

St. Louis Equal Housing and Community Reinvestment Alliance

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First National Bank of St. Louis

First National Bank of St. Louis started in 1902 as the Trust Company of St. Louis County. Since then, the bank has expanded into Missouri and Illinois areas and by the end of 2007 had \$1.5 billion in assets. The bank is owned by Central Banccompany, located in Jefferson City.

CRA Performance

The bank is scheduled for a CRA performance evaluation in the fourth quarter of 2009. They are regulated by the Office of the Comptroller of the Currency (“OCC”) and are considered a Large Bank. In their 2006 CRA evaluation they received an overall Satisfactory rating, with a High Satisfactory in lending, an Outstanding in investment, and a Low Satisfactory in service.

Locations

First National Bank of St. Louis has 14 branches in the metropolitan St. Louis area, with their headquarters in Clayton, MO. All branches have lobby services, and all but one branch have drive-thru services. All branches have 24 hour ATMs, and there are three additional ATMs not within a branch location.

According to their website, First National Bank of St. Louis provides services to “the communities of St. Louis, Clayton, Chesterfield, O’Fallon, Creve Coeur, Des Peres, Wildwood, St. Charles, Weldon Spring, Milstadt and more”. Of their total branches, 10 are located in upper income census tracts, and 4 are in middle income census tracts. There are none in low or moderate income census tracts.

Their Assessment Area, which are areas the bank designates for their evaluation, includes St. Charles county, Warren county, and parts of St. Louis county in Missouri, as well as Monroe county and parts of St. Clair county in Illinois. This does not include St. Louis City, north St. Louis County, and the northwestern corner of St. Clair County. Their Assessment Area consists of 207 census tracts, with only 1 low-income census tract and 11 moderate-income census tracts.

Home Mortgage Disclosure Act data

The publicly available data from the Home Mortgage Disclosure Act (“HMDA”) provides information reported by the bank on residential loans, including characteristics of loan applicants. The following tables are results from First National Bank of St. Louis’s HMDA data from 2005 to 2007. Also included are percentages from St. Louis aggregate HMDA data over a three year period.

Race and Ethnicity

Applications by Race and Ethnicity of Borrower

	Total	White	Black	Hispanic	Asian	Other
Number of Loan Applications	2668	2325	77	12	34	232
Percentage of Loan Applications	100%	87.14%	2.89%	0.45%	1.27%	8.70%
St. Louis Aggregate Percentages	100%	66.86%	15.38%	1.07%	1.25%	16.5%

Originations by Race and Ethnicity of Borrower

	Total	White	Black	Hispanic	Asian	Other
Number of Loan Originations	2357	2076	60	10	31	190
Percentage of Loan Originations	100%	88.08%	2.55%	0.42%	1.32%	8.06%
St. Louis Aggregate Percentages	100%	75.31%	10.26%	0.98%	1.35%	13.09%

Money in Originations by Race and Ethnicity of Borrower

	Total	White	Black	Hispanic	Asian	Other
Amount of Money in Originations (in \$000s)	\$407,540	\$356,091	\$6,982	\$1,749	\$5,666	\$37,865
Percentage of Money in Originations	100%	87.38%	1.71%	0.43%	1.39%	9.29%
St. Louis Aggregate Percentages	100%	75.06%	7.58%	0.86%	1.76%	15.6%

Denial Rate by Race and Ethnicity of Borrower

	Total	White	Black	Hispanic	Asian	Other
Denial Rates	3.64%	3.01%	15.58%	8.33%	5.88%	5.60%
St. Louis Aggregate	24.42%	20.19%	39.54%	28.75%	19.94%	27.79%

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

Table 8: **Originations** by Income of Borrowers

	Total	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Not Available
Number of Originations	2357	132	405	525	1092	203
Percentage of Originations	100%	5.60%	17.18%	22.27%	46.33%	8.61%
St. Louis Aggregate	100%	9.93%	22.30%	25.40%	36.06%	6.31%

Table 9: **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)	\$407,540	\$11,900	\$47,062	\$71,533	\$243,806	\$33,239
Percentage of Money in Originations	100%	2.92%	11.55%	17.55%	59.82%	8.16%
St. Louis Aggregate	100%	5.21%	15.64%	21.79%	48.06%	9.29%

Location of Originations by CountyTable 11: Total **Originations** of HMDA, Small Business, and Farm loans by County

Assessment Area	County	# of Originations	% of Originations
Inside Assessment Area		944	67.48%
	St. Louis County (included portions)	621	44.39%
	St. Charles County	259	18.51%
	St. Clair County (included portions)	43	3.07%
	Warren County	18	1.29%
	Monroe County	3	0.21%
Outside Assessment Area		455	32.52%
	St. Louis County (excluded areas)	137	9.79%
	St. Louis City	115	8.22%
	Jefferson County	63	4.50%
	Lincoln County	27	1.93%
	Franklin County	24	1.72%
	Madison County	8	0.57%
	St. Clair County (excluded areas)	4	0.29%
	Jersey County	3	0.21%
	Other	74	5.29%