

St. Louis Equal Housing and Community Reinvestment Alliance
 c/o EHOC · 1027 S. Vandeventer Avenue, 6th floor · St. Louis, MO · 63110 · www.slehkra.org

The Bank of Edwardsville

- \$1.4 billion in assets.
- Large Bank, owned by the Banc Ed Corp, a one-bank holding company.
- Regulated by the FDIC – out of Chicago office.
- Satisfactory on evaluation in Dec. 2007 –
 - Low Satisfactory on Lending and Investment tests.
 - High Satisfactory on Service test.
- Satisfactory on evaluation in October, 2004.
 - High Satisfactory on Lending and Service test.
 - Needs to Improve on Investment test.
- Ranked within the top five HMDA lenders and within top 7 for small business lenders for Madison and St. Clair Counties in 2004 through 2006.
- Assessment Area: Madison and St. Clair Counties.
 - 114 CT total – 13 Low Income, 35 Moderate Income, 53 Middle Income, 13 Upper Income.
- 20 locations –
 - 3 are located in moderate-income census tracts, 12 in middle-income census tracts, and 5 in upper-income census tracts.
 - 4 are in census tracts with 20% or more minority populations.

<i>Street</i>	<i>City</i>	<i>State</i>	<i>Zip</i>	<i>County</i>	<i>Tract Income Level</i>	<i>% Minority</i>	<i>% Black</i>
330 West Vandalia Street	Edwardsville	IL	62025	Madison	Upper	14.24	9.39
4415 M.L. King Dr.	Alton	IL	62002	Madison	Middle	10.61	8.35
324 Ridge Street	Alton	IL	62002	Madison	Moderate	29.7	26.12
102 East Bethalto Blvd	Bethalto	IL	62010	Madison	Middle	1.25	0.07
2004 Troy Road	Edwardsville	IL	62025	Madison	Upper	8.46	5.26
2122 Troy Road – in store center	Edwardsville	IL	62025	Madison	Upper	8.46	5.26
SIU-E Morris University Center	Edwardsville	IL	62026	Madison	Middle	19.34	13.86
2142 South State Route 157	Glen Carbon	IL	62034	Madison	Upper	8.7	3.69
4200 South State Route 159	Glen Carbon	IL	62034	Madison	Upper	15.22	11.59
3830 Nameoki Road	Granite City	IL	62040	Madison	Middle	2.58	0
3502 Maryville Road	Granite City	IL	62040	Madison	Middle	3.51	0.72
100 Suppinger Lane	Highland	IL	62249	Madison	Middle	2.18	0.01
5111 Highway 111	Pontoon Beach	IL	62040	Madison	Middle	3.31	0.77
507 Edwardsville Road	Troy	IL	62294	Madison	Middle	5.08	1.3
1153 Vaughn Road	Wood River	IL	62095	Madison	Moderate	3.22	0.55
360 South Green Mount Road	Belleville	IL	62221	St. Clair	Middle	17.16	8.96
5720 West Main Street	Belleville	IL	62226	St. Clair	Middle	21.41	18.05
101 South Morrison	Collinsville	IL	62234	St. Clair	Moderate	10.47	5.07
1177 N Green Mount Drive	O'Fallon	IL	62269	St. Clair	Middle	21.38	14.48
3685 Sullivan Drive	Swansea	IL	62226	St. Clair	Middle	21.41	18.05

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Home Mortgage Disclosure Act (“HMDA”) data analysis

- Low percentage of loans to minorities – 1.29% of originations in last four years to African Americans, fewer than 1% to Asians and Hispanic borrowers.
- Increase in lending volume in 2009, but decrease in percentage of lending to minorities.
- Loans to low- and moderate- income borrowers are nearly consistent with aggregate lending percentages. In last four years, a total 9.19% originated to low-income borrowers, and 19.27% to moderate-income borrowers. But has been decreasing over last four years.
- Very low percentage of loans to minority geographies – just about 1% to census tracts with 50% or higher minority population.
- Very low percentage of loans to low- and moderate- income geographies – from 2006 to 2008, only 4 loans (or 0.13%) originated to low-income census tracts, and only 13.31% originated to moderate-income census tracts.
- According to pricing data for past four years, about 7% are high cost loans. Black and white borrowers have nearly the same percentage of high cost loans (7.46% for blacks and 7.24% for whites). Asians had less percentage (6.25%) and Hispanics had more (20.83%).

