

St. Louis Equal Housing and Community Reinvestment Alliance

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

First County Bank

14-22 East Hanover Street
New Baden, IL 62265

- Assets: \$385,763,000
- Owned by First Co. Bancorp, based in Collinsville, IL, which also owns First Collinsville Bank.
- Assessment Area: St. Clair and Clinton County, IL.
 - 55 CT in St. Clair, and 6 CT in Clinton
- Satisfactory rating on 2007 performance evaluation.
- Regulated by the FDIC as an Intermediate Small Bank.
- Ranked 8th in deposits in St. Clair County, with 5.10% of market share.
- Primarily a mortgage lender.
- Accepts utility and real estate tax payments at locations.

Locations:

City	Street	State	Zip	County	CT Income	% Minority	% Black
Swansea	2610 N. Illinois Street	IL	62226	St. Clair	Middle	23.53	17.83
O'Fallon	1501 W. Highway 50	IL	62269	St. Clair	Middle	21.38	14.48
Trenton	5 S. Madison Street	IL	62293	Clinton	Middle	2.35	0.28
Albers	201 N. Commercial St.	IL	62215	Clinton	Middle	4.02	0.66
New Baden	14-22 E. Hanover Street	IL	62265	Clinton	Middle	4.02	0.66

HMDA data

- Low percentage of loans to minorities - 2.64% of originations to African American borrowers.
- Denial rate disparity between African American and white borrowers – blacks were 5.19 times more likely to be denied than white applicants.
- Very low percentage of loans to predominately minority census tracts – 2.19% to census tracts with 50% of higher minority population, compared to aggregate performance of 10.69%.
- Low percentage of loans to low- and moderate- income borrowers – 4.92% and 15.84% of all originations. Less than aggregate percentages.
- Low percentage of loans to low- and moderate- income census tracts – 14.18% of all loans.
- The 2007 performance evaluation notes lower percentages of lending in 2005 and 2006 to low- and moderate-income borrowers compared to aggregate lending and the demographics of the assessment area. Similarly, it notes lower percentage of lending to low- and moderate-income census tracts compared to aggregate lending data for 2005 and 2006.

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

Applications by Race and Ethnicity of Borrowers

	Total	White	Black	Hispanic	Asian	Other
Number	2609	2302	99	13	9	199
Percentage		88.23%	3.79%	0.5%	0.34%	7.63%
St. Louis Aggregate		66.86%	15.38%	1.07%	1.25%	16.5%

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Originations by Race and Ethnicity of Borrowers

	Total	White	Black	Hispanic	Asian	Other
Number	2235	1986	59	11	7	183
Percentage		88.86%	2.64%	0.49%	0.31%	8.19%
St. Louis Aggregate		75.31%	10.26%	0.98%	1.35%	13.09%

Money Lent by Race and Ethnicity of Borrower

	Total	White	Black	Hispanic	Asian	Other
Number (in \$000s)	\$251,975	\$226,813	\$6,877	\$1,311	\$905	\$17,380
Percentage		90.01%	2.73%	0.52%	0.36%	6.90%
St. Louis Aggregate		75.06%	7.58%	0.86%	1.76%	15.6%

Denial Rate by Race and Ethnicity of Borrower

	Total	White	Black	Hispanic	Asian	Other
First County Bank	5.02%	4.47%	23.23%	0%	0%	2.51%
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

Originations by Income of Borrowers

	Total	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Not Available
Number	2235	110	354	520	1025	226
Percentage		4.92%	15.84%	23.27%	45.86%	10.11%
St. Louis Aggregate		9.93%	22.30%	25.40%	36.06%	6.31%

Money Lent by Income of Borrowers

	Total	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Not Available
Number (in \$000s)	\$251,975	\$6,378	\$29,325	\$54,389	\$139,254	\$22,629
Percentage		2.53%	11.64%	21.59%	55.27%	8.98%
St. Louis Aggregate		5.21%	15.64%	21.79%	48.06%	9.29%

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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
Number	1040	582	515	35	14	49
Percentage	46.53%	26.04%	23.04%	1.57%	0.63%	2.19%
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
Number	29	288	1624	244	49
Percentage	1.30%	12.89%	72.66%	10.92%	2.19%
St. Louis Aggregate	2.51%	16.09%	50.27%	26.84%	4.29%