

# The State of Bank Reinvestment in St. Louis:

An analysis of how banks are meeting the needs of the community.

August 2013



The top twenty depository banks in the St. Louis area hold \$45 billion in deposits. How are they reinvesting that back into the community?

This analysis documents the performance of bank reinvestment in low- and moderate-income (LMI) communities and communities of color.

Banks are evaluated on five categories: **Branches**, **Home Mortgage Lending**, **Small Business Lending**, **Community Development Lending**, and **Employment Diversity**. On each indicator, the banks are ranked on a scale of 1 to 20, with 1 representing the highest performance and 20 (or the total number of banks on that indicator) representing the lowest performance.

This chart displays the complete data organized by each bank. The rows display the data on each banks' record and their corresponding rank on each community reinvestment indicator. For a comprehensive description of the methodology and findings, see the full report.

**St. Louis Equal Housing and Community Reinvestment Alliance**  
www.slehcra.org

Top Twenty Depository Banks in St. Louis	U.S. Bank	Bank of America	Commerce Bank	Regions Bank	BMO Harris Bank	Enterprise Bank & Trust	First Bank	PNC Bank	The Bank of Edwardsville	UMB Bank	Pulaski Bank	First National Bank of St. Louis	Fifth Third Bank	Reliance Bank	Midwest BankCentre	Heartland Bank	First Collinsville Bank	Carrollton Bank	First Clover Leaf Bank	Jefferson Bank & Trust
St. Louis Deposits (in 000s)	11,914,401	8,750,316	5,278,820	2,900,484	1,958,350	1,602,112	1,508,555	1,450,507	1,330,514	1,254,296	1,140,127	1,017,729	898,706	780,983	753,624	654,760	560,938	496,671	408,194	398,093
St. Louis Market Share	16.45%	12.08%	7.29%	4.00%	2.70%	2.21%	2.08%	2.00%	1.84%	1.73%	1.57%	1.41%	1.24%	1.08%	1.04%	0.90%	0.77%	0.69%	0.56%	0.55%
Total Assets (in 000s)	345,786,969	1,458,091,000	22,079,408	118,935,276	98,724,706	3,107,300	6,360,763	290,107,628	1,612,887	15,459,121	1,349,269	1,519,384	118,997,722	980,389	1,133,429	811,479	657,851	1,106,339	601,213	480,738
<b>Branches</b>																				
Total Branches	98	51	47	65	15	6	41	43	18	20	13	14	16	19	7	11	10	6	5	5
Category	Large	Large	Large	Large	Mid	Small	Large	Large	Mid	Mid	Mid	Mid	Mid	Mid	Small	Mid	Small	Small	Small	Small
# in LMI Tracts	24	9	8	17	3	2	5	8	1	4	4	2	3	1	2	0	1	0	0	1
% in LMI Tracts	24.5%	17.6%	17.0%	26.2%	20.0%	33.3%	12.2%	18.6%	5.6%	20.0%	30.8%	14.3%	18.8%	5.3%	28.6%	0.0%	10.0%	0.0%	0.0%	20.0%
Rank: LMI Branches	2	4	5	1	2	1	6	3	6	2	1	5	4	7	2	8	4	5	5	3
# in Pred. Minority Tracts	19	7	5	8	2	1	5	5	0	3	3	1	3	1	1	0	0	0	0	1
% in Pred. Minority Tracts	19.4%	13.7%	10.6%	12.3%	13.3%	16.7%	12.2%	11.6%	0.0%	15.0%	23.1%	7.1%	18.8%	5.3%	14.3%	0.0%	0.0%	0.0%	0.0%	20.0%
Rank: Minority Branches	1	2	6	3	4	2	4	5	7	3	1	5	2	6	3	8	4	4	4	1
<b>Total Branch Score</b>	<b>3</b>	<b>6</b>	<b>11</b>	<b>4</b>	<b>6</b>	<b>3</b>	<b>10</b>	<b>8</b>	<b>13</b>	<b>5</b>	<b>2</b>	<b>10</b>	<b>6</b>	<b>13</b>	<b>5</b>	<b>16</b>	<b>8</b>	<b>9</b>	<b>9</b>	<b>4</b>
<b>Home Mortgage Lending (2011)</b>																				
# Loans Originated	5418	2761	440	723	2	172	658	577	1194	115	3334	980	41	64	595	1355	640	362	287	1
# Loans to LMI Borrowers	1516	807	114	237	0	19	233	158	300	41	1139	195	18	8	66	423	166	54	62	1
% Loans to LMI Borrowers	28.0%	29.2%	25.9%	32.8%	0.0%	11.0%	35.4%	27.4%	25.1%	35.7%	34.2%	19.9%	43.9%	12.5%	11.1%	31.2%	25.9%	14.9%	21.6%	100.0%
Rank: Lending to LMI Borrowers	8	7	11	5	NA	18	3	9	12	2	4	14	1	16	17	6	10	15	13	NA
