

**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

	Lending	Investment	Service	OVERALL
National rating	_____	_____	_____	_____
California rating	_____	_____	_____	_____
Most recent CRA evaluation date (for emailed report)	_____			
Examination period covered	_____			
Next anticipated examination date	_____			

II. Performance Context

	Deposits \$	Market Share %
San Diego MSA Deposits (Dec. 31, 20__)	_____	_____
California Deposits (Dec. 31, 20__)	_____	_____

III. Lending Test

Do you offer FHA loans? (Y/N)	_____		
	Total Number	Dollar Amount	% of Deposits
Home Purchase & Refi Loans (see "Loans" tab)	#VALUE!	#VALUE!	#VALUE!
CRA-Qualified Small Business Loans (see "Loans" tab)	_____	_____	#VALUE!
CRA-Qualified Small Farm Loans	_____	_____	#VALUE!
Affordable Housing Development (see "Aff Hsg" tab)	_____	_____	#VALUE!
Number of units built or rehabbed: _____			
Other Community Development Loans (see "CD" tab)	_____	_____	#VALUE!
Total Lending (actual closed)	#VALUE!	#VALUE!	#VALUE!

IV. Investment Test

	Total Number	Dollar Amount	% of Deposits
Tax Credits			
Affordable Housing (LIHTC)	_____	_____	#VALUE!
Economic Development (NMTC)	_____	_____	#VALUE!
Other (explain): _____	_____	_____	#VALUE!
Total Tax Credits	0	0	#VALUE!
Other CRA-Qualified Investments			
Describe: _____	_____	_____	#VALUE!
CRA-Eligible Sponsorships & Grants (see "Grants" tab)	_____*	_____	#VALUE!

**number of grantees or organizations*

	Dollar Amount	% of Deposits
Total CRA Lending and Investments:	_____	#VALUE!

⊕ Items required under the Responsible Banking Ordinance

V. Service Test

San Diego MSA Branches & ATMs

	Branches		ATMs	
	Number	%	Number	%
LMI census tract	_____	#VALUE!	_____	#VALUE!
Non-LMI census tract	_____	#VALUE!	_____	#VALUE!
Total	0	100%	total	100%

VI. Foreclosure Prevention

Do you offer FHA loans? (Y/N) _____

	* % of total number in outstanding portfolio	Portfolio		Servicer Agreement	
		Number	% *	Number	% *
Notices of Default		_____	_____	_____	_____
Foreclosure/Notice of Sale		_____	_____	_____	_____
Loan Modification Requests		_____	_____	_____	_____
Requests Approved		_____	_____	_____	_____
Requests Denied		_____	_____	_____	_____
Requests Withdrawn		_____	_____	_____	_____

a. What has been your real estate-owned properties disposition strategy? What percent are discounted or donated?

b. Use this space to provide additional information if needed on your foreclosure activity or strategy.

VII. Other Narrative Information

a. Describe any bank products tailored to LMI customers. Note innovation, risk-taking or complexity as appropriate. What were participation (e.g. number of new accounts) and retention rates? Note which products were new last year. List any products for the LMI market that ended last year.

b. Do you provide a small dollar loan product at less than 35% APR? Are you in a client relationship or have a business relationship such as extended credit agreements with any payday lenders? (explain) What percentage of account holders utilized overdraft protection services?

c. Describe efforts to conduct outreach and market loans and financial services to low- and moderate- income area residents. †

d. Please provide any other information you would like to share. Describe any noteworthy new programs or projects and note innovation, risk-taking or complexity, as appropriate. What LMI programs, products or accomplishments are your greatest source of pride?

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)
List of sponsorship and grant recipients/organizations	("Grants" 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: (see §22.3902 for definitions)
 - small local business loans
 - emerging local business loans
 - disabled veteran-owned business loans
 - disadvantaged local business loans
- Community development loans
- Investments
- Consumer loans (see §22.3902 for definition)

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

Bank Name: _____
 Data for Calendar Year 20__

	Originated Loans		Purchased Loans		Total Loans	
	Total Number	Dollar Amount	Total Number	Dollar Amount	Total Number	Dollar 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!

	LMI Census Tracts		non-LMI Census Tracts		Total Loans	
	Total Number	Dollar Amount	Total Number	Dollar Amount	Total Number	Dollar Amount
Small Business Loans						
Original Balance of \$100,000 Or Less:						
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 \$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	0	0	#VALUE!	#VALUE!
Total MSA Small Business Loans	0	0			#VALUE!	#VALUE!

	Total Number	Dollar Amount
SBA Lending (subset of above totals)		
Low Income Tracts	_____	_____
Moderate Income Tracts	_____	_____
Middle Income Tracts	_____	_____
Upper Income Tracts	_____	_____
Total SBA Lending San Diego MSA	0	0

**San Diego Community Investment Survey
Multifamily Affordable Housing Loans
Disclosable Project Details**

Bank Name: _____
Data for Calendar Year 20 _____

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 Amount	Project Name	Owner	Developer	Complete/ Pipeline	City	Address	Zip Code	Occupancy Date	Addl. Information	Number of Units	Unit Size(s)	Affordability Restrictions	Amenities & Services
54,334,000				complete	Oceanside	435 Monrovia St.	92106	5/7/2014					
1													
2													
3													
4													
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													

**San Diego Community Investment Survey
Community Development Loans (other than Affordable Housing)
Disclosable Project Details**

Bank Name: _____
Data for Calendar Year 20____

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 Amount	Project Name	Owner	Developer	Complete/ Pipeline	City	Address	Zip Code	Occupancy Date	Adtl. Information
1	54,334,000				complete	Oceanside	435 Monrovia St.	92106	5/7/2014	
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
14										
15										

