

Matt Blunt
Governor
State of Missouri



Department of Insurance
Financial Institutions
and Professional Registration
Douglas M. Ommen, Director

DIVISION OF FINANCE

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D. Eric McClure
Commissioner of Finance

June 29, 2007

The Honorable Matt Blunt
Governor of Missouri
State Capitol
Jefferson City, MO 65101

Dear Governor Blunt:

The attached is this division's anti-redlining report for the calendar year 2006 as required by Section 408.570 through 408.600 RSMo.

During the year, 22 state banks, 29 mortgage banks and 31 finance companies were examined for anti-redlining. No violations were discovered on individual accounts during our examinations. We received one complaint of unlawful discrimination from the public. We noted no institutions with loan policies which violated the act.

Our examination techniques rely to some extent on information found in certain federal reports and a concentrated analysis of loan policies and denials seeking patterns of illegal discrimination rather than simply compiling statistics. We believe that the approach has proven cost effective.

Institution-by-institution details of examinations and analytical reports are maintained at the office of the Division of Finance, 6th Floor, Harry S. Truman Office Building, 301 West High Street, Jefferson City, Missouri 65101. The schedules which follow summarize this information.

Schedule A: Section 408.595 requires that certain information concerning deposits accepted and location of investments be reported by STATE BANKS.

Schedule B: This schedule reflects the number of STATE BANKS examined for anti-redlining, 22, divided into five geographical areas (Kansas City, Jackson County, St. Charles County, St. Louis City and St. Louis County), and the fact that 358 denials were noted and reviewed.

Schedule C: This schedule reflects the number of FINANCE COMPANIES examined for anti-redlining, 31 divided into five geographical areas (Kansas City, Jackson County, St. Charles County, St. Louis City and St. Louis County), and the fact that 5,782 denials were noted and reviewed.

Schedules D and E: These schedules summarize the reports of 29 MORTGAGE BANKS subject to the anti-redlining laws, divided into five geographical areas (Kansas City, Jackson County, St. Charles County, St. Louis City and St. Louis County) and by type of loan (government insured, conventional, home improvement, multi-family dwelling and non-occupant loans).

Schedules F and G: These schedules summarize the reports of residential real estate loans made by STATE BANKS divided both by geographical area (Kansas City, Jackson County, St. Charles County, St. Louis City and St. Louis County), and by type of loan (government insured, conventional, home improvement, multi-family dwelling and non-occupant loans).

Schedules H and I: These schedules summarize the reports of residential real estate loans made by FINANCE COMPANIES divided both by geographical area (Kansas City, Jackson County, St. Charles County, St. Louis City and St. Louis County), and by type of loan (government insured, conventional, home improvement, multi-family dwelling and non-occupant loans).

Respectfully submitted,



D. Eric McClure
Commissioner of Finance

/jr
Enclosures

DEPOSIT AND LOAN ACTIVITY BY STATE BANKS PER SECTION 408.595 RSMO

Total Number of Banks as of December 31, 2006	295
Total Interest Bearing Deposits	\$44,874
Total Deposits	\$52,559
Total Investment in Loans	\$47,816
Total Investment in Securities	\$10,503
Total Loans Originated Outside Missouri	\$2,094

Dollar amounts in millions

EXAM INFO FOR STATE BANKS - 2006****Amounts reported in Thousands**

<u>Location of bank</u>	<u># of banks</u>	<u># of denials during HMDA</u>	<u># of denials after HMDA</u>	<u>Originated</u>		<u>Purchased</u>		<u>Foreclosed</u>	
				<u># Loans</u>	<u>Amount</u>	<u># loans</u>	<u>Amount</u>	<u># Loans</u>	<u>Amount</u>
Kansas City	4	25	6	854	92,056	0	0	0	0
Jackson County	3	15	1	119	11,159	0	0	0	0
St. Louis City	4	40	55	484	13,290,327	0	0	0	0
St. Louis County	7	174	4	23,111	16,556,393	6	357	43	2,669
St. Charles County	4	30	8	885	16,468,150	1	34	0	0
GRAND TOTALS	22	284	74	25,453	46,418,085	7	391	43	2,669

