

RTF Discussion Document – Restarting Monitoring for Financial Institutions

1. Data Elements for 2007 RTF Survey:

- Total CRA Amounts
- Percentages of Deposits
- Number of Offices
- Percent of Market Share
- Amount of deposits
- Mortgage LMI Tracts
- Affordable Housing
- Small Biz Loans
- Community Development
- Consumer Loans
- Corporate Giving
- Investments

2. Data Elements for Responsible Banking Ordinance:

San Diego Municipal Code §22.3905(b):

Information reported pursuant to section 22.3905(b)(1)-(4) shall be reported by census tract. The financial institution shall detail its community reinvestment activities within the City of San Diego as follows:

- (1) residential loans, including:
 - (A) home purchase loans, both federally subsidized and conventional;
 - (B) refinancing of home loans;
 - (C) home improvement loans;
 - (D) home equity loans;
 - (E) multi-family loans;
 - (F) modifications of distressed loans; and
 - (G) *affordable* single-family and multi-family residential mortgages;
 - (H) foreclosure information, including defaults and delinquencies on home loans, and real estate owned properties;
- (2) *small business loans* including:
 - (A) *small local business* loans,
 - (B) *emerging local business* loans,
 - (C) *disabled veteran owned business* loans,
 - (D) *disadvantaged local business* loans;
- (3) *community development* loans and investments;
- (4) *consumer loans*, especially to *low-* and *moderate-income* persons and neighborhoods;

(5) philanthropic and charitable giving to local nonprofit cultural and social service organizations and community groups involved in *community development* activities or to City-sponsored *community development* activities; and

(6) efforts to affirmatively market and make available loans and financial services within City neighborhoods, including outreach to *low-* and *moderate-income* City residents.

(c) The *financial institution* shall also provide the following information in the annual report:

(1) the number and locations of the *financial institution's branches* and automated tellers in the City;

(2) the number of persons employed as loan officers, senior management staff, and members of the board of directors categorized by gender and ethnicity;

(3) the *financial institution's* most recent CRA rating, if applicable, the date of the rating, and a copy of the pages of the most recent CRA evaluation report which affirms and describes the basis for the CRA rating; and

(4) whether the *financial institution* or any *affiliate* is the subject of a court judgment that it has engaged in *predatory lending practices*; if so, the details of the judgment and of the changes in practices instituted by the *financial institution* to address the violation.