

# **Financial Institution Disclosure**

## **Form**

**City of Minneapolis, Minnesota**

**Data current as June 27, 2018**

## **Financial Institution Disclosure Form**

### **City of Minneapolis, Minnesota**

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#### **2018 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;
    - **98.66%**
  - b. Percentage that are seriously delinquent (60+ days late);
    - **1.34%**
  - c. Percentage that are actively engaged to find a workout option;
    - **.82% Customers entered loss mitigation in 2017**
  - d. Number of customers that have completed or started a workout arrangement;

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- We have helped 94 customers in the City of Minneapolis avoid foreclosure through repayment plans, modifications, short sales, and deeds-in-lieu, in 2017
- 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;
    - 90 Consumers completed a workout arrangement
  2. Principal reduction to reduce the mortgage amount owed;
    - 0 Principle reduction
    - 87 Modifications without principal reduction
  3. Modification or reduction on the second mortgage;
    - 0 Modification/reduction on second mortgage
  4. Mortgage payments reduced or suspended during period of unemployment;
    - 1 Mortgage payment reduced/suspended during Short term unemployment
  5. Bankruptcy;
    - Wells Fargo works with customers in various stages of bankruptcy, customers may receive a workout while in bankruptcy, some receive a modification then go into bankruptcy and others choose not to work with Wells Fargo and go into bankruptcy without requesting or receiving a workout
  6. Short sale;
    - 1 Short Sale
  7. Deed in lieu of foreclosure.
    - 1 Deed in lieu of foreclosure
- f. Number of the financial institution's real estate-owned ("REO") properties for sale;
  - 2 Real estate own properties in inventory as of 12/31/2017

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- g. Number of completed foreclosure sales;
    - **Completed 64 foreclosure sales in 2017**
  - 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 2017**
- (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 C***

- (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:
- a. Number and total loan amounts at origination less than or equal to \$100,000;
    - **Number of loans – 1,188**
    - **Total loan amounts - \$36,278,000**
  - b. Number and total loan amounts at origination greater than \$100,000 but less than or equal to \$250,000 ;
    - **Number of loans – 37**
    - **Total loan amounts - \$6,483,000**
  - c. Number and total loan amounts at origination greater than \$250,000 but less than or equal to \$1,000,000;
    - **Number of loans greater than \$250,000 to \$1,000,000 - 49**
    - **Total loan amounts greater than \$250,000 to \$1,000,000 - \$25,849,000**
  - 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 – 902**
    - **Total gross revenue amount less than or equal to \$1,000,000 - \$28,894,000**
- (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.
- **Wells Fargo closed one ATM in 2017 at 150 5<sup>th</sup> St, Minneapolis, MN**

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- (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.
  - (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 D in response to question 7 above.***

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## Exhibit A

### MSA Minority LMI by Race

Minneapolis-St. Paul-Bloomington, MN-WI Metro SA												
Overall Breakout (1-4 Families and Manufactured Only)												
	2016						2017					
	Home Purchase	Count of Loans	Home Improvement	Count of Loans	Refinance	Count of Loans	Home Purchase	Count of Loans	Home Improvement	Count of Loans	Refinance	Count of Loans
Action	LoanAmount (In thousands)	Count of Loans										
Originations	1,383,595	5,173	165,468	1,285	1,533,927	7,005	1,255,028	4,368	120,149	1,074	753,713	3,603
Approved Not Accepted	1,523	12	2,628	93	10,782	63	3,368	15	2,311	103	6,957	35
Denied	129,060	581	66,567	838	410,605	1,860	103,953	438	47,001	677	250,443	1,078
Withdrawn	165,166	609	32,975	159	291,200	1,308	186,875	648	21,514	127	164,351	780
Closed Incomplete	5,056	14	2,359	48	20,950	102	3,201	18	2,654	44	8,791	51
Purchased	2,194,143	9,350	50,976	242	837,841	3,614	1,887,486	7,357	37,881	177	398,043	1,701
Total	3,878,543	15,739	320,973	2,665	3,105,305	13,952	3,439,911	12,844	231,510	2,202	1,582,298	7,248