SCHEDULE B

ANNUAL STATEMENT OF MORTGAGE BANKS PER SECTION 408.592 RSMO

Mortgage Banks Inside SMSA
(Amounts reported in Thousands)

LOCATION	<u>FHA, FmHA or VA Loans</u>		<u>Other Residential Mtg. Loans</u>		<u>Total Resid. Mtg. Loans</u>		<u>Total Home Improv. Loans</u>		<u>Total Mtg. Loans on MF Dwellings</u>		<u>Non-Occupant Loans</u>	
	# Loans	Princip. Amt	# Loans	Princ. Amt	# Loans	Princ. Amt	# Loans	Prin. Amt.	# Loans	Prin. Amt.	# Loans	Prin. Amt.
<u>LOANS ORIGINATED</u>												
Kansas City	0	0	6	321	6	321	0	0	0	0	0	0
Jackson County	138	16,126	247	28,937	385	45,063	0	0	0	0	17	1,801
St. Charles County	0	0	23	4,155	23	4,155	0	0	2	140	4	323
St. Louis City	453	58,086	1758	168,870	2,211	318,017	176	8593	1	90	44	2,397
St. Louis County	51	7,035	211	34,111	262	41,146	0	0	5	15,193	0	0
TOTALS	642	81,247	2245	236,394	2,887	408,702	176	8593	8	15,333	65	4,521
<u>LOANS PURCHASED</u>												
Kansas City	0	0	0	0	0	0	0	0	0	0	0	0
Jackson County	0	0	0	0	0	0	0	0	0	0	0	0
St. Charles County	0	0	0	0	0	0	0	0	0	0	0	0
St. Louis City	108	18,200	399	59,036	507	77,137	0	0	0	0	9	1076
St. Louis County	20	3,211	389	78,981	409	82,192	0	0	0	0	0	0
TOTALS	128	21,411	788	138,017	916	159,329	0	0	0	0	9	1076
<u>LOANS FORECLOSED</u>												
Kansas City	40	2,981	10	1,361	50	4,342	0	0	0	0	0	0
Jackson County	0	0	0	0	0	0	0	0	0	0	0	0
St. Charles County	0	0	0	0	0	0	0	0	0	0	0	0
St. Louis City	68	7,750	608	80,788	676	88,538	175	8,491	1	90	23	3,297
St. Louis County	0	0	0	0	0	0	0	0	0	0	0	0
TOTALS	108	10,731	618	82,149	726	92,880	175	8,491	1	90	23	3,297

SCHEDULE D

ANNUAL STATEMENT OF MORTGAGE BANKS PER SECTION 408.592 RSMO

Mortgage Banks Outside SMSA
(Amounts reported in Thousands)

<u>LOCATION N & #</u>	<u>FHA, FmHA or VA Loans</u>		<u>Other Residential Mtg. Loans</u>		<u>Total Resid. Mtg. Loans</u>		<u>Total Home Improv. Loans</u>		<u>Total Mtg. Loans on MF Dwellings</u>		<u>Non-Occupant Loans</u>	
	<u># Loans</u>	<u>Princ. Amt</u>	<u># Loans</u>	<u>Princ. Amt</u>	<u># Loans</u>	<u>Princ. Amt</u>	<u># Loans</u>	<u>Prin. Amt.</u>	<u># Loans</u>	<u>Prin. Amt.</u>	<u># Loans</u>	<u>Prin. Amt.</u>
<u>LOANS ORIGINATED</u>												
Kansas City	403	50,859	57	66,136	460	116,995	0	0	0	0	0	0
Jackson County	25	2,815	58	5,543	83	8,227	0	0	0	0	6	1,046
St. Charles County	0	0	0	0	0	0	0	0	0	0	0	0
St. Louis City	40	5,395	104	11,326	144	16,721	0	0	0	0	6	767
St. Louis County	0	0	0	0	0	0	0	0	0	0	0	0
TOTALS	468	59,069	219	87,160	687	141,943	0	0	0	0	12	2,138
<u>LOANS PURCHASED</u>												
Kansas City	0	0	0	0	0	0	0	0	0	0	0	0
Jackson County	0	0	0	0	0	0	0	0	0	0	0	0
St. Charles County	0	0	0	0	0	0	0	0	0	0	0	0
St. Louis City	27	3,900	35	4,000	62	7,900	0	0	0	0	2	253
St. Louis County	0	0	0	0	0	0	0	0	0	0	0	0
TOTALS	27	3,900	35	4,000	62	7,900	0	0	0	0	2	253
<u>LOANS FORECLOSED</u>												
Kansas City	196	19,469	2	193	198	19,662	0	0	0	0	0	0
Jackson County	0	0	0	0	0	0	0	0	0	0	0	0
St. Charles County	0	0	0	0	0	0	0	0	0	0	0	0
St. Louis City	7	234	20	1,094	27	1,328	0	0	0	0	2	97
St. Louis County	0	0	0	0	0	0	0	0	0	0	0	0
TOTALS	203	19,703	22	1,287	225	20,990	0	0	0	0	2	97