4 year originations by race or ethnicity of borrower

	2006		2007		2008		2009	
Total Number	974		1034		1126		2070	
White	898	92.20%	973	94.10%	1050	93.25%	1985	95.89%
Black	17	1.75%	18	1.74%	13	1.15%	19	0.92%
Asian	10	1.03%	6	0.58%	4	0.36%	7	0.34%
Other	49	5.03%	37	3.58%	59	5.24%	59	2.85%
Hispanic	6	0.62%	2	0.19%	6	0.53%	10	0.48%

4 year originations by Income Characteristics of borrower.

	2006		2007		2008		2009	
Total Number	974		1034		1126		2070	
Low-Income	120	12.32%	121	11.70%	86	7.64%	151	7.29%
Moderate-Income	223	22.90%	226	21.86%	204	18.12%	350	16.91%
Middle-Income	245	25.15%	208	20.12%	213	18.92%	473	22.85%
Upper-Income	337	34.60%	418	40.43%	534	47.42%	978	47.25%
N/A	49	5.03%	61	5.90%	89	7.90%	118	5.70%

2009 Income characteristics based on 2009 HUD estimated median family income for St. Louis MSA

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	3816	3397	66	18	25	328
Percentage		89.02%	1.73%	0.47%	0.66%	8.60%
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	3134	2921	48	14	20	145
Percentage		93.20%	1.53%	0.45%	0.64%	4.63%
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)	\$378,532	\$331,238	\$5,633	\$984	\$3,661	\$38,000
Percentage		87.51%	1.49%	0.26%	0.97%	10.04%
St. Louis Aggregate		75.06%	7.58%	0.86%	1.76%	15.6%

Income

Low-Income: less than 50% of MSA median

Moderate-Income: 50-79% of MSA median

Middle-Income: 80-119% of MSA median

Upper-Income: 120% or more of MSA median

Not Available: income characteristics not available

Originations by Income of Borrowers

	Total	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Not Available
Number	3134	327	653	666	1289	199
Percentage		10.43%	20.84%	21.25%	41.13%	6.35%
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)	\$378,532	\$18,571	\$55,491	\$67,470	\$193,170	\$43,830
Percentage		4.91%	14.66%	17.82%	51.03%	11.58%
St. Louis Aggregate		5.21%	15.64%	21.79%	48.06%	9.29%

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	2103	692	186	28	9	116
Percentage	67.10%	22.08%	5.93%	0.89%	0.29%	3.70%
St. Louis Aggregate	59.47%	13.03%	12.57%	5.57%	5.12%	4.24%

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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	4	417	1872	725	116
Percentage	0.13%	13.31%	59.73%	23.13%	3.70%
St. Louis Aggregate	2.51%	16.09%	50.27%	26.84%	4.29%

Small Business Lending

From CRA Disclosures 2006 – 2008

- Less than 1% of loans to business located in low-income census tracts. Less than aggregate lending within Assessment Area.
- Nearly 19% of loans to moderate-income census tracts.
- 91.85% of loans originated within Assessment Area - Madison and St. Clair Counties.

Originations to Businesses by Income Characteristics of Census Tract where located

	2006		2007		2008	
Total Number	633		662		681	
Low-Income	4	0.63%	6	0.91%	3	0.44%
Moderate-Income	119	18.80%	115	17.37%	138	20.26%
Middle-Income	312	49.29%	359	54.23%	365	53.60%
Upper-Income	198	31.28%	181	27.34%	173	25.40%
N/A	0	0%	1	0.15%	2	0.29%

Total Originations to businesses by income characteristic of geography (2006-2008)

Compared to aggregate business lending in Madison and St. Clair counties

	Total	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Not Available
Number	1976	13	372	1036	552	3
Percentage		0.66%	18.83%	52.43%	27.94%	0.15%
Aggregate in Madison and St. Clair counties		2.71%	19.55%	56.35%	19.23%	2.16%

Community Development Lending

- Increase in community development lending, especially since 2007.

Community Development Originations by number and dollar amount

	2006	2007	2008	2009
Number	5	4	18	20
Dollar Amount (in \$000s)	\$7,788	\$2,570	\$17,699	\$15,421

From CRA disclosure