
HOME MORTGAGE DISCLOSURE ACT

JUNE 17, 2024

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



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Introduction

This document was prepared by the St. Louis Planning and Urban Design Agency in accordance with Section 6 of Municipal Ordinance 64457. This annual report contains information about the residential lending activities of the banks that have applied to be City of St. Louis Depositories. All information provided in this report comes from these banks, the Consumer Financial Protection Bureau (CFPB), and the Federal Financial Institutions Examination Council (FFIEC), which monitors institutional compliance with the Federal Home Mortgage Disclosure Act and the Community Revitalization Act. This information has been analyzed and presented to promote readability and comparison.

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

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

1. Copies of reports from the most recent reporting period compiled by the institution under the requirements of the Home Mortgage Disclosure Act of 1975 (HMDA);
2. Certification by a responsible officer that the institution has adopted and publicly posted the pledge of fair lending practices found in Section 5 of Municipal Ordinance 64457.

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

The Federal Home Mortgage Disclosure Act of 1975 (HMDA)

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

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

A 2015 HMDA rule change issued by the CFPB has exempted certain institutions with fewer than 25 home purchase, home improvement, or refinancing loan originations in the previous two years from gathering and reporting HMDA data. This year no institution has submitted an application for consideration as a City of St. Louis Depository that no longer gathers or submits HMDA data.

The applicant banks list is unchanged since the 2022 report. However, this report includes Royal Banks of Missouri, which applied to be a city depository in 2022 but at that time was exempt from HMDA reporting requirements. Royal Banks of Missouri did not report any originated loans in the City in 2023 so the summary of its recent lending activity does not include maps as there is no data to display and it is omitted from the table in Appendix C. Former reports included First Financial Federal Credit Union, which since 2019 has undergone a name change to Alltru Credit Union.

Report Description and Overview

Description

Bank analyses are based on data obtained from the Federal Financial Institutions Examination Council (FFIEC) and Consumer Financial Protection Bureau (CFPB) websites. This report was produced by the Research Department of the Planning and Urban Design Agency (PDA), City of St. Louis. PDA supports the Planning Commission in planning the future of the City of St. Louis. Considerable staff resources were involved in the writing, data analysis, and mapping contained in this report. This report is on file at PDA and can be obtained by visiting the agency webpage (stlouis-mo.gov/government/departments/planning/) or by calling the Research Division at 314-657-3700.

- Lending Summary:** Summarizes lending changes among applicant banks. The summary depicts the number and dollar amount of each applicant’s loans within both the city and the metropolitan area. From this data, percentages for each year are calculated regarding the proportion of city loan activity to St. Louis Metro loan activity for each bank. In some instances, data were not available because a bank did not apply for City depository status in a given year and historical data was not available.
- Historical Patterns:** Provides a historical overview of an applicant’s lending activity based upon available data. The overview covers the years 2004 to 2023.
- Maps:** Visually display where loans were made within the city. Each census tract is color-coded to show the number of loans or their dollar amounts.
- Distribution of Loans:** Provides a geographic breakdown by loan type of each applicant’s residential loans. This includes a summary of each type of loan originated by census tract within the City of St. Louis.
- Application & Denial:** This report includes the number of applications and denials by bank, county, St. Louis Metro, and census tract-level for the City of St. Louis.

Lending Summary

Overview

This report summarizes the lending patterns of the sixteen local banks that applied to be depositories of City funds in 2024, focusing on three loan origination types:

- Home Purchases
- Home Improvements
- Refinancing

The summaries below illustrate the general activity of the depository applicant banks in the City and the Metro area market (for a full ranking of bank activity please refer to Appendix B on page 66). The tables displayed throughout this report illustrate select counties in the St. Louis Metropolitan area. There are also tables comparing the City of St. Louis to the entire St. Louis Metropolitan area.

For the purposes of this report, the St. Louis Metropolitan area is defined as the following Missouri counties, except where otherwise noted:

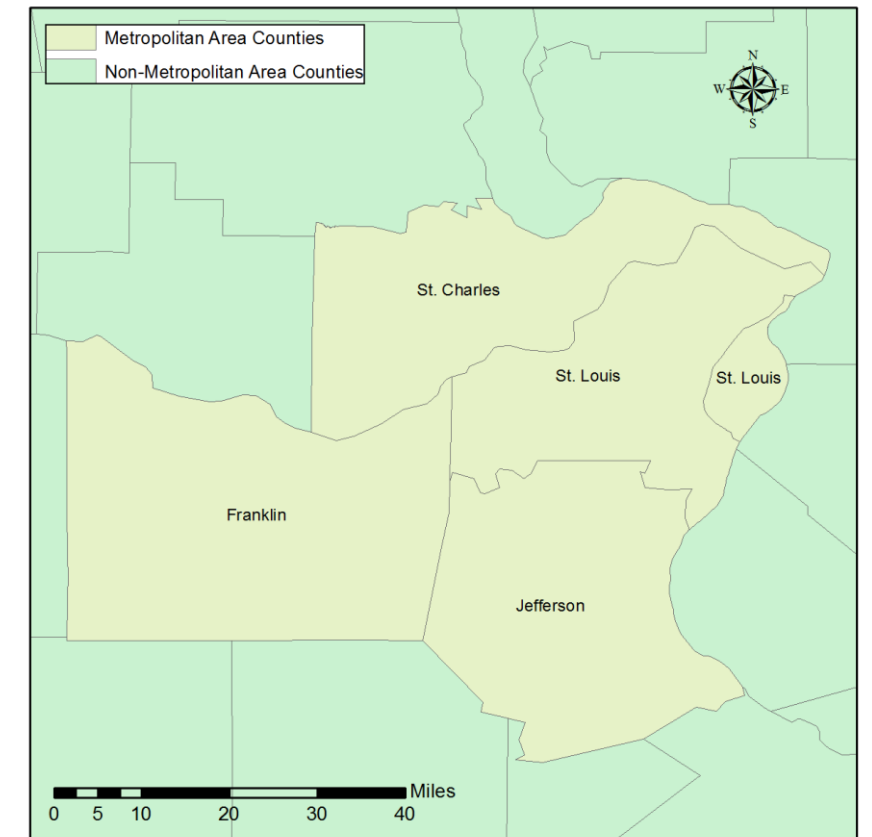
- St. Louis City
- St. Louis County
- St. Charles County
- Jefferson County
- Franklin County

All charts, maps, and data in this report refer to the year 2023 unless otherwise noted. While comparisons to previous years are included throughout the report, please note that changes in depository applicants and HMDA rule changes impact the meaningfulness of comparisons over time. Analyses conducted within this report refer only to banks that submitted applications to be depositories of City funds in 2024. The 2023 HMDA data includes additional reporting on cash-out refinancing and other reportable loan classifications. This report will include both the refinancing and cash-out refinancing categories as refinance loans. The new “Other” and “Not Applicable” loan purpose categories were excluded from this report. Please note that the number of loan applications is determined by the total count of all Loan Application Register records, excepting the aforementioned categories, although some of these records did not result in the origination or denial of a loan, such as in the cases of withdrawn, incomplete, or purchased loans.

Number & Amount of City Loans

The 16 banks analyzed in this report issued 612 loans in the City totaling \$137,930,000. This represents a 32.9% decrease in the number of loans and a 42.5% decrease in the dollar amount compared to the totals reported by depository applicants in the 2022 HMDA Report.

- Home Purchases: 358 loans totaling \$105,040,000. This represents a 22.5% decrease in the number of loans and a 33.4% decrease in the amount compared to reported loans in 2022.
- Home Improvements: 144 loans totaling \$11,070,000. This represents a 10.6% decrease in the number of loans and a 19.5% decrease in the amount compared to reported loans in 2022.
- Refinancing: 110 loans totaling \$21,820,000. This represents a 61.9% decrease in the number of loans and a 68.1% decrease in the amount compared to reported loans in 2022.



Bank Rankings for the City of St. Louis

Value

- U.S. Bank issued the highest loans by amount, totaling \$22,205,000.
- Midland States Bank issued the second highest amount of loans, totaling \$14,970,000.
- Midwest BankCentre issued the third highest amount of loans, totaling \$14,725,000.
- Of the five lending institutions that originated 50 or more loans in the City of St. Louis in 2023, U.S. Bank originated the highest percentage of all city loans by amount (16.1%).

Number

- U.S. Bank issued the highest number of loans, with 117.
- Commerce Bank issued the second highest number of loans, with 89.
- Bank of America issued the third highest number of loans, with 82.
- Of the five lending institutions that originated 50 or more loans in the City of St. Louis in 2023, U.S. Bank originated the highest percentage of all city loans by number (19.1%).

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

- Midwest BankCentre had the highest ratio of loans originated to applications, 78.8%.
- Paramount Bank had the second highest ratio of loans originated to applications, 73.9%.
- Simmons Bank had the third highest ratio of loans originated to applications, 70%.
- Busey Bank had the fourth highest ratio of loans originated to applications, 64.0%.
- Enterprise Bank & Trust had the fifth highest ratio of loans originated to applications, 59.5%.

Summary

- Among depository applicants, total mortgage lending activity decreased substantially in both amount and number in the City from 2022 to 2023: a 42.5% decrease in the total dollar amount of loans originated and a 32.9% decrease in the total number. There was one more depository applicant included in this report in 2023 than in 2022, Royal Banks of Missouri, which in 2022 was also a depository applicant but at that time was exempt from HMDA reporting requirements.
- Among depository applicants, home purchase and home improvement loan originations moderately decreased while refinancing loan originations sharply decreased in the City.
- Home Improvement loans in the City had the smallest decrease in number of loans (-10.6%) and in total loan amount (-19.5%).
- Refinancing loans precipitously decreased in both number (-61.9%) and total dollar amount (-68.1%) in the City.
- Among depository applicants, loan activity in the metropolitan area decreased by 33.9% in the number of loans originated and by 35.2% in the amount, both of which are comparable to the decreases from 2021 to 2022 (33.4% and 35.3% respectively). Refinancing loans experienced the largest percentage decrease in number (-55.8%) and amount (-62.4%) across the St. Louis Metro. Home purchase loans saw the smallest percentage decrease by amount (-21.2%) and number (-18.0%) across the St. Louis Metro.
- Among depository applicants, the City of St. Louis represented 16.2% of loan denials (by number) in the metropolitan area while representing 12.3% of loan originations.

City of St. Louis – Income Distribution*

Tract Code	Tract Income Level^	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Pop.	Tract Minority %	Minority Pop.	Owner Occupied Units	1- to 4- Family Units
1011	Moderate	71.06	\$100,800	\$71,628	\$60,233	2,569	27.64	710	944	1,118
1012	Middle	107.12	\$100,800	\$107,977	\$90,799	3,197	27.74	887	1,155	1,424
1013	Middle	118.76	\$100,800	\$119,710	\$100,664	4,150	27.57	1,144	1,035	1,915
1014	Moderate	76.81	\$100,800	\$77,424	\$65,106	2,704	49.82	1,347	795	1,333
1015	Low	29.29	\$100,800	\$29,524	\$24,826	2,849	50.23	1,431	493	1,469
1018	Moderate	54.82	\$100,800	\$55,259	\$46,471	2,829	55.11	1,559	528	1,536
1021	Middle	84.93	\$100,800	\$85,609	\$71,991	2,737	20.79	569	648	1,431
1022	Upper	120.06	\$100,800	\$121,020	\$101,765	5,967	12.37	738	2,259	2,751
1023	Moderate	68.26	\$100,800	\$68,806	\$57,857	1,814	26.79	486	695	1,052
1024	Middle	88.37	\$100,800	\$89,077	\$74,904	2,240	31.52	706	691	955
1025	Moderate	77.86	\$100,800	\$78,483	\$66,000	1,842	23.62	435	713	1,064
1031	Middle	102.45	\$100,800	\$103,270	\$86,836	3,331	22.7	756	893	1,476
1034	Upper	124.45	\$100,800	\$125,446	\$105,483	1,778	15.02	267	783	1,037
1036	Middle	87.01	\$100,800	\$87,706	\$73,750	1,250	19.12	239	520	633
1037	Middle	110.2	\$100,800	\$111,082	\$93,409	2,507	16.79	421	837	1,289
1038	Middle	108.78	\$100,800	\$109,650	\$92,200	3,823	15.38	588	1,381	1,919
1042	Middle	115.54	\$100,800	\$116,464	\$97,930	3,406	17.94	611	834	1,714
1045	Moderate	74.49	\$100,800	\$75,086	\$63,140	2,520	29.68	748	357	849
1051.98	Upper	186.63	\$100,800	\$188,123	\$158,185	3,960	44.85	1,776	851	889
1052	Middle	119.89	\$100,800	\$120,849	\$101,618	2,647	59.69	1,580	658	779
1053	Unknown	0	\$100,800	\$0	\$0	2,211	88.29	1,952	238	520
1054	Moderate	69.1	\$100,800	\$69,653	\$58,571	2,413	95.15	2,296	153	523
1055	Middle	98.61	\$100,800	\$99,399	\$83,581	2,546	94.93	2,417	524	1,173
1061	Low	39.32	\$100,800	\$39,635	\$33,333	1,744	98.05	1,710	386	1,058
1062	Unknown	0	\$100,800	\$0	\$0	1,260	99.52	1,254	121	831
1063	Moderate	51.32	\$100,800	\$51,731	\$43,500	1,480	98.24	1,454	188	874
1064	Low	49.6	\$100,800	\$49,997	\$42,043	1,650	98.42	1,624	348	1,395
1065	Moderate	51.8	\$100,800	\$52,214	\$43,906	2,687	93.41	2,510	475	1,336
1066	Low	33.4	\$100,800	\$33,667	\$28,313	1,250	97.12	1,214	300	756

Tract Code	Tract Income Level^	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Pop.	Tract Minority %	Minority Pop.	Owner Occupied Units	1- to 4- Family Units
1067	Moderate	71.75	\$100,800	\$72,324	\$60,822	2,502	98.2	2,457	782	1,724
1072	Moderate	54.32	\$100,800	\$54,755	\$46,042	974	97.74	952	167	570
1073	Low	44.71	\$100,800	\$45,068	\$37,898	3,968	98.94	3,926	1,053	2,360
1074	Low	47.58	\$100,800	\$47,961	\$40,336	1,783	99.1	1,767	455	987
1075	Moderate	50.02	\$100,800	\$50,420	\$42,400	2,040	97.25	1,984	451	1,265
1076	Moderate	59.32	\$100,800	\$59,795	\$50,284	1,905	98.69	1,880	398	952
1081	Low	42.47	\$100,800	\$42,810	\$36,000	2,535	97.2	2,464	717	1,473
1082	Low	45.55	\$100,800	\$45,914	\$38,611	2,260	96.9	2,190	392	843
1083	Moderate	53.82	\$100,800	\$54,251	\$45,625	1,830	97.1	1,777	451	1,089
1096	Low	49.39	\$100,800	\$49,785	\$41,862	2,496	98.68	2,463	473	1,640
1097	Low	29.1	\$100,800	\$29,333	\$24,669	1,644	94.71	1,557	469	1,366
1101	Low	41.16	\$100,800	\$41,489	\$34,893	2,264	98.9	2,239	452	1,563
1102	Low	46.6	\$100,800	\$46,973	\$39,500	1,922	98.91	1,901	344	1,547
1103	Low	35.9	\$100,800	\$36,187	\$30,430	1,904	98.84	1,882	376	1,494
1104	Moderate	52.04	\$100,800	\$52,456	\$44,112	1,960	97.86	1,918	375	1,428
1105	Low	48.48	\$100,800	\$48,868	\$41,094	1,002	96.91	971	238	740
1111	Moderate	60.21	\$100,800	\$60,692	\$51,034	1,874	96.91	1,816	211	964
1112	Low	37.69	\$100,800	\$37,992	\$31,949	1,014	86.88	881	213	602
1113	Low	45.81	\$100,800	\$46,176	\$38,828	1,199	98.25	1,178	374	825
1121	Upper	147.29	\$100,800	\$148,468	\$124,844	4,455	41.62	1,854	747	708
1122	Moderate	59.84	\$100,800	\$60,319	\$50,724	1,434	88.49	1,269	223	643
1123	Low	31.68	\$100,800	\$31,933	\$26,855	1,787	96.19	1,719	225	940
1124	Upper	178.69	\$100,800	\$180,120	\$151,458	4,492	37.33	1,677	775	481
1135	Middle	104.75	\$100,800	\$105,588	\$88,790	2,352	9.06	213	818	1,454
1141.01	Middle	85.05	\$100,800	\$85,730	\$72,088	4,201	31.35	1,317	1,117	2,472
1141.02	Upper	148.62	\$100,800	\$149,809	\$125,972	4,211	11.66	491	1,045	2,090
1142	Middle	95.08	\$100,800	\$95,841	\$80,595	4,557	22.95	1,046	1,502	2,291
1143	Middle	112.53	\$100,800	\$113,430	\$95,385	5,242	16.27	853	2,196	2,917
1151	Moderate	55.26	\$100,800	\$55,702	\$46,842	3,940	44.14	1,739	1,115	1,683

Tract Code	Tract Income Level^	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Pop.	Tract Minority %	Minority Pop.	Owner Occupied Units	1- to 4-Family Units
1152	Low	42.96	\$100,800	\$43,304	\$36,419	2,960	59.73	1,768	471	1,170
1153	Moderate	60.46	\$100,800	\$60,944	\$51,250	5,047	64.18	3,239	1,287	2,529
1154	Moderate	53.51	\$100,800	\$53,938	\$45,357	3,054	46.89	1,432	678	1,197
1155	Low	38.2	\$100,800	\$38,506	\$32,381	5,460	71.96	3,929	700	2,811
1156	Low	37.83	\$100,800	\$38,133	\$32,067	5,091	65.13	3,316	693	2,124
1157	Moderate	57.85	\$100,800	\$58,313	\$49,038	3,460	77.6	2,685	590	2,214
1161	Low	49.25	\$100,800	\$49,644	\$41,750	3,057	52.99	1,620	585	1,713
1162	Upper	127.35	\$100,800	\$128,369	\$107,941	4,175	29.39	1,227	1,071	2,030
1163.01	Middle	113.24	\$100,800	\$114,146	\$95,987	2,902	31.12	903	644	1,404
1163.02	Low	32.39	\$100,800	\$32,649	\$27,458	3,007	80.81	2,430	189	1,380
1164	Moderate	50.2	\$100,800	\$50,602	\$42,552	4,536	79.5	3,606	544	2,517
1165	Middle	84.26	\$100,800	\$84,934	\$71,424	3,813	50.59	1,929	923	1,922
1171	Middle	112.2	\$100,800	\$113,098	\$95,041	1,546	28.65	443	249	996
1172	Upper	125.72	\$100,800	\$126,726	\$106,563	5,460	37.14	2,028	1,190	2,126
1174	Upper	121.83	\$100,800	\$122,805	\$103,269	4,188	35.94	1,505	859	1,758
1181	Middle	83.94	\$100,800	\$84,612	\$71,154	1,591	59.08	940	283	672
1186	Middle	117.66	\$100,800	\$118,601	\$99,728	4,561	45.34	2,068	566	871
1191.01	Unknown	0	\$100,800	\$0	\$0	2,649	51.94	1,376	522	461
1191.02	Middle	98.4	\$100,800	\$99,187	\$83,405	3,418	39.94	1,365	392	339
1192	Upper	133.42	\$100,800	\$134,487	\$113,092	1,946	59.71	1,162	474	564
1193	Middle	99.18	\$100,800	\$99,973	\$84,063	6,100	50.05	3,053	133	229
1202	Low	48.06	\$100,800	\$48,444	\$40,741	1,092	95.88	1,047	211	668
1212	Moderate	50.05	\$100,800	\$50,450	\$42,426	1,787	97.65	1,745	122	545

Tract Code	Tract Income Level^	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Pop.	Tract Minority %	Minority Pop.	Owner Occupied Units	1- to 4-Family Units
1231	Middle	93.4	\$100,800	\$94,147	\$79,167	3,235	63.52	2,055	824	1,728
1232	Middle	88.21	\$100,800	\$88,916	\$74,766	2,464	40.75	1,004	723	1,104
1233	Moderate	76.46	\$100,800	\$77,072	\$64,813	2,928	37.36	1,094	603	1,577
1241	Moderate	53.68	\$100,800	\$54,109	\$45,500	4,191	79.65	3,338	434	2,436
1242	Low	48.66	\$100,800	\$49,049	\$41,250	3,070	68.11	2,091	580	1,967
1243	Upper	153.49	\$100,800	\$154,718	\$130,096	3,059	35.31	1,080	915	1,855
1246	Low	30.23	\$100,800	\$30,472	\$25,625	1,712	72.25	1,237	199	761
1255	Middle	115.59	\$100,800	\$116,515	\$97,973	3,810	51.78	1,973	565	57
1256	Middle	92.34	\$100,800	\$93,079	\$78,269	5,832	60.12	3,506	808	222
1257	Low	25.01	\$100,800	\$25,210	\$21,200	2,852	96.67	2,757	90	744
1266	Low	44.65	\$100,800	\$45,007	\$37,849	2,779	85.43	2,374	437	1,034
1267	Low	47.77	\$100,800	\$48,152	\$40,489	1,074	85.47	918	208	910
1268	Middle	94.01	\$100,800	\$94,762	\$79,688	3,371	22.22	749	1,047	1,727
1269	Moderate	62.11	\$100,800	\$62,607	\$52,650	3,958	98.76	3,909	636	2,105
1270	Low	19.79	\$100,800	\$19,948	\$16,777	1,221	83.87	1,024	228	547
1271	Low	46.56	\$100,800	\$46,932	\$39,464	1,683	95.19	1,602	154	706
1272	Middle	106.41	\$100,800	\$107,261	\$90,198	4,163	31.88	1,327	825	1,922
1273	Middle	116.25	\$100,800	\$117,180	\$98,533	3,729	64.15	2,392	938	1,654
1274	Low	35.33	\$100,800	\$35,613	\$29,950	4,705	71.77	3,377	654	1,404
1275	Low	35.96	\$100,800	\$36,248	\$30,485	2,461	77.81	1,915	127	277
1276	Middle	113.91	\$100,800	\$114,821	\$96,550	3,444	31.79	1,095	504	1,308
1277	Low	28.44	\$100,800	\$28,668	\$24,112	1,868	97.81	1,827	480	1,340
1278	Low	37.93	\$100,800	\$38,233	\$32,155	3,961	74.22	2,940	26	435

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

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

*This data was obtained from the Summary 2023 FFIEC Census Report. The MSA-level data provided employs the Census MSA definition covering the 15-county bi-state area.

Community Reinvestment Act: Small Business Loan Activity

Small Business Loan Activity – 2022 (dollar amounts in thousands)								
	City of St. Louis		Loan Amount		Loan Amount		Loan Amount	
	Total Loans		≤ \$100,000		> \$100,000 but ≤ \$250,000		> \$250,000	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	644	\$8,853	640	\$6,603	2	\$500	2	\$1,750
BMO Harris Bank	29	\$1,206	26	\$516	2	\$358	1	\$332
Busey Bank	68	\$20,166	31	\$1,506	9	\$1,441	28	\$17,219
Commerce Bank	103	\$19,042	61	\$1,809	16	\$2,861	26	\$14,372
Enterprise Bank & Trust	174	\$47,362	75	\$3,444	38	\$6,653	61	\$37,265
J.P. Morgan Chase Bank	1,065	\$12,506	1,065	\$12,506	0	\$0	0	\$0
Midland States Bank	5	\$1,138	1	\$88	3	\$550	1	\$500
Midwest BankCentre	153	\$30,426	77	\$4,074	36	\$6,471	40	\$19,881
PNC Bank	96	\$7,913	76	\$1,805	11	\$1,913	9	\$4,195
Regions Bank	19	\$4,167	11	\$283	4	\$746	4	\$3,138
Simmons Bank	33	\$6,220	16	\$758	10	\$1,633	7	\$3,829
U.S. Bank	1,003	\$16,919	979	\$9,746	12	\$2,161	12	\$5,012
UMB Financial Corporation	24	\$9,734	7	\$71	3	\$602	14	\$9,061
Total	3,416	\$185,652	3,065	\$43,209	146	\$25,889	205	\$116,554

Metro St. Louis Small Business Loan Activity – 2022 (dollar amounts in thousands)										
	City of St. Louis		St. Louis County		St. Charles County		Franklin County		Jefferson County	
	Total Loans		Total Loans		Total Loans		Total Loans		Total Loans	
	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount	Number	Loan Amount
Bank of America	644	\$8,853	2,548	\$52,976	743	\$17,627	79	\$1,318	316	\$4,974
BMO Harris Bank	29	\$1,206	105	\$11,637	24	\$2,058	3	\$1,072	11	\$400
Busey Bank	68	\$20,166	146	\$52,925	18	\$6,720	2	\$1,274	7	\$1,646
Commerce Bank	103	\$19,042	374	\$52,821	93	\$8,400	16	\$5,200	61	\$4,109
Enterprise Bank & Trust	174	\$47,362	466	\$144,984	113	\$31,985	6	\$1,664	107	\$14,085
J.P. Morgan Chase Bank	1,065	\$12,506	4,869	\$59,039	1,687	\$19,482	307	\$3,490	563	\$6,656
Midland States Bank	5	\$1,138	27	\$7,166	4	\$862	1	\$12	1	\$300
Midwest BankCentre	153	\$30,426	194	\$62,949	39	\$13,429	18	\$5,780	61	\$14,551
PNC Bank	96	\$7,913	407	\$50,489	135	\$10,967	16	\$576	41	\$5,930
Regions Bank	19	\$4,167	80	\$16,277	22	\$3,111	1	\$9	3	\$515
Simmons Bank	33	\$6,220	106	\$26,966	26	\$5,329	NR	NR	11	\$3,212
U.S. Bank	1,003	\$16,919	4,099	\$64,506	1,472	\$18,965	241	\$3,473	661	\$9,153
UMB Financial Corporation	24	\$9,734	106	\$37,567	30	\$8,855	8	\$3,445	8	\$1,630
Total	3,416	\$185,652	13,527	\$640,302	4,406	\$147,790	698	\$27,313	1,851	\$67,161

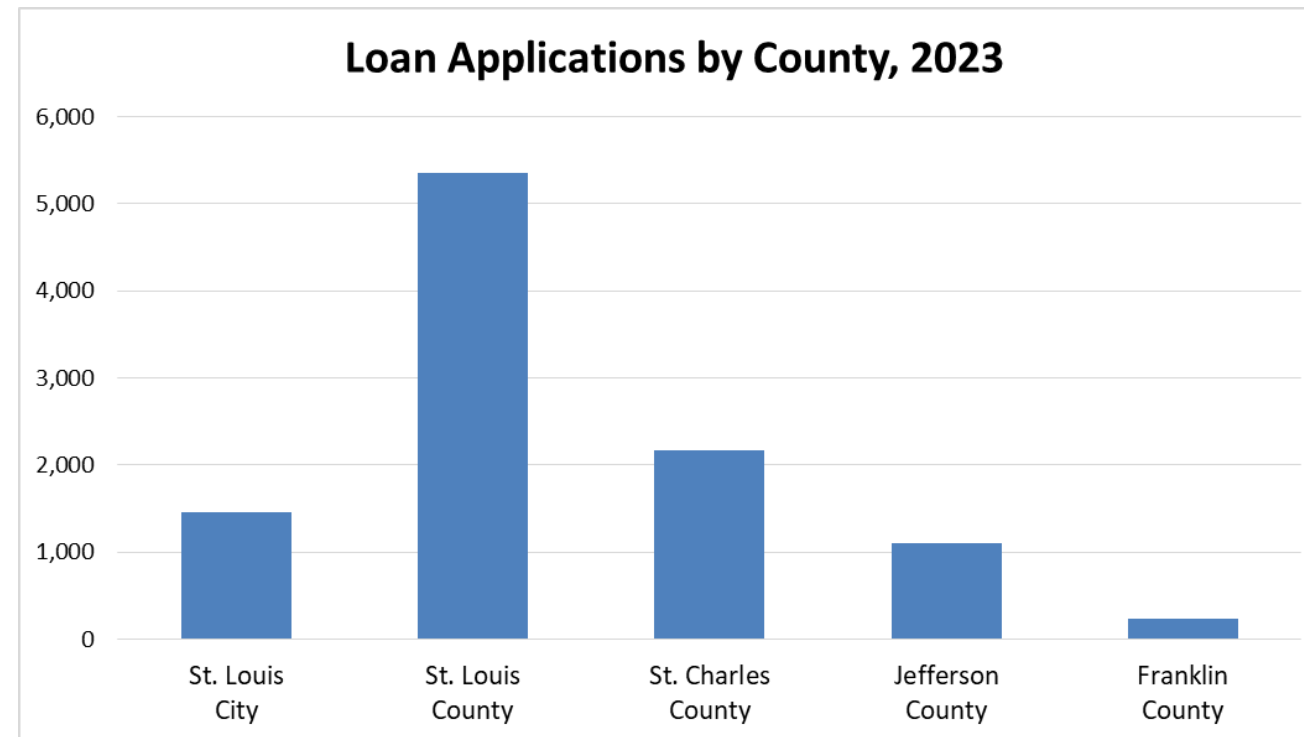
NR = not reported

Source: Community Reinvestment Act (CRA), 2022

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

Loan Applications

Loan Applications						
Bank Name	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	St. Louis Metro
Alltru Credit Union	12	34	52	2	0	100
BMO Harris Bank	47	119	24	15	0	205
Bank of America	231	936	347	166	38	1,718
Busey Bank	25	60	13	4	1	103
Commerce Bank	207	799	345	217	26	1,594
Enterprise Bank & Trust	37	65	16	49	0	167
J.P. Morgan Chase Bank	171	434	191	83	12	891
Midland States Bank	25	40	15	12	6	98
Midwest BankCentre	85	252	29	36	0	402
PNC Bank	67	236	124	59	28	514
Paramount Bank	23	119	59	8	5	214
Regions Bank	135	472	235	97	17	956
Royal Banks of Missouri	3	34	6	2	0	45
Simmons Bank	20	99	29	8	0	156
U.S. Bank	347	1,536	641	335	104	2,963
UMB Financial Corporation	23	125	37	16	2	203
Total	1,458	5,360	2,163	1,109	239	10,329



Tract	Alltru Credit Union	BMO Harris Bank	Bank of America	Busey Bank	Commerce Bank	Enterprise Bank & Trust	J.P. Morgan Chase Bank	Midland States Bank	Midwest BankCentre	PNC Bank	Paramount Bank	Regions Bank	Royal Banks of Missouri	Simmons Bank	U.S. Bank	UMB Financial Corporation	Total
1011			3		2		2		3			1			12		23
1012	1	2	2		2					2		2			5	1	17
1013		1	4		5		2	1	1	1		3			10		28
1014			1	3	2		3			4				2	3		18
1015			5	1		3	2	1	2						4		18
1018						1	2		1			1			3		8
1021					3				1	2		1			7		14
1022		2	5	2	3		4		3	5	2	3			8	1	38
1023		1	2				4		1						4		12
1024			2		2		3					1			2		10
1025	1		4	1			5		1			1			6		19
1031		1	2		2	2	2	1							2		12
1034			1		4		3			1					7		16
1036			2	1	2		2					1			3		11
1037		1	3			2	1		1			1			4		13
1038			2	1	9		6		1	1	2	1			2		25
1042		1	2		6				1	1	2	2			6		21
1045					2	1	2										5
1051.98		1	6		6				1		1	1			2		18
1052		1	1					1	1			7			1		12
1053			2					1						1	3		7
1054			1		2				1	1				1	2		8
1055	1		4		2			1	1			1			4	1	15
1061			3		2		2			1		1		1			10
1062												2		1			3
1063															1		1
1064						1											1
1065	1		2	1											3		7
1066						1						2		1	2		6
1067	2				4					1		1		1	10		19
1072			1														1
1073	1		5		7		1	1	1		1	2			9	1	29
1074		1	1		1							1			1		5
1075					2		1					2		1			6
1076									1			1		1	1		4
1081			7	1	1							4		1	3		17
1082			2		4					1		2			1		10

Tract	Alltru Credit Union	BMO Harris Bank	Bank of America	Busey Bank	Commerce Bank	Enterprise Bank & Trust	J.P. Morgan Chase Bank	Midland States Bank	Midwest BankCentre	PNC Bank	Paramount Bank	Regions Bank	Royal Banks of Missouri	Simmons Bank	U.S. Bank	UMB Financial Corporation	Total
1083		1	3				1					1					6
1096			1									1					2
1097			1			1						2			1		5
1101			3		4										1		8
1102			1		4					1		3			1	1	11
1103			3		1							1					5
1104			3		1				1						1	1	7
1105			3									1					4
1111			2												2		4
1112			2									1			1		4
1113					4					1					1		6
1121		2	1		1	1	4		5	1	1	6	1		8	1	32
1122					1							4				2	7
1123		2						1		1				1	5		10
1124		1	4	2	3	2	1			2	1	1			5	2	24
1135		1	1		4	1	1		1	1	2	2			1		15
1141.01		1	3		2		4		2	1		1			2		16
1141.02			2		6		2		1			3			4	1	19
1142		1	9		3		3		1	1		4			7		29
1143		2	3		5		5	1	3			4			9	1	33
1151			1		2	1	5		1	1		2			4		17
1152		2	3		3		1	1	1	1	1	2			3		18
1153		2	4	1	4		5	2	2	3		3		1	5		32
1154			3	1	5		2		4			3			6	1	25
1155			4		5		3		3	1		3			9		28
1156		1	5		4		5		1	1	1	3			7	1	29
1157			2	1	3	1	3	1	5	4		1			4		25
1161			3		7		6			3		2			5		26
1162		2	4		3	2	1	1	3	2				1	5		24
1163.01			2		1		1		1	1	1	2			5		14
1163.02				1			3		1					1	4		10
1164			4	1	3	2	5		4	3		6			6		34
1165		2	4		7		3	1	2		1			2	2		24
1171			1					1									2
1172		4	1		5		4		2	1	2	1			6	4	30
1174	1		4		2	1	2	1	3	3					9	1	27
1181		2	1		1	2	1								2		9

Tract	Alltru Credit Union	BMO Harris Bank	Bank of America	Busey Bank	Commerce Bank	Enterprise Bank & Trust	J.P. Morgan Chase Bank	Midland States Bank	Midwest BankCentre	PNC Bank	Paramount Bank	Regions Bank	Royal Banks of Missouri	Simmons Bank	U.S. Bank	UMB Financial Corporation	Total
1186			3		2		4			1	2	1			7		20
1191.01			7		4	1	3					5			3	1	24
1191.02		1	3				3		3			2			2		14
1192		1	1		1		2					3			4	1	13
1193*																	
1202*																	
1212					1										1		2
1231				2	1		4		2	1					7		17
1232		1	1			2	1		1	2	1	2		1	2		14
1233			2		5	1	5	1	3	2		1			2		22
1241			3		3		5	1	1						7	1	21
1242			4				3					2			6		15
1243	1	2	5		2	2	5			2	1	3			7		30
1246					2		1	1	3	1					4		12
1255			1				2	1		1					1		6
1256			4				1	1						1	2		9
1257															1		1
1266			3	1		1		1									6
1267					1					1							2
1268			3		3	1	3		1	1					7		19
1269	1	1	3		2		2							1	4		14
1270												1	1		1		3
1271*																	
1272		2	1	1	2		2		1		1	4			6		20
1273			5		3	2	3						1		2		16
1274		1	5	2	3	1	3	1		1		2			3		22
1275			1		1	1	1	1				1			3		9
1276	2		7	1	1				1						1		13
1277			3		1										2		6
1278*																	
Total	12	47	231	25	207	37	171	25	85	67	23	135	3	20	347	23	1,458

* No reported residential loan applications submitted to depository banks in 2023 in tracts 1193, 1202, 1271, or 1278

County Comparisons – Loans Originated (dollar amounts in thousands)

HOME PURCHASE	St. Louis City		St. Louis County		St. Charles		Jefferson		Franklin		St. Louis Metro	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$155	3	\$1,035	5	\$285	1					\$1,475	9
Bank of America	\$8,290	42	\$52,850	154	\$14,660	50	\$3,315	13	\$1,305	7	\$80,420	266
BMO Harris Bank	\$2,670	6	\$28,600	38	\$1,915	3	\$45	1			\$33,230	48
Busey Bank	\$2,170	10	\$9,520	20	\$3,315	5	\$205	1			\$15,210	36
Commerce Bank	\$6,495	31	\$44,100	112	\$10,945	35	\$3,055	13	\$905	3	\$65,500	194
Enterprise Bank & Trust	\$7,325	15	\$11,135	39	\$2,590	8	\$3,115	21			\$24,165	83
J.P. Morgan Chase Bank	\$11,565	43	\$55,645	161	\$20,420	58	\$4,645	17	\$1,505	5	\$93,780	284
Midland States Bank	\$7,730	8	\$6,540	20	\$1,480	4	\$320	2	\$315	1	\$16,385	35
Midwest BankCentre	\$12,735	55	\$54,290	166	\$4,090	18	\$3,710	20			\$74,825	259
Paramount Bank	\$4,050	14	\$27,780	88	\$11,260	40	\$1,935	7	\$655	3	\$45,680	152
PNC Bank	\$2,100	10	\$8,160	28	\$4,845	19	\$455	3	\$880	4	\$16,440	64
Regions Bank	\$10,995	35	\$46,390	126	\$15,460	44	\$6,340	26	\$2,130	6	\$81,315	237
Royal Banks of Missouri			\$2,930	8	\$715	3					\$3,645	11
Simmons Bank	\$9,525	9	\$9,250	38	\$1,865	5	\$775	3			\$21,415	55
U.S. Bank	\$16,445	71	\$120,740	276	\$40,695	131	\$14,130	56	\$9,720	30	\$201,730	564
UMB Financial Corporation	\$2,790	6	\$17,030	30	\$14,640	8	\$1,040	2			\$35,500	46
Total	\$105,040	358	\$495,995	1,309	\$149,180	432	\$43,085	185	\$17,415	59	\$810,715	2,343

