



TISHAURA O. JONES
 TREASURER
 CITY OF SAINT LOUIS
 MISSOURI

Application for City Depositories

Please submit the following data in the format specified. Data tables are provided as templates for requested data that is currently not publicly available or regularly submitted.

Data are to be provided from calendar year 2019. Dollar amounts should be reported in the \$1000s. For information requested for each census tract in the City of St. Louis, a complete list of census tracts is included on the Excel template. An Excel workbook containing all featured tables can be downloaded from our website.

1. Residential Lending.

- a.-f.** 2019 Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR), submitted in a .csv or .xls file.
- g.** Loan Modifications – the number of modifications of distressed loans in the City of St. Louis, and an indication of whether the modification was executed under the federal Home Affordable Modification Program (HAMP), another federal program, or a proprietary modification program of the institution.

Loan Modifications	Modification Through HAMP	Modification Through Other Federal Program	Modification Through Institution Program
Census Tract			
1011.00			
1012.00			
TOTAL for City of St. Louis			

- h.** Real Estate Owned properties – the number of real estate owned properties in the City of St. Louis by the income level of the census tract of the property location, if known.¹

Real Estate Owned Properties	Number
Census Tract	
1011.00	
1012.00	
TOTAL for City of St. Louis	

¹ The reports of income level designations are to be consistent with designations and definitions used by the FFIEC and in HMDA and CRA reports.

- i. Defaults and Delinquencies - the number and dollar amount of defaults and delinquencies on home loans reported in the City of St. Louis.

Defaults and delinquencies on home loans	Number		Dollar Amount in (000s)	
	Defaults	Delinquencies	Defaults	Delinquencies
TOTAL for City of St. Louis				

2. Small Business Lending.

- a. Total number and dollar amount of small business loans for the entire city.
- b. Total number and dollar amount of small business loans for each census tract in the city.

Small Business Lending	Number		Dollar Amount in (000s)	
Census Tract	Revenue above \$1 million	Revenue under \$1 million	Revenue above \$1 million	Revenue under \$1 million
1011.00				
1012.00				
TOTAL for City of St. Louis				

- c. **Small Business Loans to Minority-Owned Businesses and Women-Owned Businesses in the City of St. Louis.** The number and dollar amount of loans originated, separated by revenue of business.

Small Business Lending for MBEs/WBEs	Number		Dollar Amount (in 000s)	
	Revenue above \$1 million	Revenue under \$1 million	Revenue above \$1 million	Revenue under \$1 million
TOTAL in the City of St. Louis				
Loans to minority-owned businesses				
Loans to women-owned businesses				

3. Community Development Loans and Investments.

- a. The total number and dollar amount of community development loans and investments made within the City of St. Louis. Please report the total number and dollar amount by the designated purpose of the loans and investments. Designated purpose definitions are consistent with the CRA regulations and include the purpose of affordable housing, community services, economic development, revitalization or stabilization, or another activity defined by the CRA.

Community Development Loans	Affordable Housing	
	Number	Dollar Amount (in 000s)
Census Tract		
1011.00		
1012.00		
TOTAL for City of St. Louis		

4. Branches and Deposits.

- a. Number of branches and ATMs in the city as well as the address of each branch and ATM with the number and dollar of deposits for each branch. Submit most recent data in a form consistent with the reports by the FDIC Industry Analysis.

5. Consumer Loan Data.

- a. Number and dollar amount of consumer loans for the entire city.
- b. Number and dollar amount of consumer loans for each census tract.

Consumer Loans	Number	Dollar Amount (in 000s)
Census Tract		
1011.00		
1012.00		
TOTAL for City of St. Louis		

6. Workforce Diversity. Data to be provided consistent with most recent EEOC-1 filing.

- a. Number of minorities and women employed by the bank in all employees, senior management, and members of the Board of Directors. Senior Management designations are consistent with employees designated on the EEOC-1 filing as Executive/Senior Level Officials and Managers.

Workforce Diversity	Male				Female			
	White	Black	Hispanic	Other Minority**	White	Black	Hispanic	Other Minority**
All Employees								
Executive or Senior Level Management								
Board of Directors								

**Other Minority includes Asian, Native American, Native Hawaiian, and other non-white.

7. **Annual Report.** Most recent annual report or SEC-10K report with quarterly financial updates and other filings.
8. **Community Reinvestment Act Performance Evaluation.** Most recent CRA performance evaluation.
9. **Branch Closing Policy.** A copy of the branch closing policy.
10. **Financial Education.** Describe in a brief narrative the activities or efforts of the institution to provide financial education in the City of St. Louis. This includes but is not limited to participation in events, outreach, special projects, or resources (financial or otherwise) provided to organizations in support of financial education and empowerment.
11. **Affidavit.** With each application for certification as a depository for City funds, the Treasurer shall obtain signatures by either the chairman of the board, the chief executive officer, or another officer acceptable to the Treasurer, of the applying depository affirming that it has adopted the affidavit below.

In addition to submitting your annual HMDA for calendar year 2019, a copy of the request letter, these instructions for completion, and an Excel template for reporting purposes is located on our website at <https://www.stltreasurer.org/treasury-operations>. This information, as well as the affidavit below with original signatures, must be received in the Treasurer's Office on a removable USB drive no later than **May 1, 2020** at the address below:

Treasurer's Office
Attn: Connie Johnson, Assistant Treasurer
City of St. Louis
1200 Market Street, Room 220
St. Louis, MO 63103



TISHAURA O. JONES
TREASURER
CITY OF SAINT LOUIS
MISSOURI

Affidavit for Depositories

We pledge not to arbitrarily reject any loans for any properties or projects within the City of St. Louis, or within any specific geographic area in the City of St. Louis, because of the location and/or age of the property, or in the case of prospective borrowers, to arbitrarily vary the terms of loans or the application procedures for loans because of race, color, religion, national origin, age, sex or marital status. In addition, we pledge to make loans available on residential property in neighborhoods of all income levels in the City of St. Louis within the limits of legal restrictions and prudent financial practices. All collateral security agreements governing depositories, institutional banking and investments must be in a form acceptable to the City Treasurer.

Board Chair, Financial Institution

Date

CEO, Financial Institution

Date