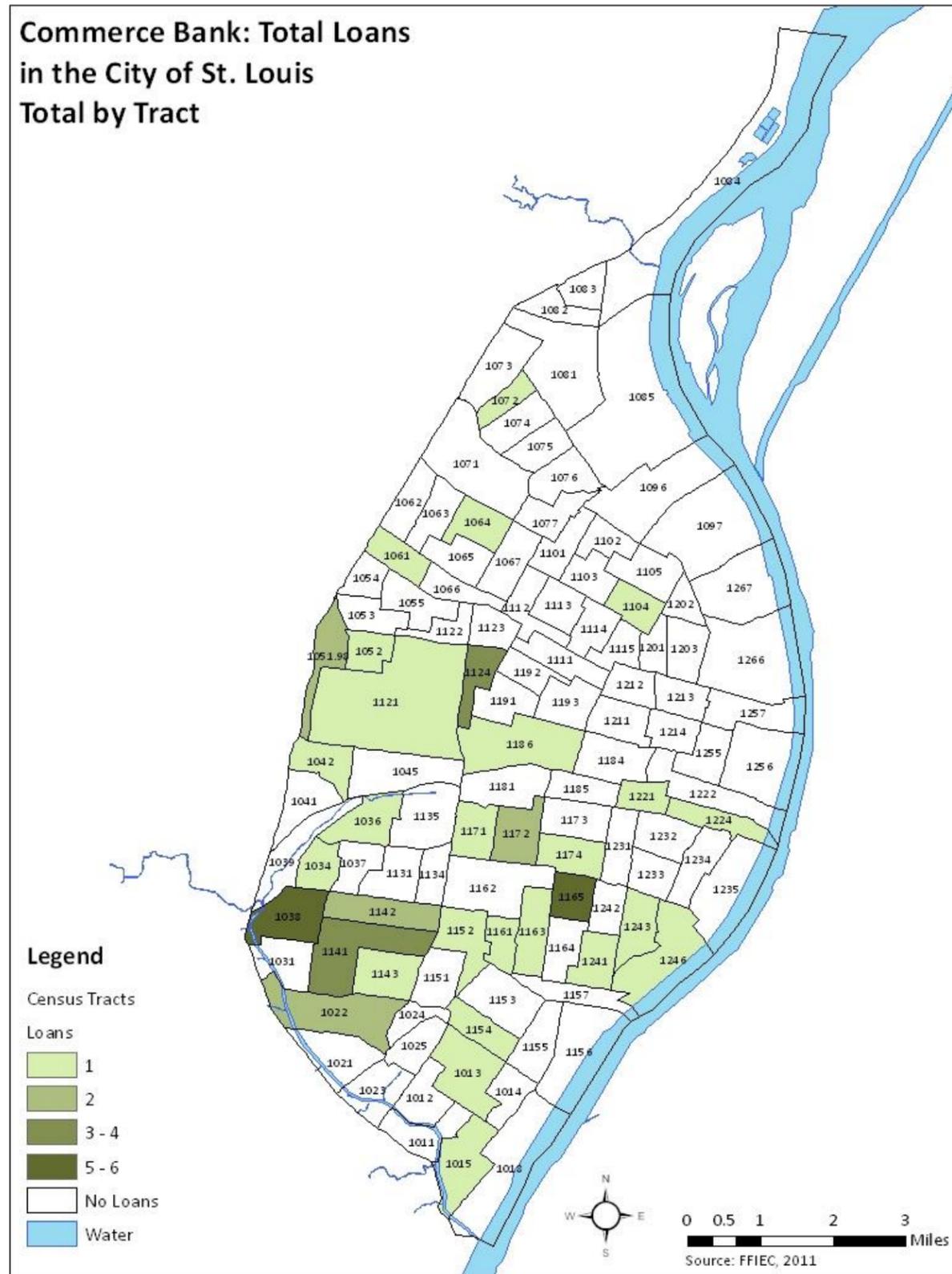
Commerce Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1991	\$1,863	151	\$37,971	1,264	4.91%	11.95%
1992	\$1,937	163	\$37,155	1,234	5.21%	13.21%
1993						
1994	\$6,802	234	\$71,910	1,662	9.46%	14.08%
1995						
1996						
1997	\$1,609	70	\$51,764	875	3.11%	8.00%
1998	\$7,700	222	\$112,433	1,763	6.85%	12.59%
1999	\$2,404	94	\$48,556	801	4.95%	11.74%
2000	\$6,569	143	\$110,172	696	5.96%	20.55%
2001	\$7,950	151	\$161,411	1,625	4.93%	9.29%
2002	\$10,146	157	\$184,225	1,463	5.51%	10.73%
2003	\$13,727	103	\$195,640	1,526	7.02%	6.75%
2004	\$7,850	103	\$87,680	774	8.95%	13.31%
2005	\$6,939	110	\$90,085	939	7.70%	11.71%
2006	\$8,847	95	\$91,725	1,080	9.65%	8.80%
2007	\$8,842	92	\$81,891	704	10.80%	13.07%
2008	\$7,490	84	\$69,356	729	10.80%	11.52%
2009	\$7,855	84	\$100,486	789	7.82%	10.65%
2010	\$7,647	88	\$88,994	662	8.59%	13.29%
2011	\$4,821	50	\$96,516	619	5.00%	8.08%

Amount is represented in the thousands of Dollars

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



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

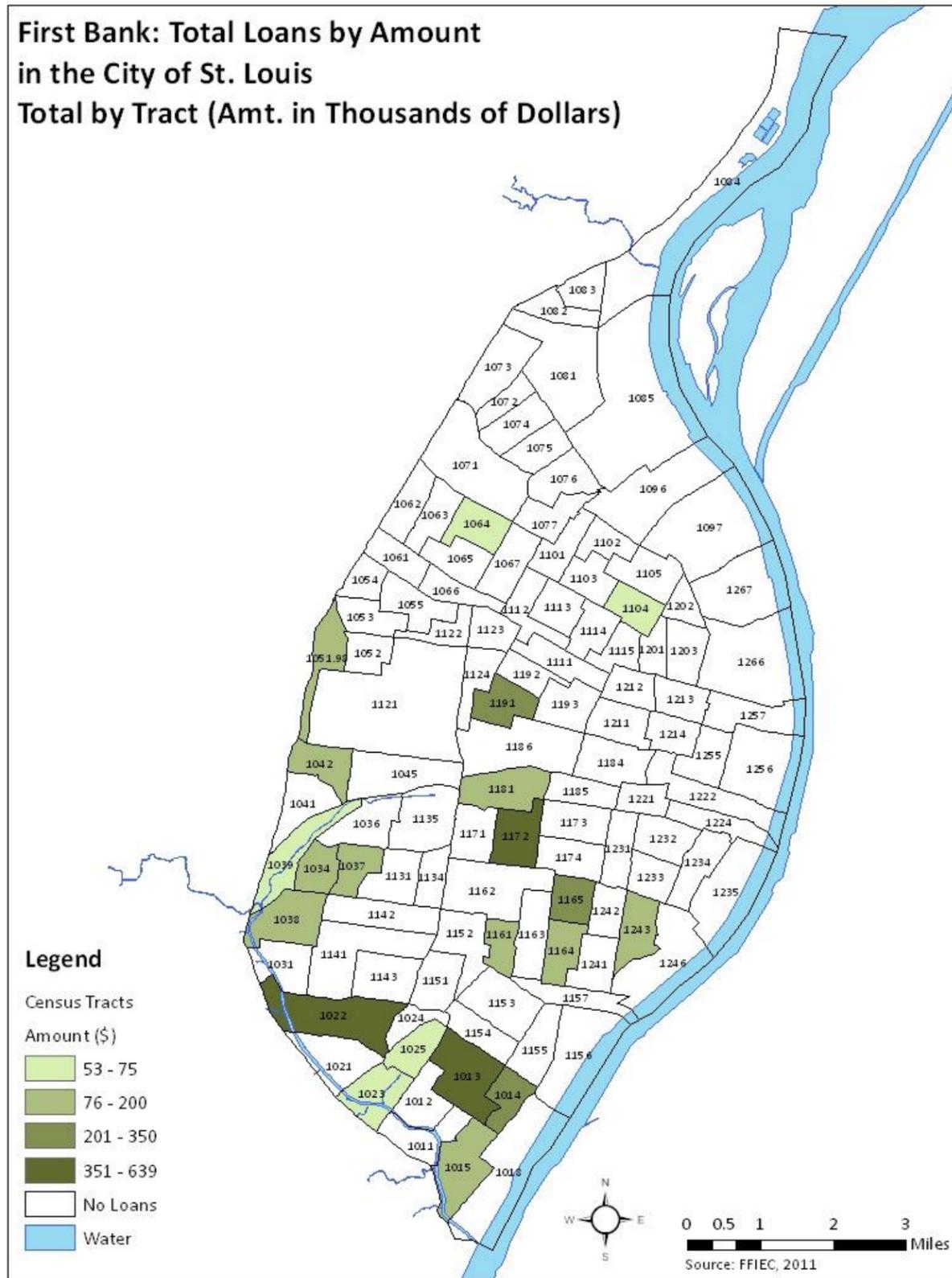


FirstBank

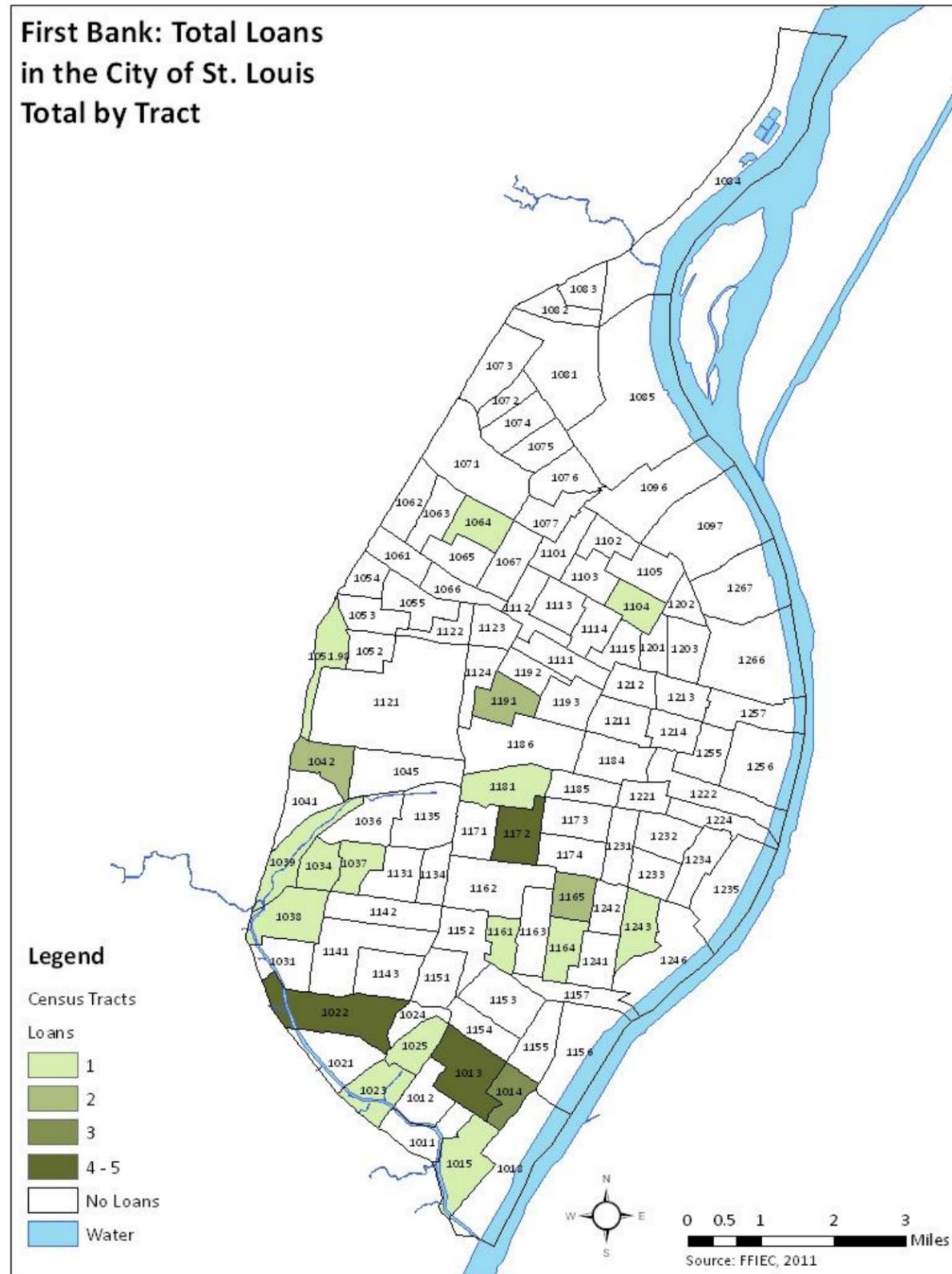
FirstBank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2007	35	395	\$8,195	\$55,589
2008	31	1,002	\$4,040	\$126,141
2009	67	1,203	\$18,228	\$197,156
2010	64	992	\$8,505	\$88,994
2011	36	631	\$4,108	\$94,956
Total	233	4223	\$43,076	\$562,836
Amount is represented in the thousands of Dollars				
2002-2005 information collected from FFEIC HMDA				

FirstBank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002	\$2,310	19	\$48,102	856	4.80%	2.22%
2003	\$8,624	100	\$364,008	3,634	2.37%	2.75%
2004	\$5,566	48	\$128,139	1,126	4.34%	4.26%
2005	\$8,977	54	\$126,750	1,140	7.08%	4.74%
2006	\$2,938	26	\$62,035	561	4.74%	4.63%
2007	\$8,195	35	\$55,589	395	14.74%	8.86%
2008	\$4,040	31	\$126,141	1,002	3.20%	3.09%
2009	\$18,228	67	\$197,156	1,203	9.25%	5.57%
2010	\$8,505	64	\$88,994	992	9.56%	6.45%
2011	\$4,108	36	\$94,956	631	4.33%	5.71%
Amount is represented in the thousands of Dollars						

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



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



Jefferson Bank

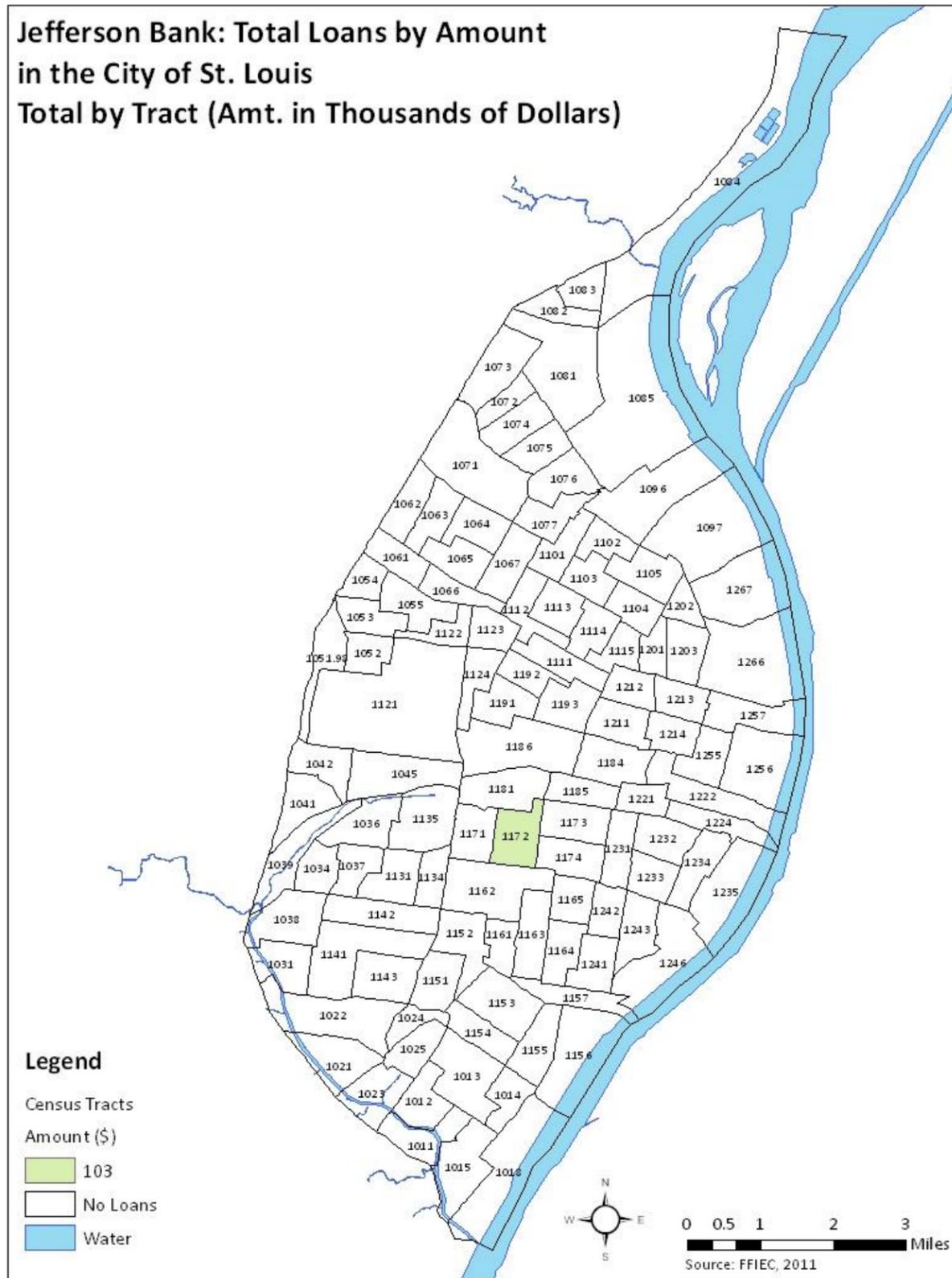
Jefferson Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2007	15	65	\$1,790	\$6,631
2008	24	98	\$3,024	\$17,347
2009	9	70	\$1,214	\$5,124
2010	3	14	\$176	\$1,257
2011	1	2	\$103	\$186
Total	52	249	\$6,307	\$30,545

