
HOME MORTGAGE DISCLOSURE ACT

June 30, 2008

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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.

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.

These reports are on file at the Planning and Urban Design Agency (PDA) and can be obtained by calling the Research Division at 622-3400.

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 & Summary

Description

Bank analyses were based on information received from each institution and data obtained from the Federal Financial Institutions Examination Council (FFIEC) website. Individual analyses were prepared and include the following items:

- 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 1986 to 2007
- 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 twelve 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. There are also tables comparing the City of St. Louis to the entire St. Louis Metropolitan area. 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 2007, unless otherwise noted.

Number & Amount of City Loans

The twelve banks made a total of 2,892 loans in the City totaling \$274,649,000 (2,582,112).

- Home Purchases: 1,724 loans totaling \$235,396,000. 57.7% of all loans issued in the city
- Home Improvements: 183 loans totaling \$34,033,000. 6.3% of all loans issued in the city
- Refinancing: 985 loans totaling \$138,796,000. 33.4% of all loans issued in the city

Bank Rankings

- Bank of America issued the highest number of loans, 1,073; & the highest dollar amount, \$129,090,000
- Pulaski Bank issued the second highest number of loans, 833; & the second highest dollar amount, \$126,480,000
- US Bank issued the third highest number of loans, 360; & the fourth highest dollar amount, \$47,862,000
- National City the fourth highest number of loans, 347; & the third highest dollar amount \$49,662,000
- Commerce Bank issued the fifth highest number of loans, 92; & the fifth highest dollar amount \$8,842,000
- UMB issued the sixth highest number of loans, 38; But those loans totaled the lowest dollar amount, \$521,000
- People's National Bank issued the lowest number of loans, 2; & and \$1,349,000 in loans

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

- Lindell Bank issued the highest percent in number (31.8%) & was second in total loan amount (36.8%)
- Jefferson Bank issued the second highest percent in number (23.1%) & third in total loan amount (27.0%)
- Bank of America issued the third highest percent in number (20.7%) & fourth in total loan amount (17.6%)
- Royal Bank issued the sixth highest percent in number (16.7%) and the highest in total loan amount (76.3%)
- People's National and First Bank issued between .7% to 8% of their total number of loans issued in the city

Asset – to – Loan Ratios

When comparing the applicants for city depositors in the city of St. Louis, we see a pattern continues, banks with large amounts of assets have a small portion of their loan portfolio within the city. Only 0.0002% of the applicants assets are issued in loans to the city: the total assets among the 12 banks total \$1,716,302,417,502 & the total amount of loan originations in the city totaled \$408,225,000.

- Pulaski Bank had the highest asset-to-loan ratio with 11.18
- Royal Banks of Missouri and Lindell Bank were the next closest banks both with slightly more than 6%
- First Bank, US Bank, UMB, Jefferson, Regions, National City and Commerce Banks have an asset-to-loan ratio of less than 1%
- Bank of America has an extremely small asset-to-loan ratio .000008%

Small Banks vs. Large Banks

- Small Banks (assets under \$1,000,000,000) Jefferson, Lindell, People's National, and Royal
- Large Banks (Assets above \$1,000,000,000) Bank of America, Commerce Bank, First Bank, National City, Pulaski Bank, Regions Bank, UMB Bank & US Bank

Totals

- Asset Range
 - Small Banks: \$49,413,000 to \$ 796,630,000
 - Large Banks: \$1,314,465,000 to \$1,715,746,000,000
- Range of Number of City Loans
 - Small Banks: 2 to 28
 - Large Banks: 35 to 1,073
- Range of Total Dollar Amount
 - Small Banks: \$521,000 to \$24,091,000
 - Large Banks: \$1,349,000 to \$129,090,000

Summary

- People's National Bank is a newcomer to the City of St. Louis and the region, with only 2 loans totaling \$1,349,000
- Bank of America the largest bank made the most loans with the highest dollar amount, but loans made to St. Louis did not total .000008% of their assets
- Pulaski Bank had the second largest investment with \$126,480,000

City of St. Louis: Income Distribution

St. Louis Tract Information																					
Tract	Income Level	Distressed	2007 Median Family Income	2000 Tract Median Family Income	2000 Population	Minority Population	Minority %	Owner Occupied Units	1- to 4-Family Units	Tract Median Family Income %	Tract	Income Level	Distressed	2007 Median Family Income	2000 Tract Median Family Income	2000 Population	Minority Population	Minority %	Owner Occupied Units	1- to 4-Family Units	Tract Median Family Income %
1011	Middle	No	\$63,756	\$53,819	2684	211	7.86	1074	1221	100.72	1072	Moderate	No	\$31,663	\$26,726	1720	1703	99.01	318	646	50.02
1012	Middle	No	\$64,496	\$54,444	3102	182	5.87	1212	1388	101.89	1073	Moderate	No	\$44,139	\$37,262	6086	6025	99	1564	2262	69.73
1013	Middle	No	\$59,920	\$50,583	4415	300	6.8	1367	2070	94.66	1074	Low	No	\$31,593	\$26,667	3625	3566	98.37	771	1383	49.91
1014	Moderate	No	\$45,165	\$38,125	2936	787	26.81	765	1304	71.35	1075	Low	No	\$28,637	\$24,174	3624	3581	98.81	829	1479	45.24
1015	Low	No	\$30,327	\$25,599	3446	758	22	642	1483	47.91	1076	Moderate	No	\$35,480	\$29,948	2182	2161	99.04	517	968	56.05
1018	Low	No	\$28,757	\$24,274	3200	724	22.63	641	1516	45.43	1077	Moderate	No	\$39,170	\$33,065	4365	4337	99.36	1104	2051	61.88
1021	Moderate	No	\$49,437	\$41,733	2875	195	6.78	670	1446	78.1	1081	Moderate	No	\$38,980	\$32,905	3800	3473	91.39	1003	1429	61.58
1022	Middle	No	\$68,079	\$57,472	6569	303	4.61	2401	3059	107.55	1082	Middle	No	\$53,849	\$45,458	2996	2796	93.32	697	1020	85.07
1023	Moderate	No	\$46,969	\$39,647	1831	124	6.77	781	924	74.2	1083	Moderate	No	\$36,587	\$30,888	2651	2407	90.8	664	995	57.8
1024	Moderate	No	\$48,285	\$40,762	2584	290	11.22	719	1096	76.28	1084	Low	No	\$29,453	\$24,861	1053	764	72.55	191	364	46.53
1025	Middle	No	\$60,958	\$51,458	2172	181	8.33	673	1019	96.3	1085	Moderate	No	\$33,593	\$28,359	1677	1423	84.85	131	278	53.07
1031	Middle	No	\$72,662	\$61,339	3331	259	7.78	922	1482	114.79	1096	Moderate	No	\$35,581	\$30,037	4139	3994	96.5	803	1756	56.21
1034	Moderate	No	\$49,855	\$42,083	2185	107	4.9	677	929	78.76	1097	Low	No	\$20,237	\$17,083	4016	3836	95.52	576	1780	31.97
1036	Middle	No	\$53,976	\$45,563	1557	169	10.85	526	622	85.27	1101	Moderate	No	\$36,974	\$31,211	3737	3721	99.57	835	1738	58.41
1037	Moderate	No	\$48,538	\$40,975	2761	256	9.27	873	1332	76.68	1102	Low	No	\$29,637	\$25,018	3406	3392	99.59	663	1533	46.82
1038	Middle	No	\$68,807	\$58,083	4039	175	4.33	1456	1862	108.7	1103	Low	No	\$29,453	\$24,861	3130	3113	99.46	613	1632	46.53
1039	Middle	No	\$62,616	\$52,857	1077	155	14.39	348	502	98.92	1104	Low	No	\$31,150	\$26,296	3136	3095	98.69	586	1462	49.21
1041	Moderate	No	\$46,969	\$39,651	2850	510	17.89	884	1393	74.2	1105	Low	No	\$22,706	\$19,167	2091	2072	99.09	335	970	35.87
1042	Middle	No	\$58,046	\$49,000	3726	460	12.35	990	1621	91.7	1111	Low	No	\$26,213	\$22,125	1957	1925	98.36	331	815	41.41
1045	Moderate	No	\$47,779	\$40,333	1927	393	20.39	478	898	75.48	1112	Low	No	\$27,219	\$22,978	1918	1909	99.53	321	1024	43
1051.98	Middle	No	\$74,707	\$63,063	3526	1133	32.13	721	842	118.02	1113	Low	No	\$30,960	\$26,136	2242	2234	99.64	346	927	48.91
1052	Moderate	No	\$48,095	\$40,602	2840	1978	69.65	480	606	75.98	1114	Low	No	\$21,927	\$18,508	2021	1987	98.32	377	1102	34.64
1053	Low	No	\$27,149	\$22,917	2366	2317	97.93	273	498	42.89	1115	Low	No	\$24,358	\$20,560	1424	1411	99.09	207	621	38.48
1054	Low	No	\$25,618	\$21,625	2269	2231	98.33	163	871	40.47	1121	Middle	No	\$70,763	\$59,737	4360	1706	39.13	706	707	111.79
1055	Moderate	No	\$33,125	\$27,961	3074	3035	98.73	600	1038	52.33	1122	Moderate	No	\$35,568	\$30,023	2203	2127	96.55	331	734	56.19
1061	Low	No	\$25,250	\$21,316	2897	2875	99.24	506	1305	39.89	1123	Low	No	\$23,294	\$19,662	2741	2723	99.34	418	1197	36.8
1062	Low	No	\$18,768	\$15,841	2527	2510	99.33	335	950	29.65	1124	Upper	No	\$90,930	\$76,759	3695	1289	34.88	572	613	143.65
1063	Low	No	\$24,693	\$20,847	2987	2964	99.23	514	1289	39.01	1131	Middle	No	\$54,020	\$45,604	3428	679	19.81	781	1284	85.34
1064	Moderate	No	\$34,055	\$28,750	3088	3053	98.87	629	1591	53.8	1134	Moderate	No	\$47,526	\$40,117	1008	339	33.63	239	504	75.08
1065	Moderate	No	\$33,498	\$28,280	3477	3437	98.85	691	1554	52.92	1135	Middle	No	\$50,678	\$42,781	2558	111	4.34	861	1385	80.06
1066	Low	No	\$27,706	\$23,386	2566	2558	99.69	375	1107	43.77	1141	Middle	No	\$65,034	\$54,899	9154	1097	11.98	2304	4339	102.74
1067	Moderate	No	\$38,499	\$32,500	4322	4306	99.63	906	1918	60.82	1142	Middle	No	\$52,887	\$44,646	5052	532	10.53	1615	2590	83.55
1071	Moderate	No	\$38,499	\$32,500	1361	1036	76.12	322	411	60.82	1143	Middle	No	\$65,104	\$54,960	6154	458	7.44	1960	2718	102.85

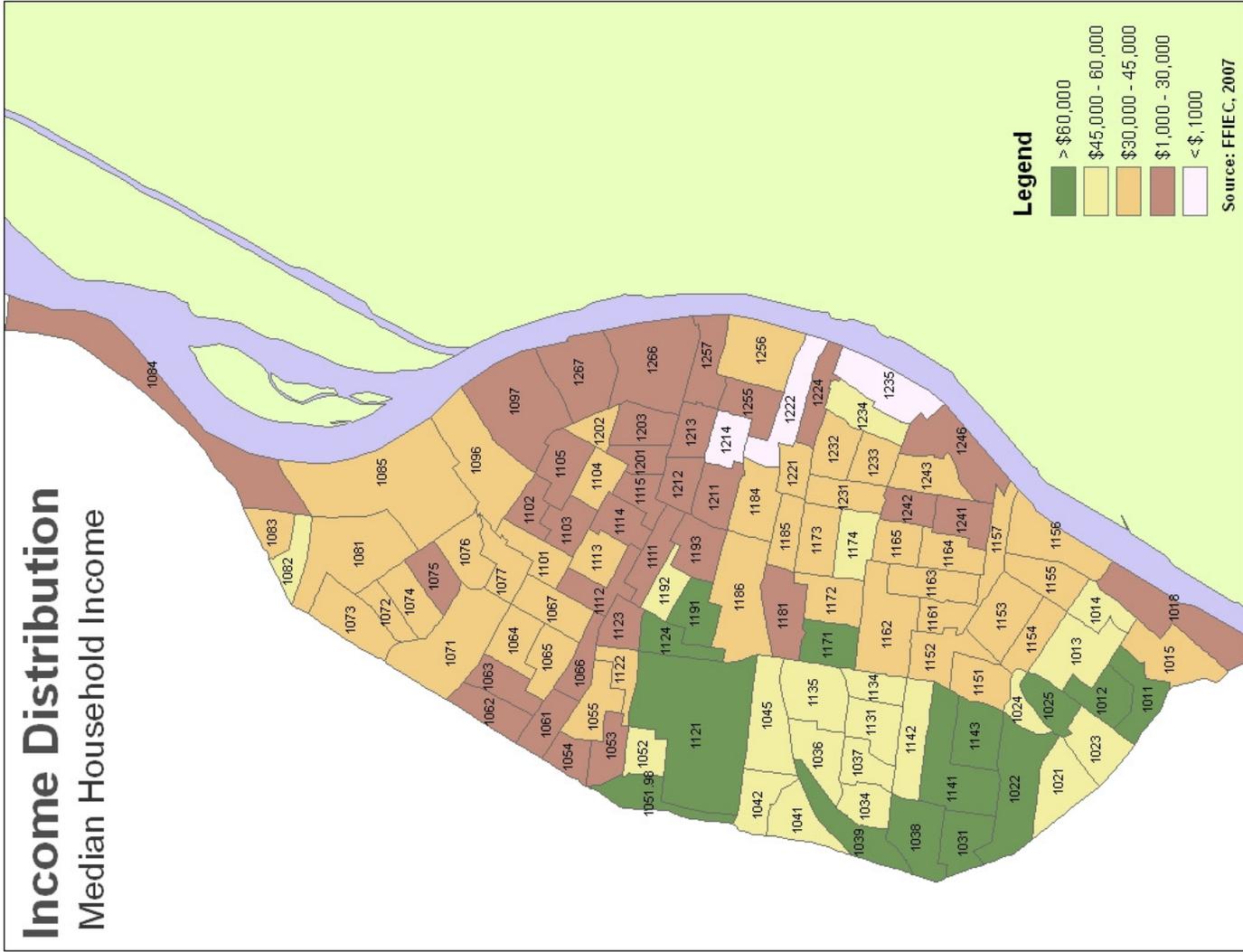
St. Louis Tract Information

Tract	Income Level	Distressed	2007 Median Family Income	2000 Tract Median Family Income	2000 Population	Minority Population	Minority %	Owner Occupied Units	1- to 4- Family Units	Tract Median Family Income %	Tract	Income Level	Distressed	2007 Median Family Income	2000 Tract Median Family Income	2000 Population	Minority Population	Minority %	Owner Occupied Units	1- to 4- Family Units	Tract Median Family Income %	
1151	Moderate	No	\$42,487	\$35,865	4388	809	18.44	1064	1569	67.12	1202	Moderate	No	\$34,182	\$28,854	1419	1223	86.19	165	493	54	
1152	Moderate	No	\$33,131	\$27,969	3561	1265	35.52	566	1063	52.34	1203	Low	No	\$26,985	\$22,778	1680	1613	96.01	246	712	42.63	
1153	Moderate	No	\$37,923	\$32,014	5773	2420	41.92	1370	2360	59.91	1211	Low	No	\$25,041	\$21,140	1392	1211	87	6	197	39.56	
1154	Moderate	No	\$41,430	\$34,972	3127	656	20.98	863	1286	65.45	1212	Low	No	\$10,824	\$9,136	2406	2384	99.09	83	516	17.1	
1155	Low	No	\$30,669	\$25,888	5969	2616	43.83	1118	2762	48.45	1213	Low	No	\$19,509	\$16,467	1050	1035	98.57	28	270	30.82	
1156	Moderate	No	\$32,808	\$27,694	5587	2107	37.71	758	1946	51.83	1214	Unknown	No	\$0	\$0	122	86	70.49	6	34	0	
1157	Moderate	No	\$33,910	\$28,627	3851	1960	50.9	583	1780	53.57	1221	Moderate	No	\$40,177	\$33,917	1625	1230	75.69	284	561	63.47	
1161	Moderate	No	\$41,917	\$35,385	3456	1505	43.55	800	1623	66.22	1222	Unknown	No	\$0	\$0	7	3	42.86	0	0	0	
1162	Moderate	No	\$36,480	\$30,792	5165	2566	49.68	1085	2380	57.63	1224	Low	No	\$16,116	\$13,603	2416	2018	83.53	211	441	25.46	
1163	Moderate	No	\$39,214	\$33,103	6295	2875	45.67	1013	2827	61.95	1231	Moderate	No	\$34,714	\$29,306	3898	2941	75.45	575	1719	54.84	
1164	Low	No	\$31,416	\$26,518	5255	3758	71.51	693	2274	49.63	1232	Moderate	No	\$34,682	\$29,279	2048	993	48.49	348	991	54.79	
1165	Moderate	No	\$34,897	\$29,460	4687	2975	63.47	692	2047	55.13	1233	Moderate	No	\$38,670	\$32,644	3057	1451	47.46	471	1579	61.09	
1171	Middle	No	\$60,344	\$50,938	1777	803	45.19	169	1027	95.33	1234	Moderate	No	\$49,855	\$42,083	2950	938	31.8	470	1518	78.76	
1172	Moderate	No	\$33,948	\$28,655	6795	4924	72.47	914	2642	53.63	1235	Unknown	No	\$0	\$0	0	0	0	0	0	0	
1173	Moderate	No	\$36,866	\$31,122	3177	2287	71.99	477	961	58.24	1241	Low	No	\$28,137	\$23,750	5264	3625	68.86	645	2460	44.45	
1174	Moderate	No	\$48,488	\$40,929	5061	2646	52.28	842	1819	76.6	1242	Low	No	\$25,124	\$21,207	4134	2980	72.09	459	1808	39.69	
1181	Low	No	\$26,118	\$22,045	2010	1655	82.34	199	871	41.26	1243	Moderate	No	\$35,182	\$29,697	3627	1690	46.59	646	1890	55.58	
1184	Moderate	No	\$41,689	\$35,192	1507	620	41.14	8	160	65.86	1246	Low	No	\$24,326	\$20,536	1913	1070	55.93	288	875	38.43	
1185	Moderate	No	\$35,391	\$29,875	1006	855	84.99	204	342	55.91	1255	Low	No	\$28,713	\$24,238	2125	1196	56.28	47	32	45.36	
1186	Moderate	No	\$36,581	\$30,880	2960	2141	72.33	349	1140	57.79	1256	Moderate	No	\$44,424	\$37,500	1260	713	56.59	13	55	70.18	
1191	Middle	No	\$71,510	\$60,368	6479	2840	43.83	926	764	112.97	1257	Low	No	\$14,667	\$12,381	2947	2864	97.18	51	495	23.17	
1192	Middle	No	\$54,786	\$46,250	1621	1276	78.72	320	508	86.55	1266	Low	No	\$20,015	\$16,896	2944	2167	73.61	218	1131	31.62	
1193	Low	No	\$21,307	\$17,986	3620	1609	44.45	69	215	33.66	1267	Low	No	\$22,073	\$18,634	1997	1449	72.56	265	982	34.87	
1201	Low	No	\$23,010	\$19,423	865	854	98.73	127	431	36.35												

2007 HUD Est. MSA/MD non-MSA/MD Median Family Income: \$63,300

2007 Median Family Income is an Estimate

Distressed tracts are defined by the FFIEC annually.



Community Reinvestment Act: Small Business Loan Activity

City of St. Louis: Small Business Loan Activity						
Applicant Bank	Total Loans		Loans in Low & Moderate Income Tracts		Percent of Loans Low & Moderate Tracts	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	666	\$7,351	478	\$4,787	71.8%	65.1%
Commerce Bank	164	\$37,439	117	\$27,865	71.3%	74.4%
First Bank	78	\$14,929	52	\$10,819	66.7%	72.5%
National City	105	\$26,135	77	\$20,151	73.3%	77.1%
Regions Bank	91	\$26,978	68	\$20,772	74.7%	77.0%
UMB Bank	55	\$7,075	42	\$5,862	76.4%	82.9%
US Bank	206	\$22,147	136	\$16,071	66.0%	72.6%
All Lending Institutions	1,365	\$142,054	970	\$106,327	71.1%	74.8%

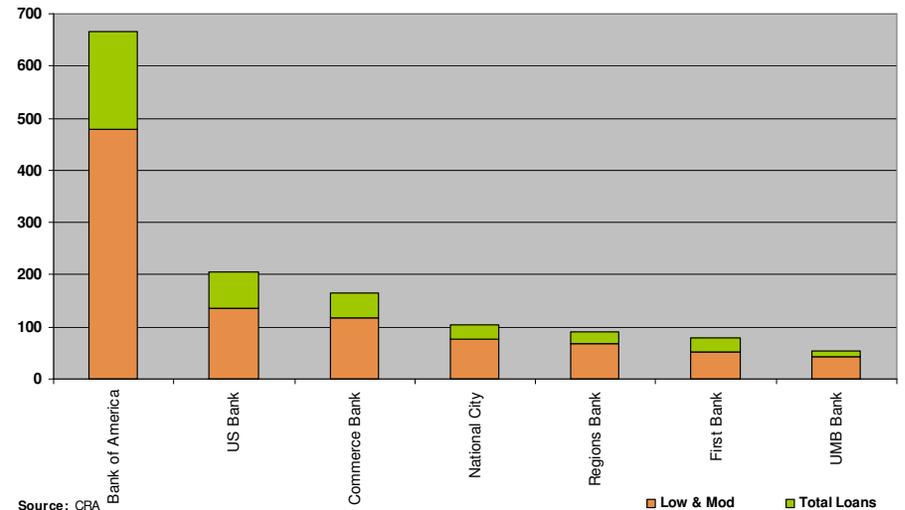
Source: Community Reinvestment Act

*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

Community Reinvestment Activity

Number of Loans



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	478	\$4,787	263	\$2,536	54	\$683	13	\$180	71	\$849
Commerce Bank	117	\$27,865	48	\$9,321	8	\$1,146	12	\$3,377	8	\$2,897
First Bank	52	\$10,819	24	\$5,207	9	\$1,836	1	\$250	5	\$444
National City Bank	77	\$20,151	27	\$4,674	6	\$1,282	0	\$0	11	\$1,200
Regions Bank	68	\$20,772	107	\$3,224	4	\$103	1	\$200	0	\$0
UMB Bank	42	\$5,862	19	\$3,698	7	\$1,582	0	\$0	1	\$1
US Bank	136	\$16,071	102	\$9,292	17	\$2,472	1	\$2	11	\$224
Total	970	106,327	590	37,952	105	9,104	28	4,009	107	5,615

Source: Community Reinvestment Act

*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

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		Loans to Businesses w/ Gross Annual Revenue < \$1 million	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	478	\$4,787	478	\$4,787	0	\$0	0	\$0	478	\$4,787
Commerce Bank	117	\$27,865	61	\$2,850	22	\$4,315	34	\$20,700	48	\$5,259
First Bank	52	\$10,819	28	\$1,249	8	\$1,245	16	\$8,298	26	\$1,855
National City	77	\$20,151	30	\$1,100	21	\$3,585	26	\$15,466	38	\$8,996
Regions Bank	68	\$20,772	26	\$1,153	15	\$2,342	27	\$17,247	39	\$5,791
UMB Bank	42	\$5,862	26	\$279	7	\$1,618	9	\$3,965	8	\$1,311
US Bank	136	\$16,071	93	\$1,452	19	\$3,312	24	\$11,307	76	\$3,743
Totals	970	106,327	742	12,870	92	16,417	136	76,983	713	31,742

Source: Community Reinvestment Act

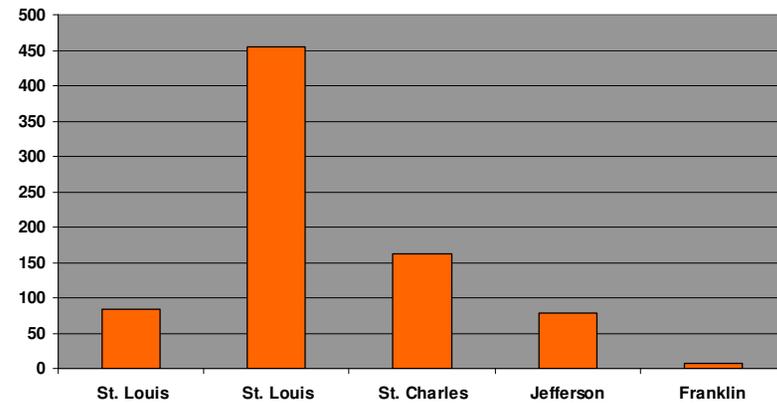
*Loan Amount is represented in thousands

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

Loan Applications

Loan Applications						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	Totals
Bank of America	1,703	4,328	1,466	838	208	8,864
Commerce Bank	210	677	295	0	0	1,119
First Bank	108	265	136	236	738	1,711
Jefferson Bank	17	43	4	8	5	77
LaSalle Bank	5	28	15	5	1	56
Lindell Bank	36	65	9	2	1	115
National City	3,184	1,595	2,594	4,634	5,568	25,517
People's National	3	7	2	1	0	13
Pulaski Bank	971	2,904	1,219	602	69	5,941
Regions Bank	155	531	238	114	15	2,106
Royal Bank	13	28	1	1	0	43
UMB Bank	83	455	162	78	7	816
US Bank	980	2,847	1,762	2,108	2,377	12,486
Totals	7,468	13,773	7,903	8,627	8,989	58,864

