

St. Louis Equal Housing and Community Reinvestment Alliance

c/o EHOCA, 1027 South Vandeventer Ave., 6th Floor, St. Louis, MO 63110 * www.slehkra.org

Premier Bank

815 West Stadium Boulevard
Jefferson City, MO 65109

- \$1.277 billion in assets.
- Owned by Premier Bancshares, a one-bank holding company in Jefferson City, MO.
- Regulated by the FDIC as an Intermediate bank.
- Within St. Louis MSA, holds 0.59% of market share in deposits – ranked 33rd.
- Satisfactory on last CRA performance evaluation in 2007.
- 12 branches – 3 in Columbia, MO; 3 in Jefferson City, MO; 1 in Osage Beach, MO; 1 in Grapevine, Texas, and 4 in St. Louis metropolitan area:

Street	City	State	Zip	County	Census Tract	Income Level	% Minority	% Black
100 Chesterfield Business Pkwy.	Chesterfield	MO	63005	St. Louis	2216.01	Upper	9.68	1.68
1001 South Fifth Street	St. Charles	MO	63301	St. Charles	3105	Moderate	11.84	4.34
295 Salt Lick Road	St. Peters	MO	63376	St. Charles	3114.22	Middle	4.74	1.33
6253 Ronald Reagan Drive	Lake St. Louis	MO	63367	St. Charles	3119.02	Upper	4.39	1.58

- Assessment Areas includes:
 - St. Charles County, and part of St. Louis County
 - 104 census tracts total: 2 moderate, 37 middle, 64 upper, and 1 unclassified.
 - parts of St. Clair County
 - 21 census tracts: 3 moderate, 15 middle, and 3 upper.
- Closed a branch in Fairview Heights, IL, in St. Clair county since 2008.

HMDA

- Low percentages of loans to minorities – 2.42% of all loans originated to blacks, Asians, and Hispanics in past 4 years. Less than aggregate percentages.
- Very low percentage of loans originated to minority census tracts – less than 1% of loans went to 80% or higher minority census tracts, compared to 5.12% in aggregate lending.
- Disparity in denial rates for black applicants. In past 4 years, blacks are denied 31.25%, compared with 5.57% denial rate for whites and a total denial rate of 5.80%.
- Low percentages of loans to low- and moderate-income borrowers – in past 4 years, 4.6% to low-income borrowers, 17.31% to moderate-income borrowers. Below aggregate percentages, especially loans to low-income borrowers.
 - 2007 CRA performance evaluation notes the low percentage of lending to low-income borrowers compared to demographic information in multiple assessment areas of the bank, but lending is still considered ‘reasonable in consideration of the fact that the cost of owning and maintaining a home is generally more cost-prohibitive for low-income families.’”
- No small business loans originated to low-income census tracts and only 4.23% to moderate-income census tracts in 2008.

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HMDA data

St. Louis MSA

4 year originations by race or ethnicity of borrower

	2006		2007		2008		2009	
Total Number	111		300		386		572	
White	94	84.68%	263	87.67%	351	90.93%	501	87.59%
Black	1	0.90%	3	1.00%	4	1.04%	10	1.75%
Asian	2	1.80%	1	0.33%	4	1.04%	3	0.52%
Other	14	12.61%	33	11%	27	6.99%	58	10.14%
Hispanic	0	0%	1	0.33%	1	0.26%	3	0.52%

4 year originations by Income Characteristics of borrower.

	2006		2007		2008		2009	
Total Number	111		300		386		572	
Low-Income	3	2.70%	20	6.67%	14	3.63%	26	4.55%
Moderate-Income	21	18.92%	59	19.67%	78	20.21%	79	13.81%
Middle-Income	23	20.72%	62	20.67%	91	23.58%	99	17.31%
Upper-Income	35	31.53%	115	38.33%	157	40.67%	240	41.96%
N/A	29	26.13%	44	14.67%	46	11.92%	128	22.38%

2006-2008 St. Louis MSA data compared with St. Louis aggregate data

Table 1: **Applications** by Race and Ethnicity of Borrowers

	Total	White	Black	Hispanic	Asian	Other
Number	1022	906	13	4	11	92
Percentage		88.65%	1.27%	0.39%	1.08%	9.00%
St. Louis Aggregate		66.86%	15.38%	1.07%	1.25%	16.5%

Table 2: **Originations** by Race and Ethnicity of Borrowers

	Total	White	Black	Hispanic	Asian	Other
Number	797	708	8	2	7	74
Percentage		88.83%	1.00%	0.25%	0.88%	9.28%
St. Louis Aggregate		75.31%	10.26%	0.98%	1.35%	13.09%

Table 3: **Money Lent** by Race and Ethnicity of Borrower

	Total	White	Black	Hispanic	Asian	Other
Number (in \$000s)	\$165,570	\$128,276	\$1,412	\$254	\$1,696	\$34,186
Percentage		77.48%	0.85%	0.15%	1.02%	20.65%
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

Table 4: **Originations** by Income of Borrowers

	Total	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Not Available
Number	797	37	158	176	307	119
Percentage		4.64%	19.82%	22.08%	38.52%	14.93%
St. Louis Aggregate		9.93%	22.30%	25.40%	36.06%	6.31%

Table 5: **Money Lent** by Income of Borrowers

	Total	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Not Available
Number (in \$000s)	\$165,570	\$3,836	\$20,612	\$29,312	\$68,387	\$43,423
Percentage		2.32%	12.45%	17.70%	41.30%	26.23%
St. Louis Aggregate		5.21%	15.64%	21.79%	48.06%	9.29%

Racial/Ethnic Composition of Census Tract in which property is located

Table 6: **Originations** by Racial Composition of Area

	<10% minority	10-19% minority	20-49% minority	50-79% minority	>80% minority	Other
Number	627	83	43	17	6	21
Percentage	78.67%	10.41%	5.40%	2.13%	0.75%	2.63%
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

Table 7: **Originations** by Income Characteristics of Area

	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Other
Number	13	45	424	294	21
Percentage	1.63%	5.65%	53.20%	36.89%	2.63%
St. Louis Aggregate	2.51%	16.09%	50.27%	26.84%	4.29%

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Small Business and Small Farm Lending

in St. Louis MSA

2008

Originations by Income Characteristics of CT where Business is Located.

	Total	Low- Income	Moderate- Income	Middle- Income	Upper- Income
Number	71	0	3	42	26
Percentage		0%	4.23%	59.15%	36.62%

Mostly originated to St. Charles County (62% of all loans).

Community Development Loans

Total in 2008 – for all locations.

42 loans for \$35,324 million.