Minneapolis-St. Paul-Bloomington, MN-WI Metro SA												
Minority Breakout (1-4 Families and Manufactured Only)												
	2016						2017					
	Home Purchase	Count of Loans	Home Improvement	Count of Loans	Refinance	Count of Loans	Home Purchase	Count of Loans	Home Improvement	Count of Loans	Refinance	Count of Loans
Minority	LoanAmount (In thousands)	Count of Loans										
Minority	483,302	2,181	22,226	391	268,898	1,337	442,628	1,789	28,559	398	157,409	822
Minority Status not Available	322,899	1,388	24,881	162	286,869	1,200	294,507	1,238	14,875	138	151,590	686
White non-Hispanic	3,052,227	12,086	272,390	2,077	2,539,928	11,375	2,683,364	9,744	187,338	1,652	1,268,696	5,719
White Unknown Ethnicity	20,115	84	1,476	35	9,610	40	19,412	73	738	14	4,603	21
Total	3,878,543	15,739	320,973	2,665	3,105,305	13,952	3,439,911	12,844	231,510	2,202	1,582,298	7,248

Minneapolis-St. Paul-Bloomington, MN-WI Metro SA												
Low/Moderate Income Breakout (1-4 Families and Manufactured Only)												
	2016						2017					
	Home Purchase	Count of Loans	Home Improvement	Count of Loans	Refinance	Count of Loans	Home Purchase	Count of Loans	Home Improvement	Count of Loans	Refinance	Count of Loans
LMI Applicant	LoanAmount (In thousands)	Count of Loans										
Low Income Applicant	195,606	1,481	15,796	342	143,663	1,132	167,620	1,169	17,083	359	105,122	822
Moderate Income Applicant	644,520	3,613	45,419	553	412,373	2,601	559,194	2,895	40,812	516	263,274	1,615
Total	840,126	5,094	61,215	895	556,036	3,733	726,814	4,064	57,895	875	368,396	2,437

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Minneapolis-St. Paul-Bloomington, MN-WI Metro SA														
Low/Moderate Tract Breakout (1-4 Families and Manufactured Only)														
LMI Tract	2016							2017						
	Home Purchase	Count of Loans	Home Improvement	Count of Loans	Refinance	Count of Loans	Home Purchase	Count of Loans	Home Improvement	Count of Loans	Refinance	Count of Loans	Count of Loans	
Low Income Tract	60,633	398	3,280	73	31,923	237	42,920	272	4,769	85	20,011	152		
Moderate Income Tract	322,938	1,911	25,736	373	203,023	1,287	329,948	1,775	28,112	391	160,191	1,047		
Total	383,571	2,309	29,016	446	234,946	1,524	372,868	2,047	32,881	476	180,202	1,199		
Minneapolis-St. Paul-Bloomington, MN-WI Metro SA														
Race Breakout (1-4 Families and Manufactured Only)														
Race	2016							2017						
	Home Purchase	Count of Loans	Home Improvement	Count of Loans	Refinance	Count of Loans	Home Purchase	Count of Loans	Home Improvement	Count of Loans	Refinance	Count of Loans	Count of Loans	
American Indian	7,765	35	416	15	5,049	29	7,695	33	1,158	18	4,706	22		
Asian	191,157	881	7,125	117	99,943	497	168,103	668	8,483	114	47,395	255		
African American	80,334	444	4,231	117	48,505	281	83,054	377	5,305	121	35,376	202		
Joint Race	91,919	332	4,472	35	53,828	214	73,216	260	6,670	50	24,084	103		
Pacific Islander	3,749	20	146	7	3,389	19	5,174	17	248	9	1,034	7		
Race not Available	326,331	1,401	25,137	179	288,918	1,211	302,341	1,267	15,103	156	154,289	700		
Two or More Minority Races	887	5	39	5	1,163	6	2,547	8	28	2	227	2		
White	3,176,401	12,621	279,407	2,190	2,604,510	11,695	2,797,781	10,214	194,515	1,732	1,315,187	5,957		
Total	3,878,543	15,739	320,973	2,665	3,105,305	13,952	3,439,911	12,844	231,510	2,202	1,582,298	7,248		