**County Totals:
Number of Applications**



City of St. Louis: Application Distribution

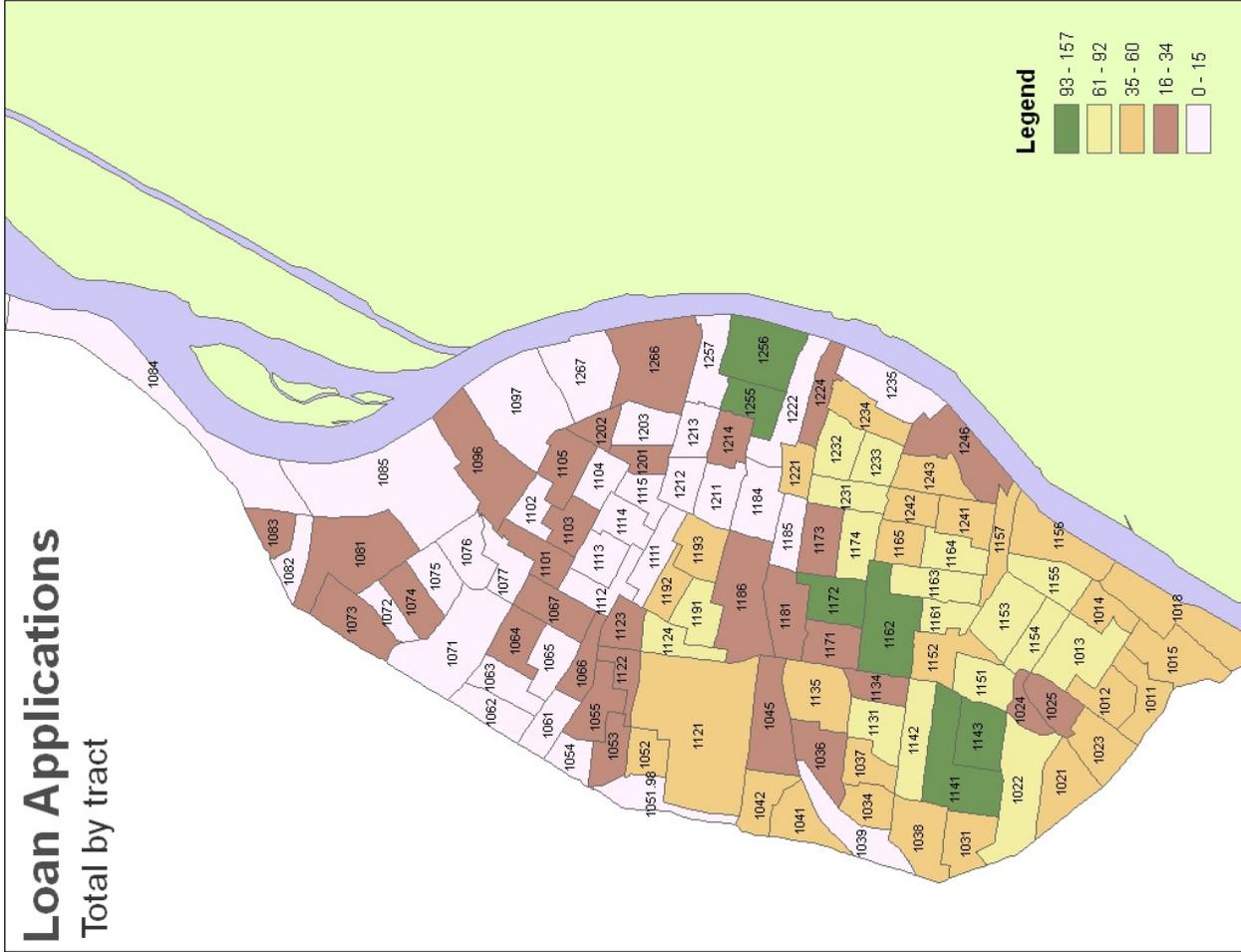
Census Tract	Bank of America	Commerce Bank	First Bank	Jefferson Bank	Lindell Bank	National City Bank	People's National Bank	Pulaski Bank	Regions	Royal Bank	US Bank	UMB	Total	Census Tract	Bank of America	Commerce Bank	First Bank	Jefferson Bank	Lindell Bank	National City Bank	People's National Bank	Pulaski Bank	Regions	Royal Bank	US Bank	UMB	Total
1011	9	2	4	1		5		9	5		11		46	1076	1	1				3		2		4		11	
1012	9		1	1		7		10	2		13	1	44	1077	1	3			2	1		4	2		2	15	
1013	17	4	1			10		17	2		21		72	1081	1	1	1	1		4		2	2	5	2	19	
1014	22		2		1	3		12			6		46	1082	1	2	3	2		1		1		3	1	14	
1015	20		1		1	7		8	2		3	1	43	1083	1	1			11	3				2	1	20	
1018	9	1	2	2		3		6	2		9	1	43	1084	1							3		1		5	
1021	1	3	4	1		10		13	2		7	1	42	1085	1								1		1	3	
1022	1	1	2	2		10		28	5		26	3	78	1096	1	4	10	3		3		6	1	3		31	
1023	1	2	1	1	1	6		13	3	1	10		39	1097	1		2	1		1			1		3	9	
1024	1	1	1	1		5		6	2		7	2	26	1101	1	5	6		1	3		1		6	1	24	
1025	1	1	1	1		2		11			8	3	28	1102	1	7	1			2				1		13	
1031	1	2	4			3		12	3	1	15		41	1103	1	2	22					4	3	1	1	34	
1034	1	3	3	3		7		11	2		11		41	1104	1	1	6			3		3				14	
1036	1		3			2		10			7		23	1105	1	1	13			3		1	1	1	1	22	
1037	1	4	1			10		16	2		12	2	48	1111	1		2			2				3		9	
1038	1	4			1	4		20	3		21	4	58	1112	1		4					3	1			9	
1039	1					3		3	1		1		9	1113	1		7					1	1			10	
1041	1		3		1	10		14		1	14	2	46	1114	1		6	2		2		2				13	
1042	1	2	14	3	2	5		12	2		15	1	57	1115	1	1	6			2			1	1	1	13	
1045	1	4	3		2	4		11	2	2	2	1	32	1121	1	3	1	1	1	3		21	2		9	42	
1051		5	0				1		1				7	1122	4	3				2		5			2	16	
1052	2	1	2	1		7		34				1	48	1123	14					1		1			1	17	
1053	1	1	1			3					16		22	1124	22	1	7	1		9		16			12	68	
1054	1	1	4			1		1			4		12	1131	13	5	7		2	32		18	1		4	2	84
1055	1	3	1	1		6		1	1		3		17	1134	6	1	5			3		5	1		3	24	
1061	1	1	2			3		1	1		1		10	1135	12	1	5			9		10	2		9	1	49
1062	1	1	1								4		7	1141	43	6	4	2		15		48	5		31	3	157
1063	1	1						2					4	1142	31	4	1	1		6		21	3	1	22	2	92
1064	1	2	9	1		1		1		1	1		17	1143	51	3				8		37	3	1	24	3	130
1065	1		4			2		1	4		1	1	14	1151	24	1	1	1		3		19	1		16	1	67
1066	1	1	10			3		3			1		16	1152	15	1				6		10	2		7	1	42
1067	1	3	3	2		1		2	2		2	3	19	1153	39	5	3	1	1	11		19	1		9	3	92
1071			1	1		1		1			2		6	1154	22	5	2	1	1	4		20	4		9	1	69
1072	1		2	2		1		1	1		1		9	1155	26	2	5	1		11		12	4	1	13	2	77
1073	1	3			3	5		8	2		4	2	28	1156	13	2	2	1		9		6	3		7	2	45
1074	1	1	4	4	1	3		1	1		1		16	1157	17		5	3		5		5			11	1	47
1075	1		1			3		1	1		4		11	1161	18	9	3			9		10	2		11	1	63

City of St. Louis: Application Distribution

Census Tract	Bank of America	Commerce Bank	First Bank	Jefferson Bank	Lindell Bank	National City Bank	People's National Bank	Pulaski Bank	Regions	Royal Bank	US Bank	UMB	Total	Census Tract	Bank of America	Commerce Bank	First Bank	Jefferson Bank	Lindell Bank	National City Bank	People's National Bank	Pulaski Bank	Regions	Royal Bank	US Bank	UMB	Total	
1162	46	6	3	1	1	16		36	3		18	1	131	1213	1												1	
1163	28	7	1			10		18	1		17	3	85	1214	9					6		6		1		1		23
1164	32	1				14		13	2		2	1	65	1221	13	1	8	1				8				8		39
1165	21	3	1	1		4		5	3		5	1	44	1222			1											1
1171	3	2	2			2		8	3		4		24	1224	5	4	4	2				3				2		20
1172	34	11			1	5		25	2		23	2	103	1231	18	3	3	2	1	10		14	4	4	59			118
1173	15		1			5		3	3		4	1	32	1232	25	2	3	1	1	9		19	2		62			124
1174	30	6				12		15	2		10		75	1233	22	2	4	2		5		23	2		60			120
1181	8	3	2	2				5	1		5	1	27	1234	15	1	2	2		5		10	1		36			72
1184													0	1235														0
1185		1				1		1			2		5	1241	28	2	3	1		2		6	4		11	1		58
1186		2	4	3	2	5		10			6	1	33	1242	18	2	2			4		7	3	1	6	1		44
1191	6	3	3	3		8		30	2		14	1	70	1243	25	2				7		13	3		10			60
1192	15					4		17			10		46	1246	9	2	1			3		4	1		2			22
1193	45		5					3					53	1255	45	2	1			19	1	37	2	1	25	1		134
1201	20		9			1			1				31	1256	9					82		9	2		6			108
1202	8		4		1	3		1	2				19	1257	3							1			1			5
1203	1	1	2			2		3	1				10	1266	9	1				3		3				3		19
1211	2						1						3	1267	3											2		5
1212	1	1	1										3	Total	1078	210	306	71	47	579	3	971	155	16	912	78	4426	

Loan Applications

Total by tract



County Comparisons

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	\$84,524	672	\$220,496	1443	\$81,324	565	\$27,433	219	\$13,111	60	\$426,888	2959
Commerce Bank	\$2,477	17	\$22,925	87	\$7,194	39					\$32,596	143
First Bank	\$5,980	17	\$11,508	54	\$4,161	26	\$1,392	12	\$2,673	30	\$25,714	139
Jefferson Bank	\$1,479	10	\$3,003	30	\$255	3	\$85	2	\$185	2	\$5,007	47
Lindell Bank	\$768	8	\$1,326	16	\$67	1	\$198	1			\$2,359	26
National City	\$31,547	208	\$63,053	353	\$43,082	258	\$10,592	79	\$1,942	18	\$150,216	916
Peoples National Bank	\$229	1	\$1,295	7			\$386	1			\$1,910	9
Pulaski Bank	\$78,445	560	\$300,889	1710	\$123,743	780					\$503,077	3050
Regions Bank	\$2,947	19	\$10,800	60	\$6,711	34	\$2,389	14	\$217	2	\$23,064	129
Royal Bank	\$861	3	\$5,386	10							\$6,247	13
UMB	\$120	1	\$1,301	12	\$615	4	\$536	4			\$2,572	21
US Bank	\$26,019	208	\$144,106	710	\$67,267	402	\$19,724	150	\$7,461	59	\$264,577	1529
Totals	\$235,396	1,724	\$786,088	4,492	\$334,419	2,112	\$62,735	482	\$25,589	171	\$1,444,227	8,981

* Dollar amounts are 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	\$4,435	59	\$18,845	163	\$4,828	46	\$3,801	42	\$2,193	15	\$34,102	325
Commerce Bank	\$743	32	\$3,549	121	\$1,077	54					\$5,369	207
First Bank	\$767	7	\$2,632	27	\$1,454	\$13	\$511	11	\$701	15	\$6,065	73
Jefferson Bank	\$130	2	\$20	1							\$150	3
Lindell Bank												
National City	\$1,398	18	\$6,082	60	\$1,626	23	\$1,117	20	\$465	10	\$10,688	131
Peoples National Bank												
Pulaski Bank	\$3,282	22	\$4,833	45	\$3,367	18					\$11,482	85
Regions Bank	\$90	3	\$749	20	\$332	12	\$110	3			\$1,281	38
Royal Bank	\$22,880	5	\$660	4			\$230	30			\$23,770	39
UMB	\$308	35	\$1,531	199	\$698	79	\$100	1	\$17	2	\$2,654	316
US Bank			\$330	4							\$330	4
Totals	\$34,033	183	\$39,231	644	\$13,382	245	\$5,869	107	\$3,376	42	\$95,891	1,221

* Dollar amounts are 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	\$40,131	342	\$155,569	1001	\$37,981	279	\$27,653	231	\$12,541	52	\$273,875	\$1,905
Commerce Bank	\$5,622	43	\$29,406	210	\$8,898	101					\$43,926	\$354
First Bank	\$1,448	11	\$12,687	86	\$5,596	48	\$1,284	10	\$2,795	28	\$23,810	\$183
Jefferson Bank	\$181	3	\$701	6	\$80	1	\$441	4	\$71	1	\$1,474	\$15
Lindell Bank	\$2,549	20	\$2,953	40	\$1,153	2					\$6,655	\$62
National City	\$16,717	121	\$80,151	470	\$34,602	240	\$16,888	128	\$7,169	50	\$155,527	\$1,009
Peoples National Bank	\$1,120	1									\$1,120	\$1
Pulaski Bank	\$44,753	251	\$159,045	847	\$50,367	297					\$254,165	\$1,395
Regions Bank	\$3,989	37	\$19,258	116	\$6,480	46	\$2,441	22	\$1,402	6	\$33,570	\$227
Royal Bank	\$350	2	\$1,189	6							\$1,539	\$8
UMB	\$93	2	\$2,084	15	\$889	5	\$584	4			\$3,650	\$26
US Bank	\$21,843	152	\$126,243	710	\$60,231	364	\$22,000	143	\$12,366	75	\$242,683	\$1,444
Totals	\$138,796	985	\$589,286	3,507	\$206,277	1,383	\$71,291	542	\$36,344	212	\$1,041,994	6,629

* Dollar amounts are 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	\$129,090	1,073	\$394,910	2,607	\$124,133	890	\$58,887	492	\$27,845	127	\$734,865	5,189
Commerce Bank	\$8,842	92	\$55,880	418	\$17,169	194	\$0	0	\$0	0	\$81,891	704
First Bank	\$8,195	35	\$26,827	167	\$11,211	87	\$3,187	33	\$6,169	73	\$55,589	395
Jefferson Bank	\$1,790	15	\$3,724	37	\$335	4	\$526	6	\$256	3	\$6,631	65
Lindell Bank	\$3,317	28	\$4,279	56	\$1,220	3	\$198	1	\$0	0	\$9,014	88
National City	\$49,662	347	\$149,286	883	\$79,310	521	\$28,597	227	\$9,576	78	\$316,431	2,056
Peoples National Bank	\$1,349	2	\$1,295	7	\$0	0	\$386	1	\$0	0	\$3,030	10
Pulaski Bank	\$126,480	833	\$464,767	2,602	\$177,477	1,095	\$0	0	\$0	0	\$768,724	4,530
Regions Bank	\$7,026	59	\$30,807	196	\$13,523	92	\$4,940	39	\$1,619	8	\$57,915	394
Royal Bank	\$24,091	10	\$7,235	20	\$0	0	\$230	30	\$0	0	\$31,556	60
UMB	\$521	38	\$4,916	226	\$2,202	88	\$1,220	9	\$17	2	\$8,876	363
US Bank	\$47,862	360	\$270,679	1,424	\$127,498	766	\$41,724	293	\$19,827	134	\$507,590	2,977
Totals	\$408,225	2,892	\$1,414,605	8,643	\$554,078	3,740	\$139,895	1,131	\$65,309	425	\$2,582,112	16,831

* Dollar amounts are in Thousands

City & Metropolitan Comparisons

Home Purchase						
	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America	\$84,524	672	\$426,888	2959	19.8%	22.7%
Commerce Bank	\$2,477	17	\$32,596	143	7.6%	11.9%
First Bank	\$5,980	17	\$25,714	139	23.3%	12.2%
Jefferson Bank	\$1,479	10	\$5,007	47	29.5%	21.3%
Lindell Bank	\$768	8	\$2,359	26	32.6%	30.8%
National City	\$31,547	208	\$150,216	916	21.0%	22.7%
Peoples National Bank	\$229	1	\$1,910	9	12.0%	11.1%
Pulaski Bank	\$78,445	560	\$503,077	3050	15.6%	18.4%
Regions Bank	\$2,947	19	\$23,064	129	12.8%	14.7%
Royal Bank	\$861	3	\$6,247	13	13.8%	23.1%
UMB	\$120	1	\$2,572	21	4.7%	4.8%
US Bank	\$26,019	208	\$264,577	1529	9.8%	13.6%
Totals	\$195,088	1,458	\$1,444,227	8,981	13.5%	16.2%

Amount is represented in the thousands of Dollars

Home Improvement						
	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America	\$4,435	59	\$34,102	325	13.0%	18.2%
Commerce Bank	\$743	32	\$5,369	207	13.8%	15.5%
First Bank	\$767	7	\$6,065	73	12.6%	9.6%
Jefferson Bank	\$130	2	\$150	3	86.7%	66.7%
Lindell Bank						
National City	\$1,398	18	\$10,688	131	13.1%	13.7%
Peoples National Bank						
Pulaski Bank	\$3,282	22	\$11,482	85	28.6%	25.9%
Regions Bank	\$90	3	\$1,281	38	7.0%	7.9%
Royal Bank	\$22,880	5	\$23,770	39	96.3%	12.8%
UMB	\$308	35	\$2,654	316	11.6%	11.1%
US Bank			\$330	4	0.0%	0.0%
Totals	\$34,033	183	\$95,891	1,221	35.5%	15.0%

Amount is represented in the thousands of Dollars

Refinancing						
	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America	\$40,131	342	\$273,875	\$1,905	14.7%	18.0%
Commerce Bank	\$5,622	43	\$43,926	\$354	12.8%	12.1%
First Bank	\$1,448	11	\$23,810	\$183	6.1%	6.0%
Jefferson Bank	\$181	3	\$1,474	\$15	12.3%	20.0%
Lindell Bank	\$2,549	20	\$6,655	\$62	38.3%	32.3%
National City	\$16,717	121	\$155,527	\$1,009	10.7%	12.0%
Peoples National Bank	\$1,120	1	\$51,487	\$298	2.2%	0.3%
Pulaski Bank	\$44,753	251	\$203,798	\$1,098	22.0%	22.9%
Regions Bank	\$3,989	37	\$33,570	\$227	11.9%	16.3%
Royal Bank	\$350	2	\$1,539	\$8	22.7%	25.0%
UMB	\$93	2	\$3,650	\$26	2.5%	7.7%
US Bank	\$21,843	152	\$242,683	\$1,444	9.0%	10.5%
Totals	\$138,796	985	\$1,041,994	6,629	13.3%	14.9%

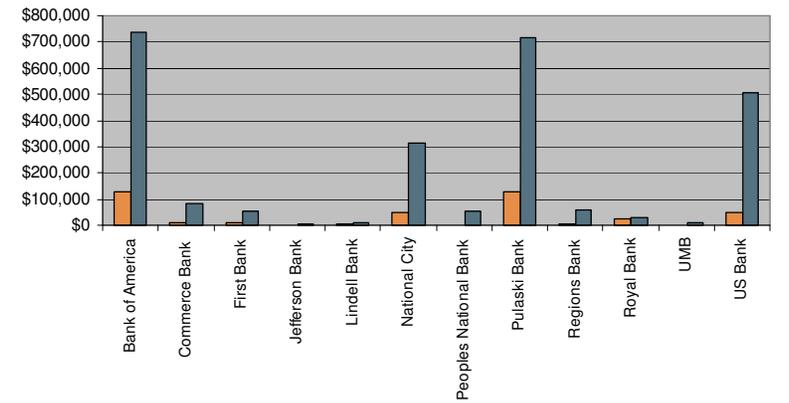
Amount is represented in the thousands of Dollars

All Loan Types						
	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America	\$129,090	1,073	\$734,865	5,189	17.6%	20.7%
Commerce Bank	\$8,842	92	\$81,891	704	10.8%	13.1%
First Bank	\$8,195	35	\$55,589	395	14.7%	8.9%
Jefferson Bank	\$1,790	15	\$6,631	65	27.0%	23.1%
Lindell Bank	\$3,317	28	\$9,014	88	36.8%	31.8%
National City	\$49,662	347	\$316,431	2,056	15.7%	16.9%
Peoples National Bank	\$1,349	2	\$53,397	307	2.5%	0.7%
Pulaski Bank	\$126,480	833	\$718,357	4,233	17.6%	19.7%
Regions Bank	\$7,026	59	\$57,915	394	12.1%	15.0%
Royal Bank	\$24,091	10	\$31,556	60	76.3%	16.7%
UMB	\$521	38	\$8,876	363	5.9%	10.5%
US Bank	\$47,862	360	\$507,590	2,977	9.4%	12.1%
Totals	\$408,225	2,892	\$2,582,112	16,831	15.8%	17.2%

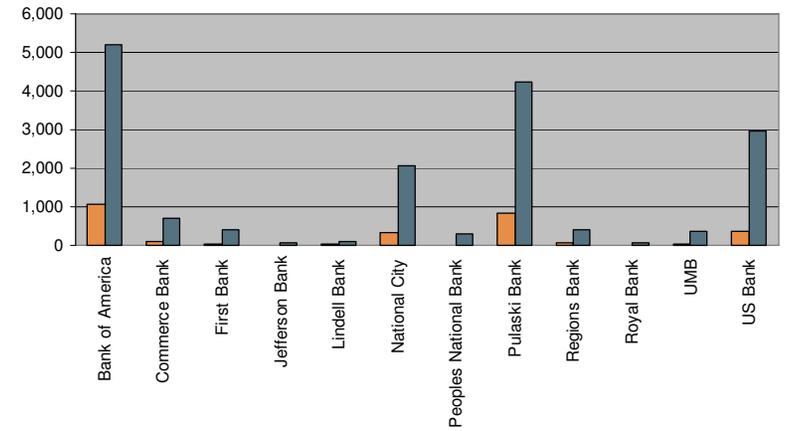
Amount is represented in the thousands of Dollars

All Loan Types				
	City Amount	MSA Amount	City # Loans	MSA # Loans
Bank of America	\$129,090	\$734,865	1,073	5,189
Commerce Bank	\$8,842	\$81,891	92	704
First Bank	\$8,195	\$55,589	35	395
Jefferson Bank	\$1,790	\$6,631	15	65
Lindell Bank	\$3,317	\$9,014	28	88
National City	\$49,662	\$316,431	347	2,056
Peoples National Bank	\$1,349	\$53,397	2	307
Pulaski Bank	\$126,480	\$718,357	833	4,233
Regions Bank	\$7,026	\$57,915	59	394
Royal Bank	\$24,091	\$31,556	10	60
UMB	\$521	\$8,876	38	363
US Bank	\$47,862	\$507,590	360	2,977
Total	\$408,225	\$2,582,112	\$2,892	\$16,831