HOME IMPROVEMENT	St. Louis City		St. Louis County		St. Charles		Jefferson		Franklin		St. Louis Metro	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$50	2	\$300	6	\$1,010	20					\$1,360	28
Bank of America	\$2,150	34	\$17,395	163	\$5,470	66	\$2,440	34	\$840	8	\$28,295	305
BMO Harris Bank	\$520	6	\$1,855	19	\$900	8	\$195	3			\$3,470	36
Busey Bank	\$285	3	\$150	4							\$435	7
Commerce Bank	\$2,345	37	\$13,055	147	\$6,995	101	\$2,965	39	\$85	3	\$25,445	327
Enterprise Bank & Trust	\$720	4	\$2,005	7	\$25	1	\$170	4			\$2,920	16
J.P. Morgan Chase Bank	\$105	1	\$190	2							\$295	3
Midland States Bank			\$45	1					\$35	1	\$80	2
Midwest BankCentre	\$610	4	\$1,980	14	\$70	2	\$150	2			\$2,810	22
Paramount Bank												
PNC Bank	\$520	6	\$4,065	43	\$2,860	36	\$2,125	21	\$395	7	\$9,965	113
Regions Bank	\$1,385	17	\$6,430	86	\$3,210	50	\$1,235	15	\$565	1	\$12,825	169
Royal Banks of Missouri												
Simmons Bank	\$300	4	\$2,250	16	\$740	10					\$3,290	30
U.S. Bank	\$1,855	25	\$17,410	170	\$9,170	92	\$2,195	33	\$1,230	18	\$31,860	338
UMB Financial Corporation	\$225	1	\$3,520	28	\$885	11	\$425	3	\$115	1	\$5,170	44
Total	\$11,070	144	\$70,650	706	\$31,335	397	\$11,900	154	\$3,265	39	\$128,220	1,440

REFINANCE	St. Louis City		St. Louis County		St. Charles		Jefferson		Franklin		St. Louis Metro	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$170	2	\$160	2	\$1,405	11	\$205	1			\$1,940	16
Bank of America	\$590	6	\$16,995	93	\$4,100	32	\$3,105	27	\$355	1	\$25,145	159
BMO Harris Bank	\$910	8	\$6,135	19	\$1,025	5	\$195	1			\$8,265	33
Busey Bank	\$535	3	\$20,655	15	\$500	4	\$55	3	\$55	1	\$21,800	26
Commerce Bank	\$1,905	21	\$25,115	157	\$9,520	78	\$4,025	41	\$25	1	\$40,590	298
Enterprise Bank & Trust	\$985	3	\$595	5	\$175	1	\$2,855	13			\$4,610	22
J.P. Morgan Chase Bank	\$570	4	\$5,535	19	\$1,610	8	\$960	4			\$8,675	35
Midland States Bank	\$7,240	6	\$1,255	9	\$495	5	\$370	4	\$55	1	\$9,415	25
Midwest BankCentre	\$1,380	8	\$8,265	23	\$555	3	\$1,000	4			\$11,200	38
Paramount Bank	\$695	3	\$2,100	6	\$1,235	5					\$4,030	14
PNC Bank	\$1,400	10	\$8,790	54	\$2,590	18	\$1,005	13	\$55	1	\$13,840	96
Regions Bank	\$855	9	\$7,155	49	\$6,255	37	\$1,330	10	\$300	2	\$15,895	107
Royal Banks of Missouri			\$165	1							\$165	1
Simmons Bank	\$55	1	\$2,285	13	\$920	6	\$545	3			\$3,805	23
U.S. Bank	\$3,905	21	\$24,550	138	\$9,970	66	\$4,480	36	\$890	6	\$43,795	267
UMB Financial Corporation	\$625	5	\$6,755	23	\$2,040	8	\$570	4	\$105	1	\$10,095	41
Total	\$21,820	110	\$136,510	626	\$42,395	287	\$20,700	164	\$1,840	14	\$223,265	1,201

TOTAL: ALL LOAN TYPES	St. Louis City		St. Louis County		St. Charles		Jefferson		Franklin		St. Louis Metro	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$375	7	\$1,495	13	\$2,700	32	\$205	1			\$4,775	53
Bank of America	\$11,030	82	\$87,240	410	\$24,230	148	\$8,860	74	\$2,500	16	\$133,860	730
BMO Harris Bank	\$4,100	20	\$36,590	76	\$3,840	16	\$435	5			\$44,965	117
Busey Bank	\$2,990	16	\$30,325	39	\$3,815	9	\$260	4	\$55	1	\$37,445	69
Commerce Bank	\$10,745	89	\$82,270	416	\$27,460	214	\$10,045	93	\$1,015	7	\$131,535	819
Enterprise Bank & Trust	\$9,030	22	\$13,735	51	\$2,790	10	\$6,140	38			\$31,695	121
J.P. Morgan Chase Bank	\$12,240	48	\$61,370	182	\$22,030	66	\$5,605	21	\$1,505	5	\$102,750	322
Midland States Bank	\$14,970	14	\$7,840	30	\$1,975	9	\$690	6	\$405	3	\$25,880	62
Midwest BankCentre	\$14,725	67	\$64,535	203	\$4,715	23	\$4,860	26			\$88,835	319
Paramount Bank	\$4,745	17	\$29,880	94	\$12,495	45	\$1,935	7	\$655	3	\$49,710	166
PNC Bank	\$4,020	26	\$21,015	125	\$10,295	73	\$3,585	37	\$1,330	12	\$40,245	273
Regions Bank	\$13,235	61	\$59,975	261	\$24,925	131	\$8,905	51	\$2,995	9	\$110,035	513
Royal Banks of Missouri			\$3,095	9	\$715	3					\$3,810	12
Simmons Bank	\$9,880	14	\$13,785	67	\$3,525	21	\$1,320	6			\$28,510	108
U.S. Bank	\$22,205	117	\$162,700	584	\$59,835	289	\$20,805	125	\$11,840	54	\$277,385	1,169
UMB Financial Corporation	\$3,640	12	\$27,305	81	\$17,565	27	\$2,035	9	\$220	2	\$50,765	131
Total	\$137,930	612	\$703,155	2,641	\$222,910	1,116	\$75,685	503	\$22,520	112	\$1,162,200	4,984

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

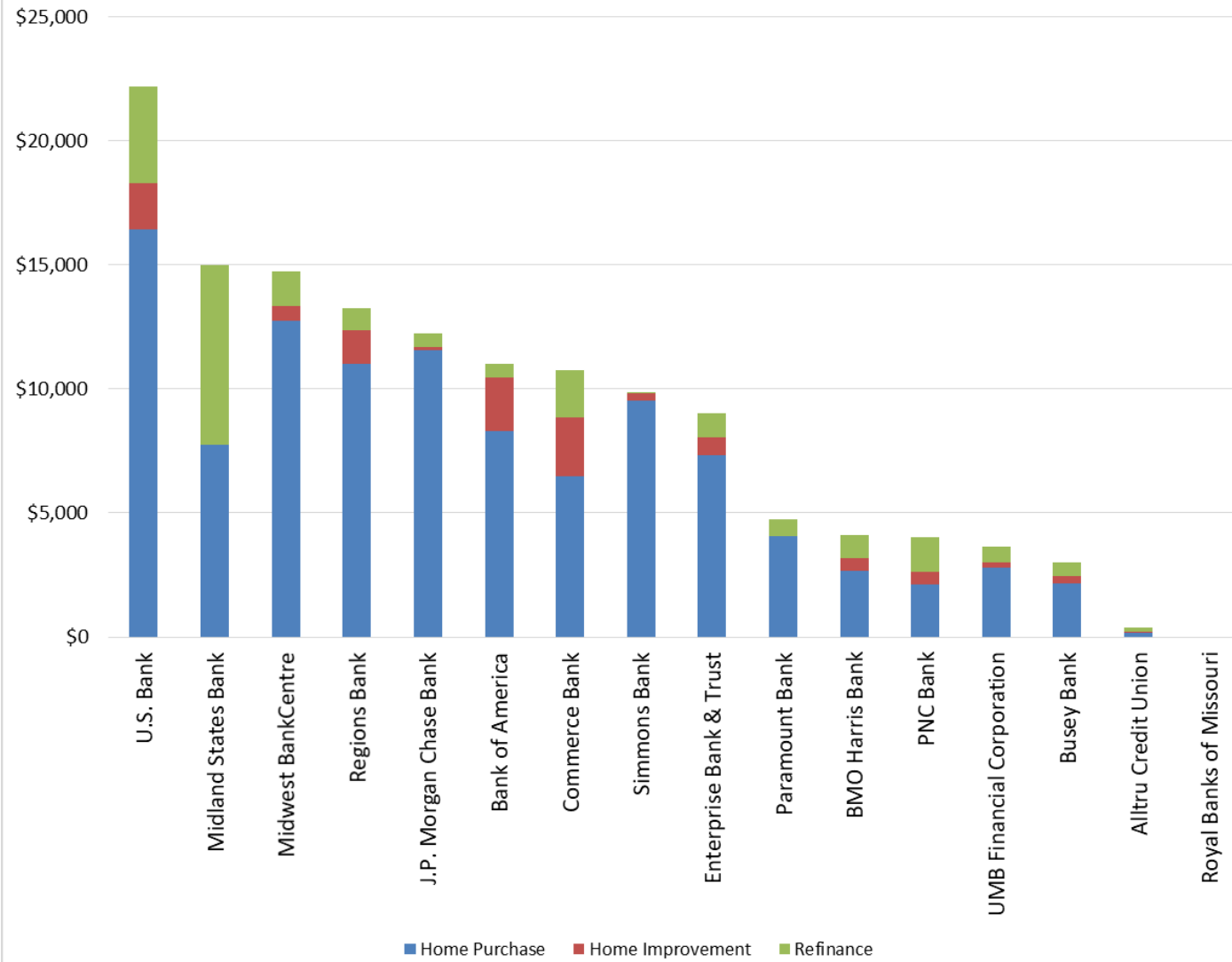
HOME PURCHASE	St. Louis City		St. Louis Metro		City as % of Metro	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$155	3	\$1,475	9	10.5%	33.3%
Bank of America	\$8,290	42	\$80,420	266	10.3%	15.8%
BMO Harris Bank	\$2,670	6	\$33,230	48	8.0%	12.5%
Busey Bank	\$2,170	10	\$15,210	36	14.3%	27.8%
Commerce Bank	\$6,495	31	\$65,500	194	9.9%	16.0%
Enterprise Bank & Trust	\$7,325	15	\$24,165	83	30.3%	18.1%
J.P. Morgan Chase Bank	\$11,565	43	\$93,780	284	12.3%	15.1%
Midland States Bank	\$7,730	8	\$16,385	35	47.2%	22.9%
Midwest BankCentre	\$12,735	55	\$74,825	259	17.0%	21.2%
Paramount Bank	\$4,050	14	\$45,680	152	8.9%	9.2%
PNC Bank	\$2,100	10	\$16,440	64	12.8%	15.6%
Regions Bank	\$10,995	35	\$81,315	237	13.5%	14.8%
Royal Banks of Missouri			\$3,645	11	0%	0%
Simmons Bank	\$9,525	9	\$21,415	55	44.5%	16.4%
U.S. Bank	\$16,445	71	\$201,730	564	8.2%	12.6%
UMB Financial Corporation	\$2,790	6	\$35,500	46	7.9%	13.0%
Total	\$105,040	358	\$810,715	2,343	13.0%	15.3%

HOME IMPROVEMENT	St. Louis City		St. Louis Metro		City as % of Metro	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$50	2	\$1,360	28	3.7%	7.1%
Bank of America	\$2,150	34	\$28,295	305	7.6%	11.2%
BMO Harris Bank	\$520	6	\$3,470	36	15.0%	16.7%
Busey Bank	\$285	3	\$435	7	65.5%	42.9%
Commerce Bank	\$2,345	37	\$25,445	327	9.2%	11.3%
Enterprise Bank & Trust	\$720	4	\$2,920	16	24.7%	25.0%
J.P. Morgan Chase Bank	\$105	1	\$295	3	35.6%	33.3%
Midland States Bank			\$80	2	0%	0%
Midwest BankCentre	\$610	4	\$2,810	22	21.7%	18.2%
Paramount Bank						
PNC Bank	\$520	6	\$9,965	113	5.2%	5.3%
Regions Bank	\$1,385	17	\$12,825	169	10.8%	10.1%
Royal Banks of Missouri						
Simmons Bank	\$300	4	\$3,290	30	9.1%	13.3%
U.S. Bank	\$1,855	25	\$31,860	338	5.8%	7.4%
UMB Financial Corporation	\$225	1	\$5,170	44	4.4%	2.3%
Total	\$11,070	144	\$128,220	1,440	8.6%	10.0%

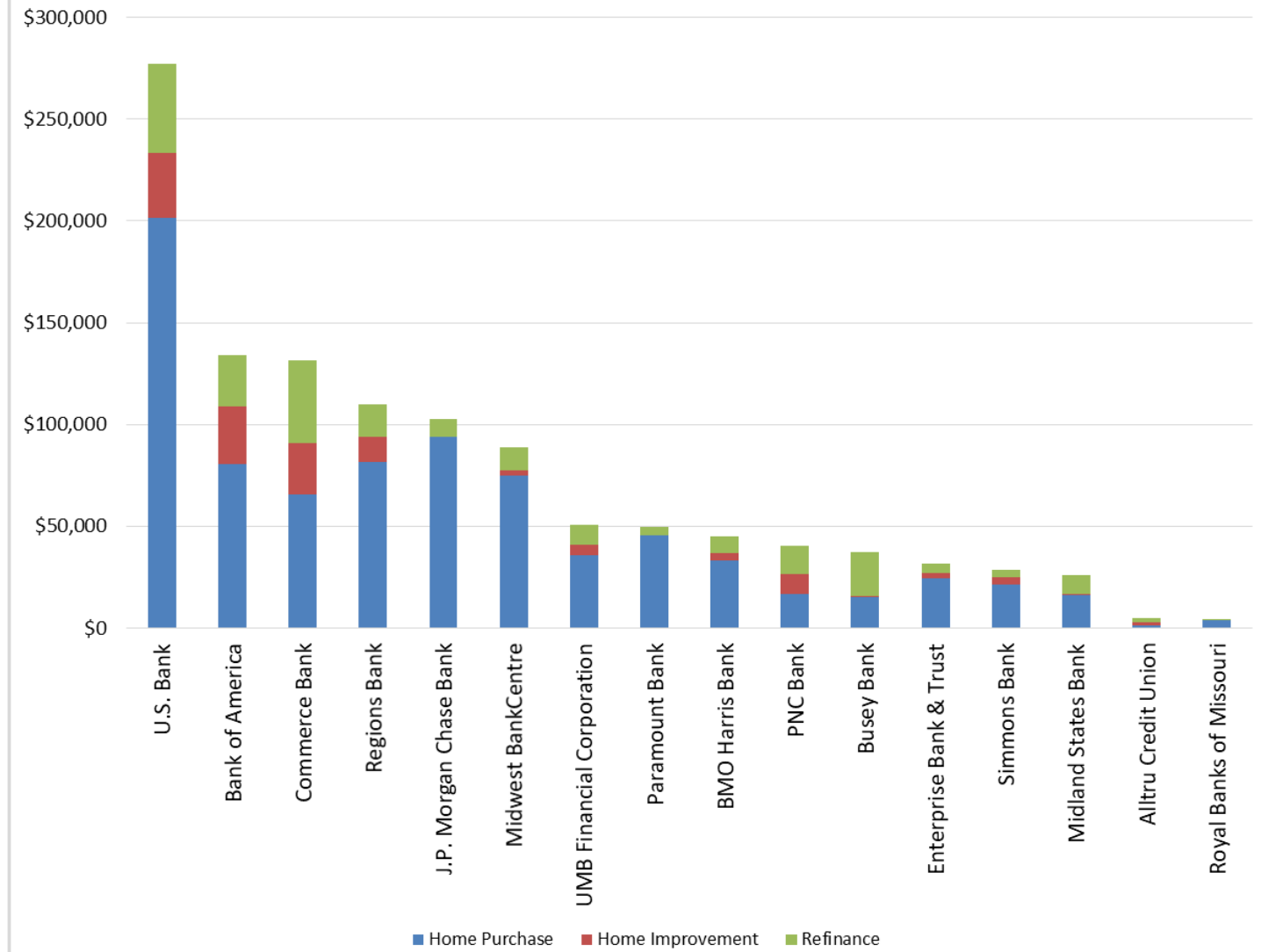
REFINANCE	St. Louis City		St. Louis Metro		City as % of Metro	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$170	2	\$1,940	16	8.8%	12.5%
Bank of America	\$590	6	\$25,145	159	2.4%	3.8%
BMO Harris Bank	\$910	8	\$8,265	33	11.0%	24.2%
Busey Bank	\$535	3	\$21,800	26	2.5%	11.5%
Commerce Bank	\$1,905	21	\$40,590	298	4.7%	7.1%
Enterprise Bank & Trust	\$985	3	\$4,610	22	21.4%	13.6%
J.P. Morgan Chase Bank	\$570	4	\$8,675	35	6.6%	11.4%
Midland States Bank	\$7,240	6	\$9,415	25	76.9%	24.0%
Midwest BankCentre	\$1,380	8	\$11,200	38	12.3%	21.1%
Paramount Bank	\$695	3	\$4,030	14	17.3%	21.4%
PNC Bank	\$1,400	10	\$13,840	96	10.1%	10.4%
Regions Bank	\$855	9	\$15,895	107	5.4%	8.4%
Royal Banks of Missouri			\$165	1	0%	0%
Simmons Bank	\$55	1	\$3,805	23	1.5%	4.4%
U.S. Bank	\$3,905	21	\$43,795	267	8.9%	7.9%
UMB Financial Corporation	\$625	5	\$10,095	41	6.2%	12.2%
Total	\$21,820	110	\$223,265	1,201	9.8%	9.2%

TOTAL: ALL LOAN TYPES	St. Louis City		St. Louis Metro		City as % of Metro	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$375	7	\$4,775	53	7.9%	13.2%
Bank of America	\$11,030	82	\$133,860	730	8.2%	11.2%
BMO Harris Bank	\$4,100	20	\$44,965	117	9.1%	17.1%
Busey Bank	\$2,990	16	\$37,445	69	8.0%	23.2%
Commerce Bank	\$10,745	89	\$131,535	819	8.2%	10.9%
Enterprise Bank & Trust	\$9,030	22	\$31,695	121	28.5%	18.2%
J.P. Morgan Chase Bank	\$12,240	48	\$102,750	322	11.9%	14.9%
Midland States Bank	\$14,970	14	\$25,880	62	57.8%	22.6%
Midwest BankCentre	\$14,725	67	\$88,835	319	16.6%	21.0%
Paramount Bank	\$4,745	17	\$49,710	166	9.6%	10.2%
PNC Bank	\$4,020	26	\$40,245	273	10.0%	9.5%
Regions Bank	\$13,235	61	\$110,035	513	12.0%	11.9%
Royal Banks of Missouri			\$3,810	12	0%	0%
Simmons Bank	\$9,880	14	\$28,510	108	34.7%	13.0%
U.S. Bank	\$22,205	117	\$277,385	1,169	8.0%	10.0%
UMB Financial Corporation	\$3,640	12	\$50,765	131	7.2%	9.2%
Total	\$137,930	612	\$1,162,200	4,984	11.9%	12.3%

City of St. Louis: All Loan Types (in Thousands of Dollars)



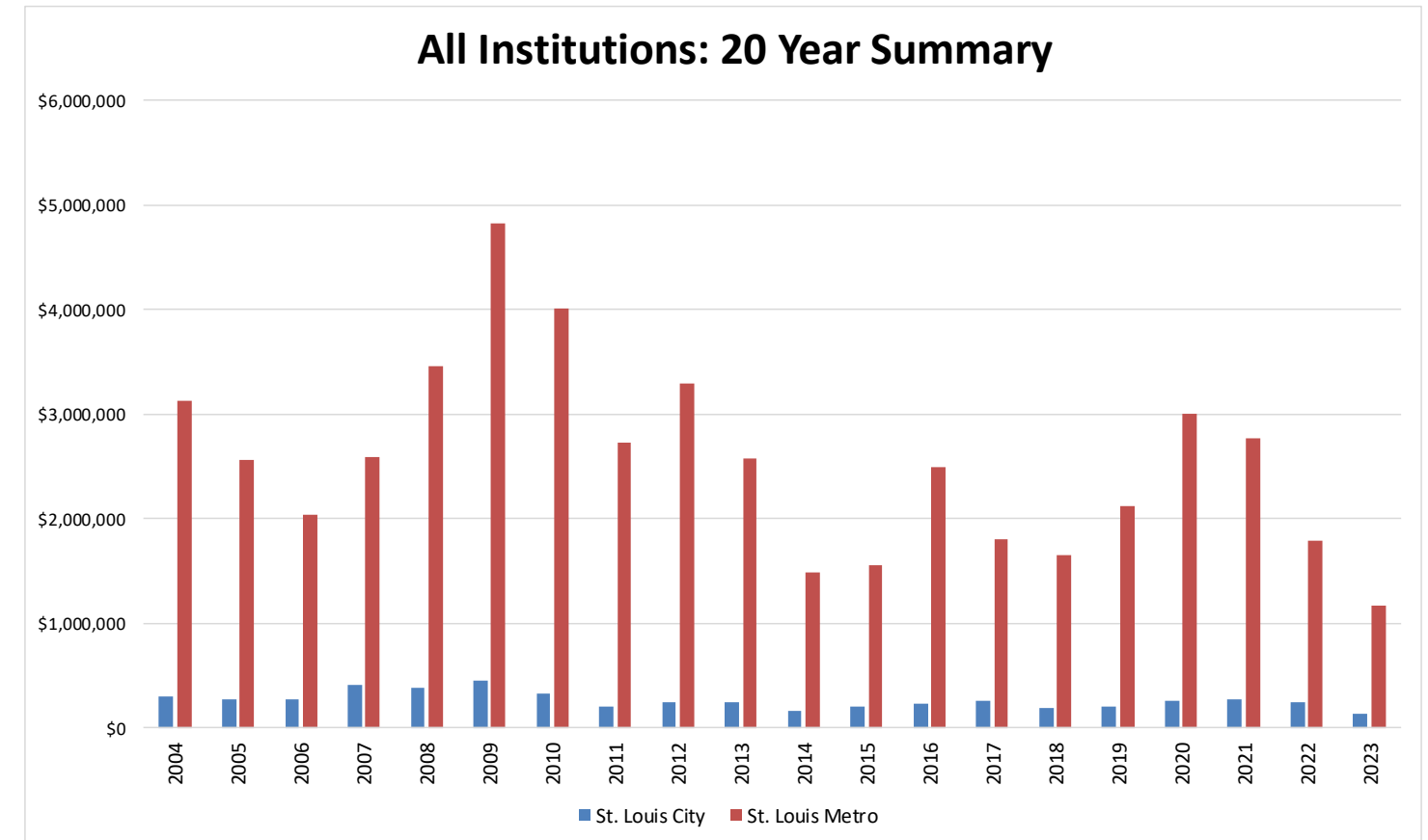
St. Louis Metro: All Loan Types (in Thousands of Dollars)



City of St. Louis – 20 Year Loan History

All Lending Institutions: 20 Year Summary								
Year	St. Louis City*		St. Louis Metro*		City as Percent of Total		City % Change (yearly)	
	Amount^	# Loans	Amount^	# Loans	Amount	# Loans	Amount	# Loans
2004	\$297,281	2,763	\$3,133,986	23,044	9.49%	11.99%	-1.40%	-12.60%
2005	\$271,496	2,309	\$2,563,152	19,372	10.59%	11.92%	-8.70%	-16.40%
2006	\$263,578	2,143	\$2,039,271	17,130	12.93%	12.51%	-2.90%	-7.20%
2007	\$408,225	2,892	\$2,582,112	16,831	15.81%	17.18%	54.90%	35.00%
2008	\$378,287	2,742	\$3,460,669	16,419	10.93%	16.70%	-7.30%	-5.20%
2009	\$449,139	3,004	\$4,826,270	28,200	9.31%	10.65%	18.70%	9.60%
2010	\$331,801	2,305	\$4,006,610	23,087	8.28%	9.98%	-12.30%	-15.90%
2011	\$207,830	1,458	\$2,721,672	16,223	7.64%	8.99%	-37.40%	-36.80%
2012	\$236,489	1,753	\$3,299,270	19,435	7.17%	9.02%	13.79%	20.23%
2013	\$246,562	1,855	\$2,570,655	15,908	9.59%	11.66%	4.26%	5.82%
2014	\$153,281	1,048	\$1,489,630	8,762	10.29%	11.96%	-37.83%	-43.50%
2015	\$197,004	1,328	\$1,556,601	8,825	12.66%	15.05%	28.52%	26.72%
2016	\$230,646	1,422	\$2,494,556	12,392	9.25%	11.45%	17.07%	6.93%
2017	\$258,882	1,201	\$1,804,255	8,860	14.35%	13.56%	12.24%	-15.54%
2018	\$190,450	1,022	\$1,648,365	9,057	11.55%	11.28%	-26.43%	-14.90%
2019	\$196,590	1,064	\$2,118,790	9,734	9.28%	10.93%	3.22%	4.11%
2020	\$253,805	1,289	\$3,005,320	12,232	8.45%	10.54%	29.10%	21.15%
2021	\$268,040	1,246	\$2,770,385	11,323	9.68%	11.00%	5.61%	-3.34%
2022	\$239,930	912	\$1,792,295	7,543	13.39%	12.09%	-10.49%	-26.81%
2023	\$137,930	612	\$1,162,200	4,984	11.87%	12.28%	-42.51%	-32.89%
Total	\$5,217,246	34,368	\$51,046,064	289,361	10.22%	11.88%	-3.04%	-6.91%

*Based on available data from lending institutions who applied to be City of St. Louis depositories
 ^Amounts shown are in thousands of dollars



City of St. Louis – Loan Distribution of Originated Loans (dollar amounts in thousands)

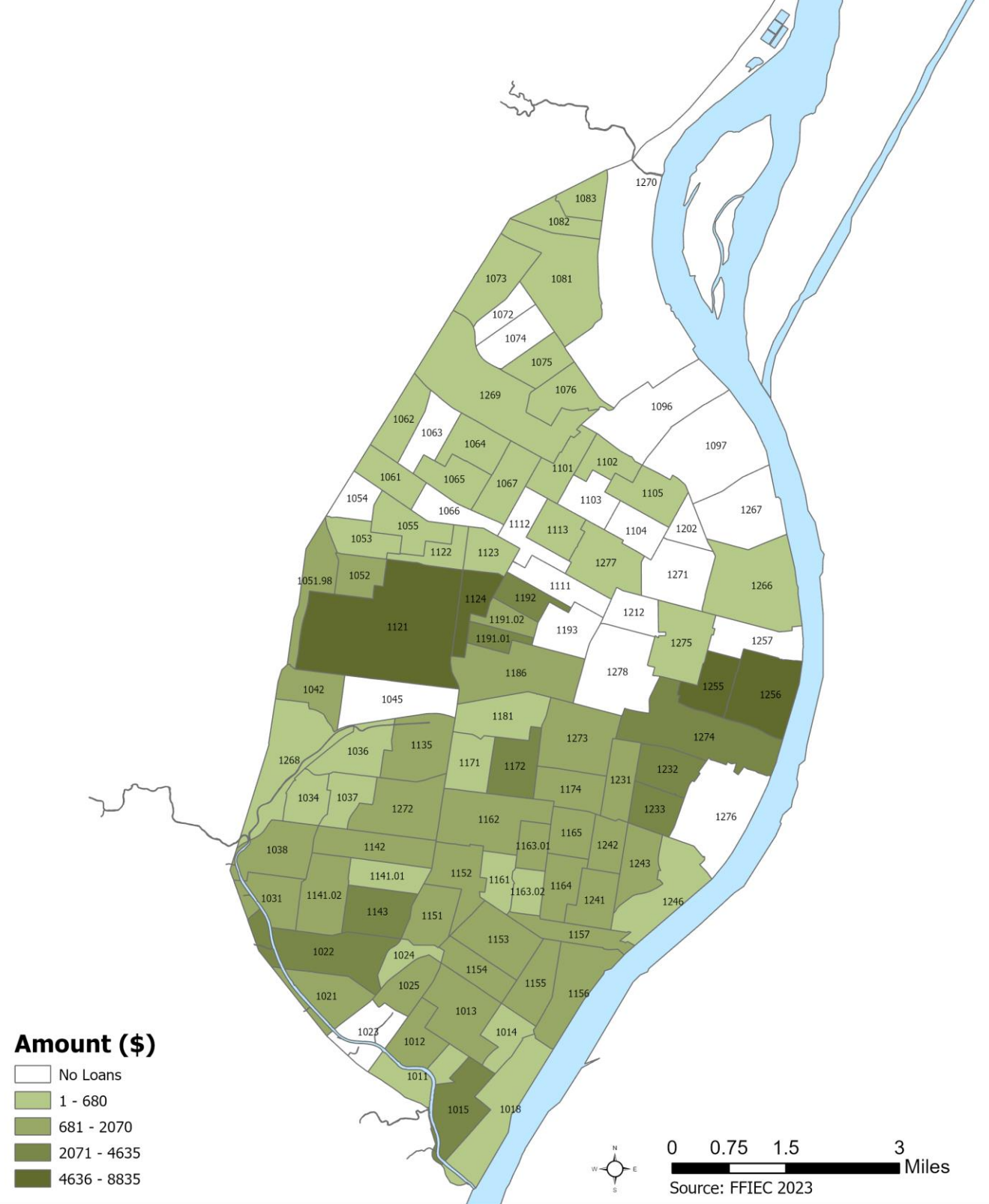
City of St. Louis Originated Loans by Tract								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1011	\$295	3	\$185	3	\$135	3	\$615	9
1012	\$1,185	5	\$105	3	\$105	1	\$1,395	9
1013	\$1,485	5	\$350	4	\$25	1	\$1,860	10
1014	\$680	6	\$85	3			\$765	9
1015	\$2,460	6					\$2,460	6
1018	\$250	2			\$75	1	\$325	3
1021	\$930	4	\$120	2	\$25	1	\$1,075	7
1022	\$3,465	13	\$370	6	\$1,075	7	\$4,910	26
1023			\$25	1	\$95	1	\$120	2
1024	\$310	2	\$65	1			\$375	3
1025	\$790	4	\$105	3	\$190	2	\$1,085	9
1031	\$740	4	\$215	3	\$115	1	\$1,070	8
1034	\$360	2	\$470	4			\$830	6
1036	\$65	1			\$255	3	\$320	4
1037	\$230	2	\$340	6	\$125	1	\$695	9
1038	\$1,185	5	\$210	6	\$55	1	\$1,450	12
1042	\$1,605	5	\$540	6	\$125	1	\$2,270	12
1045					\$190	2	\$190	2
1051.98	\$1,240	4	\$520	4	\$450	2	\$2,210	10
1052	\$1,820	6	\$25	1	\$185	1	\$2,030	8
1053	\$175	1	\$15	1	\$290	2	\$480	4
1054			\$35	1	\$35	1	\$70	2
1055	\$25	1	\$35	1	\$85	1	\$145	3
1061	\$180	2	\$105	1			\$285	3
1062	\$130	2					\$130	2
1063*								
1064	\$175	1					\$175	1
1065	\$100	2			\$75	1	\$175	3
1066					\$160	2	\$160	2
1067	\$220	2			\$65	1	\$285	3
1072*								
1073	\$270	6	\$110	2	\$145	3	\$525	11

City of St. Louis Originated Loans by Tract								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1074*								
1075	\$105	1	\$5	1			\$110	2
1076	\$65	1					\$65	1
1081	\$75	1	\$90	2	\$55	1	\$220	4
1082	\$395	3					\$395	3
1083	\$25	1					\$25	1
1096*								
1097*								
1101	\$85	1					\$85	1
1102	\$250	2	\$25	1			\$275	3
1103					\$25	1	\$25	1
1104			\$295	1			\$295	1
1105	\$55	1					\$55	1
1111			\$85	1			\$85	1
1112*								
1113	\$75	1	\$5	1			\$80	2
1121	\$6,315	13	\$655	3	\$1,130	2	\$8,100	18
1122	\$245	1	\$260	2			\$505	3
1123	\$295	1	\$15	1	\$45	1	\$355	3
1124	\$5,205	11	\$125	1	\$1,135	5	\$6,465	17
1135	\$1,070	4	\$25	1	\$85	1	\$1,180	6
1141.01	\$295	1	\$105	1	\$865	3	\$1,265	5
1141.02	\$1,125	3	\$400	4	\$155	1	\$1,680	8
1142	\$1,315	7	\$275	3	\$220	2	\$1,810	12
1143	\$3,165	13	\$130	2	\$160	2	\$3,455	17
1151	\$1,050	6	\$155	1	\$130	2	\$1,335	9
1152	\$785	5	\$30	2	\$75	1	\$890	8
1153	\$1,015	9	\$35	1	\$275	3	\$1,325	13
1154	\$860	6	\$45	1	\$210	2	\$1,115	9
1155	\$1,755	11					\$1,755	11
1156	\$1,325	9	\$60	2	\$295	1	\$1,680	12
1157	\$780	8	\$25	1			\$805	9
1161	\$445	3	\$160	4	\$55	1	\$660	8
1162	\$2,070	6	\$395	3	\$415	3	\$2,880	12
1163.01	\$1,025	3	\$25	1	\$185	1	\$1,235	5
1163.02	\$640	4					\$640	4
1164	\$1,040	6	\$200	2			\$1,240	8
1165	\$1,835	5	\$270	2	\$405	3	\$2,510	10

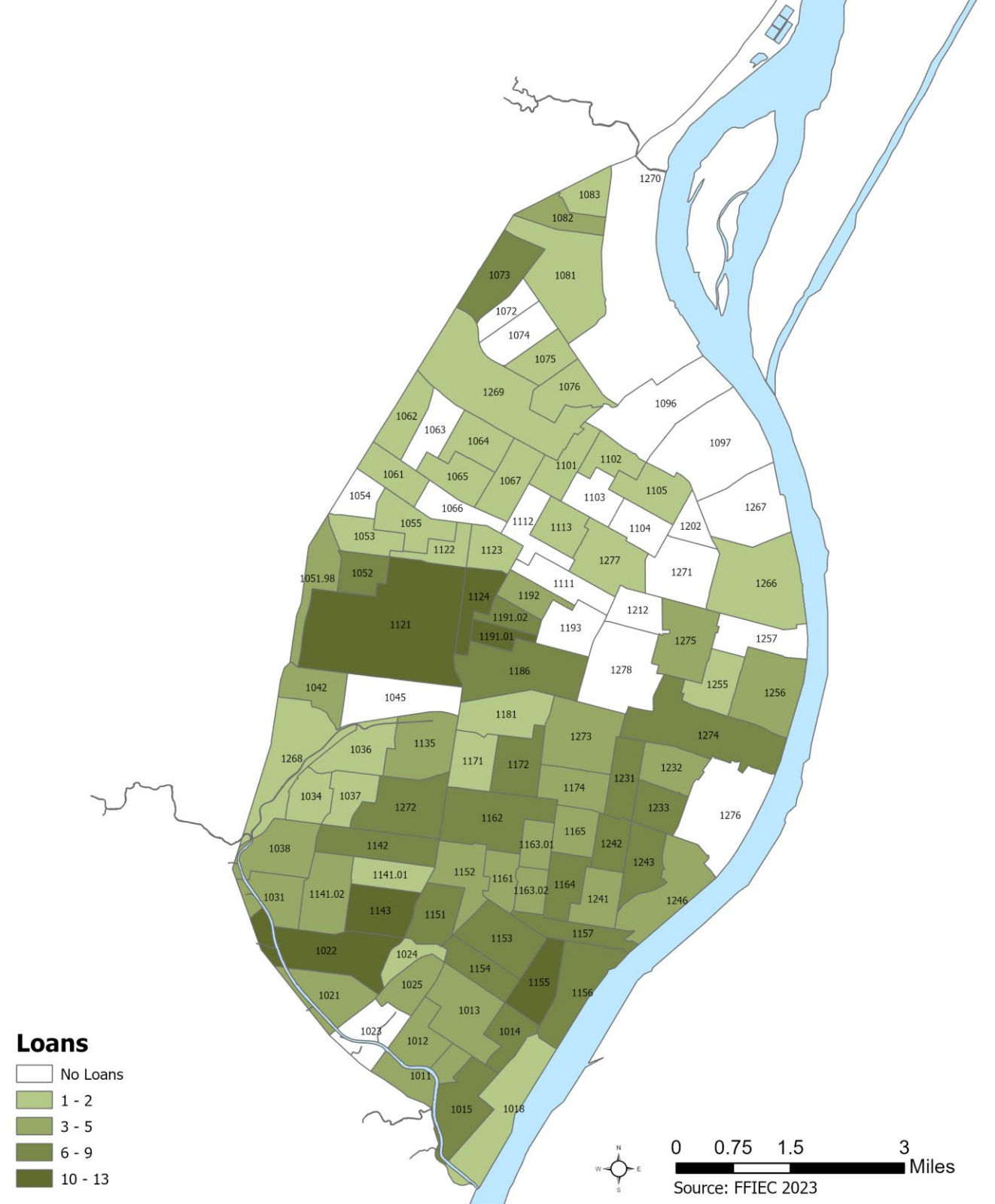
City of St. Louis Originated Loans by Tract								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1171	\$465	1					\$465	1
1172	\$2,745	7	\$225	3	\$485	5	\$3,455	15
1174	\$940	4	\$245	3	\$725	5	\$1,910	12
1181	\$380	2	\$245	1	\$145	1	\$770	4
1186	\$1,710	8	\$25	1			\$1,735	9
1191.01	\$3,080	10	\$470	6	\$400	2	\$3,950	18
1191.02	\$1,535	7			\$360	2	\$1,895	9
1192	\$2,905	5	\$80	2	\$205	1	\$3,190	8
1193*								
1202*								
1212					\$65	1	\$65	1
1231	\$1,850	6			\$200	2	\$2,050	8
1232	\$4,080	4	\$350	2			\$4,430	6
1233	\$2,390	8	\$105	1	\$55	1	\$2,550	10
1241	\$760	4	\$125	3			\$885	7
1242	\$1,580	6					\$1,580	6
1243	\$1,750	8	\$450	6	\$565	3	\$2,765	17
1246	\$365	3			\$310	2	\$675	5
1255	\$5,505	1			\$115	1	\$5,620	2
1256	\$8,835	3			\$6,895	1	\$15,730	4
1257*								
1266	\$255	1					\$255	1
1267*								
1268	\$460	2			\$130	2	\$590	4
1269	\$130	2					\$130	2
1270*								
1271*								
1272	\$1,525	7	\$275	3			\$1,800	10
1273	\$1,325	3	\$120	2	\$670	2	\$2,115	7
1274	\$4,635	9			\$175	1	\$4,810	10
1275	\$625	3			\$105	1	\$730	4
1276			\$430	4	\$215	1	\$645	5
1277	\$55	1					\$55	1
1278*								
Total	\$105,040	358	\$11,070	144	\$21,820	110	\$137,930	612