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## Census Tract Breakdown

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

CensusTract	2016								2017							
	Home Purchase		Home Improvement		Refinance		Total		Home Purchase		Home Improvement		Refinance		Total	
	LoanAmount (In thousands)	Count of Loans														
0001.01	975	8	10	1	1,530	10	2,515	19	2,498	19	5	1	678	7	3,181	27
0001.02	3,136	24	146	4	392	3	3,674	31	3,705	18			542	5	4,247	23
0003.00	4,030	22	218	4	3,154	22	7,402	48	3,285	17	94	3	1,803	10	5,182	30
0006.01	8,402	47	516	4	2,681	21	11,599	72	3,894	19	383	2	713	5	4,990	26
0006.03	5,696	26	513	6	1,899	11	8,108	43	4,547	19	348	2	1,882	11	6,777	32
0011.00	1,800	9	165	2	451	3	2,416	14	1,518	6	220	3	888	5	2,626	14
0017.00	1,454	8	106	2	411	3	1,971	13	1,864	8	338	5	507	3	2,709	16
0022.00	340	3	55	2	213	3	608	8	141	1	90	1	161	1	392	3
0024.00	1,571	8	125	1	869	5	2,565	14	1,644	6			273	2	1,917	8
0027.00	1,416	13	44	4	228	2	1,688	19	1,162	6			343	3	1,505	9
0032.00	372	3	19	2	1,618	11	2,009	16	797	3	176	1	266	2	1,239	6
0033.00	410	3	14	1	464	4	888	8	443	3	119	2	67	1	629	6
0038.00	324	1			530	2	854	3					482	2	482	2
0059.02	269	2	13	2	125	1	407	5			24	2	303	2	327	4
0068.00	1,652	8	133	1	1,627	7	3,412	16	999	6			632	3	1,631	9
0077.00	1,961	8	499	3	897	3	3,357	14	1,750	6	10	1	88	1	1,848	8
0078.01	479	2			120	1	599	3	248	1	28	2	281	1	557	4
0081.00	4,693	18	305	2	2,294	10	7,292	30	1,652	7	200	2	1,520	6	3,372	15
0082.00	2,227	10			992	6	3,219	16	2,562	14	232	1	1,132	7	3,926	22
0083.00			40	1	957	7	997	8	980	4	150	4	364	3	1,494	11
0084.00	687	3	328	4	314	3	1,329	10	713	3	152	1	724	4	1,589	8
0085.00	886	7	558	3	1,251	7	2,695	17	1,367	7	179	3	638	4	2,184	14
0095.00	2,010	10	637	8	1,898	14	4,545	32	772	3	118	3	713	5	1,603	11
0096.00	3,557	17	35	2	1,407	10	4,999	29	1,995	11	541	4	904	7	3,440	22
0106.00	9,257	19	659	3	7,181	21	17,097	43	10,971	19			5,293	8	16,264	27
0107.00	7,226	16	1,086	4	3,962	13	12,274	33	7,902	17	100	1	2,880	8	10,882	26
0110.00	6,416	27	692	6	4,264	24	11,372	57	4,387	17	63	4	2,922	13	7,372	34
0117.03	5,901	21	1,662	7	6,761	28	14,324	56	6,880	21	672	4	2,997	14	10,549	39
0117.04	7,193	26	362	6	4,310	23	11,865	55	5,183	18	1,003	7	1,998	11	8,184	36
0118.00	7,503	34	477	5	5,997	32	13,977	71	6,935	26	1,553	8	3,693	19	12,181	53
0119.98	4,002	20	941	5	4,969	27	9,912	52	4,727	23	142	3	760	5	5,629	31
0120.01	11,833	41	2,112	11	10,315	47	24,260	99	10,100	36	479	3	3,399	18	13,978	57
0120.03	4,166	17	431	4	4,331	20	8,928	41	3,378	12	591	3	1,382	8	5,351	23
0121.01	4,027	20	296	5	927	6	5,250	31	2,304	10	423	5	1,715	11	4,442	26
0121.02	3,311	20	43	4	2,072	14	5,426	38	3,506	20	353	5	659	5	4,518	30
0201.01	3,590	13	426	3	3,031	15	7,047	31	2,212	9	30	1	700	3	2,942	13
0201.02	2,395	11			1,604	9	3,999	20	2,393	10	516	2	767	4	3,676	16
0202.00	3,051	26	15	2	965	9	4,031	37	2,056	12	150	2	1,199	8	3,405	22
0203.01	1,639	14	178	5	1,137	9	2,954	28	921	6			538	5	1,459	11
0203.02	492	4			305	3	797	7	521	4	74	3	410	4	1,005	11
0203.03	2,487	19	132	3	1,904	15	4,523	37	855	6	229	3	1,265	10	2,349	19
0203.04	2,092	14	420	5	897	8	3,409	27	178	1	151	4	1,056	9	1,385	14
0204.00	3,111	21	277	5	1,440	12	4,828	38	1,974	13	141	1	1,269	11	3,384	25
0205.00	3,624	30	203	7	1,866	16	5,693	53	2,157	13	89	5	629	5	2,875	23
0206.00	1,487	10	60	2	597	5	2,144	17	828	5	417	5	325	3	1,570	13

