

St. Louis Equal Housing and Community Reinvestment Alliance

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

Citizens National Bank of Greater St. Louis

7305 Manchester Avenue
Maplewood, MO 63143

- Assets: \$470 million
- Owned by Cardinal Bancorp, Inc. of St. Louis, MO.
- Regulated by the OCC as an Intermediate Small Bank.
- Satisfactory rating on CRA exam in 2007.
 - Cites excellent lending to LMI borrowers as it is near or exceeds the demographic percentages.
 - Mentions mortgage program for first-time homebuyers that offer affordable mortgages with below-market interest rates.
 - Community development investments and services are ‘adequate.’
- Assessment Area: recently changed to include all of St. Louis City, St. Louis County and St. Charles County. Previously was all of St. Charles and St. Louis Counties, and portions of St. Louis City and Jefferson County.
- Predominately a commercial bank.
- On website, nine mortgage loan officers are pictured and one is black. Twelve commercial loan officers pictured, and none are minorities.
- HOPE mortgage program in partnership with Beyond Housing for low- to moderate-income first time homebuyers with limited or no credit history. Includes mortgage and downpayment assistance with housing counseling through Beyond Housing. The Bank announced in June 2011 they have dedicated \$1.25 million in loans to this fund and will provide \$30,000 in downpayment assistance.

Branches	Address	City	County	Income Level	Minority Population
Main / Maplewood	7305 Manchester Rd.	Maplewood	St. Louis	Moderate	27.36
South County	9111 Mackenzie	Affton	St. Louis	Middle	4.23
Maryland Heights	11812 Dorsett Road	Maryland Heights	St. Louis	Middle	27.43
Florissant	430 St. Ferdinand	Florissant	St. Louis	Middle	16.51
St. Charles	2145 Bluestone Drive	St. Charles	St. Charles	Upper	6.64
St. Peters	671 Salt Lick Road	St. Peters	St. Charles	Middle	4.74
ATMS					
Maplewood at Schlafly Bottleworks	7260 Southwest Avenue	Maplewood	St. Louis	Middle	21.76
Downtown at The Tap Room	2100 Locust Street	St. Louis	St. Louis City	Unknown	70.49

HMDA Lending

- Low market penetration to minority borrowers: In last four years, 4.33% of originations to African Americans, 0.97% to Asians, and 0.54% to Hispanic borrowers. Percentages are below aggregate data and below demographic data of Bank’s Assessment Area.
- Lending to minority census tracts has decreased over last four years: 6.82% of loans originated to predominately minority areas in the last four years. Over 60% originated to under 10% minority population.

St. Louis Equal Housing and Community Reinvestment Alliance

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

- Denial Disparity rates: In the last four years, denial rate for African Americans is 16.18%, Asians is 18.18%, compared to white denial rate of 7.56% and an overall denial rate of 8.63%. Denial rate for African Americans has been consistently high in last three years.
- Lending to low and moderate-income borrowers: 7.03% of originations to low-income borrowers and 13.42% to moderate-income borrowers in the last four years. Percentages are below the aggregate.
- Lending to LMI census tracts has been decreasing in last three years. Performance is about similar to aggregate percentages. 1.30% of loans originated to a low-income census tract, and 11.47% originated to moderate-income census tracts.
- In last four years, 56.60% of loans originated to St. Louis County, 14.29% to St. Charles County, and 12.55% to St. Louis City.

HMDA Data

Originations by Race and Ethnicity of Borrower											St. Louis MSA Aggregate	2010 Household Population
	2010		2009		2008		2007		Three year total (07-09)			
	#	%	#	%	#	%	#	%				
TOTAL	394		172		152		206		530			
White	368	93.40%	155	90.12%	103	67.76%	147	71.36%	405	76.42%	78.96%	72.68%
Black	18	4.57%	5	2.91%	14	9.21%	3	1.46%	22	4.15%	7.17%	22.77%
Asian	2	0.51%	2	1.16%	2	1.32%	3	1.46%	7	1.32%	1.46%	2.56%
Other	6	1.52%	10	5.81%	33	21.71%	53	25.73%	96	18.11%	12.42%	1.98%
Hispanic	2	0.51%	1	0.58%	1	0.66%	1	0.49%	3	0.57%	0.84%	1.94%

Denial Rate by Race and Ethnicity of Borrower						Disparity Ratio	St. Louis MSA	Disparity Ratio
	2010	2009	2008	2007	Three Year Total			
	%	%						
TOTAL	8.97%	9.13%	9.48%	6.69%	8.38%		21.8%	
White	7.86%	8.74%	7.48%	5.36%	7.29%		18.10%	
Black	12.12%	20.00%	11.76%	37.50%	20.00%	2.74	40.58%	2.24
Asian	0%	0.00%	50.00%	0.00%	22.22%	3.05	18.43%	1.02
Other	30.00%	8.33%	11.63%	6.67%	8.70%	1.19	25.51%	1.41
Hispanic	0%	0.00%	0.00%	0.00%	0.00%	0	28.70%	1.59

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

Originations by Income Characteristic of Borrower												
	2010		2009		2008		2007		Three Year Total		St. Louis MSA Aggregate	Household Population
	#	%	#	%	#	%	#	%	#	%		
Low-Income	33	8.38%	13	7.56%	7	4.61%	12	5.83%	32	6.04%	8.67%	22.60%
Moderate-Income	51	12.94%	25	14.53%	17	11.18%	31	15.05%	73	13.77%	20.41%	16.85%
Middle-Income	84	21.32%	36	20.93%	30	19.74%	28	13.59%	94	17.74%	23.96%	19.41%
Upper-Income	193	48.98%	84	48.84%	60	39.47%	78	37.86%	222	41.89%	38.46%	41.13%
NA	33	8.38%	14	8.14%	38	25.00%	57	27.67%	109	20.57%	8.50%	NA

Originations by Characteristics of Property Location												
	2010		2009		2008		2007		Three Year Total		St. Louis MSA	Housing Units
	#	%	#	%	#	%	#	%	#	%		
Racial Composition	#	%	#	%	#	%	#	%	#	%		
< 10% Minority	292	74.11%	110	63.95%	77	50.66%	90	43.69%	277	52.26%	63.45%	63.96%
10-19% Minority	51	12.94%	20	11.63%	25	16.45%	40	19.42%	85	16.04%	13.33%	13.96%
20-49% Minority	39	9.90%	32	18.60%	34	22.37%	51	24.76%	117	22.08%	11.13%	11.28%
50-79% Minority	8	2.03%	8	4.65%	10	6.58%	15	7.28%	33	6.23%	4.27%	4.32%
80-100% Minority	4	1.02%	2	1.16%	6	3.95%	10	4.85%	18	3.40%	3.35%	6.48%
Income level												
Low-Income	3	0.76%	1	0.58%	1	0.66%	7	3.40%	9	1.70%	1.66%	2.89%
Moderate-Income	18	4.57%	14	8.14%	35	23.03%	39	18.93%	88	16.60%	12.85%	18.01%
Middle-Income	184	46.70%	81	47.09%	80	52.63%	115	55.83%	276	52.08%	49.96%	53.65%
Upper-Income	189	47.97%	76	44.19%	36	23.68%	45	21.84%	157	29.62%	31.05%	25.45%
NA	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	4.51%	NA