All Lending Institutions: 2007 Amount of Loans ■ City Amount ■ MSA Amount



All Lending Institutions: 2007 Number of Loans ■ City # Loans ■ MSA # Loans



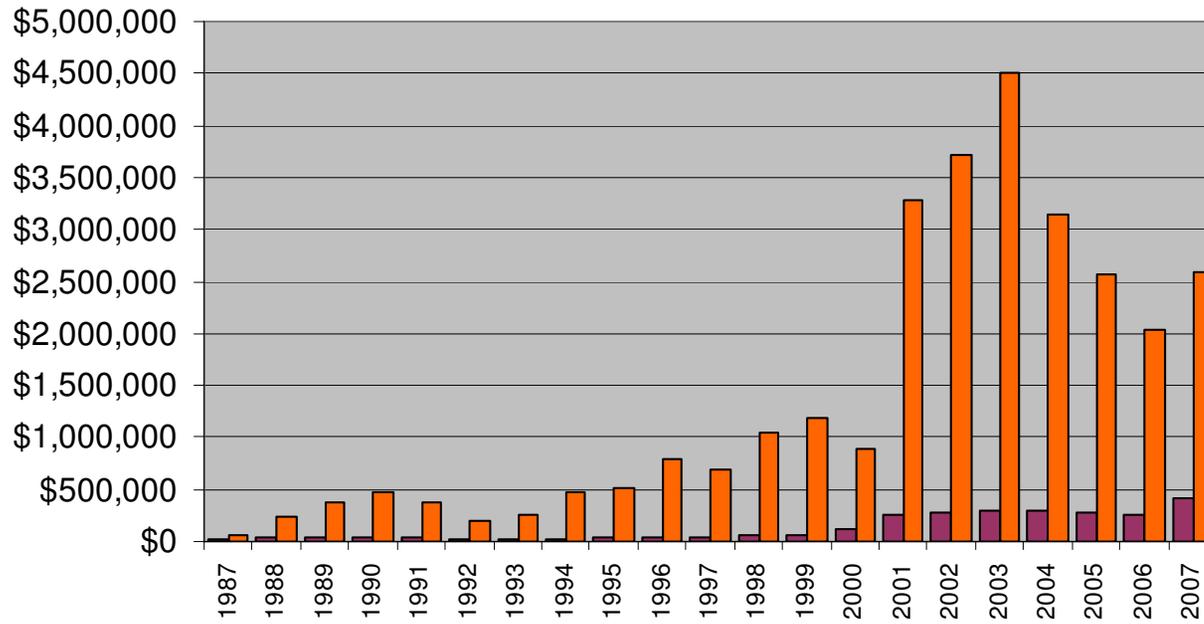
City of St. Louis: 20 Year Loan History

All Lending Institutions: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1987	\$11,631	427	\$60,856	1,792	19.1%	23.8%
1988	\$34,795	1,213	\$238,811	4,322	14.6%	28.1%
1989	\$38,077	1,218	\$384,271	7,775	9.9%	15.7%
1990	\$41,358	1,328	\$474,552	7,467	8.7%	17.8%
1991	\$39,563	1,482	\$378,300	8,771	10.5%	16.9%
1992	\$20,075	664	\$203,830	3,946	9.8%	16.8%
1993	\$21,682	611	\$258,221	4,420	8.4%	13.8%
1994	\$29,378	1,041	\$473,461	8,667	6.2%	12.0%
1995	\$33,581	1,150	\$516,736	9,541	6.5%	12.1%
1996	\$49,371	1,220	\$795,847	11,441	6.2%	10.7%
1997	\$44,215	1,183	\$689,770	10,626	6.4%	11.1%
1998	\$58,790	1,213	\$1,043,594	12,641	5.6%	9.6%
1999	\$66,118	1,092	\$1,184,679	12,516	5.6%	8.7%
2000	\$124,224	2,034	\$879,619	9,869	14.1%	20.6%
2001	\$262,271	3,144	\$3,277,773	28,284	8.0%	11.1%
2002	\$275,701	2,752	\$3,712,901	28,481	7.4%	9.7%
2003	\$301,522	3,163	\$4,508,965	35,135	6.7%	9.0%
2004	\$297,281	2,763	\$3,133,986	23,044	9.5%	12.0%
2005	\$271,496	2,309	\$2,563,152	19,372	10.6%	11.9%
2006	\$263,578	2,143	\$2,039,271	17,130	12.9%	12.5%
2007	\$408,225	2,892	\$2,582,112	16,831	15.8%	17.2%
Total	\$2,284,707	2,892	\$2,582,112	16,831	15.8%	17.2%

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



St. Louis City and Metro Area: 20 Year Loan History

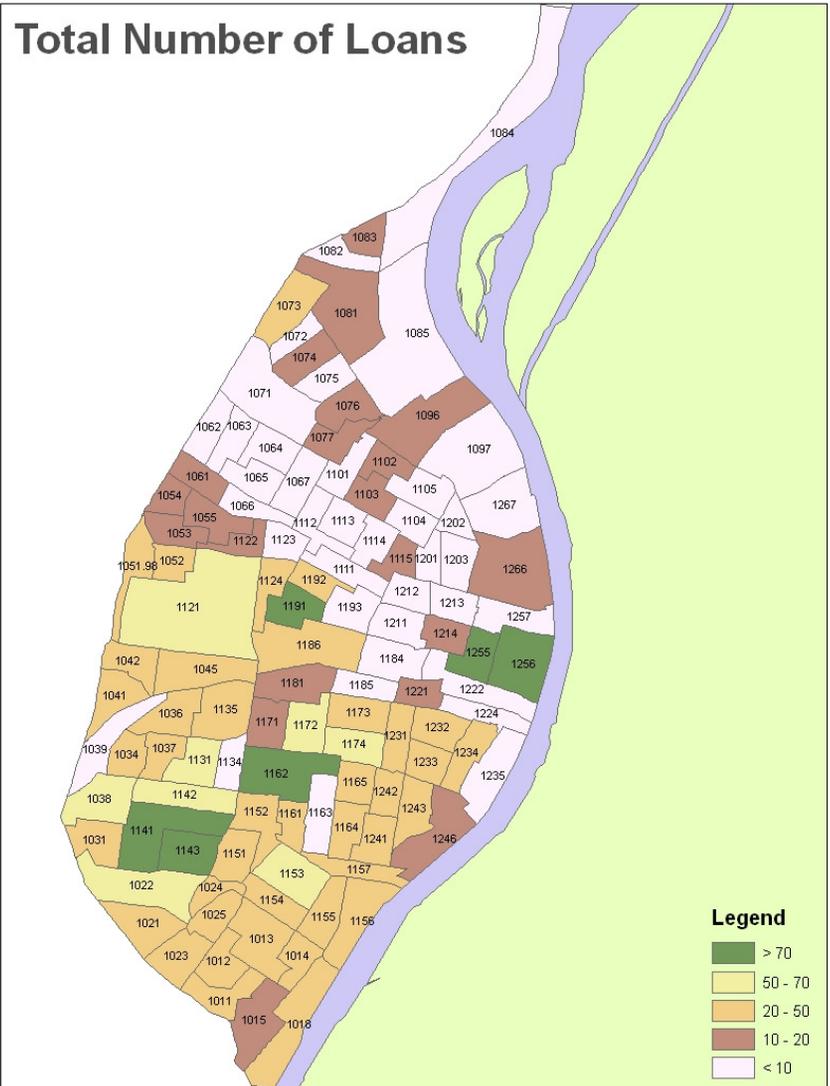
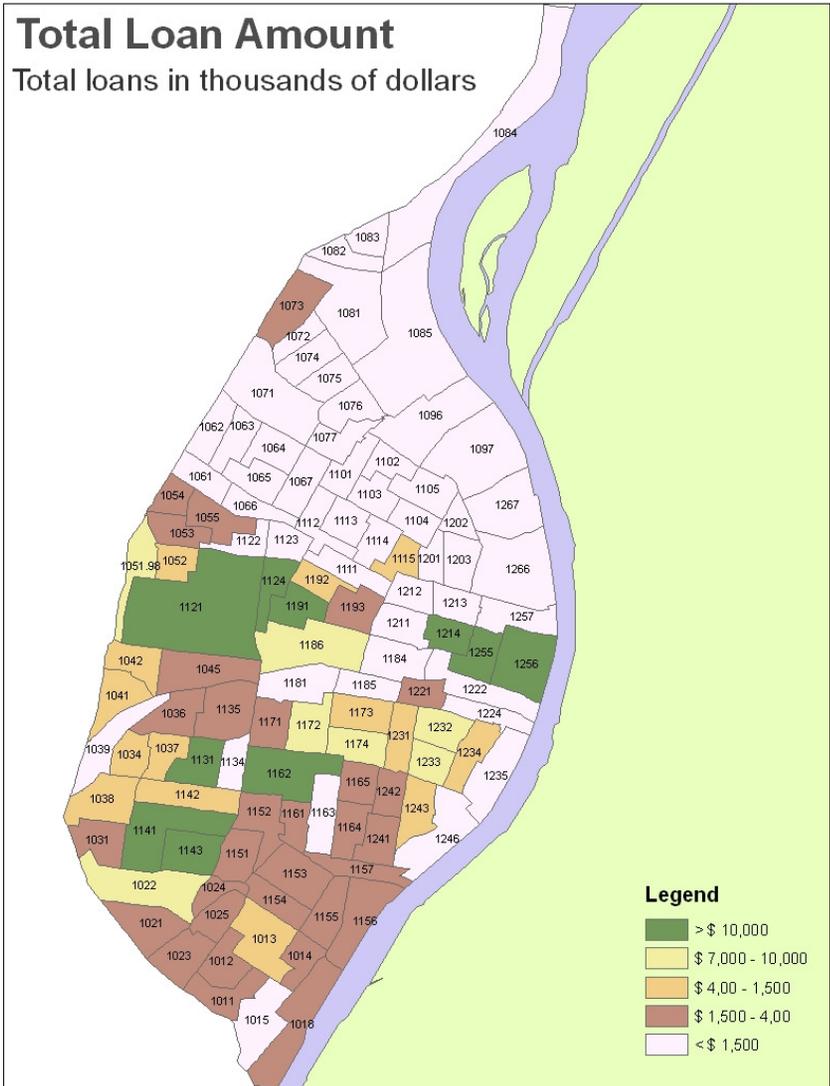


City of St. Louis: Loan Distribution

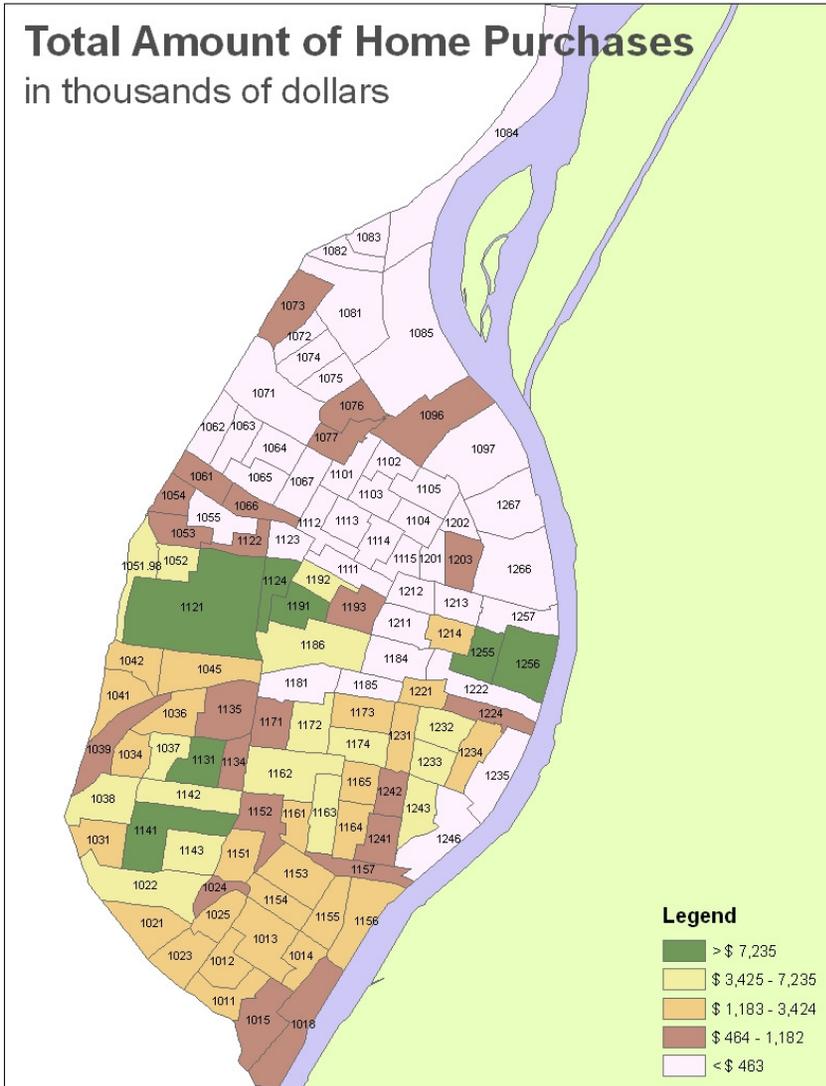
City of St. Louis: Loan Distribution										
Census Tract	Home Purchase		Home improvement		Refinancing		Total			
	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans		
1011	1675	20			1004	8	\$2,679	28		
1012	2005	19	119	4	1377	13	\$3,501	36		
1013	3386	26	5	1	2277	18	\$5,668	45		
1014	1569	13	50	1	1302	14	\$2,921	28		
1015	845	11	76	1	410	7	\$1,331	19		
1018	834	10	152	1	2291	16	\$3,277	27		
1021	1848	19	25	2	934	7	\$2,807	28		
1022	5150	39	322	2	3063	27	\$8,535	68		
1023	1898	19	369	5	691	9	\$2,958	33		
1024	935	12	65	2	1401	17	\$2,401	31		
1025	1499	18	360	4	1484	13	\$3,343	35		
1031	2177	13	5	1	1737	12	\$3,919	26		
1034	3006	24	12	1	1217	8	\$4,235	33		
1036	1582	17			757	7	\$2,339	24		
1037	4064	31	177	4	1479	15	\$5,720	50		
1038	3863	30	91	3	2635	21	\$6,589	54		
1039	532	6			368	3	\$900	9		
1041	3423	27	445	3	2198	17	\$6,066	47		
1042	2762	22	113	2	2372	12	\$5,247	36		
1045	1715	18	67	3	757	7	\$2,539	28		
1051	3639	19	442	2	4821	18	\$8,902	39		
1052	4053	28			1705	8	\$5,758	36		
1053	799	5	390	2	665	4	\$1,854	11		
1054	846	9	13	1	767	5	\$1,626	15		
1055	420	3			2034	8	\$2,454	11		
1061	540	9	74	1	242	3	\$858	13		
1062	29	1			236	4	\$265	5		
1063	221	3	21	1	143	3	\$385	7		
1064	292	5			89	2	\$381	7		
			39	1	148	3	\$187	4		
1066	677	6			345	3	\$1,022	9		
1067	406	5	17	2	268	3	\$691	10		
1071	288	5			55	1	\$343	6		
1072	74	2	21	1	179	4	\$274	7		
1073	738	11	206	4	831	15	\$1,775	30		
1074	167	4			363	7	\$530	11		
1075	412	5			189	4	\$601	9		
1076	561	7			30	1	222	4	\$813	12
1077	519	8			215	4	299	5	\$1,033	17
1081	448	6			14	1	618	10	\$1,080	17
1082	354	4			6	1	263	4	\$623	9
1083	244	3			67	1	453	7	\$764	11
1084	232	1					214	3	\$446	4
1085	121	2					318	5	\$439	7
1096	523	10			4	1	148	2	\$675	13
1097	111	2			53	1	380	7	\$544	10
1101	431	5			40	1	167	3	\$638	9
1102	304	6			73	3	263	4	\$640	13
1103	341	7			27	3	132	2	\$500	12
1104	305	4					102	2	\$407	6
1105	77	1			21	2	264	2	\$362	5
1111	463	6			188	1	99	3	\$750	10
1112	209	2			11	1	68	1	\$288	4
1113	200	2							\$200	2
1114	124	3					155	2	\$279	5
1115	220	4					5143	16	\$5,363	20
1121	12852	55			460	1	81	1	\$13,393	57
1122	508	5			4	1	683	5	\$1,195	11
1124	9716	25			434	2	5607	17	\$15,757	44
1131	8416	38			240	3	1822	14	\$10,478	55
1134	640	6					312	4	\$952	10
1135	1170	10			129	2	1476	12	\$2,775	24
1141	8719	65			369	6	5376	33	\$14,464	104
1142	4268	36			137	3	2153	19	\$6,558	58
1143	7234	64			246	4	3493	28	\$10,973	96
1151	1565	23					1816	20	\$3,381	43
1152	1097	14			35	2	939	11	\$2,071	27
1153	2068	27			310	8	1518	16	\$3,896	51
1154	1747	24			118	2	1268	15	\$3,133	41
1155	1683	21			359	6	1144	14	\$3,186	41
1156	1672	17			108	1	652	11	\$2,432	29
1157	1031	11			7	1	1217	9	\$2,255	21
1161	2121	20			16	2	1458	16	\$3,595	38
1162	7103	50			371	4	3637	30	\$11,111	84
1163	5191	36			447	6	2770	17		

City of St. Louis: Loan Distribution

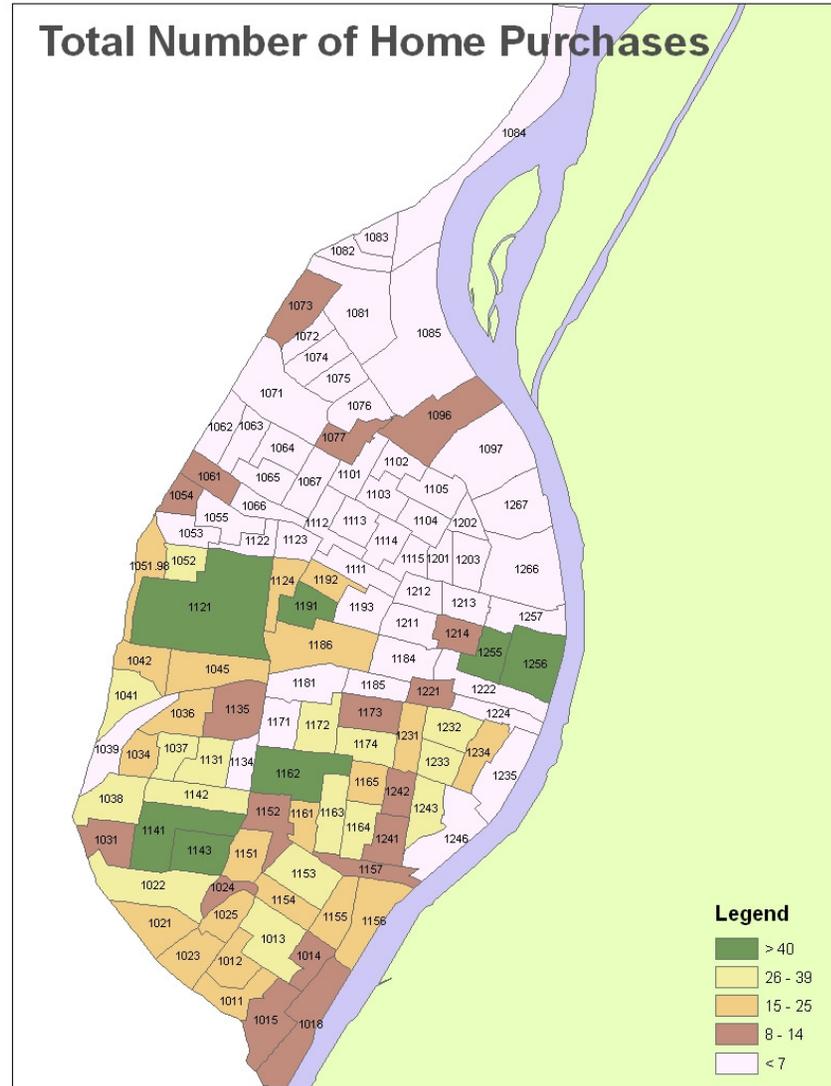
City of St. Louis: Loan Distribution									City of St. Louis: Loan Distribution								
Home Purchase			Home Improvement		Refinancing		Total		Home Purchase			Home Improvement		Refinancing		Total	
Census Tract	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans	Census Tract	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
1164	2217	26	232	4	1038	11	\$3,487	41	1214	1875	14	22580	3	426	3	\$24,881	20
1165	2388	17	33	2	1401	10	\$3,822	29	1221	1997	12	322	4	923	4	\$3,242	20
1171	707	5	15	1	1029	8	\$1,751	14	1224	795	5			324	3	\$1,119	8
1172	4758	32	163	4	2925	20	\$7,846	56	1231	3226	20	3	1	2564	15	\$5,793	36
1173	2611	13	125	2	1269	7	\$4,005	22	1232	5319	32	532	4	2445	13	\$8,296	49
1174	4032	27	625	6	4626	23	\$9,283	56	1233	4216	27	118	2	2908	18	\$7,242	47
1181	404	5	259	4	277	4	\$940	13	1234	3217	17	185	3	1871	9	\$5,273	29
1185	213	2	27	1	646	4	\$886	7	1241	1120	13	108	1	943	12	\$2,171	26
1186	6303	18	174	3	1164	11	\$7,641	32	1242	1181	10	9	1	1191	10	\$2,381	21
1191	10656	63	15	1	3011	17	\$13,682	81	1243	3899	29	90	1	1186	8	\$5,175	38
1192	4158	25			1768	9	\$5,926	34	1246	103	2			853	9	\$956	11
1193	660	5			879	4	\$1,539	9	1255	11905	79			4827	12	\$16,732	91
1202	141	1			133	2	\$274	3	1256	12988	71			7714	10	\$20,702	81
1203	770	5	45	1	58	1	\$873	7	1257	125	1			68	1	\$193	2
									1266	359	3	158	4	576	5	\$1,093	12
									1267	96	1			135	1	\$231	2



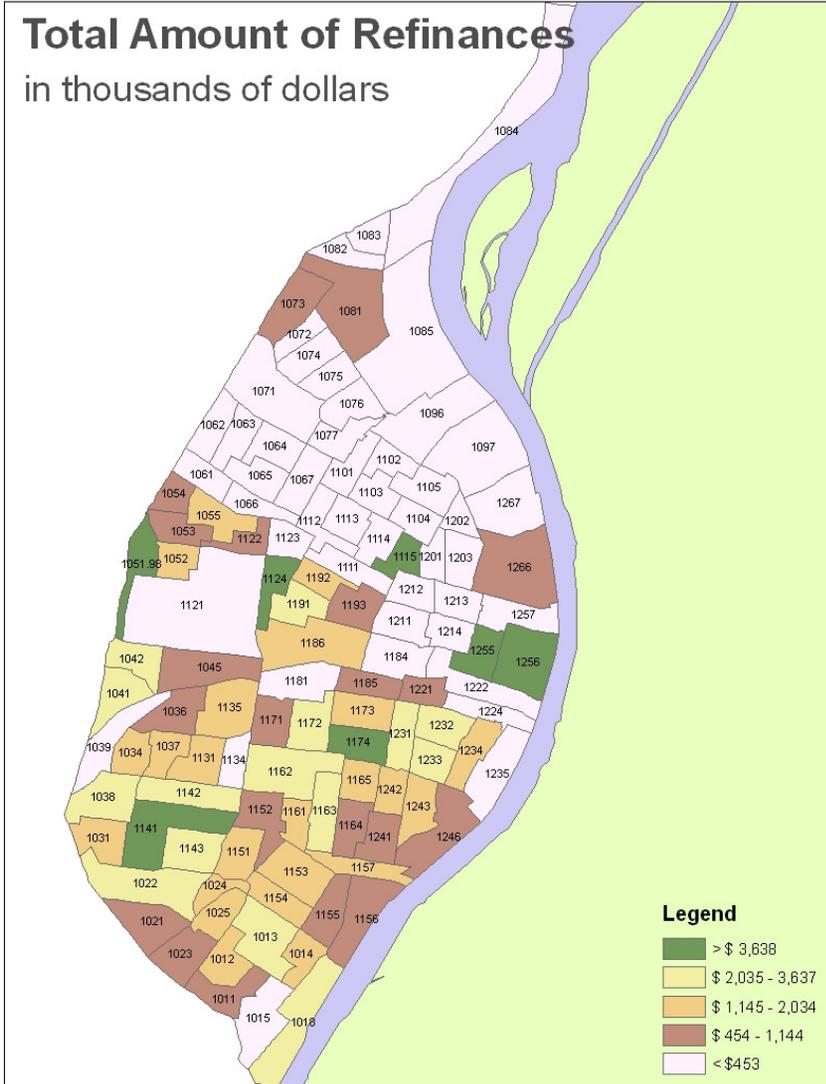
Total Amount of Home Purchases in thousands of dollars