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0206.00	1,487	10	60	2	597	5	2,144	17	828	5	417	5	325	3	1,570	13
0207.00	2,837	21	152	3	1,660	13	4,649	37	3,550	19	151	3	698	6	4,399	28
0208.01	2,421	15	139	1	1,165	11	3,725	27	2,718	14	3	1	726	5	3,447	20
0208.04	3,087	17			1,643	12	4,730	29	1,881	9	80	2	681	4	2,642	15
0209.02	1,322	7	210	3	558	4	2,090	14	3,518	16	318	5	342	2	4,178	23
0209.03	4,603	25	10	1	1,544	12	6,157	38	2,065	12	35	2	1,581	10	3,681	24
0210.01	6,634	35	219	2	2,793	18	9,646	55	5,187	26	449	4	678	5	6,314	35
0210.02	1,182	5	367	1	764	4	2,313	10	1,239	6	45	3	588	3	1,872	12
0211.00	2,180	13	75	1	660	4	2,915	18	1,037	5	36	3	685	3	1,758	11
0212.00	4,459	23	165	2	2,333	13	6,957	38	4,323	21	259	4	2,452	15	7,034	40
0213.00	4,289	25	314	3	2,440	17	7,043	45	3,414	19	37	4	764	6	4,215	29
0214.00	2,876	20	22	2	2,822	16	5,720	38	2,936	16	6	1	727	5	3,669	22
0215.01	2,105	12	192	4	1,711	11	4,008	27	1,461	10			521	7	1,982	17
0215.02	1,368	7	10	1	615	5	1,993	13	2,657	12	247	3	348	2	3,252	17
0215.03	3,421	17	202	4	2,334	13	5,957	34	2,435	11	274	6	1,273	7	3,982	24
0215.04	4,887	23	875	10	1,941	12	7,703	45	3,018	16	24	2	1,195	7	4,237	25
0215.05	3,479	21	561	4	3,190	20	7,230	45	2,603	14	616	7	1,340	7	4,559	28
0216.01	4,953	23	754	4	5,598	26	11,305	53	6,255	27	550	3	2,105	11	8,910	41
0216.02	6,469	27	616	5	3,449	16	10,534	48	6,910	27	25	2	2,401	11	9,336	40
0217.00	16,606	48	173	2	7,295	31	24,074	81	6,915	24	1,087	9	5,208	19	13,210	52
0218.00	8,573	17	858	2	2,974	10	12,405	29	7,749	18	360	1	3,698	9	11,807	28
0219.00	5,075	17	400	1	3,722	16	9,197	34	3,844	12			817	4	4,661	16
0220.00	1,812	15			708	6	2,520	21	1,976	14	15	1	656	4	2,647	19
0221.01	4,613	22	47	2	2,055	11	6,715	35	2,091	10			587	3	2,678	13
0221.02	4,015	22	32	2	2,920	15	6,967	39	2,543	11			1,393	8	3,936	19
0222.00	6,814	29	175	1	4,917	27	11,906	57	7,638	29	405	2	1,532	9	9,575	40