*No originated loans from depository banks in 2023 in tracts 1063, 1072, 1074, 1096, 1097, 1112, 1193, 1202, 1257, 1267, 1270, 1271, and 1278

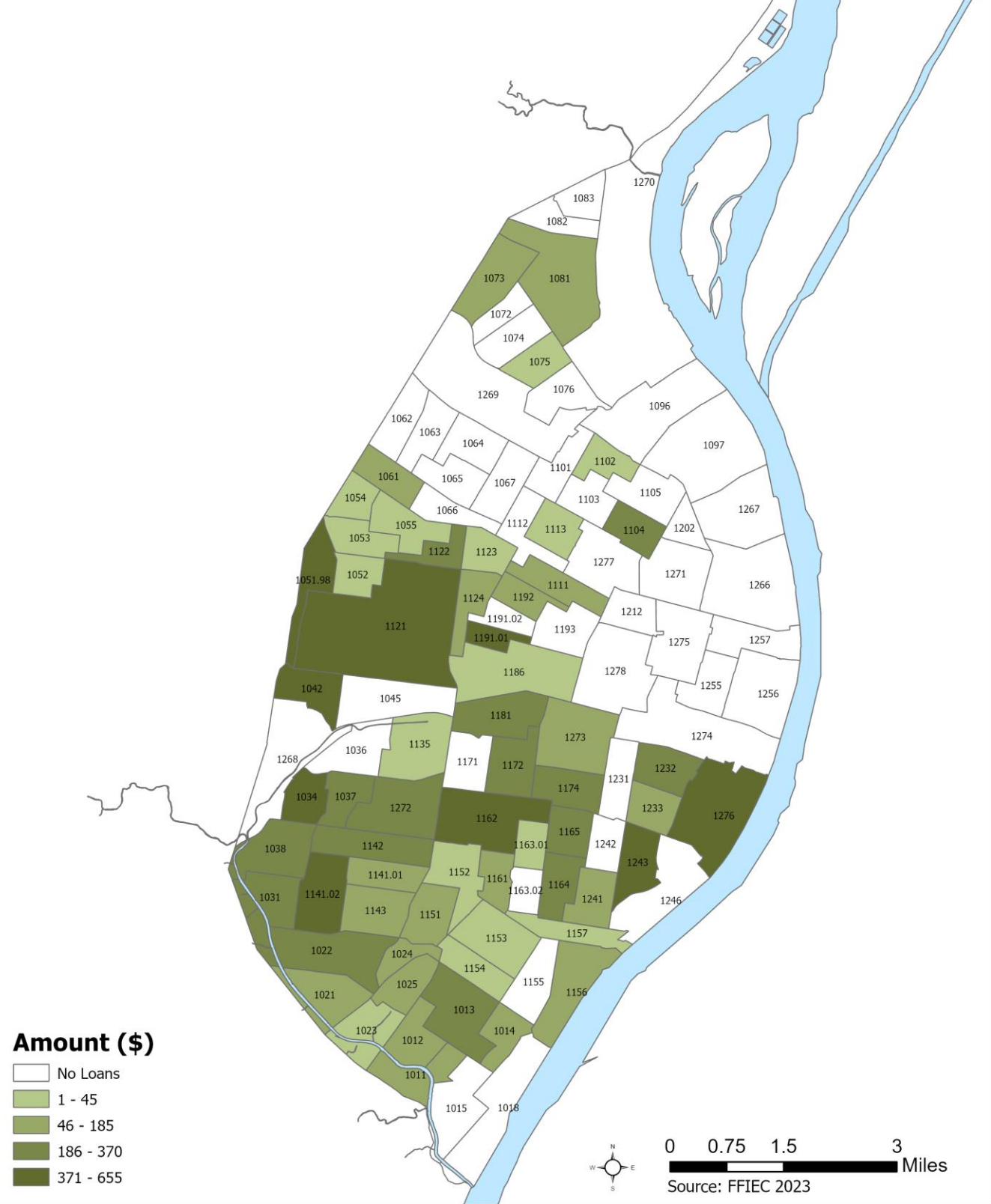
City of St. Louis: Home Purchase Loans by Amount Total by Tract (Amount in Thousands of Dollars)



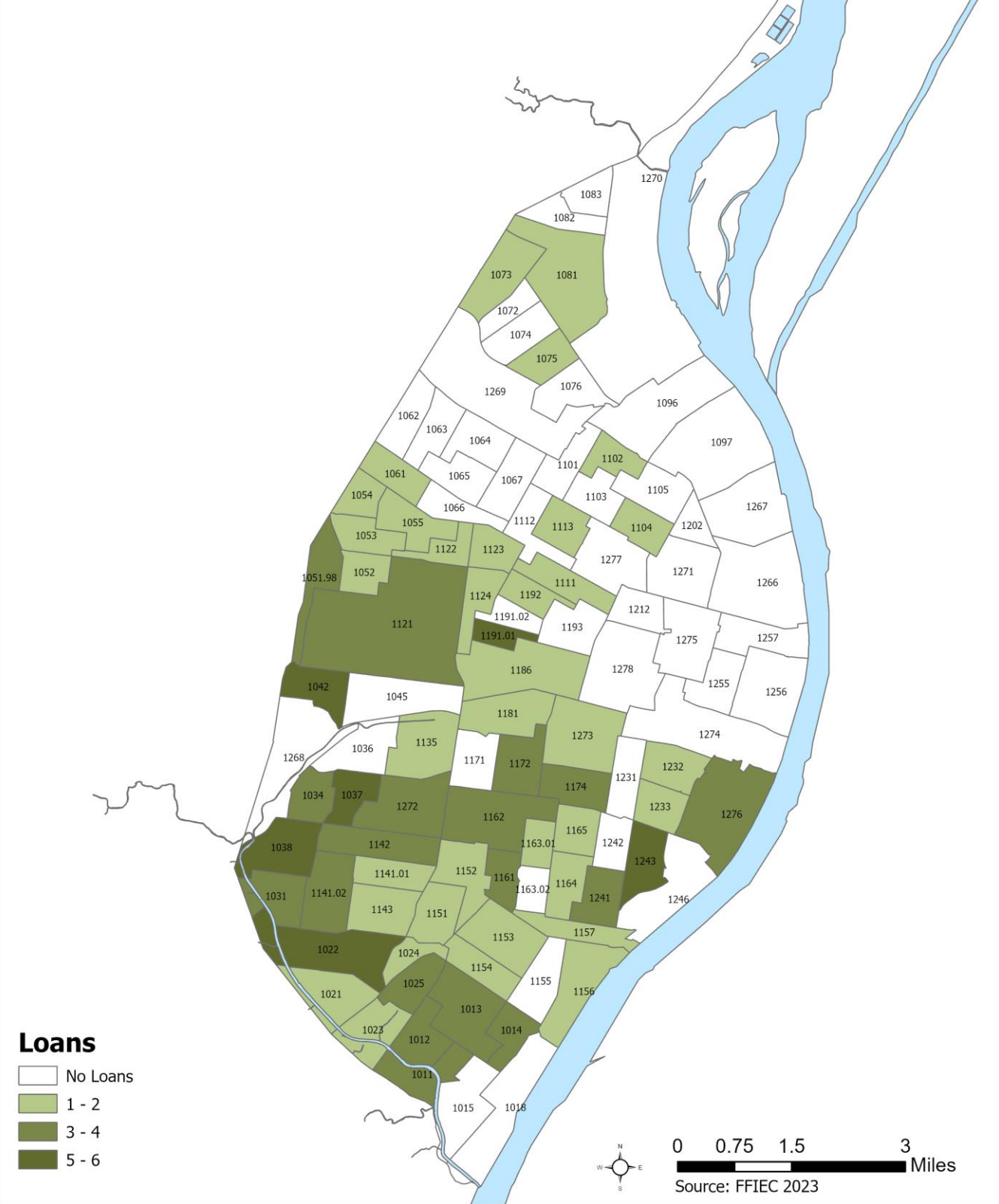
City of St. Louis: Home Purchase Loans Total by Tract



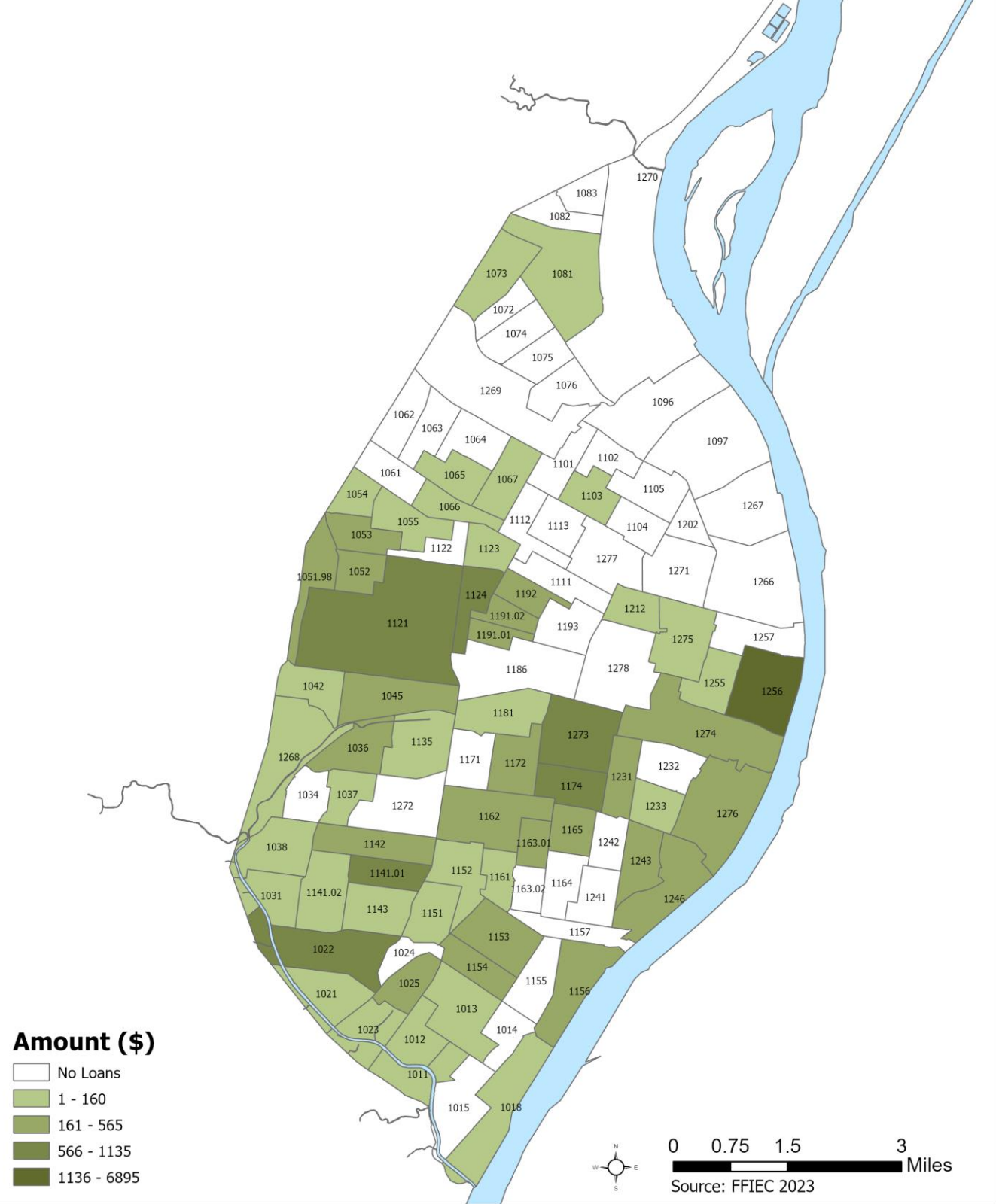
City of St. Louis: Home Improvement Loans by Amount Total by Tract (Amount in Thousands of Dollars)



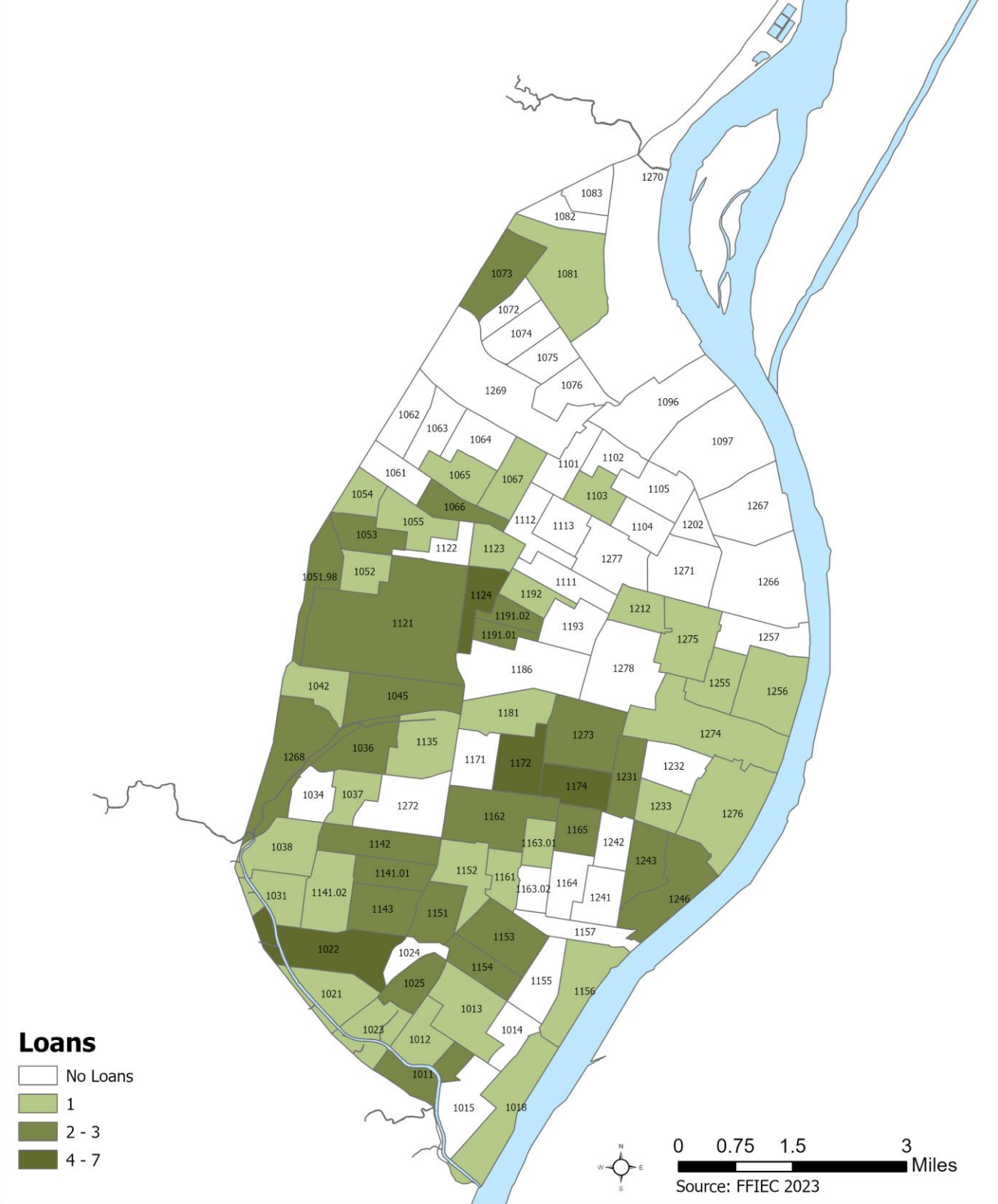
City of St. Louis: Home Improvement Loans Total by Tract



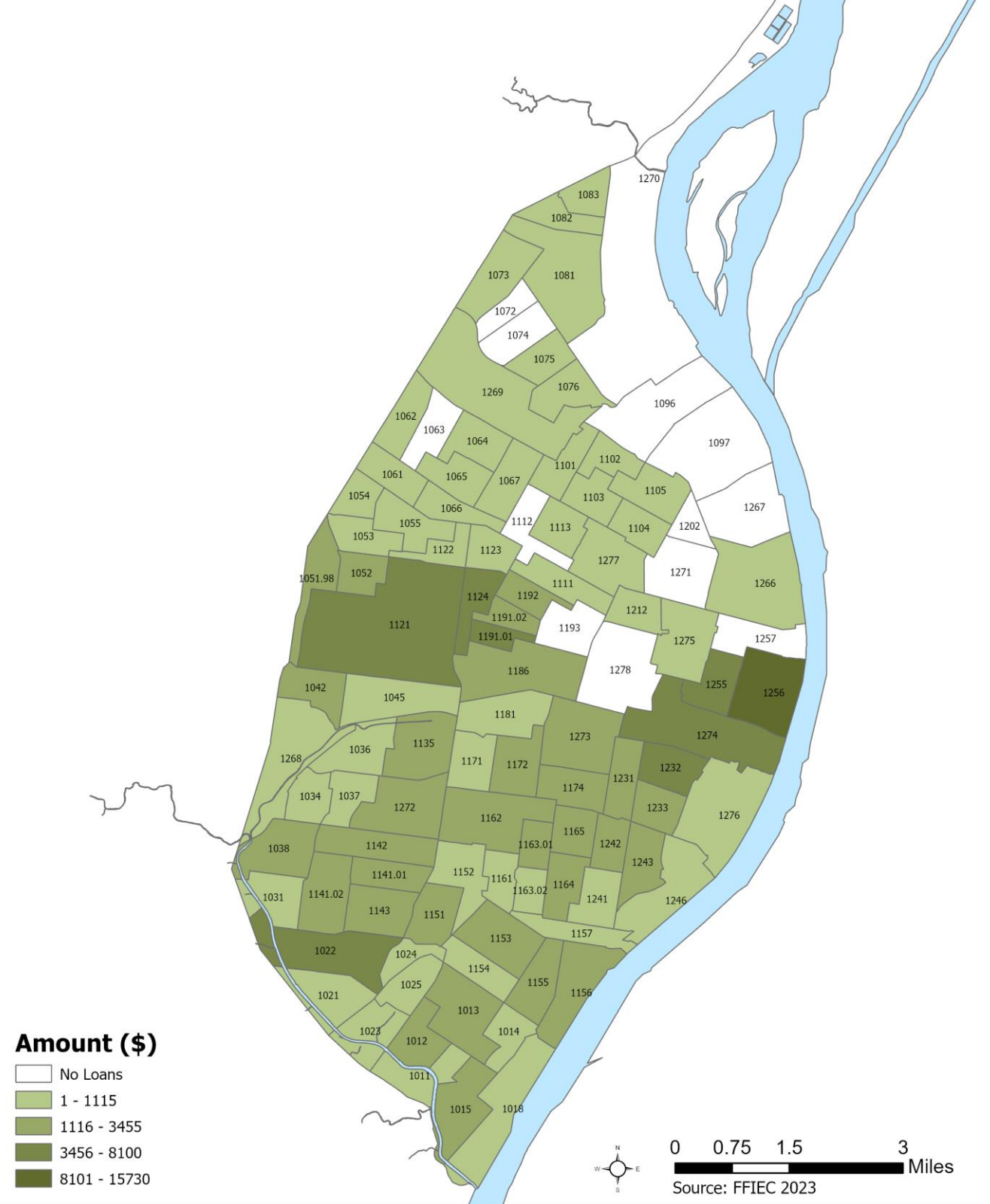
**City of St. Louis: Refinance Loans by Amount
Total by Tract (Amount in Thousands of Dollars)**



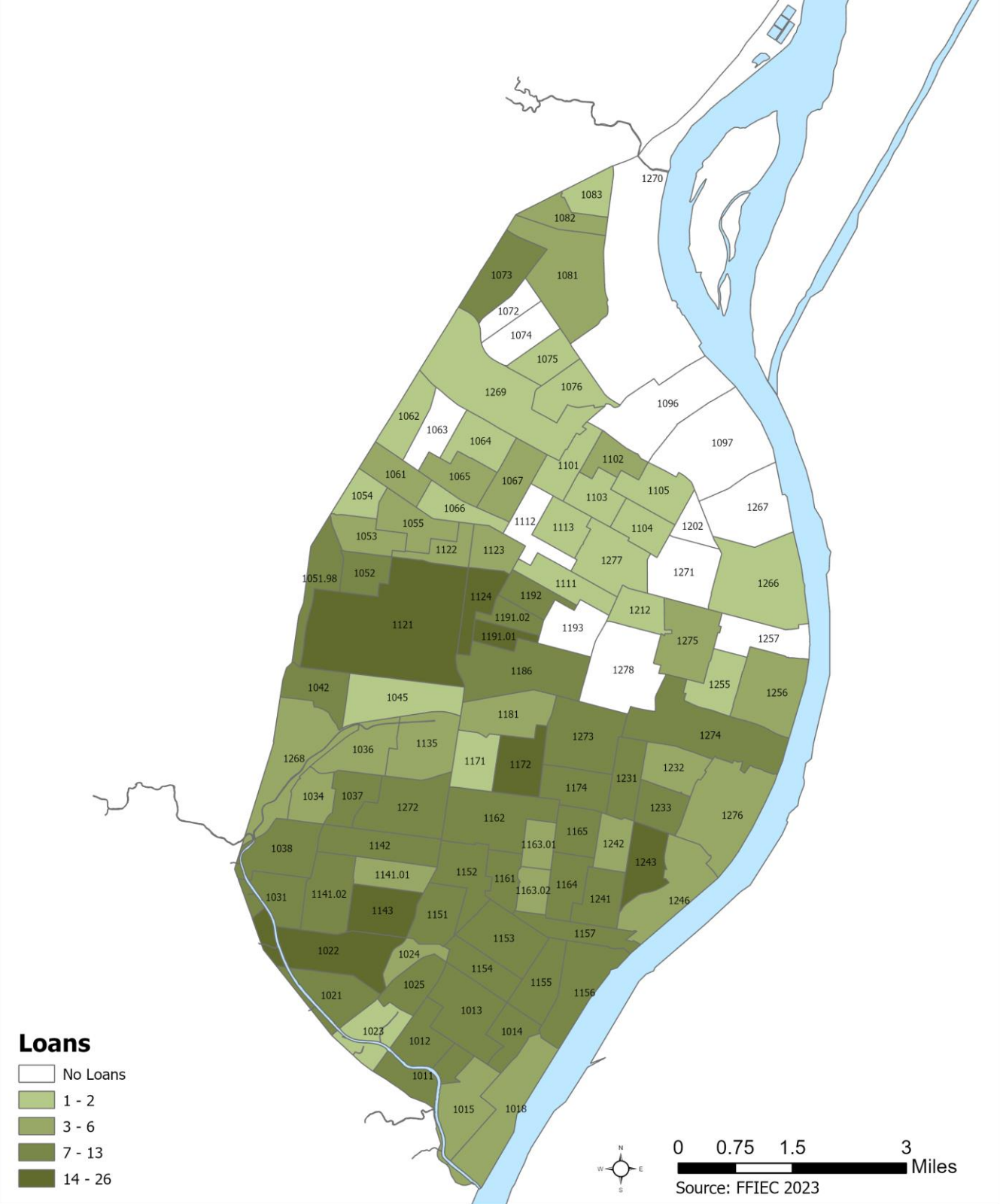
**City of St. Louis: Refinance Loans
Total by Tract**



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



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



Individual Bank Loan Information

Alltru Credit Union (formerly First Financial Federal Credit Union)

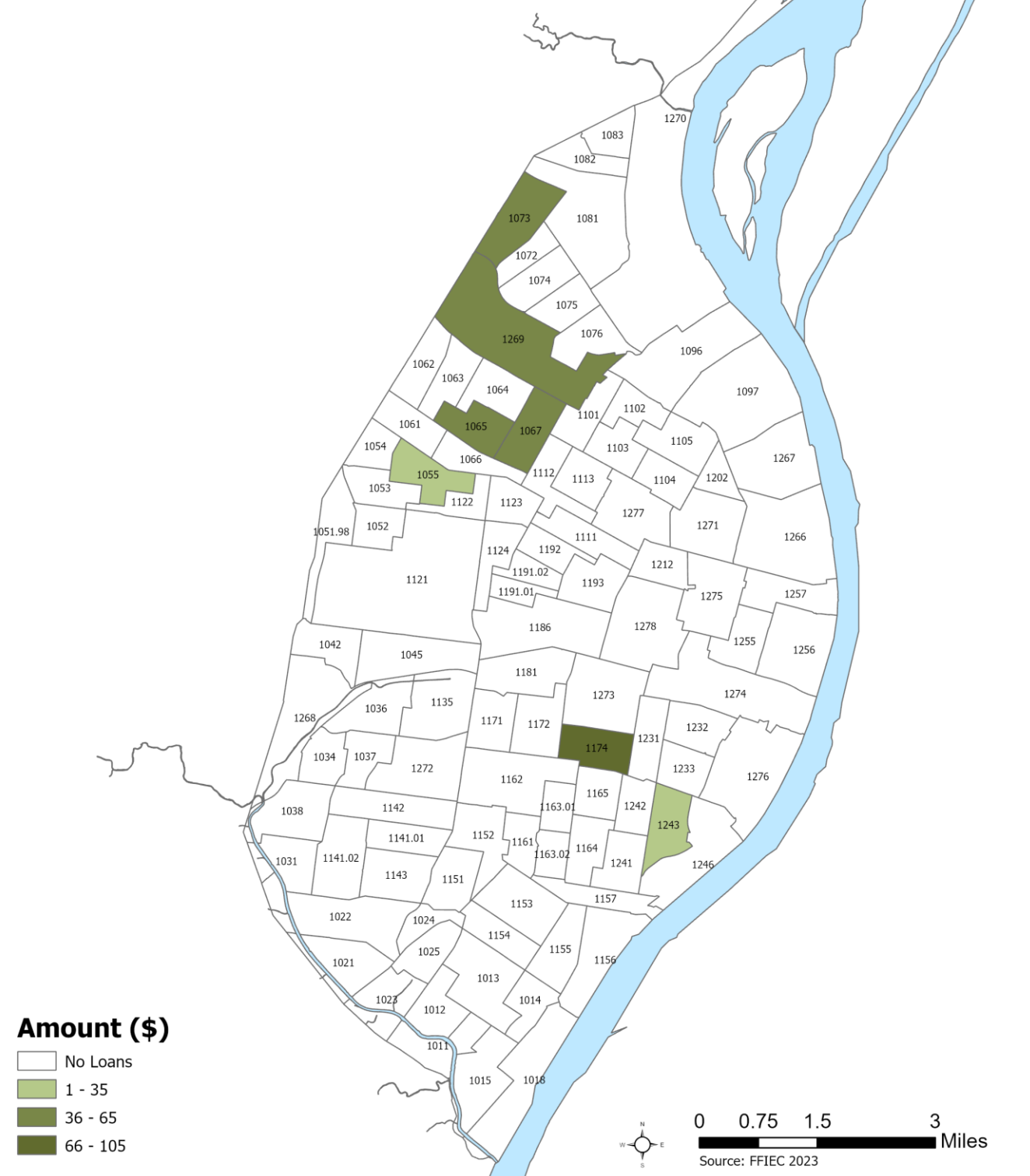
Alltru Credit Union: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2019	7	64	\$1,075	\$7,010
2020	2	111	\$150	\$15,075
2021	6	114	\$800	\$16,550
2022	4	74	\$370	\$8,130
2023	7	53	\$375	\$4,775
Total	26	416	\$2,770	\$51,540

*Amount is represented in thousands of dollars

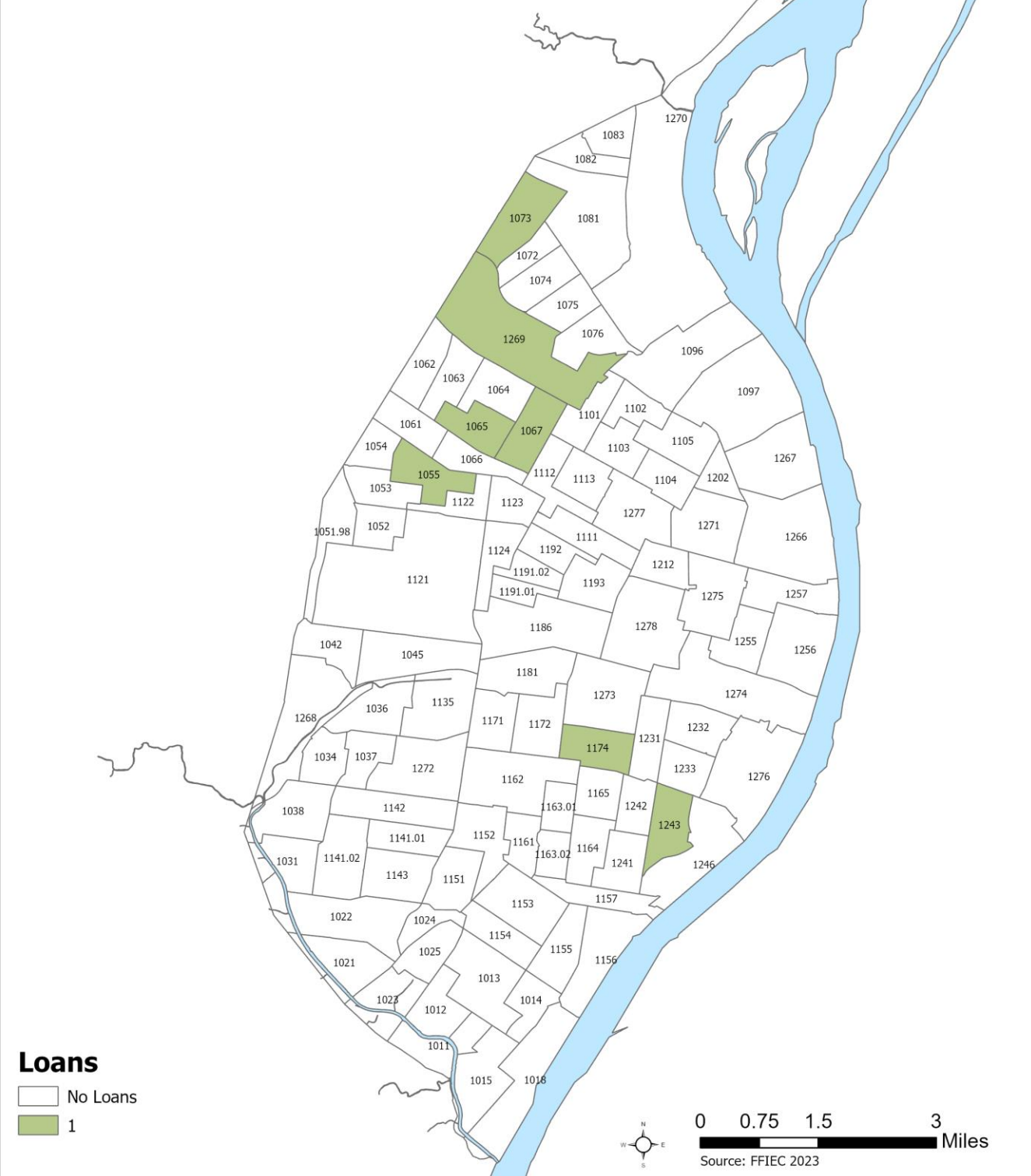
Alltru Credit Union: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015	\$117	1	\$2,778	18	4.21%	5.56%
2016	\$276	1	\$3,528	23	7.82%	4.35%
2017	\$207	2	\$2,856	24	7.25%	8.33%
2018	\$425	5	\$2,300	36	18.48%	13.89%
2019	\$1,075	7	\$7,010	64	15.34%	10.94%
2020	\$150	2	\$15,075	111	1.00%	1.80%
2021	\$800	6	\$16,550	114	4.83%	5.26%
2022	\$370	4	\$8,130	74	4.55%	5.41%
2023	\$375	7	\$4,775	53	7.85%	13.21%

*Amount is represented in thousands of dollars

**Alltru Credit Union: Total Loans by Amount
in the City of St. Louis
Total by Tract (Amount in Thousands of Dollars)**



**Alltru Credit Union: Total Loans
in the City of St. Louis
Total by Tract**



Bank of America

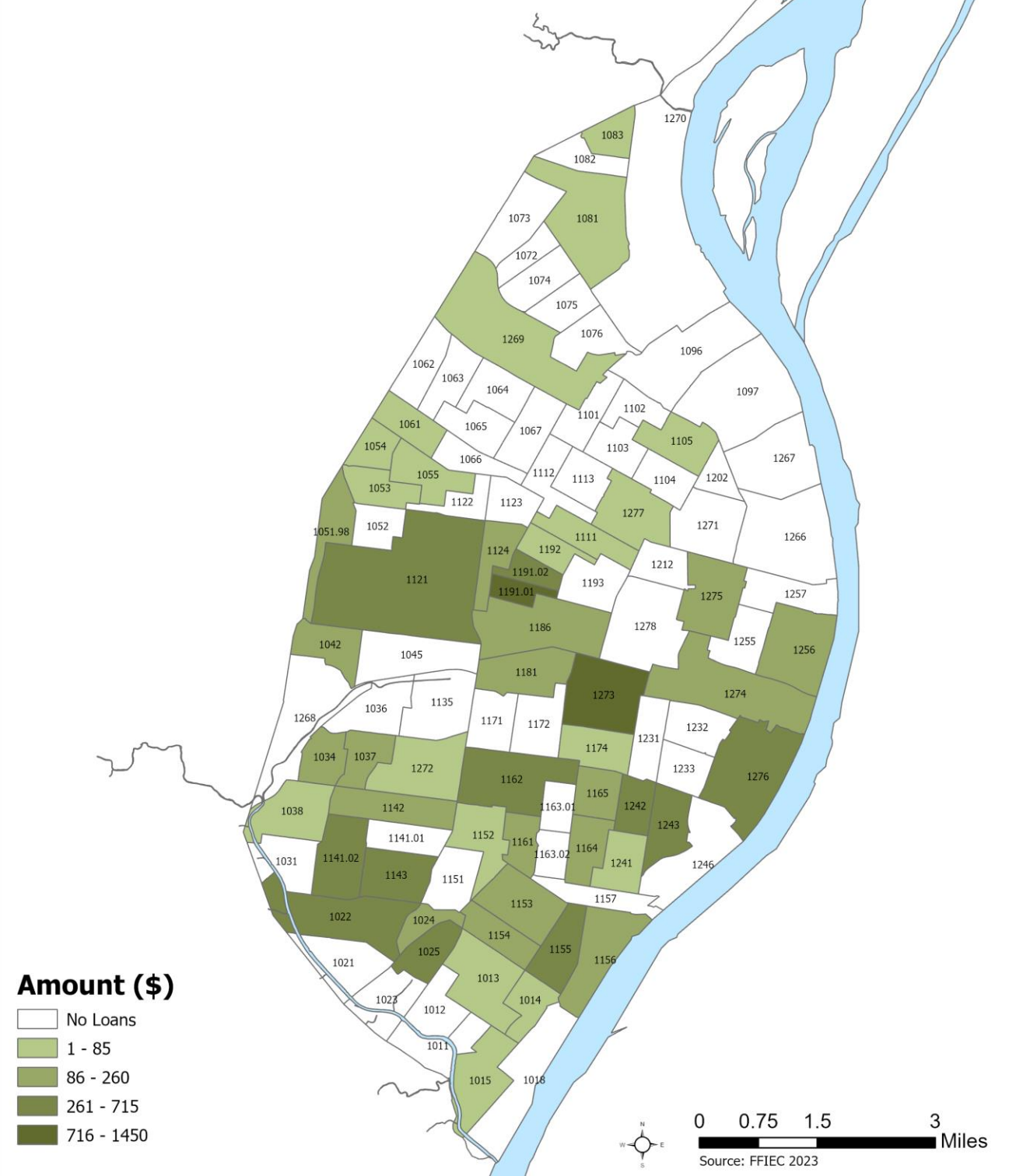
Bank of America: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2019	186	1,669	\$33,670	\$363,605
2020	156	1,368	\$29,840	\$302,740
2021	168	1,440	\$33,810	\$365,880
2022	114	917	\$18,910	\$213,425
2023	82	730	\$11,030	\$133,860
Total	706	6,124	\$127,260	\$1,379,510