Amount is represented in the thousands of Dollars

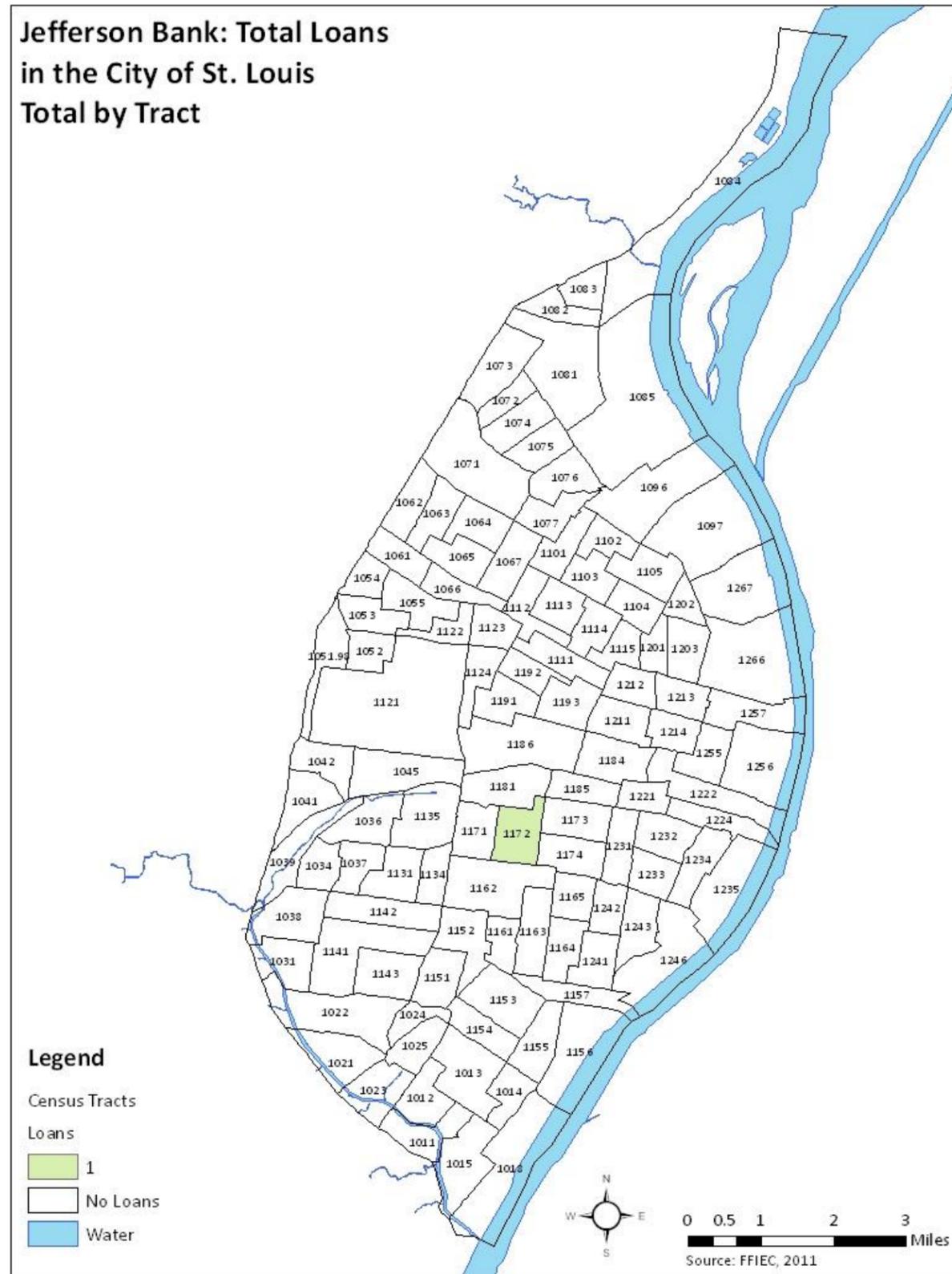
Jefferson Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007	\$1,790	15	\$6,631	65	26.99%	23.08%
2008	\$3,024	24	\$17,347	98	17.43%	24.49%
2009	\$1,214	9	\$5,124	70	23.69%	12.86%
2010	\$176	3	\$1,257	14	14.00%	21.43%
2011	\$103	1	\$186	2	55.38%	50.00%

Amount is represented in the thousands of Dollars

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



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



Lindell Bank

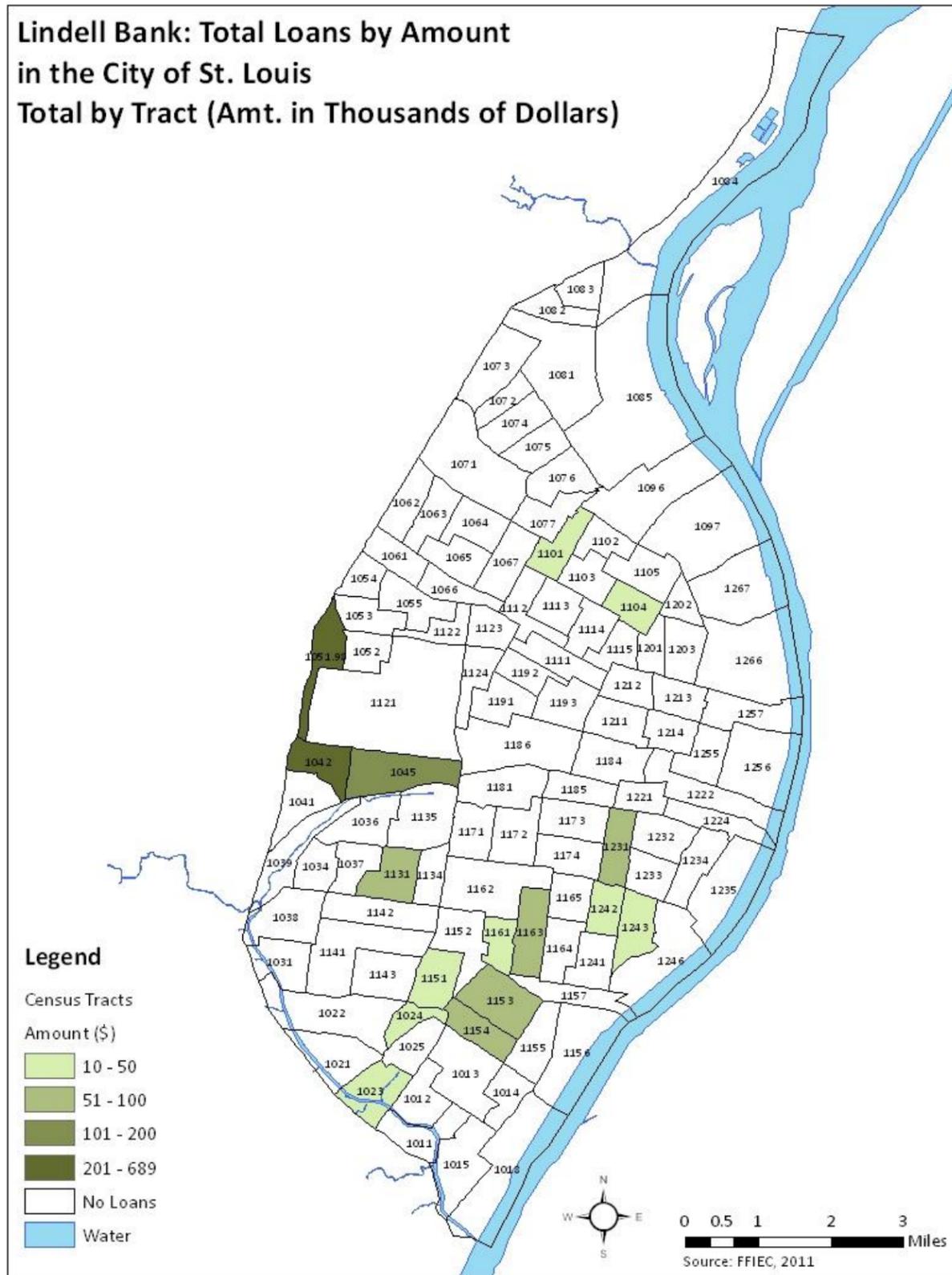
Lindell Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2007	28	88	\$3,317	\$9,014
2008	103	189	\$8,085	\$15,967
2009	31	91	\$2,488	\$7,550
2010	22	78	\$2,639	\$7,367
2011	24	103	\$1,675	\$8,350
Total	208	549	\$18,204	\$48,248

Amount is represented in the thousands of Dollars

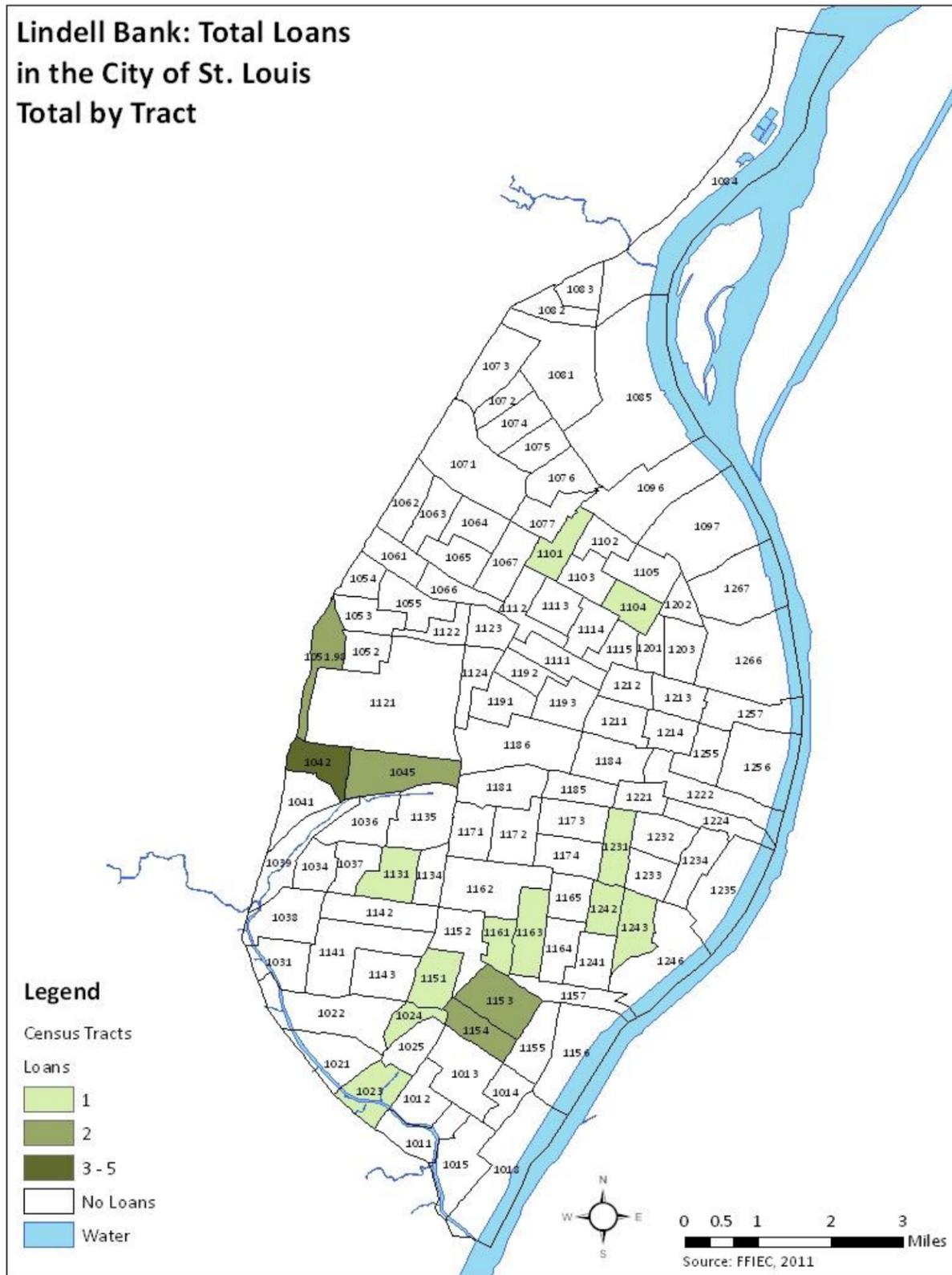
Lindell Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1991	\$3,695	87	\$8,754	180	42.21%	48.33%
1992	\$4,590	102	\$11,597	199	39.58%	51.26%
1993						!
1994	\$1,416	43	\$4,740	72	29.87%	59.72%
1995	\$928	30	\$3,460	67	26.82%	44.78%
1996	\$1,003	27	\$3,233	52	31.02%	51.92%
1997	\$1,119	28	\$3,209	51	34.87%	54.90%
1998	\$779	21	\$1,992	35	39.11%	60.00%
1999	\$968	22	\$4,288	61	22.57%	36.07%
2000	\$1,014	14	\$6,719	76	15.09%	18.42%
2001	\$582	15	\$4,546	59	12.80%	25.42%
2002	\$1,558	25	\$5,669	64	27.48%	39.06%
2003	\$6,738	39	\$13,062	103	51.58%	37.86%
2004	\$4,464	40	\$13,793	131	32.36%	30.53%
2005	\$4,928	40	\$13,091	127	37.64%	31.50%
2006	\$2,631	18	\$5,767	58	45.62%	31.03%
2007	\$3,317	28	\$9,014	88	36.80%	31.82%
2008	\$8,085	103	\$15,967	189	50.64%	54.50%
2009	\$2,488	31	\$7,550	91	32.95%	34.07%
2010	\$2,639	22	\$7,367	78	35.82%	28.21%
2011	\$1,675	24	\$8,350	103	20.06%	23.30%