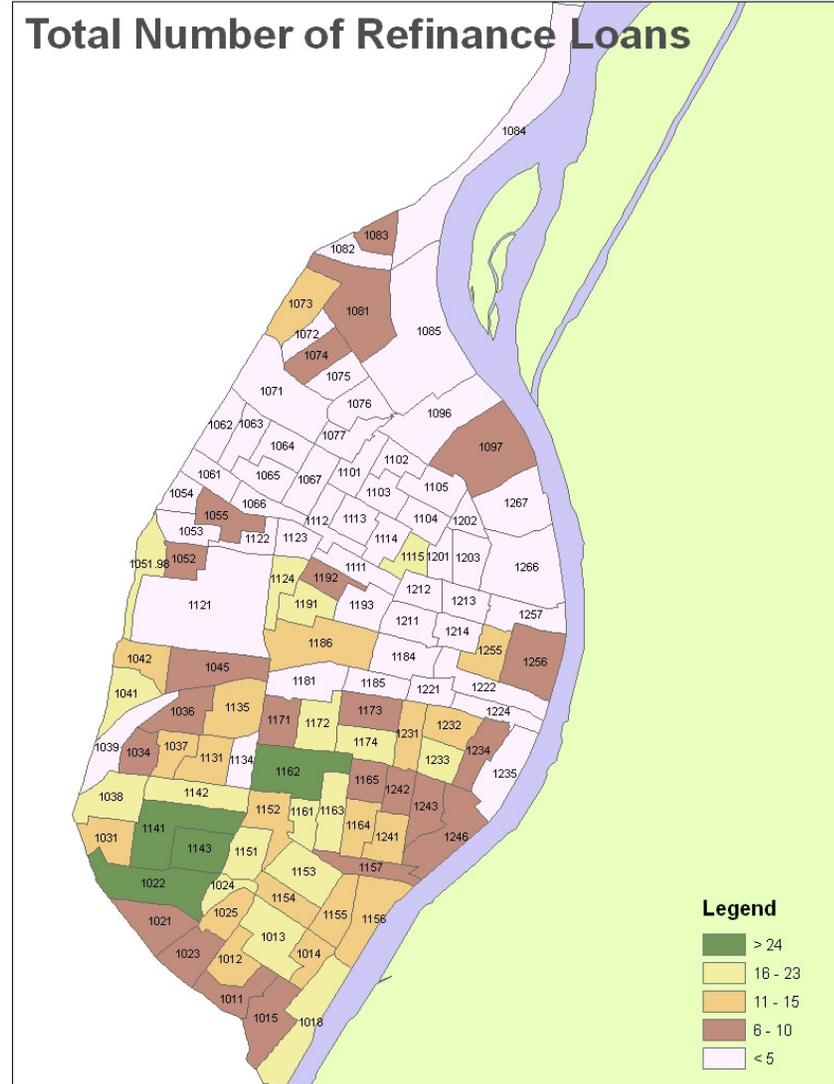
Total Number of Home Purchases



Total Amount of Refinances in thousands of dollars



Total Number of Refinance Loans



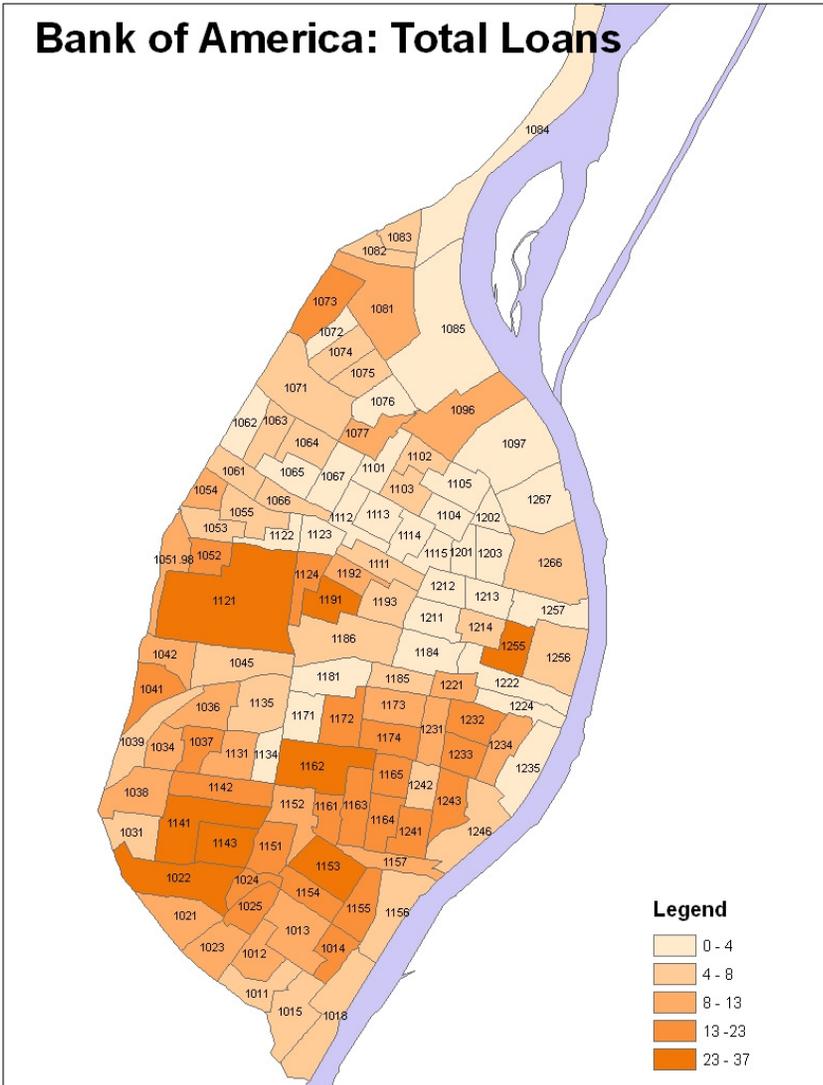
Individual Loan Bank Analysis

Bank of America

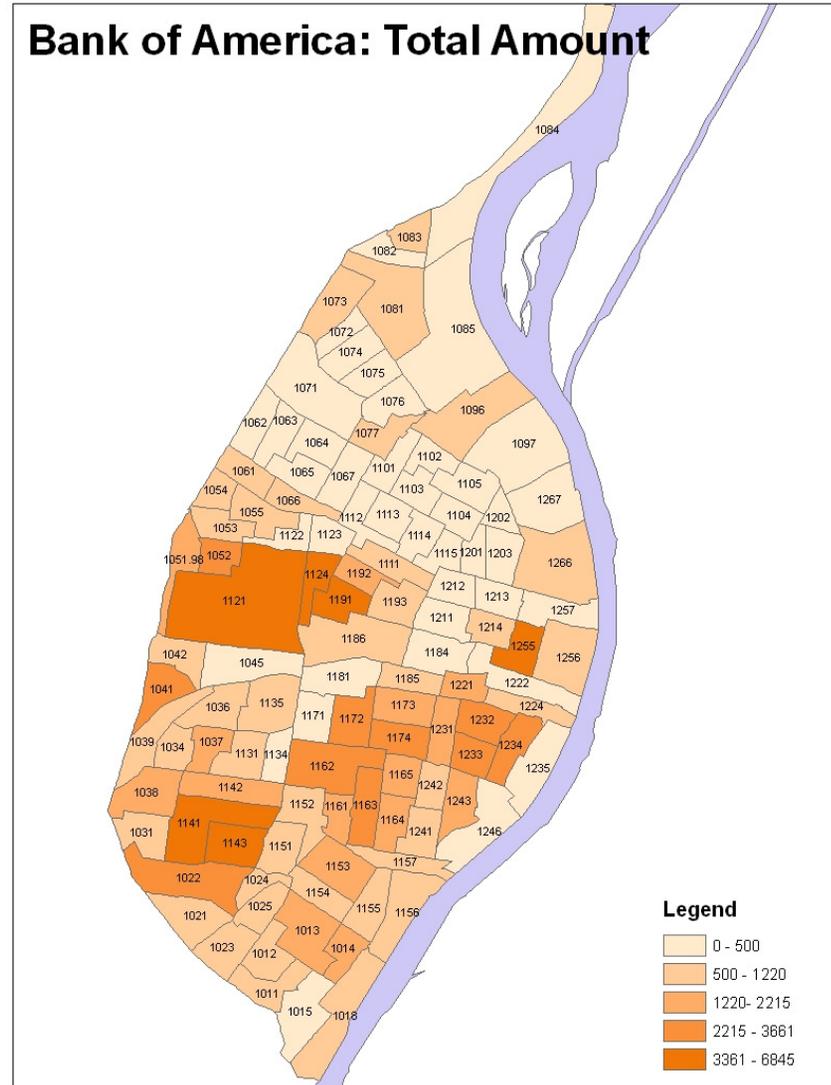
Bank of America: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2003	1,126	11,176	\$108,148	\$1,339,790
2004	726	5,777	\$85,932	\$920,378
2005	718	4,513	\$86,065	\$680,223
2006	839	4,451	\$107,908	\$693,201
2007	1,073	5,189	\$129,090	\$734,865
Total	4,482	31,106	517,143	4,368,457
Amount is represented in the thousands of Dollars				
**All information collected from FFEIC HMDA				

Bank of America: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1987	\$1,643	117	\$1,871	140	87.8%	83.6%
1988	\$11,644	608	\$13,932	743	83.6%	81.8%
1989	\$20,043	744	\$149,995	3,751	13.4%	19.8%
1990	\$19,177	670	\$195,178	3,422	9.8%	19.6%
1991	\$21,073	791	\$155,834	3,894	13.5%	20.3%
1992						
1993						
1994						
1995	\$11,456	448	\$122,739	2,698	9.3%	16.6%
1996	\$21,038	503	\$295,966	4,121	7.1%	12.2%
1997	\$13,961	382	\$145,739	2,462	9.6%	15.5%
1998	\$1,265	15	\$116,104	998	1.1%	1.5%
1999	\$3,145	29	\$147,842	1,023	2.1%	2.8%
2000	\$81,422	1,245	\$599,972	5,867	13.6%	21.2%
2001	\$106,509	1,332	\$1,116,026	10,021	9.5%	13.3%
2002	\$78,845	739	\$980,748	\$7,740	8.0%	9.5%
2003	\$108,148	1,126	\$1,339,790	11,176	8.1%	10.1%
2004	\$85,932	726	\$920,378	5,777	9.3%	12.6%
2005	\$86,065	718	\$680,223	4,513	12.7%	15.9%
2006	\$107,908	839	\$693,201	4,451	15.6%	18.8%
2007	\$129,090	1,073	\$734,865	5,189	17.6%	20.7%
Amount is represented in the thousands of Dollars						

Bank of America: Total Loans



Bank of America: Total Amount



Commerce Bank

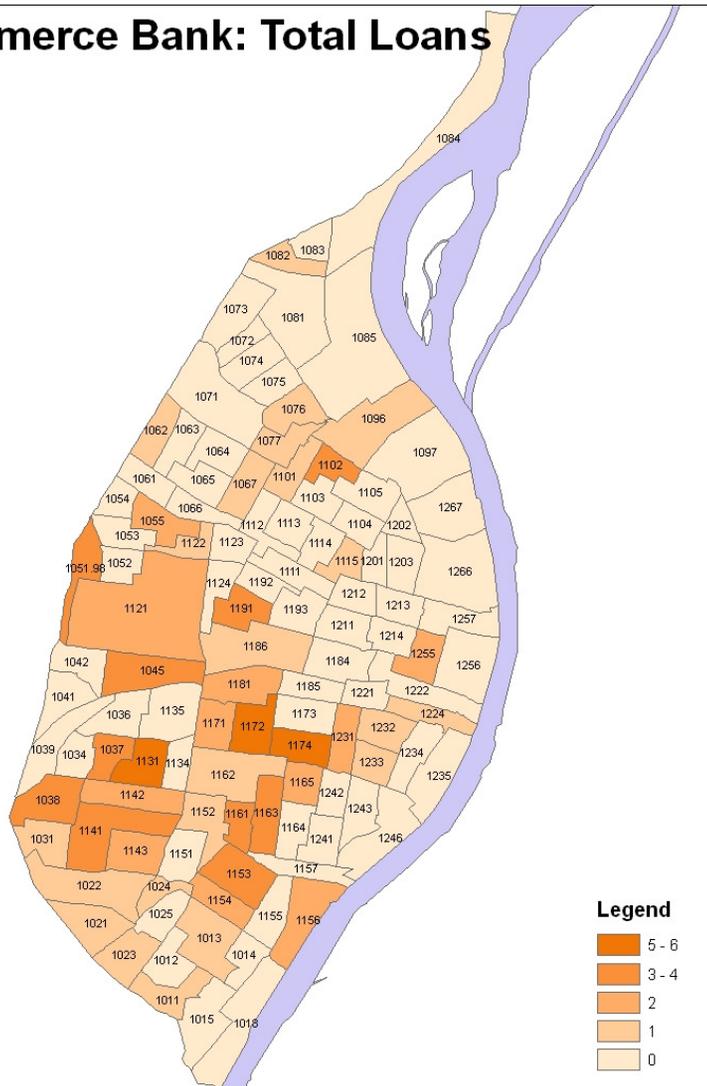
Commerce Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2003	163	1,526	\$13,727	\$195,640
2004	103	774	\$7,850	\$87,680
2005	110	939	\$6,939	\$90,085
2006	95	1,080	\$8,847	\$91,725
2007	92	704	\$8,842	\$81,891
Total	563	5,023	\$46,205	\$547,021

Amount is represented in the thousands of Dollars

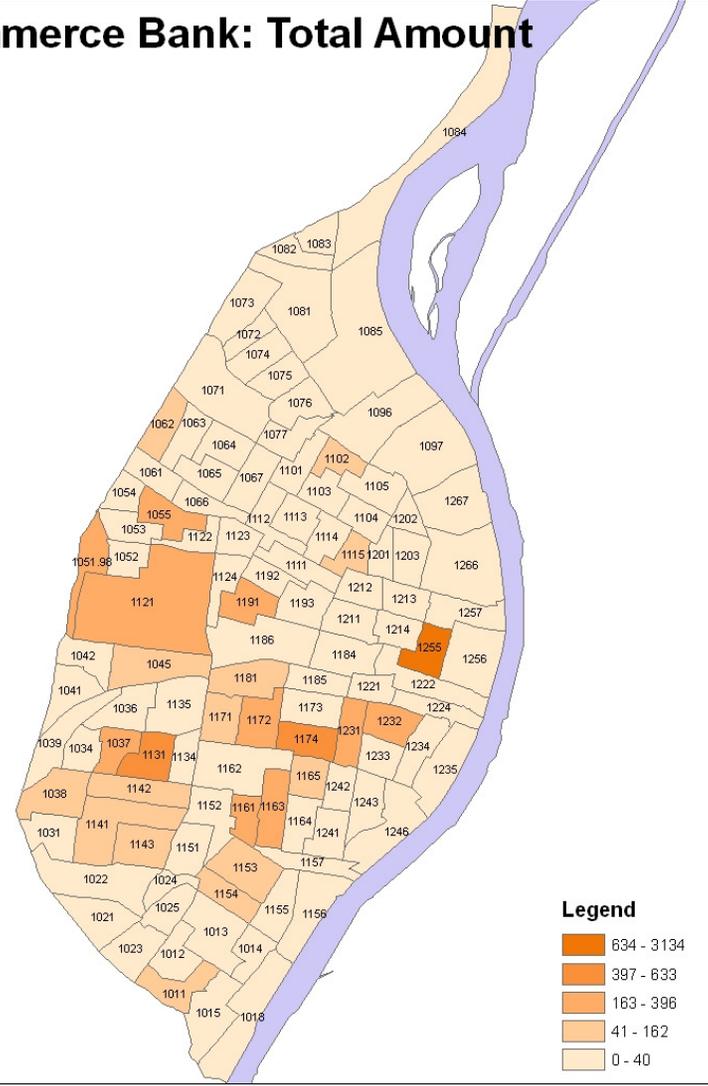
Commerce Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1987						
1988	\$7,001	202	\$106,179	1,544	6.6%	13.1%
1989	\$2,878	115	\$43,901	913	6.6%	12.6%
1990	\$3,155	195	\$73,878	1,370	4.3%	14.2%
1991	\$1,863	151	\$37,971	1,264	4.9%	11.9%
1992	\$1,937	163	\$37,155	1,234	5.2%	13.2%
1993						
1994	\$6,802	234	\$71,910	1,662	9.5%	14.1%
1995						
1996						
1997	\$1,609	70	\$51,764	875	3.1%	8.0%
1998	\$7,700	222	\$112,433	1,763	6.8%	12.6%
1999	\$2,404	94	\$48,556	801	5.0%	11.7%
2000	\$6,569	143	\$110,172	696	6.0%	20.5%
2001	\$7,950	151	\$161,411	1,625	4.9%	9.3%
2002	\$10,146	157	\$184,225	1,463	5.5%	10.7%
2003	\$13,727	103	\$195,640	1,526	7.0%	6.7%
2004	\$7,850	103	\$87,680	774	9.0%	13.3%
2005	\$6,939	110	\$90,085	939	7.7%	11.7%
2006	\$8,847	95	\$91,725	1,080	9.6%	8.8%
2007	\$8,842	92	\$81,891	704	10.8%	13.1%

Amount is represented in the thousands of Dollars

Commerce Bank: Total Loans



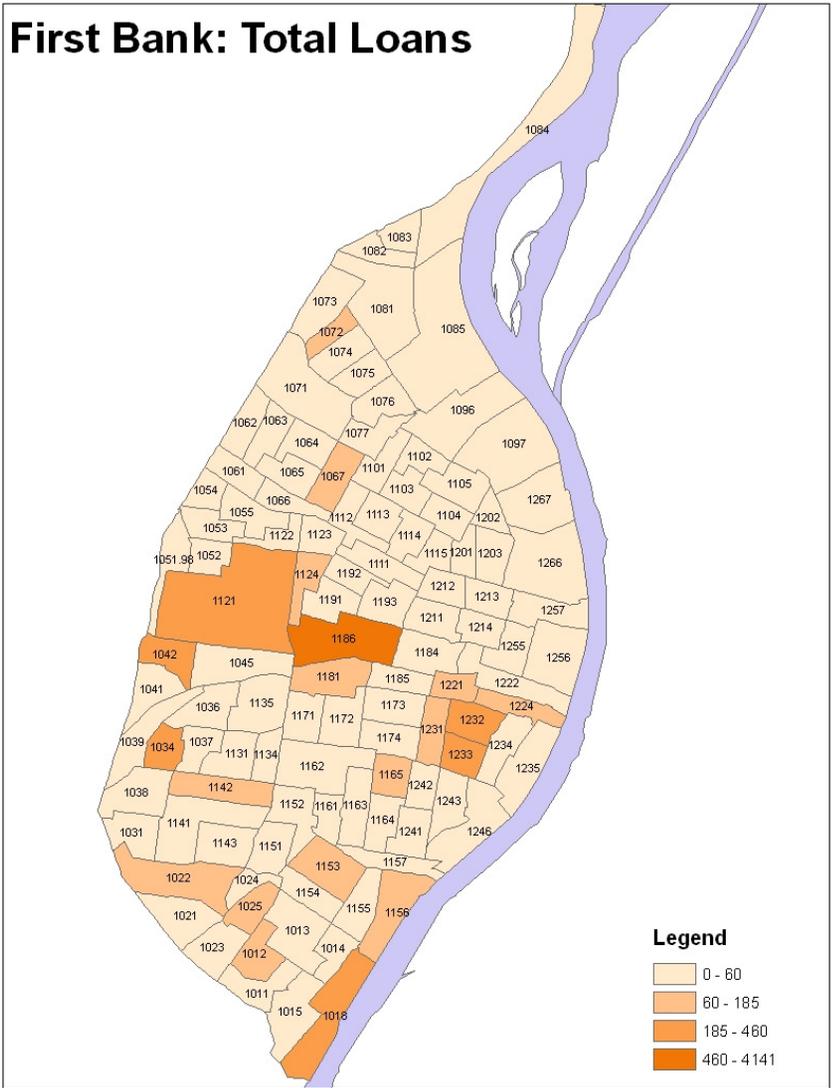
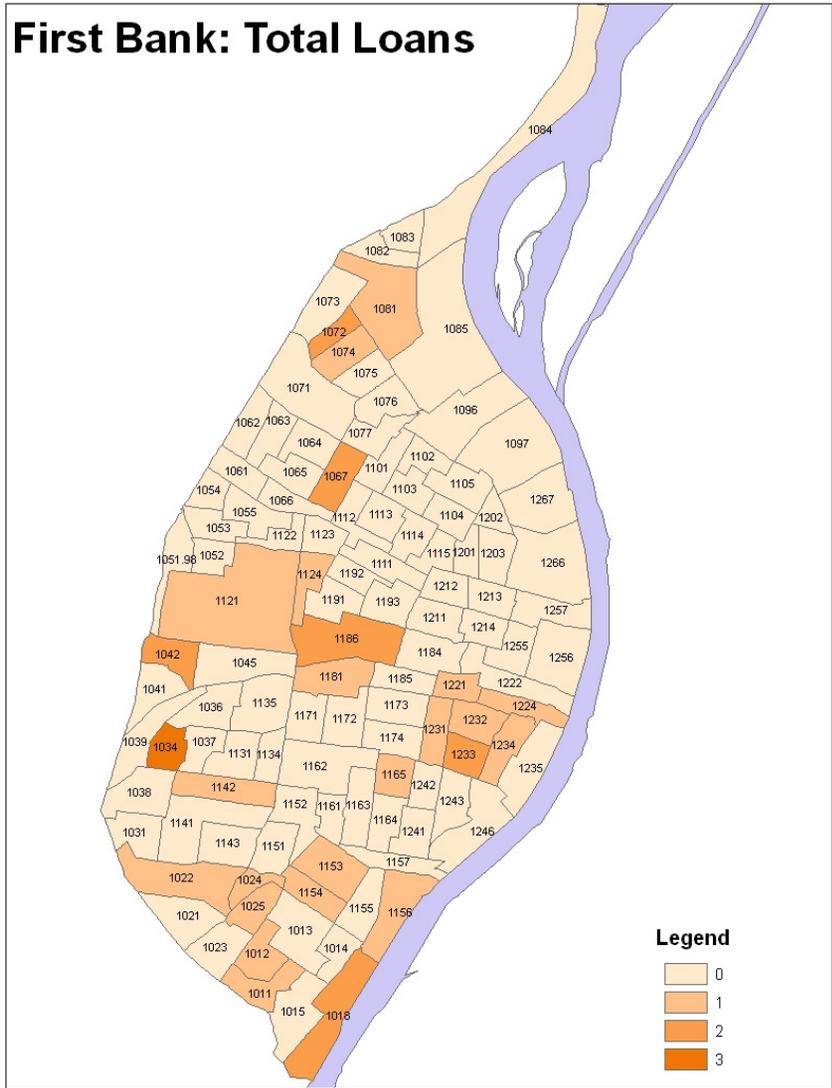
Commerce Bank: Total Amount



First Bank

Firstbank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2003	100	3,634	\$8,624	\$364,008
2004	48	1,126	\$5,566	\$128,139
2005	54	1,140	\$8,977	\$126,750
2006	26	561	\$2,938	\$62,035
2007	35	395	\$8,195	\$55,589
Total	263	6,856	34,300	736,521
Amount is represented in the thousands of Dollars				
2002-2005 information collected from FFEIC HMDA				

First Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1987						
1988						
1989						
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002	\$2,310	19	\$48,102	856	4.8%	2.2%
2003	\$8,624	100	\$364,008	3,634	2.4%	2.8%
2004	\$5,566	48	\$128,139	1,126	4.3%	4.3%
2005	\$8,977	54	\$126,750	1,140	7.1%	4.7%
2006	\$2,938	26	\$62,035	561	4.7%	4.6%
2007	\$8,195	35	\$55,589	395	14.7%	8.9%
Amount is represented in the thousands of Dollars						



Jefferson Bank

Jefferson Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2003				
2004				
2005				
2006				
2007	15	65	\$1,790	\$6,631
Total	15	65	1,790	6,631
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
1987						
1988						
1989						
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007	\$1,790	\$15	\$6,631	65	27.0%	23.1%
Amount is represented in the thousands of Dollars						

Lindell Bank

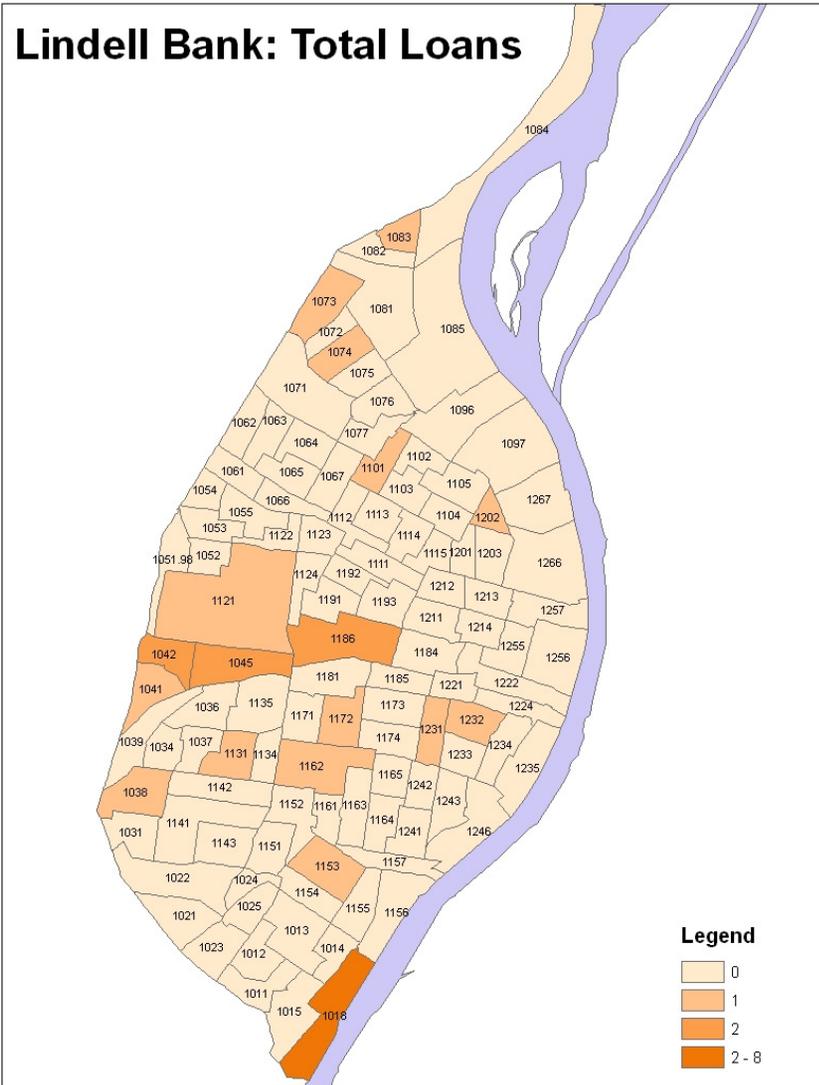
Lindell Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2003	39	103	\$6,738	\$13,062
2004	40	131	\$4,464	\$13,793
2005	40	127	\$4,928	\$13,091
2006	18	58	\$2,631	\$5,767
2007	28	88	\$3,317	\$9,014
Total	165	507	22,078	54,727

