## San Diego City-County Reinvestment Task Force Community Investment Survey

Bank Name:	
Data for Calendar Year 20	

Instructions: The following Reinvestment Task Force survey ("RTF Survey") will be used to measure and report on Community Reinvestment Act (CRA) activity in the San Diego Metropolitan Statistical Area (MSA). Banks subject to the City of San Diego's Responsible Banking Ordinance (RBO) may use this form to meet the ordinance's reporting obligation. Please email completed forms and attachments to Daisy Crompton, daisyc@sdhc.org, (619) 578-7168.

I. CRA Rating +				
National rating California rating	Lending	Investment	Service	OVERALL
Most recent CRA evaluation date (for emailed report) Examination period covered Next anticipated examination date	A			
II. Performance Context				
San Diego MSA Deposits (Dec. 31, 20) California Deposits (Dec. 31, 20)	Deposits \$	Market Share 9 	6	
III. Lending Test				
Do you offer FHA loans? (Y/N)  Home Purchase & Refi Loans (see "Loans" tab)	Total Number #VALUE!	Dollar Amount #VALUE!	% of Deposits #VALUE!	
CRA-Qualified Small Business Loans (see "Loans" tab)			#VALUE!	
CRA-Qualified Small Farm Loans Affordable Housing Development (see "Aff Hsg" tab)	***************************************		#VALUE! #VALUE!	
Number of units built or rehabbed:			#VALUE!	
Other Community Development Loans (see "CD" tab)			#VALUE!	
Total Lending (actual closed)	#VALUE!	#VALUE!	#VALUE!	
IV. Investment Test				
	Total	Dollar	% of	
Tax Credits	Number	Amount	Deposits	
Affordable Housing (LIHTC)			#VALUE!	
Economic Development (NMTC)			#VALUE!	
Other (explain):			#VALUE!	
Total Tax Credits Other CRA-Qualified Investments	0	0	#VALUE!	
Describe:			#VALUE!	
CRA-Eligible Sponsorships & Grants (see "Grants" tab)⊕	*		#VALUE!	
		*number of grai	ntees or organiz	ations
		Dollar	% of	
		Amount	% or Deposits	
Total CRA Lending and Investments:			#VALUE!	

<sup>+</sup> Items required under the Responsible Banking Ordinance

V. Service Test						
San Diego MSA Branches &	ι ATMs	Bran	iches	A	TMs	
		Number	%	Number	%	
LMI census tract			#VALUE!		#VALUE!	
Non-LMI census tract	:		#VALUE!		#VALUE!	
Total		0	100%	total	100%	
VI. Foreclosure Prevention	<u>l</u>					
Do you offer FHA loans? (Y	/N)					
	* % of total number in	Port	folio	Servicer A	Agreement	
	outstanding portfolio	Number	% *	Number	% *	
Notices of Default						
Foreclosure/Notice of Sale		***************************************				
Loan Modification Request	S					
Requests Approved						
Requests Denied						
Requests Withdrawn					mp.	
a. What has been your rea	l estate-owned proper	ties disposit	ion strategy?	What percen	t are discounted	or donated?
h Usa this space to provid	a additional informatic	n if naadad	an value fara	alaarus astirii	h., a., ahuahaa.,	
b. Use this space to provide	e additional illionnatio	ii ii iieeded	on your rore	ciosure activi	ty of strategy.	
VII. Other Narrative Inform	nation					
a. Describe any bank produ	icts tailored to IMI cus	tomers No	te innovation	rick-taking o	r complexity as a	nnronriato
What were participation						
year. List any products for				rates? Note w	nich products we	re new last
year. List any products it	or the Livii market that	ended last	year.			
b. Do you provide a small o	lollar loan product at le	ess than 359	% APR? Are v	ou in a client r	relationship or ha	eve a business
relationship such as exte	•				•	
holders utilized overdraf		· · · · · · · · · · · · · · · · · · ·	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			, , , , , , , , , , , , , , , , , , , ,
c. Describe efforts to cond	uct outreach and mark	et loans and	d financial se	rvices to low-	and moderate- ir	ncome area
residents. +						

d. Please provide any other information you would like to and note innovation, risk-taking or complexity, as approyour greatest source of pride?	share. Describe any noteworthy new programs or projects opriate. What LMI programs, products or accomplishments are
VIII. Required Attachments and Tabs	
Most recent CRA exam report (pdf)	(Emailed to daisyc@sdhc.org, with this completed form)
Home purchase, refi and small business loans	("Loans" tab)
Multifamily affordable housing loans	("Aff Hsg" tab)
Community development loans	("CD" tab)

#### IX. If Applicable: Responsible Banking Ordinance

San Diego Municipal Code (SDMC) §22.3905 requires that any bank that provides or wishes to provide services to the City of San Diego shall submit an annual report of their institution's reinvestment activities. The sections below are included in order to assist banks with consolidating their annual reporting requirements for the San Diego region. Completed surveys will be forwarded to the City of San Diego. The Community Reinvestment Review Advisory Committee may determine its own requirements in the future.