Amount is represented in the thousands of Dollars

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



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

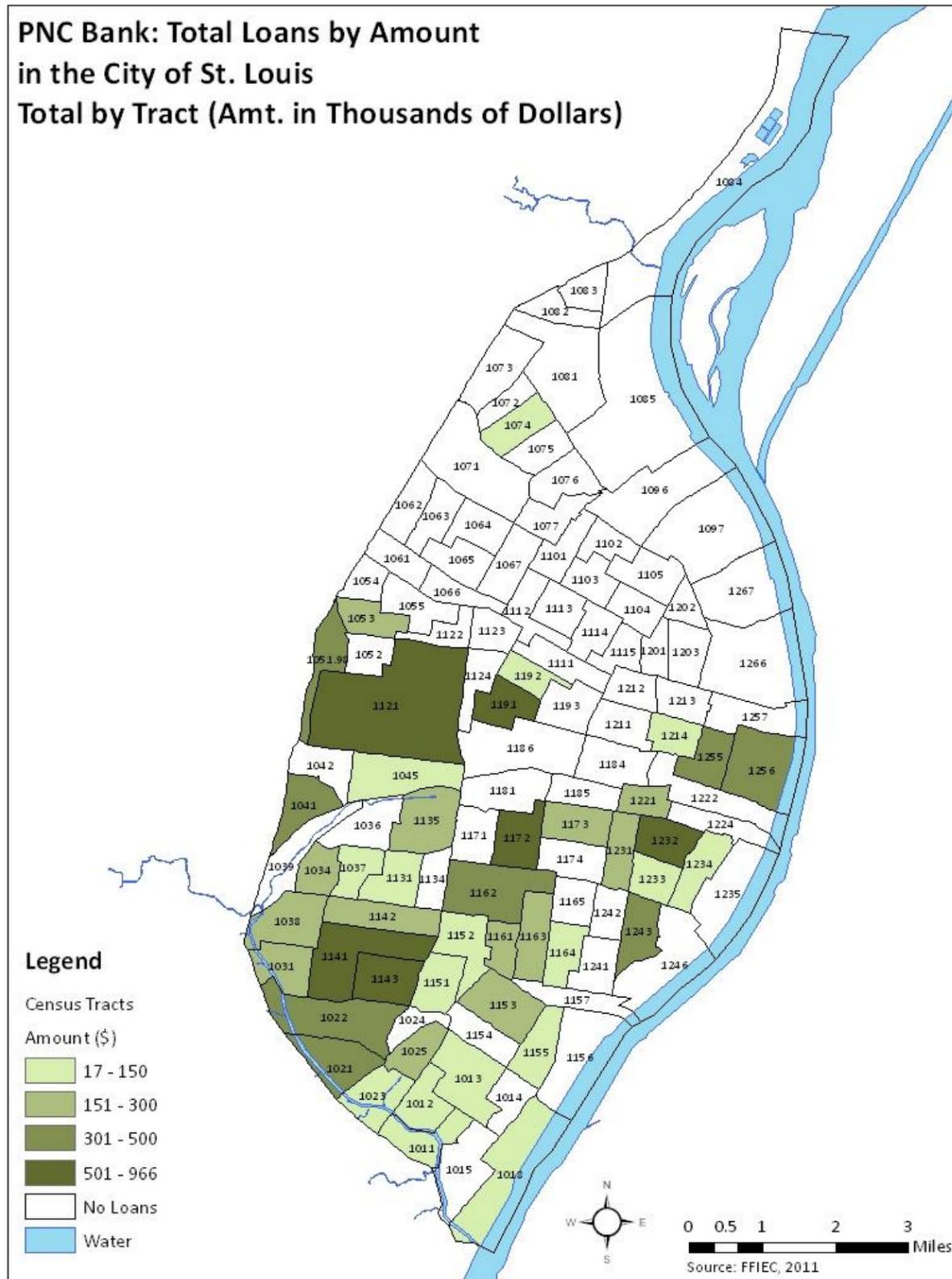


PNC Bank

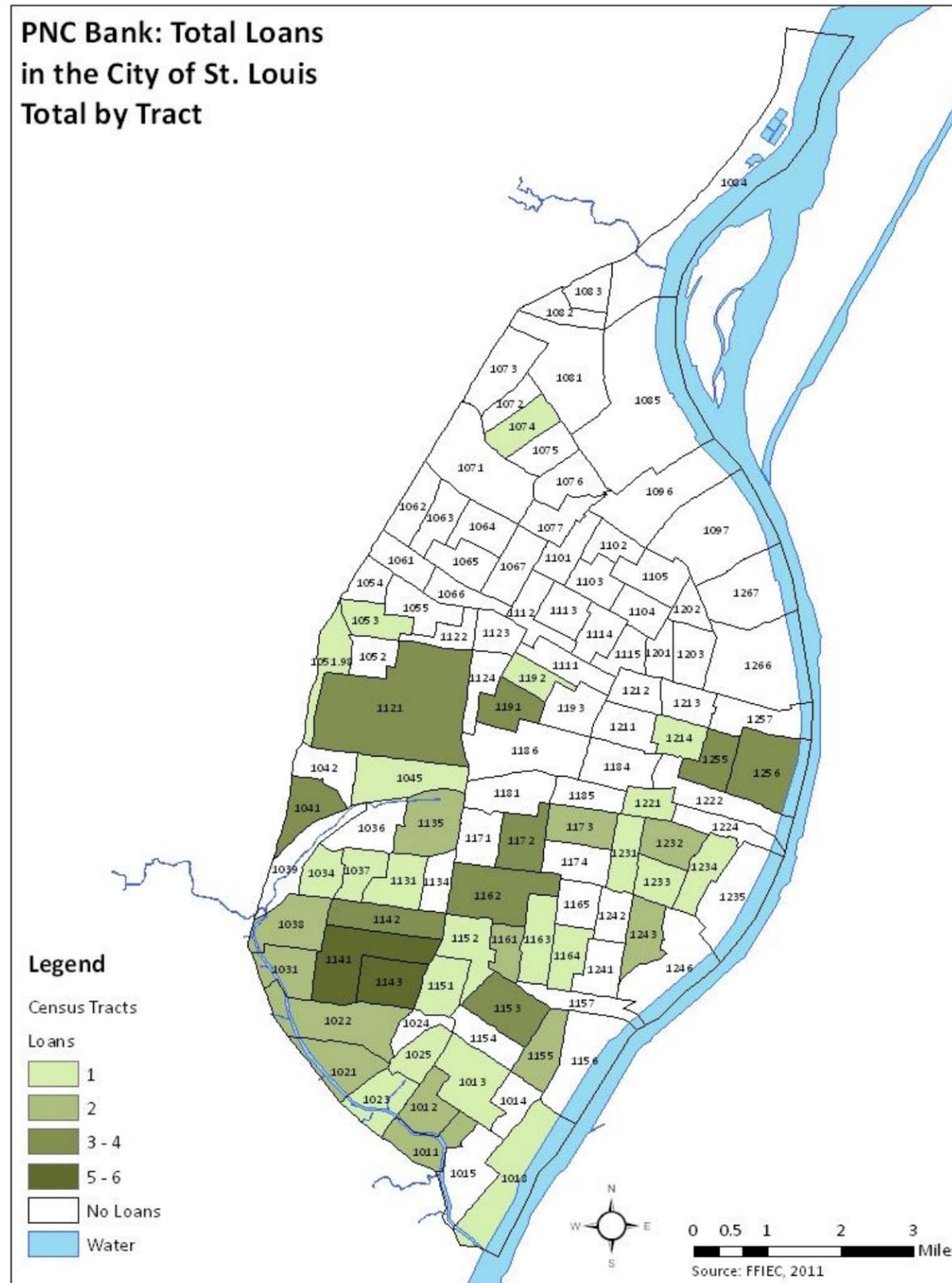
PNC Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2007	347	2,056	\$49,662	\$316,431
2008	197	1,142	\$36,236	\$202,041
2009	125	1,079	\$18,317	\$193,630
2010	108	744	\$14,742	\$126,457
2011	85	641	\$11,205	\$106,993
Total	862	5,662	\$130,162	\$945,552
Amount is represented in the thousands of Dollars				
2002-2005 information collected from FFEIC HMDA				

PNC Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007	\$49,662	347	\$316,431	2,056	15.69%	16.88%
2008	\$36,236	197	\$202,041	1,142	17.93%	17.25%
2009	\$18,317	125	\$193,630	1,079	9.46%	11.58%
2010	\$14,742	108	\$126,457	744	11.66%	14.52%
2011	\$11,205	85	\$106,993	641	10.47%	13.26%
Amount is represented in the thousands of Dollars						

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



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



Pulaski Bank

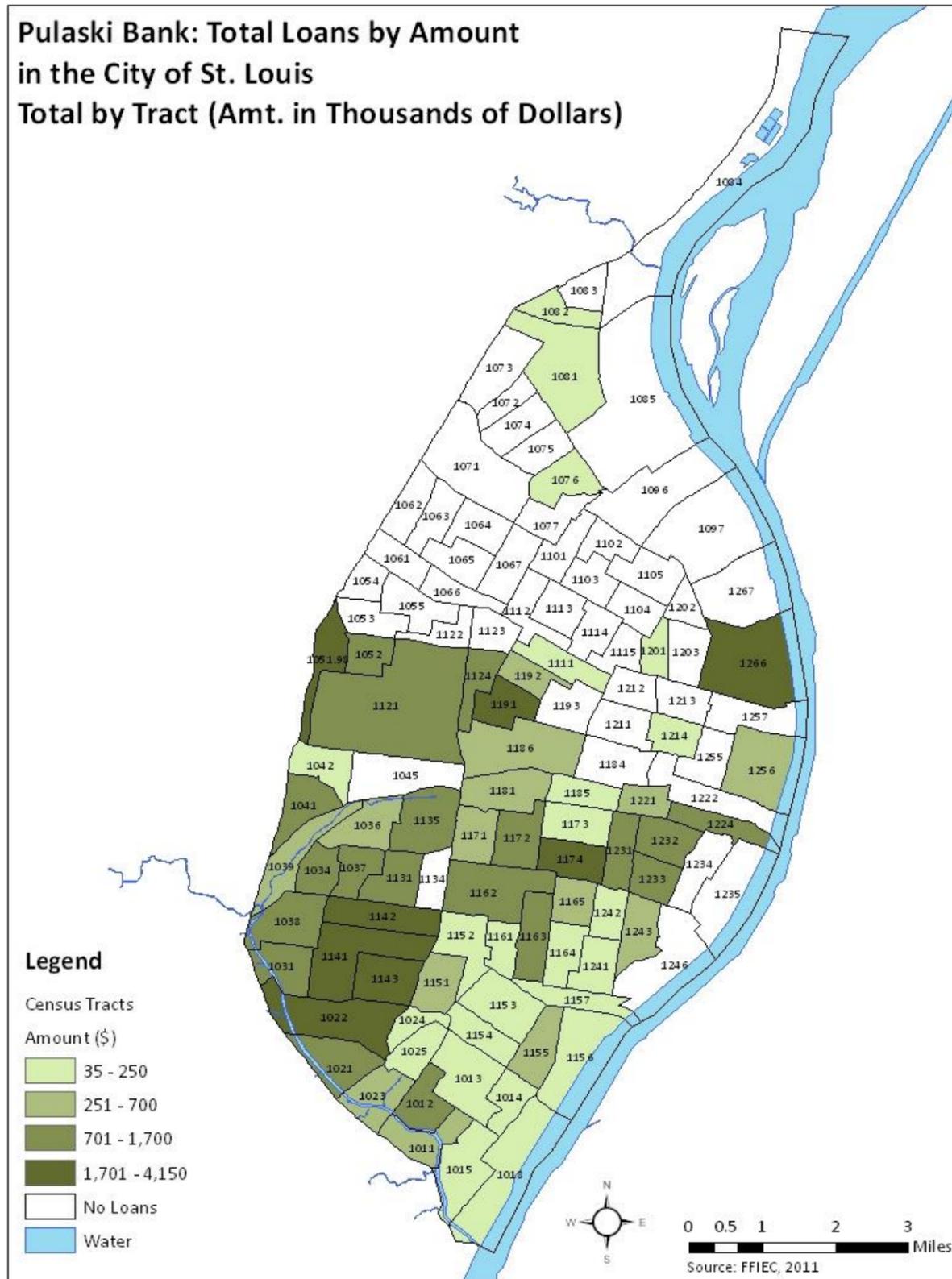
Pulaski Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2007	833	4,233	\$126,480	\$718,357
2008	730	5,115	\$102,234	\$854,040
2009	945	7,355	\$137,689	\$1,237,172
2010	657	5,802	\$94,615	\$1,039,608
2011	336	3,912	\$47,002	\$660,095
Total	3,501	26,417	\$508,020	\$4,509,272

Amount is represented in the thousands of Dollars

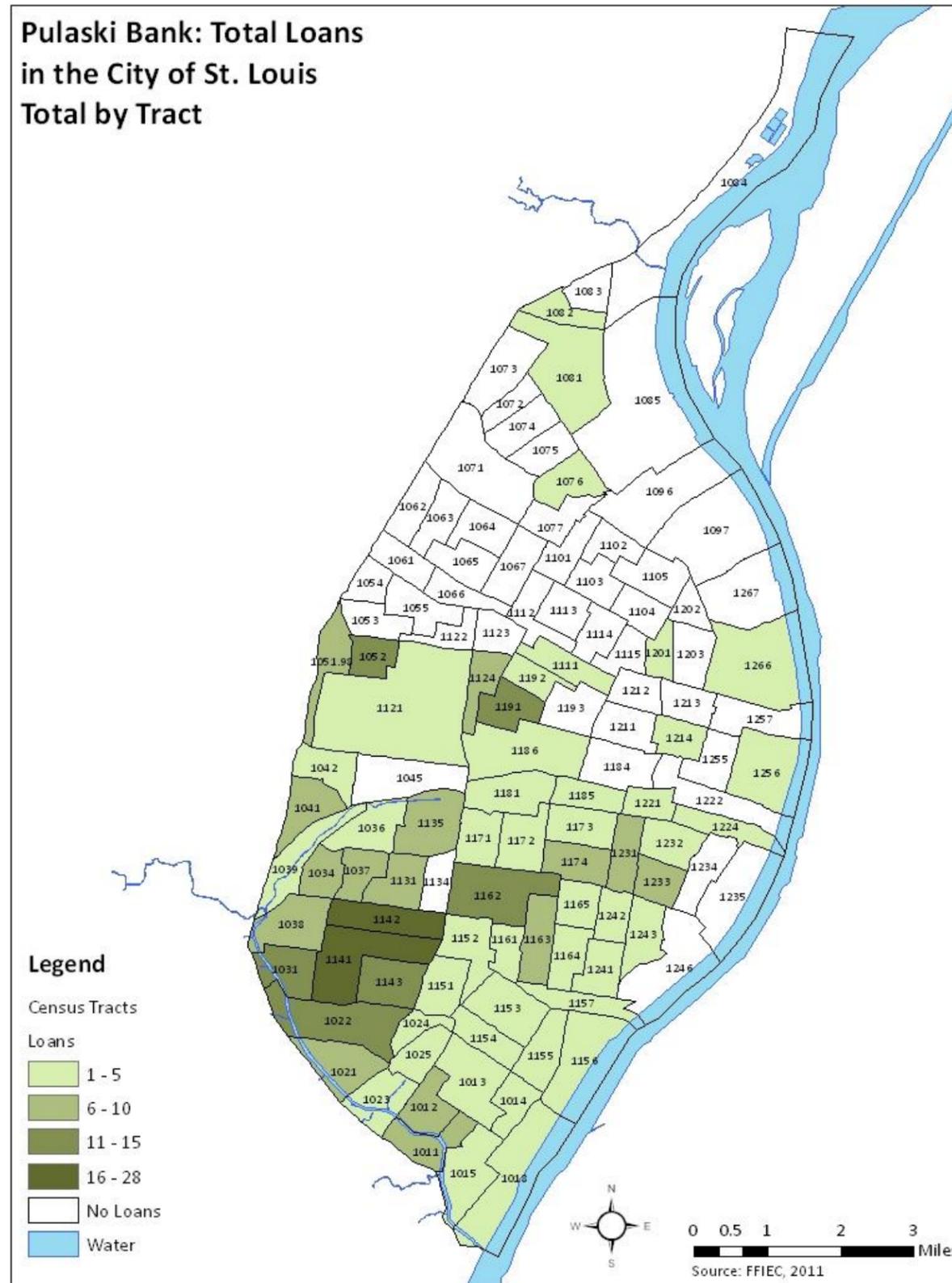
Pulaski Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001	\$44,656	411	\$626,460	4,490	7.13%	9.15%
2002	\$70,505	597	\$851,406	5,502	8.28%	10.85%
2003	\$70,505	779	\$1,178,977	7,614	5.98%	10.23%
2004	\$78,401	683	\$746,842	5,052	10.50%	13.52%
2005	\$70,519	570	\$660,378	4,307	10.68%	13.23%
2006	\$82,753	642	\$717,111	4,620	11.54%	13.90%
2007	\$126,480	833	\$718,357	4,233	17.61%	19.68%
2008	\$102,234	730	\$854,040	5,115	11.97%	14.27%
2009	\$137,689	945	\$1,237,172	7,355	11.13%	12.85%
2010	\$94,615	657	\$1,039,608	5,802	9.10%	11.32%
2011	\$47,002	336	\$660,095	3,912	7.12%	8.59%

