

## **COMMUNITY PRESENCE AND RESPONSIBILITY**

Banks selected in this RFP process may be requested to provide updated information referenced in this subsection semi-annually or annually.

**Responses should be aggregated to include the information for the Bank and any subsidiaries or affiliates of the Bank.**

### **Banking Presence**

1. Number of customers with account addresses in Saint Paul
2. Number and address of banking locations in Saint Paul
  - a. Conventional banking branches
  - b. Retail location branches
  - c. Automated teller machines
3. Number and address of banking locations in low/moderate income census tracts within MSA #33460.
  - a. Conventional banking branches
  - b. Retail location branches
  - c. Automated teller machines
4. Number of employees working in Saint Paul

### **Consumer Banking**

5. List the monthly fee that a consumer pays to maintain the type of bank account that is most frequently used by consumers in Minnesota
6. List other fees associated with this bank account.

### **Consumer Lending**

7. Small Business Administration ranking
8. Number and dollar total of commercial loans to businesses with revenues of \$1 million or more in Saint Paul

9. Number and dollar total of commercial loans to business with revenues less than \$ 1 million in Saint Paul.
10. Number and dollar total of commercial loan amounts of \$250,000 or less in Saint Paul
11. Number and dollar total of commercial loan amounts of \$250,001 - \$1,000,000 in Saint Paul
12. Number and dollar total of commercial loans to minority-owned, women-owned businesses in Saint Paul

### **Home Loan Origination**

13. Provide 2010 and 2011 data submitted in HMDA Disclosure Reports to FFIEC for the following Tables showing at this website:

<http://www.ffiec.gov/hmdaadwebreport/DisWelcome.aspx>

Responses should be aggregated to include the information for the Bank and any subsidiaries or affiliates of the Bank.

- a. Disclosure Tables 1 through 11

### **Home Loan Servicing**

14. Please complete the following table:

	As of 12/31/2010	As of 12/31/2011
# of Home Loans Serviced in Saint Paul		
Total Outstanding Principal of those Home Loans		
% of Loans in some stage of Non-Payment or Default		

### **Home Loan Modification and Response to Foreclosure Crisis**

15. Provide a narrative on the Bank's participation in foreclosure prevention and mitigation of negative effects on neighborhoods in Saint Paul, both unilaterally and through community collaboration.
16. Provide a narrative on the Bank's participation in any national,

multi-party settlements, consent agreements and mitigation initiatives in response to the foreclosure crisis since 2008.

17. Number of serviced loans in default in 2011 for which the Bank offered a loan modification to the borrower by census tract in MSA #33460
18. Percentage of loan modification offers referenced in 55 which resulted in a completed permanent loan modification by census tract (regardless of the date of completion.)
19. Provide the number of real estate-owned properties by census tract of the Bank on December 31 for each of the years 2008-2011 in Saint Paul
20. Provide a narrative on the Bank's policies, practices and strategies for maintaining real estate-owned properties according to local codes and for returning these properties to a productive and occupied state.

### **Corporate Philanthropy**

21. List cash grants to non-profit organizations in Saint Paul
22. List volunteer and in-kind giving to non-profit organizations in Saint Paul.

### **Community Reinvestment Act Rating**

23. List date and result of Bank's most recent CRA rating.
24. List date of the Bank's next CRA rating
25. Provide copies of the two most recent CRA exams.