*Amount is represented in thousands of dollars

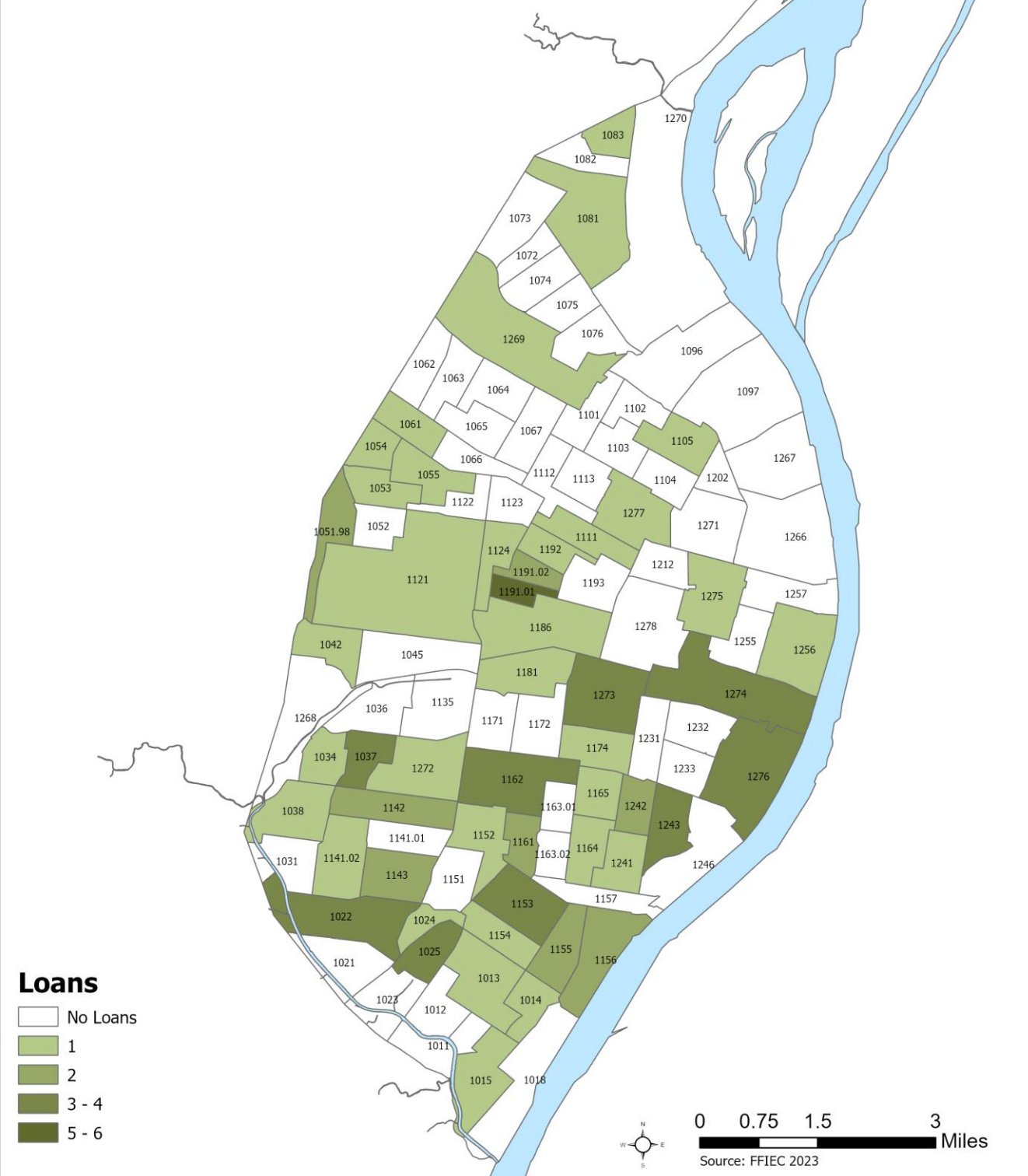
Bank of America: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2004	\$85,932	726	\$920,378	5,777	9.34%	12.57%
2005	\$86,065	718	\$680,223	4,513	12.65%	15.91%
2006	\$107,908	839	\$693,201	4,451	15.57%	18.85%
2007	\$129,090	1,073	\$734,865	5,189	17.57%	20.68%
2008	\$122,223	481	\$1,356,384	5,338	9.01%	9.01%
2009	\$104,074	729	\$1,262,545	7,401	8.24%	9.85%
2010	\$66,787	467	\$911,136	5,383	7.33%	8.68%
2011	\$44,064	321	\$551,106	3,254	8.00%	9.86%
2012	\$47,553	333	\$487,840	2,716	9.75%	12.26%
2013	\$61,589	490	\$586,068	3,758	10.51%	13.04%
2014	\$30,224	244	\$278,729	1,666	10.84%	14.65%
2015	\$39,251	295	\$311,548	1,700	12.60%	17.35%
2016	\$37,705	237	\$345,644	1,648	10.91%	14.38%
2017	\$30,105	182	\$258,647	1,151	11.64%	15.81%
2018	\$30,915	197	\$293,680	1,540	10.53%	12.79%
2019	\$33,670	186	\$363,605	1,669	9.26%	11.14%
2020	\$29,840	156	\$302,740	1,368	9.86%	11.40%
2021	\$33,810	168	\$365,880	1,440	9.24%	11.67%
2022	\$18,910	114	\$213,425	917	8.86%	12.43%
2023	\$11,030	82	\$133,860	730	8.24%	11.23%

*Amount is represented in thousands of dollars

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



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



BMO Harris Bank

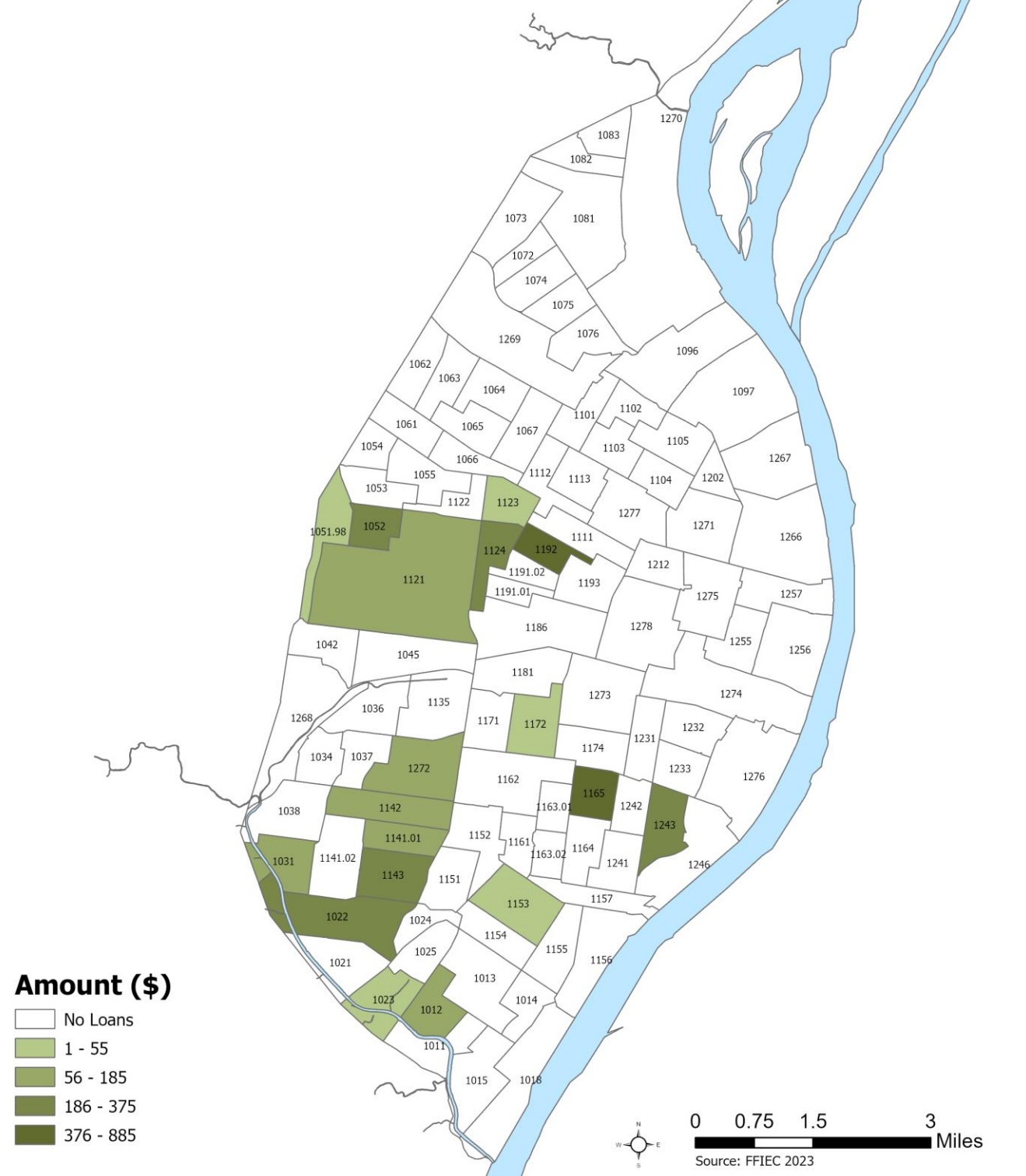
BMO Harris Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2019	27	153	\$3,005	\$27,685
2020	38	145	\$6,390	\$31,955
2021	24	188	\$2,930	\$47,650
2022	35	157	\$5,905	\$35,205
2023	20	117	\$4,100	\$44,965
Total	144	760	\$22,330	\$187,460

*Amount is represented in thousands of dollars

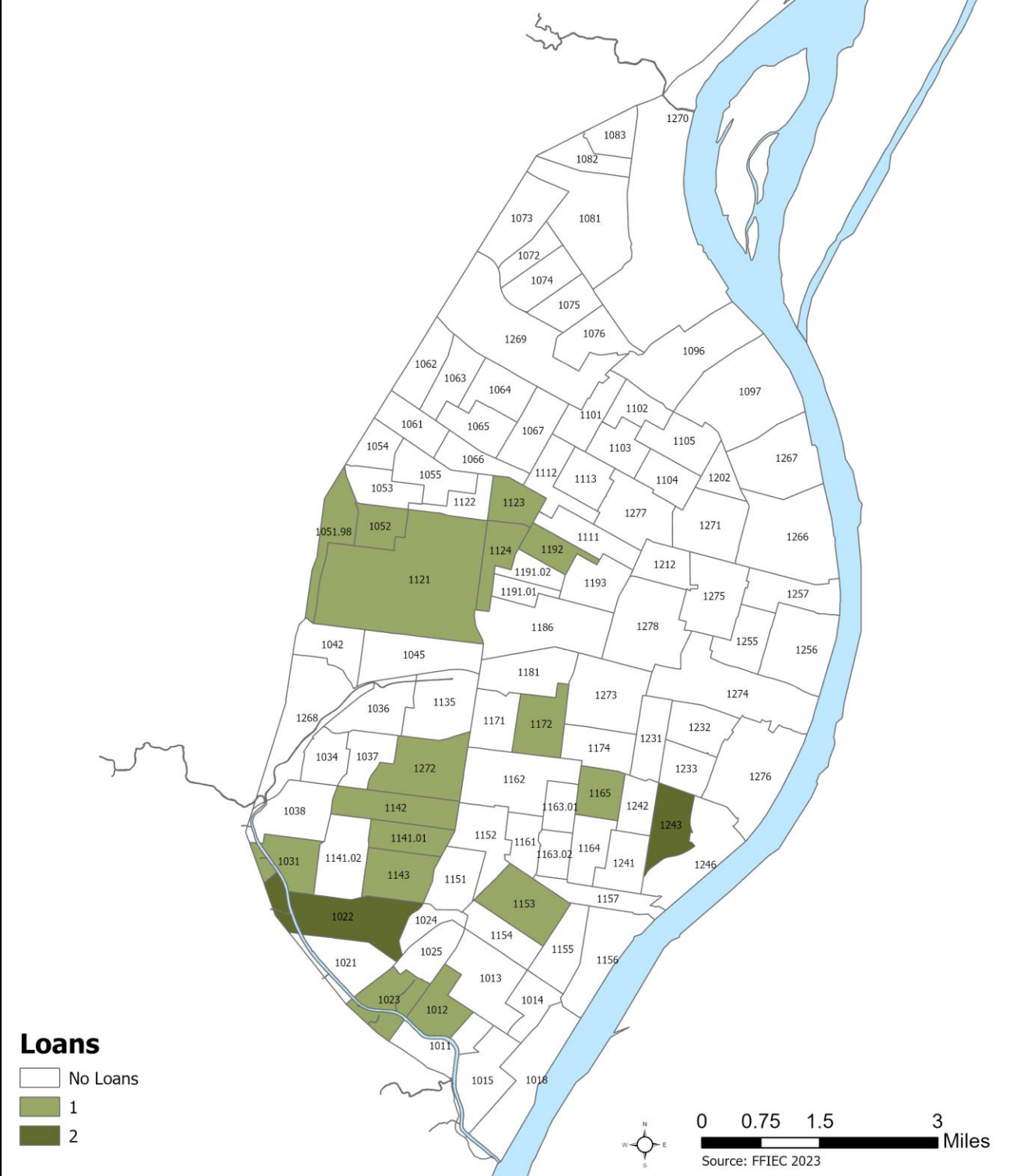
BMO Harris Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011	\$3,393	27	\$35,622	178	9.53%	15.17%
2012	\$3,293	41	\$23,261	135	14.16%	30.37%
2013	\$2,703	33	\$23,920	148	11.30%	22.30%
2014	\$4,790	48	\$26,941	184	17.78%	26.09%
2015	\$3,801	30	\$11,105	67	34.23%	44.78%
2016	\$5,876	56	\$50,763	311	11.58%	18.01%
2017						
2018	\$4,455	45	\$34,175	177	13.04%	25.42%
2019	\$3,005	27	\$27,685	153	10.85%	17.65%
2020	\$6,390	38	\$31,955	145	20.00%	26.21%
2021	\$2,930	24	\$47,650	188	6.15%	12.77%
2022	\$5,905	35	\$35,205	157	16.77%	22.29%
2023	\$4,100	20	\$44,965	117	9.12%	17.09%

*Amount is represented in thousands of dollars

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



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



Busey Bank (formerly Pulaski Bank)

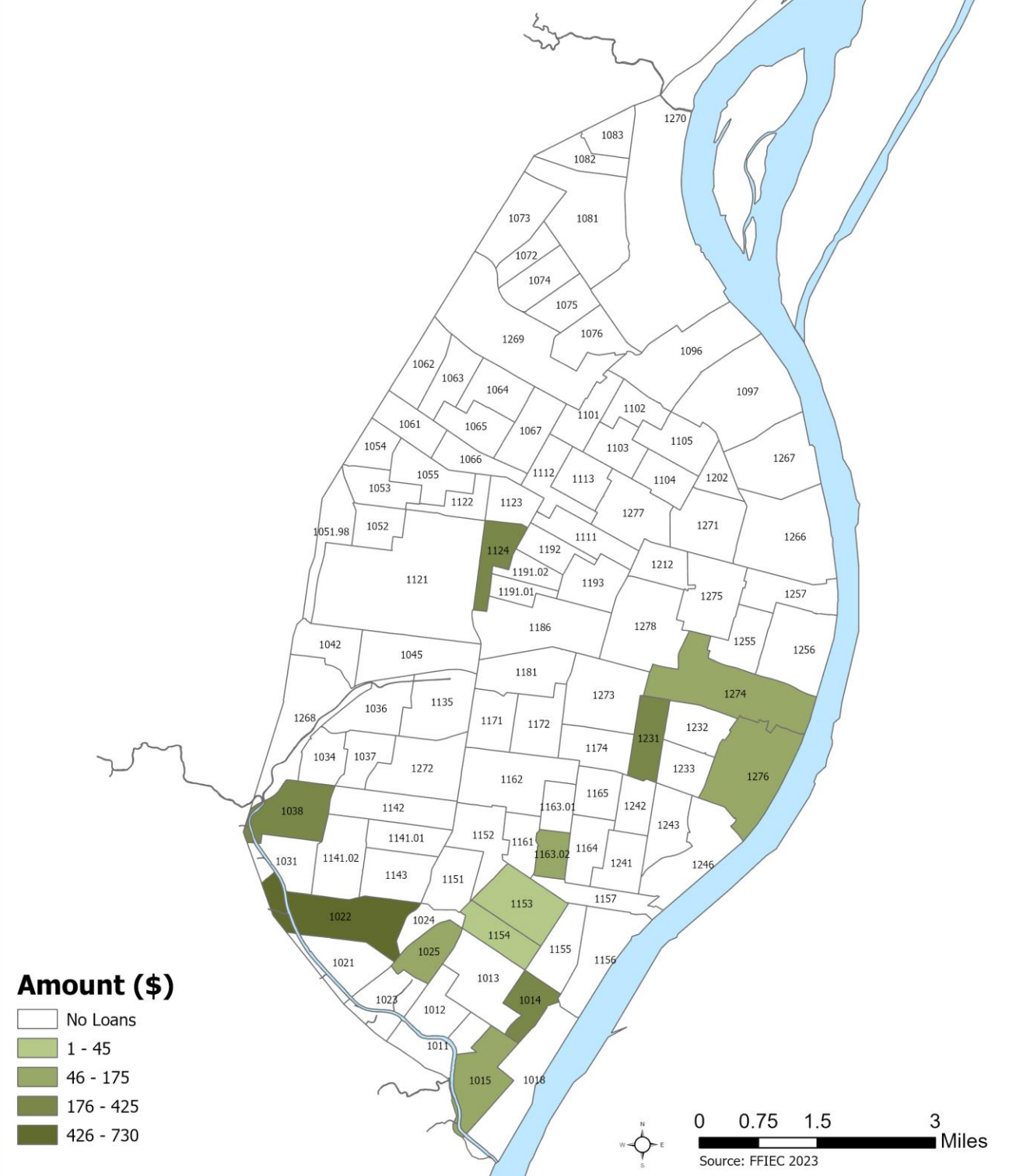
Busey Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2019	82	747	\$26,570	\$207,945
2020	115	910	\$35,485	\$295,680
2021	67	308	\$25,475	\$154,210
2022	56	230	\$21,910	\$74,700
2023	16	69	\$2,990	\$37,445
Total	336	2,264	\$112,430	\$769,980

*Amount is represented in thousands of dollars

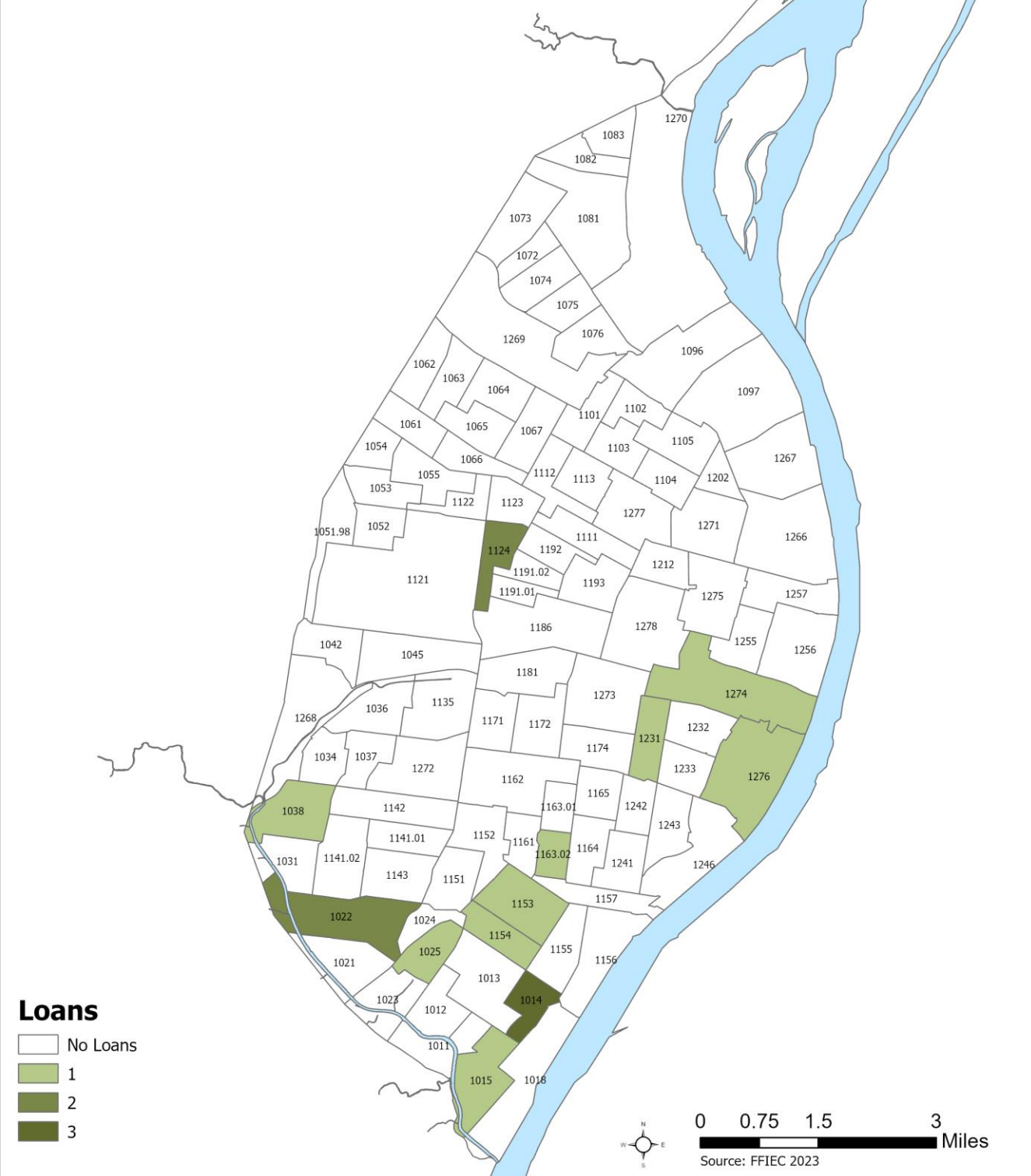
Busey Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2004	\$78,401	683	\$746,842	5,052	10.50%	13.52%
2005	\$70,519	570	\$660,378	4,307	10.68%	13.23%
2006	\$82,753	642	\$717,111	4,620	11.54%	13.90%
2007	\$126,480	833	\$718,357	4,233	17.61%	19.68%
2008	\$102,234	730	\$854,040	5,115	11.97%	14.27%
2009	\$137,689	945	\$1,237,172	7,355	11.13%	12.85%
2010	\$94,615	657	\$1,039,608	5,802	9.10%	11.32%
2011	\$47,002	336	\$660,095	3,912	7.12%	8.59%
2012	\$63,130	437	\$850,291	4,930	7.42%	8.86%
2013	\$49,017	308	\$550,098	3,079	8.91%	10.00%
2014	\$35,905	196	\$400,836	2,104	8.96%	9.32%
2015	\$44,712	264	\$520,473	2,654	8.59%	9.95%
2016	\$47,470	246	\$560,913	2,570	8.46%	9.57%
2017	\$56,513	147	\$344,966	1,352	16.38%	10.87%
2018	\$31,185	89	\$253,265	883	12.31%	10.08%
2019	\$26,570	82	\$207,945	747	12.78%	10.98%
2020	\$35,485	115	\$295,680	910	12.00%	12.64%
2021	\$25,475	67	\$154,210	308	16.52%	21.75%
2022	\$21,910	56	\$74,700	230	29.33%	24.35%
2023	\$2,990	16	\$37,445	69	7.99%	23.19%

*Amount is represented in thousands of dollars

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



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



Commerce Bank

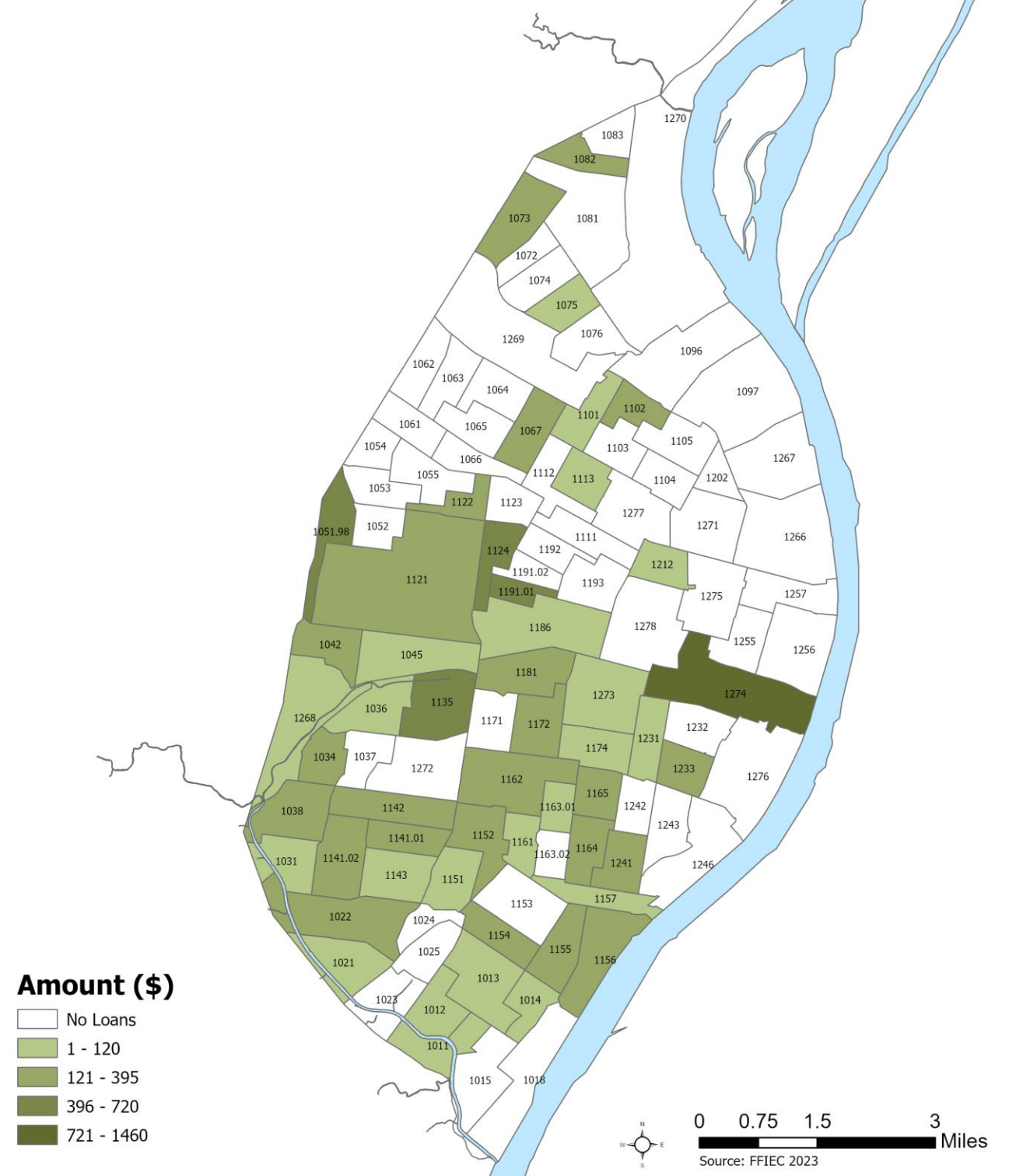
Commerce Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2019	134	1,235	\$22,840	\$230,975
2020	132	1,248	\$22,570	\$311,990
2021	113	1,159	\$22,005	\$246,815
2022	95	1,078	\$13,445	\$160,370
2023	89	819	\$10,745	\$131,535
Total	563	5,539	\$91,605	\$1,081,685

*Amount is represented in thousands of dollars

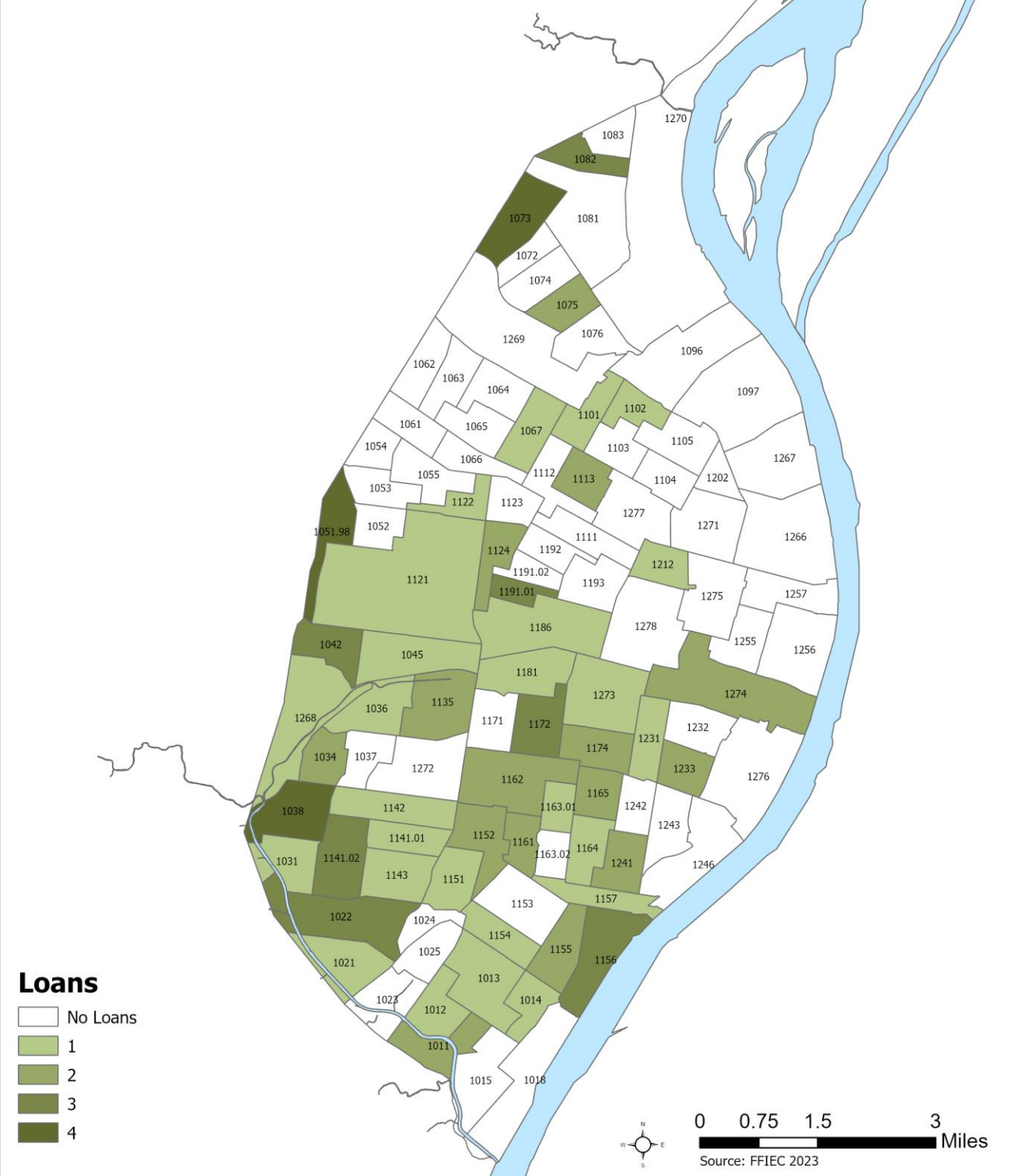
Commerce Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2004	\$7,850	103	\$87,680	774	8.95%	13.31%
2005	\$6,939	110	\$90,085	939	7.70%	11.71%
2006	\$8,847	95	\$91,725	1,080	9.65%	8.80%
2007	\$8,842	92	\$81,891	704	10.80%	13.07%
2008	\$7,490	84	\$69,356	729	10.80%	11.52%
2009	\$7,855	84	\$100,486	789	7.82%	10.65%
2010	\$7,647	88	\$88,994	662	8.59%	13.29%
2011	\$4,821	50	\$96,516	619	5.00%	8.08%
2012	\$9,375	95	\$148,521	1,088	6.31%	8.73%
2013	\$29,710	213	\$167,149	1,164	17.77%	18.30%
2014	\$7,785	72	\$103,241	744	7.54%	9.68%
2015	\$10,515	77	\$139,246	847	7.55%	9.09%
2016	\$15,979	119	\$166,604	1,050	9.59%	11.33%
2017	\$11,264	89	\$151,174	926	7.45%	9.61%
2018	\$14,620	118	\$185,925	1,317	7.86%	8.96%
2019	\$22,840	134	\$230,975	1,235	9.89%	10.85%
2020	\$22,570	132	\$311,990	1,248	7.23%	10.58%
2021	\$22,005	113	\$246,815	1,159	8.92%	9.75%
2022	\$13,445	95	\$160,370	1,078	8.38%	8.81%
2023	\$10,745	89	\$131,535	819	8.17%	10.87%

*Amount is represented in thousands of dollars

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



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



Enterprise Bank & Trust

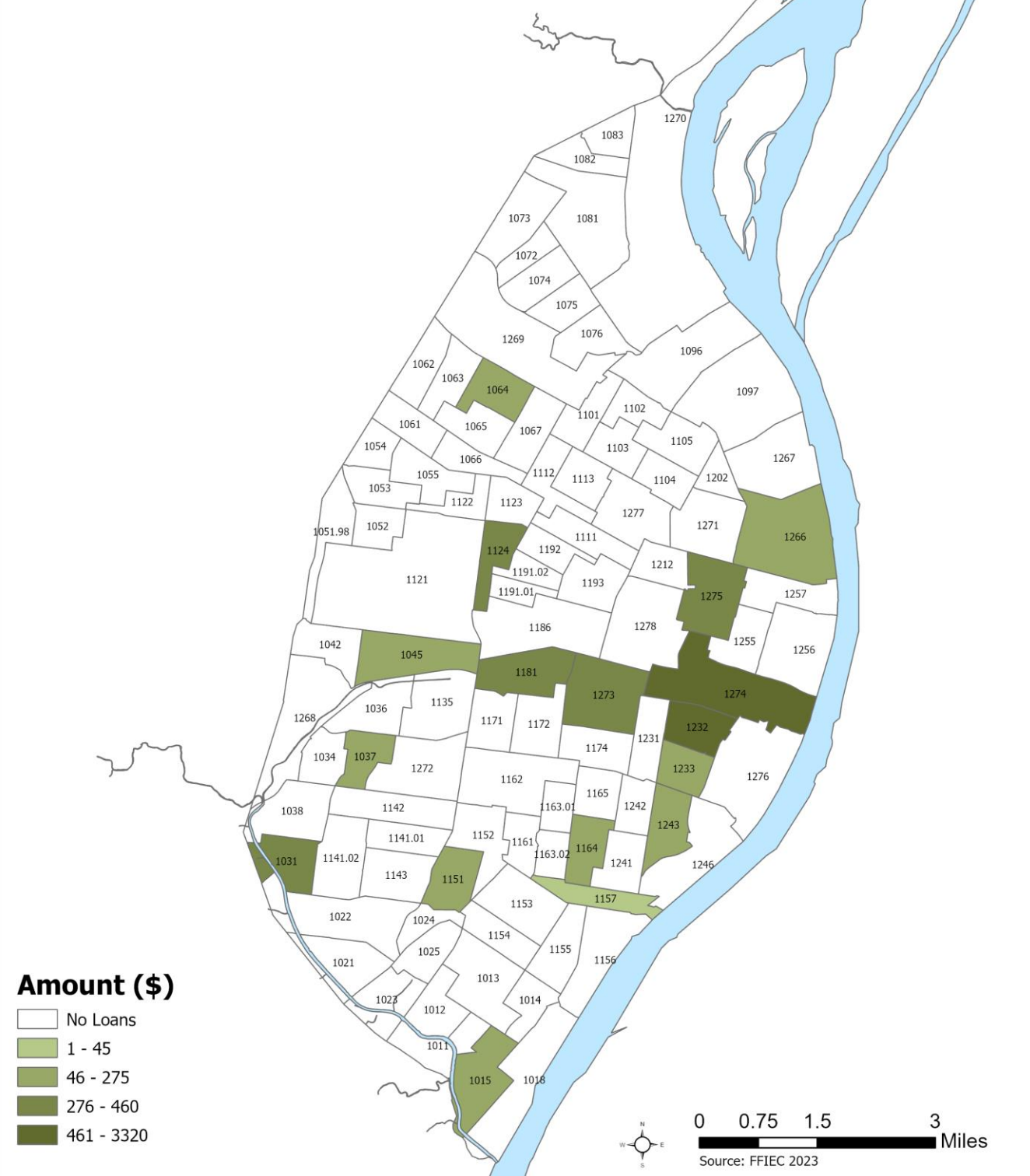
Enterprise Bank & Trust: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2019				
2020	42	296	\$9,010	\$68,780
2021	41	217	\$12,795	\$51,185
2022	16	128	\$6,040	\$33,240
2023	22	121	\$9,030	\$31,695
Total	121	762	\$36,875	\$184,900

*Amount is represented in thousands of dollars

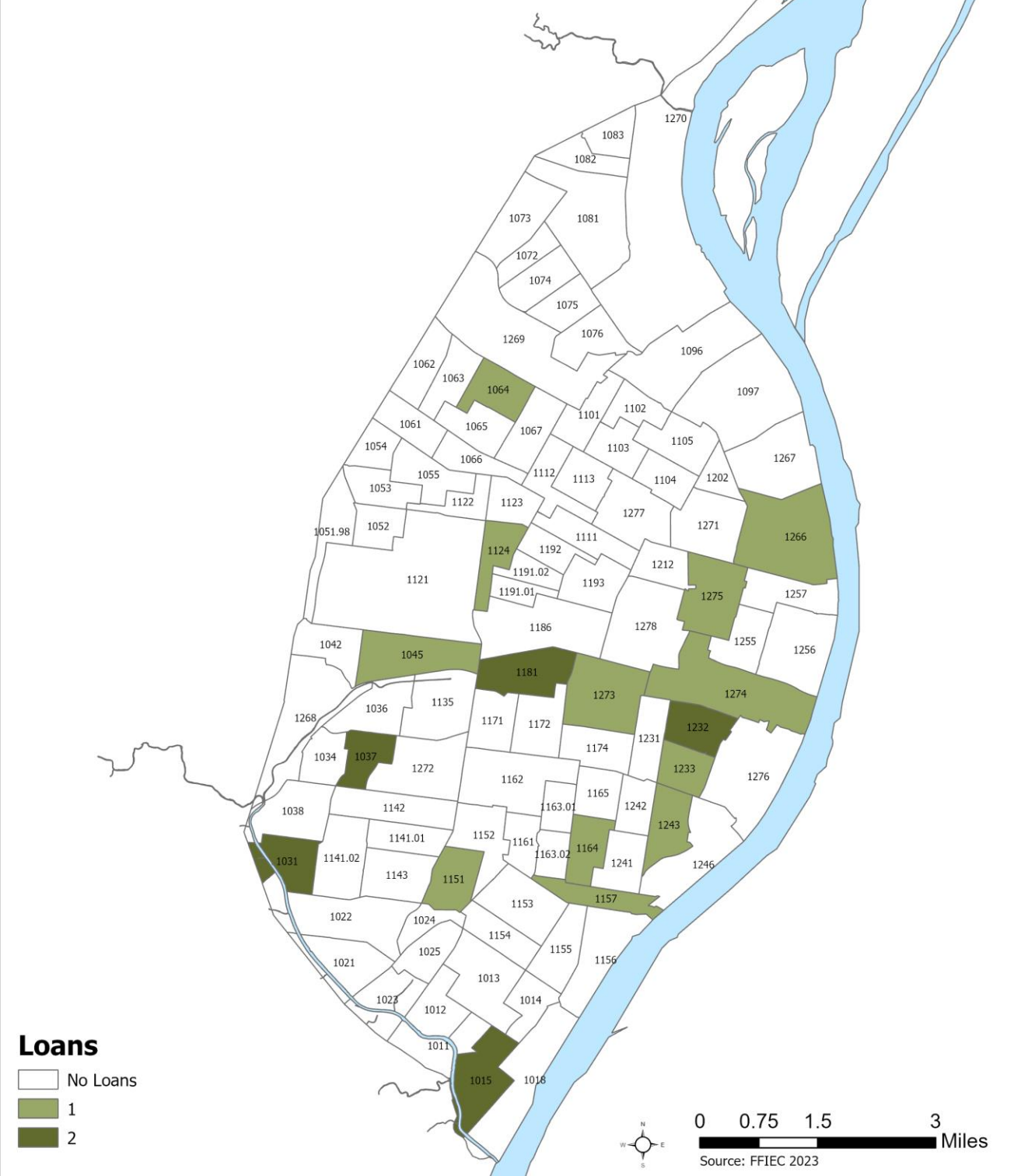
Enterprise Bank & Trust: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016						
2017	\$10,870	62	\$85,482	435	12.72%	14.25%
2018						
2019						
2020	\$9,010	42	\$68,780	296	13.10%	14.19%
2021	\$12,795	41	\$51,185	217	25.00%	18.89%
2022	\$6,040	16	\$33,240	128	18.17%	12.50%
2023	\$9,030	22	\$31,695	121	28.49%	18.18%