SCHEDULE E

Mortgage Loan Disclosure Statement State Banks
Mortgage Loan Data relating to residential real property located WITHIN the relevant SMSA

BANKS WITHIN SMSA
(Amounts reported in Thousands)

<u>LOCATION AND ID#</u>	<u>FHA, FmHA or VA Loans</u>		<u>Other Residential Mtg. Loans</u>		<u>Total Resid. Mtg. Loans</u>		<u>Total Home Improv. Loans</u>		<u>Total Mtg. Loans on MF Dwellings</u>		<u>Non-Occupant Loans</u>	
	# Loans	Princ. Amt.	# Loans	Princ. Amt.	# Loans	Princ. Amt.	# Loans	Prin. Amt.	# Loans	Prin. Amt.	# Loans	Prin. Amt.
Kansas City	0	0	685	88,548	685	88,548	91	3,753	517	74,258	224	28,032
Jackson County	0	0	1,336	167,441	1,336	167,441	138	3,221	440	59,886	622	72
St. Charles County	0	0	444	70,790	444	70,790	9	644	176	25,321	274	29,220
St. Louis City	0	0	87	10,487	87	10,487	16	1,162	13	1,334	73	8,462
St. Louis County	0	0	3,024	537,408	3,024	537,408	315	34,943	1,259	227,721	1,262	231,175
TOTALS	0	0	5,576	874,674	5,576	874,674	569	43,723	2,405	388,520	2,365	359,507
<u>LOANS PURCHASED</u>												
Kansas City	0	0	0	0	0	0	0	0	0	0	0	0
Jackson County	0	0	0	0	0	0	0	0	0	0	0	0
St. Charles County	0	0	0	0	0	0	0	0	0	0	0	0
St. Louis City	0	0	0	0	0	0	0	0	0	0	0	0
St. Louis County	0	0	0	0	0	0	0	0	0	0	0	0
TOTALS	0	0	0	0	0	0	0	0	0	0	0	0
<u>LOANS FORECLOSED</u>												
Kansas City	0	0	26	3,480	26	3,480	4	442	0	0	29	3,792
Jackson County	0	0	80	8,177	80	8,177	0	0	2	609	9	849
St. Charles County	0	0	14	1,481	14	1,481	0	0	4	928	19	4,693
St. Louis City	0	0	22	4,017	22	4,017	0	0	4	2,180	26	3,562
St. Louis County	164	18,599	43	8,292	207	26,891	1	350	2	270	30	13,741
TOTALS	164	18,599	185	25,447	349	44,046	5	792	12	3,987	113	26,637

SCHEDULE F

Mortgage Loan Disclosure Statement State Banks
Mortgage data relating to residential real property located outside the relevant SMSA

BANKS OUTSIDE SMSA
(Amounts reported in Thousands)