0223.01	1,941	9	294	2	2,917	13	5,152	24	2,951	12	154	1	1,454	7	4,559	20
0223.02	2,270	11	4	1	1,508	9	3,782	21	2,183	9	236	2	693	4	3,112	15
0224.00	7,196	30	300	2	4,428	22	11,924	54	5,363	24	46	2	2,098	10	7,507	36
0227.00	6,476	31	553	5	2,896	16	9,925	52	4,959	22	756	5	1,596	8	7,311	35
0228.01	8,273	16	565	5	3,619	13	12,457	34	3,803	10	1,018	2	1,681	4	6,502	16
0228.02	3,149	10	596	2	1,531	8	5,276	20	3,291	11	307	2	972	4	4,570	17
0229.01	7,433	24	668	3	4,072	12	12,173	39	4,594	17	822	2	2,083	8	7,499	27
0229.02	6,696	20	200	1	2,316	10	9,212	31	4,773	13	316	2	2,507	8	7,596	23
0230.00	5,368	26	714	3	4,620	24	10,702	53	3,121	12	1,537	11	2,139	11	6,797	34
0231.00	6,191	9	650	1	4,384	14	11,225	24	6,312	9	322	1	2,147	4	8,781	14
0232.00	3,569	14	180	1	3,069	13	6,818	28	3,370	15			1,032	4	4,402	19
0233.00	6,619	31	200	1	4,668	24	11,487	56	4,529	20	29	2	2,088	11	6,646	33
0234.00	7,306	33	817	3	2,665	14	10,788	50	4,570	21	373	5	1,896	6	6,839	32
0235.01	4,712	15	3,009	6	7,219	27	14,940	48	8,807	20	8	1	10,013	12	18,828	33
0235.02	17,909	46	1,498	7	13,857	32	33,264	85	18,904	32	2,238	3	10,240	18	31,382	53
0236.00	14,395	19	3,252	4	14,712	21	32,359	44	15,154	18			5,081	9	20,235	27
0237.00	15,218	36	873	4	12,514	44	28,605	84	13,293	31	516	2	5,212	15	19,021	48
0238.01	24,578	43	2,402	7	14,679	30	41,659	80	32,063	47	493	3	11,105	22	43,661	72
0238.02	8,945	17	1,939	7	5,239	19	16,123	43	11,563	21	300	1	1,319	7	13,182	29
0239.01	5,223	15	848	5	6,549	19	12,620	39	6,560	18	754	4	1,900	6	9,214	28
0239.02	4,524	7	50	1	6,553	13	11,127	21	4,605	9			3,876	11	8,481	20
0239.03	6,875	16	210	2	5,467	14	12,552	32	6,805	15	424	1	697	2	7,926	18
0240.03	5,169	17	545	3	3,655	13	9,369	33	4,827	13			2,532	8	7,359	21
0240.04	1,672	12			864	7	2,536	19	2,142	16	144	1	950	8	3,236	25
0240.05	1,512	10			742	6	2,254	16	396	4	38	2	368	4	802	10