*Amount is represented in thousands of dollars

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



**Enterprise Bank & Trust: Total Loans
in the City of St. Louis
Total by Tract**



J.P. Morgan Chase Bank

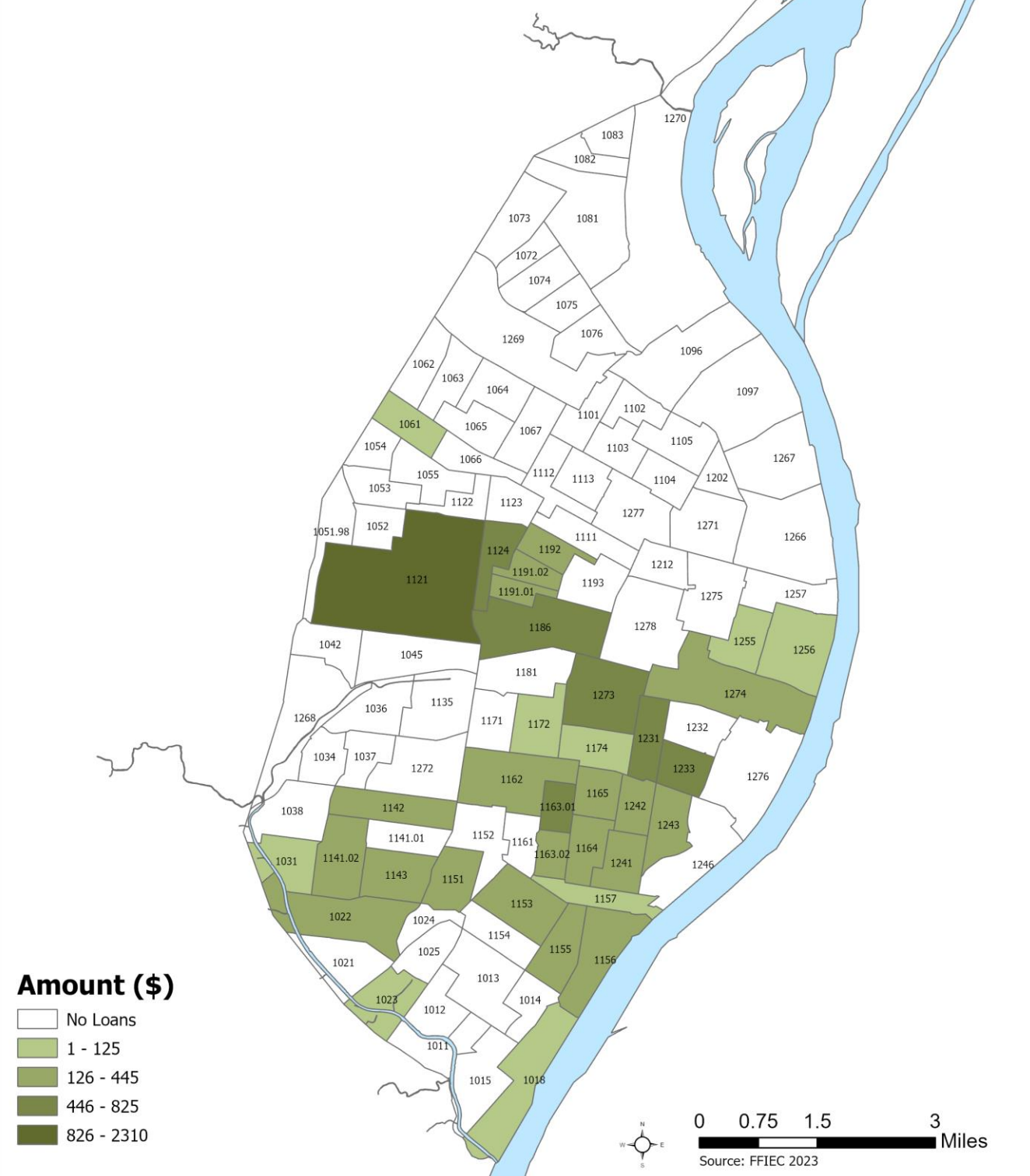
J.P. Morgan Chase Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2019	53	495	\$12,175	\$154,855
2020	66	611	\$12,820	\$199,625
2021	99	877	\$20,385	\$256,005
2022	63	424	\$13,935	\$116,420
2023	48	322	\$12,240	\$102,750
Total	329	2,729	\$71,555	\$829,655

*Amount is represented in thousands of dollars

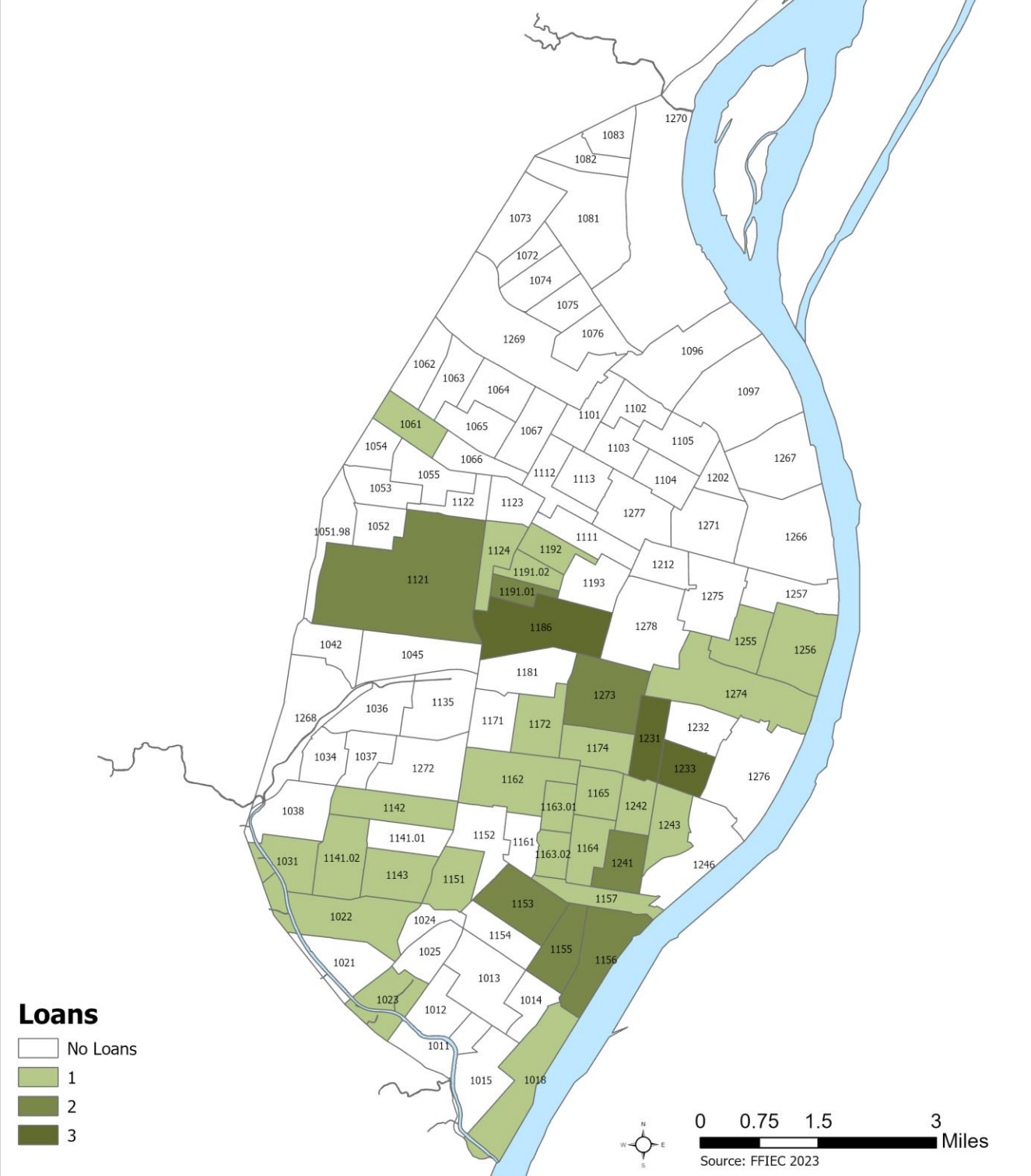
J.P. Morgan Chase Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016						
2017						
2018						
2019	\$12,175	53	\$154,855	495	7.86%	10.71%
2020	\$12,820	66	\$199,625	611	6.42%	10.80%
2021	\$20,385	99	\$256,005	877	7.96%	11.29%
2022	\$13,935	63	\$116,420	424	11.97%	14.86%
2023	\$12,240	48	\$102,750	322	11.91%	14.91%

*Amount is represented in thousands of dollars

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



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



Midland States Bank

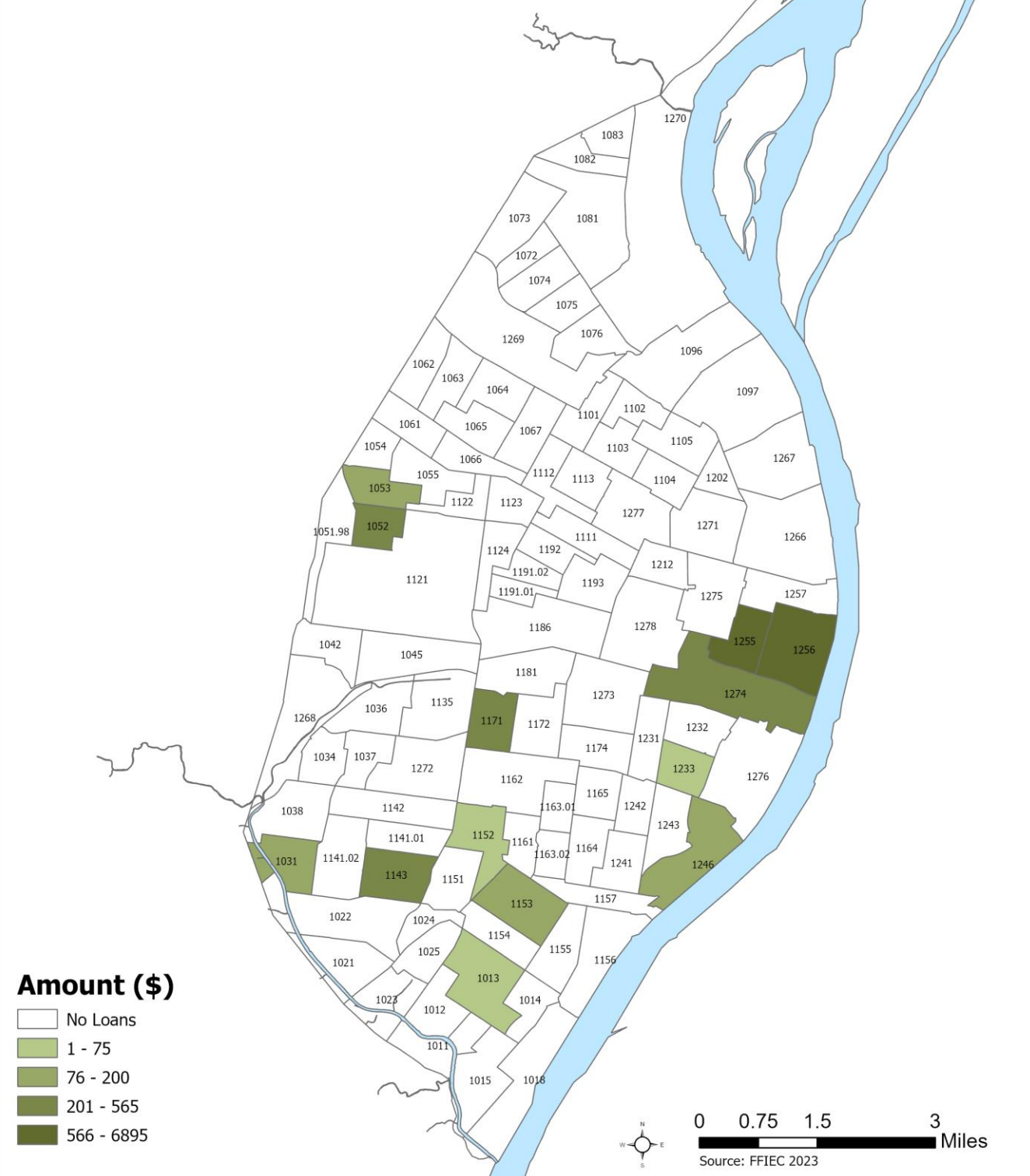
Midland States Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2019				
2020	19	306	\$5,145	\$71,240
2021	19	174	\$10,295	\$53,090
2022	9	90	\$13,865	\$72,010
2023	14	62	\$14,970	\$25,880
Total	61	632	\$44,275	\$222,220

*Amount is represented in thousands of dollars

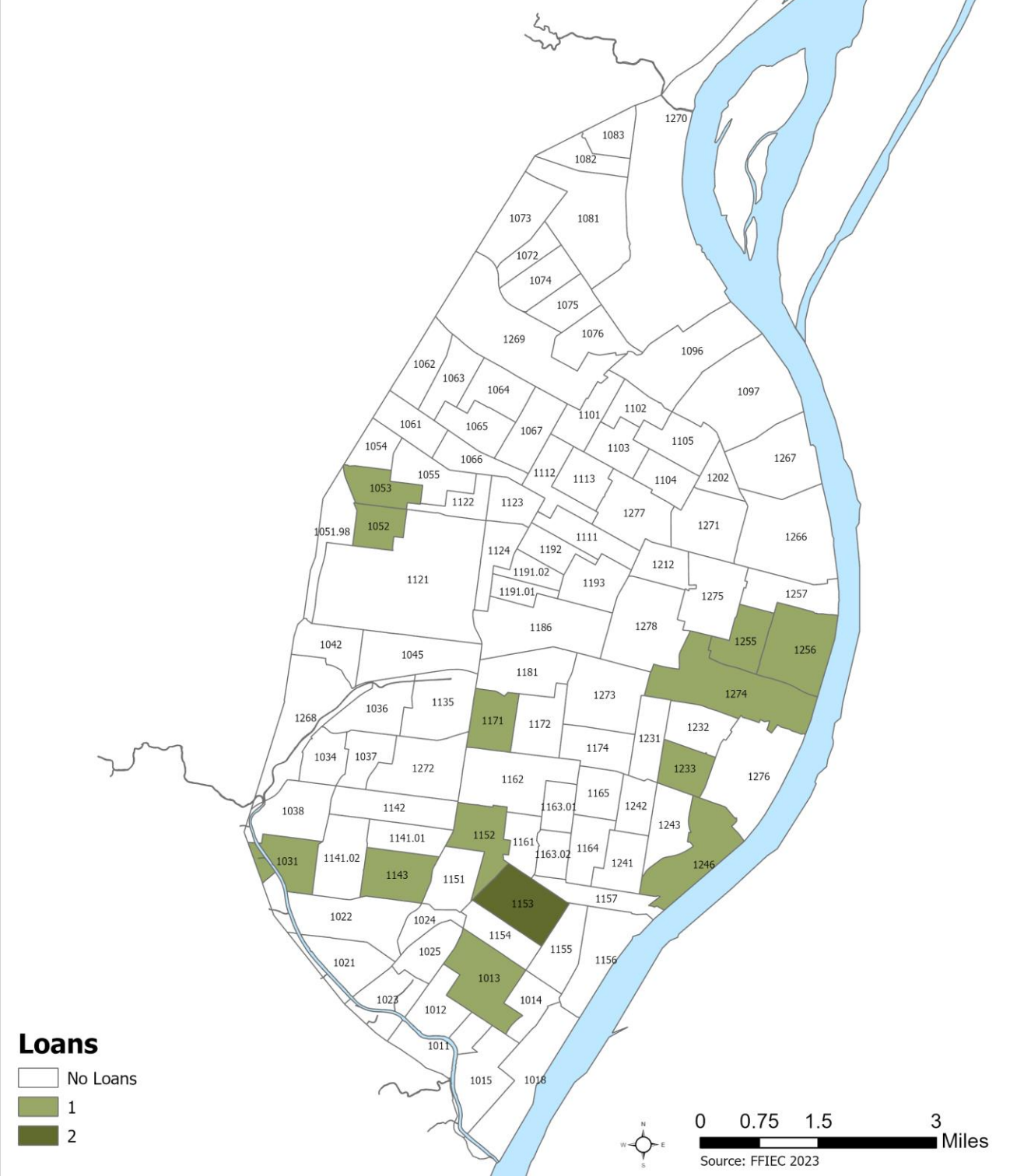
Midland States Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016						
2017						
2018						
2019						
2020	\$5,145	19	\$71,240	306	7.22%	6.21%
2021	\$10,295	19	\$53,090	174	19.39%	10.92%
2022	\$13,865	9	\$72,010	90	19.25%	10.00%
2023	\$14,970	14	\$25,880	62	57.84%	22.58%

*Amount is represented in thousands of dollars

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



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



Midwest BankCentre

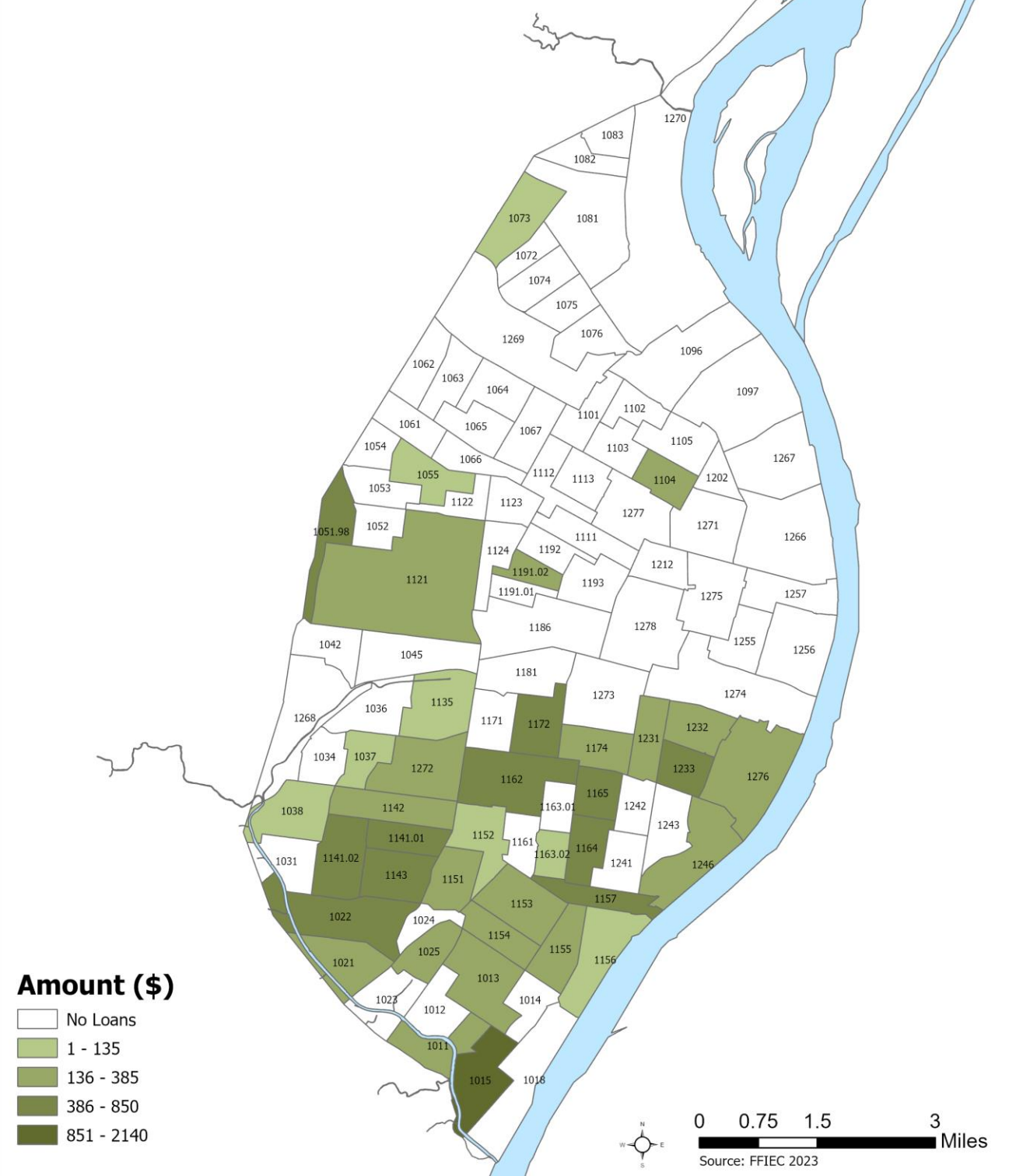
Midwest BankCentre: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2019	95	547	\$17,555	\$137,705
2020	147	1,006	\$30,165	\$289,570
2021	132	840	\$36,750	\$226,510
2022	84	389	\$27,020	\$150,695
2023	67	319	\$14,725	\$88,835
Total	525	3,101	\$126,215	\$893,315

*Amount is represented in thousands of dollars

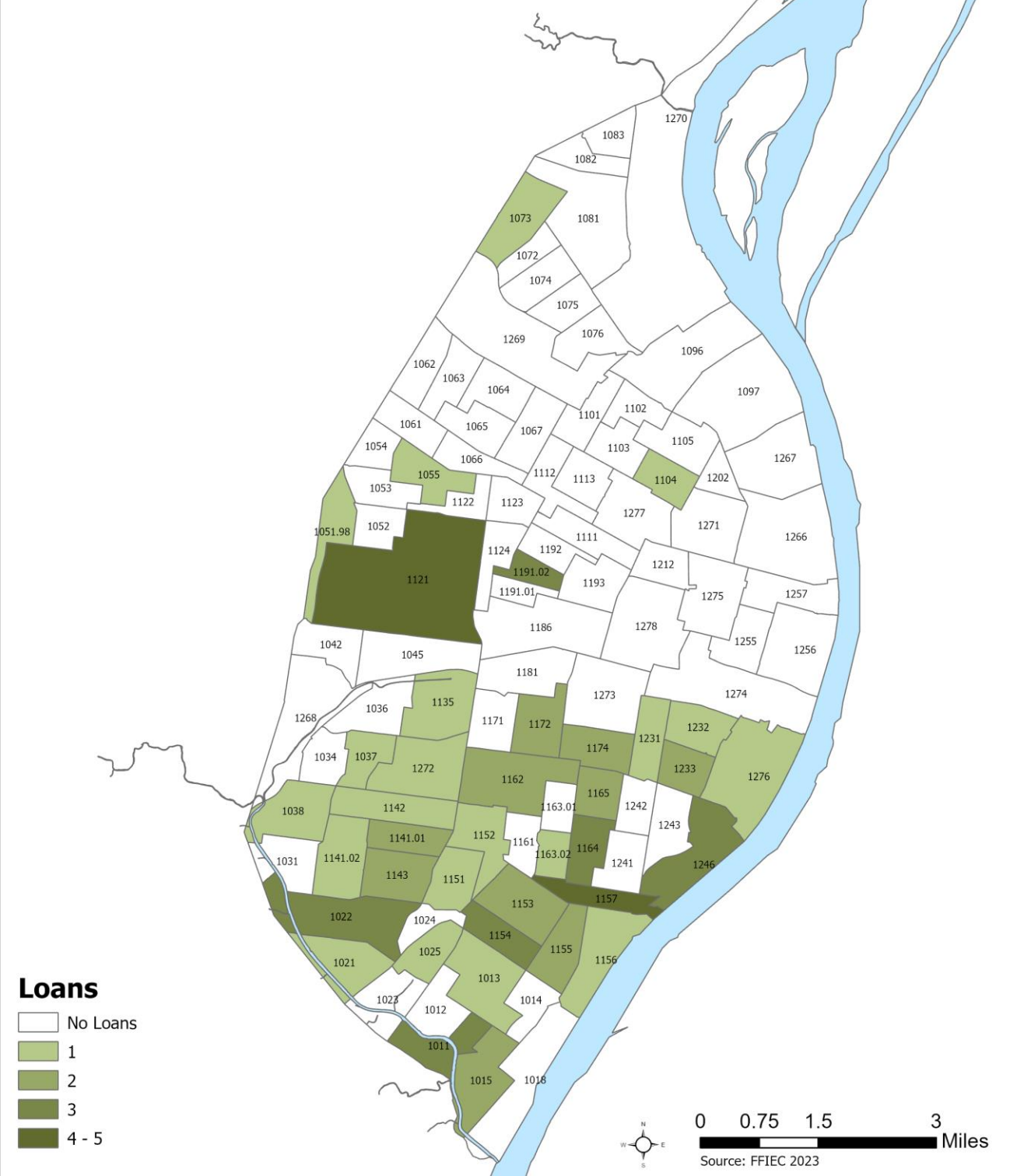
Midwest BankCentre: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015	\$12,976	121	-	-	-	-
2016	\$13,115	131	\$183,037	745	7.17%	17.58%
2017	\$30,342	163	\$156,874	621	19.34%	26.25%
2018	\$19,275	77	\$114,295	395	16.86%	19.49%
2019	\$17,555	95	\$137,705	547	12.75%	17.37%
2020	\$30,165	147	\$289,570	1,006	10.42%	14.61%
2021	\$36,750	132	\$226,510	840	16.22%	15.71%
2022	\$27,020	84	\$150,695	389	17.93%	21.59%
2023	\$14,725	67	\$88,835	319	16.58%	21.00%

*Amount is represented in thousands of dollars

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



**Midwest BankCentre: Total Loans
in the City of St. Louis
Total by Tract**



Paramount Bank

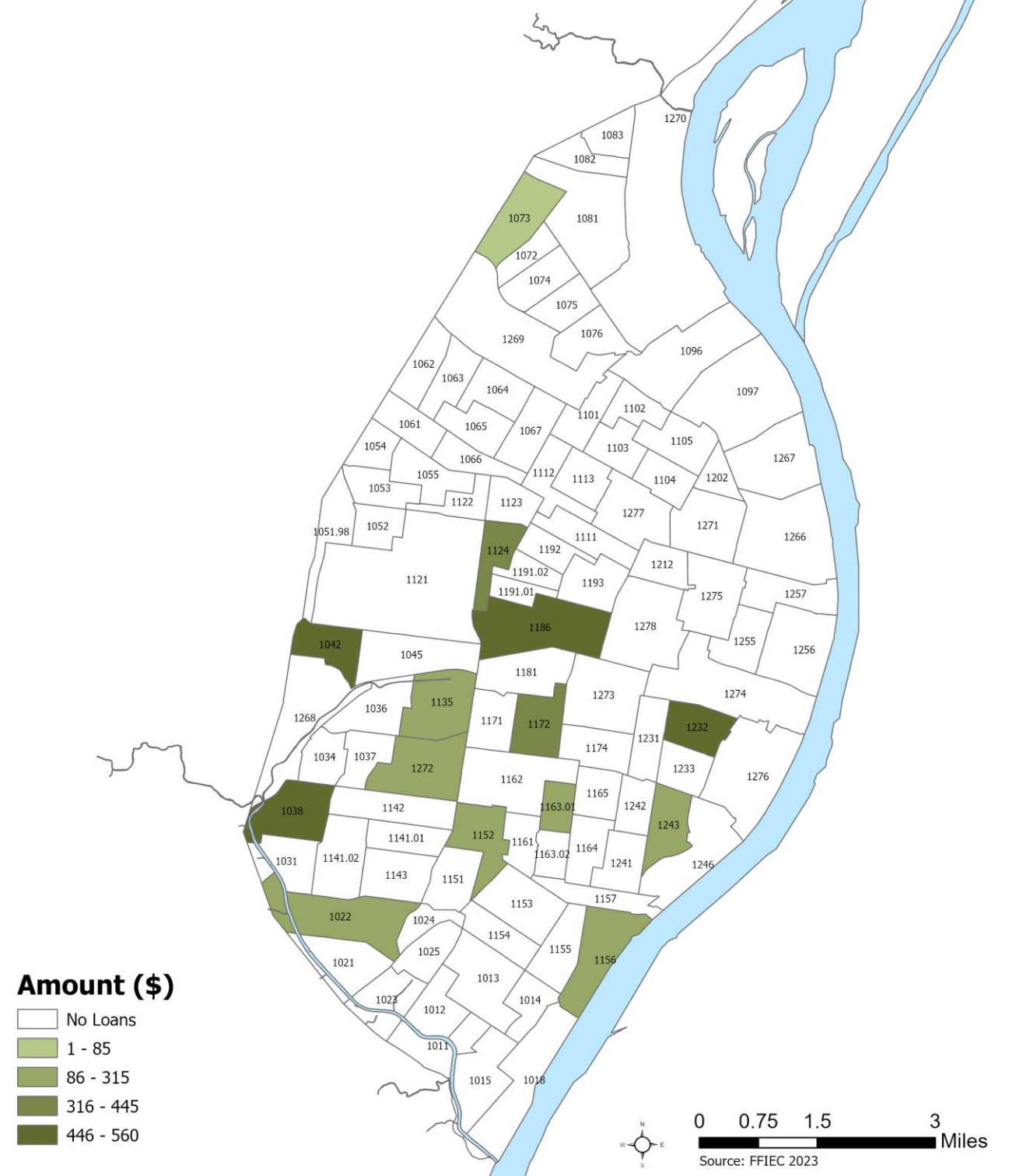
Paramount Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2019				
2020				
2021				
2022	69	418	\$18,695	\$125,480
2023	17	166	\$4,745	\$49,710
Total	86	584	\$23,440	\$175,190

*Amount is represented in thousands of dollars

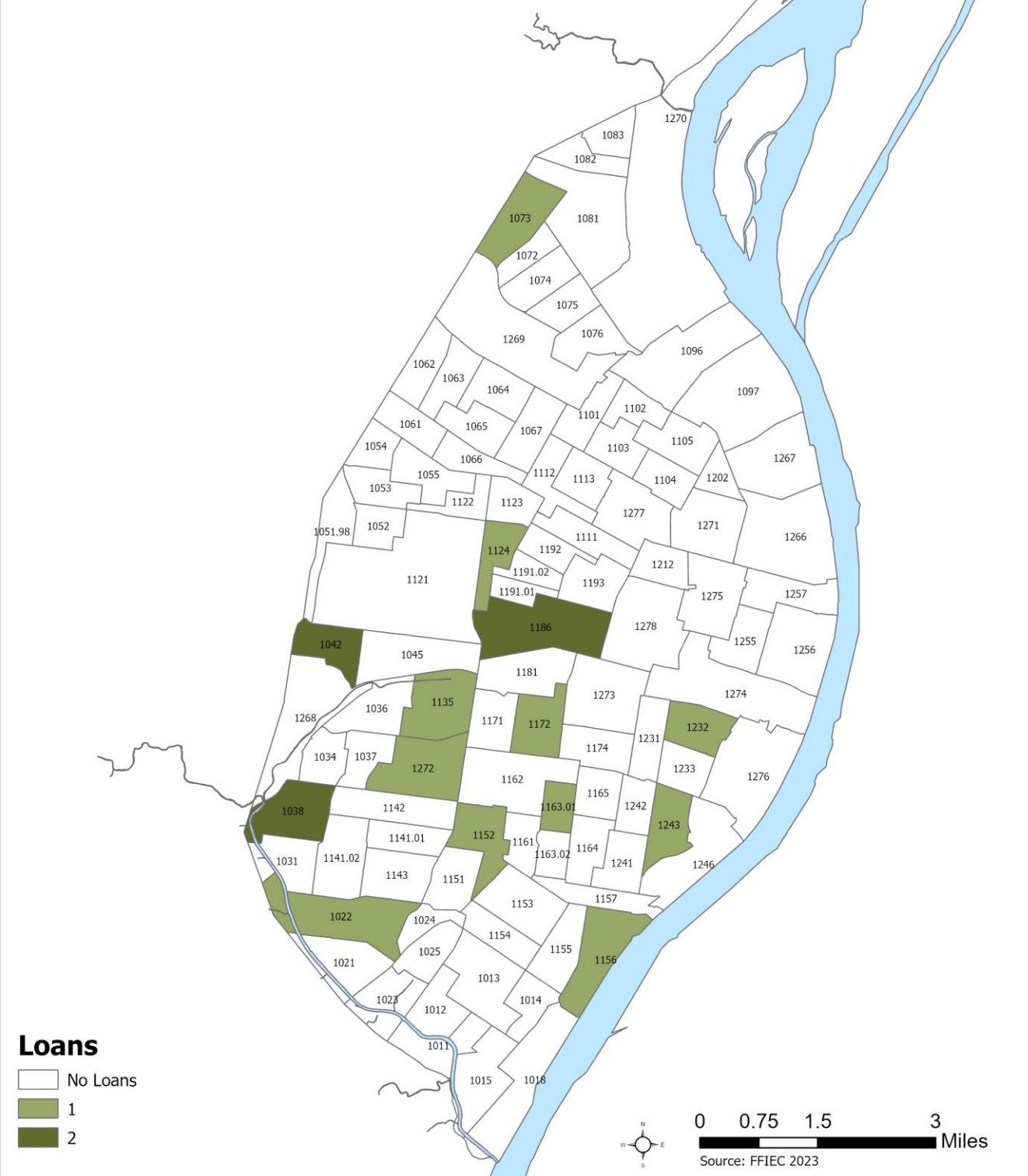
Paramount Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016						
2017						
2018						
2019						
2020						
2021						
2022	\$18,695	69	\$125,480	418	14.90%	16.51%
2023	\$4,745	17	\$49,710	166	9.55%	10.24%

*Amount is represented in thousands of dollars

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



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



PNC Bank

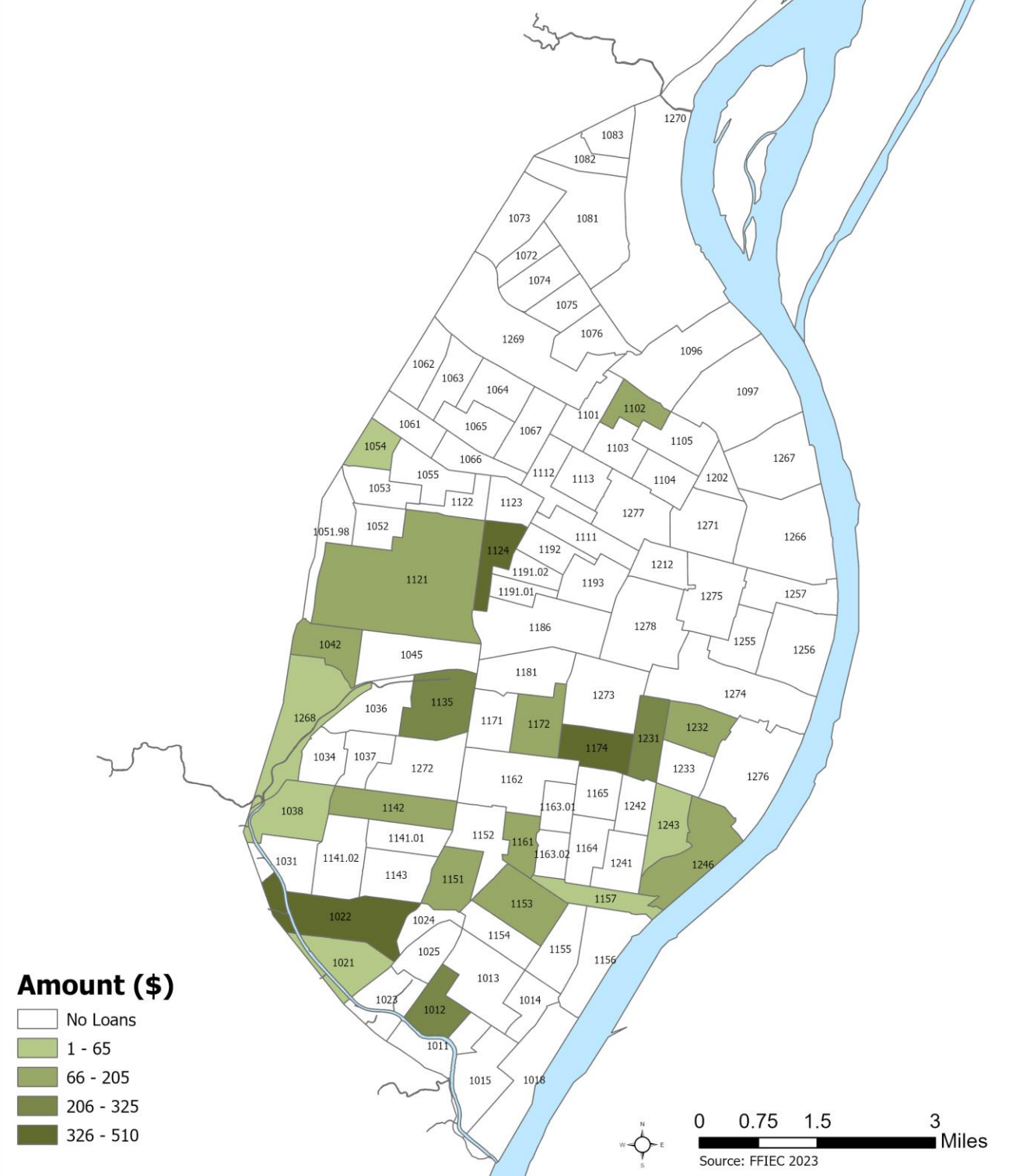
PNC Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2019	63	691	\$5,705	\$105,465
2020	33	501	\$3,375	\$91,765
2021	43	449	\$6,245	\$91,885
2022	43	475	\$15,905	\$93,985
2023	26	273	\$4,020	\$40,245
Total	208	2,389	\$35,250	\$423,345