<u>LOCATION AND ID#</u>	<u>FHA, FmHA or VA Loans</u>		<u>Other Residential Mtg. Loans</u>		<u>Total Resid. Mtg. Loans</u>		<u>Total Home Improv. Loans</u>		<u>Total Mtg. Loans on MF Dwellings</u>		<u>Non-Occupant Loans</u>	
	# Loans	Princip. Amt.	# Loans	Princ. Amt.	# Loans	Princ. Amt.	# Loans	Prin. Amt.	# Loans	Prin. Amt.	# Loans	Prin. Amt.
Kansas City	22	2,832	783	72,002	805	74,834	41	1,857	314	33,873	125	8867
Jackson County	579	63,291	3,092	238,437	3,671	301,728	580	12,790	1,344	129,058	714	53,678
St. Charles County	57	7,938	659	114,065	716	122,003	9	1,878	236	49,252	214	41,961
St. Louis City	0	0	2	619	2	619	0	0	0	0	711	88681
St. Louis County	38	4,737	3,262	364,230	3,300	368,967	302	15,087	1,492	175,890	2	619
TOTALS	696	78,798	7,798	789,353	8,494	868,151	932	31,612	3,386	388,073	1766	193806
<u>LOANS PURCHASED</u>												
Kansas City	0	0	0	0	0	0	0	0	0	0	0	0
Jackson County	0	0	0	0	0	0	0	0	0	0	0	0
St. Charles County	0	0	0	0	0	0	0	0	0	0	0	0
St. Louis City	0	0	0	0	0	0	0	0	0	0	0	0
St. Louis County	0	0	0	0	0	0	0	0	0	0	0	0
TOTALS	0	0	0	0	0	0	0	0	0	0	0	0
<u>LOANS FORECLOSED</u>												
Kansas City	0	0	0	0	0	0	0	0	0	0	0	0
Jackson County	0	0	15	2,749	15	2,749	0	0	0	0	3	197
St. Charles County	0	0	2	26	2	26	0	0	0	0	0	0
St. Louis City	0	0	0	0	0	0	0	0	0	0	0	0
St. Louis County	0	0	449	70,730	449	70,730	7	2,009	9	3,025	235	32,786
TOTALS	0	0	466	73,505	466	73,505	7	2,009	9	3,025	238	32,983

SCHEDULE G

Mortgage Loan Disclosure Statement Finance Companies

Mortgage loan data relating to residential real property located within the relevant SMSA

LOCATION	<u>FHA, FmHA or VA Loans</u>		<u>Other Residential Mtg. Loans</u>		<u>Total Resid. Mtg. Loans</u>		<u>Total Home Improv. Loans</u>		<u>Total Mtg. Loans on MF Dwellings</u>		<u>Non-Occupant Loans</u>	
	# Loans	Princip. Amt	# Loans	Princ. Amt	# Loans	Princ. Amt	# Loans	Prin. Amt.	# Loans	Prin. Amt.	# Loans	Prin. Amt.
Originated												
Kansas City	0	0	573	48,669	573	48,669	106	11,920	0	0	0	0
Jackson County	0	0	1,290	221,683	1,290	221,683	518	79,886	0	0	12	492
St. Charles County	0	0	585	89,996	585	89,996	161	4,285	0	0	0	0
St. Louis City	0	0	615	105,653	615	105,653	197	22,851	12	1,214	6	174
St. Louis County	0	0	2,099	317,338	2,099	317,338	756	72,964	13	12,626	14	674
TOTAL	0	0	5,162	783,339	5,162	783,339	1,738	191,906	25	13,840	32	1,340
LOANS PURCHASED												
Kansas City	0	0	4	868	4	868	0	0	0	0	0	0
Jackson County	0	0	18	782	18	782	0	0	0	0	0	0
St. Charles County	0	0	153	9,711	153	9,711	51	1,459	0	0	0	0
St. Louis City	0	0	7	810	7	810	0	0	0	0	0	0
St. Louis County	0	0	37	6,334	37	6,334	0	0	0	0	0	0
TOTAL	0	0	219	18,505	219	18,505	51	1,459	0	0	0	0
LOANS FORECLOSED												
Kansas City	0	0	26	2,417	26	2,417	0	0	0	0	0	0
Jackson County	0	0	77	5,186	77	5,186	0	0	0	0	0	0
St. Charles County	0	0	10	944	10	944	0	0	0	0	0	0
St. Louis City	0	0	15	1,550	15	1,550	0	0	0	0	0	0
St. Louis County	0	0	58	4,489	58	4,489	0	0	0	0	0	0
TOTAL	0	0	186	14,586	186	14,586	0	0	0	0	0	0

SCHEDULE H