

St. Louis Equal Housing and Community Reinvestment Alliance

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

Premier Bank of Jacksonville

1604 W. Morton Ave.
Jacksonville, IL 62650

- Assets of \$150,000,000
- Owned by West Plains Investors, of Jacksonville, IL
- Regulated as a Small Bank by the Federal Reserve.
- Last CRA exam in 2007, rated Satisfactory.
 - Performance in Edwardsville assessment area was not included as it was a small portion of bank's overall lending.
- Two assessment areas: 4 census tracts in Madison County (all upper-income), and Cass, Scott, Greene, and Morgan Counties in Illinois.
- Four branches located in Illinois.
 - Branch in Edwardsville, IL operates under trade name the "Edge Bank"

Address	City, State	Zip	County	Census Tract	Income Designation	% Minority
1604 W. Morton Ave.	Jacksonville, IL	62650	Morgan	9519	Upper	4.54
300 Third Avenue North	White Hall, IL	62092	Greene	9739	Moderate	1.92
203 S. Miller St.	Waverly, IL	62692	Morgan	9523	Middle	1.5
10 Terra Verde	Edwardsville, IL	62025	Madison	4030.01	Upper	14.24

HMDA lending

- Lending to St. Louis MSA represents nearly 20% of total loans. Volume of lending has been increasing.
- Overall, only 0.65% originated to African-Americans, 0.09% to Asians, and 0.28% to Hispanic borrowers. Percentage of lending to blacks within St. Louis MSA lending is greater, with 2.33%. Lending is below population demographics, with the city of Edwardsville having 8.7 percent African-Americans, 1.7 percent Asians, and 1 percent Hispanic residents.
- Lending to low- and moderate-income borrowers: total of 13.29% to low-income borrowers and 21.28% to moderate-income borrowers. Percentages of lending to low- and moderate-income borrowers are less in lending within St. Louis MSA.
- Overall, barely any originations to low-income census tracts (0.09%). 15.8% originated to moderate-income census tracts.
- Very little lending to census tracts with a predominately minority population.

Borrower Characteristics	ORIGINATIONS										Madison County aggregate
	2009		2008		2007		Three Year Total		Within St. Louis MSA		
	#	%	#	%	#	%	#	%	#	%	
Total	461		326		289		1076		215		
White	446	96.75%	314	96.32%	275	95.16%	1035	96.19%	182	84.65%	89.02%
Black	3	0.65%	2	0.61%	2	0.69%	7	0.65%	5	2.33%	2.30%
Asian	1	0.22%	0	0.00%	0	0.00%	1	0.09%	1	0.47%	0.61%
Other	11	2.39%	10	3.07%	12	4.15%	33	3.07%	27	12.56%	8.08%
Hispanic	3	0.65%	0	0.00%	0	0.00%	3	0.28%	0	0.00%	1.16%

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<i>Borrower Characteristics</i>												
Income Characteristics		2009		2008		2007		Three Year Total		Within St. Louis MSA		Madison County aggregate
		#	%	#	%	#	%	#	%	#	%	
Total		461		326		289		1076		215		
	Low	52	11.28%	45	13.80%	46	15.92%	143	13.29%	16	7.44%	10.16%
	Moderate	104	22.56%	74	22.70%	51	17.65%	229	21.28%	21	9.77%	21.21%
	Middle	101	21.91%	82	25.15%	80	27.68%	263	24.44%	33	15.35%	24.57%
	Upper	187	40.56%	115	35.28%	98	33.91%	400	37.17%	117	54.42%	37.07%
	NA	17	3.69%	10	3.07%	14	4.84%	41	3.81%	28	13.02%	6.99%

<i>Census tract characteristics</i>		2009		2008		2007		Three Year Total		Within St. Louis MSA	
		#	%	#	%	#	%	#	%	#	%
	Total	461		326		289		1076		215	
Racial Composition											
	< 10% Minority	350	75.92%	253	77.61%	231	79.93%	834	77.51%	142	66.05%
	10-19% Minority	105	22.78%	67	20.55%	55	19.03%	227	21.10%	66	30.70%
	20-49% Minority	5	1.08%	4	1.23%	3	1.04%	12	1.12%	6	2.79%
	50-79% Minority	0	0.00%	2	0.61%	0	0.00%	2	0.19%	0	0.00%
	80-100% Minority	1	0.22%	0	0.00%	0	0.00%	1	0.09%	1	0.47%
Income characteristic											
	Low-Income	0	0.00%	1	0.31%	0	0.00%	1	0.09%	0	0.00%
	Moderate-Income	61	13.23%	59	18.10%	50	17.30%	170	15.80%	24	11.16%
	Middle-Income	330	71.58%	209	64.11%	195	67.47%	734	68.22%	107	49.77%
	Upper-Income	70	15.18%	57	17.48%	44	15.22%	171	15.89%	84	39.07%
	NA	0	0.00%	0	0.00%	0	0.00%	0	0.00%	142	66.05%