Amount is represented in the thousands of Dollars

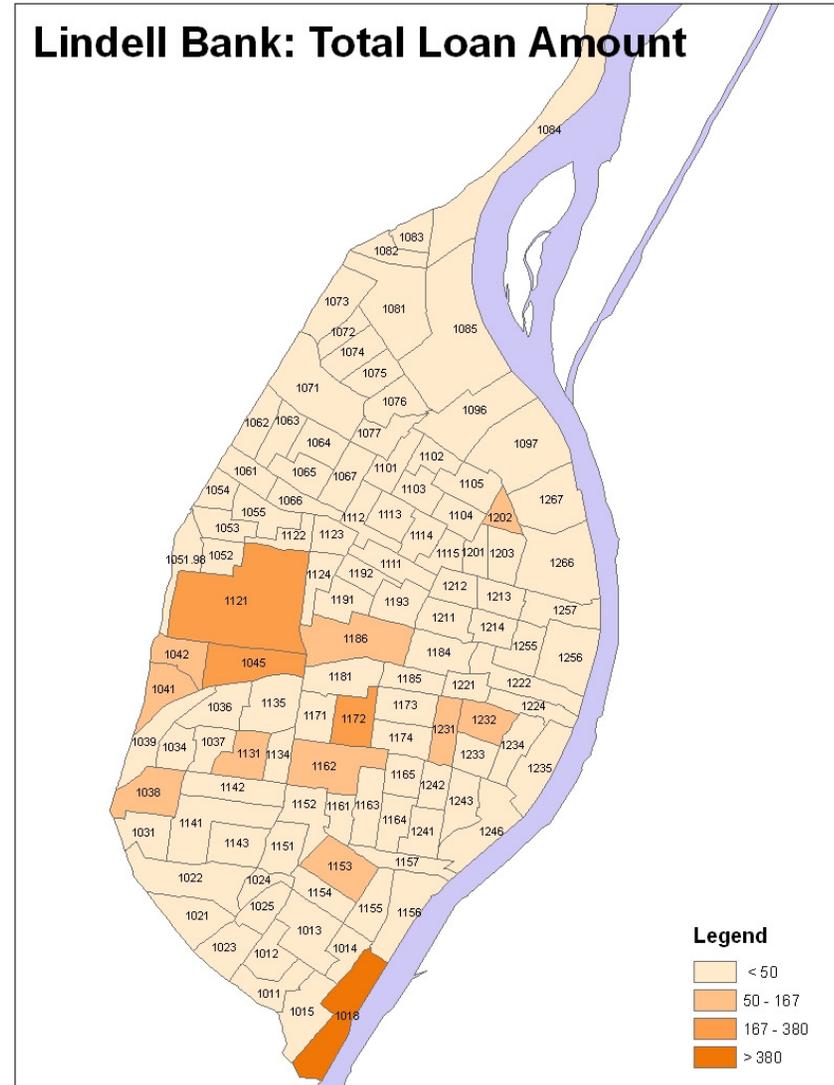
Lindell Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1987						
1988	\$766	36	\$2,386	63	32.1%	57.1%
1989	\$2,230	72	\$9,043	200	24.7%	36.0%
1990	\$4,725	114	\$19,096	356	24.7%	32.0%
1991	\$3,695	87	\$8,754	180	42.2%	48.3%
1992	\$4,590	102	\$11,597	199	39.6%	51.3%
1993						
1994	\$1,416	43	\$4,740	72	29.9%	59.7%
1995	\$928	30	\$3,460	67	26.8%	44.8%
1996	\$1,003	27	\$3,233	52	31.0%	51.9%
1997	\$1,119	28	\$3,209	51	34.9%	54.9%
1998	\$779	21	\$1,992	35	39.1%	60.0%
1999	\$968	22	\$4,288	61	22.6%	36.1%
2000	\$1,014	14	\$6,719	76	15.1%	18.4%
2001	\$582	15	\$4,546	59	12.8%	25.4%
2002	\$1,558	25	\$5,669	64	27.5%	39.1%
2003	\$6,738	39	\$13,062	103	51.6%	37.9%
2004	\$4,464	40	\$13,793	131	32.4%	30.5%
2005	\$4,928	40	\$13,091	127	37.6%	31.5%
2006	\$2,631	18	\$5,767	58	45.6%	31.0%
2007	\$3,317	28	\$9,014	88	36.8%	31.8%

Amount is represented in the thousands of Dollars

Lindell Bank: Total Loans



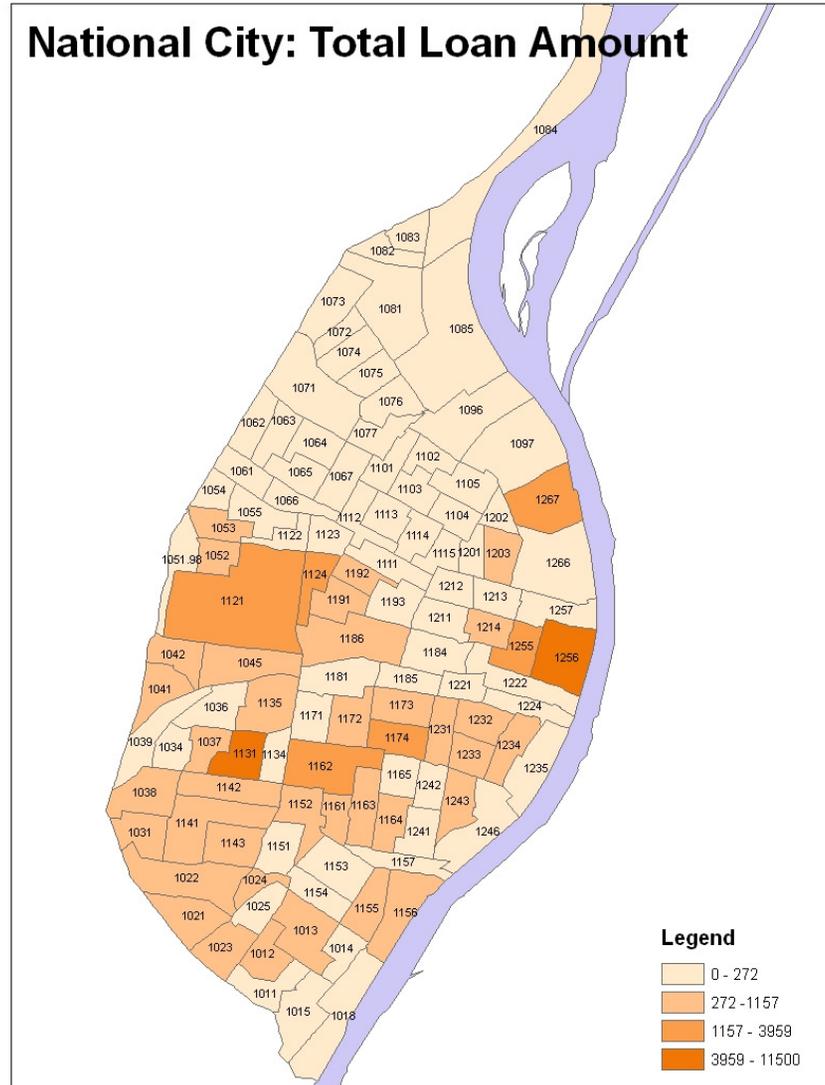
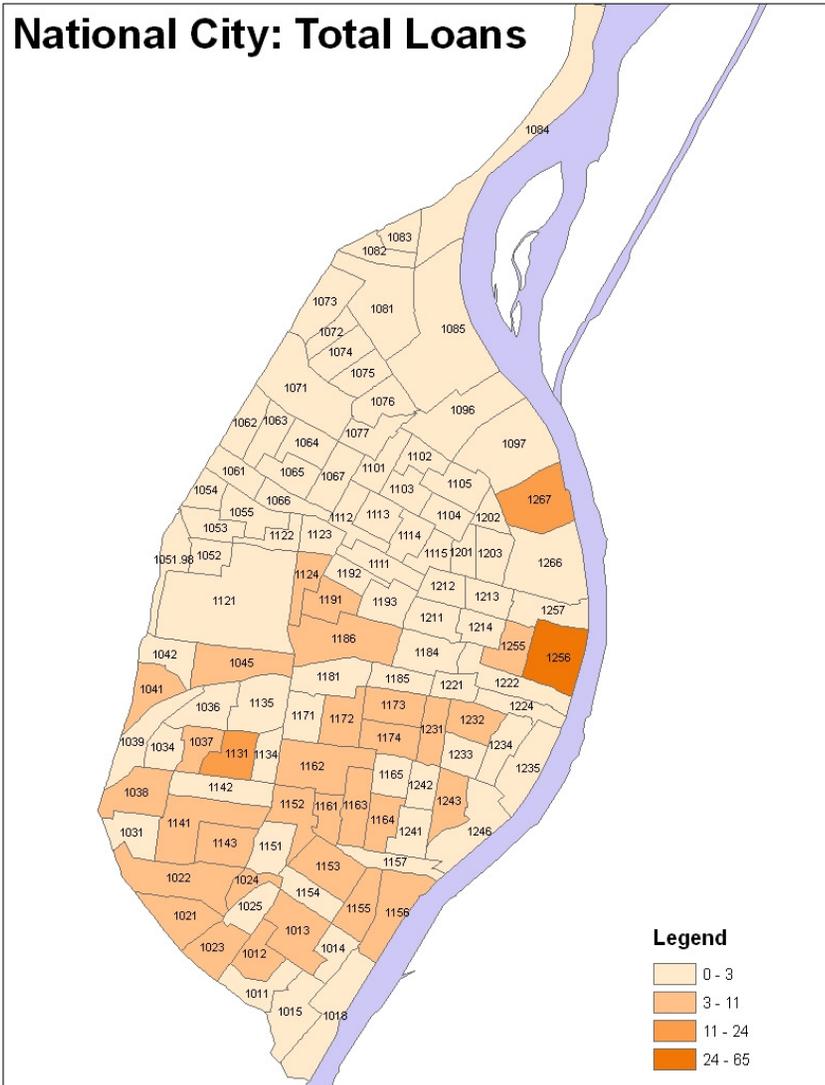
Lindell Bank: Total Loan Amount



National City

National City: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2003				
2004				
2005				
2006				
2007	347	2,056	\$49,662	\$316,431
Total	347	2,056	49,662	316,431
Amount is represented in the thousands of Dollars				
2002-2005 information collected from FFEIC HMDA				

National City Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1987						
1988						
1989						
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007	\$49,662	347	\$316,431	2,056	15.7%	16.9%
Amount is represented in the thousands of Dollars						



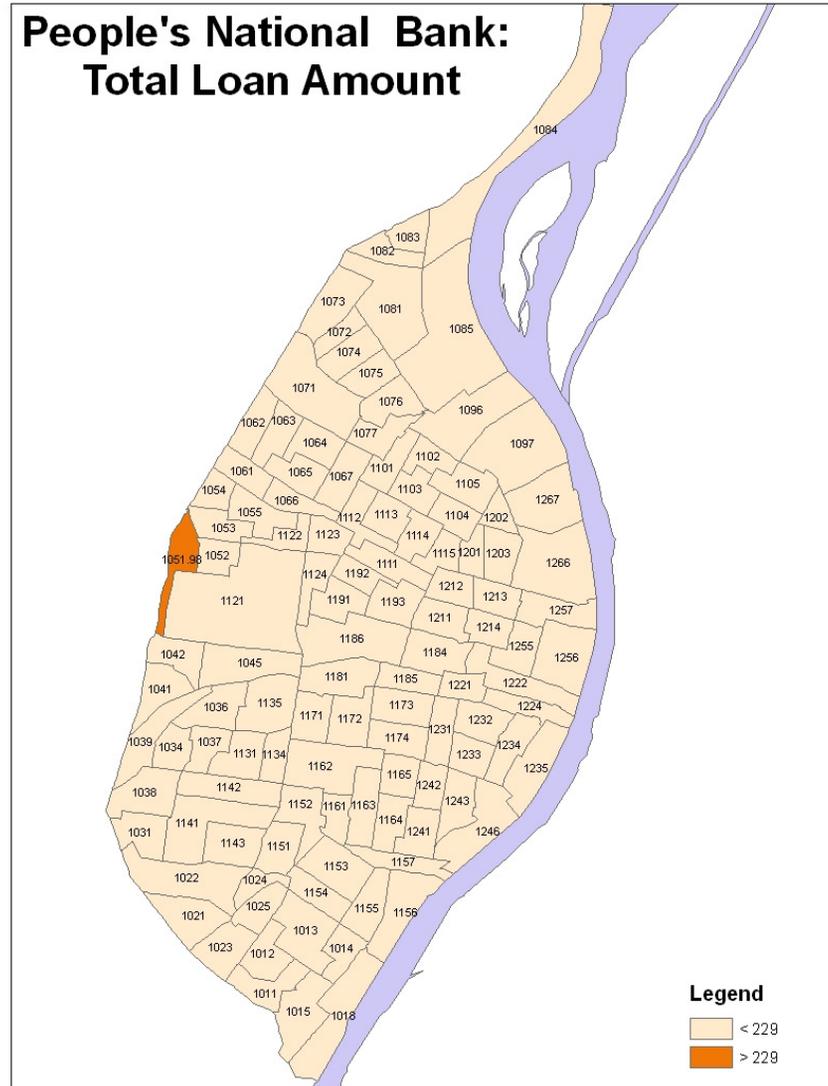
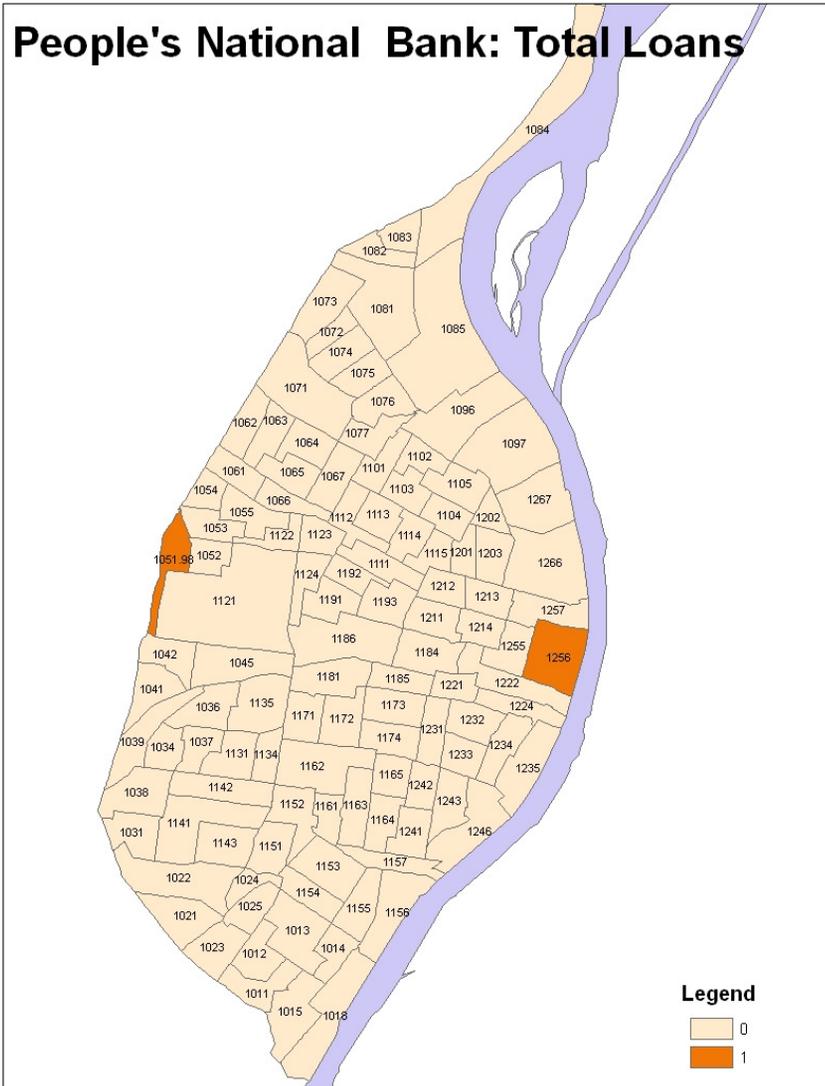
People's National Bank

Peoples Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2003				
2004				
2005				
2006				
2007	2	307	\$1,349	\$53,397
Total	2	307	1,349	53,397

Amount is represented in the thousands of Dollars

Peoples Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1987						
1988						
1989						
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005						
2006						
2007	\$1,349	2	\$53,397	307	2.5%	0.7%

Amount is represented in the thousands of Dollars



Pulaski Bank

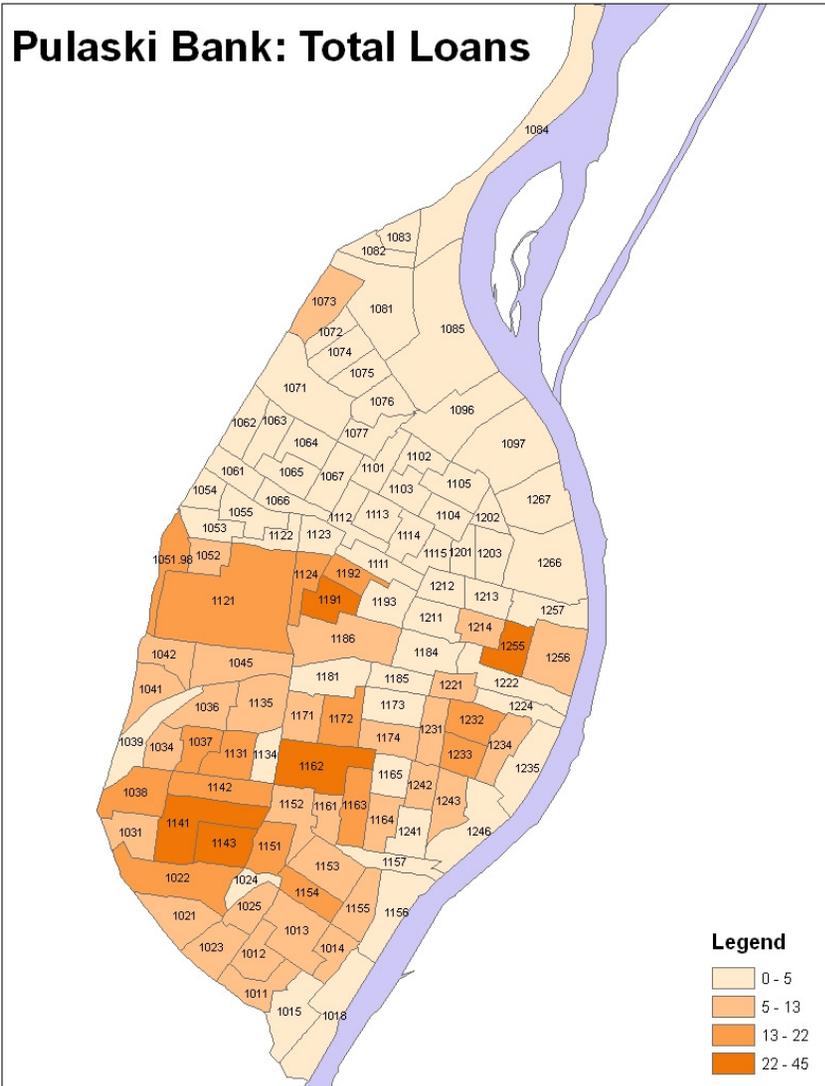
Pulaski Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2003	779	7,614	\$70,505	\$1,178,977
2004	683	5,052	\$78,401	\$746,842
2005	570	4,307	\$70,519	\$660,378
2006	642	4,620	\$82,753	\$717,111
2007	833	4,233	\$126,480	\$718,357
Total	3,507	25,826	428,658	4,021,665

Amount is represented in the thousands of Dollars

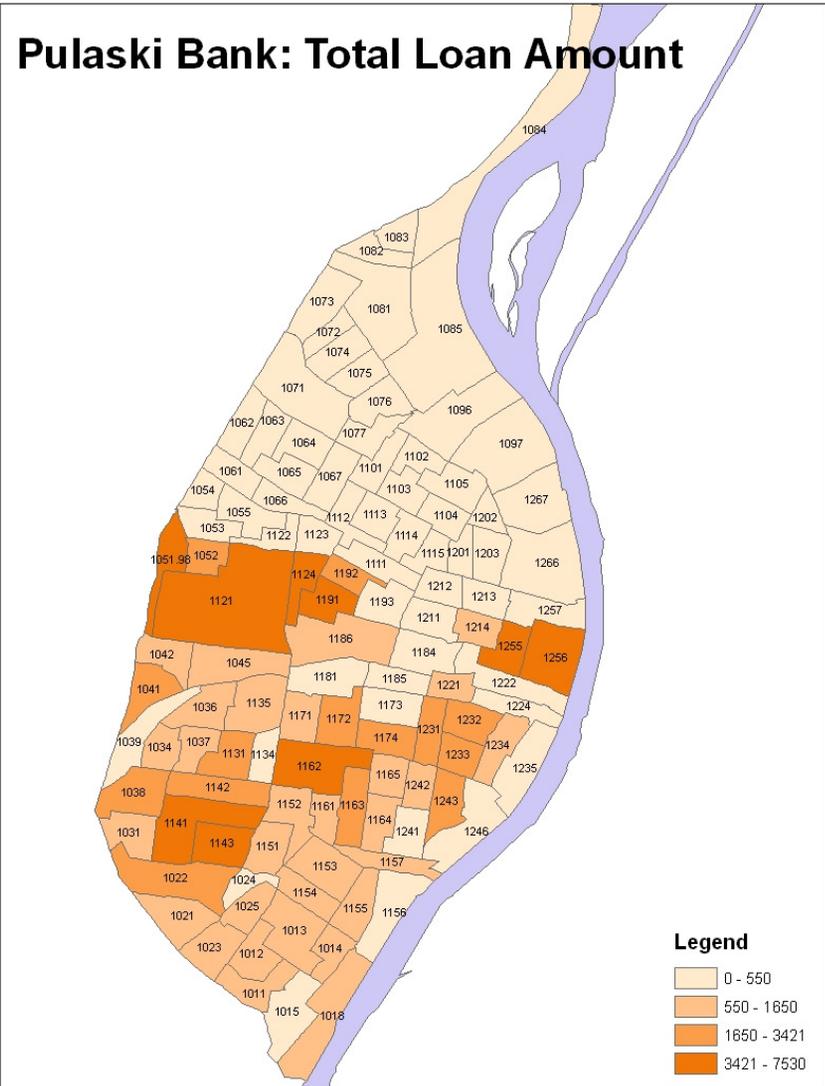
Pulaski Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1987						
1988						
1989						
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001	\$44,656	411	\$626,460	4,490	7.1%	9.2%
2002	\$70,505	597	\$851,406	5,502	8.3%	10.9%
2003	\$70,505	779	\$1,178,977	7,614	6.0%	10.2%
2004	\$78,401	683	\$746,842	5,052	10.5%	13.5%
2005	\$70,519	570	\$660,378	4,307	10.7%	13.2%
2006	\$82,753	642	\$717,111	4,620	11.5%	13.9%
2007	\$126,480	833	\$718,357	4,233	17.6%	19.7%

Amount is represented in the thousands of Dollars

Pulaski Bank: Total Loans



Pulaski Bank: Total Loan Amount



Regions Bank

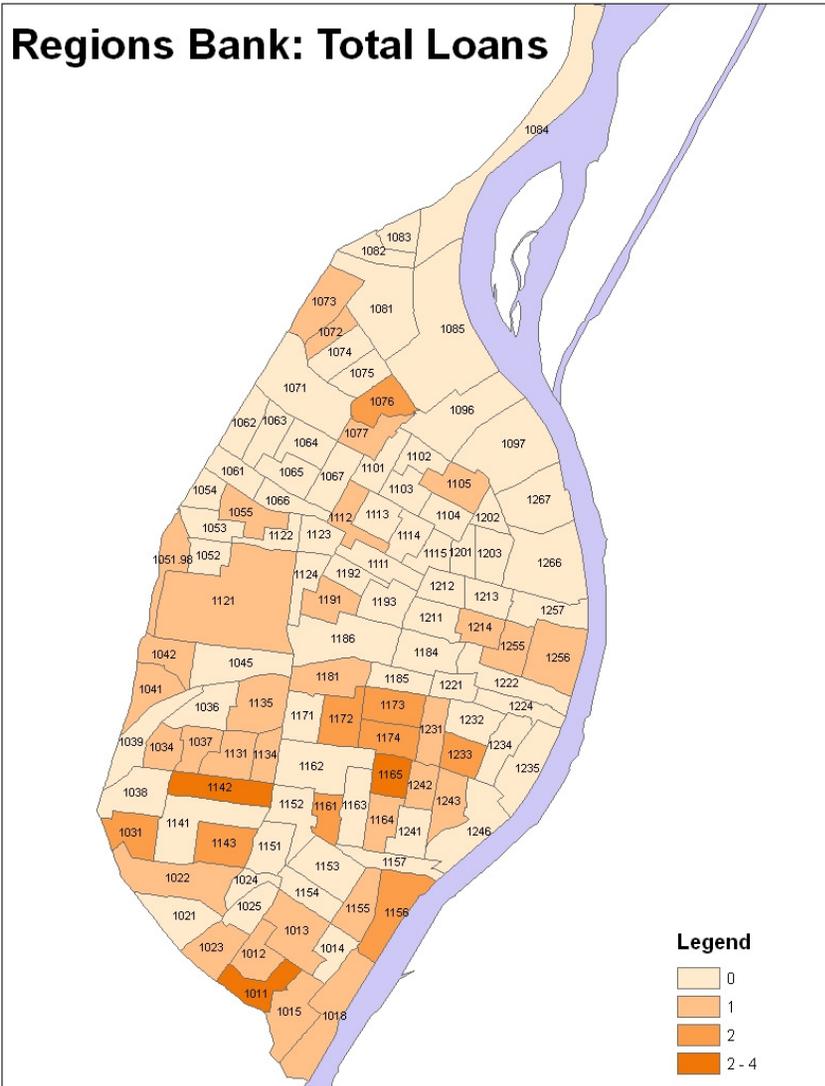
Regions Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2003				
2004				
2005				
2006				
2007	59	394	\$7,026	\$57,915
Total	59	394	7,026	57,915