Amount is represented in the thousands of Dollars

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



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



Royal Bank

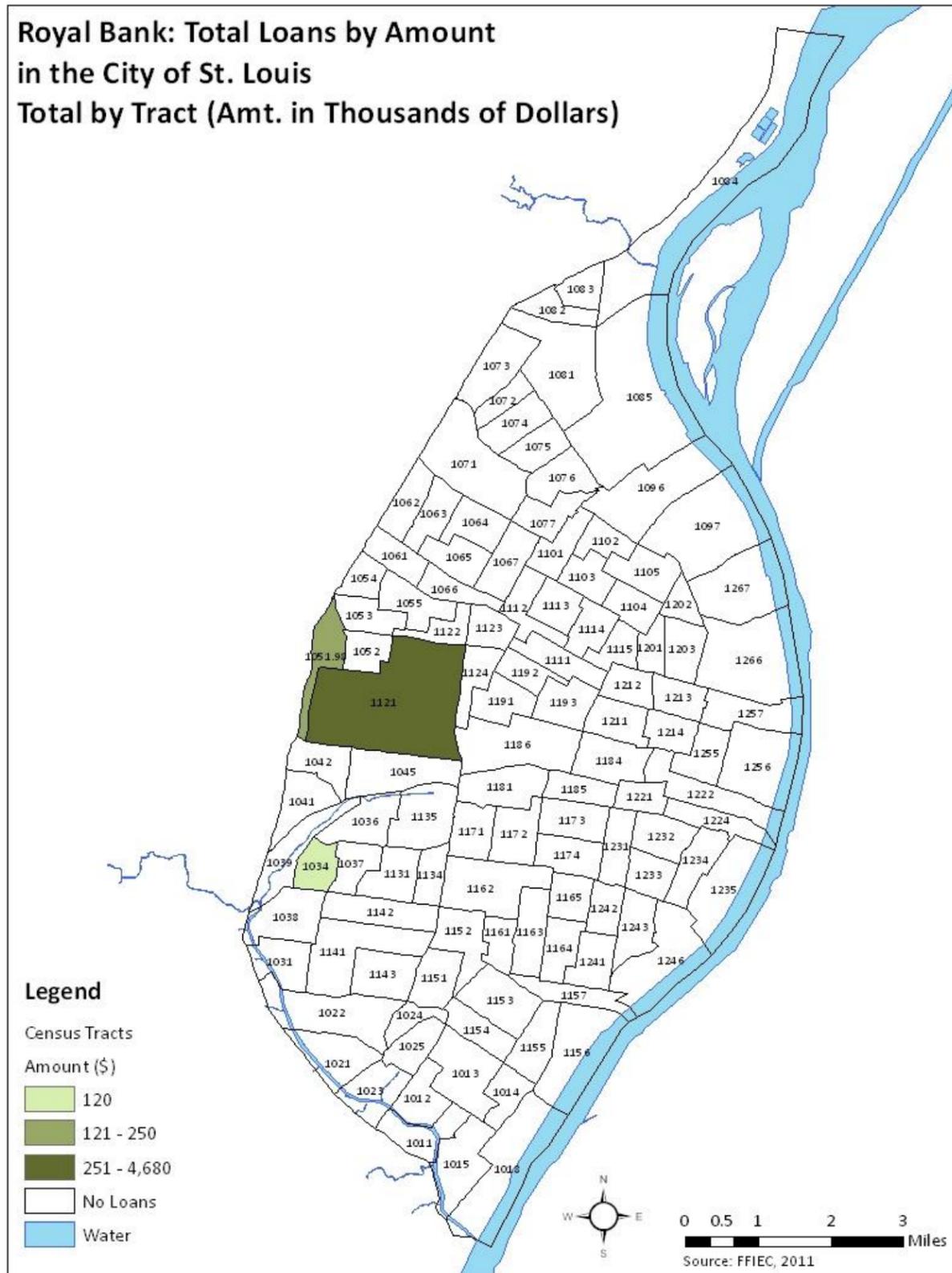
Royal Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2007	10	60	\$24,091	\$31,556
2008	6	32	\$2,932	\$15,129
2009	8	22	\$1,191	\$4,098
2010	3	20	\$159	\$5,210
2011	3	29	\$5,036	\$14,726
Total	30	163	\$33,409	\$70,719

Amount is represented in the thousands of Dollars

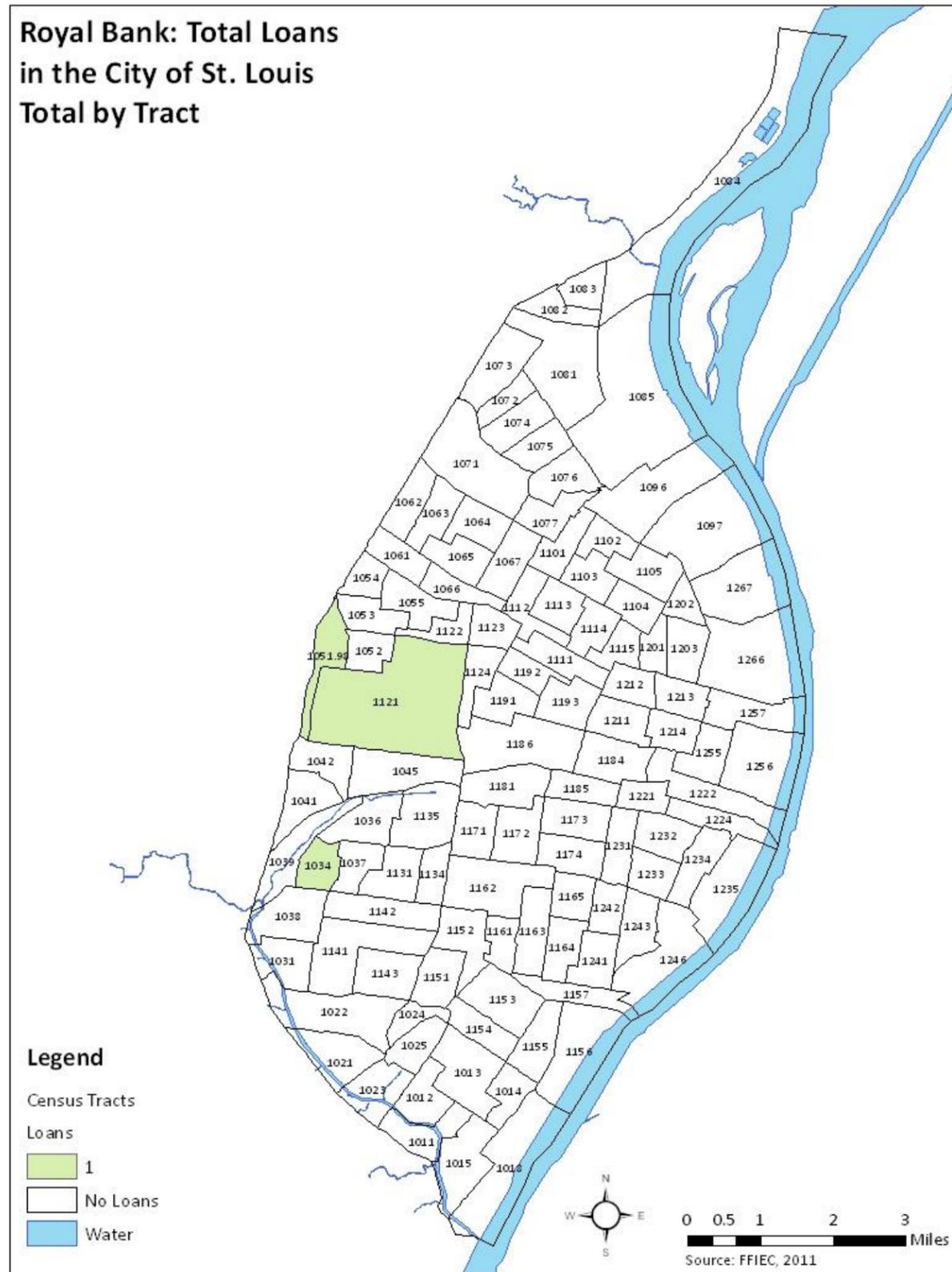
Royal Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998	\$170	2	\$6,665	62	2.55%	3.23%
1999	\$329	16	\$4,526	66	7.27%	24.24%
2000	\$606	8	\$3,570	42	16.97%	19.05%
2001	\$177	3	\$9,405	57	1.88%	5.26%
2002	\$1,925	23	\$14,364	81	13.40%	28.40%
2003	\$2,880	12	\$15,101	31	19.07%	38.71%
2004	\$1,513	8	\$15,181	42	9.97%	19.05%
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%

Amount is represented in the thousands of Dollars

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



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



UMB Bank

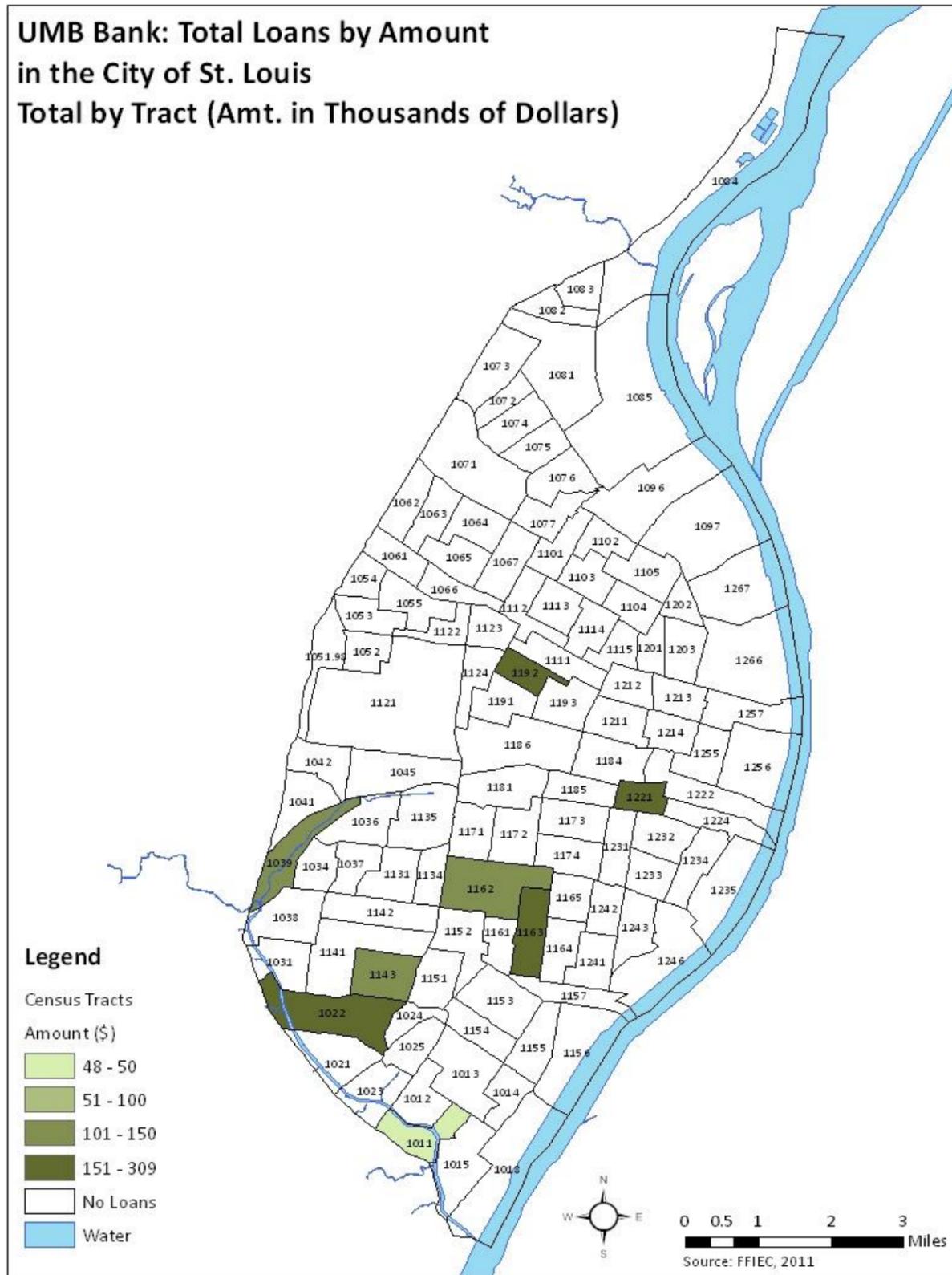
UMB Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2007	38	363	\$521	\$8,876
2008	102	102	\$11,248	\$11,248
2009	31	309	\$1,445	\$34,765
2010	14		\$1,081	
2011	9	112	\$1,183	\$19,966
Total	194	886	\$15,478	\$74,855

Amount is represented in the thousands of Dollars

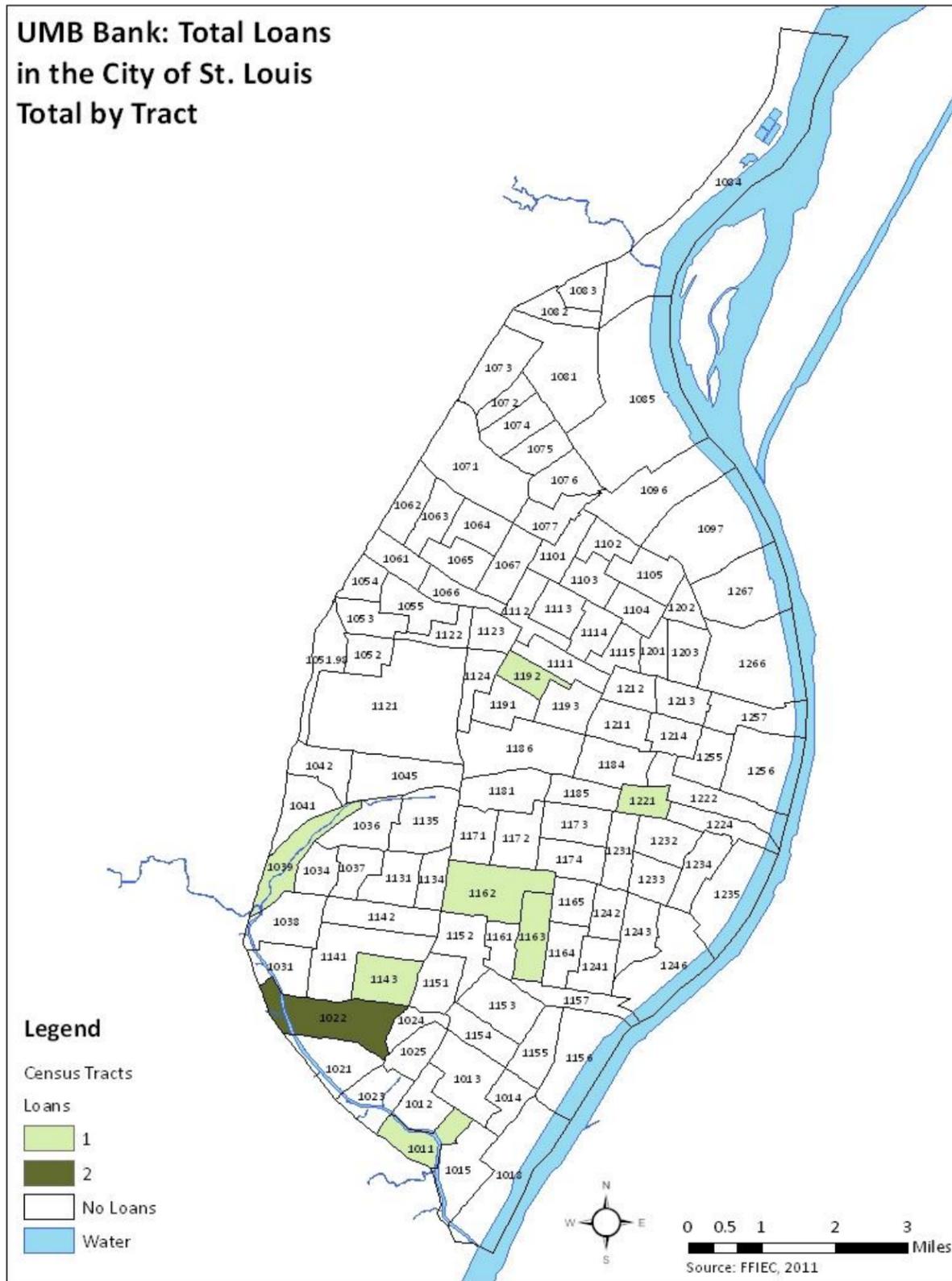
UMB Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1991	\$621	94	\$9,156	928	6.78%	10.13%
1992	\$1,016	60	\$22,155	572	4.59%	10.49%
1993	\$1,616	188	\$18,463	1,298	8.75%	14.48%
1994	\$2,600	318	\$17,432	2,074	14.92%	15.33%
1995	\$1,320	251	\$15,809	2,352	8.35%	10.67%
1996	\$853	167	\$13,803	1,942	6.18%	8.60%
1997	\$835	173	\$13,807	1,945	6.05%	8.89%
1998	\$1,300	178	\$14,149	1,913	9.19%	9.30%
1999	\$841	156	\$9,429	1,409	8.92%	11.07%
2000	\$3,659	156	\$25,682	1,461	14.25%	10.68%
2001	\$3,811	143	\$38,300	1,207	9.95%	11.85%
2002	\$5,016	121	\$27,599	879	18.17%	13.77%
2003	\$3,709	174	\$41,722	992	8.89%	17.54%
2004	\$1,838	93	\$22,272	950	8.25%	9.79%
2005	\$2,102	97	\$18,986	931	11.07%	10.42%
2006	\$1,803	138	\$16,867	680	10.69%	20.29%
2007	\$521	38	\$8,876	363	5.87%	10.47%
2008	\$11,248	102	\$11,248	102	100.00%	100.00%
2009	\$1,445	31	\$34,765	309	4.16%	10.03%
2010	\$1,081	14				
2011	\$1,183	9	\$19,966	112	5.93%	8.04%

