

Minneapolis, MN
Wells Fargo's Responsible Banking Ordinance Response
July 2017

**Financial Institution Disclosure
Form
City of Minneapolis, Minnesota &
Wells Fargo & Co. Responses**

Data current as June 27, 2017

Financial Institution Disclosure Form City of Minneapolis, Minnesota

2017 Wells Fargo Response to the City of Minneapolis Responsible Banking Ordinance

Financial institutions which participate in or desire to participate in City of Minneapolis programs or the provision of banking services for the city shall compile and furnish to the city finance officer the following information:

- (1) For the City of Minneapolis, by census tract, provide the information required on the mortgage loan disclosure statement pursuant to the Home Mortgage Disclosure Act, 12 U.S. C. Section 2801 et seq. and laws amendatory thereof and supplementary thereto ("HMDA"), for the previous fiscal year.
 - ***Please See Exhibit A***

- (2) For any Metropolitan Statistical Area in Minnesota within the financial institution's CRA assessment area, provide a copy of the institution's most recent community reinvestment act statement, as required by the Community Reinvestment Act of 1977, pursuant to 12 U.S.C. Section 2901 et seq. and laws and regulations amendatory thereof and supplemental thereto CRA for the previous fiscal year.
 - ***Please See Exhibit B***

- (3) For the City of Minneapolis, provide information related to loan modifications and foreclosures on residential mortgages on properties located within the city, which shall include data as of the end of the financial institution's previous fiscal year on the following items.
 - a. Percentage of residential mortgages that are current or missed only one (1) payment;
 - 99.3%
 - b. Percentage that are seriously delinquent (60+ days late);
 - .97% (less than 1%)
 - c. Percentage that are actively engaged to find a workout option;
 - .26% of the above .97% delinquency
 - d. Number of customers that have completed or started a workout arrangement;

- We have helped over 500 customers in the city of Minneapolis avoid foreclosure through repayment plans, modifications, short sales, and deeds-in-lieu, since 2013
- e. Number of customers that have completed a workout arrangement and the number of workout arrangement that resulted in each of the following outcomes;
1. Modification to lower monthly mortgage payments;
 2. Principal reduction to reduce the mortgage amount owed;
 3. Modification or reduction on the second mortgage;
 4. Mortgage payments reduced or suspended during period of unemployment;
 5. Bankruptcy;
 6. Short sale;
 7. Deed in lieu of foreclosure.
- ***Wells Fargo does not provide data on workout arrangements however, please see Exhibit C which provides details on how we are assisting borrowers.***
- f. Number of the financial institution's real estate-owned ("REO") properties for sale;
- 5 real estate own properties in inventory as of 12/31/2016
- g. Number of completed foreclosure sales;
- Completed 74 foreclosure sales in 2016
- h. Number of the financial institution's REO properties donated or discounted to nonprofits or the city.
- No donations or discounted sales for Minneapolis in 2016
- (4) As of the end of the previous fiscal year, provide information on the locations of banking services located in the City of Minneapolis.
- ***Please See Exhibit D***
- (5) As of the end of the previous fiscal year, for businesses located in the City of Minneapolis, provide information on the number of small business loans including:

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- a. Number and total loan amounts at origination less than or equal to \$100,000;
 - Number of loans – 1,366
 - Total loan amounts - \$35,892,566
 - b. Number and total loan amounts at origination greater than \$100,000 but less than or equal to \$250,000 ;
 - Number of loans – 35
 - Total loan amounts - \$6,365,849
 - c. Number and total loan amounts at origination greater than \$100,000 but less than or equal to \$1,000,000;
 - Number of loans greater than \$250,000 to \$1,000,000 - 43
 - Total loan amounts greater than \$250,000 to \$1,000,000 - \$22,652,177
 - d. Number and total loans to businesses with gross annual revenues less than or equal to \$1,000,000.
 - Number of gross revenue less than or equal to \$1,000,000 – 1,025
 - Total gross revenue amount less than or equal to \$1,000,000 - \$28,116,389
- (6) As of the end of the previous fiscal year, provide information regarding the closing of any branch or ATM service located in the City of Minneapolis and an affirmative statement that you are in compliance with Section 42 of the Federal Deposit Insurance Act (12 U.S.C. 1831) when closing any branch, including the 90 day notice period for public comment.
- No Branches or ATMs were closed in Minneapolis in 2016
- (7) Provide a Community Reinvestment Plan describing current and proposed initiatives to address the financial needs of the city, its residents and businesses, and include a discussion of the following services, products and areas of activity.
- (a) Affordable check cashing and other transactional services used by consumers with limited banking accounts or experience;
 - (b) Small consumer loans, including those that serve as an alternative to payday loans;
 - (c) Participation in city sponsored neighborhood development programs;
 - (d) Efforts to support homeownership education and foreclosure prevention education and counseling;
 - (e) Equitable contributions to community based non-profit organizations in the city that engage in neighborhood development.

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- (f) Provision of full service banking in city neighborhoods, including branches, services and technologies; and
- (g) Plans to provide and market loans and investment products that help create loans throughout the city including in low and moderate income neighborhoods and to low and moderate income consumers.

Investment Banks

Investment banks shall not be subject to the disclosure requirements above as long as they seek or perform only investment banking business for the City. Banks that provide the City with underwriting services including the buying and selling of stocks, bonds and other securities and other debt related services shall provide the following.

A statement of the corporate citizenship which shall include but not be limited to:

- (a) Participation in charitable programs or scholarships within the City during the year immediately predating the filing
- (b) Internal policies regarding utilization of subcontractors which are designated as “women owned”, “minority owned”, or “disabled” business enterprises

- ***Please see Exhibit E in response to question 7 above.***

Exhibit A

Wells Fargo
Minority/LMI/Race

Overall Breakout (1-4 Families and Manufactured Only)												
Action	2015						2016					
	Home Purchase		Home Improvement		Refinance		Home Purchase		Home Improvement		Refinance	
	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
Originations	62,188,925	183,432	5,305,924	34,777	57,749,956	216,558	64,849,593	180,139	6,273,330	38,194	61,713,684	218,486
Approved Not Accepted	357,790	1,062	81,931	2,835	833,630	4,652	393,495	1,145	78,674	2,511	642,213	3,450
Denied	9,326,161	34,919	3,129,505	61,814	21,057,126	88,044	9,337,686	31,418	3,805,535	50,979	22,150,523	84,975
Withdrawn	12,294,066	36,524	1,330,506	6,652	15,551,139	57,596	12,852,032	36,394	1,757,717	7,286	17,945,578	62,085
Closed Incomplete	529,286	1,660	136,146	1,657	1,493,223	5,505	326,056	1,042	157,703	2,264	1,718,479	6,767
Purchased	65,170,909	321,401	2,165,309	9,460	31,245,173	136,657	79,686,687	350,528	2,956,374	12,050	37,549,407	150,189
Total	149,867,137	578,998	12,149,321	117,195	127,930,247	509,012	167,445,549	600,666	15,029,333	113,284	141,719,884	525,952

Minority Breakout (1-4 Families and Manufactured Only)												
Minority	2015						2016					
	Home Purchase		Home Improvement		Refinance		Home Purchase		Home Improvement		Refinance	
	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
Minority	35,537,407	125,431	3,037,461	45,831	28,993,409	116,121	42,439,882	138,328	3,997,982	43,925	34,669,153	130,620
Minority Status not Available	20,212,678	98,749	1,504,399	9,725	20,174,908	88,676	19,689,893	87,789	1,408,282	8,138	16,843,580	67,751
White non-Hispanic	93,190,298	351,465	7,522,320	60,380	77,925,450	301,148	104,512,928	371,740	9,555,951	59,863	89,706,360	325,801
White Unknown Ethnicity	926,754	3,353	85,141	1,259	836,480	3,067	802,846	2,809	67,118	1,358	500,791	1,780
Total	149,867,137	578,998	12,149,321	117,195	127,930,247	509,012	167,445,549	600,666	15,029,333	113,284	141,719,884	525,952

Low/Moderate Income Breakout (1-4 Families and Manufactured Only)												
LMI Applicant	2015						2016					
	Home Purchase		Home Improvement		Refinance		Home Purchase		Home Improvement		Refinance	
	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
Low Income Applicant	3,561,149	33,173	554,139	17,365	3,669,151	31,083	3,057,287	26,877	569,485	15,318	3,750,847	30,089
Moderate Income Applicant	13,992,500	93,184	1,223,031	23,964	9,202,529	61,382	13,493,424	84,226	1,531,571	22,511	10,533,037	66,069
Total	17,553,649	126,357	1,777,170	41,329	12,871,680	92,465	16,550,711	111,103	2,101,056	37,829	14,283,884	96,158

Wells Fargo
Minority/LMI/Race

Low/Moderate Tract Breakout (1-4 Families and Manufactured Only)												
LMI Tract	2015						2016					
	Home Purchase		Home Improvement		Refinance		Home Purchase		Home Improvement		Refinance	
	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
Low Income Tract	2,124,128	10,636	243,676	4,940	1,725,806	9,942	2,403,205	10,761	294,854	4,422	1,812,523	9,457
Moderate Income Tract	12,902,740	72,878	1,441,160	23,600	11,355,972	66,448	13,991,058	70,904	1,634,062	22,317	11,844,087	62,835
Total	15,026,868	83,514	1,684,836	28,540	13,081,778	76,390	16,394,263	81,665	1,928,916	26,739	13,656,610	72,292

Race Breakout (1-4 Families and Manufactured Only)												
Race	2015						2016					
	Home Purchase		Home Improvement		Refinance		Home Purchase		Home Improvement		Refinance	
	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
American Indian	443,343	2,063	71,040	2,555	462,509	2,382	493,037	2,118	93,683	2,414	538,639	2,687
Asian	14,425,288	34,420	801,452	4,529	9,738,979	26,438	17,437,048	40,933	1,012,449	4,632	12,103,883	32,148
African American	5,443,179	26,369	593,967	15,793	5,295,696	28,042	6,146,910	27,210	696,717	13,658	5,676,983	28,252
Joint Race	3,411,769	9,342	229,749	1,574	2,529,582	8,119	4,453,959	11,515	349,181	1,592	3,158,687	9,443
Pacific Islander	392,784	1,444	59,270	1,068	497,702	1,856	484,504	1,641	72,671	947	628,144	2,173
Race not Available	20,572,839	100,331	1,596,647	13,725	20,667,534	91,216	20,224,585	89,950	1,526,176	11,990	17,582,508	71,260
Two or More Minority Races	77,706	287	11,618	299	102,540	431	130,873	475	16,239	277	147,983	578
White	105,100,229	404,742	8,785,578	77,652	88,635,705	350,528	118,074,633	426,824	11,262,217	77,774	101,883,057	379,411
Total	149,867,137	578,998	12,149,321	117,195	127,930,247	509,012	167,445,549	600,666	15,029,333	113,284	141,719,884	525,952

Wells Fargo
MSA - Minneapolis-St. Paul-Bloomington
Minority/LMI/Race

Minneapolis-St. Paul-Bloomington, MN-WI Metro SA												
Overall Breakout (1-4 Families and Manufactured Only)												
Action	2015						2016					
	Home Purchase		Home Improvement		Refinance		Home Purchase		Home Improvement		Refinance	
	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
Originations	1,290,309	4,994	126,900	1,143	1,415,839	6,835	1,383,595	5,173	165,468	1,285	1,533,927	7,005
Approved Not Accepted	4,011	18	1,914	101	11,539	70	1,523	12	2,628	93	10,782	63
Denied	130,010	598	46,229	883	431,970	2,005	129,060	581	66,567	838	410,605	1,860
Withdrawn	165,397	645	19,164	129	254,420	1,221	165,166	609	32,975	159	291,200	1,308
Closed Incomplete	5,572	24	999	30	17,110	74	5,056	14	2,359	48	20,950	102
Purchased	1,535,258	7,008	32,358	165	566,954	2,599	2,194,143	9,350	50,976	242	837,841	3,614
Total	3,130,557	13,287	227,564	2,451	2,697,832	12,804	3,878,543	15,739	320,973	2,665	3,105,305	13,952

Minneapolis-St. Paul-Bloomington, MN-WI Metro SA												
Minority Breakout (1-4 Families and Manufactured Only)												
Minority	2015						2016					
	Home Purchase		Home Improvement		Refinance		Home Purchase		Home Improvement		Refinance	
	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
Minority	359,263	1,609	18,393	393	211,221	1,122	483,302	2,181	22,226	391	268,898	1,337
Minority Status not Available	296,599	1,456	23,930	176	308,948	1,510	322,899	1,388	24,881	162	286,869	1,200
White non-Hispanic	2,460,547	10,160	184,348	1,854	2,161,543	10,100	3,052,227	12,086	272,390	2,077	2,539,928	11,375
White Unknown Ethnicity	14,148	62	893	28	16,120	72	20,115	84	1,476	35	9,610	40
Total	3,130,557	13,287	227,564	2,451	2,697,832	12,804	3,878,543	15,739	320,973	2,665	3,105,305	13,952

Minneapolis-St. Paul-Bloomington, MN-WI Metro SA												
Low/Moderate Income Breakout (1-4 Families and Manufactured Only)												
LMI Applicant	2015						2016					
	Home Purchase		Home Improvement		Refinance		Home Purchase		Home Improvement		Refinance	
	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
Low Income Applicant	172,707	1,347	11,407	328	127,134	1,112	195,121	1,478	15,741	341	142,866	1,128
Moderate Income Applicant	534,927	3,130	35,764	510	338,809	2,255	644,520	3,613	45,419	553	412,373	2,601
Total	707,634	4,477	47,171	838	465,943	3,367	839,641	5,091	61,160	894	555,239	3,729

Wells Fargo
MSA - Minneapolis-St. Paul-Bloomington
Minority/LMI/Race

Minneapolis-St. Paul-Bloomington, MN-WI Metro SA												
Low/Moderate Tract Breakout (1-4 Families and Manufactured Only)												
LMI Tract	2015						2016					
	Home Purchase		Home Improvement		Refinance		Home Purchase		Home Improvement		Refinance	
	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
Low Income Tract	44,922	333	5,142	97	32,999	264	60,633	398	3,280	73	31,923	237
Moderate Income Tract	259,239	1,603	20,514	342	186,241	1,289	322,938	1,911	25,736	373	203,023	1,287
Total	304,161	1,936	25,656	439	219,240	1,553	383,571	2,309	29,016	446	234,946	1,524

Minneapolis-St. Paul-Bloomington, MN-WI Metro SA												
Race Breakout (1-4 Families and Manufactured Only)												
Race	2015						2016					
	Home Purchase		Home Improvement		Refinance		Home Purchase		Home Improvement		Refinance	
	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
American Indian	5,274	25	649	15	4,536	29	7,765	35	416	15	5,049	29
Asian	141,368	632	6,846	98	65,952	354	191,157	881	7,125	117	99,943	497
African American	63,949	334	3,704	139	46,022	268	80,334	444	4,231	117	48,505	281
Joint Race	65,762	228	2,946	34	41,675	185	91,919	332	4,472	35	53,828	214
Pacific Islander	2,559	13	277	13	2,011	10	3,749	20	146	7	3,389	19
Race not Available	303,509	1,482	24,124	194	310,582	1,521	326,331	1,401	25,137	179	288,918	1,211
Two or More Minority Races	711	4	37	3	785	4	887	5	39	5	1,163	6
White	2,547,425	10,569	188,981	1,955	2,226,269	10,433	3,176,401	12,621	279,407	2,190	2,604,510	11,695
Total	3,130,557	13,287	227,564	2,451	2,697,832	12,804	3,878,543	15,739	320,973	2,665	3,105,305	13,952

Wells Fargo
MSA - Minneapolis-St. Paul-Bloomington
Census Tract Listing

Minneapolis-St. Paul-Bloomington, MN-WI Metro SA
Overall Breakout (1-4 Families and Manufactured Only)