Note: Items marked ( +) in survey sections I-IX above are required by the RBO.

a.	Please attach a copy of your bank's current Community Reinvestment Plan submitted pursuant to SDMC §22.3904.
b.	Please use the tab "RBO Branches" to list the addresses of branches and ATMs in the City of San Diego.
	Number of branch offices in the City of San Diego:  Number of ATMs in the City of San Diego:
c.	Please say whether the financial institution or any affiliate is the subject of a court judgment that it has engaged in predatory lending practices; if so, provide the details of the judgment and of the changes in practices instituted by the financial institution to address the violation.
d.	Please provide the number of persons employed as loan officers, senior management staff, and members of the board of directors, categorized by gender and ethnicity.

#### X. Required RBO Attachments and Tabs

Copy of Community Reinvestment Plan as required by Municipal Code §22.3904, emailed to daisyc@sdhc.org
Locations of branches and ATMs in City of San Diego (use "RBO Branches" tab)

Totals for each census tract and neighborhood of: (use combined spreadsheet "RBO Detail")

- Federally-subsidized home purchase loans
- Conventional home purchase loans
- Home mortgage refinancings
- Home improvement loans
- Home equity loans
- Multi-family loans
- Home loan:
  - modifications
  - defaults
  - delinquencies
- Real estate-owned properties
- Affordable multi-family loans
- Affordable single-family loans
- Small business loans, including:
  - small local business loans
  - emerging local business loans
  - the Bird recar basiness reams
  - disabled veteran-owned business loans
  - disadvantaged local business loans
- Community development loans
- Investments
- Consumer loans

(see §22.3902 for definitions)

(see §22.3902 for definition)

### San Diego Community Investment Survey Home Purchase, Refi and Small Business Loans

Bank Name:	
Data for Calendar Year 20	

	Originat	ed Loans	Purchase	ed Loans	Total	Loans
	Total	Dollar	Total	Dollar	Total	Dollar
	Number	Amount	Number	Amount	Number	Amount
Home Purchase & Refi Loans						
by LMI borrowers in LMI census tracts				***************************************	#VALUE!	#VALUE!
by non-LMI borrowers in LMI tracts					#VALUE!	#VALUE!
by LMI borrowers in non-LMI tracts					#VALUE!	#VALUE!
Total Loans	0	0	0	0	#VALUE!	#VALUE!
(copy totals in far right columns to main page)						
Total Loans by LMI borrowers	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
Total Loans in LMI tracts	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
	I MI Cons	sus Tracts	non-LMI Ce	ncus Tracts	Total	Loans
	Total	Dollar	Total	Dollar	Total	Dollar
Small Business Loans	Number	Amount	Number	Amount	Number	Amount
Original Balance of\$100,000 Or Less:		Amount	Number	Amount	Wallibel	Amount
Revenues Less Than or Equal \$1 Million					#VALUE!	#VALUE!
Revenues Greater Than \$1 Million					#VALUE!	#VALUE!
Revenues Not Known	<del></del>				#VALUE!	#VALUE!
Sub-Total	0	0	0	0	#VALUE!	#VALUE!
Original Balance of\$100,000 -\$250,000						
Revenues Less Than or Equal \$1 Million					#VALUE!	#VALUE!
Revenues Greater Than \$1 Million			***************************************		#VALUE!	#VALUE!
Revenues Not Known					#VALUE!	#VALUE!
Sub-Total	0	0	0	0	#VALUE!	#VALUE!
Original Balance of\$250,000-\$1 Million						
Revenues Less Than or Equal \$1 Million					#VALUE!	#VALUE!
Revenues Greater Than \$1 Million					#VALUE!	#VALUE!
Revenues Not Known					#VALUE!	#VALUE!
Sub-Total	0	0			#VALUE!	#VALUE!
Total MSA Small Business Loans	0	0			#VALUE!	#VALUE!
	Total	Dollar				
SBA Lending (subset of above totals)	Number	Amount				
Low Income Tracts						
Moderate Income Tracts						
Middle Income Tracts						
Upper Income Tracts						
Total SBA Lending San Diego MSA	0	0				

i	Disclosable Project Details
Data for Calendar Year 20	Multifamily Affordable Housing Loans
Bank Name:	San Diego Community Investment Survey

Instructions: Please use the template below to list as many details as possible about all of your funded projects. If a project name is undisclosable but certain details can be released, put "Other Project" in the project name field. Under additional information, note any awards won, flexible terms, or use of innovation (field will expand to fit text). Use the Complete/Pipeline field to state whether a project is actual closed or not. (Disclosure of pipeline projects is optional.)

