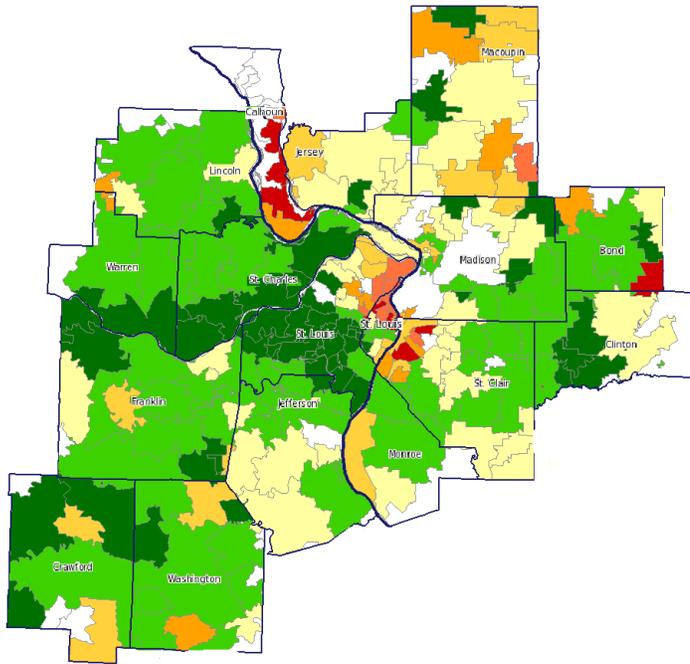




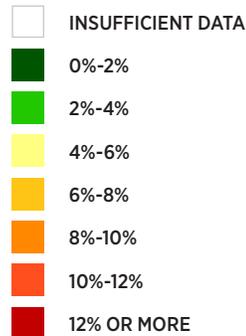
St. Louis MSA

Seriously Delinquent Mortgages by ZIP Code

DECEMBER 2014



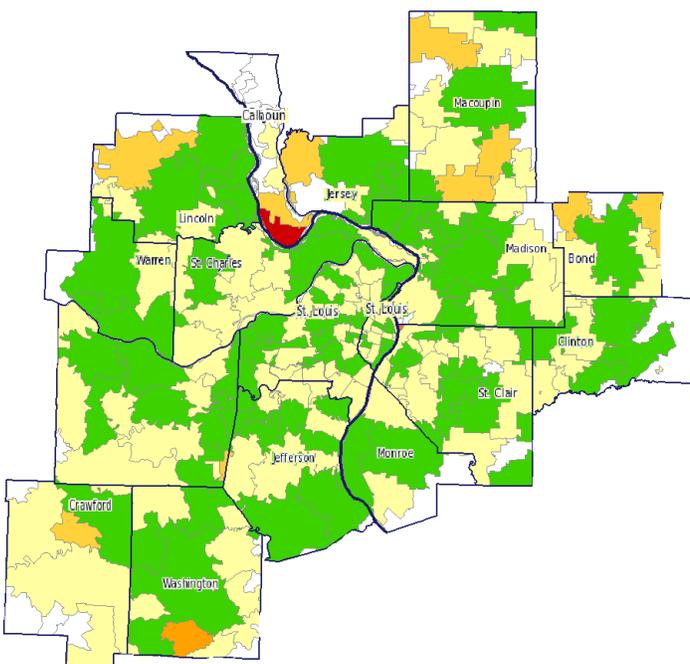
In December 2014, 3.49 percent of loans in the St. Louis MSA were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.99 percent.



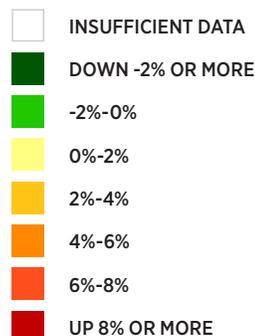
Source: Lender Processing Services

Change in Seriously Delinquent Mortgages by ZIP Code

SEPTEMBER 2014 TO DECEMBER 2014



The share of seriously delinquent loans did not change in the St. Louis MSA between September 2014 and December 2014. Loans that are delinquent 90 days or more increased 6 bps; foreclosures decreased 5 bps.



Source: Lender Processing Services



St. Louis MSA

Top 10 ZIP Codes with Mortgages Under Stress

DECEMBER 2014

ZIP Code	CBSA or County	Seriously Delinquent Mortgages
62206	Saint Clair-IL	12.8%
63136	Saint Louis-MO	11.6%
63115	Saint Louis City-MO	11.5%
63147	Saint Louis City-MO	11.2%
63138	Saint Louis-MO	10.8%
63113	Saint Louis City-MO	10.6%
63137	Saint Louis-MO	10.5%
63135	Saint Louis-MO	8.6%
63121	Saint Louis-MO	8.5%
63134	Saint Louis-MO	8.3%

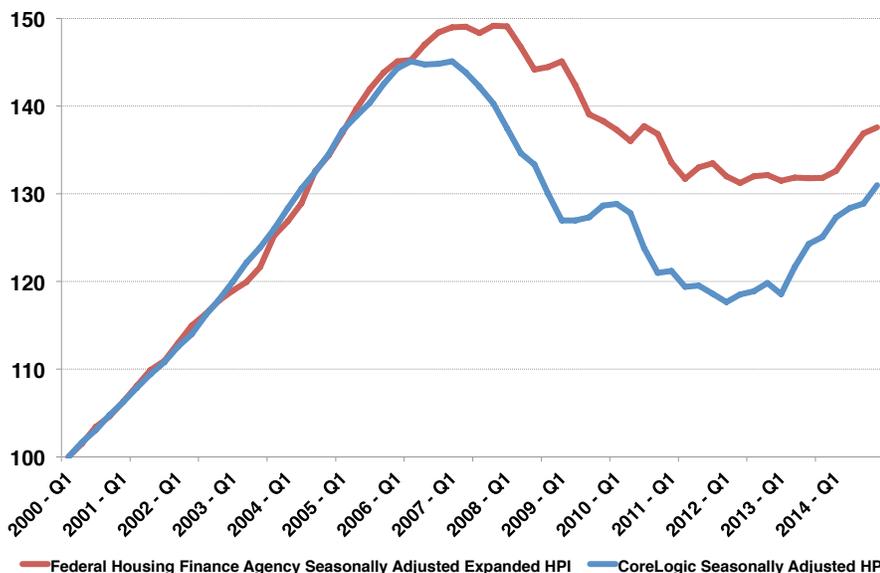
Note: ZIP codes with less than 0.15 percent of total loans in the MSA were not included in this analysis. For the St. Louis MSA, the cutoff is 470 loans.

Source: Lender Processing Services

House Prices

FOURTH QUARTER 2014

St. Louis, Mo MSA House Prices
Indexed: Q1 2000 = 100



In the fourth quarter of 2014, house price indices for the St. Louis MSA were 0.5 percent higher (FHFA) and 1.6 percent higher (CoreLogic) than in the third quarter of 2014. Since the fourth quarter of 2013, house price indices were 4.4 percent higher (FHFA) and 4.7 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic