

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

Triad Bank

10375 Clayton Road
 Frontenac, MO 63131

- Regulated by the FDIC.
- Assets of \$178,112,000
- Owned by Triad Bancorp, Inc.
- Received \$3.7 million in TARP funds in March 2009.
- Relatively new bank, it opened in October 2005
- Focused on commercial loans. 1 to 4 family residential loans are only about 14% of all loans, according to FDIC statistics.
- One branch in upper-income census tract in Frontenac.
- Assessment area is St. Louis County.
- Satisfactory rating on CRA performance evaluation in 2007, the bank's first.
 - HMDA was not even analyzed in last CRA examination because the bank's loan portfolio is mostly commercial lending.
- Commercial lending data not available.

HMDA lending

- Low mortgage lending in general, and has been decreasing over past three years.
- Large numbers of loans (about 77% in last three years) are not reported under race and income characteristics, meaning originating to businesses.
- Nearly 90% of originations are for properties that are not owner-occupied.
- Out of 163 total originations in the last three years, two to African American borrowers, 1 to Hispanic borrowers, and none to Asian borrowers. Two went to low-income borrowers and 1 to moderate-income borrower and middle- income borrower.
- Originated 8 loans (4.91%) to low-income census tracts, and 48 (29.45%) to moderate-income census tracts.
- Substantial portion of loans originated to City of St. Louis (39.26%), slightly larger portion than loans within the bank's Assessment Area of St. Louis County (38.04 %).

Originations by Race and Income Characteristics of Borrower and Geography

	2007		2008		2009		Total	
	#	%	#	%	#	%	#	%
Total	85		52		26		163	
<i>Race or Ethnicity of Borrower</i>								
White	9	10.59%	18	34.62%	10	38.46%	37	22.71%
Black	0	0%	0	0%	2	7.69%	2	1.23%
Asian	0	0%	0	0%	0	0%	0	0%
Other	76	89.41%	34	65.38%	14	53.85%	124	76.07%
Hispanic	1	1.18%	0	0%	0	0%	1	0.61%

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<i>Income Characteristics of Borrower</i>	2007		2008		2009		Three Year Total	
Low-Income	1	1.18%	0	0%	1	3.85%	2	1.23%
Moderate-Income	0	0%	0	0%	1	3.85%	1	0.61%
Middle-Income	1	1.18%	0	0%	0	0%	1	0.61%
Upper-Income	7	8.24%	16	30.77%	10	38.46%	33	20.25%
Not Applicable	76	89.41%	36	69.23%	14	53.85%	126	77.30%
<i>Minority population of Property Location</i>								
Less than 10 %	27	31.76%	19	36.54%	16	61.54%	62	38.04%
10 – 19 % minority	9	10.59%	10	19.23%	1	3.85%	20	12.27%
20 - 49 % minority	21	24.71%	18	34.62%	7	26.92%	46	28.22%
50 – 79 % minority	22	25.88%	4	7.69%	2	7.69%	28	17.18%
80 % and higher minority	6	7.06%	1	1.92%	0	0%	7	4.29%
<i>Income Characteristic of property location</i>								
Low-Income CT	5	5.88%	2	3.85%	1	3.85%	8	4.91%
Moderate-Income CT	31	36.47%	14	26.92%	3	11.54%	48	29.45%
Middle-Income CT	29	34.12%	18	34.62%	11	42.31%	58	35.58%
Upper-Income CT	20	23.53%	18	34.62%	11	42.31%	49	30.06%

Of total loans, most originated to St. Louis County (38.04 %), St. Louis City (39.26 %), Madison and Jefferson County (each with 3.07%). 12.88 % originated outside of St. Louis MSA.