Loan				Complete/				Occupancy		Number		Affordability Amenities &	Amenities &
Amount	nt Project Name	Owner	Developer	Pipeline	City	Address	Zip Code	Zip Code Date	Addl. Information of Units	of Units	Size(s)	Restrictions	Services
54,334,	000			complete	Oceanside	complete Oceanside 435 Monrovia St.	92106	92106 5/7/2014			_		
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Instructions: Please use the template below to list as many details as possible about all of your funded projects. If a project name is undisclosable but certain details can be released, put "Other Project" in the project name field. Under additional information, note any awards won, flexible terms, or use of innovation (field will expand to fit text). Use the Complete/Pipeline field to state whether a project is actual closed or not. (Disclosure of pipeline projects is optional.)

Data for Calendar Year 20\_\_

Bank Name:

	roau				Complete/				Occupancy	
	Amount	Project Name	Owner	Developer	Pipeline	City	Address	Zip Code	Date	Addl. Information
	54,334,000				complete	Oceanside	complete Oceanside 435 Monrovia St.	92106	92106 5/7/2014	
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# San Diego Community Investment Survey CRA-Eligible Sponsorships & Grants

Bank Name:	
Data for Calendar Year 20	

Please use this tab to list grant recipients/organizations alphabetically (one name per line). Please include the EIN (Employer Identification Number) if known.

Sponsorship and Grant Recipients/Organizations	EIN (if available)

San Diego Community Investment Survey	Ва
City of San Diego - Responsible Banking Ordinance	Da
Branches and ATMs in the City of San Diego	

Bank Name:
Data for Calendar Year 20

Please use this tab to list the locations of branches and ATMs in the City of San Diego.

Branch or	Street			
ATM	Number	Street	City	Zip Code
Branch	12345	Longest Street Name NW	San Diego	92103-1100
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City of San Diego - Responsible Banking Ordinance San Diego Community Investment Survey **Census Tract Level Data** 

Data for Calendar Year 20

Bank Name:

Instructions: Enter the combined total of all activity for each census tract. Use one line for each tract, including tracts that had no activity (enter "0"). Please list only orginated loans. Do not include purchased or service agreement loans.

rtgage	cings	Dollar Amt (000)	10,000															
Home mortgage	refinancings	Total /																
1	arty loans	Dollar Amt (000)	10,000	30														
	nome equity loans	Total																
rovement	ns	Dollar Amt (000)	10,000									A CONTRACTOR OF THE CONTRACTOR						
Home improvement	loans	Total	000'666															
le home	sages rograms)	Dollar Amt (000)	10,000															
Affordable home	(special programs)	Total number	000'666														2000	
	ntional	Dollar Amt (000)	10,000															
Home purchase loans	Conventional	Total	000'666															
Home purc	subsidized	Dollar Amt (000)	10,000			de de la companya de												
	Federally-subsidized	Total number	999,000															
	Neighborhood		Rancho Bernardo											ACTION AND ASSESSMENT OF THE SECOND S				
	City		San Diego															
	Census tract		1234.56								And Annie State of the State of State o							

Bank Name:		onal	Dollar Amt	000/55	
	y loans	Conventional	Total	000'666	
	Multi-family loans	able	Dollar Amt	000/55	
		Affordable	Total	000'666	
		Consumer loans		10,000	
		Consum	Total	000'666	
		e-owned rties	Dollar Amt (000)	10,000	
		Real estate-owned properties	Total	000'666	
		sure/ of Sale	Dollar Amt (000)	10,000	
	Foreclosure prevention	Foreclosure/ Notice of Sale	Total	000'666	
Poracilos	Foreclosure	f Default	Dollar Amt (000)	10,000	
		Notices of Default	Total	000'666	
		Home loan modifications	Dollar Amt (000)	10,000	
		Hom	Total number	000'666	

		eteran- usiness	Dollar Amt	10,000	
Bank Name: Data for Calendar Year 20		Disabled veteran- owned business	Total	000'666	
Bank Name: Data for Cale	were.	Disadvantaged local business	Dollar Amt	10,000	
	rsiliess ioalis	Disadvant busi	Total	999,000	
	now many small business to alls were.	cal business	Dollar Amt	10,000	
	I MOI I	Emerging local business	Total	000'666	
		local	Dollar Amt	10,000	
		Small local business	Total	000'666	
	sueol sseu		Dollar Amt	10,000	
	Small business loans		Total	000'666	
Investments	ments	ing grants sorships)	Dollar Amt	10,000	
	Invest	(not including grants and sponsorships)	Total	000'666	
	velopment	S	Dollar Amt	10,000	
	Community development	loans	Total	000'666	