

# St. Louis Equal Housing and Community Reinvestment Alliance

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## Central Bancompany

Central Bancompany is based in Jefferson City, MO, and is the holding company of 13 banks across Missouri, Illinois, Kansas, and Oklahoma. It currently has over \$8 billion in assets.

Affiliates	Assets in Dollars
The Central Trust Bank (Jefferson City, MO)	\$1,691,547,000
First National Bank of St. Louis (Clayton, MO)	\$1,429,355,000
The Boone County National Bank of Columbia (Columbia, MO)	\$1,155,505,000
Metcalf Bank (Lees Summit, MO)	\$1,001,055,000
Empire Bank (Springfield, MO)	\$821,773,000
ONB Bank and Trust Company(Tulsa, OK)	\$660,777,000
Central Bank of Lake of the Ozarks (Osage Beach, MO)	\$509,984,000
Jefferson Bank of Missouri (Jefferson City, MO)	\$476,394,000
Ozark Mountain Bank (Branson, MO)	\$300,891,000
The Third National Bank of Sedalia (Sedalia, MO)	\$281,310,000
First Central Bank (Warrensburg, MO)	\$215,535,000
City Bank and Trust Co. of Moberly (Moberly, MO)	\$150,431,000
The First National Bank of Audrain County (Mexico, MO)	\$142,709,000

According to the FDIC - Institution Directory information on Central Bancompany, as of June 30, 2009.

### Application for Acquisition

Central Bancompany, Inc., Jefferson City, Missouri - to acquire 100 percent of the voting shares of Overland Bancorp, Inc., and thereby indirectly acquire voting shares of Bank of Belton, both of Belton, Missouri. Comment period ends: 11/23/09

“Heads Up / Metcalf Bank to buy Bank of Belton” – Kansas City Star – Oct. 22, 2009

“Metcalf Bank has agreed to buy the Bank of Belton, continuing a string of acquisitions under its Jefferson City-based parent company. Owners of the Bank of Belton, with \$50 million in assets, approved the deal, which still needs regulatory approval. The companies did not disclose terms of the sale.”

### Metcalf Bank (Lee’s Summit, MO)

In 2008, this current bank merged Metcalf Bank, First National Bank of Missouri, and First Kansas Bank and Trust Company. According to their website, they now offer financial services to “Kansas City, Lee’s Summit, Blue Springs, Independence, Oak Grove, Buckner, Overland Park, Olathe, Gardner, Edgerton,” with 21 branches throughout the Kansas City metropolitan area and have over \$1 billion in assets. They are owned by Central Bancompany, in Jefferson City, MO.

### 2008 HMDA

Of 2008 total HMDA loans within Kansas City MO-KS MSA:  
88.58% within Assessment Area

11.42% outside of Assessment Area

***Race and Ethnicity***

Applications by Race and Ethnicity of Borrower

	Total	White	Black	Hispanic	Asian	Other
Number of Loan Applications	564	459	4	7	3	98
Percentage of Loan Applications	100%	81.38%	0.71%	1.24%	0.53%	17.38%

Originations by Race and Ethnicity of Borrower

	Total	White	Black	Hispanic	Asian	Other
Number of Loan Originations	429	344	1	5	2	82
Percentage of Loan Originations	100%	80.19%	0.23%	1.17%	0.47%	19.11%

***Income***

Low-Income: less than 50% of MSA/MD median

Moderate-Income: 50-79% of MSA/MD median

Middle-Income: 80-119% of MSA/MD median

Upper-Income: 120% or more of MSA/MD median

Not Available: income characteristics not available

Originations by Income of Borrowers

	Total	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Not Available
Number of Originations	429	41	72	93	159	64
Percentage of Originations	100%	9.56%	16.78%	21.68%	37.06%	14.92%

Money in Originations by Income of Borrowers

	Total	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Not Available
Amount of Money in Originations (in \$000s)	\$53,164	\$2,298	\$7,674	\$9,066	\$24,114	\$10,012
Percentage of Money in Originations	100%	4.32%	14.43%	17.05%	45.36%	18.83%

***Racial Composition of Area***

*Uses percentage of minorities in census tract where property is located.*

**Originations by Racial Composition of Area**

	<10% minority	10-19% minority	20-49% minority	50-79% minority	>80% minority
Number of Originations	302	78	24	17	2
Percent of Originations	70.40%	18.18%	5.59%	3.96%	0.47%

***Income Characteristics of Area***

*Of Census Tract where property is located*

**Originations by Income Characteristics of census tract in which property is located**

	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Other
Number of Originations	3	53	227	140	6
Percent of Originations	0.70%	12.35%	52.91%	32.63%	1.40%

**Assessment Area**

Jackson County, MO – Middle-Income

Cass County, MO- Middle-Income

Johnson County, KS- Upper Income

(according to 1999 MFI from Census 2000, and compared to Kansas City MSA MFI)

Total:

79.84% White

13.92% Black

4.62% Hispanic

1.82% Asian

4.43% Other

341 Census Tracts total

- 39 Low-Income – 11.44% of AA
- 80 Moderate-Income – 23.46% of AA
- 123 Middle-Income – 36.07% of AA
- 94 Upper Income – 27.57% of AA
- 5 Income Unknown – 1.47% of AA

**Branch Locations**

All located in either Jackson County, MO or Johnson County, KS

21 Branches total

- 2 in Moderate-Income CTs
- 13 in Middle-Income CTs
- 6 in Upper-Income CTs

**2008 CRA disclosure report**

## Small Business and Small Farm Loan Information

609 total small business and farm loans.

- 85.55% within Assessment Area
- 14.45% outside of Assessment Area

### *Income Characteristics*

#### Small Business and Small Farm Originations by Income Characteristics of Census Tract

	Total	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Not Available
Number of Originations	609	9	60	328	211	1
Percentage of Originations	100%	1.48%	9.85%	53.86%	34.65%	0.16%

## Bank of Belton (Belton, MO)

Bank of Belton has one office located in Cass County, MO. It has assets of over \$50 million. The bank is owned by Overland Bancorp, Inc.

### **HMDA data**

In the past three years (from 2006 to 2008), HMDA loans have decreased. In 2006, Bank of Belton originated 21 loans, compared to only 8 originated loans in 2008.

Out of 40 total loans from 2006-2008:

72.5% originated within Assessment Area

27.5% originated outside of Assessment Area

### *Race and Ethnicity*

#### Originations by Race and Ethnicity of Borrower

	Total	White	Black	Hispanic	Asian	Other
Number of Loan Originations	40	37	0	5	0	3
Percentage of Loan Originations	100%	92.5%	0%	12.5%	0%	7.5%

### *Income*

#### Originations by Income of Borrowers

	Total	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Not Available
Number of Originations	40	10	11	7	9	3
Percentage of Originations	100%	25%	27.5%	17.5%	22.5%	7.5%

### *Income Characteristics of Area in which property is located*

Originations by Income Characteristics of census tract in which property is located

	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Other
Number of Originations	2	5	28	1	4
Percent of Originations	5%	12.5%	70%	2.5%	10%

**Assessment Area**

Portion of Cass County, MO

10 Census Tracts

- 0 Low-Income
- 1 Moderate-Income
- 8 Middle-Income
- 1 Upper-Income

Out of total population of the 10 CTs,

- 94.7% White
- 1.96% Black
- 2.85% Hispanic
- 0.57% Asian
- 4.81% Other

The bank's only location is in a Middle-Income CT.