

St. Louis Equal Housing and Community Reinvestment Alliance

1027 South Vandeventer Ave., 6th Floor, St. Louis, MO 63110 * 314.534.5800

Rockwood Bank

- Small Bank regulated by the FDIC
- 4 Locations – Eureka, Fenton, Grover, High Ridge
- Assessment Area is all of St. Louis County, parts of Jefferson County, and parts of Franklin County. Comprised of 194 total census tracts: 3 low-income, 29 moderate-income, 89 middle-income, and 73 upper income.
- 2006 CRA evaluation –
 - Highlighted low HMDA and business loans to low- and moderate-income borrowers and areas from 2004-2006.
 - “Managers demonstrated commitment to low and moderate income...”
- HMDA 2008
 - Very low percentages of minorities.
 - Very low number of loans to Low-Income Census Tracts. Only 3 in the past 3 years.

HMDA data

Compared to St. Louis aggregate data from 2006-2008

Race and Ethnicity

Applications by Race and Ethnicity of Borrowers

	White	Black	Hispanic	Asian	Other
Number of applications	786	8	3	19	305
Percentage of applications	70.24%	0.71%	0.27%	1.70%	27.26%
St. Louis Aggregate	66.86%	15.38%	1.07%	1.25%	16.5%

Originations by Race and Ethnicity of Borrowers

	White	Black	Hispanic	Asian	Other
Number of Originations	670	8	3	12	286
Percentage of Originations	68.65%	0.82%	0.31%	1.23%	29.30%
St. Louis Aggregate	75.31%	10.26%	0.98%	1.35%	13.09%

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

	Low- Income	Moderate- Income	Middle- Income	Upper- Income	Not Available
Number of Originations	61	117	171	323	304
Percentage of Originations	6.25%	11.99%	17.52%	33.09%	31.15%
St. Louis Aggregate	9.93%	22.30%	25.40%	36.06%	6.31%

Racial/Ethnic Composition of Census Tract in which property is located**Originations by Racial Composition of Area**

	<10% minority	10-19% minority	20-49% minority	50-79% minority	>80% minority	Other
Percentage of Originations	67.93%	13.11%	10.55%	2.66%	4.61%	1.13%
St. Louis Aggregate	59.47%	13.03%	12.57%	5.57%	5.12%	4.24%

Income Characteristics of Census Tract in which property is located**Originations by Income Characteristics of Area**

	Low- Income	Moderate- Income	Middle- Income	Upper- Income	Other
Percentage of Originations	0.31%	11.78%	52.77%	34.02%	1.13%
St. Louis Aggregate	2.51%	16.09%	50.27%	26.84%	4.29%