*Amount is represented in thousands of dollars

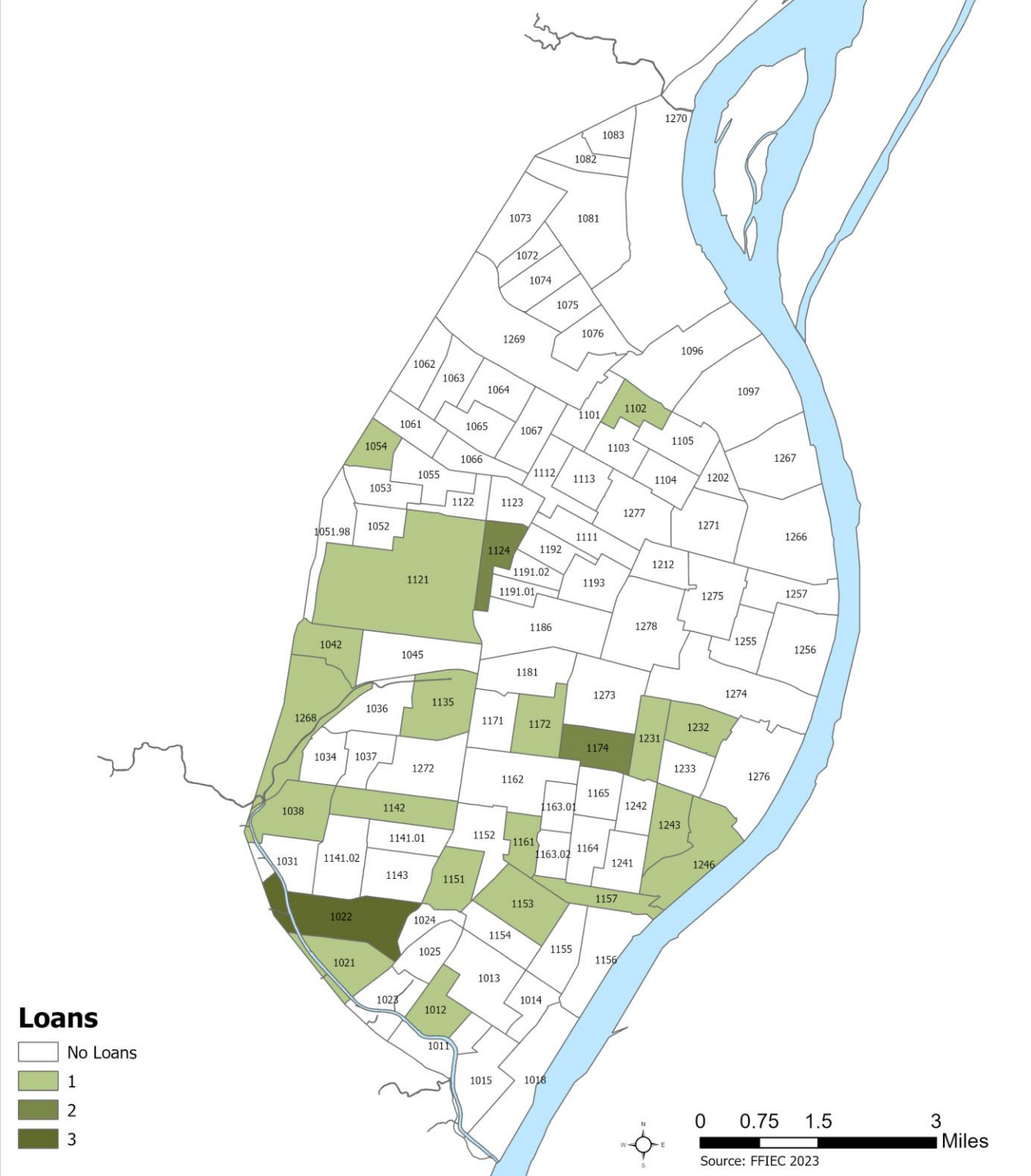
PNC Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2004						
2005						
2006						
2007	\$49,662	347	\$316,431	2,056	15.69%	16.88%
2008	\$36,236	197	\$202,041	1,142	17.93%	17.25%
2009	\$18,317	125	\$193,630	1,079	9.46%	11.58%
2010	\$14,742	108	\$126,457	744	11.66%	14.52%
2011	\$11,205	85	\$106,993	641	10.47%	13.26%
2012	\$12,531	102	\$170,713	1001	7.34%	10.19%
2013	\$10,398	89	\$138,088	853	7.53%	10.43%
2014	\$9,073	77	\$102,086	563	8.89%	13.68%
2015	\$6,647	57	\$101,503	624	6.55%	9.13%
2016	\$7,043	63	\$84,477	507	8.34%	12.43%
2017	\$39,286	54	\$97,854	478	40.15%	11.30%
2018	\$7,200	68	\$110,685	785	6.50%	8.66%
2019	\$5,705	63	\$105,465	691	5.41%	9.12%
2020	\$3,375	33	\$91,765	501	3.68%	6.59%
2021	\$6,245	43	\$91,885	449	6.80%	9.58%
2022	\$15,905	43	\$93,985	475	16.92%	9.05%
2023	\$4,020	26	\$40,245	273	9.99%	9.52%

*Amount is represented in thousands of dollars

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



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



Regions Bank

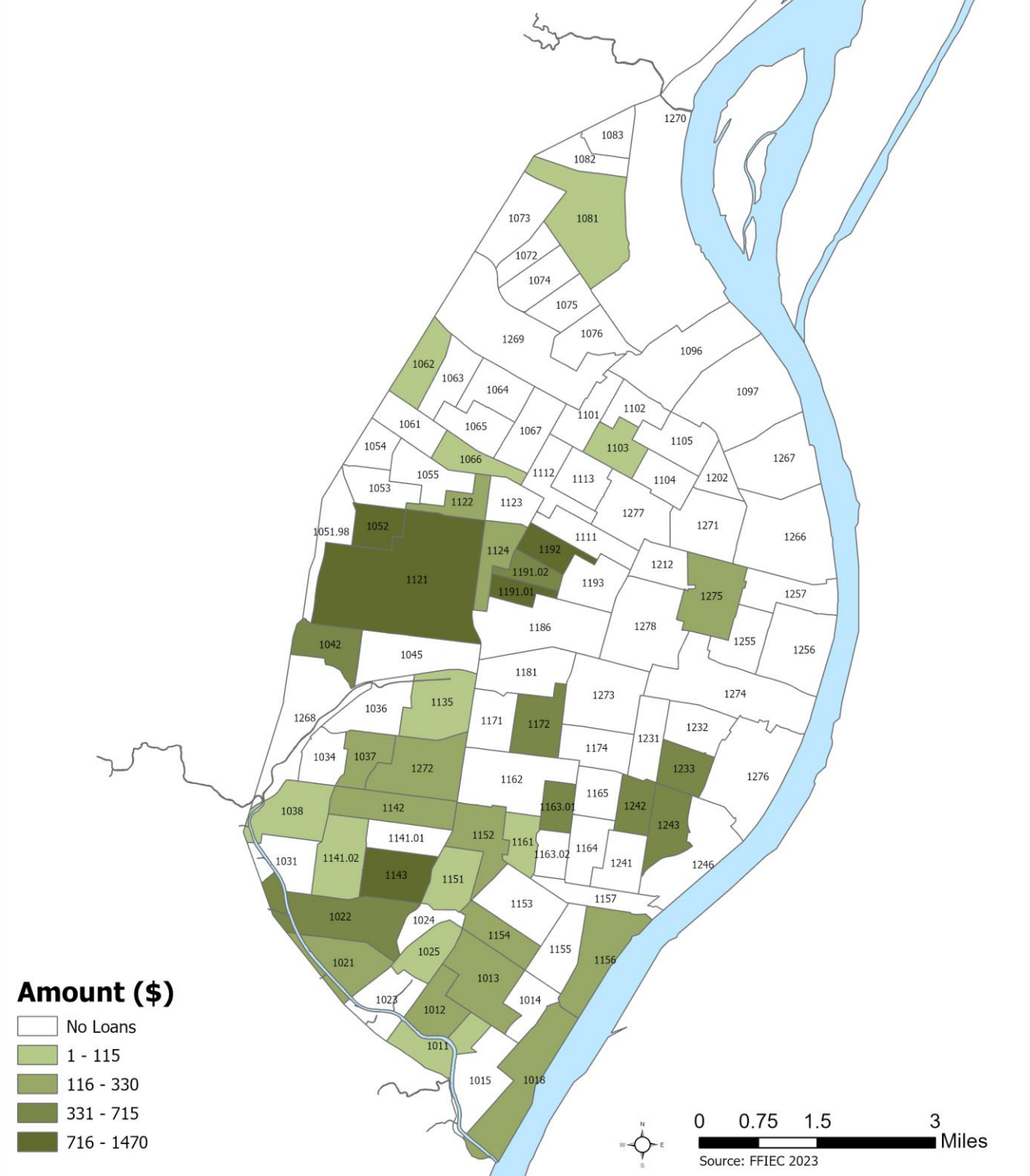
Regions Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2019	59	695	\$7,385	\$109,205
2020	89	1,113	\$12,535	\$226,985
2021	129	1,147	\$25,135	\$221,995
2022	91	709	\$20,775	\$133,985
2023	61	513	\$13,235	\$110,035
Total	429	4,177	\$79,065	\$802,205

*Amount is represented in thousands of dollars

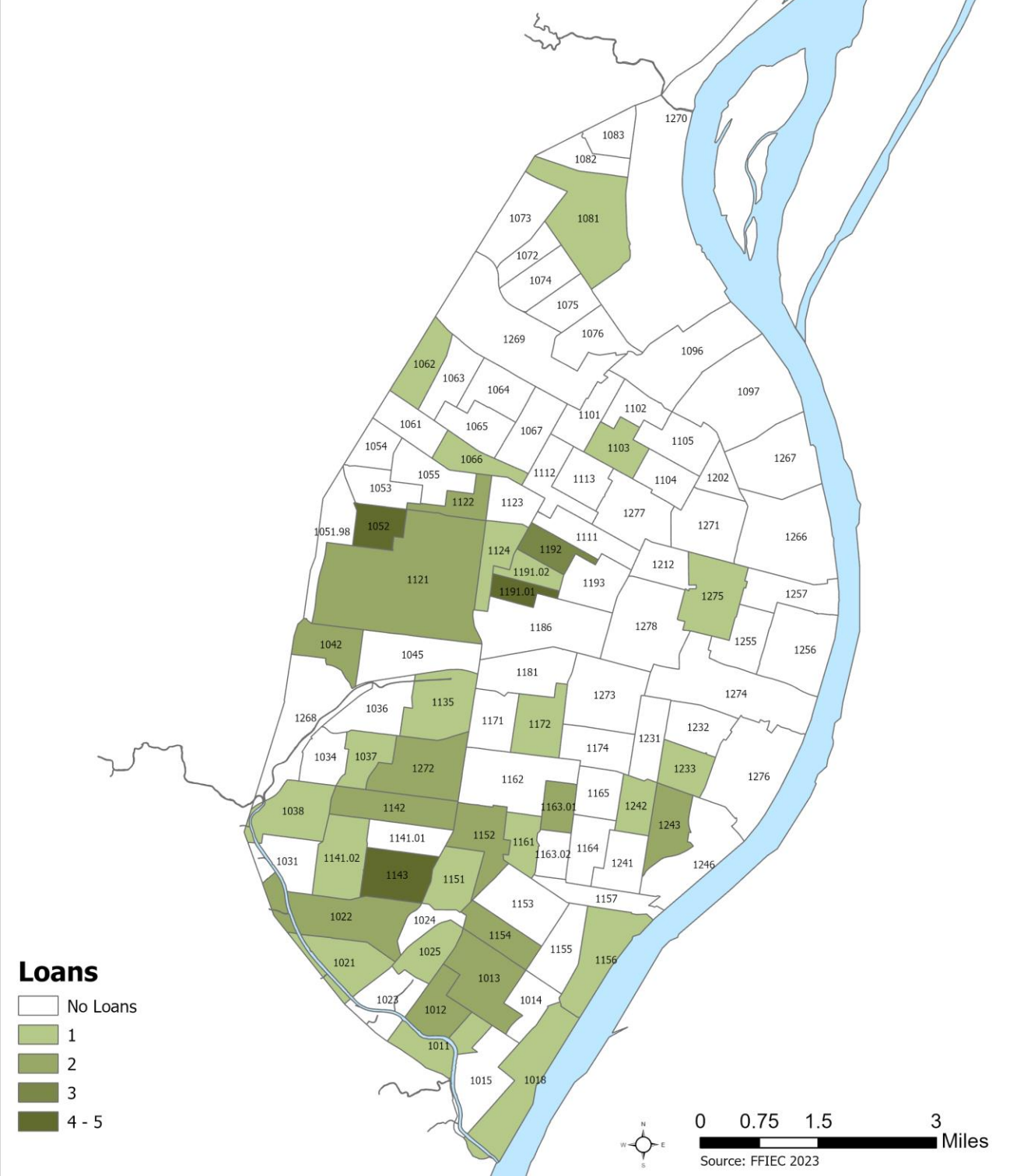
Regions Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013	\$8,745	80	\$77,434	615	11.29%	13.01%
2014	\$7,900	73	\$59,001	483	13.39%	15.11%
2015	\$7,829	69	\$78,073	571	10.03%	12.08%
2016	\$8,062	76	\$91,285	575	8.83%	13.22%
2017	\$7,713	60	\$69,087	466	11.16%	12.88%
2018	\$22,120	62	\$93,770	532	23.59%	11.65%
2019	\$7,385	59	\$109,205	695	6.76%	8.49%
2020	\$12,535	89	\$226,985	1,113	5.52%	8.00%
2021	\$25,135	129	\$221,995	1,147	11.32%	11.25%
2022	\$20,775	91	\$133,985	709	15.51%	12.83%
2023	\$13,235	61	\$110,035	513	12.03%	11.89%

*Amount is represented in thousands of dollars

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



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



Royal Banks of Missouri

Royal Banks of Missouri: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2019^				
2020^				
2021^				
2022^				
2023	0	12	\$0	\$3,810
Total	0	12	\$0	\$3810

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

Royal Banks of Missouri: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2004	\$1,513	8	\$15,181	42	9.97%	19.05%
2005	\$11,506	19	\$19,411	69	59.28%	27.54%
2006	\$2,978	11	\$12,108	37	24.60%	29.73%
2007	\$24,091	10	\$31,556	60	76.34%	16.67%
2008	\$2,932	6	\$15,129	32	19.38%	18.75%
2009	\$1,191	8	\$4,098	22	29.06%	36.36%
2010	\$159	3	\$5,210	20	3.05%	15.00%
2011	\$5,036	3	\$14,726	29	34.20%	10.34%
2012	\$439	4	\$4,149	21	10.58%	19.05%
2013	\$1,723	7	\$8,697	34	19.81%	20.59%
2014	\$10,334	6	\$13,945	29	74.11%	20.69%
2015	\$180	3	\$4,390	15	4.10%	20.00%
2016	\$10,785	5	\$12,734	16	84.69%	31.25%
2017^						
2018^						
2019^						
2020^						
2021^						
2022^						
2023	\$0	0	\$3,810	12	0%	0%

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

Simmons Bank (formerly Reliance Bank)

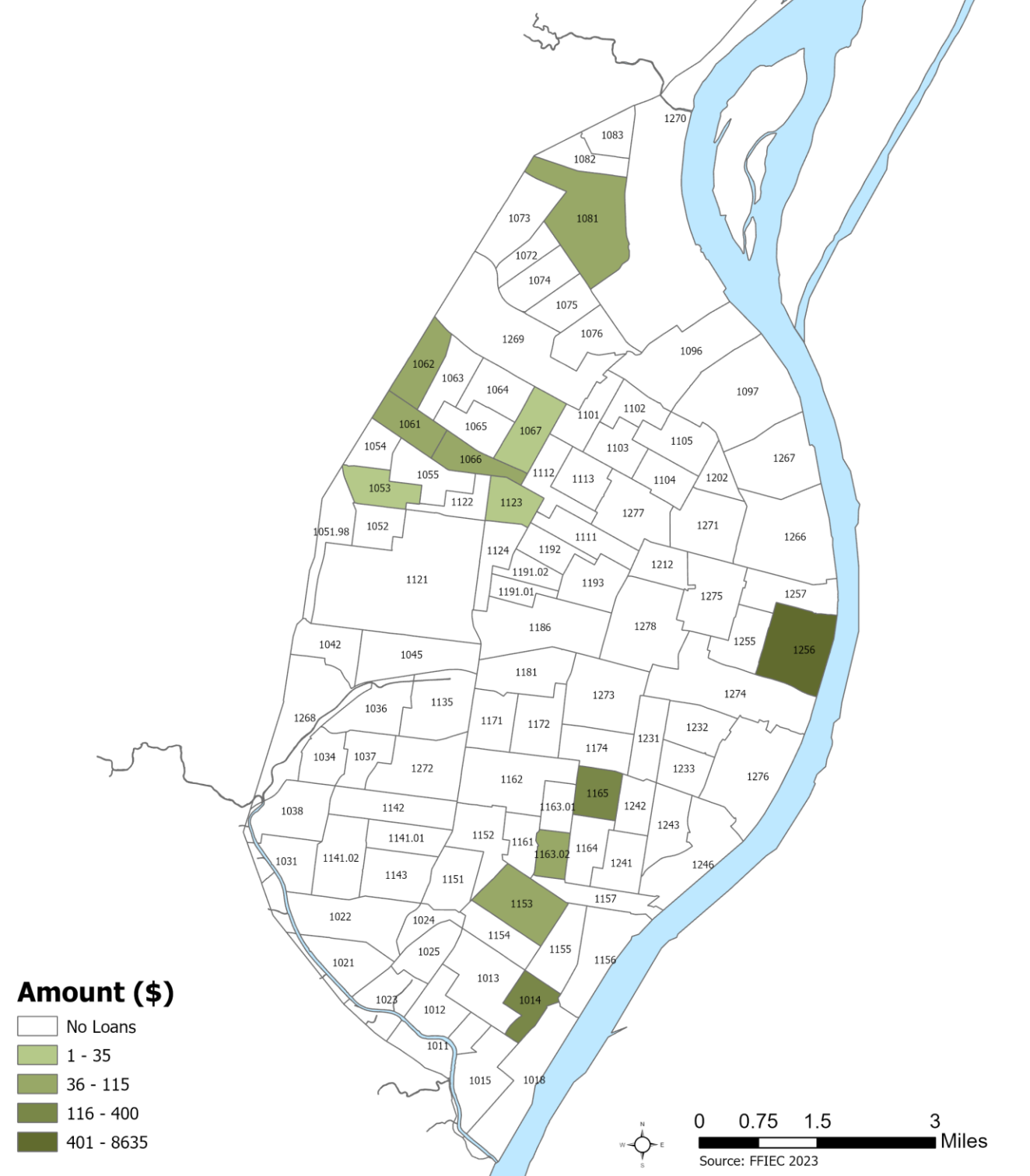
Simmons Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2019	43	211	\$9,905	\$50,815
2020	29	194	\$3,055	\$41,140
2021	29	173	\$5,465	\$31,425
2022	28	168	\$18,360	\$82,330
2023	14	108	\$9,880	\$28,510
Total	143	854	\$46,665	\$234,220

*Amount is represented in thousands of dollars

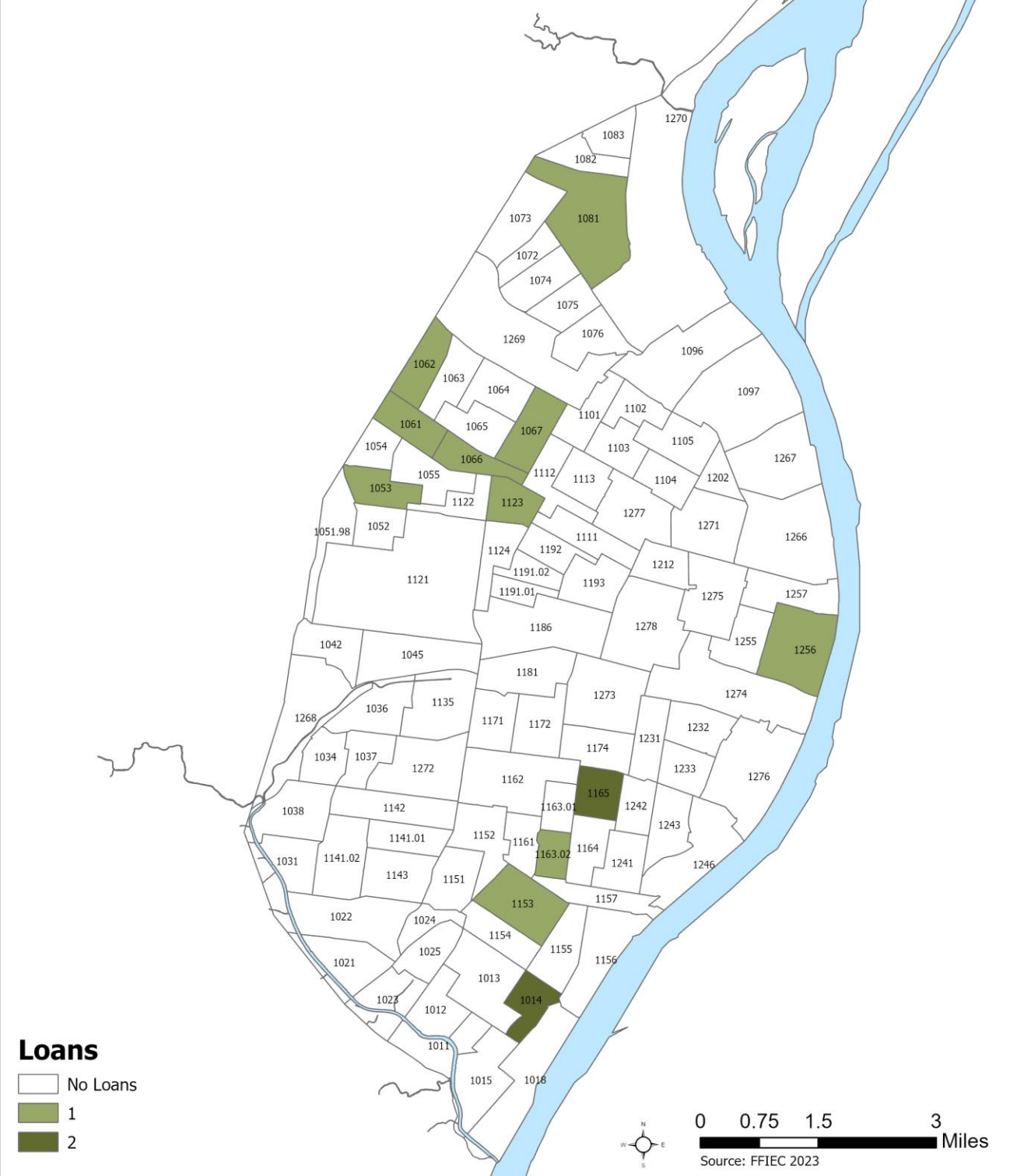
Simmons Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014	\$2,047	5	\$8,494	23	24.10%	21.74%
2015	\$15,843	8	\$22,982	30	68.94%	26.67%
2016	\$16,771	19	\$45,501	115	36.86%	16.52%
2017	\$3,545	36	\$40,553	107	8.74%	33.64%
2018	\$8,995	17	\$29,435	83	30.56%	20.48%
2019	\$9,905	43	\$50,815	211	19.49%	20.38%
2020	\$3,055	29	\$41,140	194	7.43%	14.95%
2021	\$5,465	29	\$31,425	173	17.39%	16.76%
2022	\$18,360	28	\$82,330	168	22.30%	16.67%
2023	\$9,880	14	\$28,510	108	34.65%	12.96%

*Amount is represented in thousands of dollars

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



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



U.S. Bank

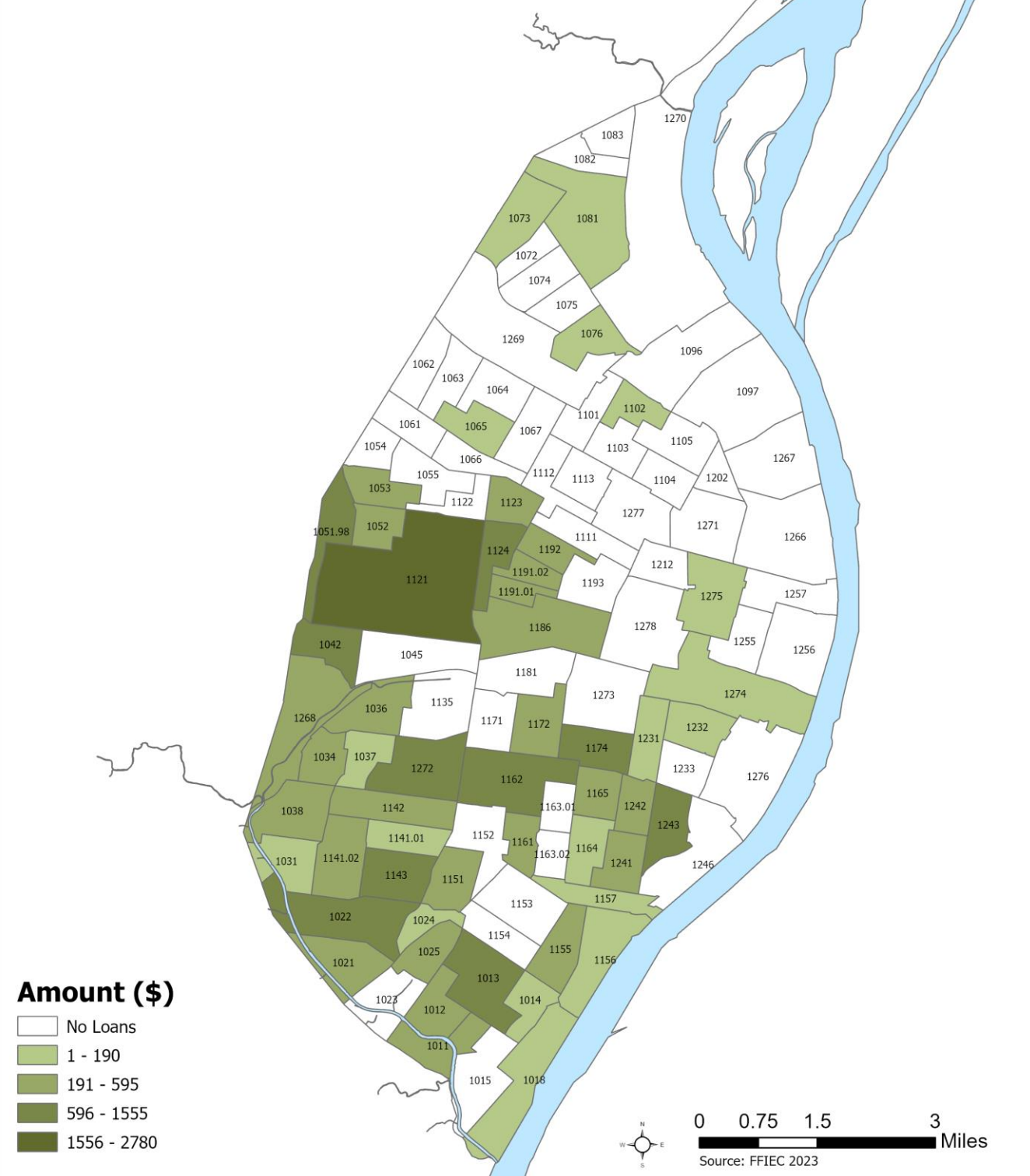
U.S. Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2019	244	2,794	\$43,880	\$622,530
2020	346	3,965	\$69,780	\$926,175
2021	360	4,006	\$62,450	\$873,090
2022	181	2,050	\$29,775	\$421,810
2023	117	1,169	\$22,205	\$277,385
Total	1,248	13,984	\$228,090	\$3,120,990

*Amount is represented in thousands of dollars

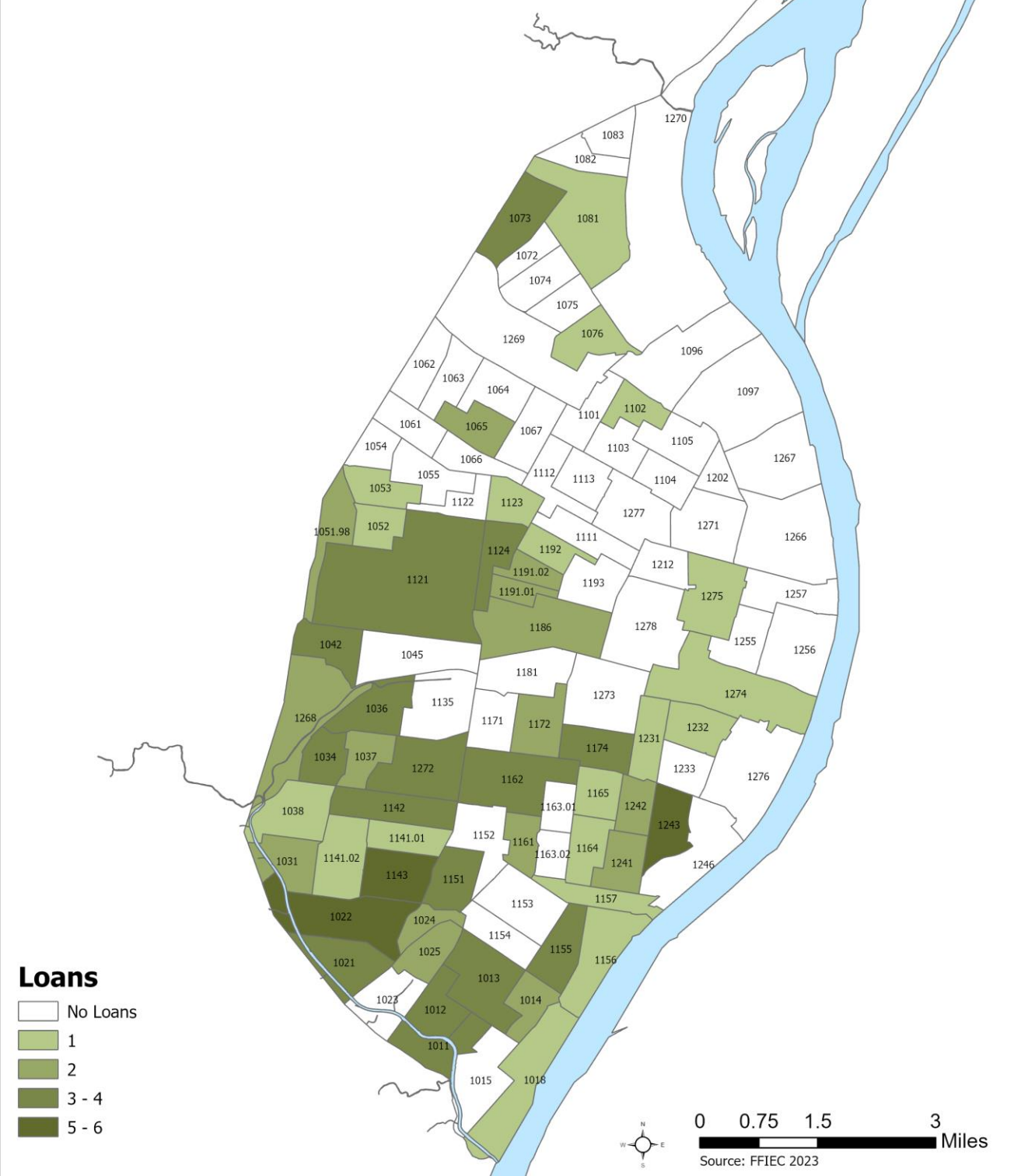
U.S. Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2004	\$111,717	1062	\$1,199,701	9,192	9.31%	11.55%
2005	\$69,431	608	\$750,183	5,585	9.26%	10.89%
2006	\$46,936	333	\$386,416	2,417	12.15%	13.78%
2007	\$47,862	360	\$507,590	2,977	9.43%	12.09%
2008	\$80,566	593	\$947,659	6,027	8.50%	9.84%
2009	\$134,623	816	\$1,556,237	8,590	8.65%	9.50%
2010	\$129,196	831	\$1,617,148	9,103	7.99%	9.13%
2011	\$85,240	566	\$1,133,156	6,742	7.52%	8.40%
2012	\$85,374	643	\$1,401,104	8,225	6.09%	7.82%
2013	\$69,390	540	\$891,672	5,406	7.78%	9.99%
2014	\$31,480	240	\$372,224	2,320	8.46%	10.34%
2015	\$36,761	287	\$509,769	2,820	7.21%	10.18%
2016	\$47,551	345	\$605,316	3,499	7.86%	9.86%
2017	\$46,498	304	\$454,946	2,595	10.22%	11.71%
2018	\$41,855	279	\$501,100	2,960	8.35%	9.43%
2019	\$43,880	244	\$622,530	2,794	7.05%	8.73%
2020	\$69,780	346	\$926,175	3,965	7.53%	8.73%
2021	\$62,450	360	\$873,090	4,006	7.15%	8.99%
2022	\$29,775	181	\$421,810	2,050	7.06%	8.83%
2023	\$22,205	117	\$277,385	1,169	8.01%	10.01%

*Amount is represented in thousands of dollars

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



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



UMB Financial Corporation

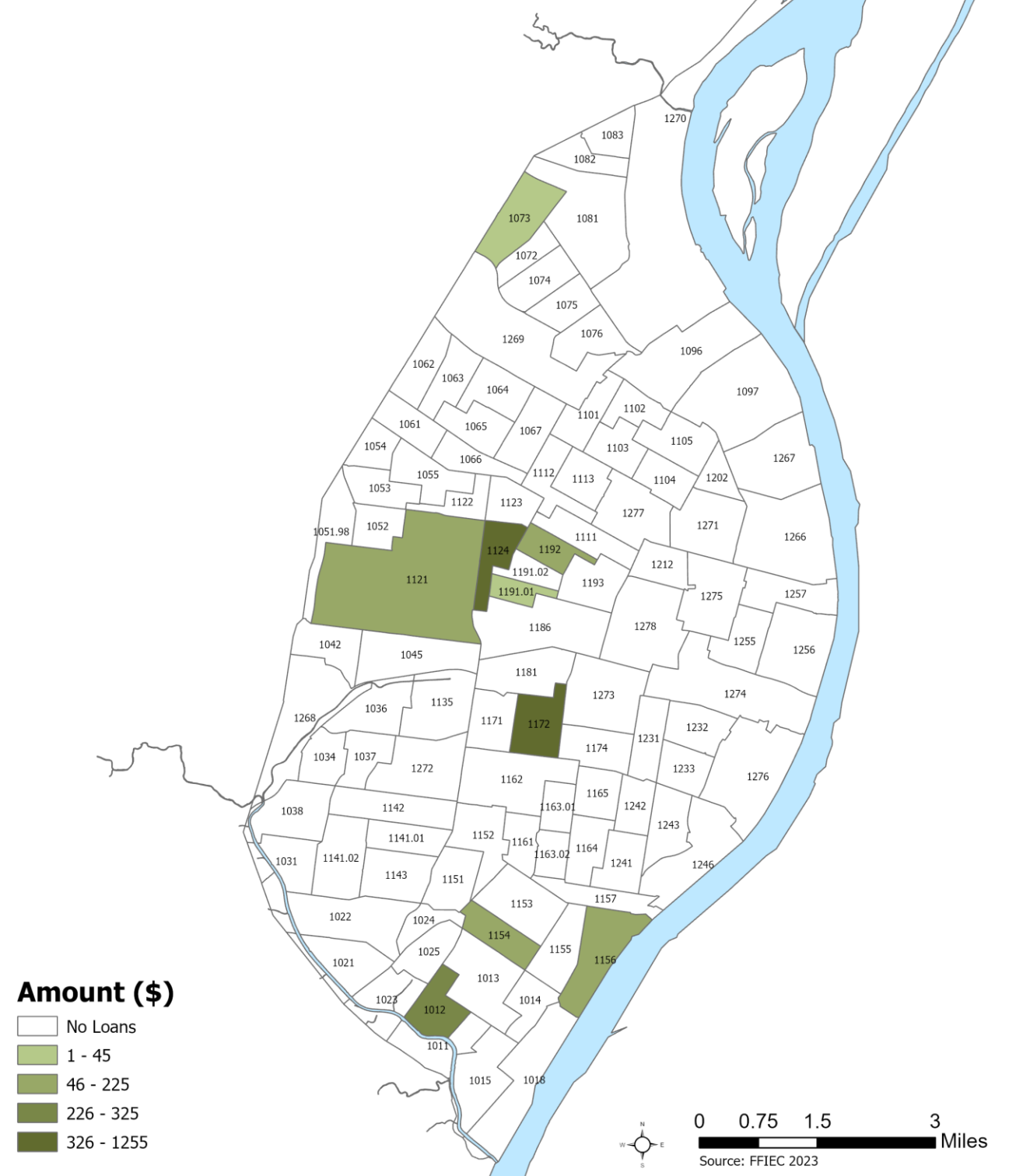
UMB Financial Corporation: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2019	22	246	\$6,420	\$69,600
2020	24	297	\$6,110	\$106,445
2021	16	231	\$3,320	\$134,095
2022	24	236	\$15,020	\$70,510
2023	12	131	\$3,640	\$50,765
Total	98	1,141	\$34,510	\$431,415