Amount is represented in the thousands of Dollars

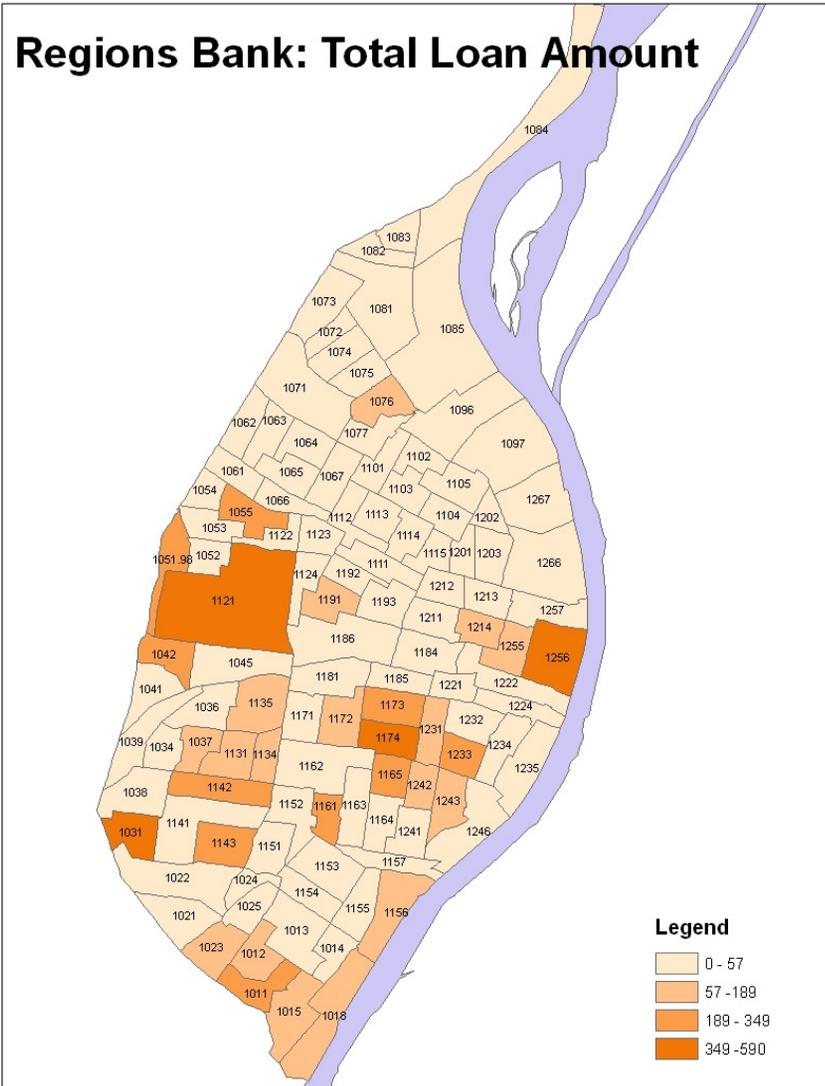
Regions: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1987						
1988						
1989						
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998						
1999						
2000						
2001						
2002						
2003						
2004						
2005	\$11,029	93	\$204,045	1,761	5.4%	5.3%
2006	\$6,784	41	\$54,041	3,226	12.6%	1.3%
2007	\$7,026	59	\$57,915	394	12.1%	15.0%

Amount is represented in the thousands of Dollars

Regions Bank: Total Loans



Regions Bank: Total Loan Amount

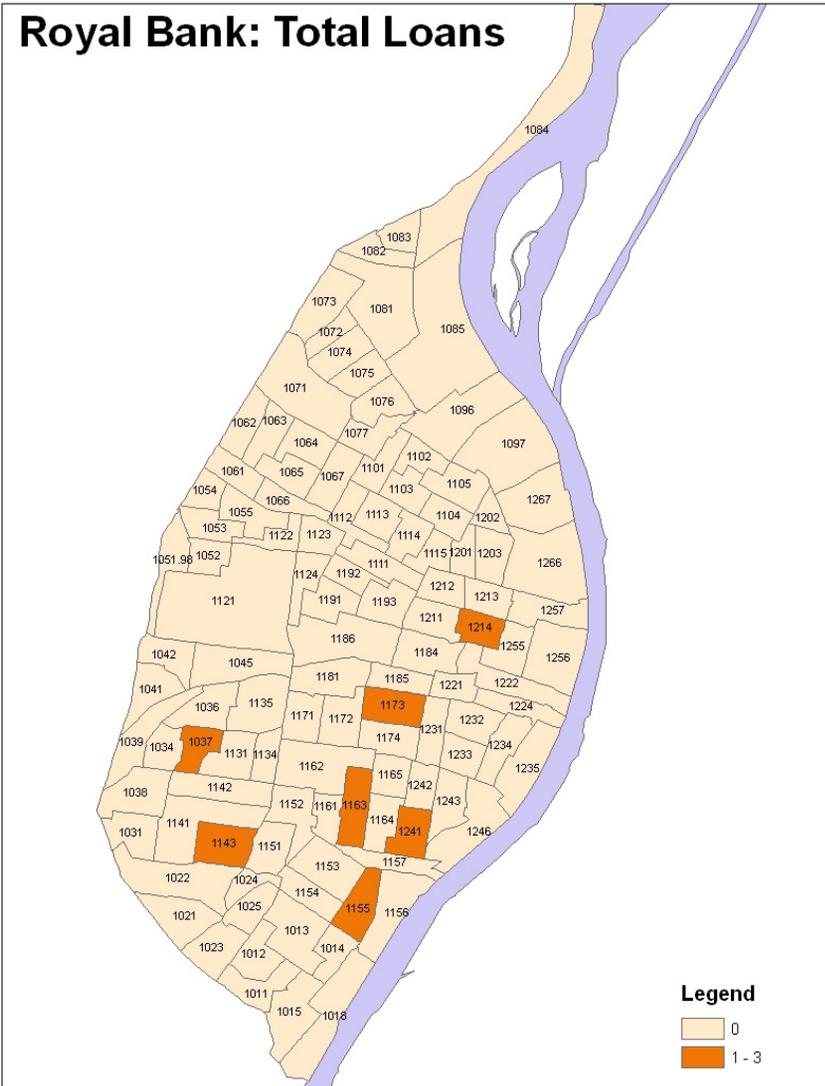


Royal Bank

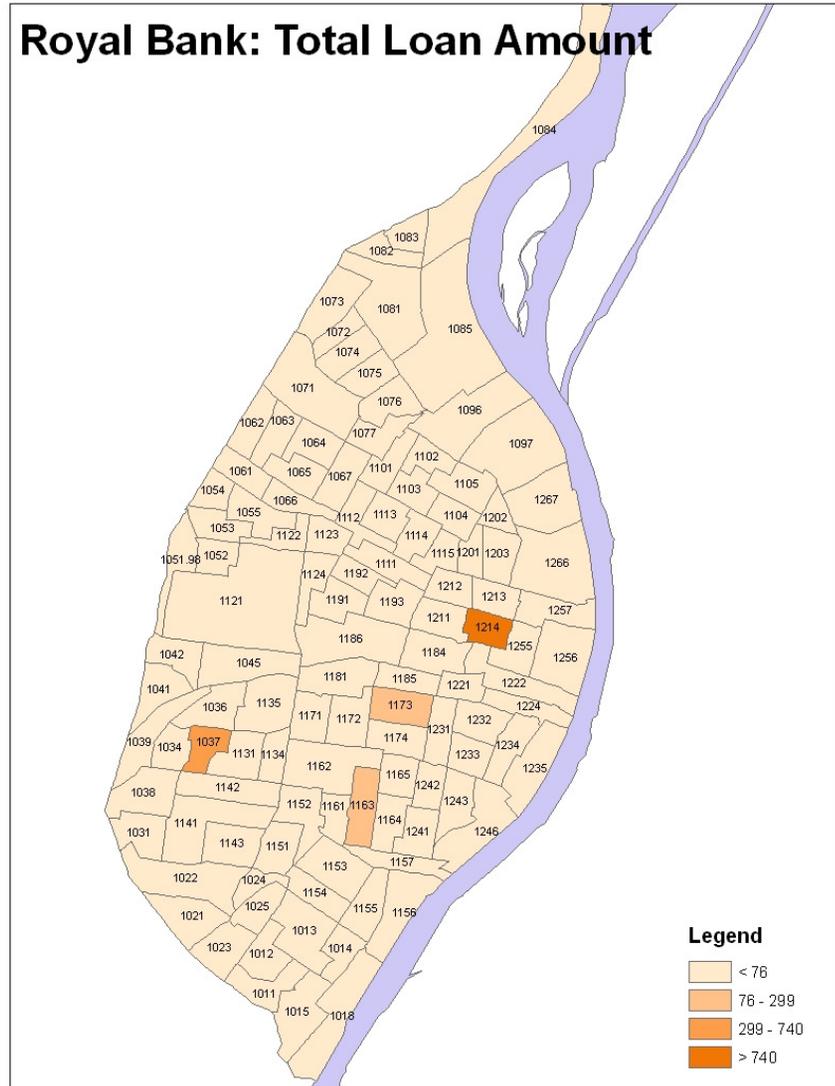
Royal Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2003	12	31	\$2,881	\$15,101
2004	8	42	\$1,513	\$15,181
2005	19	69	\$11,506	\$19,411
2006	11	37	\$2,978	\$12,108
2007	10	60	\$24,091	\$31,556
Total	60	239	42,969	93,357
Amount is represented in the thousands of Dollars				

Royal Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1987						
1988						
1989						
1990						
1991						
1992						
1993						
1994						
1995						
1996						
1997						
1998	\$170	2	\$6,665	62	2.6%	3.2%
1999	\$329	16	\$4,526	66	7.3%	24.2%
2000	\$606	8	\$3,570	42	17.0%	19.0%
2001	\$177	3	\$9,405	57	1.9%	5.3%
2002	\$1,925	23	\$14,364	81	13.4%	28.4%
2003	\$2,880	12	\$15,101	31	19.1%	38.7%
2004	\$1,513	8	\$15,181	42	10.0%	19.0%
2005	\$11,506	19	\$19,411	69	59.3%	27.5%
2006	\$2,978	11	\$12,108	37	24.6%	29.7%
2007	\$24,091	10	\$31,556	60	76.3%	16.7%
Amount is represented in the thousands of Dollars						

Royal Bank: Total Loans



Royal Bank: Total Loan Amount



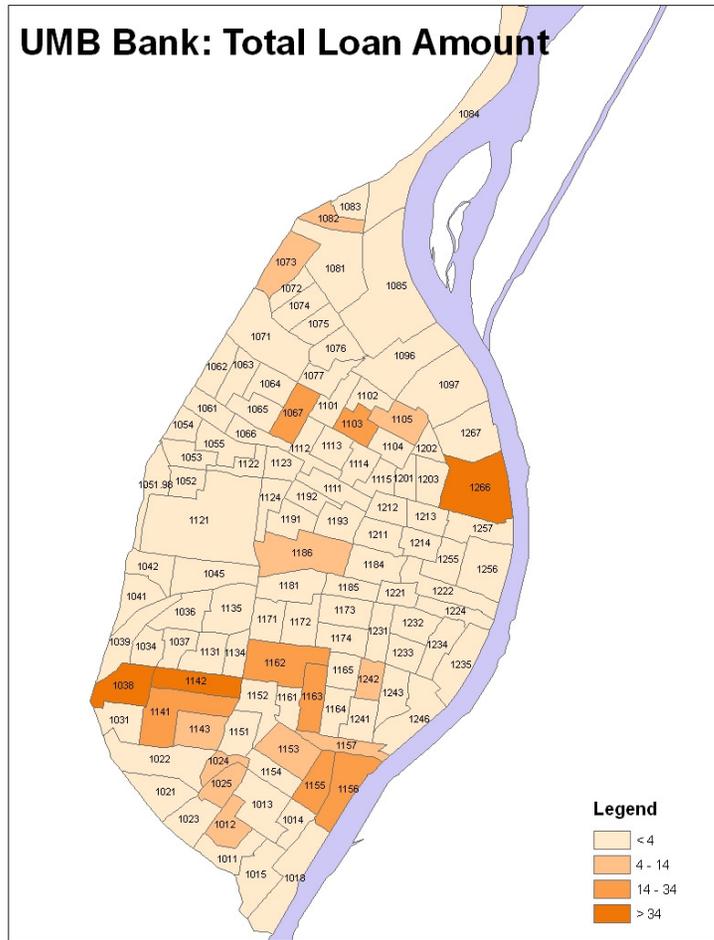
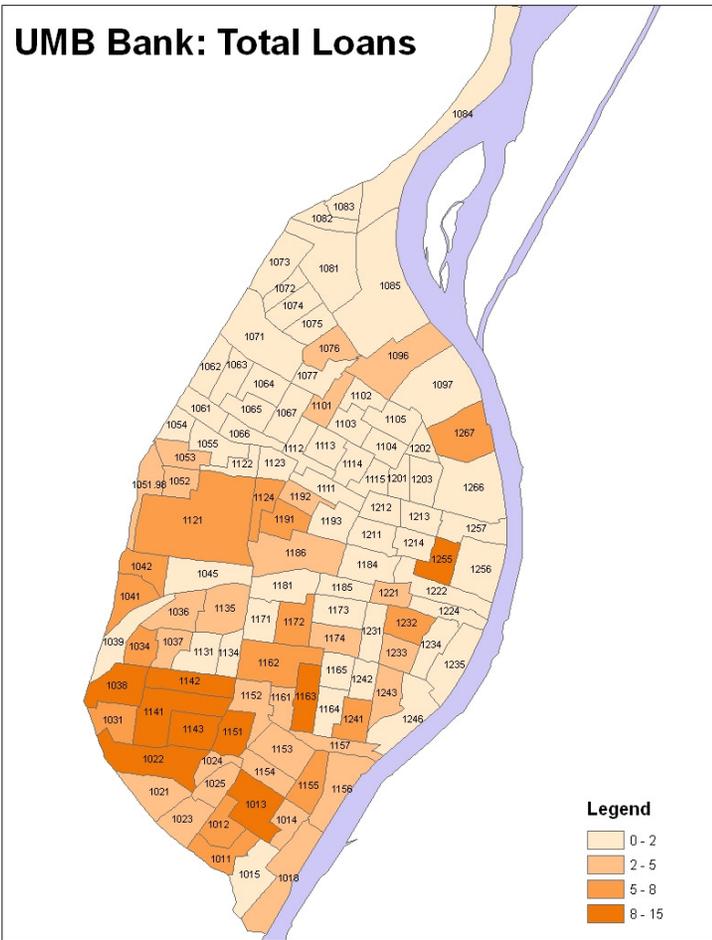
U M B

UMB Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2003	174	992	\$3,709	\$41,722
2004	93	950	\$1,838	\$22,272
2005	97	931	\$2,102	\$18,986
2006	138	680	\$1,803	\$16,867
2007	38	363	\$521	\$8,876
Total	540	3,916	9,973	108,723

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
1987	\$332	80	\$5,343	799	6.2%	10.0%
1988	\$462	84	\$5,966	664	7.7%	12.7%
1989	\$283	44	\$4,807	799	5.9%	5.5%
1990	\$814	90	\$10,105	197	8.1%	45.7%
1991	\$621	94	\$9,156	928	6.8%	10.1%
1992	\$1,016	60	\$22,155	572	4.6%	10.5%
1993	\$1,616	188	\$18,463	1,298	8.8%	14.5%
1994	\$2,600	318	\$17,432	2,074	14.9%	15.3%
1995	\$1,320	251	\$15,809	2,352	8.3%	10.7%
1996	\$853	167	\$13,803	1,942	6.2%	8.6%
1997	\$835	173	\$13,807	1,945	6.0%	8.9%
1998	\$1,300	178	\$14,149	1,913	9.2%	9.3%
1999	\$841	156	\$9,429	1,409	8.9%	11.1%
2000	\$3,659	156	\$25,682	1,461	14.2%	10.7%
2001	\$3,811	143	\$38,300	1,207	10.0%	11.8%
2002	\$5,016	121	\$27,599	879	18.2%	13.8%
2003	\$3,709	174	\$41,722	992	8.9%	17.5%
2004	\$1,838	93	\$22,272	950	8.3%	9.8%
2005	\$2,102	97	\$18,986	931	11.1%	10.4%
2006	\$1,803	138	\$16,867	680	10.7%	20.3%
2007	\$521	38	\$8,876	363	5.9%	10.5%

Amount is represented in the thousands of Dollars



US Bank

US Bank: 5 Year Summary				
	Number		Amount	
	City Loans	MSA Loans	City Loans	MSA Loans
2003	830	10,059	\$87,191	\$1,360,665
2004	1,062	9,192	\$111,717	\$1,199,701
2005	608	5,585	\$69,431	\$750,183
2006	333	2,417	\$46,936	\$386,416
2007	360	2,977	\$47,862	\$507,590
Total	3,193	30,230	363,137	4,204,555

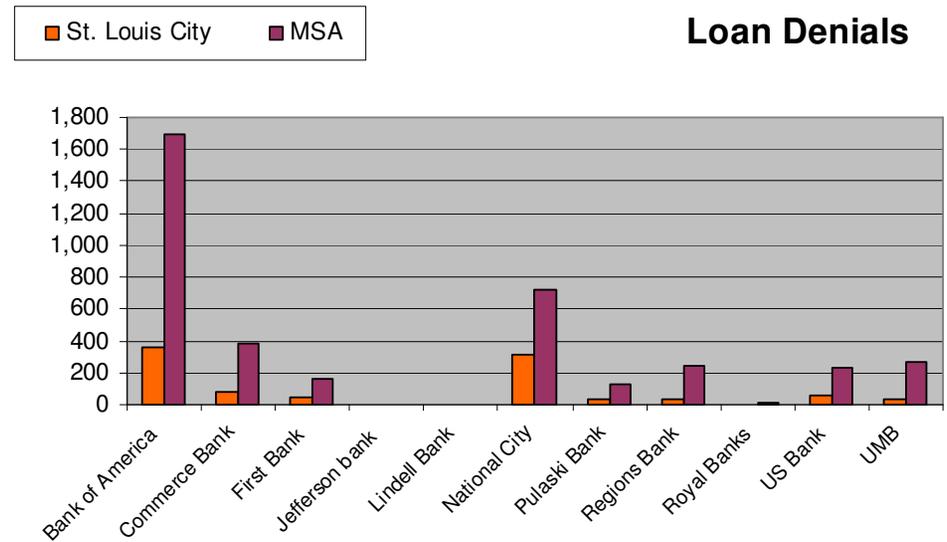
Amount is represented in the thousands of Dollars

US Bank: 20 Year Summary						
Year	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
1987	\$9,656	230	\$53,642	853	18.0%	27.0%
1988	\$14,922	283	\$110,348	1,308	13.5%	21.6%
1989	\$12,643	243	\$176,525	2,112	7.2%	11.5%
1990	\$13,487	259	\$176,295	2,122	7.7%	12.2%
1991	\$12,311	359	\$166,585	2,505	7.4%	14.3%
1992	\$12,532	339	\$132,923	1,941	9.4%	17.5%
1993	\$20,066	423	\$239,758	3,122	8.4%	13.5%
1994	\$18,560	446	\$379,379	4,859	4.9%	9.2%
1995	\$19,877	421	\$374,728	4,424	5.3%	9.5%
1996	\$26,477	523	\$482,845	5,326	5.5%	9.8%
1997	\$26,691	530	\$475,251	5,293	5.6%	10.0%
1998	\$47,576	775	\$792,251	7,870	6.0%	9.8%
1999	\$58,431	775	\$970,038	9,156	6.0%	8.5%
2000	\$30,954	468	\$133,504	1,727	23.2%	27.1%
2001	\$98,586	1,089	\$1,321,625	10,825	7.5%	10.1%
2002	\$105,396	1,071	\$1,600,788	11,896	6.6%	9.0%
2003	\$87,191	830	\$1,360,665	10,059	6.4%	8.3%
2004	\$111,717	1,062	\$1,199,701	9,192	9.3%	11.6%
2005	\$69,431	608	\$750,183	5,585	9.3%	10.9%
2006	\$46,936	333	\$386,416	2,417	12.1%	13.8%
2007	\$47,862	360	\$507,590	2,977	9.4%	12.1%

Amount is represented in the thousands of Dollars

Loan Denials: City & MSA Totals

Loan Denials			
Institution	# City	# MSA	% of City Denials
Bank of America	365	1,695	21.53%
Commerce Bank	84	384	21.88%
First Bank	49	162	30.25%
Jefferson bank	2	2	100.00%
Lindell Bank	2	3	66.67%
National City	317	717	44.21%
People's National	0	1	0 %
Pulaski Bank	33	123	26.83%
Regions Bank	32	243	13.17%
Royal Banks	3	8	37.50%
US Bank	62	228	27.19%
UMB	33	266	12.41%
Totals	982	3,831	25.63%



Home Purchase						
	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America	\$14,183	128	\$ 41,058.00	562	34.5%	22.8%
Commerce Bank	\$161	1	\$ 1,571.00	16	10.2%	6.3%
First Bank	\$1,659	17	\$ 5,472.00	47	30.3%	36.2%
Jefferson Bank	\$220	2	\$ 220.00	2	100.0%	100.0%
Lindell Bank	\$103	2	\$ 271.00	3	38.0%	66.7%
National City	\$22,177	144	\$ 39,102.00	285	56.7%	50.5%
People's National	\$0	0	\$ 185.00	1	0%	0%
Pulaski Bank	\$1,960	20	\$ 11,154.00	74	17.6%	27.0%
Regions Bank	\$244	5	\$ 4,719.00	48	5.2%	10.4%
Royal Bank	\$0	0	\$ 560.00	3	0.0%	0.0%
US Bank	\$2,866	23	\$ 13,170.00	106	21.8%	21.7%
UMB	\$112	2	\$ 627.00	7	17.9%	28.6%
Totals	\$43,685	344	\$117,924.00	1,153	37.0%	29.8%

* 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	\$2,446	42	\$9,966	165	24.5%	25.5%
Commerce Bank	\$982	68	\$3,605	225	27.2%	30.2%
First Bank	\$313	6	\$1,612	37	19.4%	16.2%
Jefferson Bank	\$0	0	\$0	0		
Lindell Bank	\$0	0	\$0	0		
National City	\$3,765	43	\$5,854	101	64.3%	42.6%
People's National	\$ 0	0	\$ 0	0		
Pulaski Bank	\$0	0	\$0	0		
Regions Bank	\$139	9	\$1,036	62	13.4%	14.5%
Royal Bank	\$262	2	\$727	4	36.0%	50.0%
US Bank	\$0	0	\$0	0		
UMB	\$222	30	\$2,101	237	10.6%	12.7%
Totals	\$8,129	200	\$24,901	831	32.6%	24.1%

* Dollar amounts are in Thousands

Refinancing						
	St. Louis City		MSA		City as Percent of total	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America	\$20,364	195	\$122,247	968	16.7%	20.1%
Commerce Bank	\$908	15	\$9,311	143	9.8%	10.5%
First Bank	\$3,287	26	\$10,295	78	31.9%	33.3%
Jefferson Bank	\$0	0	\$0	0		
Lindell Bank	\$0	0	\$0	0		
National City	\$19,018	130	\$51,356	331	37.0%	39.3%
People's National	\$0	0	\$0	0		
Pulaski Bank	\$2,445	13	\$10,528	49	23.2%	26.5%
Regions Bank	\$1,739	18	\$19,625	133	8.9%	13.5%
Royal Bank	\$160	1	\$160	1	100.0%	100.0%
US Bank	\$5,261	39	\$32,753	122	16.1%	32.0%
UMB	\$211	1	\$3,239	22	6.5%	4.5%
Totals	\$53,393	438	\$259,514	1,847	20.6%	23.7%

* 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	\$36,993	365	\$173,271	1,695	21.3%	21.5%
Commerce Bank	\$2,051	84	\$14,487	384	14.2%	21.9%
First Bank	\$5,259	49	\$17,379	162	30.3%	30.2%
Jefferson Bank	\$220	2	\$220	2	100.0%	100.0%
Lindell Bank	\$103	2	\$271	3	38.0%	66.7%
National City	\$44,960	317	\$96,312	717	46.7%	44.2%
People's National	\$0	0	\$135	1	0%	0%
Pulaski Bank	\$4,405	33	\$21,682	123	20.3%	26.8%
Regions Bank	\$2,122	32	\$25,380	243	8.4%	13.2%
Royal Bank	\$422	3	\$1,447	8	29.2%	37.5%
US Bank	\$8,127	62	\$45,923	228	17.7%	27.2%
UMB	\$545	33	\$5,967	266	9.1%	12.4%
Totals	\$105,207	982	\$402,339	3,831	26.1%	25.6%