CensusTract	2015								2016							
	Home Purchase		Home Improvement		Refinance		Total		Home Purchase		Home Improvement		Refinance		Total	
	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
0001.01	1,677	14	249	3	968	10	2,894	27	975	8	10	1,530	10	2,515	19	
0001.02	1,201	11	14	2	1,778	17	2,993	30	3,136	24	146	4	392	3	3,674	31
0003.00	2,693	19	43	4	1,736	13	4,472	36	4,030	22	218	4	3,154	22	7,402	48
0006.01	3,947	22	839	7	2,686	18	7,472	47	8,402	47	516	4	2,681	21	11,599	72
0006.03	2,604	14	523	3	2,059	14	5,186	31	5,696	26	513	6	1,899	11	8,108	43
0011.00	1,948	9	150	1	881	6	2,979	16	1,800	9	165	2	451	3	2,416	14
0017.00	983	5	326	3	1,034	7	2,343	15	1,454	8	106	2	411	3	1,971	13
0022.00	406	5	64	1	112	1	582	7	340	3	55	2	213	3	608	8
0024.00	712	4	334	3	255	2	1,301	9	1,571	8	125	1	869	5	2,565	14
0027.00	879	6	149	1	484	4	1,512	11	1,416	13	44	4	228	2	1,688	19
0032.00	1,045	8	96	1	676	5	1,817	14	372	3	19	2	1,618	11	2,009	16
0033.00	255	3	10	1	182	2	447	6	410	3	14	1	464	4	888	8
0038.00	181	1	-	-	280	2	461	3	324	1	-	-	530	2	854	3
0059.02	447	3	10	1	278	2	735	6	269	2	13	2	125	1	407	5
0068.00	227	1	242	1	2,211	9	2,680	11	1,652	8	133	1	1,627	7	3,412	16
0077.00	2,707	9	15	1	365	2	3,087	12	1,961	8	499	3	897	3	3,357	14
0078.01	182	1	117	2	-	-	299	3	479	2	-	-	120	1	599	3
0081.00	3,181	12	626	2	3,222	17	7,029	31	4,693	18	305	2	2,294	10	7,292	30
0082.00	1,679	8	251	1	1,308	7	3,238	16	2,227	10	-	-	992	6	3,219	16
0083.00	236	2	226	2	235	2	697	6	-	-	40	1	957	7	997	8
0084.00	338	2	221	3	1,416	10	1,975	15	687	3	328	4	314	3	1,329	10
0085.00	3,060	15	162	2	1,109	7	4,331	24	886	7	558	3	1,251	7	2,695	17
0095.00	1,542	9	311	4	2,237	14	4,090	27	2,010	10	637	8	1,898	14	4,545	32
0096.00	2,722	14	730	11	2,160	13	5,612	38	3,557	17	35	2	1,407	10	4,999	29
0106.00	9,134	15	520	1	3,912	17	13,566	33	9,257	19	659	3	7,181	21	17,097	43
0107.00	4,239	7	3,890	4	3,193	11	11,322	22	7,226	16	1,086	4	3,962	13	12,274	33
0110.00	3,964	19	811	8	3,441	20	8,216	47	6,416	27	692	6	4,264	24	11,372	57
0117.03	4,858	19	773	4	5,890	23	11,521	46	5,901	21	1,662	7	6,761	28	14,324	56
0117.04	5,050	19	178	3	3,725	18	8,953	40	7,193	26	362	6	4,310	23	11,865	55
0118.00	4,362	22	1,292	11	3,554	22	9,208	55	7,503	34	477	5	5,997	32	13,977	71
0119.98	3,760	21	232	6	1,935	13	5,927	40	4,002	20	941	5	4,969	27	9,912	52
0120.01	9,257	37	423	3	5,654	30	15,334	70	11,833	41	2,112	11	10,315	47	24,260	99
0120.03	2,924	12	445	4	2,587	13	5,956	29	4,166	17	431	4	4,331	20	8,928	41
0121.01	3,475	19	202	2	1,650	12	5,327	33	4,027	20	296	5	927	6	5,250	31
0121.02	3,248	20	120	1	1,624	14	4,992	35	3,311	20	43	4	2,072	14	5,426	38
0201.01	3,693	16	626	6	3,114	15	7,433	37	3,590	13	426	3	3,031	15	7,047	31
0201.02	2,137	9	312	2	676	3	3,125	14	2,395	11	-	-	1,604	9	3,999	20
0202.00	2,077	16	52	4	1,631	14	3,760	34	3,051	26	15	2	965	9	4,031	37
0203.01	1,519	11	-	-	967	7	2,486	18	1,639	14	178	5	1,137	9	2,954	28
0203.02	559	6	-	-	147	2	706	8	492	4	-	-	305	3	797	7
0203.03	974	7	30	2	1,571	13	2,575	22	2,487	19	132	3	1,904	15	4,523	37
0203.04	530	4	83	3	734	5	1,347	12	2,092	14	420	5	897	8	3,409	27
0204.00	2,069	14	18	4	1,492	14	3,579	32	3,111	21	277	5	1,440	12	4,828	38
0205.00	3,040	24	100	4	1,136	9	4,276	37	3,624	30	203	7	1,866	16	5,693	53
0206.00	1,212	10	270	4	624	6	2,106	20	1,487	10	60	2	597	5	2,144	17
0207.00	3,762	25	535	7	1,502	13	5,799	45	2,837	21	152	3	1,660	13	4,649	37
0208.01	842	6	117	2	610	5	1,569	13	2,421	15	139	1	1,165	11	3,725	27
0208.04	2,114	14	324	5	522	5	2,960	24	3,087	17	-	-	1,643	12	4,730	29
0209.02	2,166	11	713	7	1,066	8	3,945	26	1,322	7	210	3	558	4	2,090	14
0209.03	2,994	21	52	3	1,820	14	4,866	38	4,603	25	10	1	1,544	12	6,157	38
0210.01	5,424	32	427	5	2,314	14	8,165	51	6,634	35	219	2	2,793	18	9,646	55
0210.02	286	2	152	1	1,844	12	2,282	15	1,182	5	367	1	764	4	2,313	10
0211.00	2,619	15	113	1	1,089	8	3,821	24	2,180	13	75	1	660	4	2,915	18
0212.00	3,546	22	264	4	2,519	13	6,329	39	4,459	23	165	2	2,333	13	6,957	38
0213.00	3,480	23	474	6	1,916	13	5,870	42	4,289	25	314	3	2,440	17	7,043	45
0214.00	4,739	28	155	4	1,941	13	6,835	45	2,876	20	22	2	2,822	16	5,720	38
0215.01	2,494	14	82	5	1,699	12	4,275	31	2,105	12	192	4	1,711	11	4,008	27
0215.02	1,234	8	-	-	161	1	1,395	9	1,368	7	10	1	615	5	1,993	13
0215.03	4,401	23	35	2	2,698	17	7,134	42	3,421	17	202	4	2,334	13	5,957	34
0215.04	2,687	14	-	-	3,084	20	5,771	34	4,887	23	875	10	1,941	12	7,703	45
0215.05	2,574	14	102	4	2,556	14	5,232	32	3,479	21	561	4	3,190	20	7,230	45

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Minneapolis-St. Paul-Bloomington, MN-WI Metro SA Overall Breakout (1-4 Families and Manufactured Only)																
CensusTract	2015								2016							
	Home Purchase		Home Improvement		Refinance		Total		Home Purchase		Home Improvement		Refinance		Total	
	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
0216.01	5,229	26	48	3	4,848	26	10,125	55	4,953	23	754	4	5,598	26	11,305	53
0216.02	8,553	24	539	6	4,729	26	11,121	56	6,469	27	616	5	3,449	16	10,534	48
0217.00	9,379	28	1,026	8	8,049	37	18,454	73	16,606	48	173	2	7,295	31	24,074	81
0218.00	5,272	12	427	2	2,933	9	8,632	23	8,573	17	858	2	2,974	10	12,405	29
0219.00	4,760	16	167	3	5,220	21	10,147	40	5,075	17	400	1	3,722	16	9,197	34
0220.00	1,219	9	-	-	1,054	9	2,273	18	1,812	15	-	-	708	6	2,520	21
0221.01	1,535	8	175	5	1,438	9	3,148	22	4,613	22	47	2	2,055	11	6,715	35
0221.02	3,640	17	388	3	2,475	12	6,503	32	4,015	22	32	2	2,920	15	6,967	39
0222.00	6,274	29	386	2	4,930	25	11,590	56	6,814	29	175	1	4,917	27	11,906	57
0223.01	1,333	7	252	3	2,181	11	3,766	21	1,941	9	294	2	2,917	13	5,152	24
0223.02	1,619	9	216	1	641	4	2,476	14	2,270	11	4	1	1,508	9	3,782	21
0224.00	7,736	35	18	2	5,661	31	13,415	68	7,196	30	300	2	4,428	22	11,924	54
0227.00	5,047	24	175	2	3,230	17	8,452	43	6,476	31	553	5	2,896	16	9,925	52
0228.01	7,039	15	272	1	7,325	22	14,636	38	8,273	16	565	5	3,619	13	12,457	34
0228.02	808	4	269	2	583	3	1,660	9	3,149	10	596	2	1,531	8	5,276	20
0229.01	3,115	11	297	2	5,925	20	9,337	33	7,433	24	668	3	4,072	12	12,173	39
0229.02	3,210	10	4	1	3,959	15	7,173	26	6,696	20	200	1	2,316	10	9,212	31
0230.00	4,459	19	344	4	5,713	29	10,516	52	5,368	26	714	3	4,620	24	10,702	53
0231.00	6,107	9	294	1	5,303	13	11,704	23	6,191	9	650	1	4,384	14	11,225	24
0232.00	3,220	11	-	-	3,028	12	6,248	23	3,569	14	180	1	3,069	13	6,818	28
0233.00	3,874	19	538	7	3,272	18	7,684	44	6,619	31	200	1	4,668	24	11,487	56
0234.00	5,112	28	596	5	3,611	19	9,319	52	7,306	33	817	3	2,665	14	10,788	50
0235.01	4,101	14	256	3	5,616	22	9,973	39	4,712	15	3,009	6	7,219	27	14,940	48
0235.02	13,260	34	443	4	9,667	23	23,370	61	17,909	46	1,498	7	13,857	32	33,264	85
0236.00	10,340	14	250	1	19,441	29	30,031	44	14,395	19	3,252	4	14,712	21	32,359	44
0237.00	13,300	33	876	3	9,599	31	23,775	67	15,218	36	873	4	12,514	44	28,605	84
0238.01	18,916	35	854	3	17,410	39	37,180	77	24,578	43	2,402	7	14,679	30	41,659	80
0238.02	10,361	22	40	1	4,916	17	15,317	40	8,945	17	1,939	7	5,239	19	16,123	43
0239.01	7,250	19	10	1	6,460	21	13,720	41	5,223	15	848	5	6,549	19	12,620	39
0239.02	7,167	11	20	1	3,007	6	10,194	18	4,524	7	50	1	6,553	13	11,127	21
0239.03	1,797	10	1,485	5	5,357	16	8,639	31	6,875	16	210	2	5,467	12	12,552	32
0240.03	4,509	13	135	4	1,803	8	6,447	25	5,169	17	545	3	3,655	13	9,369	33
0240.04	2,238	17	30	1	1,920	11	4,188	29	1,672	12	-	-	864	7	2,536	19
0240.05	781	9	-	-	279	4	1,060	13	1,512	10	-	-	742	6	2,254	16
0240.06	2,368	7	291	1	3,445	10	6,104	18	4,462	10	417	1	2,894	10	7,773	21
0241.00	2,525	15	153	3	2,073	14	4,751	32	3,838	19	14	1	3,162	18	7,014	38
0242.00	4,359	23	150	2	2,100	13	6,609	38	6,149	30	456	7	2,695	16	9,300	53
0243.00	1,303	7	437	4	512	3	2,252	14	1,734	9	24	2	643	4	2,401	15
0244.00	1,419	8	251	3	1,726	14	3,396	25	3,749	26	216	3	1,566	11	5,531	40
0245.00	1,079	6	19	1	1,553	9	2,651	16	4,191	20	16	2	1,985	12	6,192	34
0246.00	2,928	15	3	1	1,184	8	4,115	24	3,964	21	489	4	2,259	14	6,712	39
0247.00	2,220	11	3	1	2,901	18	5,124	30	3,515	18	566	6	2,631	16	6,712	40
0248.01	1,960	11	23	1	1,058	9	3,041	21	2,650	13	-	-	1,395	8	4,045	21
0248.02	912	5	14	1	1,513	10	2,439	16	2,045	11	180	2	871	5	3,096	18
0249.01	356	2	-	-	238	2	594	4	892	4	7	1	618	4	1,517	9
0249.02	1,405	9	29	2	1,676	9	3,110	20	2,742	16	10	2	1,836	11	4,588	29
0249.03	544	3	11	2	1,215	7	1,770	12	1,684	8	180	4	768	5	2,632	17
0251.00	556	3	180	1	840	6	1,576	10	1,879	8	206	2	1,157	7	3,242	17
0252.01	1,592	11	9	3	1,570	11	3,171	25	1,671	9	125	2	1,366	10	3,162	21
0252.05	2,834	19	305	5	2,707	17	5,846	41	2,736	14	312	5	2,364	15	5,412	34
0253.01	2,320	11	-	-	2,881	13	5,201	24	2,159	12	50	1	2,344	14	4,553	27
0253.02	1,232	7	318	3	1,979	11	3,529	21	1,729	9	10	1	2,902	17	4,641	27
0254.01	3,667	21	118	1	2,219	16	6,004	38	1,930	11	13	2	998	8	2,941	21
0254.03	1,224	8	150	1	1,093	7	2,467	16	1,897	10	-	-	1,474	10	3,371	20
0256.01	2,094	13	301	3	620	4	3,015	20	2,773	12	339	3	1,111	7	4,223	22
0256.03	2,017	10	25	1	2,349	15	4,391	26	3,358	15	10	1	3,797	21	7,165	37
0256.05	2,617	13	202	2	2,205	11	5,024	26	3,113	14	210	1	2,179	12	5,502	27
0257.01	3,169	16	555	5	3,997	21	7,721	42	7,148	29	595	4	2,514	15	10,257	48
0257.02	1,688	7	362	3	2,675	15	4,725	25	2,716	12	240	6	3,406	17	6,362	35
0258.01	2,224	11	311	1	983	5	3,518	17	3,293	15	10	1	2,029	8	5,332	24
0258.02	2,757	12	400	4	2,039	12	5,196	28	3,140	14	170	4	5,241	25	8,551	43

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CensusTract	2015								2016							
	Home Purchase		Home Improvement		Refinance		Total		Home Purchase		Home Improvement		Refinance		Total	
	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
0258.03	2,632	13	-	-	1,146	7	3,778	20	3,298	15	7	1	2,847	17	6,152	33
0258.05	1,401	5	295	2	1,252	8	2,948	15	2,492	11	325	2	1,589	9	4,406	22
0259.03	8,311	32	438	6	5,521	28	14,270	66	7,818	35	746	5	8,160	31	16,724	71
0259.05	3,035	10	878	4	3,712	14	7,625	28	5,730	19	1,495	6	4,390	16	11,615	41
0259.06	3,559	21	20	1	2,958	14	6,537	36	4,888	24	739	7	3,865	17	9,492	48
0259.07	5,270	30	592	4	6,542	30	12,404	64	8,990	42	510	9	5,474	23	14,974	74
0260.05	4,089	16	301	3	4,581	24	8,971	43	5,598	18	633	4	4,313	20	10,544	42
0260.06	1,086	8	7	1	1,556	8	2,649	17	4,067	17	10	1	1,665	8	5,742	26
0260.07	7,944	14	-	-	4,222	14	12,166	28	2,083	8	-	-	4,673	14	6,756	22
0260.13	3,799	14	415	4	5,427	26	9,641	44	7,460	25	820	5	5,084	22	13,364	52
0260.14	6,377	26	364	4	3,796	18	10,537	48	6,408	24	809	5	8,044	34	15,261	63
0260.15	6,849	23	621	5	10,917	36	18,387	64	11,559	37	36	3	7,783	29	19,378	69
0260.16	8,661	34	294	4	5,312	27	14,267	65	10,171	45	1,323	29	6,098	29	17,592	81
0260.18	12,666	36	1,375	6	10,635	33	24,676	75	12,569	42	799	7	13,969	47	27,337	96
0260.19	1,255	8	-	-	70	1	1,325	9	2,360	15	-	-	370	3	2,730	18
0260.20	5,831	24	-	-	3,002	17	8,833	41	4,231	19	-	-	3,703	20	7,934	39
0260.21	4,156	12	1,292	5	11,080	31	16,528	48	7,616	26	1,227	3	7,682	26	16,525	55
0260.22	18,123	49	553	5	10,612	38	29,288	92	25,683	61	1,970	8	16,493	42	44,146	111
0261.01	3,197	9	585	5	5,831	20	9,613	34	6,746	22	1,240	6	3,163	13	11,149	41
0261.03	3,028	10	516	4	2,129	10	5,673	24	5,136	20	405	3	3,545	16	9,086	39
0261.04	2,586	18	35	2	3,271	24	5,892	44	5,987	37	84	2	3,386	20	9,457	59
0262.01	5,042	12	-	-	4,476	16	9,518	28	5,240	13	864	3	5,592	17	11,696	33
0262.02	3,341	9	17	2	2,354	10	5,712	21	7,371	19	1,009	5	2,291	8	10,671	32
0262.05	1,887	7	171	2	5,719	22	7,777	31	10,335	33	1,547	7	8,192	30	20,074	70
0262.06	6,605	21	417	2	3,112	12	10,134	35	4,562	14	997	4	5,983	21	11,542	39
0262.07	3,019	13	-	-	6,057	24	9,076	37	4,728	19	345	1	4,642	20	9,715	40
0262.08	3,373	12	597	4	5,460	22	9,430	38	3,969	14	-	-	4,197	18	8,166	32
0263.01	7,926	13	500	1	8,517	21	16,943	35	11,693	19	1,773	6	6,388	17	19,854	42
0263.02	11,846	26	824	6	4,916	17	17,586	49	7,506	17	742	3	10,982	26	19,230	46
0264.02	4,551	18	881	7	2,911	17	8,343	42	5,308	26	10	1	3,835	19	9,153	46
0264.03	1,606	6	450	1	2,508	13	4,564	20	3,692	14	514	3	2,028	9	6,234	26
0264.04	5,106	15	1,769	6	10,281	24	17,156	45	6,691	17	589	5	7,234	23	14,514	45
0265.05	4,105	16	221	4	3,939	16	8,265	36	5,452	20	658	3	4,465	18	10,575	41
0265.07	4,973	17	96	2	4,134	17	9,203	36	3,628	17	225	1	3,265	13	7,118	31
0265.08	7,118	25	237	3	8,433	33	15,788	61	7,961	30	1,430	5	4,763	17	14,154	52
0265.09	8,936	33	834	3	5,339	23	15,109	59	9,382	36	792	6	5,979	24	16,153	66
0265.10	1,680	11	-	-	1,666	11	3,346	22	1,856	10	148	1	1,939	10	3,943	21
0265.11	2,562	10	30	1	2,503	10	5,095	21	1,474	6	5	1	1,483	7	2,962	14
0265.12	5,013	20	172	5	3,681	19	8,866	44	7,776	23	440	4	4,392	16	12,608	43
0265.14	2,167	11	228	2	2,858	15	5,253	28	2,563	12	-	-	1,804	11	4,367	23
0266.05	12,813	36	1,146	6	6,055	24	20,014	66	8,906	28	492	4	4,332	16	13,730	48
0266.06	5,434	17	366	3	7,290	26	13,090	46	6,470	18	1,205	5	9,064	29	16,739	52
0266.09	4,487	13	68	2	4,816	17	9,371	32	3,875	14	431	2	4,285	17	8,591	33
0266.10	6,559	24	438	4	5,656	24	12,653	52	5,861	22	789	4	5,522	21	12,172	47
0266.11	4,228	22	-	-	5,968	31	10,196	53	8,274	36	691	7	7,427	37	16,392	80
0266.12	26,534	77	457	6	21,499	72	48,490	155	40,547	114	797	11	19,829	62	61,173	187
0266.13	25,209	65	691	4	9,983	39	35,883	108	26,794	66	1,011	4	14,871	47	42,676	117
0267.02	1,686	9	-	-	702	6	2,388	15	613	4	230	2	866	6	1,709	12
0267.06	4,082	20	131	2	2,394	13	6,607	35	3,827	19	49	1	2,068	12	5,944	32
0267.07	6,129	33	100	2	3,644	24	9,873	59	4,287	20	207	3	3,646	22	8,140	45
0267.08	6,427	27	162	6	5,485	30	12,074	63	7,298	31	440	3	5,730	26	13,468	60
0267.10	9,953	46	998	8	10,883	57	21,834	111	13,748	61	512	8	11,144	59	25,404	128
0267.11	3,765	21	135	4	2,213	16	6,113	41	3,202	17	-	-	2,285	15	5,487	32
0267.12	3,553	16	-	-	2,053	14	5,606	30	3,853	19	50	2	2,186	13	6,089	34
0267.13	4,180	19	42	3	4,014	22	8,236	44	4,220	21	237	3	5,462	29	9,919	53
0267.14	11,393	47	176	3	12,950	56	24,519	106	18,314	68	729	6	13,241	53	32,284	127
0267.15	30,772	103	2,255	13	20,120	66	53,147	182	30,119	110	991	9	26,251	94	57,361	213
0267.16	14,635	45	328	4	14,476	52	29,439	101	17,451	57	477	2	12,981	47	30,909	106
0268.07	3,306	24	-	-	2,431	17	5,737	41	2,751	16	193	5	3,344	22	6,288	43
0268.09	912	8	8	2	759	7	1,679	17	612	5	30	1	944	6	1,586	12
0268.10	1,715	14	339	6	1,185	10	3,239	30	1,869	13	99	6	1,518	11	3,486	30