Amount is represented in the thousands of Dollars

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



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



US BANK

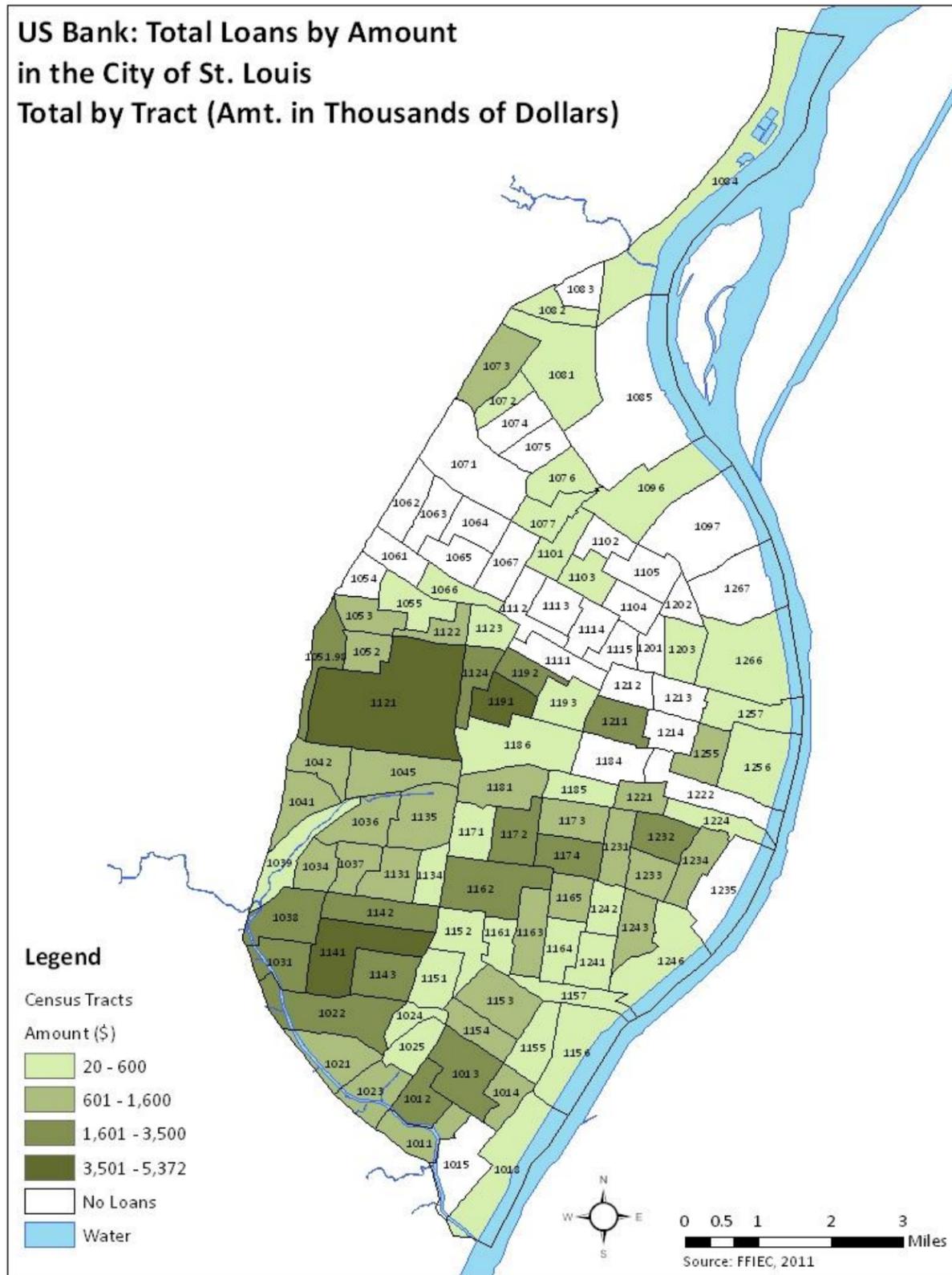
US Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2007	360	2,977	\$47,862	\$507,590
2008	593	6,027	\$80,566	\$947,659
2009	816	8,590	\$134,623	\$1,556,237
2010	831	9,103	\$129,196	\$1,617,148
2011	566	6,742	\$85,240	\$1,133,156
Total	3,166	33,439	\$477,487	\$5,761,790

Amount is represented in the thousands of Dollars

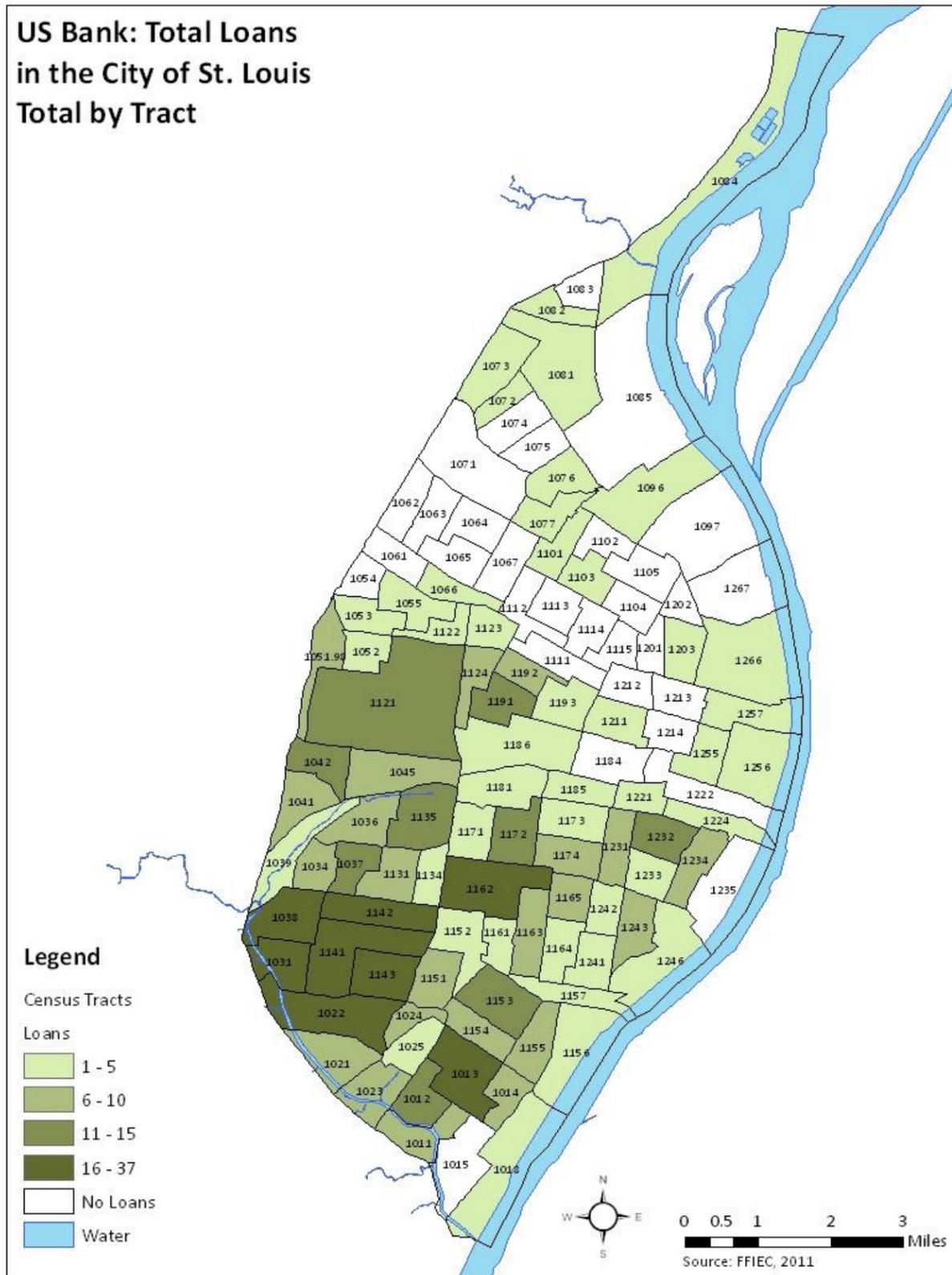
US Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1991	\$12,311	359	\$166,585	2,505	7.39%	14.33%
1992	\$12,532	339	\$132,923	1,941	9.43%	17.47%
1993	\$20,066	423	\$239,758	3,122	8.37%	13.55%
1994	\$18,560	446	\$379,379	4,859	4.89%	9.18%
1995	\$19,877	421	\$374,728	4,424	5.30%	9.52%
1996	\$26,477	523	\$482,845	5,326	5.48%	9.82%
1997	\$26,691	530	\$475,251	5,293	5.62%	10.01%
1998	\$47,576	775	\$792,251	7,870	6.01%	9.85%
1999	\$58,431	775	\$970,038	9,156	6.02%	8.46%
2000	\$30,954	468	\$133,504	1,727	23.19%	27.10%
2001	\$98,586	1,089	\$1,321,625	10,825	7.46%	10.06%
2002	\$105,396	1,071	\$1,600,788	11,896	6.58%	9.00%
2003	\$87,191	830	\$1,360,665	10,059	6.41%	8.25%
2004	\$111,717	1,062	\$1,199,701	9,192	9.31%	11.55%
2005	\$69,431	608	\$750,183	5,585	9.26%	10.89%
2006	\$46,936	333	\$386,416	2,417	12.15%	13.78%
2007	\$47,862	360	\$507,590	2,977	9.43%	12.09%
2008	\$80,566	593	\$947,659	6,027	8.50%	9.84%
2009	\$134,623	816	\$1,556,237	8,590	8.65%	9.50%
2010	\$129,196	831	\$1,617,148	9,103	7.99%	9.13%
2011	\$85,240	566	\$1,133,156	6,742	7.52%	8.40%

Amount is represented in the thousands of Dollars

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

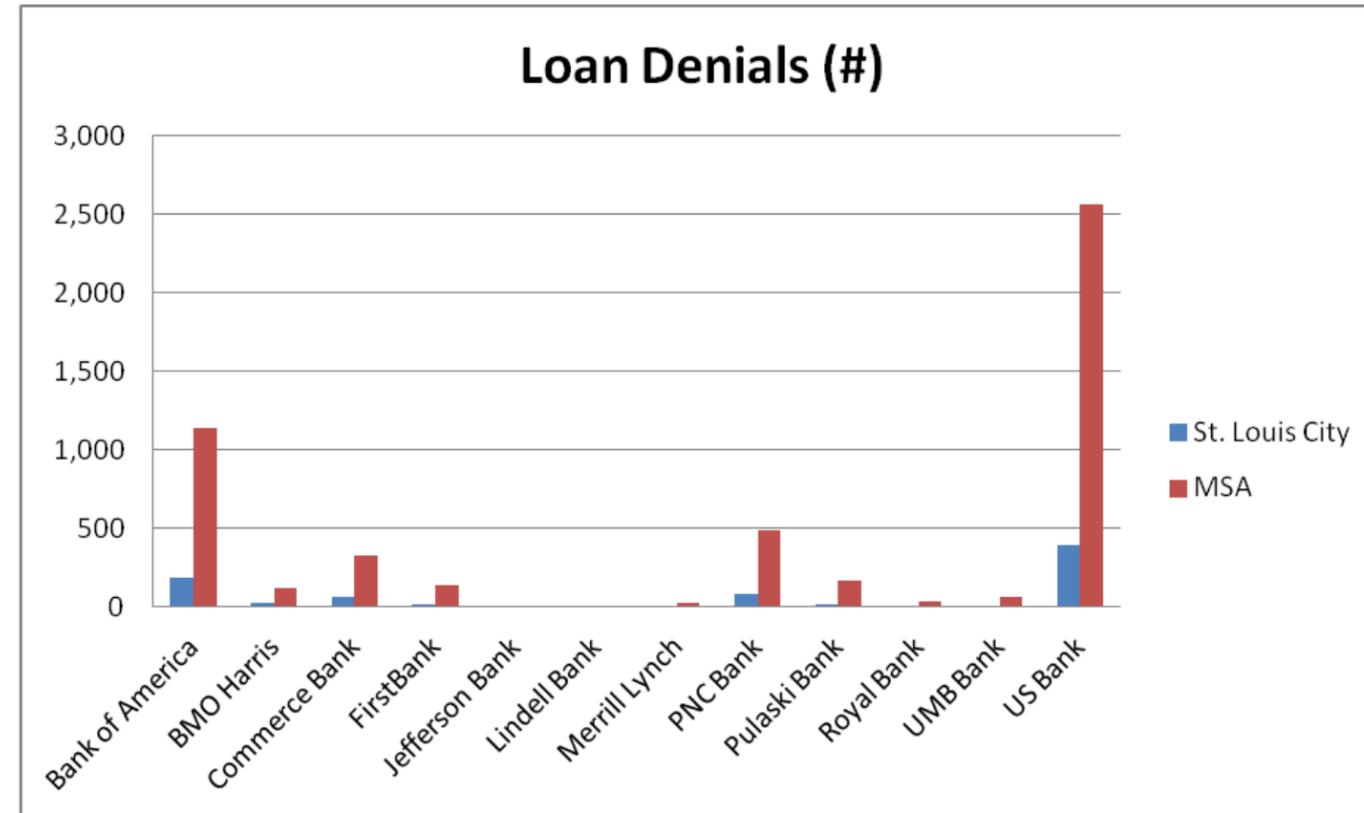


**US Bank: Total Loans
in the City of St. Louis
Total by Tract**



Loan Denials-City and MSA Totals

Loan Denials			
Institution	# City	# MSA	% of City Denials
Bank of America	188	1,142	16.5%
BMO Harris	22	117	18.8%
Commerce Bank	64	329	19.5%
FirstBank	20	143	14.0%
Jefferson Bank			
Lindell Bank		2	0.0%
Merrill Lynch	2	28	7.1%
PNC Bank	82	486	16.9%
Pulaski Bank	20	163	12.3%
Royal Bank	5	34	14.7%
UMB Bank	9	62	14.5%
US Bank	390	2,562	15.2%
TOTAL	802	5,068	15.8%



Home Purchase						
	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America	3,257	30	26,778	183	12.2%	16.4%
BMO Harris	356	5	3,391	28	10.5%	17.9%
Commerce Bank	792	7	1,935	18	40.9%	38.9%
FirstBank	194	3	4,158	34	4.7%	8.8%
Jefferson Bank						
Lindell Bank			552	2	0.0%	0.0%
Merrill Lynch			1,251	3	0.0%	0.0%
PNC Bank	1,299	11	9,860	83	13.2%	13.3%
Pulaski Bank	1,316	14	11,547	99	11.4%	14.1%
Royal Bank			763	4	0.0%	0.0%
UMB Bank	326	4	1,242	10	26.2%	40.0%
US Bank	2,389	26	29,503	199	8.1%	13.1%
TOTALS	9,929	100	90,980	663	10.9%	15.1%

* Dollar amounts are in Thousands

Refinancing						
	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America	19,449	145	160,166	892	12.1%	16.3%
BMO Harris	2,033	11	15,965	71	12.7%	15.5%
Commerce Bank	2,085	24	17,435	169	12.0%	14.2%
FirstBank	1,653	14	13,789	86	12.0%	16.3%
Jefferson Bank						
Lindell Bank						
Merrill Lynch	592	2	11,452	25	5.2%	8.0%
PNC Bank	6,010	46	54,302	301	11.1%	15.3%
Pulaski Bank	1,058	6	13,153	64	8.0%	9.4%
Royal Bank	6,745	5	26,541	30	25.4%	16.7%
UMB Bank	375	3	4,048	31	9.3%	9.7%
US Bank	31,527	282	301,300	2,015	10.5%	14.0%
TOTALS	71,527	538	618,151	3,684	11.6%	14.6%

