

St. Louis Equal Housing and Community Reinvestment Alliance

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

St. Louis Bank

14323 South Outer Forty
Town and Country, Missouri 63017

- One location in upper income census tract.
- Small Bank – regulated by FDIC
- Assessment Area: St. Louis County and St. Charles County.
- Does not report Small Business loans.
- 2007 CRA evaluation – Satisfactory.
 - Only 67% of loans inside AA.
 - 0 small business loans and only 1 mortgage loan to low-income CTs.
 - LMI mortgage lending – 4% to low-income, 12% to moderate-income borrowers.
- HMDA data 2006-2008:
 - Very high unreported numbers.
 - Low percentages of lending to minority borrowers (2.6% total originations to blacks, Hispanics, and Asians)
 - Low percentages of lending to low- and moderate- income borrowers (2.13% to low-income and 7.39% to moderate-income borrowers)

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	931	43	9	7	1052
Percentage of applications	45.79%	2.12%	0.44%	0.34%	51.75%
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	683	31	9	4	973
Percentage of Originations	40.39%	1.83%	0.53%	0.24%	57.54%
St. Louis Aggregate	75.31%	10.26%	0.98%	1.35%	13.09%

Money Lent by Race and Ethnicity of Borrower

	White	Black	Hispanic	Asian	Other
Amount of Money (in \$000s)	\$129,917	\$3,326	\$1,857	\$1,057	\$114,452
Percentage of Money Lent	52.23%	1.34%	0.75%	0.42%	46.01%

St. Louis Aggregate	75.06%	7.58%	0.86%	1.76%	15.6%
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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	36	125	136	414	980
Percentage of Originations	2.13%	7.39%	8.04%	24.48%	57.95%
St. Louis Aggregate	9.93%	22.30%	25.40%	36.06%	6.31%

Money Lent by Income of Borrowers

	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Not Available
Amount of Money (in \$000s)	\$3,773	\$14,945	\$17,503	\$97,411	\$115,120
Percentage of Money Lent	1.52%	6.01%	7.04%	39.16%	46.28%
St. Louis Aggregate	5.21%	15.64%	21.79%	48.06%	9.29%

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	32.53%	9.88%	17.80%	15.97%	22.83%	1.01%
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	6.74%	41.16%	30.28%	20.76%	1.06%
St. Louis Aggregate	2.51%	16.09%	50.27%	26.84%	4.29%