

St. Louis Equal Housing and Community Reinvestment Alliance

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

St. John's Bank & Trust

8924 St. Charles Rock Road

St. Louis, MO 63114

- \$353,038,000 in total assets, as of June 30, 2007
- A wholly-owned subsidiary of St. Johns Bancshares, Inc., St. Louis, MO, which is controlled by Unity Bancshares, Inc., St. Louis, MO.
- Regulated by the FDIC as an Intermediate Small Bank.
- Satisfactory on last CRA performance evaluation in 2007.
- 7 branches – 2 in St. Louis, MO; 2 in St. Charles, MO; 1 in Bridgeton, MO; 1 in St. Peters, MO, and 1 in O'Fallon, MO.

Street	City	State	Zip	County	Census Tract	Income Level	% Minority	% Black
11965 St. Charles Rock Road	Bridgeton	MO	63044	St. Louis	2131.01	Middle	17.3	10.52
9229 Natural Bridge Road	Saint Louis	MO	63114	St. Louis	2134	Moderate	28.39	23.02
8924 St. Charles Rock Road	Saint Louis	MO	63114	St. Louis	2144	Moderate	25.14	14.52
45 Honey Locust Lane	St. Charles	MO	63303	St. Charles	3110	Middle	8.12	3.9
4001 Harvester Road	St. Charles	MO	63304	St. Charles	3111.12	Middle	5.86	2.43
1053 Cave Springs Road	St. Peters	MO	63376	St. Charles	3114.01	Moderate	7.08	2.16
2897 Highway K	O'Fallon	MO	63366	St. Charles	3117.32	Upper	6.22	2.37

- Assessment Areas includes:
 - St. Louis County, St. Louis City, St. Charles County
 - 343 total census tracts (CTs)
 - 173 CTs in St. Louis County, 113 CTs in St. Louis City, and 57 CTs in St. Charles County
 - 42 CTs are designated as low-income, 80 are classified as moderate-income, 117 are classified as middle-income, 100 are classified as upper-income, and 4 are not classified

HMDA data

St. Louis MSA

4 year originations by race or ethnicity of borrower

	2006		2007		2008		2009	
Total Number	155		123		93		40	
White	102	65.81%	81	65.85%	59	63.44%	29	72.50%
Black	16	10.32%	11	8.94%	5	5.38%	1	2.50%
Asian	2	1.29%	0	0.00%	4	4.30%	2	5.00%
Other	35	22.58%	31	25.20%	25	26.88%	8	20.00%
Hispanic	2	1.29%	2	1.63%	2	2.15%	1	2.50%

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4 year originations by Income Characteristics of borrower.

	2006		2007		2008		2009	
Total Number	155		123		93		41	
Low-Income	36	23.23%	25	20.33%	12	12.90%	5	12.20%
Moderate-Income	30	19.35%	21	17.07%	18	19.35%	7	17.07%
Middle-Income	18	11.61%	21	17.07%	11	11.83%	5	12.20%
Upper-Income	28	18.06%	17	13.82%	17	18.28%	12	29.27%
N/A	43	27.74%	39	31.71%	35	37.63%	12	29.27%

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	535	368	43	12	6	118
Percentage		68.79%	8.04%	2.24%	1.12%	22.06%
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	371	242	32	6	6	91
Percentage		65.23%	8.63%	1.62%	1.62%	24.53%
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)	\$34,486	\$16,864	\$929	\$1,188	\$4,368	\$13,745
Percentage		48.90%	2.69%	3.44%	12.67%	39.86%
St. Louis Aggregate		75.06%	7.58%	0.86%	1.76%	15.6%

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	371	73	69	50	62	117
Percentage		19.68%	18.60%	13.48%	16.71%	31.54%
St. Louis Aggregate		9.93%	22.30%	25.40%	36.06%	6.31%

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

	Total	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Not Available
Number (in \$000s)	\$36,306	\$2,178	\$3,330	\$2,797	\$7,795	\$20,206
Percentage		6.00%	9.17%	7.70%	21.47%	55.65%
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	171	76	69	27	25	
Percentage	46.47%	20.65%	18.75%	7.34%	6.79%	
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	10	98	185	75	
Percentage	2.72%	26.63%	50.27%	20.38%	
St. Louis Aggregate	2.51%	16.09%	50.27%	26.84%	4.29%

Small Business Lending

in St. Louis MSA

(CRA Perf. Eval.; Table 7)

Originations by Income Characteristics of CT where Business in Located.

2006	Total	Low-Income	Moderate-Income	Middle-Income	Upper-Income
Number	32	0	16	11	5
Percentage		0%	50.00%	34.00%	16.00%

Community Development Loans

in St. Louis MSA

(CRA Perf. Eval.; Table 11)

- As of June 30, 2007, the bank's ratio of community development loans to net loans was 10.40 percent
- The ratio of community development investments to total assets was 0.68 percent

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- The Bank has made a total of \$2,227,00 in qualified community development investments for affordable housing purposes, including \$929,000 that was invested before the previous CRA performance evaluation and is still outstanding

	2004	2005	2006	2007	TOTAL
# of loans	0	4	9	9	22
\$ (000s)	\$0	\$6,652	\$12,240	\$8,367	\$27,259