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0268.11	3,569	30	337	4	1,962	15	5,868	49	2,839	23	314	5	2,145	15	5,298	43
0268.12	10,721	41	41	4	7,602	38	18,364	83	10,108	38	500	3	5,632	30	16,240	71
0268.14	3,762	25	184	5	3,408	25	7,354	55	4,854	32	160	3	3,380	24	8,394	59
0268.15	948	7	364	3	1,746	15	3,058	25	3,104	16	650	4	2,192	14	5,946	34
0268.16	3,038	23	450	11	3,569	26	7,057	60	3,345	28	173	3	1,843	15	5,361	46
0268.18	1,077	9	3	1	2,185	18	3,265	28	2,678	16	309	4	1,606	12	4,593	32
0268.19	1,377	12	26	3	1,098	11	2,501	26	463	3	117	3	385	4	965	10
0268.20	14,184	57	317	9	13,493	63	27,994	129	15,634	66	1,783	12	22,961	95	40,378	173
0268.22	3,989	19	471	5	5,749	26	10,209	50	6,777	28	599	7	4,708	22	12,084	57
0268.23	6,478	30	97	7	3,368	20	9,943	57	7,055	32	482	5	3,448	20	10,985	57
0269.03	3,782	17	55	3	3,370	18	7,207	38	6,076	22	473	3	3,490	21	10,039	46
0269.06	6,992	37	46	3	6,392	42	13,430	82	9,006	46	1,116	11	6,977	35	17,099	92
0269.07	5,328	22	1,342	8	6,514	28	13,184	58	5,420	21	669	3	8,041	34	14,130	58
0269.08	4,732	27	37	3	5,768	38	10,537	68	4,287	22	376	5	3,644	23	8,307	50
0269.09	14,307	55	961	9	18,516	81	33,784	145	17,803	69	3,053	26	22,705	97	43,561	192
0269.10	6,630	23	498	3	4,577	18	11,705	44	10,119	34	161	4	5,428	22	15,708	60
0270.01	5,154	14	245	2	1,950	7	7,349	23	4,615	15	552	2	5,262	19	10,429	36
0270.02	6,465	16	698	4	6,476	24	13,639	44	11,130	29	1,204	5	5,353	19	17,687	53
0271.01	10,691	27	1,014	7	17,008	42	28,713	76	19,067	41	4,386	11	15,867	38	39,320	90
0271.02	5,884	20	674	4	6,360	23	12,918	47	4,187	13	1,094	4	7,272	26	12,553	43
0272.01	21,019	37	1,170	3	18,863	32	41,052	72	26,540	42	1,907	3	48,487	56	76,934	101
0272.02	1,352	5	238	1	2,459	10	4,049	16	1,180	6	-	-	1,417	7	2,597	13
0272.03	9,928	16	50	1	3,541	10	13,519	27	8,687	19	7	1	13,163	24	21,857	44
0273.00	33,412	39	1,265	3	4,656	13	39,333	55	27,194	28	855	2	14,450	26	42,499	56
0274.00	15,012	21	1,424	4	24,204	36	40,640	61	10,235	20	2,054	4	11,503	28	23,792	52
0275.01	9,385	20	1,057	3	19,239	36	29,681	59	14,337	21	1,726	5	19,076	34	35,139	60
0275.03	5,680	12	2,980	8	10,271	25	18,931	45	12,485	26	2,595	8	10,689	27	25,769	61
0275.04	8,208	19	264	1	8,774	23	17,246	43	12,007	29	970	4	6,647	20	19,624	53
0276.01	7,967	28	589	3	4,994	22	13,550	53	8,568	33	245	2	5,993	27	14,806	62
0276.02	7,068	26	1,398	8	9,552	41	18,018	75	10,217	33	935	10	9,646	37	20,798	80
0277.00	14,972	44	-	-	17,959	48	32,931	92	27,848	80	692	4	22,908	57	51,448	141
0301.00	2,107	7	602	3	3,975	17	6,684	27	4,314	13	-	-	3,610	14	7,924	27
0301.01	8,819	50	120	4	7,606	49	16,545	103	11,535	58	617	7	8,475	43	20,627	108
0301.02	6,574	33	524	6	4,207	24	11,305	63	6,517	28	839	9	5,546	32	12,902	69
0302.00	4,958	24	643	4	5,089	26	10,690	54	5,619	26	613	8	5,973	30	12,205	64
0302.01	4,132	20	9	2	3,374	18	7,515	40	3,974	22	20	1	3,934	20	7,928	43
0302.02	522	3	-	-	-	-	522	3	586	5	-	-	365	2	951	7
0303.00	9,602	48	722	14	7,500	42	17,824	104	10,075	51	1,594	13	9,456	53	21,125	117
0304.00	2,337	15	3	1	1,329	11	3,669	27	1,254	7	-	-	1,321	9	2,575	16
0304.02	6,870	38	583	6	5,221	33	12,674	77	8,116	45	602	7	5,750	36	14,468	88
0304.03	10,433	56	407	5	6,652	36	17,492	97	10,611	49	611	7	7,300	39	18,522	95
0304.04	9,068	46	646	5	4,337	25	14,051	76	9,318	43	528	8	5,826	31	15,672	82
0305.00	990	9	11	3	353	4	1,354	16	787	10	23	3	346	3	1,156	16
0305.02	10,596	62	524	16	9,416	53	20,536	131	12,495	61	1,229	12	13,686	74	27,410	147
0305.03	4,079	22	280	1	2,827	20	7,186	43	3,513	18	653	11	4,141	24	8,307	53
0305.04	5,150	21	341	3	6,133	29	11,624	53	6,755	28	231	5	6,381	28	13,367	61
0306.01	894	8	328	2	1,468	11	2,690	21	2,205	15	-	-	558	6	2,763	21
0306.02	2,231	14	261	3	1,721	14	4,213	31	2,189	16	172	3	1,841	12	4,202	31
0307.02	2,373	20	32	3	809	10	3,214	33	3,503	24	-	-	1,202	9	4,705	33
0307.03	1,200	8	119	1	1,300	10	2,619	19	2,511	17	183	3	1,425	13	4,119	33
0307.04	1,419	10	-	-	904	8	2,323	18	1,931	13	367	4	823	7	3,121	24
0308.00	650	7	283	5	704	7	1,637	19	2,063	18	190	3	802	7	3,055	28
0309.00	752	7	7	1	628	5	1,387	13	1,254	10	4	1	470	6	1,728	17
0310.00	1,230	9	61	3	768	7	2,059	19	1,317	12	3	1	252	3	1,572	16
0311.00	2,230	17	137	2	1,194	8	3,561	27	2,694	19	-	-	1,066	8	3,760	27
0312.00	1,407	10	15	1	675	5	2,097	16	2,384	15	405	7	1,298	9	4,087	31
0313.00	251	2	-	-	234	3	485	5	112	2	100	1	168	2	380	5
0314.00	387	4	3	1	960	10	1,350	15	1,288	11	5	1	417	5	1,710	17
0315.00	1,619	10	285	3	787	6	2,691	19	2,612	21	34	2	1,274	9	3,920	32
0316.00	1,222	14	23	2	760	8	2,005	24	687	7	-	-	316	3	1,003	10
0317.01	575	5	232	4	339	3	1,146	12	1,030	9	50	2	132	1	1,212	12

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CensusTract	2015								2016							
	Home Purchase		Home Improvement		Refinance		Total		Home Purchase		Home Improvement		Refinance		Total	
	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
0317.02	599	5	189	4	1,173	10	1,961	19	794	6	-	-	526	5	1,320	11
0318.01	2,053	19	173	4	1,214	10	3,440	33	1,905	18	38	2	1,289	11	3,232	31
0318.02	1,691	13	122	1	1,476	13	3,289	27	1,567	12	456	4	927	7	2,950	23
0319.00	286	2	-	-	416	2	702	4	801	4	4	1	156	1	961	6
0320.00	1,778	12	-	-	123	2	1,901	14	2,642	15	219	4	724	5	3,585	24
0321.00	523	4	-	-	1,034	7	1,557	11	727	4	-	-	402	3	1,129	7
0322.00	1,347	9	217	3	464	3	2,028	15	1,226	8	-	-	510	4	1,736	12
0323.00	1,393	10	72	4	1,300	10	2,765	24	2,079	14	35	3	1,581	12	3,695	29
0324.00	562	5	6	2	642	6	1,210	13	1,584	12	17	2	302	3	1,903	17
0325.00	1,204	12	15	1	500	5	1,719	18	1,645	14	10	1	639	7	2,294	22
0326.00	716	6	40	1	401	5	1,157	12	902	9	-	-	384	3	1,286	12
0327.00	138	1	3	1	79	1	220	3	170	2	73	2	48	1	291	5
0330.00	451	5	3	1	806	6	1,260	12	398	3	-	-	234	3	632	6
0331.00	-	-	-	-	-	-	-	-	817	5	-	-	374	2	1,191	7
0332.00	1,453	8	8	1	1,093	7	2,554	16	1,552	9	20	1	1,705	10	3,277	20
0333.00	2,178	8	179	1	1,271	6	3,628	15	2,326	9	447	2	2,228	9	5,001	20
0334.00	598	4	121	2	493	3	1,212	9	580	3	-	-	204	1	784	4
0335.00	574	5	-	-	216	2	790	7	1,319	10	17	3	518	4	1,854	17
0336.00	-	-	-	-	145	1	145	1	379	5	-	-	-	-	379	5
0337.00	-	-	-	-	-	-	-	-	117	1	3	1	-	-	120	2
0338.00	1,277	6	628	3	325	2	2,230	11	1,077	3	33	2	377	2	1,487	7
0339.00	753	3	-	-	339	2	1,092	5	1,171	6	-	-	612	3	1,783	9
0340.00	1,175	7	-	-	494	3	1,669	10	519	3	-	-	793	4	1,312	7
0342.01	737	5	-	-	-	-	737	5	2,898	12	3	1	111	1	3,012	14
0342.02	3,171	17	-	-	2,031	18	5,202	35	3,149	29	154	1	2,352	15	5,655	45
0344.00	293	2	-	-	210	2	503	4	379	3	-	-	899	5	1,278	8
0345.00	1,115	10	3	1	813	8	1,931	19	1,384	10	38	2	315	4	1,737	16
0346.01	1,120	10	186	2	360	3	1,666	15	2,143	17	48	4	581	6	2,772	27
0346.02	1,414	11	180	3	557	5	2,151	19	1,581	13	165	4	610	6	2,356	23
0347.01	2,090	15	120	1	905	9	3,115	25	1,780	14	-	-	657	6	2,437	20
0347.02	2,072	14	146	3	1,120	9	3,338	26	1,195	10	16	3	760	7	1,971	20
0349.00	3,207	11	240	1	2,449	8	5,896	20	4,628	14	252	1	1,384	6	6,264	21
0350.00	1,918	6	480	2	3,033	12	5,431	20	2,317	8	352	2	2,502	11	5,171	21
0351.00	1,326	5	220	2	645	3	2,191	10	3,254	10	547	2	2,351	9	6,152	21
0352.00	3,647	13	409	1	2,366	9	6,422	23	5,065	18	1,198	7	2,277	13	8,540	38
0353.00	2,739	11	181	2	3,328	16	6,248	29	1,091	5	-	-	4,175	17	5,266	22
0355.00	1,083	6	30	1	1,430	9	2,543	16	2,123	7	353	2	2,077	10	4,553	19
0357.00	4,417	10	-	-	2,430	4	6,847	14	5,724	18	-	-	3,483	11	9,207	29
0358.00	2,305	10	300	1	3,368	14	5,973	25	3,945	15	435	1	947	5	5,327	21
0359.00	479	2	-	-	-	-	479	2	402	5	-	-	142	1	544	6
0360.00	1,857	7	-	-	1,436	7	3,293	14	1,992	9	180	1	1,531	8	3,703	18
0361.00	298	3	100	1	402	3	800	7	154	1	-	-	318	2	472	3
0363.00	3,646	12	861	4	3,586	14	8,093	30	4,326	13	981	4	4,298	18	9,605	35
0364.00	3,285	12	700	5	6,514	25	10,499	42	7,697	26	938	5	6,526	26	15,161	57
0365.00	3,844	16	206	4	4,365	23	8,415	43	6,769	27	1,362	6	6,065	29	14,196	62
0366.00	5,763	21	151	2	4,121	18	10,035	41	5,456	23	1,408	8	2,798	14	9,662	45
0367.00	3,700	21	50	2	1,989	15	5,739	38	2,214	15	-	-	1,875	14	4,089	29
0368.00	1,459	8	135	2	149	2	1,743	12	1,370	9	-	-	877	6	2,247	15
0369.00	530	4	129	3	640	7	1,299	14	1,484	11	10	1	824	6	2,318	18
0370.00	2,735	17	170	3	1,004	7	3,909	27	1,400	9	853	7	671	4	2,924	20
0371.00	1,459	11	19	2	1,215	10	2,693	23	2,047	13	280	3	783	5	3,110	21
0372.00	1,960	14	71	5	1,603	13	3,634	32	2,536	18	36	4	1,254	12	3,826	34
0374.02	959	8	-	-	1,010	6	1,969	14	1,259	8	183	1	1,546	8	2,988	17
0374.03	1,187	7	248	3	1,420	9	2,855	19	2,825	14	375	5	3,319	16	6,519	35
0375.00	5,041	15	1,265	8	4,873	24	11,179	47	9,646	27	1,503	5	7,782	29	18,931	61
0376.01	5,323	24	216	5	3,407	18	8,946	47	5,620	25	742	6	1,665	9	8,027	40
0376.02	655	5	9	2	154	2	818	9	829	6	128	2	807	5	1,764	13
0401.00	4,930	20	775	6	5,511	25	11,216	51	8,114	34	517	5	6,777	31	15,408	70
0402.00	1,675	5	317	3	377	2	2,369	10	2,486	10	-	-	1,768	6	4,254	16
0403.01	1,747	7	184	6	2,035	9	3,966	22	3,504	10	443	4	2,060	8	6,007	22
0403.02	3,154	18	4	1	2,253	16	5,411	35	5,453	26	255	3	2,012	11	7,720	40