* Dollar amounts are in Thousands

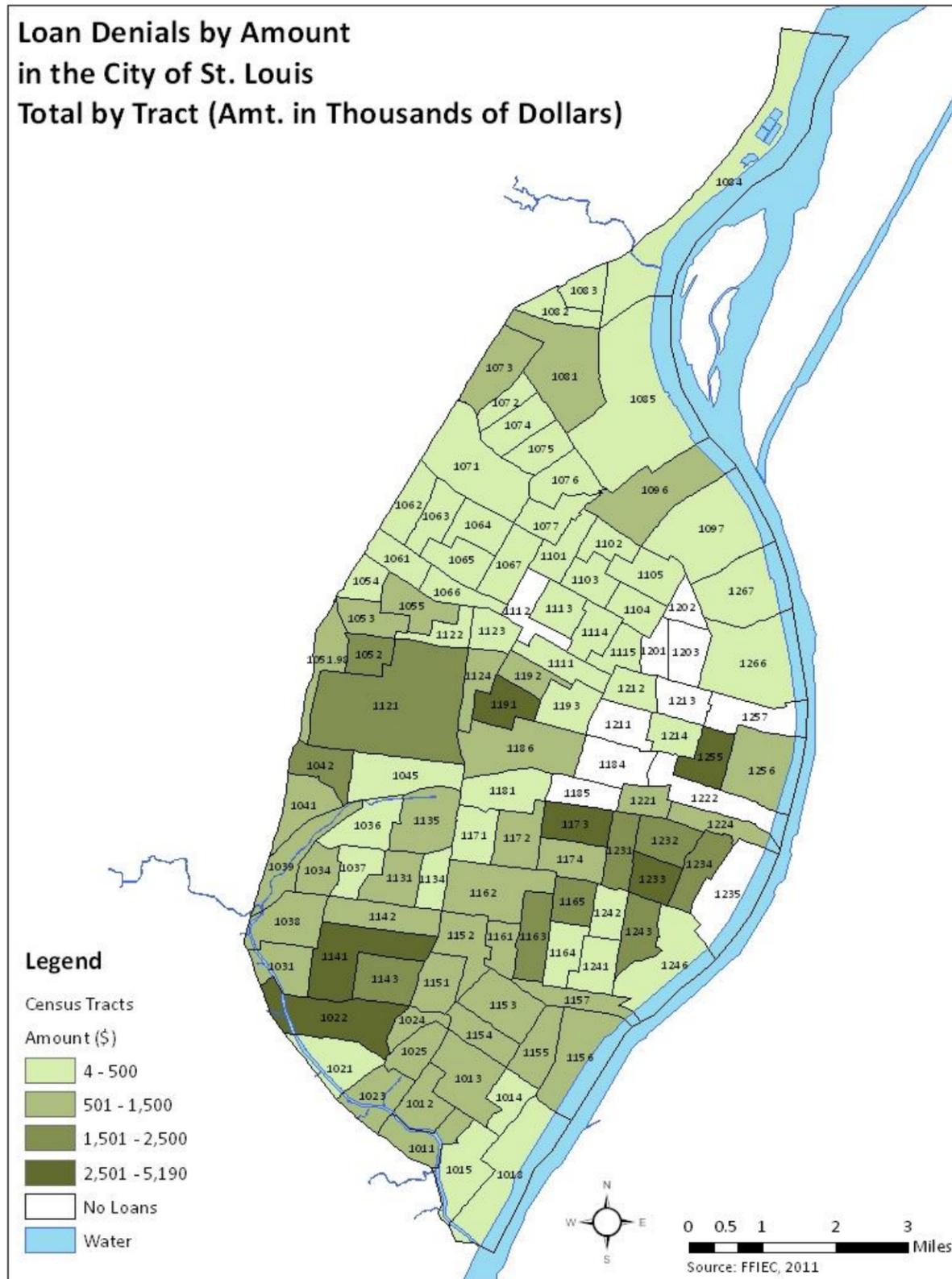
Home Improvement						
	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America	402	13	2,782	67	14.5%	19.4%
BMO Harris	709	6	2,368	18	29.9%	33.3%
Commerce Bank	549	33	2,720	142	20.2%	23.2%
FirstBank	331	3	1,041	23	31.8%	13.0%
Jefferson Bank						
Lindell Bank						
Merrill Lynch						
PNC Bank	1,178	25	3,866	102	30.5%	24.5%
Pulaski Bank						
Royal Bank						
UMB Bank	38	2	262	21	14.5%	9.5%
US Bank	2,005	82	12,836	348	15.6%	23.6%
TOTALS	5,212	164	25,875	721	20.1%	22.7%

* Dollar amounts are in Thousands

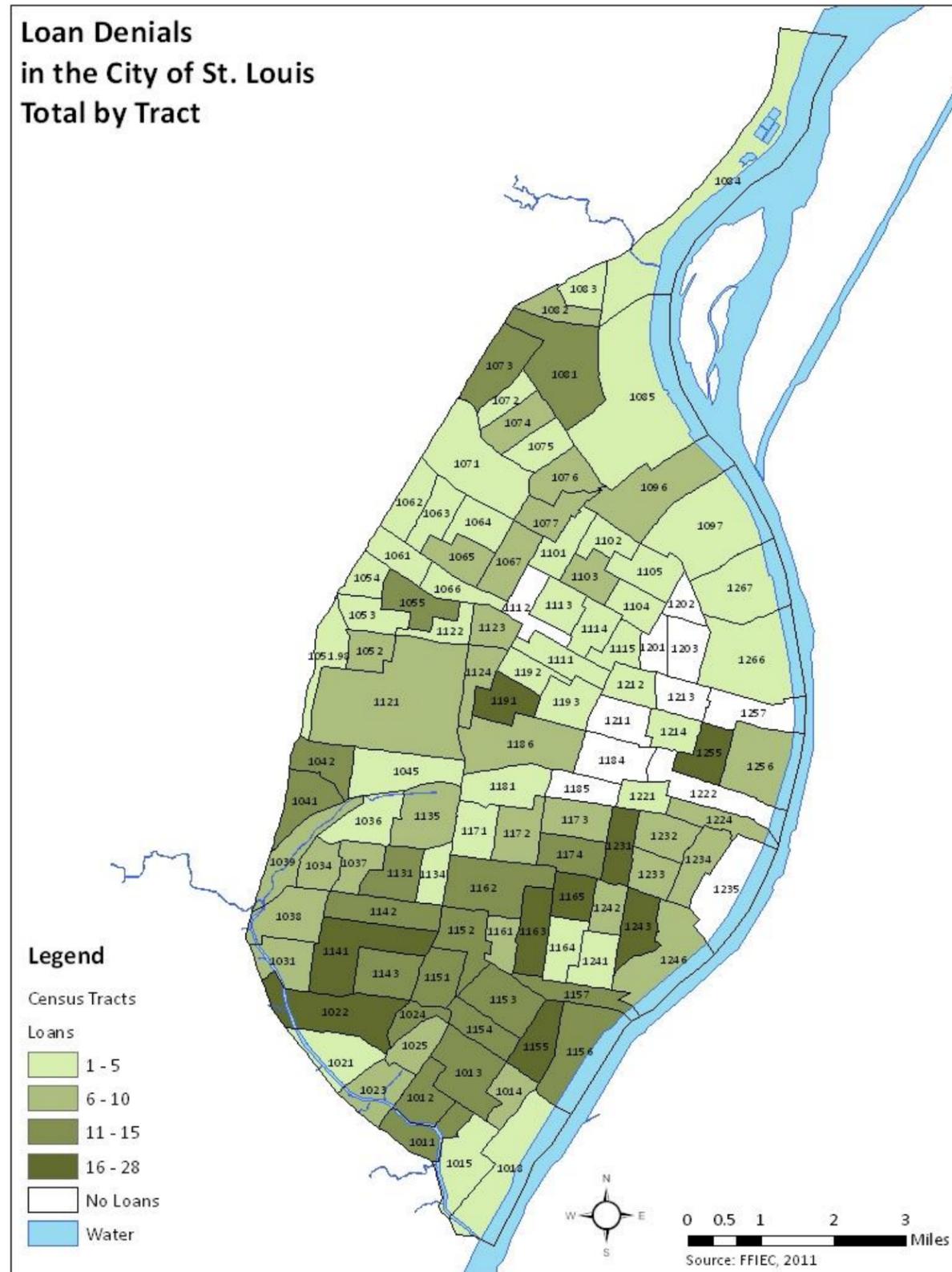
Totals: All Loan Types						
	St. Louis City		MSA		City as Percent of Total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America	23,108	188	189,726	1,142	12.2%	16.5%
BMO Harris	3,098	22	21,724	117	14.3%	18.8%
Commerce Bank	3,426	64	22,090	329	15.5%	19.5%
FirstBank	2,178	20	18,988	143	11.5%	14.0%
Jefferson Bank	0	0				
Lindell Bank	0	0	552	2	0.0%	0.0%
Merrill Lynch	592	2	12,703	28	4.7%	7.1%
PNC Bank	8,487	82	68,028	486	12.5%	16.9%
Pulaski Bank	2,374	20	24,700	163	9.6%	12.3%
Royal Bank	6,745	5	27,304	34	24.7%	14.7%
UMB Bank	739	9	5,552	62	13.3%	14.5%
US Bank	35,921	390	343,639	2,562	10.5%	15.2%
TOTALS	86,668	802	735,006	5,068	11.8%	15.8%

* Dollar amounts are in Thousands

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



**Loan Denials
in the City of St. Louis
Total by Tract**



Loan Denials – County Total

Home Purchase												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans
Bank of America	3,257	30	14,842	97	5,457	29	2,416	19	806	8	26,778	183
BMO Harris	356	5	2,725	17	127	1	183	5			3,391	28
Commerce Bank	792	7	413	5	428	4	302	2			1,935	18
FirstBank	194	3	1,788	14	1,340	10	471	5	365	2	4,158	34
Jefferson Bank												
Lindell Bank			552	2							552	2
Merrill Lynch			1,251	3							1,251	3
PNC Bank	1,299	11	4,938	42	2,016	14	1,080	12	527	4	9,860	83
Pulaski Bank	1,316	14	6,434	50	1,710	16	2,087	19			11,547	99
Royal Bank			763	4							763	4
UMB Bank	326	4	575	3	114	1	110	1	117	1	1,242	10
US Bank	2,389	26	15,665	89	7,101	42	2,749	30	1,599	12	29,503	199
TOTALS	9,929	100	49,946	326	18,293	117	9,398	93	3,414	27	90,980	663

Dollar amounts in thousands.

Home Improvement												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans
Bank of America	402	13	1,811	29	274	13	285	11	10	1	2,782	67
BMO Harris	709	6	1,614	11			45	1			2,368	18
Commerce Bank	549	33	1,381	61	306	20	447	26	37	2	2,720	142
FirstBank	331	3	509	9	160	4	12	2	29	5	1,041	23
Jefferson Bank												
Lindell Bank												
Merrill Lynch												
PNC Bank	1,178	25	1,157	41	177	13	1,199	16	155	7	3,866	102
Pulaski Bank												
Royal Bank												
UMB Bank	38	2	207	16	6	1	11	2			262	21
US Bank	2,005	82	7,982	185	1,533	37	840	27	476	17	12,836	348
TOTALS	5,212	164	14,661	352	2,456	88	2,839	85	707	32	25,875	721

Dollar amounts in thousands.

Refinancing												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans
Bank of America	19,449	145	97,403	457	25,122	148	13,892	111	4,300	31	160,166	892
BMO Harris	2,033	11	9,740	39	2,046	9	1,319	9	827	3	15,965	71
Commerce Bank	2,085	24	9,389	68	2,213	26	3,681	49	67	2	17,435	169
FirstBank	1,653	14	5,862	33	3,340	22	1,564	10	1,370	7	13,789	86
Jefferson Bank												
Lindell Bank												
Merrill Lynch	592	2	9,210	18	1,407	4			243	1	11,452	25
PNC Bank	6,010	46	33,046	160	8,374	46	5,256	37	1,616	12	54,302	301
Pulaski Bank	1,058	6	7,547	32	2,256	13	2,292	13			13,153	64
Royal Bank	6,745	5	18,590	23	206	1	1,000	1			26,541	30
UMB Bank	375	3	2,052	17	1,234	7	387	4			4,048	31
US Bank	31,527	282	173,782	1,109	51,966	328	29,175	225	14,850	71	301,300	2,015
TOTALS	71,527	538	366,621	1,956	98,164	604	58,566	459	23,273	127	618,151	3,684

Dollar amounts in thousands.

Totals: All Loan Types												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		MSA	
	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans
Bank of America	23,108	188	114,056	583	30,853	190	16,593	141	5,116	40	189,726	1,142
BMO Harris	3,098	22	14,079	67	2,173	10	1,547	15	827	3	21,724	117
Commerce Bank	3,426	64	11,183	134	2,947	50	4,430	77	104	4	22,090	329
FirstBank	2,178	20	8,159	56	4,840	36	2,047	17	1,764	14	18,988	143
Jefferson Bank												
Lindell Bank			552	2							552	2
Merrill Lynch	592	2	10,461	21	1,407	4			243	1	12,703	28
PNC Bank	8,487	82	39,141	243	10,567	73	7,535	65	2,298	23	68,028	486
Pulaski Bank	2,374	20	13,981	82	3,966	29	4,379	32			24,700	163
Royal Bank	6,745	5	19,353	27	206	1	1,000	1			27,304	34
UMB Bank	739	9	2,834	36	1,354	9	508	7	117	1	5,552	62
US Bank	35,921	390	197,429	1,383	60,600	407	32,764	282	16,925	100	343,639	2,562
TOTALS	86,668	802	431,228	2,634	118,913	809	70,803	637	27,394	186	735,006	5,068

Dollar amounts in thousands.

Percentage of Applications Denied						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	MSA
Bank of America	16.4%	10.5%	7.3%	10.5%	10.2%	10.4%
BMO Harris	36.1%	30.6%	23.8%	48.4%	50.0%	32.6%
Commerce Bank	48.1%	24.7%	23.4%	37.0%	36.4%	29.7%
FirstBank	27.8%	12.0%	13.5%	20.2%	17.3%	14.7%
Jefferson Bank	0.0%	0.0%				0.0%
Lindell Bank	0.0%	2.8%	0.0%	0.0%		1.6%
Merrill Lynch	8.3%	18.4%	28.6%	0.0%	50.0%	17.4%
PNC Bank	46.9%	41.3%	33.8%	44.2%	44.2%	41.3%
Pulaski Bank	4.9%	3.3%	2.8%	5.1%	0.0%	3.5%
Royal Bank	27.8%	39.1%	11.1%	33.3%	0.0%	34.0%
UMB Bank	45.0%	31.6%	17.0%	29.2%	100.0%	29.2%
US Bank	29.2%	19.2%	13.3%	20.2%	22.6%	19.1%
TOTALS	23.5%	15.1%	10.8%	16.5%	18.1%	15.2%

Loan Denials-City Total

City of St. Louis: Loan Denial Distribution								
Tract	Home Purchase		Home Improvement		Refinance		All Types	
	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans
1011.00	354	4	7	1	442	6	803	11
1012.00					1,189	11	1,189	11
1013.00	360	5	2	1	552	5	914	11
1014.00			25	2	374	4	399	6
1015.00			12	1	63	1	75	2
1018.00			30	1	224	3	254	4
1021.00					440	3	440	3
1022.00	84	1	152	3	2,441	19	2,677	23
1023.00	130	2	57	1	719	7	906	10
1024.00	70	1	89	2	870	12	1,029	15
1025.00	145	2	6	1	444	3	595	6
1031.00			15	1	1,310	8	1,325	9
1034.00			116	2	544	7	660	9
1036.00			32	2	388	3	420	5
1037.00	45	1	43	2	357	6	445	9
1038.00	138	1	50	1	802	5	990	7
1039.00	86	1	8	1	608	4	702	6
1041.00	120	2	83	2	1,064	8	1,267	12
1042.00			80	2	1,679	12	1,759	14
1045.00	114	1			351	3	465	4
1051.98	103	1			468	3	571	4
1052.00	130	1	7	1	1,615	4	1,752	6
1053.00	103	1	7	1	418	3	528	5
1054.00			10	1	128	2	138	3
1055.00	515	4	95	5	446	3	1,056	12
1061.00			10	1			10	1
1062.00			5	1			5	1
1063.00					107	4	107	4
1064.00			40	2	119	2	159	4
1065.00			104	4	366	6	470	10