* Dollar amounts are in Thousands

Loan Denials: County Totals

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	\$14,183	128	\$3,426	282	\$13,832	94	\$5,437	49	\$4,180	9	41,058	562
Commerce Bank	\$161	1	\$506	3	\$347	6	\$557	6	\$0	0	1,571	16
First Bank	\$1,659	17	\$2,325	17	\$1,488	13	\$0	0	\$0	0	5,472	47
Jefferson Bank	\$220	2	\$0	0	\$0	0	\$0	0	\$0	0	220	2
Lindell Bank	\$103	2	\$0	0	\$168	1	\$0	0	\$0	0	271	3
National City	\$22,177	144	\$6,709	59	\$10,216	82	\$0	0	\$0	0	39,102	285
People's National	\$0	0	\$0	0	\$135	1	\$0	0	\$0	0	\$135	1
Pulaski Bank	\$1,960	20	\$5,815	30	\$1,861	14	\$1,240	8	\$278	2	11,154	74
Regions Bank	\$244	5	\$2,754	23	\$1,721	20	\$0	0	\$0	0	4,719	48
Royal Bank	\$0	0	\$100	2	\$460	1	\$0	0	\$0	0	560	3
US Bank	\$2,866	23	\$5,997	51	\$4,307	32	\$0	0	\$0	0	13,170	106
UMB	\$112	2	\$387	4	\$128	1	\$0	0	\$0	0	627	7
Totals	\$43,685	344	\$28,019	471	\$34,528	264	\$7,234	63	\$4,458	11	117,924	1,153

* Dollar amounts are 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	\$2,446	42	\$5,014	81	\$1,339	23	\$706	11	\$461	8	9,966	165
Commerce Bank	\$982	68	\$1,668	95	\$454	22	\$501	40	\$0	0	3,605	225
First Bank	\$313	6	\$1,080	24	\$219	7	\$0	0	\$0	0	1,612	37
Jefferson Bank	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	0	0
Lindell Bank	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	0	0
National City	\$3,765	43	\$1,383	42	\$706	16	\$0	0	\$0	0	5,854	101
People's National	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	0	0
Pulaski Bank	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	0	0
Regions Bank	\$139	9	\$635	37	\$262	16	\$0	0	\$0	0	1,036	62
Royal Bank	\$262	2	\$465	2	\$0	0	\$0	0	\$0	0	727	4
US Bank	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	0	0
UMB	\$222	30	\$1,415	152	\$464	55	\$0	0	\$0	0	2,101	237
Totals	\$8,129	200	\$11,660	433	\$3,444	139	\$1,207	51	\$461	8	24,901	831

* Dollar amounts are 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	\$20,364	195	\$61,856	497	\$19,485	133	\$16,379	122	\$4,163	21	122,247	968
Commerce Bank	\$908	15	\$3,518	50	\$2,236	33	\$2,519	44	\$130	1	9,311	143
First Bank	\$3,287	26	\$4,482	36	\$2,526	16	\$0	0	\$0	0	10,295	78
Jefferson Bank	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	0	0
Lindell Bank	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	0	0
National City	\$19,018	130	\$19,193	120	\$13,145	81	\$0	0	\$0	0	51,356	331
People's National	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Pulaski Bank	\$2,445	13	\$5,647	23	\$1,003	6	\$1,433	7	\$0	0	10,528	49
Regions Bank	\$1,739	18	\$11,436	75	\$6,450	40	\$0	0	\$0	0	19,625	133
Royal Bank	\$160	1	\$0	0	\$0	0	\$0	0	\$0	0	160	1
US Bank	\$5,261	39	\$19,852	39	\$7,640	44	\$0	0	\$0	0	32,753	122
UMB	\$211	1	\$2,688	20	\$340	1	\$0	0	\$0	0	3,239	22
Totals	\$53,393	438	\$128,672	860	\$52,825	354	\$20,331	173	\$4,293	22	259,514	1,847

* Dollar amounts are 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	\$36,993	365	\$70,296	860	\$34,656	250	\$22,522	182	\$8,804	38	173,271	1,695
Commerce Bank	\$2,051	84	\$5,692	148	\$3,037	61	\$3,577	90	\$130	1	14,487	384
First Bank	\$5,259	49	\$7,887	77	\$4,233	36	\$0	0	\$0	0	17,379	162
Jefferson Bank	\$220	2	\$0	0	\$0	0	\$0	0	\$0	0	220	2
Lindell Bank	\$103	2	\$0	0	\$168	1	\$0	0	\$0	0	271	3
National City	\$44,960	317	\$27,285	221	\$24,067	179	\$0	0	\$0	0	96,312	717
People's National	\$0	0	\$0	0	\$135	1	\$0	0	\$0	0	135	1
Pulaski Bank	\$4,405	33	\$11,462	53	\$2,864	20	\$2,673	15	\$278	2	21,682	123
Regions	\$2,122	32	\$14,825	135	\$8,433	76	\$0	0	\$0	0	25,380	243
Royal Bank	\$422	3	\$565	4	\$460	1	\$0	0	\$0	0	1,447	8
US Bank	\$8,127	62	\$25,849	90	\$11,947	76	\$0	0	\$0	0	45,923	228
UMB	\$545	33	\$4,490	176	\$932	57	\$0	0	\$0	0	5,967	266
Totals	\$105,207	982	\$168,351	1,764	\$90,797	757	\$28,772	287	\$9,212	41	402,339	3,831

* Dollar amounts are in Thousands

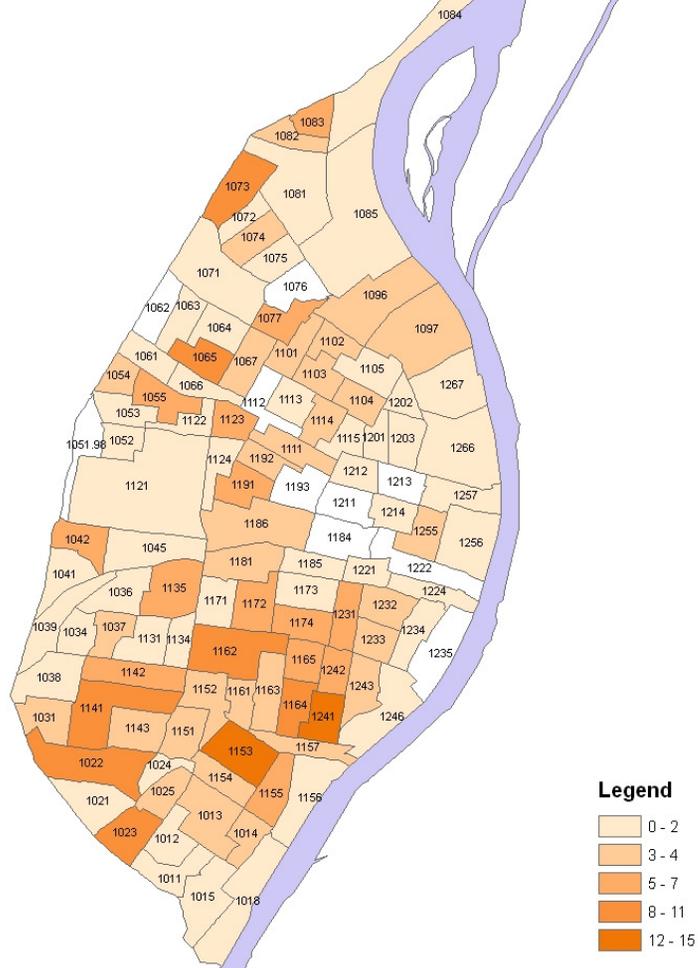
Percentage of Applications Denied						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	MSA
Bank of America	21.4%	19.9%	17.1%	21.7%	18.3%	19.8%
Commerce Bank	40.0%	21.9%	20.7%	30.5%	18.2%	25.9%
First Bank	45.4%	29.1%	26.5%	N/A	N/A	31.8%
Jefferson Bank	11.1%	0.0%	0.0%	N/A	N/A	3.1%
Lindell Bank	13.5%	6.2%	33.3%	N/A	N/A	10.8%
National City	45.4%	13.9%	6.9%	N/A	N/A	9.8%
People's National	N/A	N/A	100%	N/A	N/A	100%
Pulaski Bank	3.4%	1.8%	1.6%	2.5%	2.9%	2.1%
Regions Bank	19.0%	15.9%	15.8%	N/A	N/A	16.2%
Royal Bank	21.4%	14.3%	100.0%	N/A	N/A	18.6%
US Bank	6.3%	5.8%	4.3%	N/A	N/A	5.4%
UMB	39.3%	38.7%	35.2%	N/A	N/A	37.9%
Totals	13.3%	13.1%	9.3%	16.5%	14.6%	12.4%

Loan Denials: City Totals

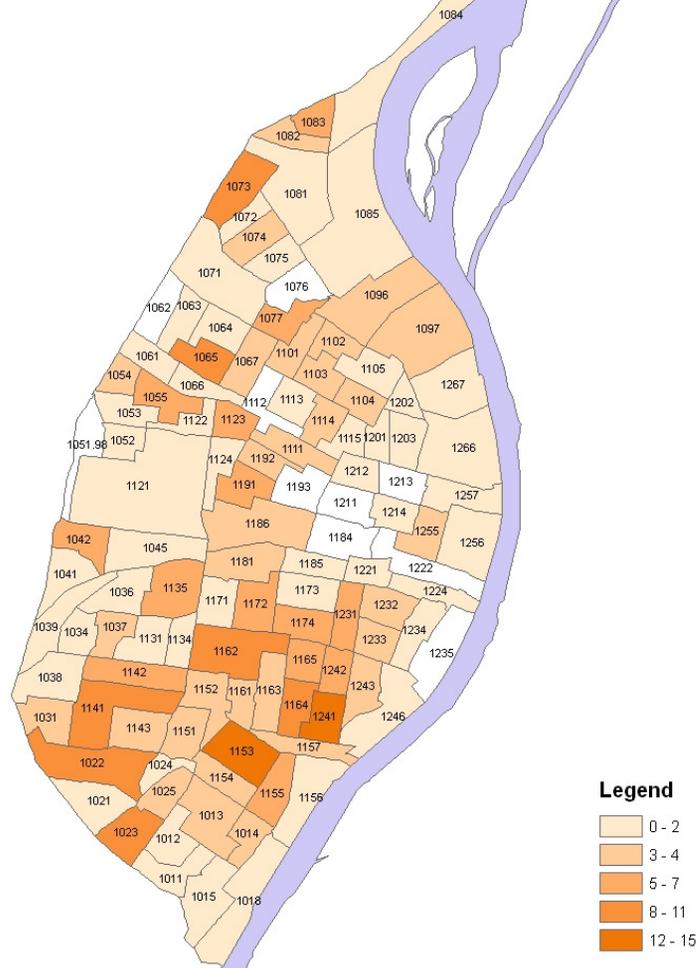
Home Purchase		Home Improvement		Refinancing		Total				Home Purchase		Home Improvement		Refinancing		Total	
Tract	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans	Tract	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans
1011			1	3	1	80	2	83	1084	4	262			2	119	6	381
1012	1	172			2	331	3	503	1085	1	78					1	78
1013	3	365			3	323	6	688	1096	2	183	4	86	4	170	10	439
1014					4	538	4	538	1097	1	63	1	8	4	315	6	386
1015	1	90	1	6	1	38	3	134	1101	3	101	5	139	4	247	12	487
1018	3	272	3	14	2	86	8	372	1102	3	232	3	25	4	215	10	472
1021	5	1085	2	15	2	333	9	1433	1103	2	39	4	119	3	192	9	350
1022			1	5	8	1196	9	1201	1104			3	25	3	260	6	285
1023			3	30	9	730	12	760	1105	3	160	4	70	1	75	8	305
1024	1	61			2	271	3	332	1111	1	285	1	35	4	397	6	717
1025	3	387	1	25	4	500	8	912	1113					1	62	1	62
1031	2	338			3	339	5	677	1114			2	15	3	124	5	139
1034	1	125	3	201			4	326	1115	1	90			1	86	2	176
1036	1	123					1	123	1121	4	784			2	304	6	1088
1037	3	411	2	10	3	354	8	775	1122	1	257	3	98	1	880	5	1235
1038	1	65	3	11	2	608	6	684	1123	3	373	2	350	5	466	10	1189
1039	2	178	1	40			3	218	1124	2	279					2	279
1041	2	320	2	17	1	90	5	427	1131	2	217	4	836	2	382	8	1435
1042	2	210			5	548	7	758	1134			1	55	2	199	3	254
1045			1	15			1	15	1135	1	115	2	22	6	517	9	654
1051	1	245	2	136	1	152	4	533	1141	1	122	3	59	9	1266	13	1447
1052	4	578	1	2	1	45	6	625	1142	5	280	5	96	7	816	17	1192
1053	2	430	2	120			4	550	1143	5	689	3	32	3	192	11	913
1054			1	221	4	514	5	735	1151	4	349	2	20	3	254	9	623
1055	2	306	1	102	5	630	8	1038	1152	3	233	2	30	4	318	9	581
1061	6	311	2	105	2	163	10	579	1153	4	314	3	17	12	1135	19	1466
1063	1	24	1	30	1	39	3	93	1154	5	326	3	122	4	286	12	734
1064	7	513	2	46			9	559	1155	4	284	9	346	5	319	18	949
1065	4	145	2	67	11	659	17	871	1156	4	496	1	7	1	59	6	562
1066	2	63	1	5	2	168	5	236	1157	5	335	1	37	4	382	10	754
1067	1	50	2	22	3	163	6	235	1161	1	78	3	15	4	387	8	480
1071			1	4	1	45	2	49	1162	3	294	3	52	8	799	14	1145
1072					2	125	2	125	1163	5	548	3	67	4	453	12	1068
1073	3	118	4	132	10	670	17	920	1164	4	207	4	62	9	753	17	1022
1074	5	313	5	119	4	151	14	583	1165	3	508	1	2	5	760	9	1270
1075	2	115	1	35	1	28	4	178	1171	1	256			1	114	2	370
1077	4	217	4	129	5	371	13	717	1172	7	1060	4	27	6	898	17	1985
1081	4	259	3	16	2	231	9	506	1173			1	30	2	249	3	279
1082	1	97	2	13	4	346	7	456	1174	2	417	1	229	6	715	9	1361
1083			2	61	6	369	8	430	1181	3	363	1	17	3	324	7	704

City of St. Louis: Denial Loan Distribution												
Tract	Home Purchase		Home Improvement		Refinancing		Total					
	Amount	# Loans	Amount	# Loans	Amount	# Loans	Amount	# Loans				
1185			1	10			1	10				
1186	1	170	1	34	4	530	6	734				
1191	2	500			5	880	7	1380				
1192	2	493	2	127	3	753	7	1373				
1201			1	17			1	17				
1202	2	272	1	5			3	277				
1203			1	3			1	3				
1212			1	5			1	5				
1214					1	178	1	178				
1221	2	538					2	538				
1224			1	50			1	50				
1231	2	403					5	76	6			
1232	6	1244							4			
1233	3	376	1	84			4	580	8			
1234	3	251	2	45			2	434	7			
1241	2	225	3	28			15	1354	20			
1242	1	72	2	80			7	919	10			
1243	3	360	1	162			3	541	7			
1246	2	175	4	106			1	50	7			
1255	4	862					4	810	8			
1256	4	1064					1	223	5			
1257	1	140					1	75	2			
1266	2	124	1	15			1	32	4			
1267	1	39					2	184	3			
Total		226		25971		183		5754	333	35996	742	67721

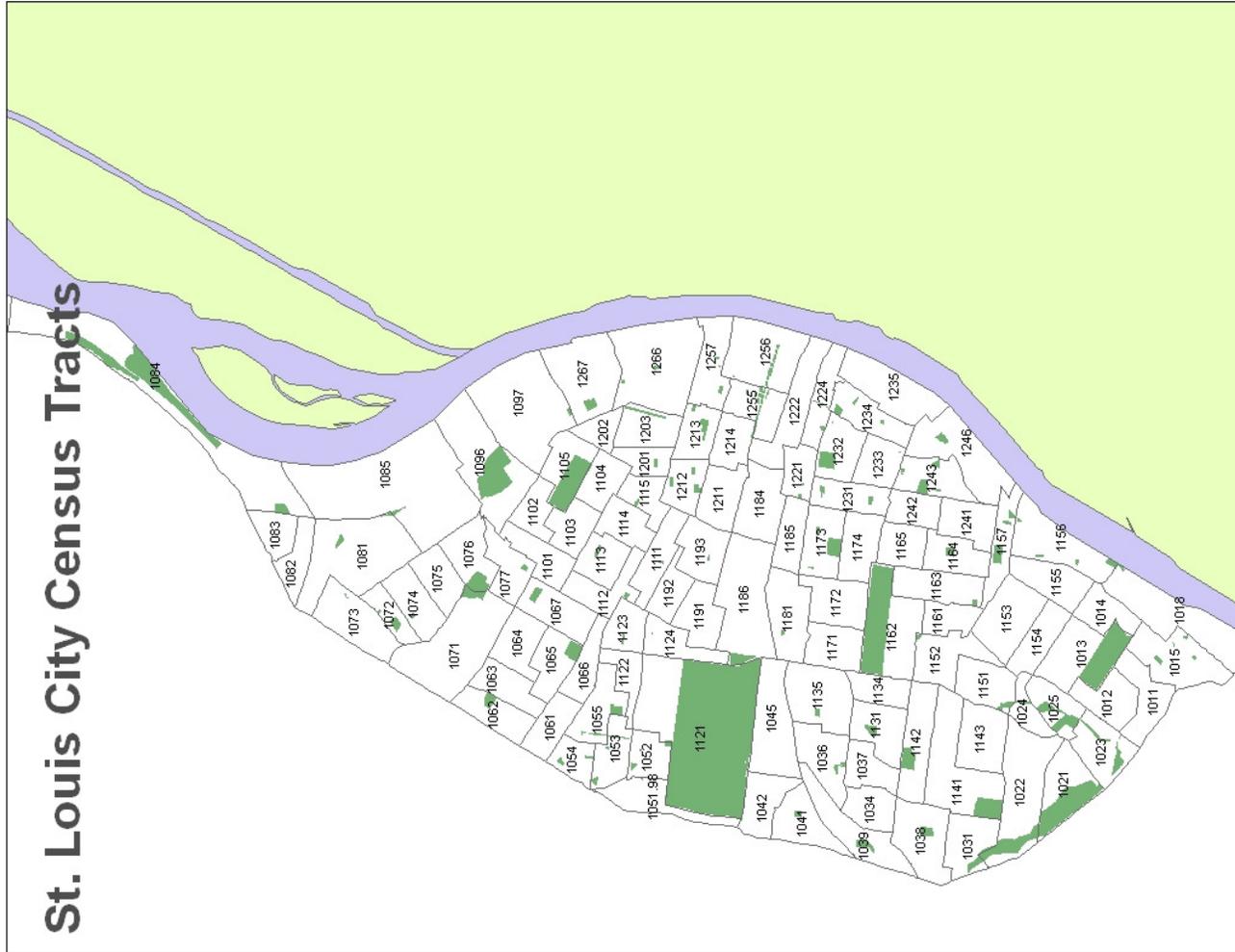
Denials: City of St. Louis Totals

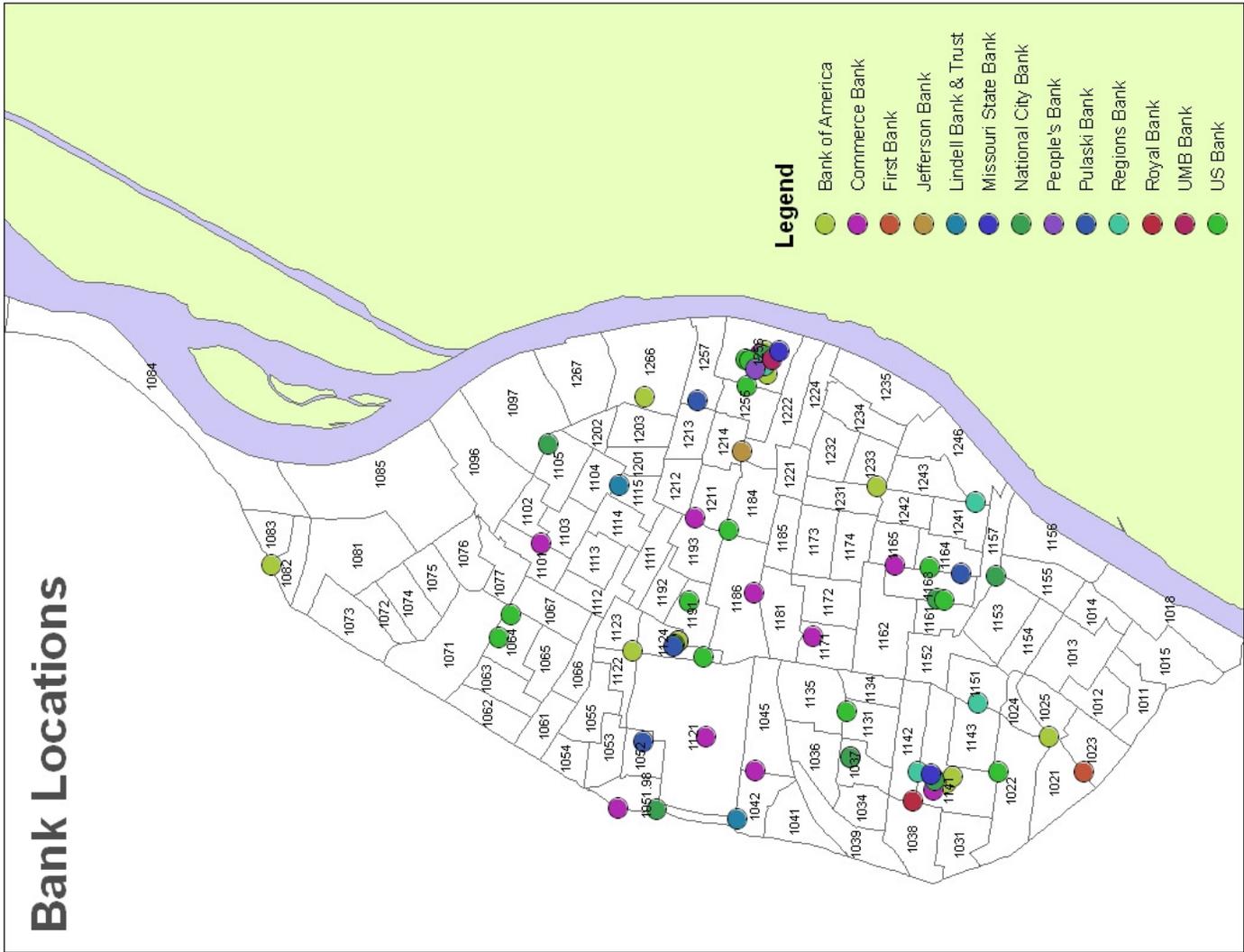


Denials: City of St. Louis Totals



Appendix A: Maps



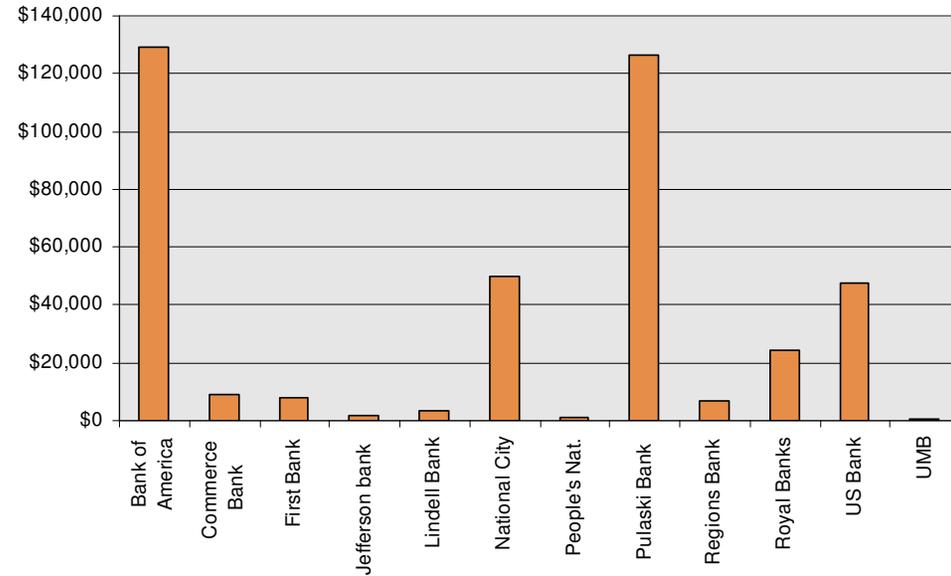


Appendix B: Bank Rankings

City Loans: Value	
Institution	Amount
Bank of America	\$129,090
Commerce Bank	\$8,842
First Bank	\$8,195
Jefferson bank	\$1,790
Lindell Bank	\$3,317
National City	\$49,662
People's Nat.	\$1,349
Pulaski Bank	\$126,480
Regions Bank	\$7,026
Royal Banks	\$24,091
US Bank	\$47,862
UMB	\$521
Total	\$408,225

City Loans: Number	
Institution	# Loans
Bank of America	1,073
Commerce Bank	92
First Bank	35
Jefferson bank	15
Lindell Bank	28
National City	347
People's Nat.	2
Pulaski Bank	833
Regions Bank	59
Royal Banks	10
US Bank	360
UMB	38
Total	2,892

