

St. Louis Equal Housing and Community Reinvestment Alliance

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

Royal Banks of Missouri

8021 Olive Boulevard

University City, Missouri 63130

- Owned by Royal Bancshares, Inc., a one-bank holding company
- Regulated by the FDIC
- Assets of \$412,625,000
- Primarily commercial lending.
- Satisfactory on last CRA exam in 2009, with Satisfactory on Lending and an Outstanding on Community Development test. Notes lack of lending to small business in low-income census tracts and very small businesses, also notes need to improve lending to low- and moderate-income borrowers. In exam period, 59 community development loans totaling \$65,803,000, and 9 investments totaling \$611,141.
- Offers Free Checking and Savings accounts, check cashing for non-customers at lower fees, and was involved in starting Teach Children to Save.
- Assessment Area: St. Louis City and St. Louis County
- 6 branches in St. Louis – two are limited service facilities in senior centers.

Bank	Street	City, State	Zip	County	Income Level	% Minority	% Black
Main	8021 Olive Blvd.	St. Louis, MO	63130	St. Louis	Moderate	84.8	80.61
Saint Louis Hills	3534 Watson Rd.	St. Louis, MO	63139	St. Louis City	Middle	10.53	4.55
Creve Coeur	13171 Olive Blvd.	St. Louis, MO	63141	St. Louis	Upper	10.95	3.68
University City South	7701 Delmar Blvd.	St. Louis, MO	63130	St. Louis	Upper	28.22	19.96
Glendale	9990 Manchester Rd.	St. Louis, MO	63122	St. Louis	Upper	3.31	0.89
Covenant House (limited service)	10 Millstone Campus	St. Louis, MO	63146	St. Louis	Middle	17.17	8.26
Gladys and Henry Crown Center (limited)	8350 Delcrest	St. Louis, MO	63124	St. Louis	Upper	28.22	19.96

HMDA analysis

- Very low origination rates overall. Out of 358 applications in the last three years, only 78 were originated (21.79% of applications). 90 applications were denied (25.14%). HMDA data shows many records as ‘withdrawn by applicant.’
- Zero originations to African-American borrowers in the last three years. Applications from African-Americans represented 5.59%. Denial rate for African-Americans is 55%, compared to 23.36% for white borrowers.
- 5.13% of originations to low-income borrowers, and 15.38% to moderate-income borrowers. Low origination rates to low- income borrowers, with 10% of low-income applications being originated.
- Only 1 loan originated to low-income census tract in the last three years (1.28% of originations).

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APPLICATIONS								
<i>Borrower characteristics</i>	2010		2009		2008		three year total	
race/ethnicity	#	%	#	%	#	%	#	%
Total	114		192		52		358	
White	97	85.09%	156	81.25%	21	40.38%	274	76.54%
Black	5	4.39%	14	7.29%	1	1.92%	20	5.59%
Asian	7	6.14%	4	2.08%	2	3.85%	13	3.63%
Other	5	4.39%	18	9.38%	28	53.85%	51	14.25%
Hispanic	2	1.75%	1	0.52%	0	0.00%	3	0.84%

ORIGINATIONS									
<i>borrower characteristics</i>	2010		2009		2008		three year total		Origination Rate
race/ethnicity	#	%	#	%	#	%	#	%	%
Total	20		23		35		78		21.79%
White	17	85.00%	14	60.87%	15	42.86%	46	58.97%	16.79%
Black	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%
Asian	0	0.00%	0	0.00%	1	2.86%	1	1.28%	7.69%
Other	3	15.00%	9	39.13%	19	54.29%	31	39.74%	60.78%
Hispanic	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%

DENIALS									
<i>borrower characteristics</i>	2010		2009		2008		three year total		
race/ethnicity	#	rate	#	Rate	#	Rate	#	Denial Rate	
Total	33	28.95%	48	25.00%	9		90	25.14%	
White	24	24.74%	36	23.08%	4	19.05%	64	23.36%	
Black	5	100.00%	5	35.71%	1	100.00%	11	55.00%	
Asian	2	28.57%	0	0.00%	0	0.00%	2	15.38%	
Other	4	80.00%	7	38.89%	4	14.29%	15	29.41%	
Hispanic	0	0.00%	0	0.00%	0	0	0	0.00%	

APPLICATIONS								
<i>borrower characteristics</i>	2010		2009		2008		three year total	
Income Level	#	%	#	%	#	%	#	%
Total	114		192		52		358	
Low-income	14	12.28%	23	11.98%	3	5.77%	40	11.17%
Moderate-income	21	18.42%	41	21.35%	4	7.69%	66	18.44%
Middle-income	26	22.81%	27	14.06%	2	3.85%	55	15.36%
Upper-income	43	37.72%	50	26.04%	13	25.00%	106	29.61%
NA	10	8.77%	51	26.56%	30	57.69%	91	25.42%

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Royal Banks of Missouri (continued)

ORIGINATIONS									
<i>borrower characteristics</i>	2010		2009		2008		three year total		Origination Rate
<i>Income Level</i>	#	%	#	%	#	%	#	%	
Total	20		23		35		78		21.79%
Low-income	1	5.00%	0	0.00%	3	8.57%	4	5.13%	10.00%
Moderate-income	3	15.00%	6	26.09%	3	8.57%	12	15.38%	18.18%
Middle-income	4	20.00%	4	17.39%	2	5.71%	10	12.82%	18.18%
Upper-income	8	40.00%	4	17.39%	7	20.00%	19	24.36%	17.92%
NA	4	20.00%	9	39.13%	20	57.14%	33	42.31%	36.26%

DENIALS									
<i>borrower characteristics</i>	2010		2009		2008		three year total		
<i>Income Level</i>	#	Rate	#	Rate	#	Rate	%	Denial Rate	
Total	33	28.95%	48	25.00%	9	17.31%	90	25.14%	
Low-income	8	57.14%	6	26.09%	0	0.00%	14	35.00%	
Moderate-income	6	28.57%	11	26.83%	1	25.00%	18	27.27%	
Middle-income	6	23.08%	5	18.52%	0	0.00%	11	20.00%	
Upper-income	10	23.26%	9	18.00%	3	23.08%	22	20.75%	
NA	3	30.00%	17	33.33%	5	16.67%	25	27.47%	

ORIGINATIONS									
<i>Census tract characteristics</i>	2010		2009		2008		three year total		
racial composition	#	%	#	%	#	%	#	%	
< 10% Minority	8	40.00%	8	34.78%	16	45.71%	32	41.03%	
10-19% Minority	7	35.00%	6	26.09%	8	22.86%	21	26.92%	
20-49% Minority	5	25.00%	7	30.43%	6	17.14%	18	23.08%	
50-79% Minority	0	0.00%	0	0.00%	3	8.57%	3	3.85%	
80-100% Minority	0	0.00%	2	8.70%	2	5.71%	4	5.13%	
Income characteristic									
Low-income	0	0.00%	0	0.00%	1	2.86%	1	1.28%	
Moderate-income	3	15.00%	5	21.74%	6	17.14%	14	17.95%	
Middle-income	5	25.00%	7	30.43%	13	37.14%	25	32.05%	
Upper-income	12	60.00%	11	47.83%	15	42.86%	38	48.72%	
NA	0	0.00%	0	0.00%	0	0.00%	0	0.00%	
Total	20		23		35		78		