*Amount is represented in thousands of dollars

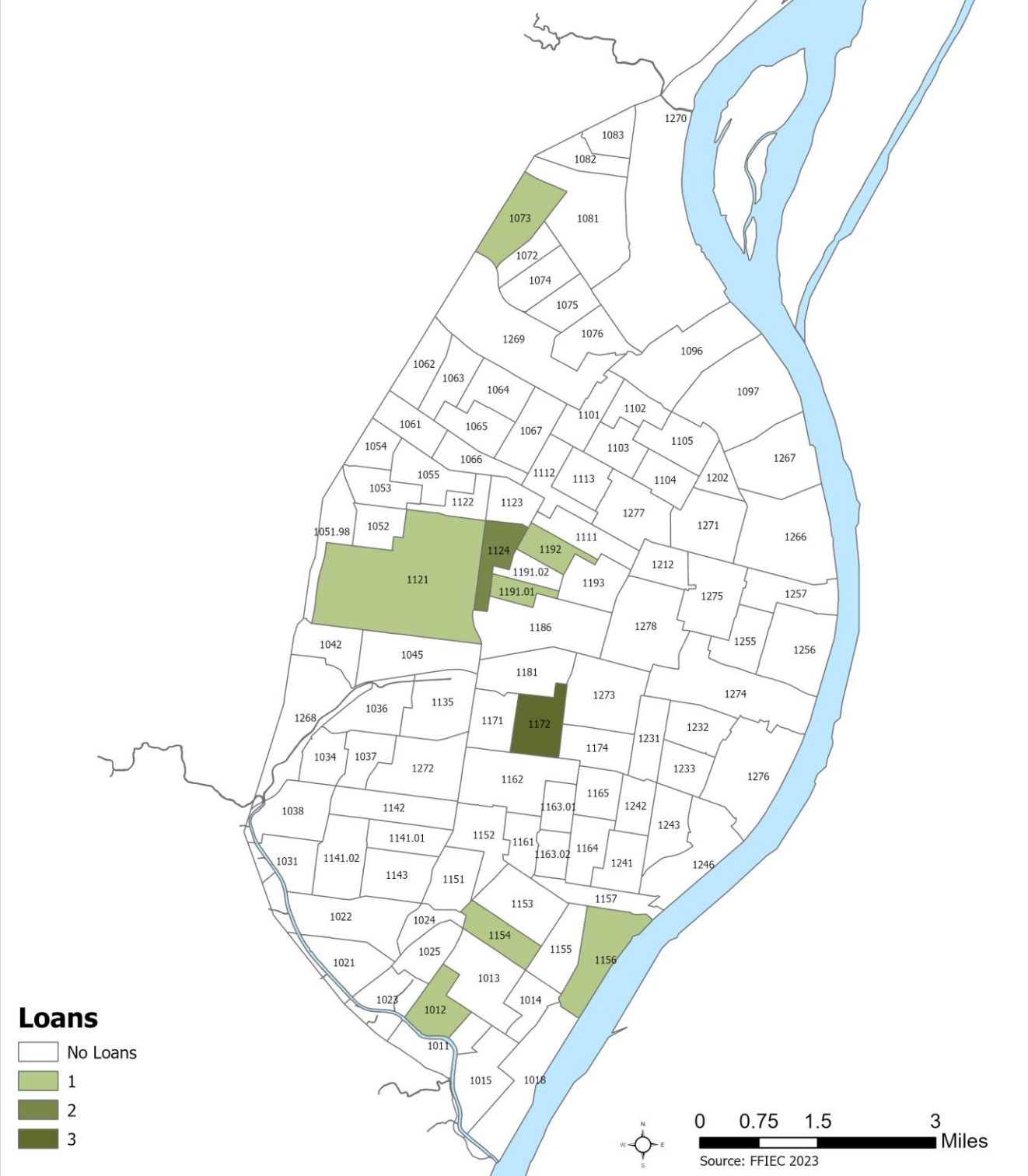
UMB Financial Corporation: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016	\$2,700	11	\$87,873	85	3.07%	12.94%
2017	\$372	5	\$13,408	55	2.77%	9.09%
2018	\$965	9	\$23,240	150	4.15%	6.00%
2019	\$6,420	22	\$69,600	246	9.22%	8.94%
2020	\$6,110	24	\$106,445	297	5.74%	8.08%
2021	\$3,320	16	\$134,095	231	2.48%	6.93%
2022	\$15,020	24	\$70,510	236	21.30%	10.17%
2023	\$3,640	12	\$50,765	131	7.17%	9.16%

*Amount is represented in thousands of dollars

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

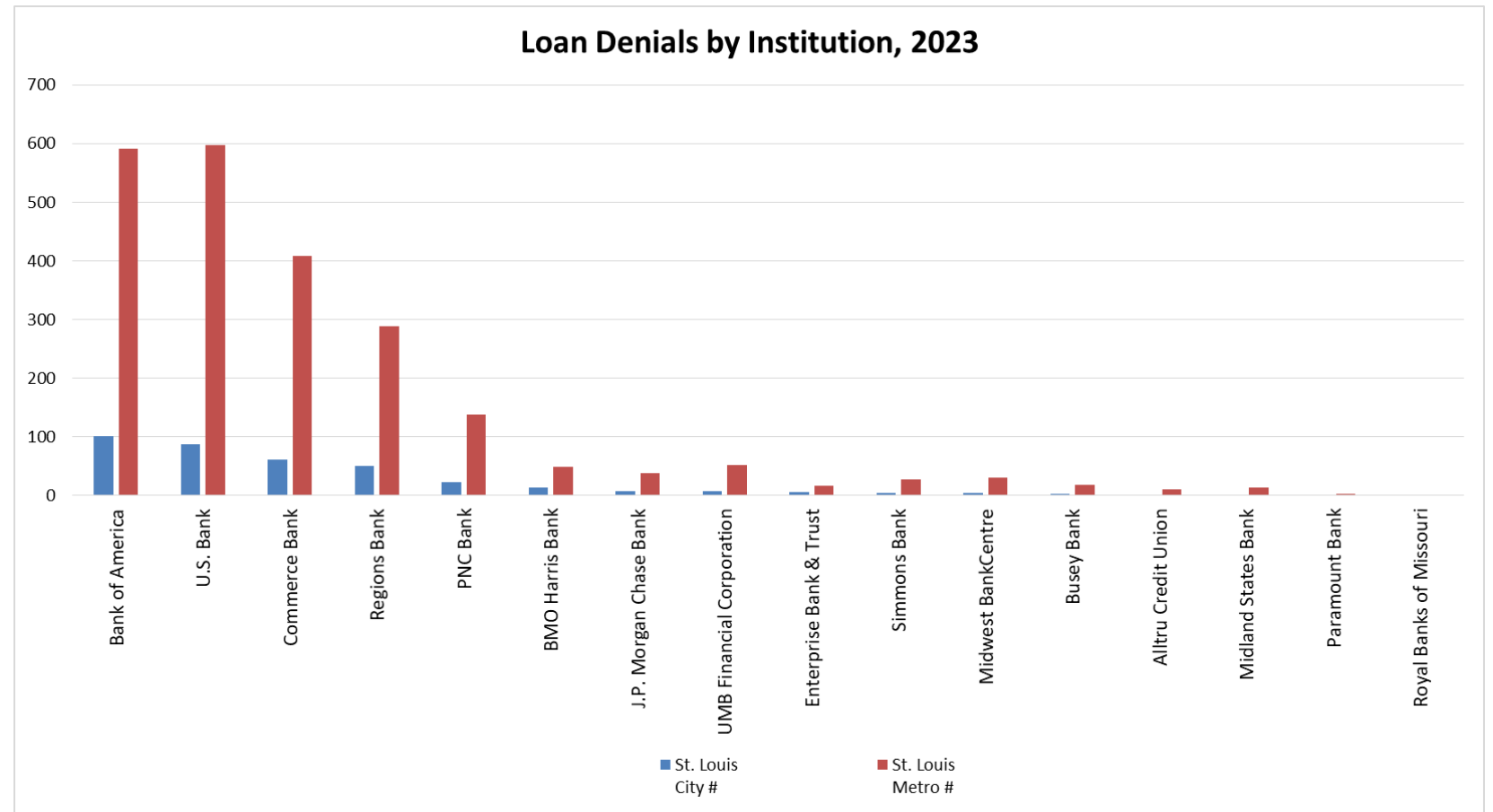


**UMB Financial Corporation: Total Loans
in the City of St. Louis
Total by Tract**



Loan Denials - City and Metro Totals

Loan Denials			
Institution	St. Louis City #	St. Louis Metro #	City as % of Metro Denials
Alltru Credit Union	1	10	10.0%
BMO Harris Bank	13	49	26.5%
Bank of America	102	591	17.3%
Busey Bank	3	18	16.7%
Commerce Bank	61	408	15.0%
Enterprise Bank & Trust	6	17	35.3%
J.P. Morgan Chase Bank	7	38	18.4%
Midland States Bank	1	14	7.1%
Midwest BankCentre	4	30	13.3%
PNC Bank	23	138	16.7%
Paramount Bank	0	3	0.0%
Regions Bank	51	289	17.7%
Royal Banks of Missouri	0	2	0.0%
Simmons Bank	5	28	17.9%
U.S. Bank	87	597	14.6%
UMB Financial Corporation	7	52	13.5%
Total	371	2,284	16.2%



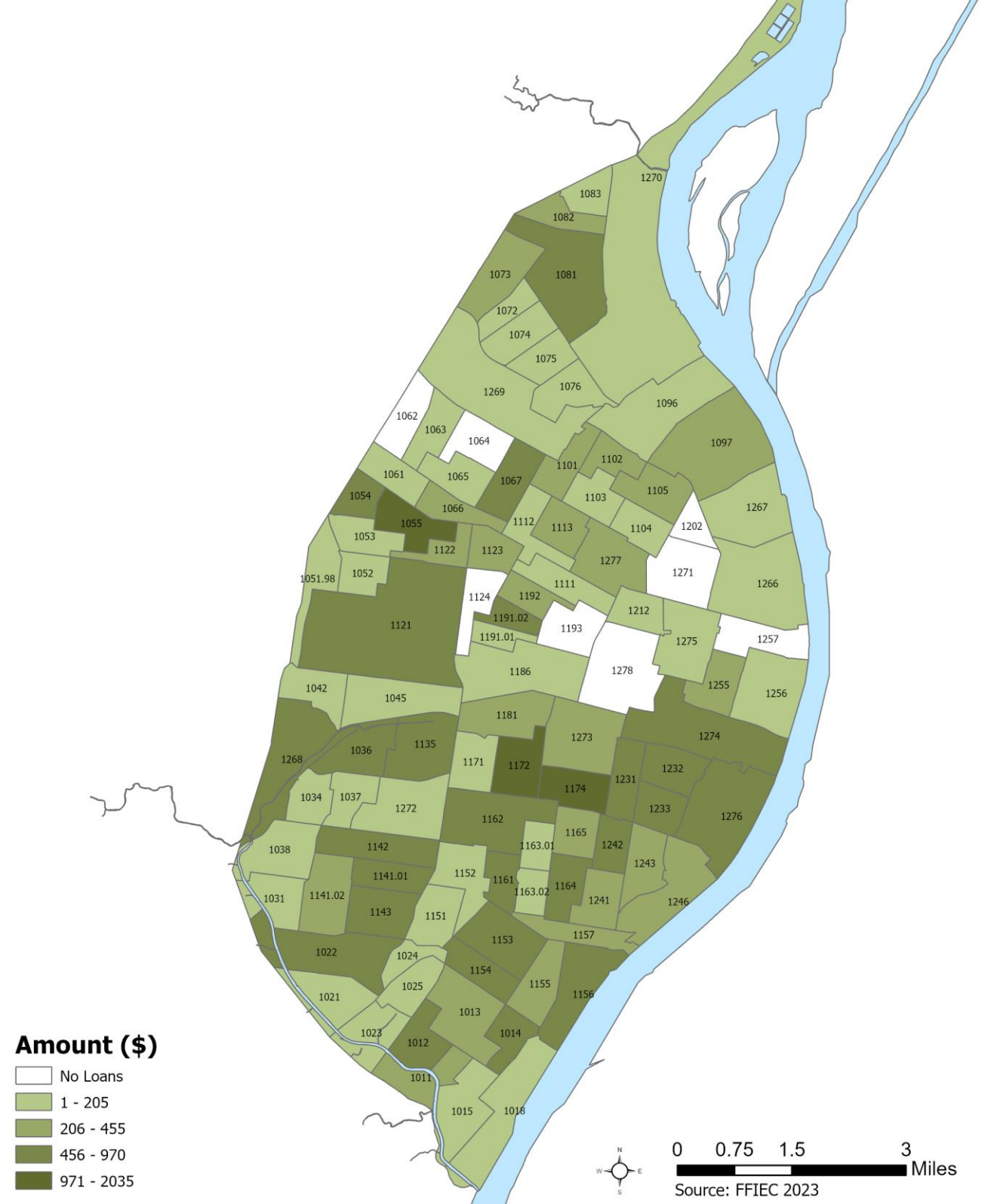
Home Purchase - Loan Applications Denied (dollar amounts in thousands)						
	St. Louis City		St. Louis Metro		City as % of Total	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$465	1	\$580	2	80.2%	50.0%
Bank of America	\$2,710	20	\$20,230	98	13.4%	20.4%
BMO Harris Bank	\$520	2	\$2,805	9	18.5%	22.2%
Busey Bank	\$415	1	\$2,285	7	18.2%	14.3%
Commerce Bank	\$2,320	14	\$9,620	64	24.1%	21.9%
Enterprise Bank & Trust	\$1,115	3	\$1,760	8	63.4%	37.5%
J.P. Morgan Chase Bank	\$985	5	\$7,120	30	13.8%	16.7%
Midland States Bank			\$405	3	0%	0%
Midwest BankCentre	\$645	3	\$2,580	16	25.0%	18.8%
Paramount Bank			\$780	2	0%	0%
PNC Bank	\$715	3	\$2,405	15	29.7%	20.0%
Regions Bank	\$500	4	\$6,455	33	7.7%	12.1%
Royal Banks of Missouri			\$410	2	0%	0%
Simmons Bank			\$645	5	0%	0%
U.S. Bank	\$1,820	12	\$28,260	116	6.4%	10.3%
UMB Financial Corporation	\$925	3	\$1,820	6	50.8%	50.0%
Total	\$13,135	71	\$88,160	416	14.9%	17.1%

Home Improvement - Loan Applications Denied (dollar amounts in thousands)						
	St. Louis City		St. Louis Metro		City as % of Total	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union			\$175	5		
Bank of America	\$4,535	75	\$29,615	409	15.3%	18.3%
BMO Harris Bank	\$585	7	\$2,225	25	26.3%	28.0%
Busey Bank			\$205	1	0%	0%
Commerce Bank	\$2,155	41	\$14,105	255	15.3%	16.1%
Enterprise Bank & Trust	\$155	1	\$1,250	4	12.4%	25.0%
J.P. Morgan Chase Bank						
Midland States Bank	\$205	1	\$320	4	64.1%	25.0%
Midwest BankCentre	\$15	1	\$465	7	3.2%	14.3%
Paramount Bank						
PNC Bank	\$1,015	13	\$5,730	72	17.7%	18.1%
Regions Bank	\$1,825	43	\$10,980	212	16.6%	20.3%
Royal Banks of Missouri						
Simmons Bank	\$220	4	\$840	16	26.2%	25.0%
U.S. Bank	\$4,155	65	\$29,425	401	14.1%	16.2%
UMB Financial Corporation	\$290	4	\$2,565	35	11.3%	11.4%
Total	\$15,155	255	\$97,900	1,446	15.5%	17.6%

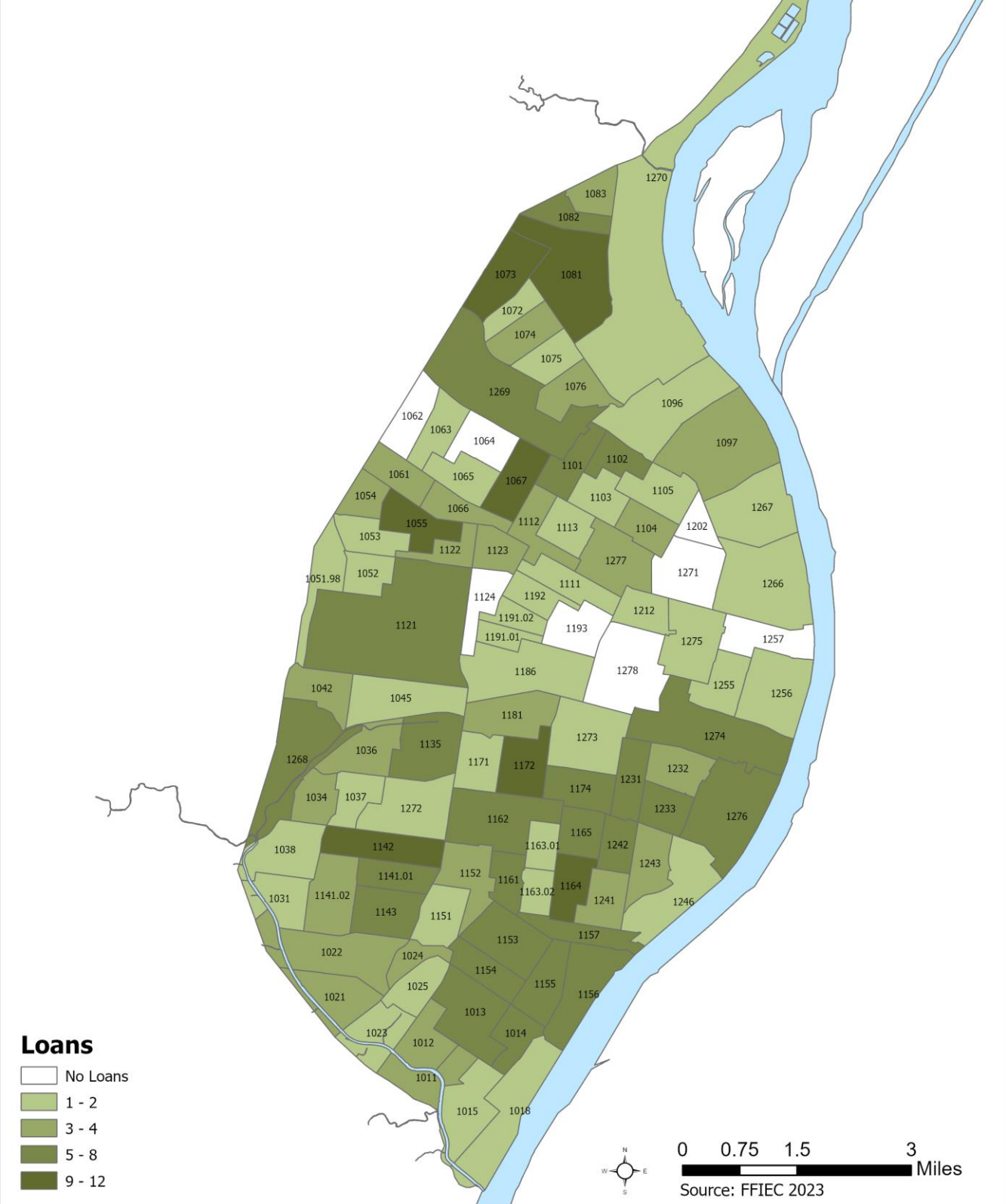
Refinance - Loan Applications Denied (dollar amounts in thousands)						
	St. Louis City		St. Louis Metro		City as % of Total	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union			\$765	3	0%	0%
Bank of America	\$935	7	\$13,640	84	6.9%	8.3%
BMO Harris Bank	\$340	4	\$4,145	15	8.2%	26.7%
Busey Bank	\$180	2	\$1,530	10	11.8%	20.0%
Commerce Bank	\$780	6	\$8,965	89	8.7%	6.7%
Enterprise Bank & Trust	\$410	2	\$1,155	5	35.5%	40.0%
J.P. Morgan Chase Bank	\$210	2	\$2,050	8	10.2%	25.0%
Midland States Bank			\$845	7	0%	0%
Midwest BankCentre			\$975	7	0%	0%
Paramount Bank			\$85	1	0%	0%
PNC Bank	\$705	7	\$6,805	51	10.4%	13.7%
Regions Bank	\$450	4	\$5,440	44	8.3%	9.1%
Royal Banks of Missouri						
Simmons Bank	\$175	1	\$815	7	21.5%	14.3%
U.S. Bank	\$1,430	10	\$13,330	80	10.7%	12.5%
UMB Financial Corporation			\$1,805	11	0%	0%
Total	\$5,615	45	\$62,350	422	9.0%	10.7%

Total - Loan Applications Denied (dollar amounts in thousands)						
	St. Louis City		St. Louis Metro		City as % of Total	
	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$465	1	\$1,520	10	30.6%	10.0%
Bank of America	\$8,180	102	\$63,485	591	12.9%	17.3%
BMO Harris Bank	\$1,445	13	\$9,175	49	15.7%	26.5%
Busey Bank	\$595	3	\$4,020	18	14.8%	16.7%
Commerce Bank	\$5,255	61	\$32,690	408	16.1%	15.0%
Enterprise Bank & Trust	\$1,680	6	\$4,165	17	40.3%	35.3%
J.P. Morgan Chase Bank	\$1,195	7	\$9,170	38	13.0%	18.4%
Midland States Bank	\$205	1	\$1,570	14	13.1%	7.1%
Midwest BankCentre	\$660	4	\$4,020	30	16.4%	13.3%
Paramount Bank			\$865	3	0%	0%
PNC Bank	\$2,435	23	\$14,940	138	16.3%	16.7%
Regions Bank	\$2,775	51	\$22,875	289	12.1%	17.6%
Royal Banks of Missouri			\$410	2	0%	0%
Simmons Bank	\$395	5	\$2,300	28	17.2%	17.9%
U.S. Bank	\$7,405	87	\$71,015	597	10.4%	14.6%
UMB Financial Corporation	\$1,215	7	\$6,190	52	19.6%	13.5%
Total	\$33,905	371	\$248,410	2,284	13.6%	16.2%

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



**City of St. Louis: Loan Denials
Total by Tract**



Loan Denials – County Totals (dollar amounts in thousands)

Home Purchase Loan Denials												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		St. Louis Metro	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$465	1	\$115	1							\$580	2
Bank of America	\$2,710	20	\$13,760	60	\$1,655	9	\$1,420	6	\$685	3	\$20,230	98
BMO Harris Bank	\$520	2	\$2,285	7							\$2,805	9
Busey Bank	\$415	1	\$1,280	4	\$590	2					\$2,285	7
Commerce Bank	\$2,320	14	\$3,780	32	\$1,230	6	\$1,155	7	\$1,135	5	\$9,620	64
Enterprise Bank & Trust	\$1,115	3	\$230	2	\$135	1	\$280	2			\$1,760	8
J.P. Morgan Chase Bank	\$985	5	\$3,190	18	\$2,820	6			\$125	1	\$7,120	30
Midland States Bank			\$405	3							\$405	3
Midwest BankCentre	\$645	3	\$1,780	12	\$155	1					\$2,580	16
Paramount Bank			\$225	1	\$555	1					\$780	2
PNC Bank	\$715	3	\$865	5	\$380	4			\$445	3	\$2,405	15
Regions Bank	\$500	4	\$3,205	19	\$2,310	8	\$440	2			\$6,455	33
Royal Banks of Missouri			\$410	2							\$410	2
Simmons Bank			\$645	5							\$645	5
U.S. Bank	\$1,820	12	\$15,565	67	\$8,700	24	\$1,905	11	\$270	2	\$28,260	116
UMB Financial Corporation	\$925	3	\$895	3							\$1,820	6
Total	\$13,135	71	\$48,635	241	\$18,530	62	\$5,200	28	\$2,660	14	\$88,160	416

Home Improvement Loan Denials												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		St. Louis Metro	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union			\$25	1	\$150	4					\$175	5
Bank of America	\$4,535	75	\$14,860	188	\$6,950	90	\$2,815	47	\$455	9	\$29,615	409
BMO Harris Bank	\$585	7	\$1,265	11	\$195	3	\$180	4			\$2,225	25
Busey Bank					\$205	1					\$205	1
Commerce Bank	\$2,155	41	\$6,640	114	\$2,610	54	\$2,220	38	\$480	8	\$14,105	255
Enterprise Bank & Trust	\$155	1	\$405	1			\$690	2			\$1,250	4
J.P. Morgan Chase Bank												
Midland States Bank	\$205	1			\$55	1	\$5	1	\$55	1	\$320	4
Midwest BankCentre	\$15	1	\$295	3			\$155	3			\$465	7
Paramount Bank												
PNC Bank	\$1,015	13	\$3,065	33	\$960	14	\$510	8	\$180	4	\$5,730	72
Regions Bank	\$1,825	43	\$4,385	93	\$3,015	45	\$1,655	29	\$100	2	\$10,980	212
Royal Banks of Missouri												
Simmons Bank	\$220	4	\$390	8	\$230	4					\$840	16
U.S. Bank	\$4,155	65	\$15,910	210	\$4,950	72	\$3,670	44	\$740	10	\$29,425	401
UMB Financial Corporation	\$290	4	\$1,495	21	\$345	5	\$435	5			\$2,565	35
Total	\$15,155	255	\$48,735	683	\$19,665	293	\$12,335	181	\$2,010	34	\$97,900	1,446

Refinance Loan Denials												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		St. Louis Metro	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union			\$110	2	\$655	1					\$765	3
Bank of America	\$935	7	\$8,340	46	\$2,920	18	\$1,310	12	\$135	1	\$13,640	84
BMO Harris Bank	\$340	4	\$3,095	9	\$710	2					\$4,145	15
Busey Bank	\$180	2	\$1,350	8							\$1,530	10
Commerce Bank	\$780	6	\$5,690	48	\$1,060	10	\$1,405	23	\$30	2	\$8,965	89
Enterprise Bank & Trust	\$410	2	\$650	2			\$95	1			\$1,155	5
J.P. Morgan Chase Bank	\$210	2	\$675	5	\$1,165	1					\$2,050	8
Midland States Bank			\$240	2	\$205	1	\$345	3	\$55	1	\$845	7
Midwest BankCentre			\$335	3			\$640	4			\$975	7
Paramount Bank			\$85	1							\$85	1
PNC Bank	\$705	7	\$3,255	23	\$2,220	14	\$330	4	\$295	3	\$6,805	51
Regions Bank	\$450	4	\$3,235	25	\$1,185	9	\$145	3	\$425	3	\$5,440	44
Royal Banks of Missouri												
Simmons Bank	\$175	1	\$470	4	\$55	1	\$115	1			\$815	7
U.S. Bank	\$1,430	10	\$7,750	44	\$2,790	14	\$1,280	10	\$80	2	\$13,330	80
UMB Financial Corporation			\$1,620	8	\$150	2	\$35	1			\$1,805	11
Total	\$5,615	45	\$36,900	230	\$13,115	73	\$5,700	62	\$1,020	12	\$62,350	422

Total Loan Denials												
	St. Louis City		St. Louis County		St. Charles County		Jefferson County		Franklin County		St. Louis Metro	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
Alltru Credit Union	\$465	1	\$250	4	\$805	5					\$1,520	10
Bank of America	\$8,180	102	\$36,960	294	\$11,525	117	\$5,545	65	\$1,275	13	\$63,485	591
BMO Harris Bank	\$1,445	13	\$6,645	27	\$905	5	\$180	4			\$9,175	49
Busey Bank	\$595	3	\$2,630	12	\$795	3					\$4,020	18
Commerce Bank	\$5,255	61	\$16,110	194	\$4,900	70	\$4,780	68	\$1,645	15	\$32,690	408
Enterprise Bank & Trust	\$1,680	6	\$1,285	5	\$135	1	\$1,065	5			\$4,165	17
J.P. Morgan Chase Bank	\$1,195	7	\$3,865	23	\$3,985	7			\$125	1	\$9,170	38
Midland States Bank	\$205	1	\$645	5	\$260	2	\$350	4	\$110	2	\$1,570	14
Midwest BankCentre	\$660	4	\$2,410	18	\$155	1	\$795	7			\$4,020	30
Paramount Bank			\$310	2	\$555	1					\$865	3
PNC Bank	\$2,435	23	\$7,185	61	\$3,560	32	\$840	12	\$920	10	\$14,940	138
Regions Bank	\$2,775	51	\$10,825	137	\$6,510	62	\$2,240	34	\$525	5	\$22,875	289
Royal Banks of Missouri			\$410	2							\$410	2
Simmons Bank	\$395	5	\$1,505	17	\$285	5	\$115	1			\$2,300	28
U.S. Bank	\$7,405	87	\$39,225	321	\$16,440	110	\$6,855	65	\$1,090	14	\$71,015	597
UMB Financial Corporation	\$1,215	7	\$4,010	32	\$495	7	\$470	6			\$6,190	52
Total	\$33,905	371	\$134,270	1,154	\$51,310	428	\$23,235	271	\$5,690	60	\$248,410	2,284

Percent of Applications Denied by Institution						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	St. Louis Metro
Alltru Credit Union	8.33%	11.76%	9.62%	0.00%	0.00%	10.00%
Loan Denials	1	4	5	0	0	10
Loan Applications	12	34	52	2	0	100
Bank of America	44.16%	31.41%	33.72%	39.16%	34.21%	34.40%
Loan Denials	102	294	117	65	13	591
Loan Applications	231	936	347	166	38	1,718
BMO Harris Bank	27.66%	22.69%	20.83%	26.67%	0.00%	23.90%
Loan Denials	13	27	5	4	0	49
Loan Applications	47	119	24	15	0	205
Busey Bank	12.00%	20.00%	23.08%	0.00%	0.00%	17.48%
Loan Denials	3	12	3	0	0	18
Loan Applications	25	60	13	4	1	103
Commerce Bank	29.47%	24.28%	20.29%	31.34%	57.69%	25.60%
Loan Denials	61	194	70	68	15	408
Loan Applications	207	799	345	217	26	1,594
Enterprise Bank & Trust	16.22%	7.69%	6.25%	10.20%	0.00%	10.18%
Loan Denials	6	5	1	5	0	17
Loan Applications	37	65	16	49	0	167
J.P. Morgan Chase Bank	4.09%	5.30%	3.66%	0.00%	8.33%	4.26%
Loan Denials	7	23	7	0	1	38
Loan Applications	171	434	191	83	12	891
Midland States Bank	4.00%	12.50%	13.33%	33.33%	33.33%	14.29%
Loan Denials	1	5	2	4	2	14
Loan Applications	25	40	15	12	6	98
Midwest BankCentre	4.71%	7.14%	3.45%	19.44%	0.00%	7.46%
Loan Denials	4	18	1	7	0	30
Loan Applications	85	252	29	36	0	402

Percent of Applications Denied by Institution						
	St. Louis City	St. Louis County	St. Charles County	Jefferson County	Franklin County	St. Louis Metro
Paramount Bank	0.00%	1.68%	1.69%	0.00%	0.00%	1.40%
Loan Denials	0	2	1	0	0	3
Loan Applications	23	119	59	8	5	214
PNC Bank	34.33%	25.85%	25.81%	20.34%	35.71%	26.85%
Loan Denials	23	61	32	12	10	138
Loan Applications	67	236	124	59	28	514
Regions Bank	37.78%	29.03%	26.38%	35.05%	29.41%	30.23%
Loan Denials	51	137	62	34	5	289
Loan Applications	135	472	235	97	17	956
Royal Banks of Missouri	0.00%	5.88%	0.00%	0.00%	0.00%	4.44%
Loan Denials	0	2	0	0	0	2
Loan Applications	3	34	6	2	0	45
Simmons Bank	25.00%	17.17%	17.24%	12.50%	0.00%	17.95%
Loan Denials	5	17	5	1	0	28
Loan Applications	20	99	29	8	0	156
U.S. Bank	25.07%	20.90%	17.16%	19.40%	13.46%	20.15%
Loan Denials	87	321	110	65	14	597
Loan Applications	347	1,536	641	335	104	2,963
UMB Financial Corporation	30.43%	25.60%	18.92%	37.50%	0.00%	25.62%
Loan Denials	7	32	7	6	0	52
Loan Applications	23	125	37	16	2	203
All Banks	25.45%	21.53%	19.79%	24.44%	25.10%	22.11%
Total Loan Denials	371	1,154	428	271	60	2,284
Total Loan Applications	1,458	5,360	2,163	1,109	239	10,329

Loan Denials - City Total (dollar amounts in thousands)

Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1011			\$225	3	\$105	1	\$330	4
1012	\$205	1	\$100	2	\$205	1	\$510	4
1013			\$340	6	\$115	1	\$455	7
1014	\$490	2	\$310	2	\$35	1	\$835	5
1015	\$125	1					\$125	1
1018			\$25	1			\$25	1
1021			\$50	2	\$85	1	\$135	3
1022	\$970	4					\$970	4
1023			\$50	2			\$50	2
1024			\$150	4			\$150	4
1025			\$55	1			\$55	1
1031			\$25	1			\$25	1
1034			\$110	4			\$110	4
1036	\$415	1	\$85	3			\$500	4
1037			\$140	2			\$140	2
1038			\$45	1			\$45	1
1042			\$180	4			\$180	4
1045	\$35	1					\$35	1
1051.98			\$160	2			\$160	2
1052			\$15	1	\$105	1	\$120	2
1053			\$85	1			\$85	1
1054	\$75	1	\$180	2	\$305	1	\$560	4
1055	\$935	3	\$455	5	\$145	1	\$1,535	9
1061			\$125	3			\$125	3
1062*								
1063			\$45	1			\$45	1
1064*								
1065					\$75	1	\$75	1
1066	\$35	1	\$315	3			\$350	4
1067			\$465	9	\$75	1	\$540	10
1072			\$25	1			\$25	1
1073			\$420	12			\$420	12
1074			\$60	4			\$60	4
1075	\$115	1	\$15	1			\$130	2
1076			\$115	3			\$115	3

Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1081	\$180	2	\$545	9			\$725	11
1082	\$205	3	\$170	4			\$375	7
1083			\$115	3	\$65	1	\$180	4
1096	\$135	1					\$135	1
1097			\$75	3	\$245	1	\$320	4
1101			\$185	5	\$55	1	\$240	6
1102			\$225	7			\$225	7
1103	\$65	1	\$25	1			\$90	2
1104			\$180	4			\$180	4
1105			\$240	2			\$240	2
1111			\$200	2			\$200	2
1112			\$155	3			\$155	3
1113	\$135	1	\$95	1			\$230	2
1121	\$210	2	\$310	4			\$520	6
1122			\$245	3			\$245	3
1123			\$230	2	\$175	1	\$405	3
1124*								
1135			\$270	4	\$290	2	\$560	6
1141.01			\$100	2	\$470	4	\$570	6
1141.02	\$305	1	\$50	2			\$355	3
1142	\$325	3	\$410	8			\$735	11
1143			\$410	4	\$320	2	\$730	6
1151			\$25	1			\$25	1
1152			\$75	1	\$90	2	\$165	3
1153	\$265	1	\$175	3	\$85	1	\$525	5
1154	\$585	3	\$70	2			\$655	5
1155	\$225	1	\$155	5	\$45	1	\$425	7
1156	\$280	2	\$155	5	\$85	1	\$520	8
1157			\$120	4	\$270	2	\$390	6
1161	\$540	4	\$30	2	\$65	1	\$635	7
1162	\$145	1	\$270	4	\$175	1	\$590	6
1163.01			\$70	2			\$70	2
1163.02	\$15	1					\$15	1
1164			\$660	12			\$660	12
1165	\$45	1	\$315	5			\$360	6

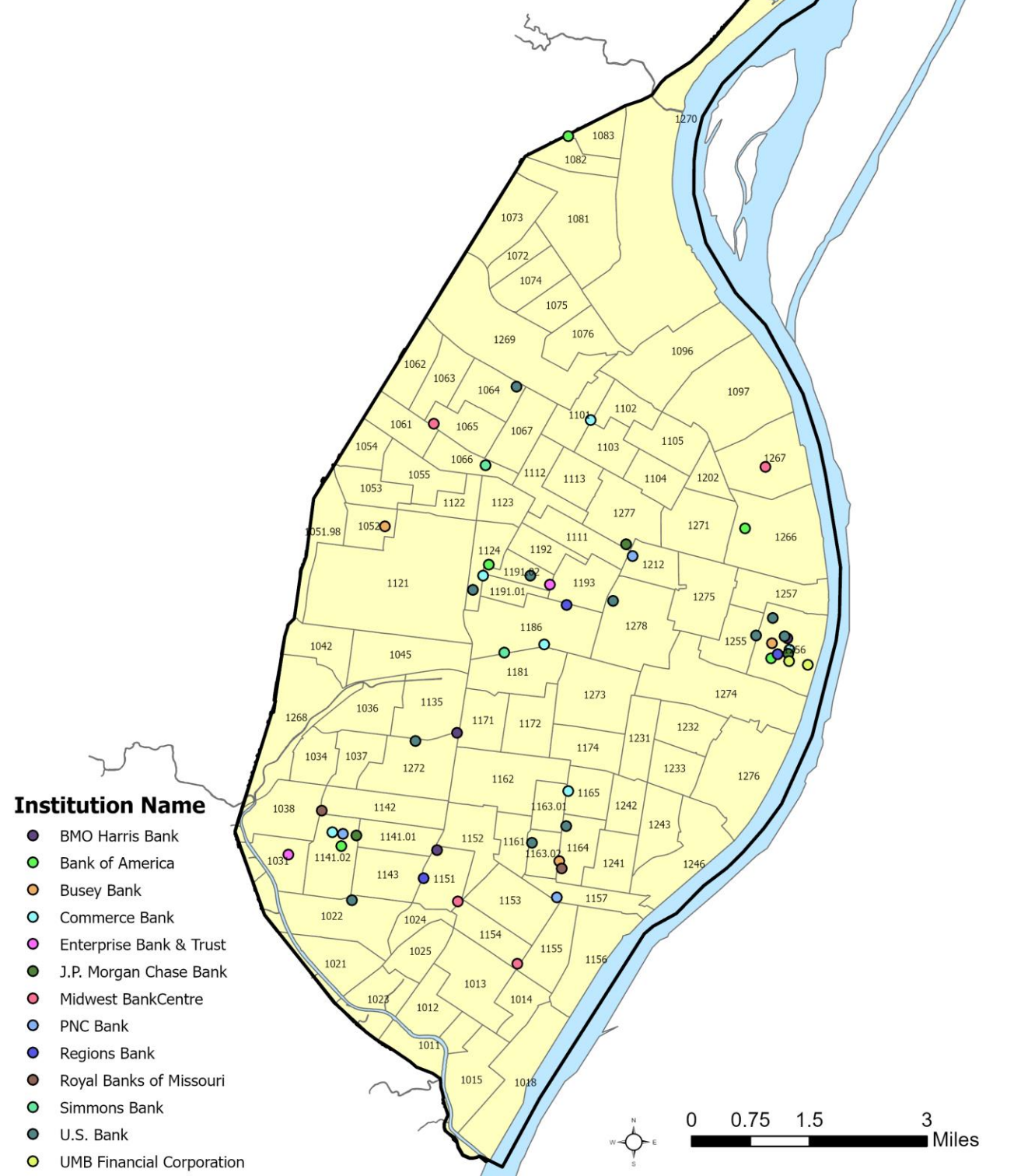
Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1172			\$1,070	6	\$445	3	\$1,515	9
1174	\$1,665	3	\$265	3	\$105	1	\$2,035	7
1181	\$375	1	\$60	2			\$435	3
1186	\$45	1					\$45	1
1191.01	\$175	1					\$175	1
1191.02	\$550	2					\$550	2
1192	\$385	1	\$15	1			\$400	2
1193*								
1202*								
1212			\$25	1			\$25	1
1231	\$125	1	\$210	2	\$210	2	\$545	5
1232	\$145	1			\$560	2	\$705	3
1233	\$165	1	\$530	4			\$695	5
1241	\$300	2			\$125	1	\$425	3
1242	\$490	2	\$245	3			\$735	5
1243			\$225	3			\$225	3
1246	\$325	1	\$25	1			\$350	2

