

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>

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- 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.