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0404.01	3,352	20	161	2	1,127	10	4,640	32	3,378	21	25	2	2,077	12	5,480	35
0404.02	5,054	28	235	3	3,445	19	8,734	50	5,844	29	441	4	4,372	27	10,657	60
0405.02	1,731	9	102	1	1,322	9	3,155	19	1,261	8	278	1	1,248	8	2,787	17
0405.03	2,166	12	244	3	1,348	5	3,758	20	3,276	17	646	4	2,782	16	6,704	37
0405.04	2,987	15	125	2	1,645	10	4,757	27	2,023	10	-	-	2,066	12	4,089	22
0406.01	17,365	36	518	3	11,251	23	29,134	62	21,165	46	358	1	13,330	34	34,853	81
0406.03	6,137	31	426	8	3,655	20	10,218	59	5,896	27	-	-	4,244	22	10,140	49
0406.04	4,902	22	285	2	2,303	14	7,490	38	6,896	32	89	4	3,550	20	10,535	56
0407.03	6,343	26	354	5	4,396	21	11,093	52	6,726	32	451	5	7,575	35	14,752	72
0407.04	2,825	12	211	3	3,847	16	6,883	31	5,142	21	1,064	6	3,782	16	9,988	43
0407.05	5,038	26	-	-	3,353	23	8,391	49	5,473	25	202	1	3,207	19	8,882	45
0407.06	6,010	26	21	1	2,892	15	8,923	42	5,547	23	258	4	3,032	17	8,837	44
0407.07	3,410	15	637	3	3,681	15	7,728	33	4,698	18	-	-	4,414	19	9,112	37
0408.01	3,463	15	294	4	838	4	4,595	23	3,247	10	22	3	1,445	8	4,714	21
0408.03	2,758	10	282	2	4,334	22	7,374	34	6,424	23	705	5	6,973	23	14,102	51
0409.01	1,331	8	-	-	819	6	2,150	14	733	5	3	1	939	7	1,675	13
0409.02	1,529	8	265	4	420	4	2,214	16	990	7	146	4	685	4	1,821	15
0410.01	3,252	17	665	4	1,107	8	5,024	29	2,588	11	368	4	1,915	11	4,871	26
0410.02	1,530	11	681	3	1,437	8	3,648	22	3,955	20	175	2	1,641	10	5,771	32
0411.03	1,537	8	-	-	816	7	2,353	15	3,051	13	20	2	689	4	3,760	19
0411.04	855	5	345	2	2,812	14	4,012	21	1,551	8	180	1	2,245	9	3,976	18
0411.05	7,920	30	154	2	2,960	11	11,034	43	8,733	33	413	3	4,805	21	13,951	57
0411.06	2,831	13	427	4	1,307	6	4,565	23	4,068	17	7	2	1,871	9	5,946	28
0411.07	2,448	13	395	6	2,158	11	5,001	30	4,982	25	42	3	1,477	9	6,501	37
0412.00	1,387	7	256	1	576	5	2,219	13	2,887	15	171	2	1,465	9	4,523	26
0413.01	4,259	14	-	-	1,891	9	6,150	23	3,114	14	208	2	3,153	15	6,475	31
0413.02	2,288	11	200	3	1,119	5	3,607	19	2,216	10	481	2	3,385	16	6,082	28
0414.00	3,871	18	50	1	2,450	16	6,371	35	5,036	22	333	2	2,610	14	7,979	38
0415.00	2,047	9	248	1	3,150	17	5,445	27	5,152	18	10	1	2,942	12	8,104	31
0416.01	2,169	12	441	7	3,331	16	5,941	35	4,560	19	156	4	5,014	25	9,730	48
0416.02	2,044	8	220	1	1,392	8	3,656	17	2,482	12	40	2	436	2	2,958	16
0417.00	2,200	11	285	4	950	6	3,435	21	2,129	11	76	3	1,067	5	3,272	19
0418.00	2,415	12	167	2	1,791	10	4,373	24	3,293	15	342	2	2,284	12	5,919	29
0419.00	1,907	8	230	3	1,744	9	3,881	20	3,482	14	-	-	2,004	10	5,486	24
0420.01	526	2	-	-	-	-	526	2	-	-	314	1	220	1	534	2
0420.02	426	3	-	-	109	1	535	4	1,603	10	179	3	1,455	8	3,237	21
0421.01	1,414	13	13	2	1,340	9	2,767	24	2,002	14	-	-	1,751	9	3,753	23
0421.02	2,396	7	830	5	3,097	16	6,323	28	5,909	24	187	3	3,769	16	9,865	43
0422.01	612	4	-	-	226	2	838	6	465	3	10	1	549	4	1,024	8
0422.02	2,381	14	-	-	1,064	8	3,445	22	2,466	15	13	2	3,066	17	5,545	34
0423.01	2,329	11	200	1	1,800	9	4,329	21	4,136	21	574	3	1,608	6	6,318	30
0423.02	1,952	12	582	7	2,317	16	4,851	35	2,399	16	370	5	1,897	13	4,666	34
0424.01	3,112	16	30	1	4,379	22	7,521	39	5,696	27	429	4	2,507	15	8,632	46
0424.02	2,484	14	295	3	1,707	12	4,486	29	2,825	16	200	4	3,803	21	6,828	41
0425.01	1,070	7	153	7	1,577	10	2,800	24	1,337	9	25	1	469	4	1,831	14
0425.03	3,265	14	28	2	3,214	13	6,507	29	3,402	13	718	5	3,584	16	7,704	34
0425.04	3,302	22	366	6	1,771	11	5,439	39	3,761	19	41	4	2,704	13	6,506	36
0426.01	1,281	8	56	4	1,806	13	3,143	25	2,177	13	232	2	2,740	17	5,149	32
0426.02	955	6	362	4	1,090	8	2,407	18	1,710	10	-	-	839	5	2,549	15
0427.00	1,894	14	322	5	3,430	22	5,646	41	4,185	20	449	7	2,226	15	6,860	42
0428.00	509	2	-	-	72	1	581	3	241	2	-	-	160	2	401	4
0429.00	3,693	14	25	1	2,657	13	6,375	28	2,366	9	-	-	3,037	10	5,403	19
0430.00	7,225	22	312	2	6,530	19	14,067	43	10,445	32	1,435	7	7,167	21	19,047	60
0501.07	717	5	41	4	2,171	14	2,929	23	2,059	12	210	3	639	5	2,908	20
0501.08	5,606	35	294	5	2,499	18	8,399	58	3,814	23	164	4	3,938	25	7,916	52
0501.09	3,724	18	293	2	4,616	29	8,633	49	3,677	17	50	2	5,477	30	9,204	49
0501.10	1,378	7	404	3	747	4	2,529	14	2,445	11	12	2	1,752	11	4,209	24
0501.11	1,959	11	337	5	2,477	16	4,773	32	4,644	18	588	4	4,353	21	9,585	43
0501.14	3,025	13	423	3	4,565	24	8,013	40	3,272	11	510	5	2,467	12	6,249	28
0501.15	6,844	29	729	9	5,846	29	13,419	67	7,226	26	1,477	10	6,095	28	14,798	64
0501.16	3,620	13	248	2	4,661	23	8,529	38	4,222	14	388	6	5,202	25	9,812	45

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	Home Purchase		Home Improvement		Refinance		Total		Home Purchase		Home Improvement		Refinance		Total	
	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
0502.08	1,276	6	61	3	2,350	14	3,687	23	3,751	17	169	7	2,508	14	6,428	38
0502.10	3,414	12	140	3	1,909	10	5,463	25	1,689	6	963	5	5,455	25	8,107	36
0502.15	1,871	9	326	3	3,044	14	5,241	26	4,700	19	857	4	3,352	20	8,909	43
0502.16	6,431	23	212	4	7,606	35	14,249	62	8,937	27	190	2	11,124	41	20,251	70
0502.17	1,985	9	376	7	2,588	14	4,949	30	4,804	17	349	2	5,908	26	11,061	45
0502.18	1,362	6	649	3	2,640	14	4,651	23	3,398	12	1,081	7	2,695	12	7,174	31
0502.19	2,431	11	308	3	1,685	9	4,424	23	3,879	17	110	1	4,074	22	8,063	40
0502.20	5,585	26	117	8	6,856	35	12,558	69	5,938	23	113	2	8,207	37	14,258	62
0502.21	6,315	26	620	5	8,040	35	14,975	66	13,647	51	615	10	12,482	54	26,744	115
0502.22	3,043	13	539	7	3,622	19	7,204	39	6,287	24	291	6	8,328	41	14,906	71
0502.23	3,254	13	1,276	6	2,894	12	7,424	31	3,689	15	466	2	2,085	10	6,240	27
0502.24	2,582	11	274	5	2,544	13	5,400	29	4,962	20	1,020	8	6,141	30	12,123	58
0502.25	5,089	24	273	6	4,182	24	9,544	54	5,451	24	197	3	5,890	30	11,538	57
0502.26	2,725	15	75	3	4,602	29	7,402	47	2,681	12	337	3	4,129	25	7,147	40
0502.27	5,353	30	50	2	5,104	29	10,507	61	2,651	13	1,205	7	5,312	30	9,168	50
0502.28	5,252	30	77	4	3,317	23	8,646	57	6,137	33	204	3	3,445	20	9,786	56
0502.29	3,074	16	25	1	4,270	25	7,369	42	5,033	27	481	4	2,775	13	8,289	44
0502.30	1,541	6	485	3	852	4	2,878	13	6,844	21	529	2	2,934	12	10,307	35
0502.32	4,041	19	235	3	4,351	19	8,627	41	4,233	17	373	3	4,601	20	9,207	40
0502.33	603	3	552	5	3,125	16	4,280	24	2,366	10	215	2	4,153	22	6,734	34
0502.34	3,316	12	277	3	2,351	11	5,944	26	4,260	14	197	2	4,320	20	8,777	36
0502.35	3,276	15	366	2	2,008	10	5,650	27	840	3	563	5	5,007	24	6,410	32
0502.36	4,096	13	489	3	6,075	27	10,660	43	8,858	27	330	2	6,278	24	15,466	53
0502.37	3,696	16	877	6	4,425	19	8,998	41	4,935	21	-	-	6,175	26	11,110	47
0504.01	1,058	7	134	2	1,025	10	2,217	19	2,347	12	123	3	2,352	16	4,822	31
0504.02	1,506	9	64	4	2,965	17	4,535	30	832	6	203	2	1,647	7	2,682	15
0505.01	1,517	10	184	3	1,258	9	2,959	22	2,714	12	109	1	1,231	10	4,054	23
0505.04	1,722	11	3	1	848	7	2,573	19	1,257	7	-	-	946	6	2,203	13
0505.05	3,892	21	285	3	2,267	18	6,444	42	4,431	20	217	5	2,495	15	7,143	40
0506.02	1,392	10	123	4	842	6	2,357	20	953	6	168	3	650	5	1,771	14
0506.05	1,947	10	35	4	2,415	19	4,397	33	5,092	30	821	8	4,412	32	10,325	70
0506.06	863	7	16	1	1,045	6	1,924	14	565	3	497	2	2,065	11	3,127	16
0506.07	647	5	50	3	1,356	12	2,053	20	2,132	15	419	9	1,741	14	4,292	38
0506.08	2,270	14	34	2	1,508	14	3,812	30	1,968	14	234	5	1,620	14	3,822	33
0506.09	3,322	23	187	4	4,158	25	7,667	52	2,248	13	156	4	3,395	19	5,799	36
0506.10	3,414	22	191	5	2,520	17	6,125	44	3,997	26	470	8	5,217	31	9,684	65
0507.02	3,117	19	5	1	2,025	15	5,147	35	2,118	13	185	3	1,406	10	3,709	26
0507.04	3,196	25	235	3	1,792	16	5,223	44	2,098	13	189	6	3,375	27	5,662	46
0507.06	1,254	9	100	1	1,094	8	2,448	18	1,450	8	27	2	2,508	18	3,985	28
0507.07	5,502	25	319	5	8,192	42	14,013	72	10,290	43	226	2	7,983	40	18,499	85
0507.09	2,168	14	-	-	2,093	16	4,261	30	2,196	12	-	-	2,631	16	4,827	28
0507.10	1,481	11	27	3	1,387	11	2,895	25	1,511	9	10	1	1,987	13	3,508	23
0507.11	4,837	23	186	5	4,433	26	9,456	54	4,609	28	410	4	5,844	35	10,863	67
0507.12	1,946	13	64	2	1,523	13	3,533	28	4,382	28	330	3	3,032	20	7,744	51
0508.05	4,284	25	466	7	5,582	34	10,332	66	6,964	37	320	4	4,813	31	12,097	72
0508.06	4,624	25	305	4	6,468	40	11,397	69	5,019	25	490	5	6,929	42	12,438	72
0508.07	1,579	9	10	1	1,437	9	3,026	19	1,234	8	9	2	2,650	19	3,893	29
0508.08	1,552	9	-	-	437	3	1,989	12	697	4	198	3	1,125	8	2,020	15
0508.09	5,608	29	319	6	3,215	20	9,142	55	5,477	27	22	3	4,509	25	10,008	55
0508.10	1,991	15	17	2	1,147	9	3,155	26	3,162	19	40	3	1,004	11	4,206	33
0508.11	1,422	10	35	2	1,426	14	2,883	26	1,993	13	15	2	769	6	2,777	21
0508.13	3,552	17	446	6	2,956	20	6,954	43	6,585	29	581	7	3,303	17	10,469	53
0508.16	9,485	37	361	6	3,915	18	13,761	61	6,560	26	200	4	8,123	34	14,883	64
0508.18	20,024	81	622	5	9,234	42	29,880	128	23,470	90	541	4	8,971	37	32,982	131
0508.19	8,349	25	268	2	7,164	26	15,781	53	10,366	35	457	3	7,403	25	18,226	63
0508.20	3,836	16	21	2	4,229	22	8,086	40	2,820	12	773	6	3,069	17	6,662	35
0508.21	4,970	29	35	2	6,107	27	11,112	58	8,232	35	64	2	8,728	39	17,024	76
0509.01	776	5	10	1	1,200	7	1,986	13	816	5	25	2	1,158	7	1,999	14
0509.02	3,021	20	-	-	3,436	23	6,457	43	2,579	15	372	2	1,182	10	4,133	27
0510.01	1,482	9	-	-	574	5	2,056	14	1,401	7	173	1	1,294	8	2,868	16
0510.02	2,501	16	35	4	561	5	3,097	25	2,692	17	304	4	2,090	14	5,086	35

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	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
0511.01	2,326	16	91	4	1,165	8	3,582	28	1,703	9	44	3	2,170	12	3,917	24
0511.02	2,828	16	305	5	1,792	13	4,925	34	1,613	9	234	2	3,262	21	5,109	32
0511.03	1,361	10	166	1	1,862	11	3,389	22	745	4	484	3	1,949	12	3,178	19
0512.01	1,331	9	170	3	616	5	2,117	17	2,214	15	82	1	1,151	8	3,447	24
0512.02	1,319	10	45	3	932	7	2,296	20	2,654	15	314	5	2,184	16	5,152	36
0512.03	2,566	16	885	10	1,777	12	5,228	38	3,995	21	326	3	3,256	21	7,577	45
0512.06	1,353	9	188	3	429	4	1,970	16	985	6	250	2	1,034	7	2,269	15
0513.02	2,032	12	-	-	2,206	15	4,238	27	4,733	26	402	5	2,690	17	7,825	48
0513.04	1,434	10	5	1	423	6	1,862	17	1,144	9	-	-	573	4	1,717	13
0513.05	1,072	7	-	-	978	8	2,050	15	2,726	18	21	2	714	5	3,461	25
0514.00	1,928	15	444	6	1,870	15	4,242	36	4,248	29	643	5	1,236	11	6,127	45
0515.01	547	4	-	-	698	5	1,245	9	1,489	14	97	4	1,070	8	2,656	26
0515.02	1,592	11	21	3	928	6	2,541	21	2,736	19	333	5	952	7	4,021	31
0516.00	2,978	13	223	2	3,396	22	6,597	37	2,985	14	864	6	5,362	26	9,211	46
0601.01	2,783	18	53	2	973	9	3,809	29	2,553	15	15	1	2,473	17	5,041	33
0601.02	1,448	8	142	2	1,749	13	3,339	23	1,989	14	8	1	1,161	8	3,158	23
0601.03	1,577	8	102	2	1,657	8	3,336	18	3,140	13	-	-	5,442	21	8,582	34
0601.04	4,537	20	28	3	1,871	12	6,436	35	3,544	17	3	1	1,906	12	5,453	30
0601.05	1,667	11	6	2	520	5	2,193	18	2,578	17	104	1	1,034	6	3,716	24
0602.01	1,691	11	-	-	1,481	10	3,172	21	2,948	18	473	3	1,494	12	4,915	33
0602.02	1,862	12	318	4	2,422	18	4,602	34	2,183	13	444	4	1,200	7	3,827	24
0603.01	1,219	9	114	2	1,055	9	2,388	20	1,806	12	19	2	1,487	10	3,312	24
0603.02	1,993	12	59	6	1,427	10	3,479	28	1,288	7	220	3	2,475	17	3,983	27
0604.01	886	7	-	-	1,660	12	2,546	19	2,734	17	110	3	931	7	3,775	27
0604.02	1,722	13	20	2	752	6	2,494	21	1,615	12	170	2	370	3	2,155	17
0605.02	1,955	10	-	-	3,533	22	5,488	32	3,193	17	374	3	2,187	13	5,754	33
0605.03	1,054	7	163	2	2,233	15	3,450	24	3,013	18	193	5	2,938	18	6,144	41
0605.05	3,320	9	99	2	1,816	10	5,235	21	2,764	9	492	2	4,461	11	7,717	22
0605.06	4,639	25	32	3	4,763	29	9,434	57	5,133	24	59	5	4,072	20	9,264	49
0605.07	3,509	22	15	1	2,365	17	5,889	40	3,186	17	253	6	2,301	11	5,740	34
0605.08	4,837	12	756	7	4,397	16	9,990	35	6,772	21	357	4	8,280	23	15,409	48
0605.09	3,665	20	717	6	6,206	36	10,588	62	5,670	30	167	4	6,831	32	12,668	66
0606.03	3,274	9	235	1	9,426	28	12,935	38	7,039	23	1,201	4	2,657	9	10,897	36
0606.04	3,840	12	-	-	5,491	18	9,331	30	4,513	17	276	2	3,546	14	8,335	33
0606.05	516	2	150	1	1,800	8	2,466	11	2,831	8	344	3	1,910	7	5,085	18
0606.06	1,913	7	403	2	2,345	12	4,661	21	1,947	7	126	1	3,355	14	5,428	22
0607.09	4,689	25	144	1	6,024	32	10,857	58	5,661	25	339	2	4,911	28	10,911	55
0607.10	2,575	12	180	1	1,943	11	4,698	24	3,714	13	220	3	2,985	17	6,919	33
0607.11	2,474	12	300	2	1,061	5	3,835	19	1,468	11	111	1	1,119	6	2,698	18
0607.13	4,214	24	150	2	2,794	17	7,158	43	4,871	22	15	1	2,834	14	7,720	37
0607.14	3,249	21	465	3	4,443	24	8,157	48	5,009	26	698	6	2,828	14	8,535	46
0607.16	4,322	17	618	8	810	4	5,750	29	5,906	22	395	1	2,698	12	8,999	35
0607.17	936	5	10	1	2,134	11	3,080	17	1,117	4	289	1	2,611	12	4,017	17
0607.21	2,392	17	40	3	1,098	7	3,530	27	2,160	14	20	1	2,001	13	4,181	28
0607.25	2,891	18	65	3	922	8	3,878	29	1,175	11	200	2	742	7	2,117	20
0607.26	656	2	10	1	1,031	6	1,697	9	2,080	7	130	1	289	2	2,499	10
0607.27	710	5	25	1	704	4	1,439	10	1,003	5	174	3	1,542	7	2,719	15
0607.28	5,432	20	292	8	6,582	30	12,306	58	5,747	20	415	3	7,046	28	13,208	51
0607.29	3,508	13	291	2	3,615	16	7,414	31	6,532	22	840	4	5,853	24	13,225	50
0607.30	6,227	21	215	3	6,127	31	12,569	55	6,011	22	339	8	12,422	52	18,772	82
0607.31	6,072	24	901	7	5,356	22	12,329	53	11,501	34	568	5	5,749	27	17,818	66
0607.32	5,689	21	787	6	6,593	27	13,069	54	7,212	24	1,166	7	9,553	37	17,931	68
0607.33	4,870	25	630	5	4,795	25	10,295	55	3,893	22	267	2	2,710	14	6,870	38
0607.34	4,305	19	563	5	5,111	26	9,979	50	7,684	27	556	3	7,450	30	15,690	60
0607.35	3,191	19	189	3	2,774	19	6,154	41	3,435	20	255	3	3,226	20	6,916	43
0607.37	3,129	18	51	2	2,151	14	5,331	34	3,419	19	5	1	2,307	13	5,731	33
0607.38	3,465	17	472	4	1,005	5	4,942	26	2,433	12	273	4	1,701	9	4,407	25
0607.39	4,007	18	495	3	2,641	19	7,143	40	3,185	17	155	2	4,232	21	7,572	40
0607.41	5,019	25	501	7	3,794	18	9,314	50	7,938	41	381	7	5,608	30	13,927	78
0607.42	4,411	12	256	7	3,788	19	8,455	38	5,198	20	170	2	6,948	30	12,316	52
0607.43	680	5	20	1	461	3	1,161	9	987	6	-	-	516	3	1,503	9

