

St. Louis Equal Housing and Community Reinvestment Alliance

c/o EHOc · 1027 S. Vandeventer Avenue, 6th floor · St. Louis, MO · 63110 · www.slehkra.org

Stifel Bank & Trust

- \$2.3 billion in assets.
- Owned by Stifel Financial Corp, a subsidiary of Stifel Nicolaus.
- Founded in 2007.
- Uses Stifel Nicolaus relationship for deposits nationwide, only about 2% of deposits come from St. Louis area.
- Created Stifel Bank CDC in 2011 to provide investments for community development.
- Assessment Area: St. Louis City, St. Louis County, St. Charles County, and Jefferson County
- ‘Satisfactory’ on last CRA exam in 2009, using Small Bank procedures. Notes lower levels of lending to LMI borrowers and geographies.
- Regulated by the FDIC
- One branch location currently, closed additional branch location in Crestwood since last CRA exam. Plans to move location into St. Louis City next year.

Address	City, State	County	Census Tract	Income Level	% Black	% Asian	% Hispanic
955 Executive Pkwy	Creve Coeur, MO	St. Louis County	2152.02	Upper	6.3	10.5	2.4

HMDA analysis

Limited to loans in STL MSA

- Bank offers conventional, FHA, VA, and MHDC loan products. 20 loan officers primarily use realtors and home builders for outreach to borrowers.
- Low market penetration to African-American borrowers, only 1.11 percent originated from 2008 to 2010. In 2011, 1.56 percent of loans originated to African-American borrowers.
- Low levels of lending to predominately minority areas, only 2.66 percent originated in areas over 50 percent minority population over the last three years.
- Low lending to low- and moderate-income borrowers, 3.70 percent originated to low-income borrowers and 14.37 percent to moderate-income borrowers. Upper-income borrowers are over half of all borrowers.
- Low lending to low- and moderate-income areas, with 0.58 percent originated to low-income census tracts and 5.20 percent originated to moderate-income census tracts over the last three years. Over 60 percent of loans originated to upper-income census tracts.

ORIGINATIONS										
<i>Borrower characteristics</i>	2011		2010		2009		2008		three year total	
	#	%	#	%	#	%	#	%	#	%
TOTAL	2179		2485		2428		1142		6055	
White	2014	92.43%	2308	92.88%	2182	89.87%	895	78.37%	5385	88.93%
Black	34	1.56%	19	0.76%	35	1.44%	13	1.14%	67	1.11%
Asian	26	1.19%	44	1.77%	43	1.77%	20	1.75%	107	1.77%
Other	105	4.82%	114	4.59%	168	6.92%	214	18.74%	496	8.19%
Hispanic	25	1.15%	28	1.13%	27	1.11%	13	1.14%	68	1.12%

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ORIGINATIONS										
<i>Borrower characteristics</i>	2011		2010		2009		2008		three year total	
Income Level	#	%	#	%	#	%	#	%	#	%
TOTAL	2179		2485		2428		1142		6055	
Low-Income	99	4.54%	96	3.86%	91	3.75%	37	3.24%	224	3.70%
Moderate-Income	328	15.05%	358	14.41%	365	15.03%	147	12.87%	870	14.37%
Middle-Income	392	17.99%	466	18.75%	490	20.18%	210	18.39%	1166	19.26%
Upper-Income	1331	61.08%	1515	60.97%	1384	57.00%	721	63.13%	3620	59.79%
NA	29	1.33%	0	0.00%	98	4.04%	27	2.36%	125	2.06%

ORIGINATIONS									
<i>Census tract characteristics</i>	2010		2009		2008		three year total		
Racial composition of CT	#	%	#	%	#	%	#	%	%
< 10% Minority	1839	74.00%	1787	73.60%	829	72.59%	4455	73.58%	
10-19% Minority	366	14.73%	365	15.03%	151	13.22%	882	14.57%	
20-49% Minority	223	8.97%	220	9.06%	114	9.98%	557	9.20%	
50-79% Minority	44	1.77%	47	1.94%	40	3.50%	131	2.16%	
80-100% Minority	13	0.52%	9	0.37%	8	0.70%	30	0.50%	
Income characteristic of CT									
Low-Income	8	0.32%	16	0.66%	11	0.96%	35	0.58%	
Moderate-Income	125	5.03%	107	4.41%	83	7.27%	315	5.20%	
Middle-Income	779	31.35%	757	31.18%	377	33.01%	1913	31.59%	
Upper-Income	1573	63.30%	1548	63.76%	671	58.76%	3792	62.63%	
NA	0	0.00%	0	0.00%	0	0.00%	0	0.00%	
TOTAL	2485		2428		1142		6055		

ORIGINATIONS	2008 - 2010	
<i>By county</i>	#	%
TOTAL	6055	
St. Louis County	3596	59.39%
St. Charles County	1444	23.85%
City	530	8.75%
Jefferson	195	3.22%
Madison	59	0.97%
Lincoln	47	0.78%
Franklin	46	0.76%
Warren	35	0.58%
Monroe	17	0.28%