City of St. Louis: Loan Denial Distribution								
Tract	Home Purchase		Home Improvement		Refinance		All Types	
	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans
1066.00	72	1			75	1	147	2
1067.00	56	1	41	4	163	3	260	8
1071.00			53	2	164	2	217	4
1072.00			15	1	45	1	60	2
1073.00			29	3	789	11	818	14
1074.00			42	3	213	5	255	8
1075.00			12	1	161	4	173	5
1076.00			25	3	178	3	203	6
1077.00			81	5	212	3	293	8
1081.00	82	1	5	1	660	11	747	13
1082.00	189	2	43	2	253	3	485	7
1083.00			18	2	182	3	200	5
1084.00			10	1	109	1	119	2
1085.00			5	1	40	2	45	3
1096.00			94	3	424	5	518	8
1097.00					165	5	165	5
1101.00			28	2	165	3	193	5
1102.00					206	2	206	2
1103.00			56	5	161	3	217	8
1104.00			4	1			4	1
1105.00	58	1	51	3	47	1	156	5
1111.00					417	4	417	4
1113.00			35	2	65	1	100	3
1114.00	15	1	18	1			33	2
1115.00			30	1	71	1	101	2
1121.00			109	1	2,368	9	2,477	10
1122.00	58	1	84	2	156	2	298	5
1123.00			111	5	197	3	308	8
1124.00					1,275	6	1,275	6
1131.00	67	1	292	4	756	6	1,115	11

City of St. Louis: Loan Denial Distribution								
Tract	Home Purchase		Home Improvement		Refinance		All Types	
	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans
1134.00					122	1	122	1
1135.00	278	2			846	7	1,124	9
1141.00	427	3	19	4	3,038	21	3,484	28
1142.00	314	3			1,057	8	1,371	11
1143.00	100	1	30	1	1,711	12	1,841	14
1151.00	280	3	30	3	406	5	716	11
1152.00	117	2	50	1	792	8	959	11
1153.00			158	4	529	7	687	11
1154.00	92	1			912	12	1,004	13
1155.00	127	1	338	6	903	13	1,368	20
1156.00	151	2	65	2	544	7	760	11
1157.00	34	1			1,337	10	1,371	11
1161.00			26	2	718	7	744	9
1162.00	135	2	153	3	885	8	1,173	13
1163.00	630	4	223	4	1,200	10	2,053	18
1164.00			3	1	196	3	199	4
1165.00	88	1	130	4	1,620	13	1,838	18
1171.00			10	1	191	1	201	2
1172.00	442	3	408	3	313	3	1,163	9
1173.00	170	2	25	1	4,995	4	5,190	7
1174.00	340	2	20	1	1,001	8	1,361	11
1181.00			30	1	65	1	95	2

City of St. Louis: Loan Denial Distribution								
Tract	Home Purchase		Home Improvement		Refinance		All Types	
	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans	Amount (\$)	# Loans
1186.00	227	1	345	4	669	5	1,241	10
1191.00					3,910	19	3,910	19
1192.00	295	2	128	1	440	2	863	5
1193.00					217	1	217	1
1212.00					37	1	37	1
1214.00	91	2			295	2	386	4
1221.00	2	1			799	4	801	5
1224.00			265	3	514	4	779	7
1231.00	465	4	65	2	1,496	12	2,026	18
1232.00	124	1			1,616	7	1,740	8
1233.00	29	1			2,768	5	2,797	6
1234.00	247	2			1,531	8	1,778	10
1241.00			17	2	249	3	266	5
1242.00	151	2	80	2	236	3	467	7
1243.00	331	3	155	4	1,804	13	2,290	20
1246.00	115	2	55	1	304	3	474	6
1255.00	128	3	6	1	2,675	13	2,809	17
1256.00	865	5			302	2	1,167	7
1266.00			2	1	39	1	41	2
1267.00	40	1					40	1
TOTALS	9,929	100	5,212	164	71,527	538	86,668	802

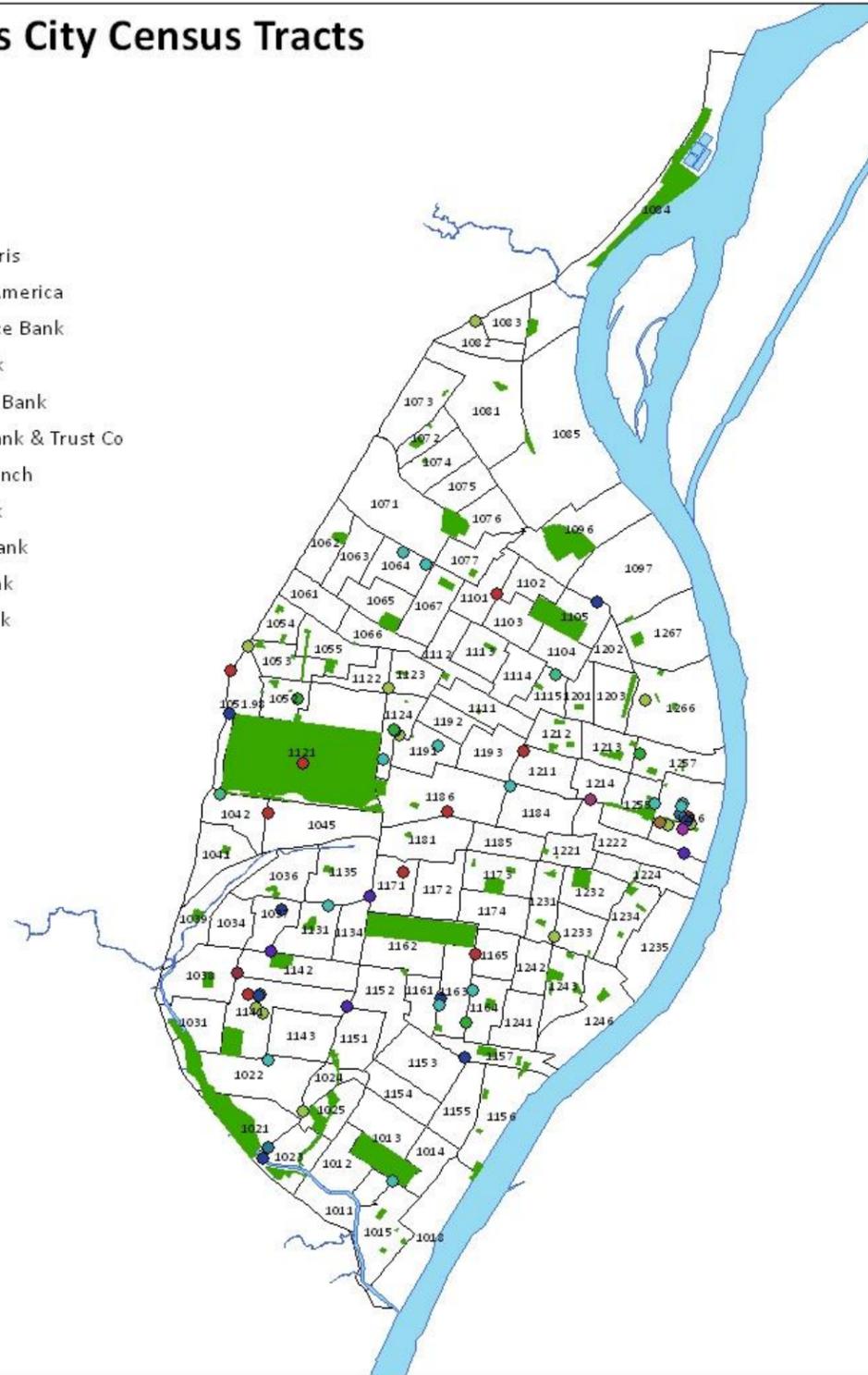
Appendix A - Maps

St. Louis City Census Tracts Banks

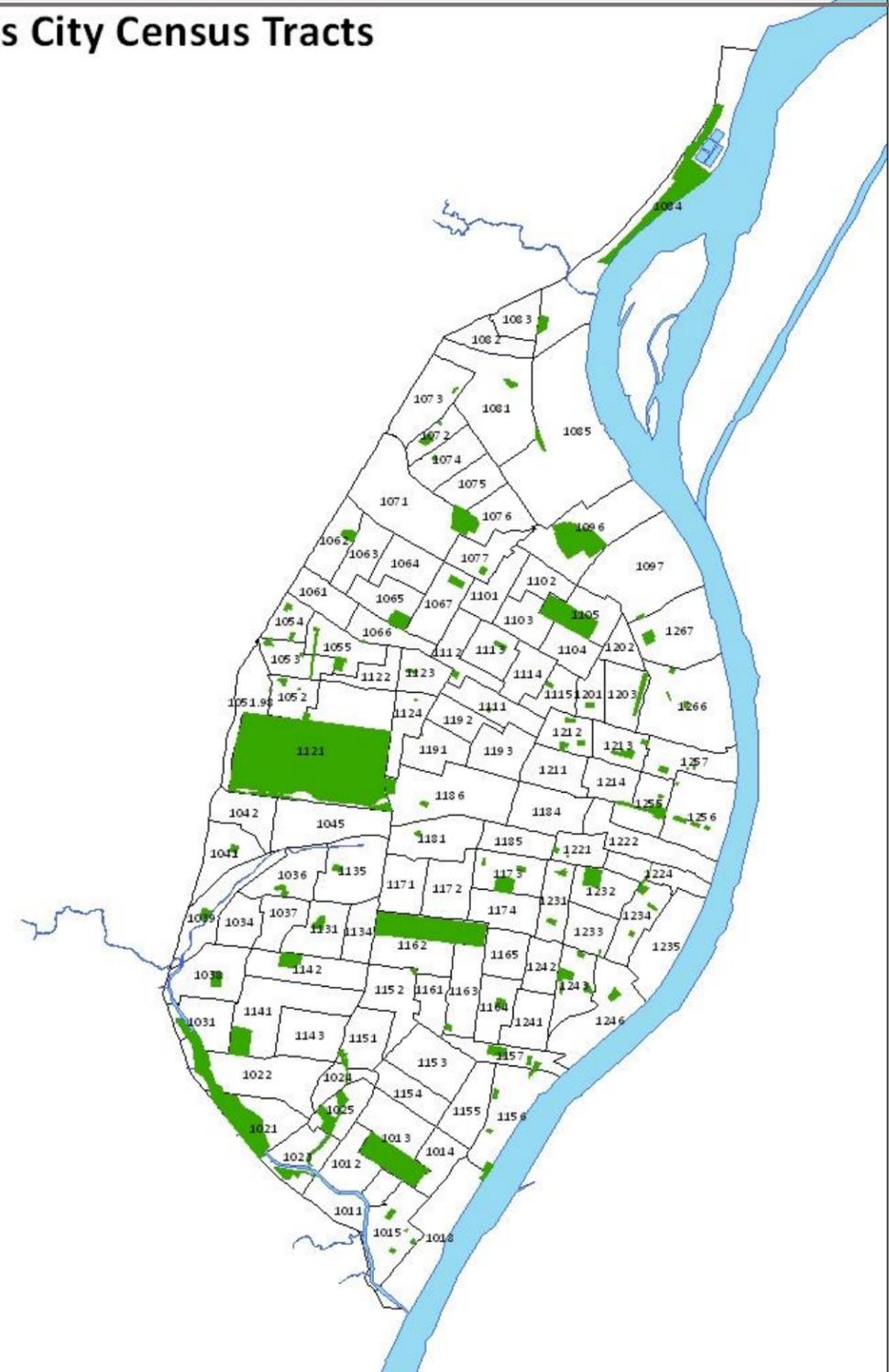
Legend

BANKS

- BMO Harris
- Bank of America
- Commerce Bank
- First Bank
- Jefferson Bank
- Lindell Bank & Trust Co
- Merrill Lynch
- PNC Bank
- Pulaski Bank
- Royal Bank
- UMB Bank
- US Bank



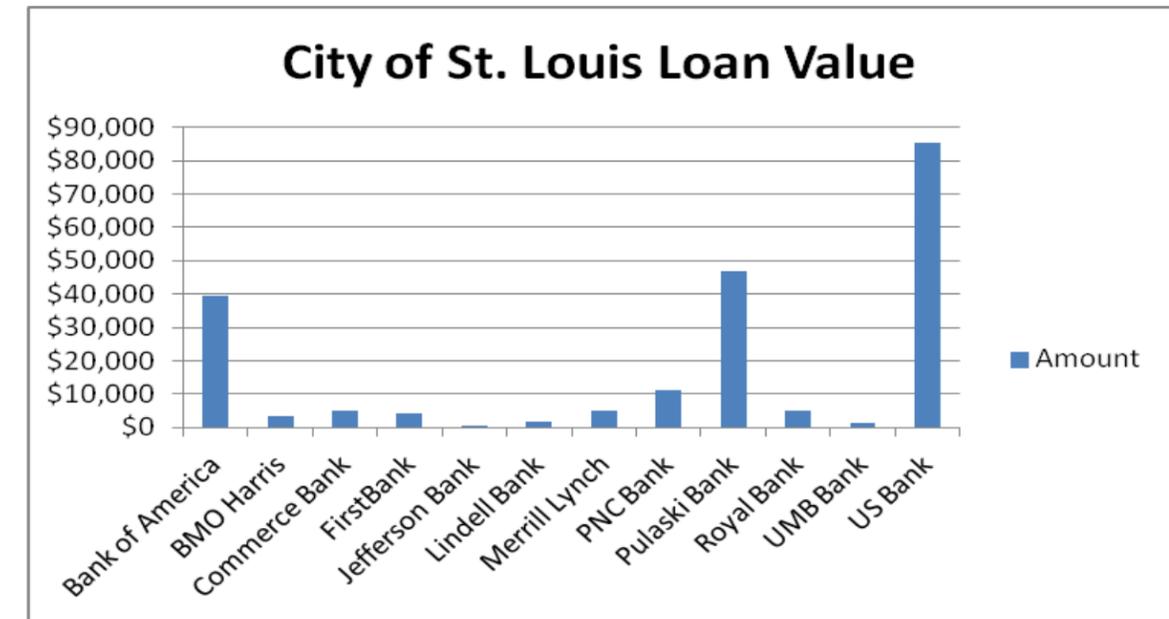
St. Louis City Census Tracts Banks



Appendix B – Bank Rankings

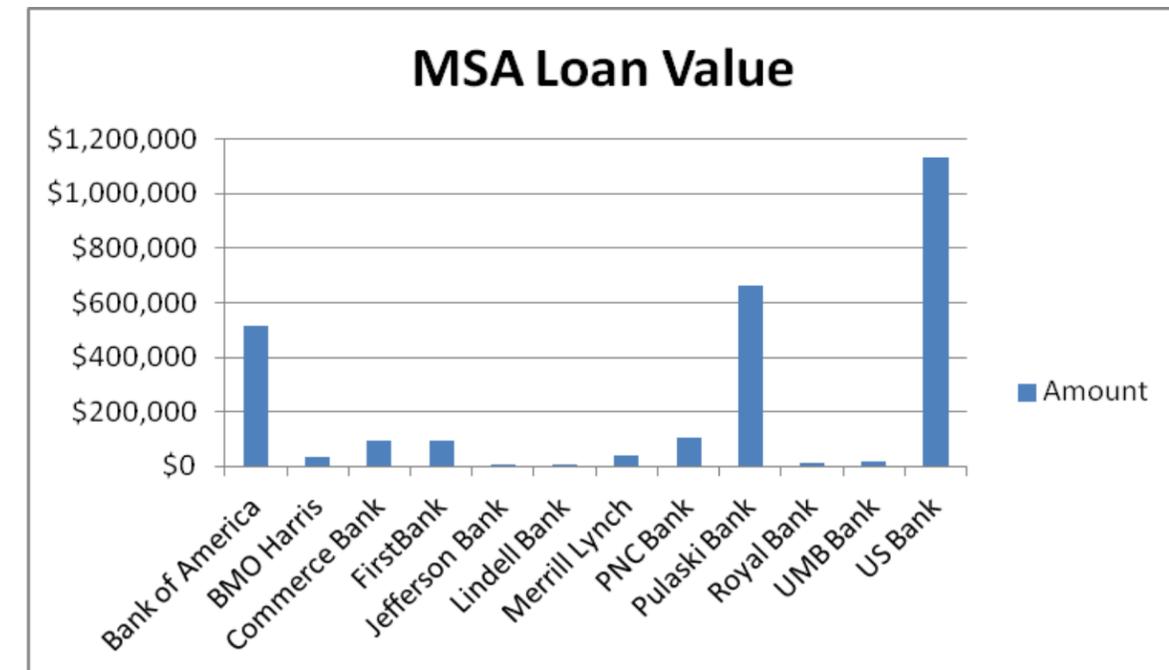
City Loans: Value	
Institution	Amount (in Thousands)
Bank of America	\$39,250
BMO Harris	\$3,393
Commerce Bank	\$4,821
FirstBank	\$4,108
Jefferson Bank	\$103
Lindell Bank	\$1,675
Merrill Lynch	\$4,814
PNC Bank	\$11,205
Pulaski Bank	\$47,002
Royal Bank	\$5,036
UMB Bank	\$1,183
US Bank	\$85,240
TOTALS	\$207,830