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0607.44	1,785	6	10	1	1,280	6	3,075	13	2,201	8	688	3	1,125	5	4,014	16
0607.45	2,218	11	498	3	2,286	12	5,002	26	3,462	15	289	4	1,336	8	5,087	27
0607.46	1,084	6	87	1	2,155	13	3,326	20	2,334	10	114	2	1,110	7	3,558	19
0607.47	1,738	11	98	3	1,749	9	3,585	23	3,406	17	123	3	1,332	7	4,861	27
0607.48	4,466	21	17	1	4,386	23	8,869	45	5,204	23	5	1	2,333	9	7,542	33
0607.49	1,587	13	-	-	834	9	2,421	22	957	7	75	1	1,237	9	2,269	17
0607.50	2,045	14	180	2	1,638	12	3,863	28	3,141	18	109	2	2,232	16	5,482	36
0608.05	506	2	-	-	388	3	894	5	1,349	5	23	2	1,138	4	2,510	11
0608.06	3,601	16	25	2	4,138	22	7,764	40	11,855	45	1,169	10	5,969	26	18,993	81
0608.11	6,330	31	861	8	3,759	25	10,950	64	4,681	26	220	5	4,655	25	9,556	56
0608.12	5,313	28	178	5	3,463	24	8,954	57	6,669	38	388	5	6,560	34	13,617	77
0608.13	4,998	20	834	2	6,538	25	12,370	47	7,097	25	933	4	8,161	29	16,191	58
0608.14	10,705	43	339	6	8,802	35	19,846	84	6,835	25	220	2	7,412	34	14,467	61
0608.15	4,053	17	143	3	8,685	34	12,881	54	7,769	25	746	4	12,044	44	20,559	73
0608.16	13,549	43	1,548	7	7,341	33	22,438	83	13,036	41	1,353	9	14,593	54	28,982	104
0608.17	13,551	59	1,068	13	9,426	40	24,045	112	22,313	77	953	11	17,142	68	40,408	156
0608.18	10,942	46	174	9	7,469	36	18,585	91	15,583	62	1,103	9	8,524	38	25,210	109
0608.19	8,105	35	613	10	8,073	40	16,791	85	10,486	43	550	6	10,291	46	21,327	95
0608.20	11,187	38	859	5	11,253	47	23,299	90	17,738	57	934	7	13,252	57	31,924	121
0608.21	15,781	54	453	3	5,574	26	21,808	83	21,067	74	591	7	13,152	53	34,810	134
0608.22	3,721	10	-	-	1,607	6	5,328	16	3,668	10	-	-	1,546	5	5,214	15
0608.23	3,008	11	712	4	3,186	16	6,906	31	4,770	17	815	6	4,238	18	9,823	41
0608.24	1,498	8	152	3	1,836	11	3,486	22	3,758	15	-	-	2,663	15	6,421	30
0608.25	7,661	29	501	8	8,177	38	16,339	75	12,392	49	912	6	10,239	47	23,543	102
0608.26	10,083	52	786	7	6,801	35	17,670	94	11,811	52	358	4	7,813	41	19,982	97
0608.28	2,839	16	331	2	3,281	17	6,451	35	5,737	29	218	1	3,183	16	9,138	46
0608.29	4,617	22	299	2	1,846	14	6,762	38	9,225	37	15	1	1,622	14	10,862	52
0609.02	3,468	20	452	5	5,257	27	9,177	52	6,651	30	474	5	5,171	26	12,296	61
0609.04	1,786	10	387	3	1,821	13	3,994	26	1,629	9	434	3	2,609	17	4,672	29
0609.05	3,970	22	693	7	3,692	23	8,355	52	9,909	48	719	6	3,321	21	13,949	75
0609.06	3,547	16	393	3	3,874	20	7,814	39	3,298	14	223	5	3,230	16	6,751	35
0609.07	14,789	62	676	12	8,733	42	24,198	116	13,075	53	1,824	18	15,759	71	30,658	142
0610.01	2,955	12	503	2	4,280	19	7,738	33	4,774	16	579	4	4,525	20	9,878	40
0610.03	4,121	11	-	-	1,808	8	5,929	19	3,891	11	3	1	1,715	6	5,609	18
0610.04	6,804	26	457	6	9,545	39	16,806	71	6,706	25	717	3	10,491	45	17,914	73
0610.05	1,295	6	40	3	1,266	8	2,601	17	1,930	10	-	-	1,419	9	3,349	19
0610.07	3,946	18	334	4	4,786	27	9,066	49	5,383	28	357	5	4,670	27	10,410	60
0610.08	936	6	10	1	706	4	1,652	11	1,267	8	15	1	615	4	1,897	13
0610.09	10,269	41	361	4	8,801	37	19,431	82	17,104	65	1,330	7	9,295	41	27,729	113
0611.02	3,144	16	-	-	2,943	22	6,087	38	3,441	19	620	10	4,439	26	8,500	55
0611.05	3,250	22	50	2	1,365	10	4,665	34	1,407	8	209	2	1,380	11	2,996	21
0611.06	2,442	14	640	3	1,249	9	4,331	26	2,215	12	-	-	2,165	14	4,380	26
0611.07	9,411	43	182	4	9,173	45	18,766	92	5,704	28	993	9	7,236	39	13,933	76
0611.08	3,460	20	525	6	4,980	28	8,965	54	4,122	25	125	4	3,114	22	7,361	51
0614.01	1,765	6	710	6	3,438	16	5,913	28	2,014	7	-	-	4,254	18	6,268	25
0614.02	1,928	7	690	3	2,023	9	4,641	19	1,152	6	-	-	3,470	15	4,622	21
0615.01	958	3	-	-	2,466	11	3,424	14	2,214	8	-	-	1,455	6	3,669	14
0615.02	2,719	14	376	2	5,455	23	8,550	39	1,040	5	334	1	5,788	30	7,162	36
0701.03	3,526	19	15	2	2,325	15	5,866	36	3,559	20	-	-	2,019	13	5,578	33
0701.04	1,651	8	132	2	520	4	2,303	14	2,376	12	143	2	2,913	15	5,432	29
0701.05	4,105	18	-	-	3,756	17	7,861	35	5,550	19	685	8	4,586	22	10,821	49
0701.06	6,056	28	534	5	6,001	32	12,591	65	8,593	38	1,172	9	9,187	39	18,952	86
0702.03	10,044	45	433	7	6,878	37	17,355	89	11,376	55	1,012	7	9,495	43	21,883	105
0702.04	5,134	24	25	1	5,789	24	10,948	49	9,580	35	1,667	6	5,154	26	16,401	67
0702.05	2,044	8	320	3	5,180	20	7,544	31	3,142	11	222	2	4,110	16	7,474	29
0702.06	4,058	13	-	-	4,723	16	8,781	29	4,209	12	15	1	3,719	13	7,943	26
0703.01	4,707	4	325	3	1,623	3	6,655	10	1,903	5	1,497	3	3,049	8	6,449	16
0703.03	5,208	18	784	4	4,893	21	10,885	43	6,349	23	250	2	7,148	29	13,747	54
0703.04	9,588	22	215	3	6,397	26	16,200	51	6,965	21	964	6	7,133	31	15,062	58
0704.03	4,847	14	1,068	5	7,315	16	13,230	35	5,136	14	210	1	5,914	17	11,260	32
0704.04	3,931	13	92	4	6,357	23	10,380	40	6,011	19	375	2	9,604	20	15,990	41

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CensusTract	2015								2016							
	Home Purchase		Home Improvement		Refinance		Total		Home Purchase		Home Improvement		Refinance		Total	
	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
0704.05	4,730	12	694	2	4,332	16	9,756	30	6,142	18	1,033	2	4,383	14	11,558	34
0704.06	6,677	16	80	3	4,664	9	11,421	28	13,514	39	413	3	4,783	18	18,710	60
0705.01	3,030	13	25	2	2,941	15	5,996	30	5,008	18	497	3	3,841	21	9,346	42
0705.02	3,795	15	429	4	2,906	19	7,130	38	4,510	16	1,233	6	2,187	12	7,930	34
0706.01	5,373	23	460	5	8,237	40	14,070	68	7,110	30	925	6	5,438	22	13,473	58
0706.02	2,700	11	432	5	2,244	12	5,376	28	4,117	14	603	3	3,065	15	7,785	32
0707.01	10,804	27	922	5	7,295	19	19,021	51	11,606	25	1,233	4	9,147	29	21,986	58
0707.03	2,003	13	125	1	2,478	13	4,606	27	2,651	14	362	3	2,439	15	5,452	32
0707.04	2,156	13	15	2	2,553	12	4,724	27	2,631	12	155	2	3,912	12	6,698	26
0709.06	4,537	23	616	7	2,913	18	8,066	48	4,482	26	7	2	4,863	27	9,352	55
0709.07	2,427	14	736	6	2,573	17	5,736	37	4,065	21	159	3	2,376	14	6,600	38
0709.09	5,475	30	327	4	4,117	26	9,919	60	6,523	32	257	2	4,230	24	11,010	58
0709.10	3,473	19	149	2	2,081	11	5,703	32	3,859	22	594	6	1,955	12	6,408	40
0709.11	3,113	17	5	1	4,216	25	7,334	43	8,393	39	373	8	1,754	11	10,520	58
0709.12	1,126	7	323	1	1,190	10	2,639	18	441	3	-	-	2,221	13	2,662	16
0710.01	2,661	15	215	3	1,878	13	4,754	31	1,592	9	10	1	1,589	11	3,191	21
0710.03	2,340	13	378	3	1,348	9	4,066	25	2,498	13	696	4	1,418	9	4,612	26
0710.06	4,079	16	399	3	5,903	24	10,381	43	7,936	33	183	1	6,248	29	14,367	63
0710.10	3,069	13	280	6	8,547	39	11,896	58	5,753	22	252	2	5,813	27	11,818	51
0710.11	3,579	16	1,184	4	4,744	21	9,507	41	1,853	6	620	6	3,989	19	6,462	31
0710.12	3,487	25	550	4	3,730	22	7,767	51	3,511	24	270	4	3,960	24	7,741	52
0710.13	4,149	20	572	6	4,852	26	9,573	52	8,119	37	617	9	4,742	26	13,478	72
0710.14	7,015	29	650	6	4,381	21	12,046	56	5,282	21	651	5	4,381	19	10,314	45
0710.15	5,320	21	590	5	8,726	46	14,636	72	6,871	28	475	4	8,060	38	15,406	70
0710.16	7,597	24	1,115	5	5,732	19	14,444	48	10,266	29	1,037	2	6,835	28	18,138	59
0710.17	18,962	62	543	4	12,314	43	31,819	109	16,475	53	892	8	9,811	35	27,178	96
0710.18	31,660	103	727	7	20,661	75	53,048	185	35,367	121	2,201	14	27,803	97	65,371	232
0711.01	3,332	13	395	3	4,752	24	8,479	40	2,541	10	309	2	2,206	14	5,056	26
0711.02	5,543	13	452	3	10,911	24	16,906	40	6,134	12	130	5	10,189	24	16,453	41
0712.06	10,501	41	206	5	9,773	44	20,480	90	13,777	54	632	8	15,411	70	29,820	132
0712.07	8,952	36	525	4	9,709	56	19,186	96	8,348	33	1,792	16	8,398	46	18,538	95
0712.08	4,029	24	353	8	3,798	26	8,180	58	3,941	21	534	11	2,892	19	7,367	51
0712.09	3,386	15	675	7	4,912	27	8,973	49	5,622	23	422	7	8,156	43	14,200	73
0713.00	3,916	24	217	5	2,146	15	6,279	44	3,708	24	134	7	2,727	18	6,569	49
0714.00	5,960	29	1,005	17	6,923	41	13,888	87	8,641	40	1,869	20	7,779	46	18,289	106
0801.00	1,018	6	176	2	978	5	2,172	13	1,415	8	103	2	1,564	7	3,082	17
0802.01	3,898	13	463	4	4,100	16	8,461	33	5,543	22	243	1	6,231	25	12,019	48
0802.02	7,843	27	1,275	6	7,154	28	16,272	61	6,856	23	241	3	8,120	29	15,217	55
0802.03	6,939	39	871	11	5,019	32	12,829	82	9,515	47	1,340	12	6,907	38	17,762	97
0802.04	4,967	23	18	2	4,141	20	9,126	45	9,645	36	1,342	5	6,324	24	17,311	65
0802.05	17,328	66	645	8	7,976	38	25,949	112	15,535	60	1,091	6	12,828	58	29,454	124
0803.01	13,938	63	1,017	9	11,198	54	26,153	126	10,152	46	1,768	18	12,772	62	24,692	126
0803.02	17,614	80	1,002	17	23,570	108	42,186	205	22,427	99	1,450	16	25,080	112	48,957	227
0804.00	1,446	9	77	7	1,288	11	2,811	27	2,395	14	371	4	1,952	14	4,718	32
0805.00	1,110	7	161	3	1,129	9	2,400	19	1,339	8	152	3	1,141	9	2,632	20
0806.00	4,335	22	75	3	4,929	29	9,339	54	4,654	22	505	8	4,795	25	9,954	55
0807.00	3,556	14	175	7	4,791	21	8,522	42	5,472	21	804	7	6,089	25	12,365	53
0808.00	5,384	25	306	5	7,624	38	13,314	68	6,269	27	1,042	9	8,921	39	16,232	75
0809.03	13,175	46	967	8	14,363	49	28,505	103	18,549	56	1,499	5	12,819	44	32,867	105
0809.04	7,874	35	767	8	6,861	39	15,502	82	11,748	46	-	-	8,989	38	20,737	84
0809.05	6,701	22	602	6	10,734	36	18,037	64	8,252	26	1,059	7	8,787	39	18,098	72
0809.06	6,713	25	440	5	4,762	22	11,915	52	10,121	31	272	5	6,249	27	16,642	63
0810.00	7,903	17	661	8	13,813	44	22,377	69	7,588	21	1,171	5	16,053	48	24,812	74
0811.00	11,702	43	444	9	14,713	53	26,859	105	12,122	40	2,264	10	16,165	60	30,551	110
0812.00	4,672	22	141	3	4,039	25	8,852	50	4,121	14	194	3	2,524	12	6,839	29
0813.00	7,436	38	350	5	3,427	21	11,213	64	6,503	33	479	8	3,001	18	9,983	59
0901.00	2,517	13	653	3	2,681	12	5,851	28	7,391	33	35	2	3,234	17	10,660	52
0902.00	3,462	16	461	3	4,237	19	8,160	38	3,677	17	153	1	3,761	19	7,591	37
0903.01	8,577	30	359	4	6,711	29	15,647	63	5,027	19	1,005	10	7,146	29	13,178	58
0903.02	9,764	39	409	3	5,158	27	15,331	69	13,891	53	1,096	4	6,726	31	21,713	88
0904.01	17,901	49	273	3	3,677	14	21,851	66	15,916	46	520	3	13,125	40	29,561	89