# Loans to LMI Tracts	414	259	31	70	0	8	35	61	68	16	301	50	4	2	23	78	22	29	13	1
% Loans to LMI Tracts	7.6%	9.4%	7.0%	9.7%	0.0%	4.7%	5.3%	10.6%	5.7%	13.9%	9.0%	5.1%	9.8%	3.1%	3.9%	5.8%	3.4%	8.0%	4.5%	100.0%
Rank: Lending to LMI Tracts	8	5	9	4	NA	14	12	2	11	1	6	13	3	18	16	10	17	7	15	NA
# Loans to Minority Borrowers	482	309	27	58	0	1	45	43	26	9	303	82	2	1	27	162	20	3	4	1
% of Loans to Minority Borrowers	8.9%	11.2%	6.1%	8.0%	0.0%	0.6%	6.8%	7.5%	2.2%	7.8%	9.1%	8.4%	4.9%	1.6%	4.5%	12.0%	3.1%	0.8%	1.4%	100.0%
Rank: Lending to Minority Borrowers	4	2	10	6	NA	18	9	8	14	7	3	5	11	15	12	1	13	17	16	NA
# Loans to Minority Tracts	221	159	21	14	0	2	26	24	5	11	135	31	1	0	20	54	5	1	1	1
% Loans to Minority Tracts	4.1%	5.8%	4.8%	1.9%	0.0%	1.2%	4.0%	4.2%	0.4%	9.6%	4.0%	3.2%	2.4%	0.0%	3.4%	4.0%	0.8%	0.3%	0.3%	100.0%
Rank: Lending to Minority Tracts	5	2	3	12	NA	13	6	4	15	1	6	10	11	18	9	6	14	16	16	NA
<b>Total Home Lending Score</b>	<b>25</b>	<b>16</b>	<b>33</b>	<b>27</b>	<b>NA</b>	<b>63</b>	<b>30</b>	<b>23</b>	<b>52</b>	<b>11</b>	<b>19</b>	<b>42</b>	<b>26</b>	<b>67</b>	<b>54</b>	<b>23</b>	<b>54</b>	<b>55</b>	<b>60</b>	<b>NA</b>
<b>Small Business Lending (2011)</b>																				
# Loans Originated	1157	372	1040	1039	6	724	364	1041	468	315	198	402	132	94	238	NA	157	261	NA	NA
# Loans in LMI Tracts	338	63	206	266	0	125	124	159	109	82	31	31	18	24	40	NA	26	48	NA	NA
% Loans in LMI Tracts	29.2%	16.9%	19.8%	25.6%	0.0%	17.3%	34.1%	15.3%	23.3%	26.0%	15.7%	7.7%	13.6%	25.5%	16.8%	NA	16.6%	18.4%	NA	NA
Rank and Score: Lending to LMI Tracts	2	10	7	4	17	9	1	14	6	3	13	16	15	5	11	NA	12	8	NA	NA
<b>Community Development Lending (2011)</b>																				
# Community Development (CD) Loans	249	324	238	425	39	51	53	205	17	79	4	23	221	29	13	NA	26	17	NA	NA
\$ of CD Loans (in 000s)	1,267,052	1,223,165	831,032	753,015	64,641	165,030	215,806	1,140,545	7,974	319,181	8,939	29,333	854,241	65,742	22,686	NA	10,809	44,586	NA	NA
% of assets	0.4%	0.1%	3.8%	0.6%	0.1%	5.3%	3.4%	0.4%	0.5%	2.1%	0.7%	1.9%	0.7%	6.7%	2.0%	NA	1.6%	4.0%	NA	NA
Rank and Score: CD Lending	14	16	4	12	16	2	5	14	13	6	10	8	10	1	7	NA	9	3	NA	NA
<b>Employment Diversity</b>																				
# Employees	4084	2212	1134	562	231	294	Declined	Declined	379	244	350	Declined	138	179	190	250	125	72	Declined	Declined
Category	Large	Large	Large	Large	Mid	Mid	To	To	Mid	Mid	Mid	To	Small	Small	Small	Mid	Small	Small	To	To
# Minority Employees	1448	603	256	80	32	41	Provide	Provide	19	37	40	Provide	27	17	11	24	10	3	Provide	Provide
% Minority Employees	35.5%	27.3%	22.6%	14.2%	13.9%	13.9%	Data	Data	5.0%	15.2%	11.4%	Data	19.6%	9.5%	5.8%	9.6%	8.0%	4.2%	Data	Data
Rank: Minority Employees	1	2	3	4	2	2			6	1	4		1	2	4	5	3	5		
# Sr. Management	657	20	258	15	58	85			48	60	76		73	9	12	105	24	20		
# Minority Sr. Management	80	0	34	0	6	2			0	9	4		7	0	1	5	0	2		
% Minority Sr. Management	12.2%	0.0%	13.2%	0.0%	10.3%	2.4%			0.0%	15.0%	5.3%		9.6%	0.0%	8.3%	4.8%	0.0%	10.0%		
Rank: Minority Sr. Management	2	3	1	3	2	5			6	1	3		2	4	3	4	4	1		
# Board of Directors	14	13	18	14	5	10			10	31	8		14	6	14	12	5	6		
# Minority Board of Directors	4	3	1	2	1	1			1	0	0		3	0	1	0	0	0		
% Minority Board of Directors	28.6%	23.1%	5.6%	14.3%	20.0%	10.0%			10.0%	0.0%	0.0%		21.4%	0.0%	7.1%	0.0%	0.0%	0.0%		
Rank: Minority Board of Directors	1	2	9	5	4	6			6	10	10		3	10	8	10	10	10		
<b>Total Employment Diversity Score</b>	<b>4</b>	<b>7</b>	<b>13</b>	<b>12</b>	<b>8</b>	<b>13</b>			<b>18</b>	<b>12</b>	<b>17</b>		<b>6</b>	<b>16</b>	<b>15</b>	<b>19</b>	<b>17</b>	<b>16</b>		