

St. Louis Equal Housing and Community Reinvestment Alliance

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

Carrollton Bank

315 Sixth Street
Carrollton, Illinois 62016

- **Assets:** \$845,414,000
- **Owned by:** CBX corporation, a one-bank holding company in Carrollton, IL.
- **Regulator:** FDIC – Chicago regional office
- **Recent CRA exam:** Satisfactory in January 2009, examined as a Large Bank.
 - Notes the ‘weak’ performance in HMDA and small business loans to low and moderate income borrowers and geographies in all three assessment areas. The exam explains that weak performance is mitigated by other factors, including lending to small businesses, community development lending, and the bank’s overall strategy of attracting affluent customers, labeled ‘relationship banking’.
- **Assessment Area:** 1.) entire St. Louis MSA, 2.) Greene County, IL, and 3.) Sangamon County, IL.
- **Branches:**

Bank	Street	City	State	Zip	County	Income Level	% Minority	% Black
St. Louis Hills	5807 Murdoch Ave.	Saint Louis	MO	63109	St. Louis City	Middle	11.98	5.29
Des Peres	11710 Manchester Road	Saint Louis	MO	63131	St. Louis	Upper	4.11	1.11
St. Charles	2777 West Clay Street	St. Charles	MO	63301	St. Charles	Middle	8.66	2.77
Jerseyville	1101 S. State Street	Jerseyville	IL	62052	Jersey	Middle	1.55	0.1
Alton	120 Homer Adams Pkwy	Alton	IL	62002	Madison	Middle	10.61	8.35
Carrollton	315 Sixth Street	Carrollton	IL	62016	Greene	Middle	1.38	0.03
Springfield	2135 Wabash	Springfield	IL	62704	Sangamon	Upper	7.44	2.46
O'Fallon Loan Office	1911 Frank Scott Pkwy, Ste. 4	O'Fallon	IL	62269	St. Clair	Upper	19.91	12.6

- **Proposed Location:** 7911 Forsyth, Clayton, MO 63105. An upper income census tract (206.56% of median family income). Only 1.54% of people living in households are African American, and 8.05% are minority (please note that this is the same census tract in which the St. Louis County Jail is located so population in households was analyzed rather than total population).

HMDA data analysis: 2006 – 2008

For St. Louis MO-IL metro area.

- Extremely low percentage of minority borrowers/applicants (less than 1% of originations to blacks, Asians, and Hispanics in the last three years).
- Originations to low- and moderate-income borrowers are declining, and are less than aggregate percentages. (5.73% to low-income borrowers, and 12.05% to moderate-income borrowers)
- Low percentages of loans to low- and moderate-income geographies (13.7% to low and moderate income census tracts).
- Low percentage of loans to areas of high minority populations (3.30% to census tracts with 50% or higher minority populations).

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3 year originations by race or ethnicity of borrower

	2006		2007		2008	
Total Number	307		281		441	
White	287	93.49%	244	86.83%	399	90.48%
Black	0	0%	3	1.07%	1	0.23%
Asian	1	0.33%	0	0%	1	0.23%
Other	19	6.19%	34	12.10%	40	9.07%
Hispanic	0	0%	0	0%	3	0.68%

3 year originations by Income Characteristics of borrower.

	2006		2007		2008	
Total Number	307		281		441	
Low-Income	21	6.84%	18	6.41%	20	4.54%
Moderate-Income	51	16.61%	29	10.32%	44	9.98%
Middle-Income	69	22.48%	61	21.71%	84	19.05%
Upper-Income	134	43.65%	136	48.40%	238	53.97%
N/A	32	10.42%	37	13.17%	55	12.47%

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	1173	1070	5	3	3	95
Percentage		91.22%	0.43%	0.26%	0.26%	8.10%
St. Louis Aggregate		66.86%	15.38%	1.07%	1.25%	16.5%

Originations by Race and Ethnicity of Borrowers

	Total	White	Black	Hispanic	Asian	Other
Number	1029	930	4	3	2	93
Percentage		90.38%	0.39%	0.29%	0.19%	9.04%
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)	\$162,750	\$140,594	\$246	\$470	\$636	\$21,274
Percentage		86.39%	0.15%	0.29%	0.39%	13.07%
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	1029	59	124	214	508	124
Percentage		5.73%	12.05%	20.80%	49.37%	12.05%
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)	\$162,750	\$3,750	\$10,887	\$22,628	\$93,872	\$31,613
Percentage		2.30%	6.69%	13.90%	57.68%	19.42%
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 (Small County)
Number	496	124	104	30	4	271
Percentage	48.20%	12.05%	10.11%	2.92%	0.39%	26.34%
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	9	132	381	235	271
Percentage	0.87%	12.83%	37.03%	22.84%	26.34%
St. Louis Aggregate	2.51%	16.09%	50.27%	26.84%	4.29%

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Small Business and Farm Lending

Lending within Assessment Area – St. Louis MSA, Greene County, and Sangamon County in IL.

- Low percentage of loans to low-income census tracts (1.48%).
- Decline in lending to low and moderate-income tracts in 2008.
- Highest percentage of small business loans originated to Madison County, IL (24.77%). Other counties are: Sangamon (Springfield, IL) at 19.20%, St. Louis County at 16.65%, St. Charles County at 6.15%, and St. Louis City at 4.92%.
- Majority of Small Farm Loans to middle-income census tracts.

Originations to Businesses by Income Characteristics of Census Tract where located

	2006		2007		2008		total	
Total Number	478		384		357		1219	
Low-Income	6	1.26%	8	2.08%	4	1.12%	18	1.48%
Moderate-Income	121	25.31%	110	28.65%	56	15.69%	287	23.54%
Middle-Income	270	56.49%	192	50.00%	217	60.78%	679	55.70%
Upper-Income	81	16.95%	74	19.27%	80	22.41%	235	19.28%
N/A	0	0%	0	0%	0	0%	0	0%

Originations to Small Farms by Income Characteristics of Census Tract

	2006 - 2008	
Total Number	756	
Low-Income	0	
Moderate-Income	16	2.12%
Middle-Income	724	95.77%
Upper-Income	16	2.12%
N/A	0	0%

Community Development Loans

	Number of CD Loans	Dollar Amount (in \$000s)
2008	8	\$14,579
2007	2	\$3,392
2006	5	\$13,800