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	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
0904.02	10,337	35	399	5	13,797	39	24,533	79	14,010	35	97	3	9,343	30	23,450	68
0905.01	10,702	22	435	2	7,601	18	18,738	42	11,193	21	697	3	8,770	17	20,660	41
0905.02	9,109	23	812	2	6,433	20	16,354	45	9,036	27	10	1	6,852	20	15,898	48
0905.03	2,177	7	26	2	5,288	15	7,491	24	7,473	18	1,017	4	3,840	12	12,330	34
0906.01	1,899	10	2,050	5	3,794	19	7,743	34	6,815	25	449	3	2,916	15	10,180	43
0906.02	3,422	12	25	2	4,519	14	7,966	28	7,049	18	331	2	6,574	24	13,954	44
0907.01	10,320	33	450	2	8,681	38	19,451	73	13,196	44	635	3	10,867	40	24,698	87
0907.02	16,820	61	25	1	2,741	10	19,586	72	12,330	37	400	1	8,134	23	20,864	61
0908.00	11,738	52	394	9	7,521	38	19,653	99	10,461	46	1,632	14	10,371	42	22,464	102
0909.00	4,421	16	630	3	5,906	23	10,957	42	7,412	29	1,101	7	5,952	21	14,465	57
0910.00	14,335	57	784	9	7,236	35	22,355	101	19,060	75	912	9	10,938	43	30,910	127
0911.00	8,909	38	392	9	7,313	30	16,614	77	13,697	51	814	6	10,590	40	25,101	97
0912.01	1,744	11	19	2	2,246	14	4,009	27	3,463	19	45	1	691	4	4,199	24
0912.02	2,383	11	25	3	2,653	12	5,061	26	4,314	16	238	4	1,757	9	6,309	29
1001.00	27,339	123	1,371	16	13,639	78	42,349	217	27,896	122	3,122	22	15,099	82	46,117	226
1002.00	2,147	20	93	7	768	7	3,008	34	2,390	19	284	7	276	3	2,950	29
1002.02	360	2	135	2	1,401	6	1,896	10	1,517	5	631	3	589	4	2,737	12
1002.03	1,627	10	196	6	3,562	24	5,385	40	2,314	12	85	2	1,281	8	3,680	22
1002.04	9,299	51	357	8	4,213	25	13,869	84	8,049	41	252	3	4,411	30	12,712	74
1003.00	2,814	14	62	4	1,972	11	4,848	29	4,234	20	160	3	3,746	17	8,140	40
1004.00	7,061	42	400	5	2,762	22	10,223	69	5,825	32	273	5	3,741	17	9,839	54
1005.00	6,600	23	283	3	3,121	14	10,004	40	4,381	22	751	5	6,916	33	12,048	60
1007.00	1,853	14	96	2	900	6	2,849	22	2,512	18	190	2	604	6	3,306	26
1007.01	3,810	25	88	5	1,562	13	5,460	43	5,958	32	501	8	2,401	17	8,860	57
1007.02	3,434	21	289	6	5,067	25	8,790	52	6,275	26	454	8	4,495	28	11,224	62
1007.03	7,419	32	549	5	7,493	40	15,461	77	7,618	35	843	7	5,004	25	13,465	67
1008.00	1,319	13	187	5	557	6	2,063	24	1,292	12	-	-	468	5	1,760	17
1008.01	11,861	59	891	12	12,479	68	25,231	139	13,559	61	923	11	19,170	100	33,652	172
1008.02	14,360	65	1,161	12	16,969	89	32,490	166	19,712	87	1,670	9	21,538	102	42,920	198
1009.00	7,191	41	337	9	4,893	31	12,421	81	6,084	33	487	8	7,216	38	13,787	79
1010.00	7,943	30	931	9	7,494	31	16,368	70	7,443	28	155	3	9,962	42	17,560	73
1011.00	4,584	25	264	6	3,293	19	8,141	50	5,966	35	162	2	5,061	26	11,189	63
1012.00	6,696	31	826	7	4,902	31	12,424	69	8,431	39	1,191	8	4,970	30	14,592	77
1013.00	2,844	18	55	6	1,191	9	4,090	33	3,290	22	7	1	2,682	15	5,979	38
1016.00	1,038	9	13	2	208	1	1,259	12	459	4	35	2	134	1	628	7
1018.00	1,579	10	647	6	1,555	11	3,781	27	2,919	16	295	4	1,686	13	4,900	33
1019.00	1,359	8	117	2	1,222	8	2,698	18	1,983	8	453	3	1,214	7	3,650	18
1020.00	1,151	8	-	-	651	7	1,802	15	854	5	169	3	66	1	1,089	9
1021.00	522	5	104	4	713	7	1,339	16	213	2	3	1	83	1	299	4
1023.00	241	1	-	-	409	3	650	4	144	1	85	1	230	2	459	4
1025.00	884	4	475	3	849	5	2,208	12	1,973	8	70	1	785	4	2,828	13
1026.00	1,671	9	160	1	740	5	2,571	15	1,163	7	215	2	769	6	2,147	15
1028.00	578	5	161	3	765	7	1,504	15	697	5	-	-	89	1	786	6
1029.00	916	7	15	1	424	3	1,355	11	714	4	-	-	368	3	1,082	7
1030.00	-	-	-	-	-	-	-	-	1,551	6	333	1	935	5	2,819	12
1031.00	1,278	6	43	2	1,087	6	2,408	14	1,409	6	68	1	670	6	2,147	13
1034.00	349	2	-	-	-	-	349	2	1,305	7	192	1	638	3	2,135	11
1036.00	5,388	23	688	4	3,168	13	9,244	40	9,307	29	-	-	3,508	12	12,815	41
1037.00	2,371	7	23	2	631	4	3,025	13	1,867	5	218	2	1,240	6	3,325	13
1039.00	-	-	-	-	163	1	163	1	-	-	-	-	-	-	-	-
1040.00	1,765	9	116	2	1,914	14	3,795	25	3,161	15	25	2	1,062	6	4,248	23
1041.00	1,294	11	400	6	788	6	2,482	23	1,153	5	20	1	1,465	8	2,638	14
1044.00	1,613	4	65	2	955	3	2,633	9	131	1	-	-	89	1	220	2
1048.00	511	3	-	-	445	4	956	7	663	5	-	-	252	3	915	8
1049.00	114	1	-	-	299	1	413	2	972	3	-	-	769	3	1,741	6
1051.00	5,316	20	408	6	3,139	15	8,863	41	8,251	24	274	1	4,592	18	13,117	43
1052.01	1,064	5	213	1	1,851	9	3,128	15	2,404	9	1,500	2	2,482	11	6,386	22
1052.04	1,542	9	-	-	713	5	2,255	14	176	1	-	-	1,219	7	1,395	8
1054.00	7,411	27	310	1	3,914	14	11,635	42	6,988	24	283	3	2,650	12	9,921	39
1055.00	11,199	24	-	-	12,438	19	23,637	43	11,917	19	472	3	7,134	17	19,523	39
1056.00	3,094	17	-	-	1,124	7	4,218	24	4,014	18	10	1	1,987	10	6,011	29

Wells Fargo
MSA - Minneapolis-St. Paul-Bloomington
Census Tract Listing

Minneapolis-St. Paul-Bloomington, MN-WI Metro SA
Overall Breakout (1-4 Families and Manufactured Only)

CensusTract	2015								2016							
	Home Purchase		Home Improvement		Refinance		Total		Home Purchase		Home Improvement		Refinance		Total	
	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
1057.00	700	6	20	2	129	1	849	9	1,010	9	45	1	224	2	1,279	12
1060.00	222	2	10	1	300	2	532	5	350	2	86	3	54	1	490	6
1062.00	762	5	-	-	856	6	1,618	11	655	3	150	1	81	1	886	5
1064.00	1,281	4	-	-	270	1	1,551	5	555	2	-	-	1,360	7	1,915	9
1065.00	15,557	26	1,282	3	10,337	22	27,176	51	9,873	23	27	1	5,186	12	15,086	36
1066.00	2,900	8	-	-	1,795	7	4,695	15	5,423	15	-	-	3,215	8	8,638	23
1067.00	2,719	12	453	3	1,827	8	4,999	23	2,102	7	-	-	1,187	5	3,289	12
1069.00	1,273	8	-	-	149	1	1,422	9	807	5	-	-	312	2	1,119	7
1070.00	845	3	204	1	1,047	7	2,096	11	2,932	15	-	-	1,586	8	4,518	23
1074.00	1,657	8	-	-	477	3	2,134	11	1,254	7	-	-	156	2	1,410	9
1075.00	1,838	10	295	3	1,991	11	4,124	24	911	5	238	1	1,412	9	2,561	15
1076.00	4,774	19	405	3	3,374	18	8,553	40	3,119	14	403	3	4,480	20	8,002	37
1080.00	2,282	6	160	2	4,705	15	7,147	23	2,158	7	270	1	2,629	8	5,057	16
1086.00	845	4	8	1	806	5	1,659	10	1,516	7	638	6	1,189	9	3,343	22
1087.00	2,376	15	336	4	587	4	3,299	23	4,427	21	223	2	1,212	9	5,862	32
1088.00	1,031	5	3	1	1,966	14	3,000	20	2,310	12	982	7	1,552	10	4,844	29
1089.00	2,757	15	454	5	1,176	8	4,387	28	3,516	16	20	1	2,431	17	5,967	34
1090.00	2,728	13	172	5	1,269	6	4,169	24	4,559	17	346	4	3,084	13	7,989	34
1091.00	7,539	18	170	3	6,060	13	13,769	34	6,535	18	1,274	6	8,850	22	16,659	46
1092.00	2,467	10	-	-	1,586	7	4,053	17	2,543	10	414	2	1,870	9	4,827	21
1093.00	2,214	11	442	6	2,832	16	5,488	33	2,593	11	498	4	2,392	11	5,483	26
1094.00	1,053	6	55	2	643	7	1,751	15	1,438	8	146	2	375	3	1,959	13
1097.00	874	6	200	2	2,519	16	3,593	24	1,708	10	166	2	1,581	8	3,455	20
1098.00	7,747	20	1,564	7	10,929	37	20,240	64	10,096	23	2,250	7	6,341	18	18,687	48
1099.00	3,275	10	436	4	3,974	16	7,685	30	3,888	14	954	5	6,124	22	10,966	41
1100.00	632	4	-	-	242	2	874	6	2,185	11	3	1	737	5	2,925	17
1101.00	6,432	33	545	7	4,819	28	11,796	68	7,236	38	535	11	5,896	34	13,667	83
1102.00	7,115	40	55	5	4,354	31	11,524	76	9,904	50	728	10	7,124	42	17,756	102
1103.01	3,025	18	-	-	1,149	8	4,174	26	2,946	15	248	3	1,688	11	4,882	29
1103.02	4,971	32	134	4	1,329	9	6,434	45	5,920	34	298	6	2,275	13	8,493	53
1104.00	3,378	18	20	2	1,321	10	4,719	30	2,180	12	18	2	1,365	10	3,563	24
1104.01	6,543	31	650	8	5,732	31	12,925	70	9,121	41	436	7	8,943	46	18,500	94
1104.02	2,827	15	142	3	2,633	14	5,602	32	3,497	15	610	4	2,537	14	6,644	33
1105.00	2,886	12	125	7	2,411	13	5,422	32	3,973	19	487	5	3,168	18	7,628	42
1105.01	3,244	18	39	2	1,719	9	5,002	29	3,318	17	125	2	2,176	12	5,619	31
1105.02	5,008	25	334	4	2,601	11	7,943	40	7,130	33	1,069	9	3,288	20	11,487	62
1106.00	3,475	14	10	1	3,688	16	7,173	31	4,380	15	42	2	5,680	27	10,102	44
1107.00	994	6	-	-	1,930	10	2,924	16	1,979	12	3	1	1,454	9	3,436	22
1108.00	4,386	22	272	4	3,665	24	8,323	50	7,811	28	339	3	5,622	28	13,772	59
1109.00	3,431	18	18	3	3,571	25	7,020	46	5,192	24	759	6	4,073	24	10,024	54
1111.00	3,750	18	127	2	3,371	21	7,248	41	4,850	22	146	1	4,344	24	9,340	47
1112.00	5,863	19	413	2	8,444	29	14,720	50	8,938	21	1,079	6	5,609	22	15,626	49
1113.00	11,522	29	1,805	12	9,201	31	22,528	72	12,143	34	1,083	6	7,710	23	20,936	63
1114.00	7,460	23	105	4	6,489	24	14,054	51	9,722	26	477	3	5,239	19	15,438	48
1115.00	8,367	32	774	6	4,006	17	13,147	55	11,253	36	1,559	7	9,528	33	22,340	76
1116.00	2,983	10	1,012	7	5,623	21	9,618	38	4,186	16	678	7	6,588	25	11,452	48
1201.00	1,564	7	209	2	225	2	1,998	11	438	3	344	3	842	5	1,624	11
1202.01	3,579	17	50	3	4,224	23	7,853	43	5,917	27	268	3	5,030	26	11,215	56
1202.02	5,611	19	145	2	5,656	22	11,412	43	2,862	10	310	3	5,890	25	9,062	38
1203.00	4,329	16	-	-	4,047	20	8,376	36	4,104	17	1,691	6	2,531	14	8,326	37
1204.00	6,388	30	1,265	8	6,894	33	14,547	71	10,097	38	950	6	9,192	40	20,239	84
1205.01	1,722	10	-	-	1,332	9	3,054	19	1,041	6	-	-	915	6	1,956	12
1205.02	2,481	14	-	-	856	5	3,337	19	3,401	18	323	2	1,163	8	4,887	28
1206.00	2,235	11	50	1	4,539	24	6,824	36	4,657	23	218	4	4,269	23	9,144	50
1207.00	718	4	-	-	419	2	1,137	6	223	1	-	-	945	6	1,168	7
1208.00	2,300	14	-	-	1,501	10	3,801	24	1,583	10	378	6	1,231	7	3,192	23
1209.01	1,539	8	13	2	1,675	8	3,227	18	2,313	10	55	1	1,135	7	3,503	18
1209.03	10,877	38	15	1	10,035	39	20,927	78	10,927	42	253	2	9,473	35	20,655	79
1209.04	2,549	9	-	-	3,408	13	5,957	22	1,793	6	245	1	1,583	8	3,621	15
1210.00	3,080	18	172	2	880	5	4,132	25	3,527	18	242	3	4,003	22	7,772	43
1225.00	3,568	17	10	2	2,255	13	5,833	32	7,178	33	877	6	2,409	14	10,464	53

Wells Fargo
MSA - Minneapolis-St. Paul-Bloomington
Census Tract Listing

Minneapolis-St. Paul-Bloomington, MN-WI Metro SA
Overall Breakout (1-4 Families and Manufactured Only)

CensusTract	2015								2016							
	Home Purchase		Home Improvement		Refinance		Total		Home Purchase		Home Improvement		Refinance		Total	
	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans	LoanAmount (In thousands)	Count of Loans
1226.00	2,972	14	-	-	2,954	14	5,926	28	3,729	17	623	3	3,717	21	8,069	41
1255.00	2,317	14	174	4	1,409	9	3,900	27	2,418	15	-	-	2,618	16	5,036	31
1256.00	1,193	5	752	3	1,679	6	3,624	14	2,504	9	144	1	2,505	9	5,153	19
1257.00	954	10	23	2	412	5	1,389	17	776	6	166	4	722	7	1,664	17
1258.00	352	2	65	2	571	6	988	10	2,113	12	-	-	335	2	2,448	14
1259.00	324	3	20	1	502	6	846	10	882	7	-	-	727	6	1,609	13
1260.00	858	5	3	1	83	1	944	7	203	1	-	-	499	3	702	4
1261.00	14,043	45	-	-	6,921	26	20,964	71	15,168	53	320	2	7,778	29	23,266	84
1262.00	15,601	60	-	-	6,647	27	22,248	87	14,382	48	548	3	10,202	42	25,132	93
1301.00	1,252	7	70	3	1,111	7	2,433	17	885	4	7	1	2,622	12	3,514	17
1302.00	1,095	8	110	3	586	4	1,791	15	746	8	345	4	313	3	1,404	15
1303.01	5,630	38	496	8	2,272	18	8,398	64	6,906	41	209	2	3,510	25	10,625	68
1303.02	1,453	10	6	1	330	2	1,789	13	2,050	14	203	1	762	5	3,015	20
1304.00	1,447	8	135	2	2,534	14	4,116	24	2,316	10	791	5	3,624	19	6,731	34
1305.01	3,816	20	20	1	3,105	16	6,941	37	4,455	21	435	3	3,255	18	8,145	42
1305.02	5,090	37	51	5	2,332	19	7,473	61	5,444	35	60	4	2,764	20	8,268	59
1306.00	1,433	8	96	3	2,246	13	3,775	24	4,335	18	233	1	2,092	10	6,660	29
1701.98	1,461	7	98	2	2,202	11	3,761	20	1,055	6	316	4	1,771	9	3,142	19
1702.00	604	7	19	2	554	7	1,177	16	583	8	225	3	1,050	8	1,858	19
1703.00	398	5	100	1	285	3	783	9	543	4	168	1	655	5	1,366	10
1704.00	2,674	17	406	7	2,713	21	5,793	45	3,639	22	250	7	3,005	19	6,894	48
1705.00	169	2	452	3	795	8	1,416	13	1,112	11	60	1	1,065	10	2,237	22
1706.00	952	6	36	1	208	2	1,196	9	1,597	7	244	1	1,110	6	2,951	14
1707.00	2,397	17	-	-	978	9	3,375	26	1,333	12	273	4	1,380	11	2,986	27
9501.00	3,946	21	831	5	3,708	19	8,485	45	5,096	26	199	1	5,165	23	10,460	50
9502.00	1,258	8	-	-	985	10	2,243	18	1,356	9	371	2	1,225	9	2,952	20
9503.00	880	6	108	1	120	1	1,108	8	2,404	17	109	3	1,320	8	3,833	28
9504.00	1,406	9	310	1	1,994	10	3,710	20	3,099	15	275	2	3,011	15	6,385	32
9505.00	1,480	10	-	-	1,438	9	2,918	19	1,581	8	63	1	1,865	9	3,509	18
9506.00	2,112	10	35	1	2,071	9	4,218	20	2,838	16	604	5	1,210	7	4,652	28
9601.00	64	1	-	-	164	1	228	2	664	4	19	1	235	2	918	7
9602.00	773	4	-	-	2,527	11	3,300	15	953	4	15	1	2,230	12	3,198	17
9603.00	437	3	12	1	168	1	617	5	1,373	8	-	-	711	4	2,084	12
9604.00	1,324	8	-	-	398	3	1,722	11	907	5	-	-	901	5	1,808	10
9605.00	1,195	5	234	3	3,669	15	5,098	23	3,468	16	56	2	5,549	22	9,073	40
9606.00	1,027	4	183	2	1,638	9	2,848	15	950	7	23	2	913	7	1,886	16
9607.00	163	2	3	1	405	3	571	6	1,051	7	5	1	914	6	1,970	14
9608.00	844	2	8	1	112	1	964	4	650	4	294	2	374	2	1,318	8
9701.00	1,172	8	-	-	1,354	7	2,526	15	1,004	7	75	2	817	5	1,896	14
9702.00	328	2	105	1	734	3	1,167	6	533	4	120	2	470	4	1,123	10
9703.00	1,079	8	-	-	1,294	7	2,373	15	1,146	7	-	-	1,003	5	2,149	12
9800.00	-	-	-	-	-	-	-	-	140	2	-	-	-	-	140	2
Total	3,130,557	13,287	227,564	2,451	2,697,832	12,804	6,055,953	28,542	3,878,543	15,739	320,973	2,665	3,105,305	13,952	7,304,821	32,356

Exhibit B

Since 1994, the first year that CRA evaluations became public, we have never had an overall federal rating less than "Outstanding." As such, we were disappointed by the Office of the Comptroller of the Currency's (OCC) decision to lower Wells Fargo's overall federal CRA rating for the 2009-2012 exam period from "Outstanding" to "Needs to Improve," because of previously issued consent orders such as September's orders regarding sales practices in the retail bank. This rating is of course, separate from our overall Twin Cities rating of "Outstanding."

During the 2009-2012 CRA exam period, it is important to note that Wells Fargo received an "Outstanding" rating for all three categories — lending, investment and service — in the Twin Cities MSA (including the city of Minneapolis) for an overall rating of "Outstanding." Our community commitment during the exam period included:

Minneapolis-St Paul-Bloomington, MN-WI MSA: Lending (will account for 50% of Overall rating)

Lending levels reflect excellent responsiveness to the credit needs of Wells Fargo's Assessment Area (AA).

The geographic distribution of Wells Fargo's loans reflects good penetration throughout its AA.

Wells Fargo ranked first in the number of mortgage loans to LMI communities in Minneapolis-St Paul-Bloomington, MN-WI MSA and originated/purchased 15,658 loans for \$2.3 billion.

Wells Fargo ranked first in the dollar volume of loans to small businesses in LMI communities in Minneapolis-St Paul-Bloomington, MN-WI MSA and originated/purchased 12,302 loans for \$468.8 million.