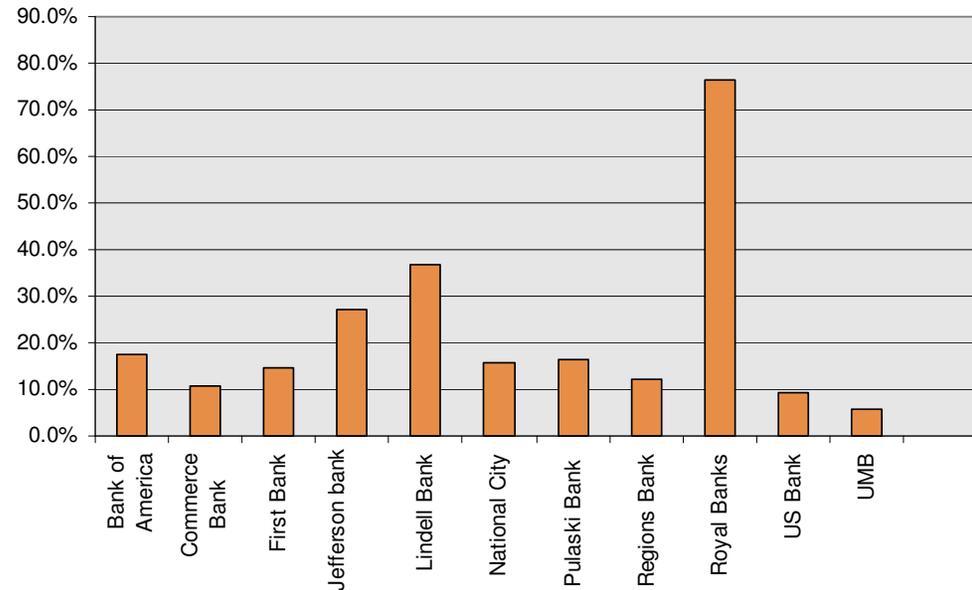
City of St. Louis:
Rankings Loan Amount



MSA: Value	
Institution	Amount
Bank of America	\$734,865
Commerce Bank	\$81,891
First Bank	\$55,589
Jefferson bank	\$6,631
Lindell Bank	\$9,014
National City	\$316,431
People's Nat.	\$3,030
Pulaski Bank	\$768,774
Regions Bank	\$57,915
Royal Banks	\$31,556
US Bank	\$507,590
UMB	\$8,876
Total	\$2,582,162

MSA: Number	
Institution	# Loans
Bank of America	5189
Commerce Bank	704
First Bank	395
Jefferson bank	65
Lindell Bank	88
National City	2,056
People's Nat.	10
Pulaski Bank	4,530
Regions Bank	394
Royal Banks	60
US Bank	2,977
UMB	363
Total	\$16,831

St. Louis City as Percent of MSA:
Loan Amount



Appendix C: Bank Assets & Performance Comparisons

Assets of Applicant Banks

Institution	Assets	City Loans	% of Assets
Bank of America	\$1,715,746,000,000	\$129,090	0.00000752%
Commerce Bank	\$16,630,934	\$8,842	0.05316599%
First Bank	\$10,270,000	\$8,195	0.07979552%
Jefferson Bank	\$628,132	\$1,790	0.28497195%
Lindell Bank	\$49,413	\$3,317	6.71280837%
National City Bank	\$152,519,145	\$49,662	0.03256116%
Peoples National Bank	\$796,630	\$1,349	0.16933834%
Pulaski Bank	\$1,131,465	\$126,480	11.17842797%
Regions Bank	\$141,041,717	\$7,026	0.00498150%
Royal Banks of Missouri	\$386,107	\$24,091	6.23946212%
UMB Bank	\$9,342,959	\$521	0.00557639%
US Bank	\$223,621,000	\$47,862	0.02140318%
Total	\$1,716,302,417,502	\$408,225	0.0000238%

Bank Performance Comparison

	2007		2006		Percent Change	
	Amount	# Loans	Amount	# Loans	Amount	# Loans
Bank of America	\$129,090	1,073	\$107,908	839	16.41%	21.81%
Commerce Bank	\$8,842	92	\$8,847	95	-0.06%	-3.26%
First Bank	\$8,195	35	\$2,938	26	64.15%	25.71%
Jefferson Bank	\$1,790	15	\$0	0	NA	NA
Lindell Bank	\$3,317	28	\$12,454	17	-275.46%	39.29%
National City Bank	\$49,662	347	\$0	0	NA	NA
Peoples National Bank	\$1,349	2	\$0	0	NA	NA
Pulaski Bank	\$126,480	833	\$82,726	664	34.59%	20.29%
Regions Bank	\$7,026	59	\$6,743	41	4.03%	30.51%
Royal Banks of Missouri	\$24,091	10	\$2,978	9	87.64%	10.00%
UMB Bank	\$521	38	\$1,747	77	-235.32%	-102.63%
US Bank	\$47,862	360	\$46,022	324	3.84%	10.00%
Total	\$408,225	2,892	\$272,363	2,075	33.28%	28.25%

Appendix D: City Totals Loan Amount & number of Loans

St. Louis Tract Loan Amount Information																	
Tract	Income Level	Distressed	2007 Median Family Income	2000 Median Family Income	2000 Population	Bank of America	Commercer Bank	First Bank	Jefferson Bank	Lindell Bank	National City Bank	People's National Bank	Pulaski	Regions	Royal Bank	UMB	US Bank
1011	Middle	No	\$63,756	\$53,819	2684	566	70	52			261		687	349			694
1012	Middle	No	\$64,496	\$54,444	3102	950		76			356		1040	154		7	918
1013	Middle	No	\$59,920	\$50,583	4415	1620	5				521		1644	45			1833
1014	Moderate	No	\$45,165	\$38,125	2936	1580					109		714				518
1015	Low	No	\$30,327	\$25,599	3446	500					244		359	63			165
1018	Low	No	\$28,757	\$24,274	3200	544		262		1320			627	77			447
1021	Moderate	No	\$49,437	\$41,733	2875	981	5				355		1063				403
1022	Middle	No	\$68,079	\$57,472	6569	3373	2	138			781		2757	29			1455
1023	Moderate	No	\$46,969	\$39,647	1831	1024	20		12		333		1086	120			363
1024	Moderate	No	\$48,285	\$40,762	2584	1021	18	60			541		470			5	286
1025	Middle	No	\$60,958	\$51,458	2172	1176		125			272		1247			8	515
1031	Middle	No	\$72,662	\$61,339	3331	1028	5				351		1249	401			885
1034	Moderate	No	\$49,855	\$42,083	2185	1220		381			175		1521	23			915
1036	Middle	No	\$53,976	\$45,563	1557	1048					47		785				459
1037	Moderate	No	\$48,538	\$40,975	2761	1692	198				794		1650	118	740		528
1038	Middle	No	\$68,807	\$58,083	4039	1444	72			87	432		2508			124	1922
1039	Middle	No	\$62,616	\$52,857	1077	661							239				
1041	Moderate	No	\$46,969	\$39,651	2850	2513			90		449		1796	15		2	1111
1042	Middle	No	\$58,046	\$49,000	3726	1058		316		167	309		1428	218			1751
1045	Moderate	No	\$47,779	\$40,333	1927	401	125		197	200	461		977			2	176
1051.98	Middle	No	\$74,707	\$63,063	3526	1883	357				155	1120	4222	318			847
1052	Moderate	No	\$48,095	\$40,602	2840	2784					319		2147				508
1053	Low	No	\$27,149	\$22,917	2366	885					455						514
1054	Low	No	\$25,618	\$21,625	2269	1135					65		375				38
1055	Moderate	No	\$33,125	\$27,961	3074	1180	327				80		40	290			550
1061	Low	No	\$25,250	\$21,316	2897	547					86		85				138
1062	Low	No	\$18,768	\$15,841	2527	181	55										29
1063	Low	No	\$24,693	\$20,847	2987	252							133				
1064	Moderate	No	\$34,055	\$28,750	3088	254					38						89
1065	Moderate	No	\$33,498	\$28,280	3477	134							53				
1066	Low	No	\$27,706	\$23,386	2566	696							218				108
1067	Moderate	No	\$38,499	\$32,500	4322	205	33	172					198			17	66
1071	Moderate	No	\$38,499	\$32,500	1361	267							76				
1072	Moderate	No	\$31,663	\$26,726	1720	145		71					28	30			
1073	Moderate	No	\$44,139	\$37,262	6086	1153				39	58		380	46		9	90
1074	Low	No	\$31,593	\$26,667	3625	369		56		43	62						
1075	Low	No	\$28,637	\$24,174	3624	302					62		63				174
1076	Moderate	No	\$35,480	\$29,948	2182	233	40				69			107			364

St. Louis Tract Loan Amount Information

Tract	Income Level	Distressed	2007 Median Family Income	2000 Median Family Income	2000 Population	Bank of America	Commerce Bank	First Bank	Jefferson Bank	Lindell Bank	National City Bank	People's National Bank	Pulaski	Regions	Royal Bank	UMB	US Bank
1077	Moderate	No	\$39,170	\$33,065	4365	630	8						290	45			60
1081	Moderate	No	\$38,980	\$32,905	3800	658		14			180		90				138
1082	Middle	No	\$53,849	\$45,458	2996	413	15									6	189
1083	Moderate	No	\$36,587	\$30,888	2651	581				28	60						95
1084	Low	No	\$29,453	\$24,861	1053	181							33				232
1085	Moderate	No	\$33,593	\$28,359	1677	121											
1096	Moderate	No	\$35,581	\$30,037	4139	584	4						147				110
1097	Low	No	\$20,237	\$17,083	4016	164											148
1101	Moderate	No	\$36,974	\$31,211	3737	218	22			50	137		98				326
1102	Low	No	\$29,637	\$25,018	3406	326	82						49				87
1103	Low	No	\$29,453	\$24,861	3130	323							214			27	67
1104	Low	No	\$31,150	\$26,296	3136	192							245				
1105	Low	No	\$22,706	\$19,167	2091	77					72			15		6	30
1111	Low	No	\$26,213	\$22,125	1957	727							188				
1112	Low	No	\$27,219	\$22,978	1918	112							191	16			
1113	Low	No	\$30,960	\$26,136	2242	125							75				
1114	Low	No	\$21,927	\$18,508	2021	113							79				
1115	Low	No	\$24,358	\$20,560	1424	146	85		24		120						
1121	Middle	No	\$70,763	\$59,737	4360	5879	307	460		380	2005		7530	417			1477
1122	Moderate	No	\$35,568	\$30,023	2203	305	4						203				81
1123	Low	No	\$23,294	\$19,662	2741	368					90		94				131
1124	Upper	No	\$90,930	\$76,759	3695	6845		185			1736		6199				792
1131	Middle	No	\$54,020	\$45,604	3428	897	571			60	6969		1821	85			75
1134	Moderate	No	\$47,526	\$40,117	1008	309					93		480	70			
1135	Middle	No	\$50,678	\$42,781	2558	783					437		869	106			580
1141	Middle	No	\$65,034	\$54,899	9154	4072	154				1157		6985			17	2079
1142	Middle	No	\$52,887	\$44,646	5052	1749	162	93	101		360		2378	202		78	1435
1143	Middle	No	\$65,104	\$54,960	6154	4448	116				467		4223	271	53	10	1385
1151	Moderate	No	\$42,487	\$35,865	4388	1152					80		1220				929
1152	Moderate	No	\$33,131	\$27,969	3561	679	11				365		711				305
1153	Moderate	No	\$37,923	\$32,014	5773	1812	102	113		147	194		965			14	549
1154	Moderate	No	\$41,430	\$34,972	3127	1042	89	60			237		1080				625
1155	Low	No	\$30,669	\$25,888	5969	1155			65		519		842	57	76	19	453
1156	Moderate	No	\$32,808	\$27,694	5587	769	26	90			659		479	67		34	308
1157	Moderate	No	\$33,910	\$28,627	3851	947					104		747			7	450
1161	Moderate	No	\$41,917	\$35,385	3456	1424	198				348		989	272		4	360
1162	Moderate	No	\$36,480	\$30,792	5165	3661	10			135	1369		4835			20	1081
1163	Moderate	No	\$39,214	\$33,103	6295	2547	200				719		2841		275	16	1810
1164	Low	No	\$31,416	\$26,518	5255	1489					965		872	45			116
1165	Moderate	No	\$34,897	\$29,460	4687	2215	138	140			248		648	240			193

St. Louis Tract Loan Amount Information

Tract	Income Level	Distressed	2007 Median Family Income	2000 Median Family Income	2000 Population	Bank of America	Commerce Bank	First Bank	Jefferson Bank	Lindell Bank	National City Bank	People's National Bank	Pulaski	Regions	Royal Bank	UMB	US Bank
1171	Middle	No	\$60,344	\$50,938	1777	166	104				65		1221				195
1172	Moderate	No	\$33,948	\$28,655	6795	2403	396			204	533		3421	150			739
1173	Moderate	No	\$36,866	\$31,122	3177	2157					525		388	315	299	4	317
1174	Moderate	No	\$48,488	\$40,929	5061	3607	633				1555		1934	590			964
1181	Low	No	\$26,118	\$22,045	2010	158	79	180					440	29		3	51
1184	Moderate	No	\$41,689	\$35,192	1507	642					27		217				
1185	Moderate	No	\$35,391	\$29,875	1006	999	5	4141		103	426		1345			9	613
1186	Moderate	No	\$36,581	\$30,880	2960	6093	279				875		4578	117			1740
1191	Middle	No	\$71,510	\$60,368	6479	2011					318		2976				621
1192	Middle	No	\$54,786	\$46,250	1621	989							550				
1193	Low	No	\$21,307	\$17,986	3620	141				74			59				
1201	Low	No	\$23,010	\$19,423	865	123					391		359				
1202	Moderate	No	\$34,182	\$28,854	1419	54											
1203	Low	No	\$26,985	\$22,778	1680	689					525		898	189	22580		
1211	Low	No	\$25,041	\$21,140	1392	1419		158					1218				447
1212	Low	No	\$10,824	\$9,136	2406	607	40	77					395				
1213	Low	No	\$19,509	\$16,467	1050	1930	299	130	365	110	657		1862	171		3	266
1214	Unknown	No	\$0	\$0	122	2458	211	342	65	80	881		2909				1350
1221	Moderate	No	\$40,177	\$33,917	1625	2386	26	261			531		3058	293			687
1222	Unknown	No	\$0	\$0	7	2367		42	450		355		1642				417
1224	Low	No	\$16,116	\$13,603	2416	1116					108		322		68		557
1231	Moderate	No	\$34,714	\$29,306	3898	843			74		193		1040	127		9	95
1232	Moderate	No	\$34,682	\$29,279	2048	1802					834		1925	160			454
1233	Moderate	No	\$38,670	\$32,644	3057	385					75		327				169
1234	Moderate	No	\$49,855	\$42,083	2950	4398	3134		347		1358		5309	176			2010
1235	Unknown	No	\$0	\$0	0	950					11500	229	7241	398			384
1241	Low	No	\$28,137	\$23,750	5264	125							68				
1242	Low	No	\$25,124	\$21,207	4134	829							203			61	231
1243	Moderate	No	\$35,182	\$29,697	3627												
1246	Low	No	\$24,326	\$20,536	1913												
1255	Low	No	\$28,713	\$24,238	2125												
1256	Moderate	No	\$44,424	\$37,500	1260												
1257	Low	No	\$14,667	\$12,381	2947												
1266	Low	No	\$20,015	\$16,896	2944												
1267	Low	No	\$22,073	\$18,634	1997	223					3959						817

St. Louis Tract Loan Count Information

Tract	Income Level	Distressed	2007 Median Family Income	2000 Median Family Income	2000 Population	Bank of America	Commerce Bank	First Bank	Jefferson Bank	Lindell Bank	National City Bank	People's National Bank	Pulaski	Regions	Royal Bank	UMB	US Bank
1011	Middle	No	\$63,756	\$53,819	2684	6	1	1			3		7	4			6
1012	Middle	No	\$64,496	\$54,444	3102	12		1			5		9	1		1	7
1013	Middle	No	\$59,920	\$50,583	4415	13	1				4		12	1			14
1014	Moderate	No	\$45,165	\$38,125	2936	15					2		7				4
1015	Low	No	\$30,327	\$25,599	3446	8					3		5	1			2
1018	Low	No	\$28,757	\$24,274	3200	7		2		8			4	1			5
1021	Moderate	No	\$49,437	\$41,733	2875	11	1				4		9				3
1022	Middle	No	\$68,079	\$57,472	6569	26	1	1			7		22	1			10
1023	Moderate	No	\$46,969	\$39,647	1831	11	1		1		4		11	1			4
1024	Moderate	No	\$48,285	\$40,762	2584	15	1	1			5		5			1	3
1025	Middle	No	\$60,958	\$51,458	2172	15		1			2		11			2	4
1031	Middle	No	\$72,662	\$61,339	3331	6	1				2		9	2			6
1034	Moderate	No	\$49,855	\$42,083	2185	9		3			3		10	1			7
1036	Middle	No	\$53,976	\$45,563	1557	10					2		8				4
1037	Moderate	No	\$48,538	\$40,975	2761	17		3			9		14	1	1		5
1038	Middle	No	\$68,807	\$58,083	4039	11	3			1	4		18			2	15
1039	Middle	No	\$62,616	\$52,857	1077	6							3				
1041	Moderate	No	\$46,969	\$39,651	2850	17			1	1	6		12	1		1	8
1042	Middle	No	\$58,046	\$49,000	3726	11		2		2	2		11	1			7
1045	Moderate	No	\$47,779	\$40,333	1927	5	3		2	2	4		10			1	1
1051.98	Middle	No	\$74,707	\$63,063	3526	10	4				1	1	17	1			5
1052	Moderate	No	\$48,095	\$40,602	2840	15					3		13				5
1053	Low	No	\$27,149	\$22,917	2366	6					2						3
1054	Low	No	\$25,618	\$21,625	2269	11					1		1				1
1055	Moderate	No	\$33,125	\$27,961	3074	6	2				1		1	1			1
1061	Low	No	\$25,250	\$21,316	2897	8					2		1				2
1062	Low	No	\$18,768	\$15,841	2527	3	1										1
1063	Low	No	\$24,693	\$20,847	2987	5							2				
1064	Moderate	No	\$34,055	\$28,750	3088	5					1						1
1065	Moderate	No	\$33,498	\$28,280	3477	3							1				
1066	Low	No	\$27,706	\$23,386	2566	5							3				1
1067	Moderate	No	\$38,499	\$32,500	4322	2	1	2					2			2	1
1071	Moderate	No	\$38,499	\$32,500	1361	5							1				
1072	Moderate	No	\$31,663	\$26,726	1720	3		2					1	1			
1073	Moderate	No	\$44,139	\$37,262	6086	19				1	1		6	1		1	1
1074	Low	No	\$31,593	\$26,667	3625	8		1			1						
1075	Low	No	\$28,637	\$24,174	3624	5					1		1				2
1076	Moderate	No	\$35,480	\$29,948	2182	4	1				1			2			4

St. Louis Tract Loan Count Information

Tract	Income Level	Distressed	2007 Median Family Income	2000 Median Family Income	2000 Population	Bank of America	Commerce Bank	First Bank	Jefferson Bank	Lindell Bank	National City Bank	People's National Bank	Pulaski	Regions	Royal Bank	UMB	US Bank
1077	Moderate	No	\$39,170	\$33,065	4365	10	1						4	1			1
1081	Moderate	No	\$38,980	\$32,905	3800	9		1			3		2				2
1082	Middle	No	\$53,849	\$45,458	2996	5	1									1	2
1083	Moderate	No	\$36,587	\$30,888	2651	8				1	1						1
1084	Low	No	\$29,453	\$24,861	1053	2							1				1
1085	Moderate	No	\$33,593	\$28,359	1677	2											
1096	Moderate	No	\$35,581	\$30,037	4139	9	1						3				3
1097	Low	No	\$20,237	\$17,083	4016	3											2
1101	Moderate	No	\$36,974	\$31,211	3737	3	1			1	3		1				4
1102	Low	No	\$29,637	\$25,018	3406	7	3						1				1
1103	Low	No	\$29,453	\$24,861	3130	6							4				1
1104	Low	No	\$31,150	\$26,296	3136	3							3			3	1
1105	Low	No	\$22,706	\$19,167	2091	1					1			1		1	1
1111	Low	No	\$26,213	\$22,125	1957	8							1				
1112	Low	No	\$27,219	\$22,978	1918	2							3	1			
1113	Low	No	\$30,960	\$26,136	2242	1							1				
1114	Low	No	\$21,927	\$18,508	2021	2							2				
1115	Low	No	\$24,358	\$20,560	1424	3	1		1		1						
1121	Middle	No	\$70,763	\$59,737	4360	37	2	1		1	3		20	1			7
1122	Moderate	No	\$35,568	\$30,023	2203	2	1						3				1
1123	Low	No	\$23,294	\$19,662	2741	2					1		1				1
1124	Upper	No	\$90,930	\$76,759	3695	18		1			4		15				6
1131	Middle	No	\$54,020	\$45,604	3428	9	5			1	24		14	1			1
1134	Moderate	No	\$47,526	\$40,117	1008	3					2		4	1			
1135	Middle	No	\$50,678	\$42,781	2558	8					3		8	1			4
1141	Middle	No	\$65,034	\$54,899	9154	30	3				11		45			2	13
1142	Middle	No	\$52,887	\$44,646	5052	16	2	1	1		3		18	3		2	12
1143	Middle	No	\$65,104	\$54,960	6154	37	2				4		36	2	1	1	13
1151	Moderate	No	\$42,487	\$35,865	4388	15					1		16				11
1152	Moderate	No	\$33,131	\$27,969	3561	11	1				4		8				3
1153	Moderate	No	\$37,923	\$32,014	5773	24	3	1		1	4		11			2	5
1154	Moderate	No	\$41,430	\$34,972	3127	15	2	1			2		16				5
1155	Low	No	\$30,669	\$25,888	5969	14			1		6		10	1	2	1	6
1156	Moderate	No	\$32,808	\$27,694	5587	8	2	1			7		5	2		1	3
1157	Moderate	No	\$33,910	\$28,627	3851	10					1		4			1	5
1161	Moderate	No	\$41,917	\$35,385	3456	15	3				5		9	2		1	3
1162	Moderate	No	\$36,480	\$30,792	5165	30	1			1	11		33			1	7
1163	Moderate	No	\$39,214	\$33,103	6295	18	4				8		16		1	2	10
1164	Low	No	\$31,416	\$26,518	5255	17					11		11	1			1
1165	Moderate	No	\$34,897	\$29,460	4687	15	2	1			1		5	3			2

St. Louis Tract Loan Count Information

Tract	Income Level	Distressed	2007 Median Family Income	2000 Median Family Income	2000 Population	Bank of America	Commerce Bank	First Bank	Jefferson Bank	Lindell Bank	National City Bank	People's National Bank	Pulaski	Regions	Royal Bank	UMB	US Bank
1171	Middle	No	\$60,344	\$50,938	1777	1	2				1		8				2
1172	Moderate	No	\$33,948	\$28,655	6795	18	6			1	4		18	2			7
1173	Moderate	No	\$36,866	\$31,122	3177	9					4		3	2	1	1	2
1174	Moderate	No	\$48,488	\$40,929	5061	23	5				9		12	2			5
1181	Low	No	\$26,118	\$22,045	2010	2	2	1					5	1		1	1
1184	Moderate	No	\$41,689	\$35,192	1507	5					1		1				
1185	Moderate	No	\$35,391	\$29,875	1006	7	1	2		2	4		10			1	5
1186	Moderate	No	\$36,581	\$30,880	2960	34	3				6		29	1			8
1191	Middle	No	\$71,510	\$60,368	6479	12					2		16				4
1192	Middle	No	\$54,786	\$46,250	1621	6							3				
1193	Low	No	\$21,307	\$17,986	3620	1				1			1				
1201	Low	No	\$23,010	\$19,423	865	2					2		3				
1202	Moderate	No	\$34,182	\$28,854	1419	1											
1203	Low	No	\$26,985	\$22,778	1680	7					3		6	1	3		
1211	Low	No	\$25,041	\$21,140	1392	10		1					6				3
1212	Low	No	\$10,824	\$9,136	2406	3	1	1					3				
1213	Low	No	\$19,509	\$16,467	1050	11	2	1	2	1	5		11	1		1	1
1214	Unknown	No	\$0	\$0	122	15	1	1	1	1	6		17				7
1221	Moderate	No	\$40,177	\$33,917	1625	14	1	2			3		22	2			3
1222	Unknown	No	\$0	\$0	7	13		1	2		3		8				2
1224	Low	No	\$16,116	\$13,603	2416	15					1		3		1		6
1231	Moderate	No	\$34,714	\$29,306	3898	8			1		2		7	1		1	1
1232	Moderate	No	\$34,682	\$29,279	2048	16					6		12	1			3
1233	Moderate	No	\$38,670	\$32,644	3057	5					1		3				2
1234	Moderate	No	\$49,855	\$42,083	2950	30	2		2		8		35	1			13
1235	Unknown	No	\$0	\$0	0	6					65	1	6	1			2
1241	Low	No	\$28,137	\$23,750	5264	1							1				
1242	Low	No	\$25,124	\$21,207	4134	6							3			3	2
1243	Moderate	No	\$35,182	\$29,697	3627												
1246	Low	No	\$24,326	\$20,536	1913												
1255	Low	No	\$28,713	\$24,238	2125												
1256	Moderate	No	\$44,424	\$37,500	1260												
1257	Low	No	\$14,667	\$12,381	2947												
1266	Low	No	\$20,015	\$16,896	2944												
1267	Low	No	\$22,073	\$18,634	1997	3					20						6

Appendix E: 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 Community Development 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 Community 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 1985 through 2001 were obtained from reports from previous years. Figures from 2000 through 2007 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, 1985-2007” 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 conventional residential loans originated by an applicant bank in the city. This number included home purchase loans, the Refinancing of home purchase loans & home Improvement loans.

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

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