Loan Denials by Census Tract in St. Louis City								
Tract	Home Purchase		Home Improvement		Refinance		Total: All Types	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
1255	\$230	2					\$230	2
1256	\$55	1					\$55	1
1257*								
1266			\$80	2			\$80	2
1267	\$95	1					\$95	1
1268	\$250	2	\$300	4			\$550	6
1269	\$70	2	\$60	2	\$55	1	\$185	5
1270			\$25	1			\$25	1
1271*								
1272			\$55	1	\$85	1	\$140	2
1273			\$210	2			\$210	2
1274			\$380	4	\$170	2	\$550	6
1275			\$205	1			\$205	1
1276	\$630	2	\$215	3			\$845	5
1277			\$230	4			\$230	4
1278*								
Total	\$13,135	71	\$15,155	255	\$5,615	45	\$33,905	371

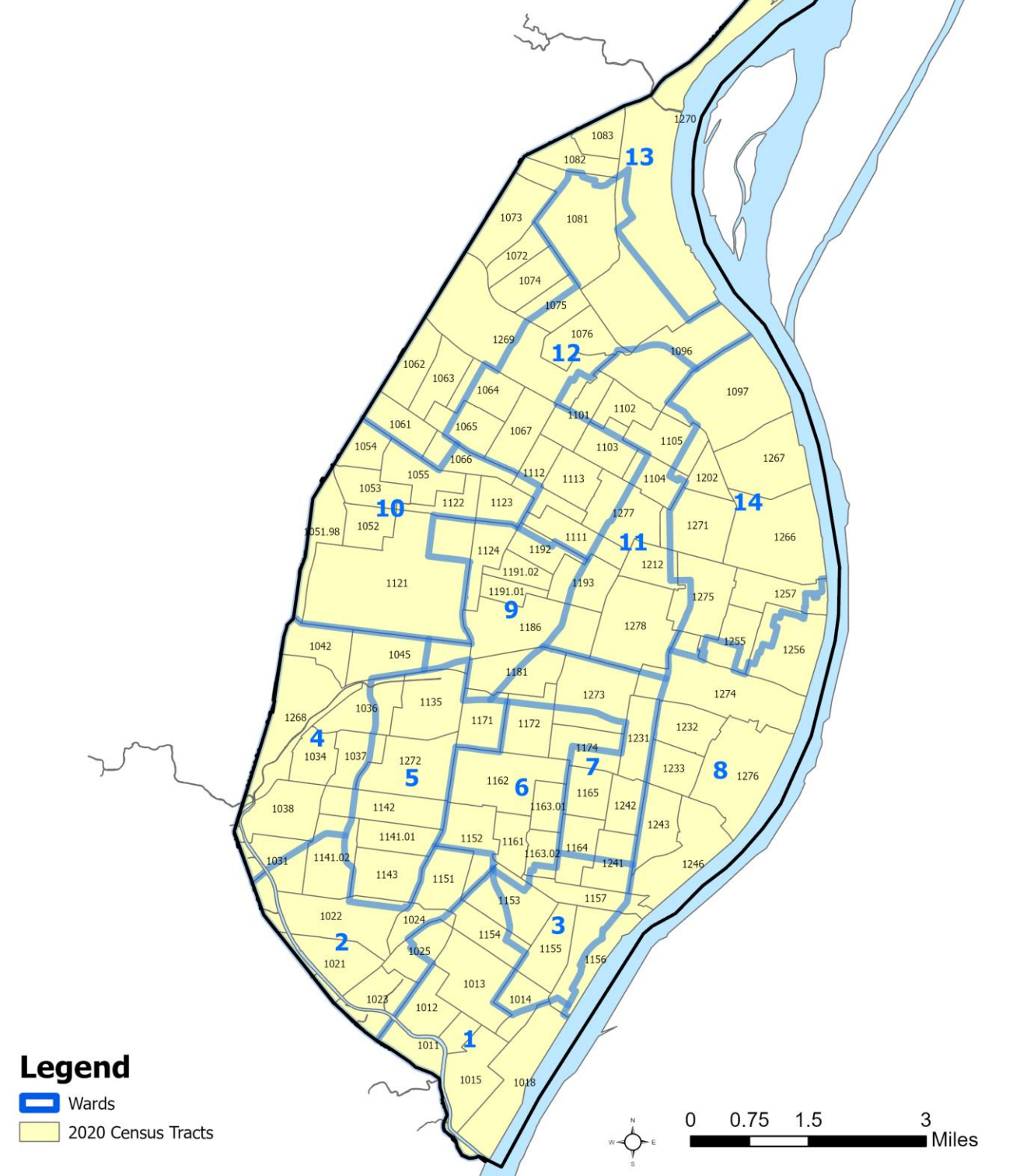
*Tracts 1062, 1064, 1124, 1193, 1202, 1257, 1271, and 1278 had no loan denials from applicable banks in 2022

Appendix A - Maps

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



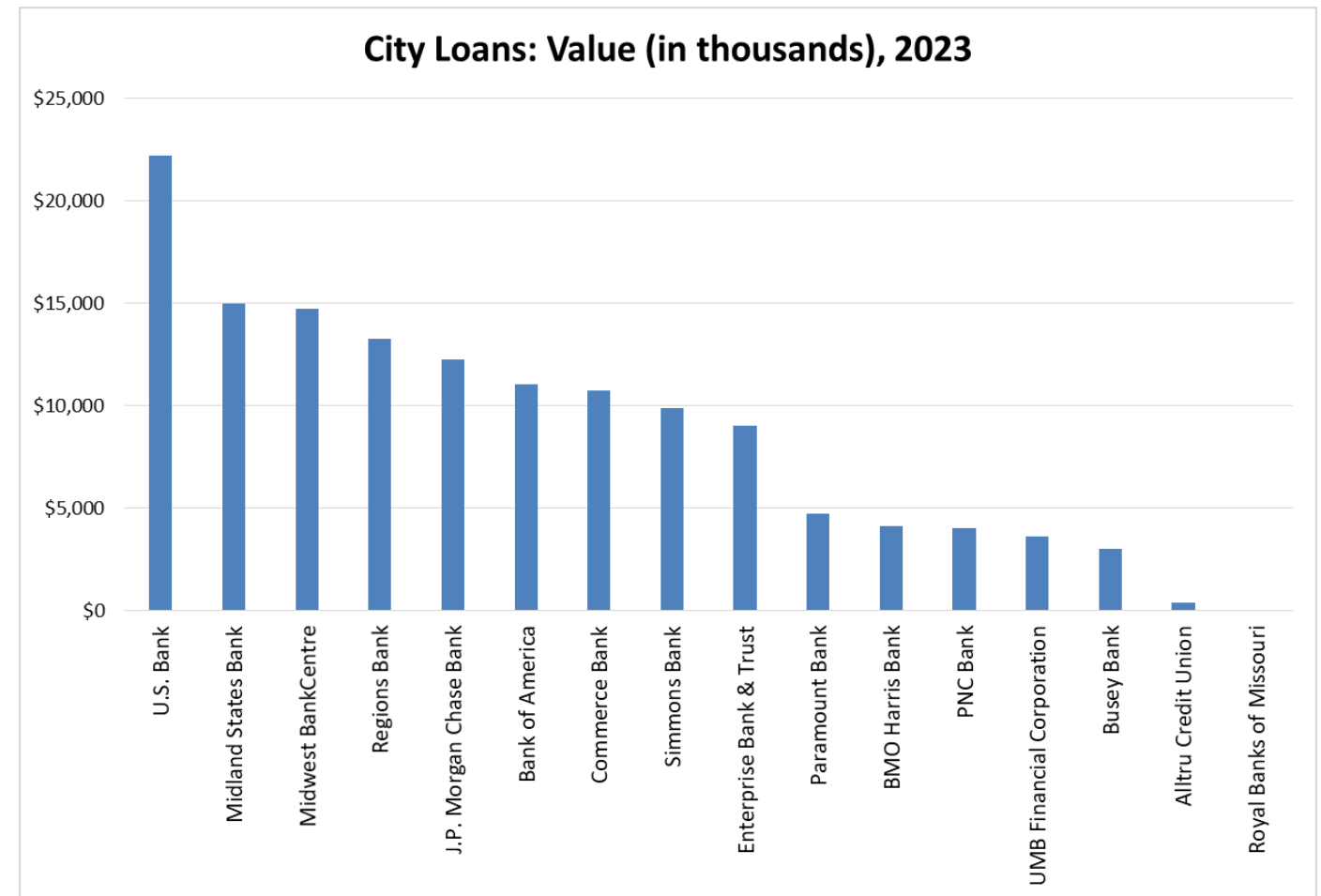
Wards & Census Tract Overlay (2020 Census Tract Boundaries)



Appendix B – Bank Rankings

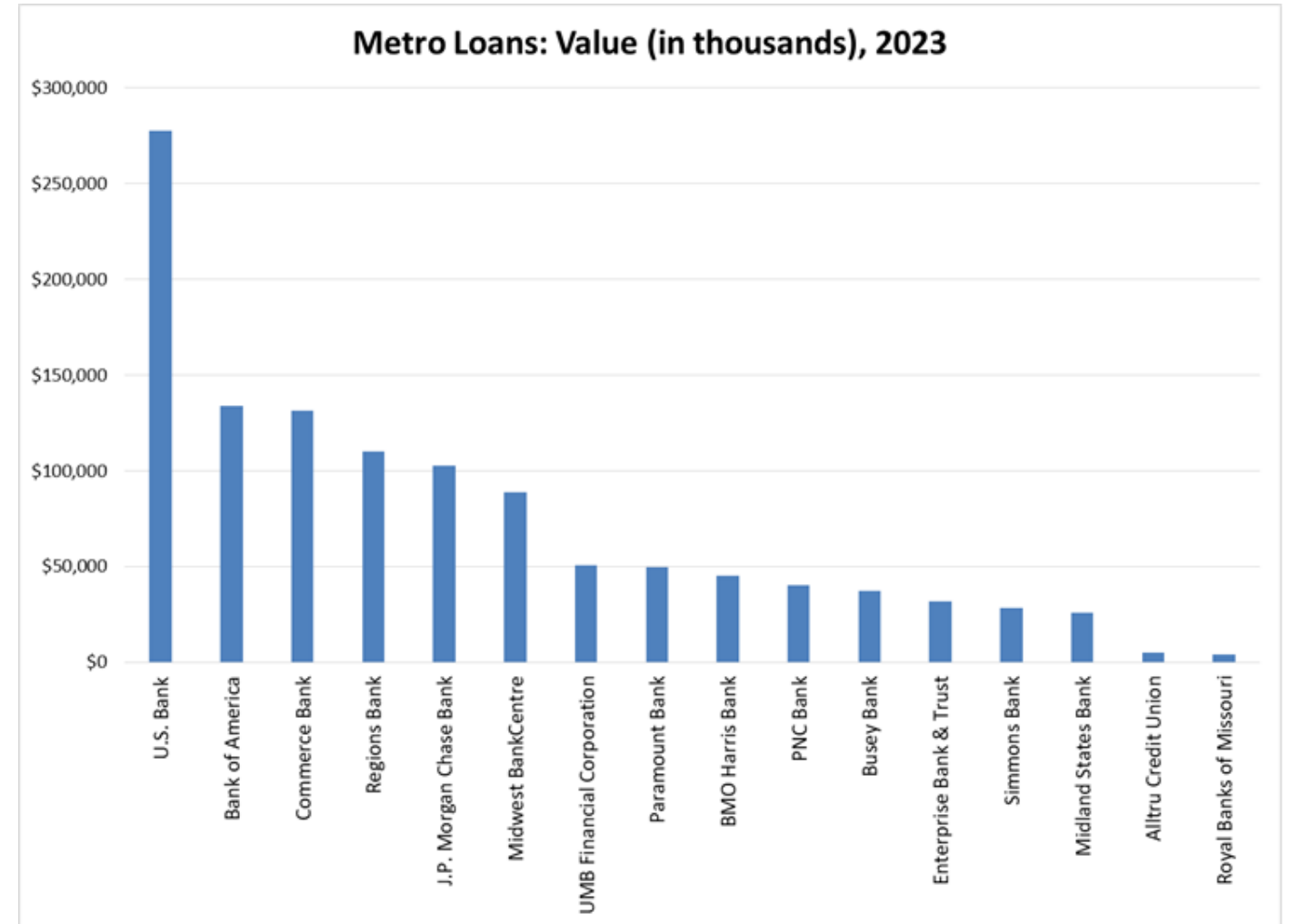
City Loans: Value		
Rank	Institution	Amount (in thousands)
1	U.S. Bank	\$22,205
2	Midland States Bank	\$14,970
3	Midwest BankCentre	\$14,725
4	Regions Bank	\$13,235
5	J.P. Morgan Chase Bank	\$12,240
6	Bank of America	\$11,030
7	Commerce Bank	\$10,745
8	Simmons Bank	\$9,880
9	Enterprise Bank & Trust	\$9,030
10	Paramount Bank	\$4,745
11	BMO Harris Bank	\$4,100
12	PNC Bank	\$4,020
13	UMB Financial Corporation	\$3,640
14	Busey Bank	\$2,990
15	Alltru Credit Union	\$375
16	Royal Banks of Missouri	\$0
Total		\$137,930

City Loans: Number		
Rank	Institution	# of Loans
1	U.S. Bank	117
2	Commerce Bank	89
3	Bank of America	82
4	Midwest BankCentre	67
5	Regions Bank	61
6	J.P. Morgan Chase Bank	48
7	PNC Bank	26
8	Enterprise Bank & Trust	22
9	BMO Harris Bank	20
10	Paramount Bank	17
11	Busey Bank	16
12	Midland States Bank	14
13	Simmons Bank	14
14	UMB Financial Corporation	12
15	Alltru Credit Union	7
16	Royal Banks of Missouri	0
Total		612



St. Louis Metro Loans: Value		
Rank	Institution	Amount (in thousands)
1	U.S. Bank	\$277,385
2	Bank of America	\$133,860
3	Commerce Bank	\$131,535
4	Regions Bank	\$110,035
5	J.P. Morgan Chase Bank	\$102,750
6	Midwest BankCentre	\$88,835
7	UMB Financial Corporation	\$50,765
8	Paramount Bank	\$49,710
9	BMO Harris Bank	\$44,965
10	PNC Bank	\$40,245
11	Busey Bank	\$37,445
12	Enterprise Bank & Trust	\$31,695
13	Simmons Bank	\$28,510
14	Midland States Bank	\$25,880
15	Alltru Credit Union	\$4,775
16	Royal Banks of Missouri	\$3,810
Total		\$1,162,200

St. Louis Metro Loans: Number		
Rank	Institution	# of Loans
1	U.S. Bank	1,169
2	Commerce Bank	819
3	Bank of America	730
4	Regions Bank	513
5	J.P. Morgan Chase Bank	322
6	Midwest BankCentre	319
7	PNC Bank	273
8	Paramount Bank	166
9	UMB Financial Corporation	131
10	Enterprise Bank & Trust	121
11	BMO Harris Bank	117
12	Simmons Bank	108
13	Busey Bank	69
14	Midland States Bank	62
15	Alltru Credit Union	53
16	Royal Banks of Missouri	12
Total		4,984



Appendix C – City of St. Louis Originated Loan Information by Tract (dollar amounts in thousands)

Tract	2023 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Alltru Credit Union		Bank of America		BMO Harris Bank		Busey Bank		Commerce Bank		Enterprise Bank & Trust		J.P. Morgan Chase Bank		Midland States Bank		Midwest BankCentre		Paramount Bank		PNC Bank		Regions Bank		Simmons Bank		U.S. Bank		UMB Financial Corporation		
				Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	
1011	\$71,628	2,569	27.64									\$30	2							\$275	3					\$45	1			\$265	3			
1012	\$107,977	3,197	27.74					\$105	1			\$35	1											\$255	1	\$330	2			\$345	3	\$325	1	
1013	\$119,710	4,150	27.57			\$65	1					\$15	1					\$25	1	\$385	1					\$270	2			\$1,100	4			
1014	\$77,424	2,704	49.82			\$25	1			\$365	3	\$15	1														\$260	2	\$100	2				
1015	\$29,524	2,849	50.23			\$75	1			\$145	1			\$100	2					\$2,140	2													
1018	\$55,259	2,829	55.11												\$95	1											\$155	1			\$75	1		
1021	\$85,609	2,737	20.79									\$25	1							\$275	1			\$25	1	\$155	1			\$595	3			
1022	\$121,020	5,967	12.37			\$715	3	\$230	2	\$730	2	\$185	3			\$305	1			\$695	3	\$205	1	\$445	3	\$470	2			\$930	6			
1023	\$68,806	1,814	26.79					\$25	1							\$95	1																	
1024	\$89,077	2,240	31.52			\$185	1																								\$190	2		
1025	\$78,483	1,842	23.62			\$300	4			\$155	1									\$155	1					\$35	1			\$440	2			
1031	\$103,270	3,331	22.7					\$95	1			\$75	1	\$460	2	\$115	1	\$185	1												\$140	2		
1034	\$125,446	1,778	15.02			\$205	1					\$210	2																		\$415	3		
1036	\$87,706	1,250	19.12									\$105	1																		\$215	3		
1037	\$111,082	2,507	16.79			\$145	3							\$160	2					\$135	1					\$125	1			\$130	2			
1038	\$109,650	3,823	15.38			\$55	1			\$275	1	\$140	4							\$135	1	\$490	2	\$35	1	\$35	1			\$285	1			
1042	\$116,464	3,406	17.94			\$155	1					\$345	3									\$540	2	\$105	1	\$470	2			\$655	3			
1045	\$75,086	2,520	29.68									\$65	1	\$125	1																			
1051.98	\$188,123	3,960	44.85			\$260	2	\$55	1			\$720	4							\$535	1									\$640	2			
1052	\$120,849	2,647	59.69					\$375	1									\$395	1							\$975	5			\$285	1			
1053		2,211	88.29			\$65	1												\$175	1							\$15	1	\$225	1				
1054	\$69,653	2,413	95.15			\$35	1																\$35	1										
1055	\$99,399	2,546	94.93	\$35	1	\$25	1													\$85	1													
1061	\$39,635	1,744	98.05			\$75	1								\$105	1												\$105	1					
1062		1,260	99.52																							\$75	1	\$55	1					
1063*	\$51,731	1,480	98.24																															
1064	\$49,997	1,650	98.42											\$175	1																			
1065	\$52,214	2,687	93.41	\$45	1																									\$130	2			
1066	\$33,667	1,250	97.12																								\$105	1	\$55	1				
1067	\$72,324	2,502	98.2	\$65	1							\$185	1														\$35	1						
1072*	\$54,755	974	97.74																															
1073	\$45,068	3,968	98.94	\$65	1							\$210	4							\$55	1	\$85	1					\$85	3	\$25	1			
1074*	\$47,961	1,783	99.1																															

Tract	2023 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Alltru Credit Union		Bank of America		BMO Harris Bank		Busey Bank		Commerce Bank		Enterprise Bank & Trust		J.P. Morgan Chase Bank		Midland States Bank		Midwest BankCentre		Paramount Bank		PNC Bank		Regions Bank		Simmons Bank		U.S. Bank		UMB Financial Corporation	
				Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#
1075	\$50,420	2,040	97.25									\$110	2																				
1076	\$59,795	1,905	98.69																												\$65	1	
1081	\$42,810	2,535	97.2			\$25	1																		\$65	1	\$75	1	\$55	1			
1082	\$45,914	2,260	96.9									\$395	3																				
1083	\$54,251	1,830	97.1			\$25	1																										
1096*	\$49,785	2,496	98.68																														
1097*	\$29,333	1,644	94.71																														
1101	\$41,489	2,264	98.9									\$85	1																				
1102	\$46,973	1,922	98.91									\$155	1											\$95	1			\$25	1				
1103	\$36,187	1,904	98.84																							\$25	1						
1104	\$52,456	1,960	97.86																	\$295	1												
1105	\$48,868	1,002	96.91			\$55	1																										
1111	\$60,692	1,874	96.91			\$85	1																										
1112*	\$37,992	1,014	86.88																														
1113	\$46,176	1,199	98.25									\$80	2																				
1121	\$148,468	4,455	41.62			\$415	1	\$185	1			\$185	1		\$2,310	2			\$345	5			\$185	1	\$1,470	2		\$2,780	4	\$225	1		
1122	\$60,319	1,434	88.49									\$245	1													\$260	2						
1123	\$31,933	1,787	96.19					\$45	1																		\$15	1	\$295	1			
1124	\$180,120	4,492	37.33			\$105	1	\$235	1	\$370	2	\$600	2	\$435	1	\$735	1					\$445	1	\$510	2	\$265	1		\$1,555	3	\$1,210	2	
1135	\$105,588	2,352	9.06									\$500	2							\$125	1	\$265	1	\$265	1	\$25	1						
1141.01	\$85,730	4,201	31.35					\$135	1			\$225	1							\$800	2								\$105	1			
1141.02	\$149,809	4,211	11.66			\$325	1					\$305	3		\$255	1			\$545	1					\$45	1		\$205	1				
1142	\$95,841	4,557	22.95			\$200	2	\$145	1			\$125	1		\$145	1			\$195	1			\$155	1	\$310	2		\$535	3				
1143	\$113,430	5,242	16.27			\$320	2	\$275	1			\$45	1		\$235	1	\$325	1	\$690	2					\$910	4		\$655	5				
1151	\$55,702	3,940	44.14									\$25	1	\$145	1	\$195	1			\$155	1			\$195	1	\$115	1		\$505	3			
1152	\$43,304	2,960	59.73			\$25	1					\$130	2					\$75	1	\$125	1	\$265	1			\$270	2						
1153	\$60,944	5,047	64.18			\$215	3	\$55	1	\$45	1				\$360	2	\$200	2	\$200	2			\$135	1			\$115	1					
1154	\$53,938	3,054	46.89			\$155	1			\$45	1	\$185	1							\$365	3					\$200	2				\$165	1	
1155	\$38,506	5,460	71.96			\$440	2					\$300	2		\$240	2			\$270	2								\$505	3				
1156	\$38,133	5,091	65.13			\$200	2					\$285	3		\$380	2			\$95	1	\$295	1			\$175	1		\$65	1	\$185	1		
1157	\$58,313	3,460	77.6									\$65	1	\$45	1	\$115	1			\$450	4			\$25	1			\$105	1				
1161	\$49,644	3,057	52.99			\$110	2					\$60	2											\$155	1	\$55	1		\$280	2			
1162	\$128,369	4,175	29.39			\$645	3					\$360	2		\$285	1			\$550	2								\$1,040	4				
1163.01	\$114,146	2,902	31.12									\$25	1		\$505	1					\$145	1			\$560	2							
1163.02	\$32,649	3,007	80.81							\$145	1				\$275	1			\$105	1							\$115	1					

Tract	2023 Est. Tract Median Family Income	Tract Pop.	Tract Minority %	Alltru Credit Union		Bank of America		BMO Harris Bank		Busey Bank		Commerce Bank		Enterprise Bank & Trust		J.P. Morgan Chase Bank		Midland States Bank		Midwest BankCentre		Paramount Bank		PNC Bank		Regions Bank		Simmons Bank		U.S. Bank		UMB Financial Corporation	
				Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#	Amt	#
1164	\$50,602	4,536	79.5			\$115	1					\$185	1	\$135	1	\$235	1			\$485	3									\$85	1		
1165	\$84,934	3,813	50.59			\$105	1	\$805	1			\$150	2			\$215	1			\$560	2					\$400	2	\$275	1				
1171	\$113,098	1,546	28.65															\$465	1														
1172	\$126,726	5,460	37.14					\$25	1			\$345	3			\$105	1			\$470	2	\$385	1	\$155	1	\$465	1		\$250	2	\$1,255	3	
1174	\$122,805	4,188	35.94	\$105	1	\$45	1					\$120	2			\$125	1			\$360	2			\$470	2			\$685	3				
1181	\$84,612	1,591	59.08			\$195	1					\$145	1	\$430	2																		
1186	\$118,601	4,561	45.34			\$245	1					\$25	1			\$475	3					\$560	2					\$430	2				
1191.01		2,649	51.94			\$1,450	6					\$685	3			\$330	2								\$1,060	4		\$380	2	\$45	1		
1191.02	\$99,187	3,418	39.94			\$320	2									\$165	1			\$355	3				\$715	1		\$340	2				
1192	\$134,487	1,946	59.71			\$45	1	\$885	1							\$445	1								\$1,135	3		\$475	1	\$205	1		
1193*	\$99,973	6,100	50.05																														
1202*	\$48,444	1,092	95.88																														
1212	\$50,450	1,787	97.65									\$65	1																				
1231	\$94,147	3,235	63.52						\$425	1		\$55	1			\$825	3			\$275	1			\$325	1			\$145	1				
1232	\$88,916	2,464	40.75											\$3,320	2					\$325	1	\$545	1	\$125	1			\$115	1				
1233	\$77,072	2,928	37.36									\$310	2	\$275	1	\$625	3	\$55	1	\$850	2					\$435	1						
1241	\$54,109	4,191	79.65			\$25	1					\$220	2			\$360	2											\$280	2				
1242	\$49,049	3,070	68.11			\$350	2									\$225	1								\$475	1		\$530	2				
1243	\$154,718	3,059	35.31	\$15	1	\$435	3	\$320	2					\$185	1	\$235	1					\$315	1	\$65	1	\$460	2		\$735	5			
1246	\$30,472	1,712	72.25															\$105	1	\$365	3			\$205	1								
1255	\$116,515	3,810	51.78													\$115	1	\$5,505	1														
1256	\$93,079	5,832	60.12			\$125	1									\$75	1	\$6,895	1								\$8,635	1					
1257*	\$25,210	2,852	96.67																														
1266	\$45,007	2,779	85.43											\$255	1																		
1267*	\$48,152	1,074	85.47																														
1268	\$94,762	3,371	22.22									\$75	1										\$55	1			\$460	2					
1269	\$62,607	3,958	98.76	\$45	1	\$85	1																										
1270*	\$19,948	1,221	83.87																														
1271*	\$46,932	1,683	95.19																														
1272	\$107,261	4,163	31.88			\$75	1	\$105	1											\$285	1	\$205	1			\$320	2		\$810	4			
1273	\$117,180	3,729	64.15			\$965	3					\$55	1	\$425	1	\$670	2																
1274	\$35,613	4,705	71.77			\$245	3		\$175	1	\$1,460	2	\$2,005	1	\$265	1	\$565	1										\$95	1				
1275	\$36,248	2,461	77.81			\$105	1							\$355	1										\$175	1		\$95	1				
1276	\$114,821	3,444	31.79			\$315	3		\$115	1										\$215	1												
1277	\$28,668	1,868	97.81			\$55	1																										
1278*	\$38,233	3,961	74.22																														
Total				\$375	7	\$11,030	82	\$4,100	20	\$2,990	16	\$10,745	89	\$9,030	22	\$12,240	48	\$14,970	14	\$14,725	67	\$4,745	17	\$4,020	26	\$13,235	61	\$9,880	14	\$22,205	117	\$3,640	12

*Tracts 1063, 1072, 1074, 1096, 1097, 1112, 1193, 1202, 1257, 1267, 1270, 1271, and 1278 had zero originated loans from City Depository Applicants in 2023.

Appendix D - Triad Bank Loan Analysis

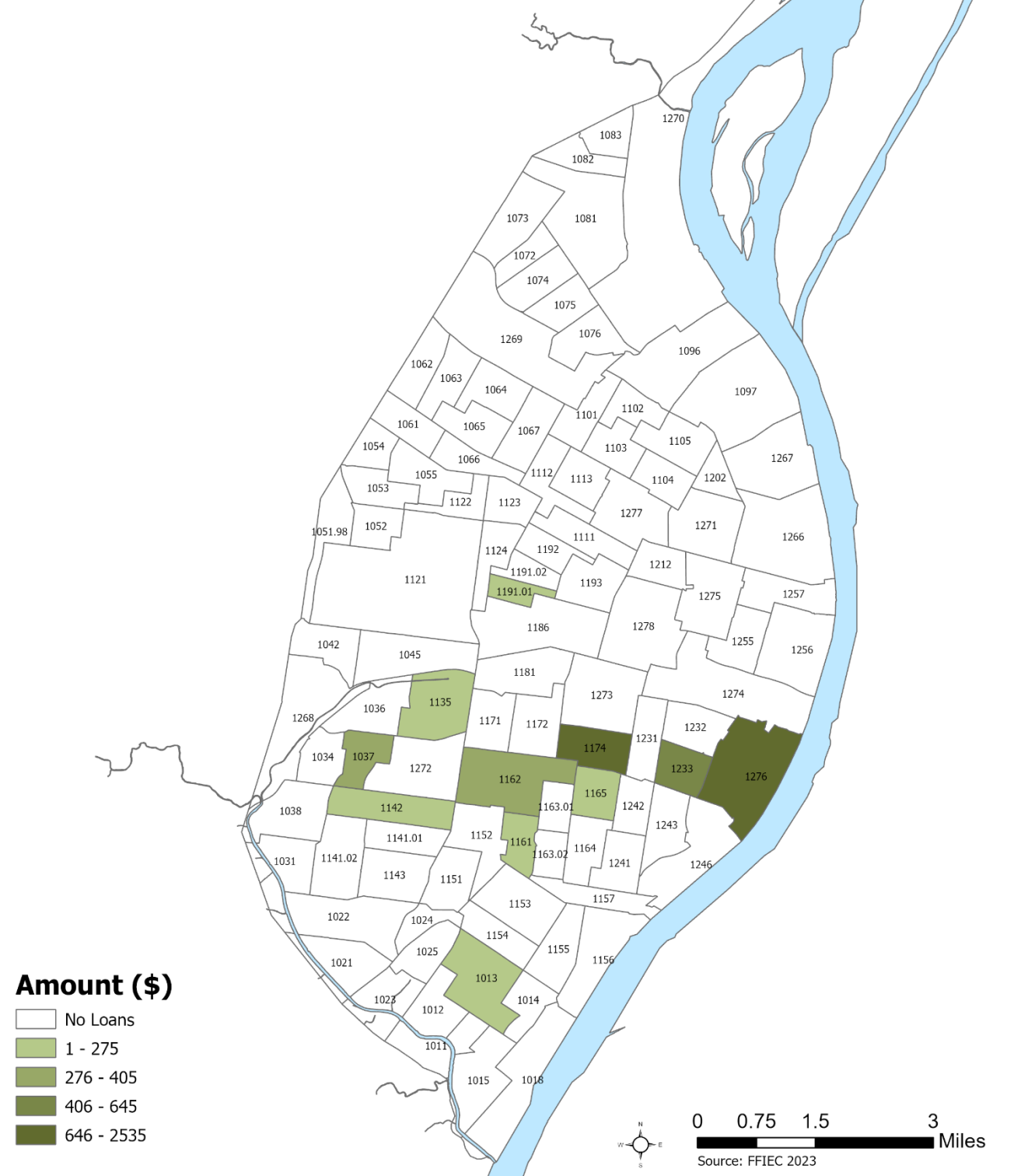
Triad Bank: 5 Year Summary				
	Number		Amount*	
	City Loans	Metro Loans	City Loans	Metro Loans
2019	22	50	\$7,040	\$18,660
2020^				
2021^				
2022^				
2023	11	34	\$6,845	\$15,960
Total	33	84	\$13,885	\$34,620

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

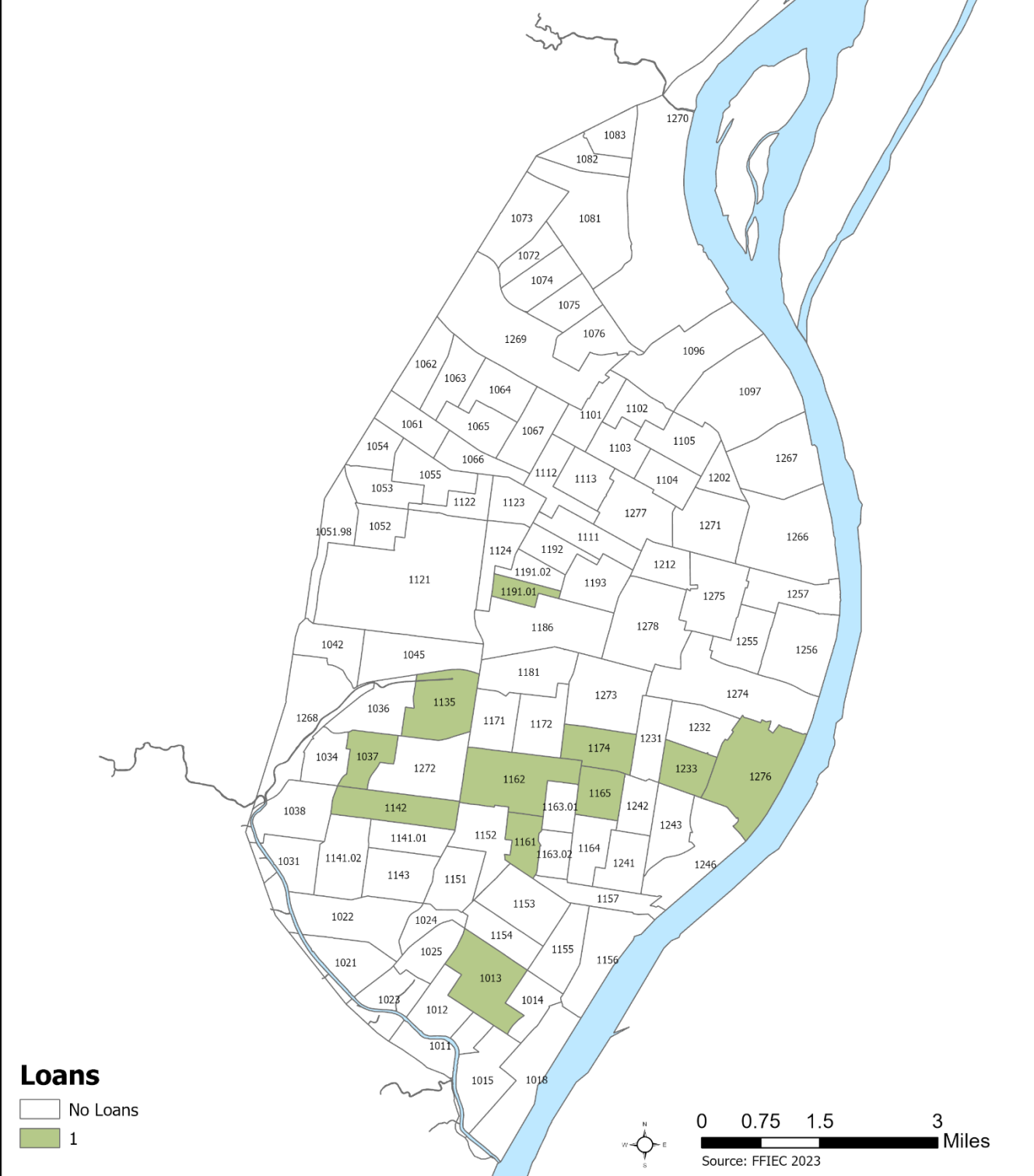
Triad Bank: 20 Year Summary						
Year	St. Louis City		St. Louis Metro		City as Percent of Total	
	Amount*	# Loans	Amount*	# Loans	Amount	# Loans
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
2015						
2016						
2017	\$3,514	15	\$11,970	33	29.36%	45.45%
2018	\$4,005	11	\$15,910	42	25.17%	26.19%
2019	\$7,040	22	\$18,660	50	37.73%	44.00%
2020^						
2021^						
2022^						
2023	\$6,845	11	\$15,960	34	42.89%	32.35%

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

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



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



Triad Bank – Loan Applications

Loan Applications by County					
St. Louis City	St. Louis County	St. Charles	Jefferson	Franklin	St. Louis Metro
11	22	4	0	0	37

Triad Bank - Loans Originated (dollar amounts in thousands)

	St. Louis City		St. Louis County		St. Charles		Jefferson		Franklin		St. Louis Metro	
	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans	Amount	Loans
Home Purchase	\$3,760	8	\$5,270	14	\$685	3					\$9,715	25
Home Improvement	\$155	1	\$180	2							\$335	3
Refinance	\$2,930	2	\$1,785	3	\$1,195	1					\$5,910	6
Total: All Loan Types	\$6,845	11	\$7,235	19	\$1,880	4					\$15,960	34

Triad Bank – Loan Denials

Triad Bank did not deny any completed loan applications in the St. Louis Metro area in 2023.

Appendix E: Ordinance, Methodology, & Terms

Ordinance 64457

Section Six: Each year, following the receipt of the applications, the Treasurer shall forward the information from the applying banks concerning their mortgage lending practices and policies to the Planning and Urban Design Agency (PDA) which shall prepare a report on the performance of the various applying institutions with 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 materials relevant to lending activity in the City of St. Louis which the Planning and Urban Design Agency is able to obtain. PDA 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.

Methodology and Terms

The figures for 2004 through 2016 were based upon the electronic data the Depository Applicant Banks submitted to the City of St. Louis. The figures from 2017-2023 were based upon both electronic data the Depository Applicant Banks submitted to the City of St. Louis as well as data from the Consumer Financial Protection Bureau.

The general categories of the various tables and maps contained within this report are defined as follows:

Amount of City Loans: The total dollar amount of City residential loans originated by an applicant bank. This number includes home purchase loans, home improvement loans, and the refinancing of home purchase loans.

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

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

Number of City Loans: The total number of residential loans originated by an applicant bank in the city. This number includes home purchase loans, home improvement loans, and the refinancing of home purchase loans.

Number of Applications: The total number of residential loan applications submitted to an applicant bank. This number includes home purchase loans, home improvement loans, and the refinancing of home purchase loans. For consistency with previous years, this number may include loan applications that resulted in neither a loan origination nor a loan denial.

Number of Denials: The total number of residential loan denials by an applicant bank in the city. This number includes home purchase loans, home improvement loans, and the refinancing of home purchase loans.