The distribution of Wells Fargo's borrowers reflects excellent penetration among retail customers of different income levels and business customers of different size within its AA.

Wells Fargo ranked first in the number of mortgage loans to LMI borrowers in Minneapolis-St Paul-Bloomington, MN-WI MSA and originated/purchased 48,476 loans for \$6.8 billion.

Wells Fargo ranked first in the dollar volume of loans to small business with Gross Annual Revenues less than \$1 million in Minneapolis-St Paul-Bloomington, MN-WI MSA and originated/purchased 69,450 loans for \$1.6 billion.

Wells Fargo originated \$160.9 million in community development loans that resulted in 1,576 units of affordable housing.

***Minneapolis-St Paul-Bloomington, MN-WI MSA Results: Investment Test –
Outstanding (25% of Overall rating)***

The Investment Test assesses the Bank's performance in its investments/grants focused on affordable housing, financing small businesses, revitalizing or stabilizing LMI communities and providing community services to LMI individuals.

Wells Fargo has an excellent level of qualified CD investments and grants within its AA.

Wells Fargo made \$119.7 million in community development investments and grants that resulted in 579 units of affordable housing.

In August 2012, Wells Fargo contributed \$7.2 million to NeighborWorks® America as part of Wells Fargo's NeighborhoodLIFT Down Payment Assistance Program and to fund NeighborWorks® America homeownership and foreclosure prevention activities in the MSA area. NeighborWorks® America is the country's preeminent leader in affordable housing and CD. The organization works to create opportunities for lower-income people to live in affordable homes in safe, sustainable neighborhoods that are healthy places for families to grow.

***Minneapolis-St Paul-Bloomington, MN-WI MSA Results: Service Test –
Outstanding (25% of Overall rating)***

The Service Test assesses the Bank's performance in its retail branch network and team member outreach efforts in providing financial services to LMI segments, e.g. financial education, board membership on CRA-focused organizations.

Wells Fargo had 101 retail bank branches. Of those, 24 are located in LMI communities (24%). An additional 11 branches directly border LMI communities, bringing the total branches that serve these communities to 35 (35%).

Wells Fargo team members volunteered 4,406 hours representing 520 CD service activities that benefited its communities.

CRA Performance since the 2009-2012 Exam Period – For Minneapolis

In 2013 Wells Fargo provided a \$27.5 million loan – and in 2016 provided an extension on the loan - for the Pillsbury A Mill redevelopment, which preserved and revitalized a run-down piece of Minneapolis' history. The development provided 251 apartments for artists with income up to 60% of the local median.

In 2016 Wells Fargo invested \$30.8 million for the rehabilitation of the 640-unit Seward Towers housing development. Wells Fargo also provided a \$19.8 million construction loan for the project. Of the total units, 94% are reserved for households with income at or below 60% of the

Minneapolis, MN
Wells Fargo's Responsible Banking Ordinance Response
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local median, and ten of those units are set-aside for individuals and households experiencing long-term homelessness, with support services provided.

In 2016 Wells Fargo provided a \$3.8 million construction loan for the 77- unit Anishinabe Bii Gii Wiin housing development. The development features the preservation and rehabilitation of an existing affordable housing property and connects it to a newly constructed building next door. When complete, the development will provide 53 units restricted to households earning up to 50% AMI, and the remaining 24 units will be restricted to households earning up to 30% AMI. At least 39 of the total units will be set aside and rented to persons with a disability, and another 16 of the units will be set aside for individuals and households experiencing homelessness.

Link from our CRA Performance Evaluation score from 2012 below

http://crarm.hosting.wellsfargo.com/CRA_Public_File/Wells_Fargo_Bank_NA/CRA_Performance_Evaluation_%20WFB_9.30.12.pdf

Exhibit C

Wells Fargo and the city of Minneapolis have worked together to address issues of mutual concern, such as housing, transportation, jobs and many more for decades. Our company is a leading employer, lender, taxpayer and charitable donor in the city and throughout the region. We value our relationship with the city and are committed to continuing to work together to make Minneapolis a great place to live, work and do business.

Wells Fargo's Record of Fair and Responsible Lending

We are dedicated to helping our customers achieve their financial goals through homeownership and we remain committed to making credit accessible to consumers in all segments of the community. Wells Fargo has always focused on fair and responsible lending, and laws and regulations now in place ensure that all loan applications are fully underwritten and documented, and borrowers must demonstrate ability to repay.

Wells Fargo is by far the largest mortgage lender in Minneapolis. This trend is evident not just in overall figures, but also for all customer segments. **Stated simply, Wells Fargo makes more loans to racial and ethnic minorities in the Twin Cities than any other lender.** Indeed, from 2009 through 2014, Wells Fargo originated more than twice as many loans to African-American individuals and more than three times as many to Hispanic individuals than the second largest lender.

	# of Loans	Market Share	Market Rank
All Loans	15,155	23%	1
Minority Borrowers	1,440	23%	1
African American Borrowers	381	21%	1
Hispanic Borrowers	212	20%	1
Asian Borrowers	380	24%	1
LMI Borrowers	4,671	21%	1
LMI Census Tracts	4,951	21%	1

*Based on 2015 Minneapolis Census Tracts

Wells Fargo's NeighborhoodLIFT® Investment in the Twin Cities

Wells Fargo also has made important community investments to help stabilize neighborhoods and provide opportunities for homebuyers. In September 2012 and again in June 2016, we partnered with Minneapolis and St. Paul city leaders and local nonprofit groups for *NeighborhoodLIFT®*, a unique program that provides down payment assistance, education, and access to potential homebuyers to purchase properties inside the city limits.

Wells Fargo's Record of Helping Homeowners

We have long practiced and advocated responsible lending and servicing practices. Because of that commitment, the product choices we have made, our disciplined underwriting, and the manner in which we approach foreclosure prevention, *our delinquency and foreclosure rates, over time, continue to be significantly less than the industry average.* What's more, the home loans our company originated and services perform better than the loans we service yet had no involvement in originating or underwriting.

When our customers do encounter financial hardships and face challenges with making their mortgage payments, we work hard to help them stay in their homes through modifications, principal reduction and other Wells Fargo and government-sponsored programs. We are continuously implementing new measures to help customers facing financial challenges avoid foreclosures. Nationwide, since 2009 we have completed more than 1 million mortgage modifications for borrowers facing financial difficulties.

Today we have nearly 25,082 mortgage customers in Minneapolis, 99.3% of who are current on their mortgages or have missed only one payment. Since 2009, for every one customer that has gone to foreclosure sale we have helped or are in the process of helping one other through a modification or other workout option.

Exhibit D

BRANCHES

ID	Name	Address	City	State	Zip
WF09532	48th & Chicago	4712 Chicago Ave	Minneapolis	MN	55407
WF09514	Calhoun Isles	1505 W Lake St	Minneapolis	MN	55408
WF09540	Camden	4141 Lyndale Ave N	Minneapolis	MN	55412
WF09535	Central	2329 Central Ave Ne	Minneapolis	MN	55418
WF09495	Downtown East	600 S 4th St	Minneapolis	MN	55415
WF09506	Elliot Park	800 Park Ave	Minneapolis	MN	55404
AA09581	Hi Lake	2218 E Lake St	Minneapolis	MN	55407
AA09546	Ids Center	80 S 8th St	Minneapolis	MN	55402
WF09541	Metro South	2600 E Franklin Ave	Minneapolis	MN	55406
AA10820	Minneapolis Campus	2701 Wells Fargo Way	Minneapolis	MN	55467
WF09531	Nicollet-Lake	3030 Nicollet Ave	Minneapolis	MN	55408
WF09661	Nokomis	4943 34th Ave S	Minneapolis	MN	55417
WF09496	Old Saint Anthony	425 E Hennepin Ave	Minneapolis	MN	55414
WF09530	Olson Highway	615 N 7th St	Minneapolis	MN	55411
WF09635	University-Midway	3430 University Ave Se	Minneapolis	MN	55414
AB10118	Wells Fargo Center Lobby	90 S 7th St	Minneapolis	MN	55402
WF09504	Wells Fargo Center Skyway	90 S 7th St	Minneapolis	MN	55402

ATM

ID	Name	Address	City	State	Zip
9808K	150 5th St	150 S 5TH ST	Minneapolis	MN	55402
6720E	22nd St & Lyndale Ave	2200 Lyndale Ave S	Minneapolis	MN	55405
5838D	22nd St & Lyndale Ave	2200 Lyndale Ave S	Minneapolis	MN	55405
5838M	24th St & Bloomington Ave S	2445 Bloomington Ave	Minneapolis	MN	55404
5838O	25th St & Hennepin Ave S	2501 Hennepin Ave S	Minneapolis	MN	55405
5839B	3357 University Ave SE	3357 University Ave SE	Minneapolis	MN	55414
5839C	35th St & Nicollet Ave S	3453 Nicollet Ave S	Minneapolis	MN	55408
9979Q	3744 Chicago Ave S	3744 Chicago Ave S	Minneapolis	MN	55407
5837S	37th Ave NE	1820 37th Ave NE	Minneapolis	MN	55421
5839F	3806 W Lake St	3806 W Lake St	Minneapolis	MN	55416
5819T	48th & Chicago	4712 Chicago Ave	Minneapolis	MN	55407
5839O	51st St & 34th Ave S	5101 34th Ave S	Minneapolis	MN	55417
5840A	60th St & Portland Ave S	6000 Portland Ave S	Minneapolis	MN	55417
5840S	801 W Lake St	801 W Lake St	Minneapolis	MN	55408
9962E	Augsburg College	731 21st Ave S	Minneapolis	MN	55454

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5838W	Broadway St NE	300 Broadway St NE	Minneapolis	MN	55413
6991J	Calhoun Isles	1505 West Lake Street	Minneapolis	MN	55408
6991K	Calhoun Isles	1505 West Lake Street	Minneapolis	MN	55408
6991L	Calhoun Isles	1505 West Lake Street	Minneapolis	MN	55408
6993M	Calhoun Isles	1505 West Lake Street	Minneapolis	MN	55408
5819N	Camden	4141 Lyndale Ave N	Minneapolis	MN	55412
9914P	Campbell Mithun Tower	222 S 9th St	Minneapolis	MN	55402
5839L	Cedar Ave S	4740 Cedar Ave S	Minneapolis	MN	55407
0658P	Central	2329 Central Ave NE	Minneapolis	MN	55418
0658Z	Central	2329 Central Ave NE	Minneapolis	MN	55418
9804J	Central	2329 Central Ave NE	Minneapolis	MN	55418
5813L	Central	2329 Central Ave NE	Minneapolis	MN	55418
5813M	Central	2329 Central Ave NE	Minneapolis	MN	55418
5800H	City Center	40 S 7th St	Minneapolis	MN	55402
5800I	City Center	40 S 7th St	Minneapolis	MN	55402
5800J	City Center	40 S 7th St	Minneapolis	MN	55402
5800O	Craig Hallum Center	701 4th Ave S	Minneapolis	MN	55415
6623F	Downtown East	600 S 4th St. Suit #220	Minneapolis	MN	55415
6623F	Downtown East	600 S 4th St. Suit #220	Minneapolis	MN	55415
6623G	Downtown East	600 S 4th St. Suit #220	Minneapolis	MN	55415
8838K	Downtown East Block 68	510 S 4th St	Minneapolis	MN	55415
8839L	Downtown East Block 69	640 S 4th St	Minneapolis	MN	55415
9958R	E Lake St	4320 E Lake St	Minneapolis	MN	55406
5829C	Elliot Park	800 Park Ave	Minneapolis	MN	55404
6041D	Elliot Park	800 Park Ave	Minneapolis	MN	55404
9975M	Fairview Riverside Hospital	2450 Riverside Ave S	Minneapolis	MN	55454
5841E	Fairview University Medical Center	500 Harvard St SE	Minneapolis	MN	55455
6616G	Hennepin Lunds	1201 Hennepin Ave	Minneapolis	MN	55403
9912Z	HI LAKE	2218 E Lake St Ste B	Minneapolis	MN	55407
9915Y	HI LAKE	2218 E Lake St Ste B	Minneapolis	MN	55407
0631V	HI LAKE	2218 E Lake St Ste B	Minneapolis	MN	55407
0631W	HI LAKE	2218 E Lake St Ste B	Minneapolis	MN	55407
2634A	IDS CENTER	80 S 8TH ST 3RD FLR	Minneapolis	MN	55402
9984B	IDS CENTER	80 S 8TH ST 3RD FLR	Minneapolis	MN	55402
9984V	IDS CENTER	80 S 8TH ST 3RD FLR	Minneapolis	MN	55402
9986W	IDS CENTER	80 S 8TH ST 3RD FLR	Minneapolis	MN	55402
5800Y	IDS Center First Floor	77 S 7th St	Minneapolis	MN	55402
5802C	Lake St	1450 W Lake St	Minneapolis	MN	55408
5839I	Lyndale	4001 Lyndale Ave S	Minneapolis	MN	55409
9917U	Lyndale Market Kowalski's	5327 Lyndale Ave S	Minneapolis	MN	55419
5813P	METRO SOUTH	2600 E Franklin Ave	Minneapolis	MN	55406
9936S	METRO SOUTH	2600 E Franklin Ave	Minneapolis	MN	55406

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9898C	MINNEAPOLIS CAMPUS	2701 Wells Fargo Way 2nd Flr	Minneapolis	MN	55408
9983S	MINNEAPOLIS CAMPUS	2701 Wells Fargo Way 2nd Flr	Minneapolis	MN	55408
9929N	Nicollet & Franklin Offsite	2008 Nicollet Ave S	Minneapolis	MN	55404
9950O	NICOLLET-LAKE	3030 Nicollet Ave	Minneapolis	MN	55408
5813V	NICOLLET-LAKE	3030 Nicollet Ave	Minneapolis	MN	55408
5813W	NICOLLET-LAKE	3030 Nicollet Ave	Minneapolis	MN	55408
5813X	NICOLLET-LAKE	3030 Nicollet Ave	Minneapolis	MN	55408
5819U	Nokomis	4943 34th Ave S	Minneapolis	MN	55417
9914M	Northeast Lunds	25 University Ave SE	Minneapolis	MN	55414
6913I	Northstar	608 Second Avenue S	Minneapolis	MN	55402
5819Q	OLD SAINT ANTHONY	425 E Hennepin Ave	Minneapolis	MN	55414
5819R	OLD SAINT ANTHONY	425 E Hennepin Ave	Minneapolis	MN	55414
0076L	OLD SAINT ANTHONY	425 E Hennepin Ave	Minneapolis	MN	55414
9948X	Olson Highway	615 N 7th St	Minneapolis	MN	55411
5822J	Olson Highway	615 N 7th St	Minneapolis	MN	55411
9981J	Olson Highway	615 N 7th St	Minneapolis	MN	55411
5835D	Operations Ctr	255 2nd Ave S	Minneapolis	MN	55401
9922V	Parkview Market Kowalski's	5615 Chicago Ave	Minneapolis	MN	55417
5841J	Post Rd	5201 Post Rd	Minneapolis	MN	55450
6224E	SuperAmerica #4792	1847 JOHNSON ST	Minneapolis	MN	55418
6412F	SuperAmerica #4793	641 BROADWAY NE	Minneapolis	MN	55413
9977W	Target Corp Headquarters	1000 Nicollet Mall	Minneapolis	MN	55403
5841D	University of MN Coffman Memorial Union	300 Washington Ave SE	Minneapolis	MN	55455
9919K	University of MN Willey Hall	225 19th Ave S	Minneapolis	MN	55455
5819D	UNIVERSITY-MIDWAY	3430 University Ave SE	Minneapolis	MN	55414
9918X	Uptown Market Kowalski's	2440 Hennepin Ave	Minneapolis	MN	55405
5835Z	W Grant St	101 W Grant St	Minneapolis	MN	55403
5835C	WELLS FARGO CENTER SKYWAY	90 S 7th St	Minneapolis	MN	55402
5822H	WELLS FARGO CENTER SKYWAY	90 S 7th St	Minneapolis	MN	55402
5822E	WELLS FARGO CENTER SKYWAY	90 S 7th St	Minneapolis	MN	55402
5822F	WELLS FARGO CENTER SKYWAY	90 S 7th St	Minneapolis	MN	55402
5822G	WELLS FARGO CENTER SKYWAY	90 S 7th St	Minneapolis	MN	55402

Exhibit E

Wells Fargo values our relationship with the city of Minneapolis, and we want to continue serving this city, where more than 11,000 of our team members live and work. Our involvement in the Dakota Access Pipeline was as one of 17 banks with less than five percent of the total funding.

We remain committed to environmental sustainability and human rights, and respect all the opinions being expressed on this issue. We hope the many works we do for our Minneapolis customers and communities, such as the \$1.5 million awarded locally through environmental grants since 2010, reflects a much more accurate view of Wells Fargo rather than looking at a single loan out of millions that we make to individual home owners, small and large businesses and local organizations.

A great example of our commitment to environmental sustainability is our \$300 million East Town campus in Minneapolis, which was built and constructed following LEED Platinum standards, an environmental focal point of downtown. In 2015, projects owned in whole or in part by Wells Fargo produced 8 % of all solar photovoltaic and wind energy generated in the U.S.

Community Reinvestment Plan

Since 1994, the first year that CRA evaluations became public, we have never had an overall federal rating less than "Outstanding." As such, we were disappointed by the Office of the Comptroller of the Currency's (OCC) decision to lower Wells Fargo's overall federal CRA rating for the 2009-2012 exam period from "Outstanding" to "Needs to Improve," because of previously issued consent orders such as September's orders regarding sales practices in the retail bank. This rating is, of course, separate from our overall Twin Cities rating of "Outstanding."

During the 2009-2012 CRA exam period, it is important to note that Wells Fargo received an "Outstanding" rating for all three categories - lending, investment and service - in the Twin Cities MSA (including the city of Minneapolis) for an overall rating of "Outstanding."

Lending – Home Ownership

GOAL: Meet or exceed previous lending levels to both low and moderate income borrowers and small business owners*, provided the economy continues to improve and interest rates remain favorable.

For the 2009 to 2015 examination we continued to support lending to low- and moderate-income homeowners. Wells Fargo's market share of home purchase loans from 2009 to 2015 in Minneapolis to low-income and to moderate-income borrowers continued to exceed our overall market share. In addition, Wells Fargo ranked first from 2009 to 2015 for home purchase lending and we also ranked first among lenders to both low- and moderate-income borrowers. In Minneapolis Wells Fargo also ranked first in lending to both low- and moderate-income geographies.