City Loans: Number	
Institution	# Loans
Bank of America	302
BMO Harris	27
Commerce Bank	50
FirstBank	36
Jefferson Bank	1
Lindell Bank	24
Merrill Lynch	19
PNC Bank	85
Pulaski Bank	336
Royal Bank	3
UMB Bank	9
US Bank	566
TOTALS	1,458



MSA Loans: Value	
Institution	Amount (in Thousands)
Bank of America	\$513,726
BMO Harris	\$35,622
Commerce Bank	\$96,516
FirstBank	\$94,956
Jefferson Bank	\$186
Lindell Bank	\$8,350
Merrill Lynch	\$37,380
PNC Bank	\$106,993
Pulaski Bank	\$660,095
Royal Bank	\$14,726
UMB Bank	\$19,966
US Bank	\$1,133,156
TOTALS	\$2,721,672

MSA Loans: Number	
Institution	# Loans
Bank of America	3,139
BMO Harris	178
Commerce Bank	619
FirstBank	631
Jefferson Bank	2
Lindell Bank	103
Merrill Lynch	115
PNC Bank	641
Pulaski Bank	3,912
Royal Bank	29
UMB Bank	112
US Bank	6,742
TOTALS	16,223



Appendix C – St. Louis City Tract Loan Information

Tract Code	Tract Income Level	Distressed or Underserved Tract	2011 Est. Tract Median Family Income	2000 Tract Median Family Income	Tract Population	Bank of America		BMO Harris		Commerce Bank		First Bank		Jefferson Bank		Lindell Bank		Merrill Lynch		PNC Bank		Pulaski Bank		Royal Bank		UMB Bank		US Bank		
						Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)
1011	Middle	No	\$70,000	\$53,819	2684	413	5													137	2	388	6			48	1	734	9	
1012	Middle	No	\$70,814	\$54,444	3102	539	4	78	1						80	1				133	2	814	9					1,612	14	
1013	Middle	No	\$65,789	\$50,583	4415	676	6	120	1	15	1	573	4							60	1	128	3					1,962	16	
1014	Moderate	No	\$49,588	\$38,125	2936	361	4					213	3									35	1					711	8	
1015	Low	No	\$33,297	\$25,599	3446	154	3			10	1	117	1									85	2							
1018	Low	No	\$31,574	\$24,274	3200	162	2													42	1	78	1					353	5	
1021	Moderate	No	\$54,280	\$41,733	2875	119	1													326	2	895	8					906	9	
1022	Middle	No	\$74,747	\$57,472	6569	1,858	14			127	2	585	5					289	1	319	2	2,184	15			309	2	3,190	25	
1023	Moderate	No	\$51,569	\$39,647	1831	105	2					73	1			45	1			88	1	521	5					829	9	
1024	Moderate	No	\$53,015	\$40,762	2584	334	3								33	1					191	2					572	7		
1025	Middle	No	\$66,929	\$51,458	2172	385	5					58	1							154	1	132	1					275	3	
1031	Middle	No	\$79,779	\$61,339	3331	384	3													213	2	1,490	13					2,712	16	
1034	Moderate	No	\$54,738	\$42,083	2185	503	5			120	1	76	1							256	1	794	6	120	1			866	8	
1036	Middle	No	\$59,263	\$45,563	1557			68	1	148	1											314	3					1,067	8	
1037	Moderate	No	\$53,293	\$40,975	2761	416	4	153	3			77	1							43	1	1,063	10					1,439	13	
1038	Middle	No	\$75,547	\$58,083	4039	554	6	494	3	165	5	131	1					245	2	299	2	770	7					3,111	23	
1039	Middle	No	\$68,749	\$52,857	1077	168	2					57	1									259	3			101	1	151	2	
1041	Moderate	No	\$51,569	\$39,651	2850	1,387	13	138	1											302	3	869	7					1,098	8	
1042	Middle	No	\$63,732	\$49,000	3726	623	4			45	1	150	2			689	5					238	2					1,502	14	
1045	Moderate	No	\$52,459	\$40,333	1927	441	4									175	2			139	1							610	6	
1051.98	Middle	No	\$82,024	\$63,063	3526	1,652	6	400	1	344	2	155	1			216	2	158	1	330	1	2,097	10	236	1			1,863	8	
1052	Moderate	No	\$52,806	\$40,602	2840	174	2			25	1											1,377	11					1,259	3	
1053	Low	No	\$29,809	\$22,917	2366	78	1													223	1							799	5	
1054	Low	No	\$28,127	\$21,625	2269																									
1055	Moderate	No	\$36,369	\$27,961	3074	135	2																					384	2	
1061	Low	No	\$27,724	\$21,316	2897					7	1																			
1062	Low	No	\$20,607	\$15,841	2527																									
1063	Low	No	\$27,112	\$20,847	2987																									
1064	Moderate	No	\$37,391	\$28,750	3088	19	1			20	1	53	1																	
1065	Moderate	No	\$36,779	\$28,280	3477																									
1066	Low	No	\$30,420	\$23,386	2566																								72	1
1067	Moderate	No	\$42,270	\$32,500	4322																									
1071	Moderate	No	\$42,270	\$32,500	1361																									

Tract Code	Tract Income Level	Distressed or Underserved Tract	2011 Est. Tract Median Family Income	2000 Tract Median Family Income	Tract Population	Bank of America		BMO Harris		Commerce Bank		First Bank		Jefferson Bank		Lindell Bank		Merrill Lynch		PNC Bank		Pulaski Bank		Royal Bank		UMB Bank		US Bank		
						Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)
1072	Moderate	No	\$34,764	\$26,726	1720					3	1																	463	4	
1073	Moderate	No	\$48,462	\$37,262	6086	122	2																					1,109	5	
1074	Low	No	\$34,687	\$26,667	3625															17	1									
1075	Low	No	\$31,442	\$24,174	3624																									
1076	Moderate	No	\$38,955	\$29,948	2182																	55	1					192	2	
1077	Moderate	No	\$43,007	\$33,065	4365	15	1																					24	1	
1081	Moderate	No	\$42,798	\$32,905	3800																		151	2				55	1	
1082	Middle	No	\$59,124	\$45,458	2996	69	1															45	1					37	1	
1083	Moderate	No	\$40,171	\$30,888	2651	69	1																							
1084	Low	No	\$32,338	\$24,861	1053																							77	1	
1085	Moderate	No	\$36,884	\$28,359	1677																									
1096	Moderate	No	\$39,066	\$30,037	4139	162	2																					56	1	
1097	Low	No	\$22,219	\$17,083	4016																									
1101	Moderate	No	\$40,595	\$31,211	3737																							36	1	
1102	Low	No	\$32,540	\$25,018	3406											44	1													
1103	Low	No	\$32,338	\$24,861	3130																							167	2	
1104	Low	No	\$34,201	\$26,296	3136					19	1	60	1			10	1													
1105	Low	No	\$24,930	\$19,167	2091																									
1111	Low	No	\$28,780	\$22,125	1957	122	1																147	1						
1112	Low	No	\$29,885	\$22,978	1918																									
1113	Low	No	\$33,992	\$26,136	2242																									
1114	Low	No	\$24,075	\$18,508	2021																									
1115	Low	No	\$26,744	\$20,560	1424																									
1121	Middle	No	\$77,694	\$59,737	4360	1,326	3			417	1									966	3	965	4	4,680	1			5,248	13	
1122	Moderate	No	\$39,052	\$30,023	2203	80	1																					1,490	2	
1123	Low	No	\$25,576	\$19,662	2741																							55	1	
1124	Upper	No	\$99,837	\$76,759	3695	1,373	4			721	3					1,301	2					1,653	6				1,985	8		
1131	Middle	No	\$59,311	\$45,604	3428	1,006	6	80	1				67	1					52	1		1,025	8				1,228	8		
1134	Moderate	No	\$52,181	\$40,117	1008	128	1																					287	2	
1135	Middle	No	\$55,642	\$42,781	2558	269	3	95	1											242	2		823	6			1,127	11		
1141	Middle	No	\$71,404	\$54,899	9154	1,808	14			259	4									733	6	4,150	28				5,372	37		
1142	Middle	No	\$58,067	\$44,646	5052	484	5	125	2	183	2									255	3	1,958	16				2,623	22		
1143	Middle	No	\$71,481	\$54,960	6154	1,679	14			85	1									272	2	517	6	1,710	15		122	1	2,116	17
1151	Moderate	No	\$46,648	\$35,865	4388	394	7	102	1					33	1					20	1	254	2				452	7		
1152	Moderate	No	\$36,376	\$27,969	3561	489	5	47	1	27	1									75	1	210	3				237	4		
1153	Moderate	No	\$41,637	\$32,014	5773	446	5	113	1					85	2					166	3	120	2				979	11		
1154	Moderate	No	\$45,488	\$34,972	3127	322	4			36	1			77	2							187	5				613	8		

Tract Code	Tract Income Level	Distressed or Underserved Tract	2011 Est. Tract Median Family Income	2000 Tract Median Family Income	Tract Population	Bank of America		BMO Harris		Commerce Bank		First Bank		Jefferson Bank		Lindell Bank		Merrill Lynch		PNC Bank		Pulaski Bank		Royal Bank		UMB Bank		US Bank		
						Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)
1155	Low	No	\$33,673	\$25,888	5969	189	3													117	2	526	5					463	7	
1156	Moderate	No	\$36,022	\$27,694	5587																	220	5					312	5	
1157	Moderate	No	\$37,231	\$28,627	3851	124	1															67	1					96	1	
1161	Moderate	No	\$46,023	\$35,385	3456	145	2			83	1	154	1			36	1			196	2	105	2					274	5	
1162	Moderate	No	\$40,053	\$30,792	5165	987	8	160	2											449	3	1,408	12			131	1	2,349	17	
1163	Moderate	No	\$43,055	\$33,103	6295	1,283	9	161	1	12	1					60	1	339	2	263	1	847	6			152	1	1,222	8	
1164	Low	No	\$34,493	\$26,518	5255	318	4					129	1							132	1	83	1					400	2	
1165	Moderate	No	\$38,315	\$29,460	4687	929	6	60	1	861	6	213	2									484	5					1,130	9	
1171	Middle	No	\$66,254	\$50,938	1777	106	1			10	1							264	2			340	2					398	4	
1172	Moderate	No	\$37,273	\$28,655	6795	1,274	9	50	1	168	2	639	4	103	1					690	4	814	5					2,152	12	
1173	Moderate	No	\$40,477	\$31,122	3177	133	1	588	1											212	2	234	2					941	5	
1174	Moderate	No	\$53,237	\$40,929	5061	905	4			206	1											1,838	9					1,604	10	
1181	Low	No	\$28,676	\$22,045	2010							175	1									290	2					816	3	
1184	Moderate	No	\$45,773	\$35,192	1507																									
1185	Moderate	No	\$38,857	\$29,875	1006			58	1													88	1					76	1	
1186	Moderate	No	\$40,164	\$30,880	2960	708	6			162	1											301	2					20	1	
1191	Middle	No	\$78,514	\$60,368	6479	1,035	5					335	2					240	1	745	3	2,251	12					3,581	14	
1192	Middle	No	\$60,152	\$46,250	1621	114	1											1,245	3	98	1	591	3			157	1	1,847	6	
1193	Low	No	\$23,394	\$17,986	3620	247	1																					104	1	
1201	Low	No	\$25,263	\$19,423	865																		69	1						
1202	Moderate	No	\$37,530	\$28,854	1419																									
1203	Low	No	\$29,628	\$22,778	1680	48	1																					107	1	
1211	Low	No	\$27,494	\$21,140	1392																							2,412	1	
1212	Low	No	\$11,885	\$9,136	2406																									
1213	Low	No	\$21,420	\$16,467	1050																									
1214	Unknown	No	\$0	\$0	122	386	3													64	1	68	1							
1221	Moderate	No	\$44,112	\$33,917	1625	1,366	6			140	1									216	1	435	3			163	1	702	5	
1222	Unknown	No	\$0	\$0	7																									
1224	Low	No	\$17,695	\$13,603	2416	226	1			240	1												1,201	3					156	1
1231	Moderate	No	\$38,114	\$29,306	3898	236	2	157	1						55	1				270	1	835	6					1,499	8	
1232	Moderate	No	\$38,079	\$29,279	2048	1,189	6													508	2	1,343	5					2,380	11	
1233	Moderate	No	\$42,458	\$32,644	3057	254	3													80	1	839	7					1,305	5	
1234	Moderate	No	\$54,738	\$42,083	2950	1,195	5	146	1											127	1							1,566	8	
1235	Unknown	No	\$0	\$0	0																									
1241	Low	No	\$30,893	\$23,750	5264	415	5			43	1											93	1					217	3	
1242	Low	No	\$27,585	\$21,207	4134	300	2									32	1					40	1					92	1	
1243	Moderate	No	\$38,628	\$29,697	3627	1,160	9			110	1	85	1			18	1			302	2	335	3					721	6	

Tract Code	Tract Income Level	Distressed or Underserved Tract	2011 Est. Tract Median Family Income	2000 Tract Median Family Income	Tract Population	Bank of America		BMO Harris		Commerce Bank		First Bank		Jefferson Bank		Lindell Bank		Merrill Lynch		PNC Bank		Pulaski Bank		Royal Bank		UMB Bank		US Bank		
						Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)	Loans	Amount (000s)
1246	Low	No	\$26,709	\$20,536	1913	42	1			10	1																		360	1
1255	Low	No	\$31,525	\$24,238	2125	1,533	11												196	1	326	3							966	5
1256	Moderate	No	\$48,775	\$37,500	1260	112	1												185	1	303	3	680	3					298	2
1257	Low	No	\$16,103	\$12,381	2947																							66	1	
1266	Low	No	\$21,976	\$16,896	2944	194	2																2,402	2					503	4
1267	Low	No	\$24,235	\$18,634	1997	94	1																							

Appendix D: Ordinances & Methodology & Terms

Ordinance 57332

Section Eight Each year, following the receipt of the applications, the Treasurer shall forward the information from the applying banks concerning their mortgage lending practices and policies to the Planning & Urban Design Agency which shall prepare a report on the performance of the various applying institutions in respect to their lending activity in the City of St Louis This report shall consider the materials submitted by the applying banks as well as other material relevant to lending activity in the City of St Louis which the Community Development Agency is able to obtain The Community Development Agency shall present its report, with the materials from the applying banks attached, to the Treasurer so that the Treasurer may forward this report to the Funds Committee of the City of St Louis for its use in the designation of depositories

Ordinance 57500

Section Nine All applications and other material received from the banks and the report prepared by the Planning & Urban Design Agency shall be delivered to the Treasurer not later than June 30 and shall be reported by the Treasurer to the Funds Committee of the City, made up of the Mayor, the Comptroller, and the Treasurer.

Methodology and Terms

The figures for 1990 through 2001 were obtained from reports from previous years. Figures from 2000 through 2011 were based upon the electronic data the Depositor Applicant Banks submitted to the City of St. Louis.

The general categories of the table titled “Long-term Analysis of Residential Lending Patterns, “1990-2010” are as follows:

Amount of City Loans: The total dollar amount of City residential loans originated by an applicant bank. This number included home purchase loans, the Refinancing of home purchase loans & home Improvement loans.

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

Assets: A measure of a bank’s worth and size based upon the total holdings of the bank.

Asset to loan Ratio: A bank’s total dollar amount of city loans divided by its total assets. This is used to normalize the value of a bank’s loan activity.

City as a % of MSA Number & Amount: number of residential city loans (number & amount) divided by the total MSA Loans

Number of City Loans: The total number of residential loans originated by an applicant bank in the City. This number includes home purchase loans, the Refinancing of home purchase loans & home Improvement loans.

Number of Applications: The total number of residential loan applications by an applicant bank in the City. This number includes home purchase loans, the Refinancing of home purchase loans & home Improvement loans.

Number of Denials: The total number of residential loan denials by an applicant bank in the City. This number includes home purchase loans, the Refinancing of home purchase loans & home Improvement loans.