Wells Fargo is by far the largest mortgage lender in the Twin Cities. This trend is evident not just in overall figures, but also for all customer segments. Stated simply, Wells Fargo makes more loans to racial and ethnic minorities in the Twin Cities than any other lender. Indeed, from 2009 through 2015, Wells Fargo originated more than three times as many home loans to African-American individuals and more than four times as many to Hispanic individuals than the second largest lender.

Total Market Home Purchase - MSA Minneapolis (2009-2015)

Market Share By Units		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	121,290	22.43%
US BANCORP FAMILY	53,170	9.83%
CHASE FAMILY	29,342	5.43%
PHH MORTGAGE FAMILY	25,753	4.76%
BELL STATE BANK & TRUST	18,800	3.48%
All Other	292,302	54.06%
Total Market	540,657	100.00%

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Market Share By Units - Low Income Tract		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	2,908	20.70%
US BANCORP FAMILY	1,585	11.28%
PHH MORTGAGE FAMILY	530	3.77%
CHASE FAMILY	472	3.36%
BELL STATE BANK & TRUST	466	3.32%
All Other	8,089	57.57%
Total Market	14,050	100.00%
Market Share By Units - Hispanic or Latino		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	2,198	21.00%
BARRINGTON BANK & TRUST CO.NA	538	5.14%
PHH MORTGAGE FAMILY	483	4.62%
21ST MORTGAGE CORPORATION	457	4.37%
US BANCORP FAMILY	394	3.76%
All Other	6,395	61.11%
Total Market	10,465	100.00%

Market Share By Units - Low Income Borrower		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	20,802	24.12%
CHASE FAMILY	4,482	5.20%
US BANCORP FAMILY	4,142	4.80%
PHH MORTGAGE FAMILY	3,677	4.26%
BANK OF AMERICA FAMILY	3,042	3.53%
All Other	50,081	58.08%
Total Market	86,226	100.00%

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Market Share By Units - Moderate Income Tract		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	16,650	22.12%
US BANCORP FAMILY	8,548	11.36%
PHH MORTGAGE FAMILY	3,373	4.48%
CHASE FAMILY	3,148	4.18%
BELL STATE BANK & TRUST	2,235	2.97%
All Other	41,309	54.89%
Total Market	75,263	100.00%
Market Share By Units - Moderate Income Borrower		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	32,415	24.62%
CHASE FAMILY	6,868	5.22%
US BANCORP FAMILY	6,043	4.59%
PHH MORTGAGE FAMILY	5,741	4.36%
BELL STATE BANK & TRUST	5,362	4.07%
All Other	75,246	57.15%
Total Market	131,675	100.00%
Market Share By Units - African American		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	3,220	23.81%
US BANCORP FAMILY	901	6.66%
BANK OF AMERICA FAMILY	550	4.07%
MIDCOUNTRY BANK	481	3.56%
PHH MORTGAGE FAMILY	439	3.25%
All Other	7,935	58.66%
Total Market	13,526	100.00%

Service

GOAL

Wells Fargo believes we are only as strong as the communities we serve; therefore we will meet or exceed previous team member volunteer hours, board member service by team members, and contributions to the community.

Wells Fargo continues to serve on boards of organizations in Minneapolis that work to create affordable housing or provide social services for low and moderate income populations. These include Greater Metropolitan Housing Corporation, Project for Pride in Living, Minnesota Home

Ownership Center, MEDA and many others. In addition, Wells Fargo teaches Junior Achievement and our own financial education curriculum Hands on Banking at schools with low and moderate populations, and organizations like the Boys and Girls clubs in Minneapolis that serve similar populations. Wells Fargo has a group of women called Women of Wells (mostly women of color) who volunteer every month during the school year with the Girls in Action group at Patrick Henry High School in North Minneapolis. The Women of Wells teach lessons on financial education, choosing a career, how to dress professionally and how to interview. They also share their stories about growing up as a woman of color and how they found success in the corporate world.

STEP-UP

In 2016, Wells Fargo remained one of the program's most committed STEP-UP employers by hiring 16 summer interns. They served as Tellers in Retail Banking. Wells Fargo retained several of the interns at Retail as part time tellers. Wells Fargo has committed to hiring 30 Step Up interns in 2017.

Team Member Volunteer Hours in Minneapolis

In 2016, Wells Fargo team members volunteered over 109,000 hours in Minneapolis. This would include organizations that Wells Fargo has provided volunteers for such as Habitat for Humanity, Junior Achievement, and hundreds of other organizations.

Minneapolis Adult Basic Education

Minneapolis Public Schools Adult Education program and Wells Fargo Foundation Minnesota have been in partnership providing adult education services to the North Minneapolis community since December 1969. The partnership at Wells Fargo is one of thirteen adult education sites that are part of the Minneapolis Adult Education Community Consortium. Eleven of the class sites are in community-based sites; two are in school buildings. Since its beginning 43 years ago, nearly 14,300 adults have been served at the bank site located at 615 N 7th Street in North Minneapolis.

Small Business Workshops

Wells Fargo collaborated with the Central CERT Program, the Federal Reserve Bank of Minneapolis, and Community Reinvestment Fund to plan and execute two small business workshops in 2016. The CERT program certifies women, minority and small businesses to contract with Hennepin County, Ramsey County and the City of Saint Paul. The small business workshops focused on African American and women of color entrepreneurs and covered topics such as access to credit, technical assistance and certification. Small business experts in banking, business law, accounting and other areas were brought in to speak and respond to questions and concerns. Networking was also an important piece of the event as business owners were able to connect with others that could be a resource or a mentor.

Wells Fargo Works

In 2014, WF introduced “Wells Fargo Works”, a program delivering wide range of resources to help small businesses succeed in meeting their goals. The program provides products, resources and guidance to small business owners to help them start, run and grow their businesses. To find more information about this initiative, please visit <https://wellsfargoworks.com/>

Investing

GOAL

Wells Fargo will meet or exceed investment levels that impact low and moderate income populations in Minneapolis. Wells Fargo will continue to invest in low-income housing tax credits, mortgage backed securities, EQ2 investments, new market tax credits and other investment products to assist the city in meeting the needs of all of their citizens.

Downtown East

In 2016, Wells Fargo demonstrated its commitment to the community, customers, and team members with its \$300 million East Town campus investment. Wells Fargo's 1.1 million square foot campus provided an economic boost for neighborhood revitalization efforts in the historic part of downtown and is a key component of the city's Downtown 2025 Plan. This will be a permanent home for approximately 5,000 Wells Fargo employees. The LEED Platinum campus with green roofs and many other sustainability-driven attributes spans two 17-story buildings at 550 and 600 Fourth St. S. and is an environmental focal point of a rapidly developing and growing downtown neighborhood. Wells Fargo also contributed \$3 million to the 4.2-acre adjacent open space, the Commons.

Affordable Housing

Home Prosperity Fund

From 2008 to 2012, Wells Fargo was the number one private investor into Family Housing Fund's Home Prosperity Fund at \$5,000,000. This fund assisted non-profits in addressing issues surrounding re-development of neighborhoods most impacted by foreclosed properties.

NeighborhoodLIFT[®]

Since 2012, Wells Fargo also has made important community investments to help stabilize neighborhoods and provide opportunities for homebuyers. In September 2012, we partnered with Minneapolis and St. Paul city leaders and local nonprofit groups for *NeighborhoodLIFT[®]*, a unique program that provides down payment assistance, education, and access to potential homebuyers to purchase properties inside the city limits. This work continued through 2013.

For Minneapolis and St. Paul, our *NeighborhoodLIFT*[®] commitment included \$9 million for down payment assistance, locally designed programs to meet housing priorities, and local home buying education and support events. It also included a five-year mortgage lending goal of \$1.9 billion. *NeighborhoodLIFT*[®] program grants are supporting efforts focused on directly helping people improve their credit picture, reduce debt, increase savings and gain knowledge to become sustainable homeowners. The nonprofit organizations coordinating the work include Build Wealth, Hmong American Partnership, Minneapolis Urban League, Emerge, CLUES, NEDA and Employment Action Center.

In June of 2016 Wells Fargo held its second NeighborhoodLIFT event in the Twin Cities. Wells Fargo offered \$4,000,000 for down payment assistance for homeowners at 80% of area median income. Currently, \$1.7 million in down payment assistance remains. Another \$425,000 was also awarded to Lutheran Social Services for a Community Financial Capability Program to development neighborhood leaders to teach and promote financial capability and help reduce shame around debt and connect residents to community resources.

a. Affordable check cashing and other transactional services used by consumers with limited banking accounts or experience:

Wells Fargo offers a spectrum of deposit accounts, from low-fee basic accounts to full service accounts, all with multiple ways to waive the standard monthly service fee through account use (such as direct deposit or debit card usage) or balances. We encourage non-customers who regularly cash their paychecks in one of our stores to become a checking customer, both in order to avoid the potential check cashing fee and because we believe it is safer and more convenient to deposit the money and use debit card or smaller amounts of cash instead of carrying larger amounts of cash.

Check Cashing Fees

Cashing a check is free for Wells Fargo accountholders. The non-acountholder check cashing fee for most business checks drawn on Wells Fargo is \$7.50. There is no non-acountholder check cashing fee for checks drawn on Wells Fargo consumer accounts. Note that not all checks cashed are assessed the fee; many companies subsidize this cost for their employees and we do not charge the check cashing fee when one of their payroll checks is cashed. Non-acountholders of Wells Fargo can avoid the check cashing fee either by depositing the check in their account at their own bank or by opening a Wells Fargo checking account.

Opportunity Checking and Savings Package

Specially designed for customers who have been unable to open a checking account because of their prior credit or banking history. It requires a \$50 minimum opening deposit.

The \$10 monthly service fee with online only statements (\$12 with paper statements) is waived when you open your checking account as a complete package³ and have either:

- 10 debit card purchases/payments⁴, or
- A minimum daily checking balance of \$2,000, or
- Cumulative direct deposits⁵ of \$750 per statement cycle

The \$10 monthly service fee with online only statements (\$12 with paper statements) is waived when you open your checking account as a complete package³ and have either:

- 10 debit card purchases/payments⁴, or
- A minimum daily checking balance of \$2,000, or
- Cumulative direct deposits⁵ of \$750 per statement cycle

The \$10 monthly service fee with online only statements (\$12 with paper statements) is waived when you open your checking account as a complete package³ and have either:

- 10 debit card purchases/payments⁴, or
- A minimum daily checking balance of \$2,000, or
- Cumulative direct deposits⁵ of \$750 per statement cycle

Way2Save

Wells Fargo Way2Save offers flexibility to choose how to waive monthly service fees. It requires a \$75 minimum opening deposit: \$50 for the Way2Save Checking account and \$25 for the Way2Save Savings account.

As always, Well Fargo encourages customers to talk to a banker about their unique credit or account management needs.

b. Small consumer loans, including those that serve as an alternative to payday loans;

Wells Fargo offers a spectrum of credit products that are designed to meet customer needs, including unsecured credit (cards, lines and loans) and a secured credit card,

which can help customers build or re-build their credit. As always, Well Fargo encourages customers to talk to a banker about their unique credit or account management needs.

c. Participation in city sponsored neighborhood development programs;

Wells Fargo has participated in many of the small business loan funds provided by the City of Minneapolis, and continues to identify non-profit and government lending partners to share information and collaborate. (Please see Service section above about Symposium).

d. Efforts to support homeownership education and foreclosure prevention education and counseling;

- i. Minnesota Home Ownership Center: Wells Fargo annually provides support of pre-purchase and foreclosure counseling to the Minnesota Home Ownership Center. Most recently this took the form of a \$120,000 grant.
- ii. Through NeighborhoodLIFT Wells Fargo has committed \$1.4 million in grants to address the disparity gap in the homeownership rates between white homeowners and culturally diverse homeowners
 - (a) Provided \$200,000 to the Minnesota Home Ownership Center to provide a study on why this issue continues to occur & to diversify the landscape of how homeownership is delivered.
 - (b) Provided \$560,000 in grants (\$80,000 each) to seven non-profit organization to address these issues within the non-profits' areas of expertise. Non-profits recipients include the following organization: CLUES, NEDA, Hmong American Partnership, Emerge, Minneapolis Urban League, Women Achieving New Directions, and Build Wealth.
 - (c) Provided a \$400,000 grant to TPT/ECHO to convene listening sessions with community members and leaders around issues of why some communities do not use traditional banking services and produce videos for diverse populations to address those financial issues. The videos will appear on local TPT affiliates and will be available for distribution to nonprofit partners.
 - (d) Affordable check cashing and other transactional services used by consumers with limited banking accounts or experience;

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- (e) Small consumer loans, including those that serve as an alternative to payday loans;
- (f) Participation in city sponsored neighborhood development programs;
- (g) Efforts to support homeownership education and foreclosure prevention education and counseling;
- (h) Equitable contributions to community based non-profit organizations in the city that engage in neighborhood development.

Below please find a sample of grants made to organizations engaged in neighborhood development in the City of Minneapolis (note: this list does not include grants made for capital campaigns, Arts & Culture or the United Way):

- Achieve MPLS
- Aeon
- African American Leadership Council
- Alliance Housing
- Appetite for Change
- Asian Media Access
- Bii Gii Wiin
- Build Wealth MN
- CAPI USA
- City of Lakes Community Land Trust
- Cleveland Neighborhood Association
- Community Involvement Programs
- Conflict Resolution Center
- Cookie Cart
- EMERGE
- Family Housing Fund
- Greater Metropolitan Housing Corp.
- Greening Downtown Minneapolis
- HIRED
- Homeownership Preservation Foundation
- Intermedia Arts
- Jeremiah Program
- Ka Joog
- Lao Assistance Center of MN
- Latino Economic Development Center

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- Lyndale Neighborhood Association
- Metropolitan Consortium of Community Developers
- Metropolitan Economic Development Association
- Minneapolis Foundation
- Minneapolis Public Schools
- Minneapolis Urban League
- Minnesota Diversified Industries
- Minnesota Sports Corps
- National Minority Supplier Development Council
- Network for Better Futures
- Nonprofits Assistance Fund
- Page Education Foundation
- People Serving People
- Phillips West Neighborhood Organization
- PRG, Inc.
- Project for Pride in Living
- Rebuilding Together
- Simpson Housing Services
- Students Today Leaders Forever
- Summit Academy OIC
- Twin Cities Rise
- University of MN Foundation
- UpTurnships
- Urban Homeworks
- Urban Ventures Leadership Foundation
- Women's Foundation of Minnesota
- YouthLink

In 2016 Wells Fargo awarded two Priority Market grants to organizations in Minneapolis to assist with housing. One grant was for \$200,000 to Project for Pride in Living to assist with their YouthLink homeless youth project in downtown Minneapolis.

The second grant was for \$100,000 to City of Lakes Land Trust. The funds were to assist with the development of single family housing for low and moderate-income homeowners.

- (i) Provision of full service banking in city neighborhoods, including branches, services and technologies; and

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- (j) Plans to provide and market loans and investment products that help create loans throughout the city including in low and moderate income neighborhoods and to low and moderate income consumers.

For years, Wells Fargo has been making EQ2 investments (5 or 10 year term loans with interest due quarterly and principal due at the end of the term) in Minneapolis to local non-profits to address many issues. Listed below are the organizations with funding amounts.

\$500,000	African Development Center: Wells Fargo was the first financial institution to invest in the African Development Center to assist with their small business loan fund
\$1,000,000	Metropolitan Consortium of Community Developers for its small business fund
\$750,000	First Children's Finance to assist in the development of day care facilities
\$1,200,000	Neighborhood Development Center for their small business loan fund
\$4,250,000	Nonprofits Assistance Fund for their fund to assist non-profits to grow

In November 2015, Wells Fargo [launched](#) the Wells Fargo Works for Small Business[®]: Diverse Community Capital (DCC) program. Through the three-year program, Wells Fargo will distribute \$50 million in debt (lending) capital and \$25 million in grant capital to CDFIs that are expanding lending to diverse small businesses, with a priority focus on African-American businesses. Wells Fargo has committed \$75 million to CDFIs across the country through the Wells Fargo Works for Small Business[®]: Diverse Community Capital program. The program makes available \$50 million in lending capital and \$25 million in grant capital to be disbursed over three years. The program makes available \$50 million in lending capital and \$25 million in grant capital to be disbursed over three years. Wells Fargo has committed \$75 million to CDFIs across the country through the Wells Fargo Works for Small Business[®]: Diverse Community Capital program. The program makes available \$50 million in lending capital and \$25 million in grant capital to be disbursed over three years. The program makes available \$50 million in lending capital and \$25 million in grant capital to be disbursed over three years. Wells Fargo has committed \$75 million to CDFIs across the country through the Wells Fargo Works for Small Business[®]: Diverse Community Capital program. The program makes available \$50 million in lending capital and \$25 million in grant capital to be disbursed over three years. The program makes available \$50 million in lending capital and \$25 million in grant capital to be disbursed over three years. Wells Fargo has committed \$75 million to CDFIs across the country through the Wells Fargo Works for Small Business[®]: Diverse Community Capital program. The program

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makes available \$50 million in lending capital and \$25 million in grant capital to be disbursed over three years. The program makes available \$50 million in lending capital and \$25 million in grant capital to be disbursed over three years.

One of the recipients of the Diverse Community Capital funding was Metropolitan Economic Development Association of Minneapolis. MEDA was awarded a \$750,000 grant for operating support and \$1 million in new loan capital by the [Wells Fargo Works for Small Business@: Diverse Community Capital program](#). Meda was awarded \$1.75 million out of \$75 million Wells Fargo will make available in capital over the course of three years to increase CDFI lending to diverse small businesses.

In 2016 Wells Fargo awarded a DCC grant to Women Venture for \$250,000. An investment from the DCC Program will provide Women Venture with the resources needed to build capacity to implement the We Lend approach providing simplified, quicker access to capital for women-owned small businesses, particularly to African American women and other diverse communities.

In 2017 the African Development Center was awarded a grant in the amount of \$300,000 for the small business development program. This grant will be used to add a senior lender and CFO to improve operations and increase lending and for a research project to determine the needs of entrepreneurs in rural markets.