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0240.06	4,462	10	417	1	2,894	10	7,773	21	4,362	12	70	2	2,393	5	6,825	19
0241.00	3,838	19	14	1	3,162	18	7,014	38	3,138	16	5	1	1,553	8	4,696	25
0242.00	6,149	30	456	7	2,695	16	9,300	53	4,992	24	210	3	1,185	7	6,387	34
0243.00	1,734	9	24	2	643	4	2,401	15	2,524	15	145	1	975	5	3,644	21
0244.00	3,749	26	216	3	1,566	11	5,531	40	3,254	16	665	4	498	4	4,417	24
0245.00	4,191	20	16	2	1,985	12	6,192	34	2,327	11	66	2	1,208	7	3,601	20
0246.00	3,964	21	489	4	2,259	14	6,712	39	2,136	9	564	3	1,830	10	4,530	22
0247.00	3,515	18	566	6	2,631	16	6,712	40	3,049	13	238	2	2,165	11	5,452	26
0248.01	2,650	13			1,395	8	4,045	21	3,261	15	525	5	1,077	7	4,863	27
0248.02	2,045	11	180	2	871	5	3,096	18	1,080	5	216	3	1,102	7	2,398	15
0249.01	892	4	7	1	618	4	1,517	9	873	4			537	3	1,410	7
0249.02	2,742	16	10	2	1,836	11	4,588	29	2,100	11	8	1	1,152	6	3,260	18
0249.03	1,684	8	180	4	768	5	2,632	17	638	3	416	3	847	5	1,901	11
0251.00	1,879	8	206	2	1,157	7	3,242	17	1,357	5			512	4	1,869	9
0252.01	1,671	9	125	2	1,366	10	3,162	21	1,880	11	313	4	1,325	10	3,518	25
0252.05	2,736	14	312	5	2,364	15	5,412	34	2,362	12	21	2	956	6	3,339	20
0253.01	2,159	12	50	1	2,344	14	4,553	27	1,323	6	355	2	2,065	9	3,743	17
0253.02	1,729	9	10	1	2,902	17	4,641	27	2,630	11	87	2	1,364	10	4,081	23
0254.01	1,930	11	13	2	998	8	2,941	21	2,370	11	208	2	2,543	17	5,121	30
0254.03	1,897	10			1,474	10	3,371	20	1,411	7			796	5	2,207	12
0256.01	2,773	12	339	3	1,111	7	4,223	22	1,738	8			990	4	2,728	12
0256.03	3,358	15	10	1	3,797	21	7,165	37	3,166	13	285	3	1,387	7	4,838	23
0256.05	3,113	14	210	1	2,179	12	5,502	27	2,501	12	48	1	843	5	3,392	18
0257.01	7,148	29	595	4	2,514	15	10,257	48	5,754	23	265	3	3,491	17	9,510	43
0257.02	2,716	12	240	6	3,406	17	6,362	35	3,975	17	449	3	1,585	9	6,009	29
0258.01	3,293	15	10	1	2,029	8	5,332	24	1,696	7			969	5	2,665	12
0258.02	3,140	14	170	4	5,241	25	8,551	43	1,197	5	408	4	1,846	11	3,451	20
0258.03	3,298	15	7	1	2,847	17	6,152	33	540	3	225	1	879	5	1,644	9
0258.05	2,492	11	325	2	1,589	9	4,406	22	2,026	8	199	1	1,006	3	3,231	12
0259.03	7,818	35	746	5	8,160	31	16,724	71	6,597	24	510	6	2,926	13	10,033	43
0259.05	5,730	19	1,495	6	4,390	16	11,615	41	4,523	15	25	1	2,414	8	6,962	24
0259.06	4,888	24	739	7	3,865	17	9,492	48	5,528	21	9	1	2,848	16	8,385	38
0259.07	8,990	42	510	9	5,474	23	14,974	74	6,164	30	170	3	2,773	19	9,107	52
0260.05	5,598	18	633	4	4,313	20	10,544	42	3,399	12	462	4	1,763	7	5,624	23
0260.06	4,067	17	10	1	1,665	8	5,742	26	1,922	8			1,110	7	3,032	15
0260.07	2,083	8			4,673	14	6,756	22	6,066	18	388	1	2,046	8	8,500	27
0260.13	7,460	25	820	5	5,084	22	13,364	52	6,992	26	327	5	4,062	16	11,381	47
0260.14	6,408	24	809	5	8,044	34	15,261	63	6,361	23	75	4	2,715	13	9,151	40
0260.15	11,559	37	36	3	7,783	29	19,378	69	6,721	24	876	3	1,636	7	9,233	34
0260.16	10,171	45	1,323	7	6,098	29	17,592	81	8,349	28	385	1	4,395	17	13,129	46
0260.18	12,569	42	799	7	13,969	47	27,337	96	12,664	37	596	8	3,255	10	16,515	55
0260.19	2,360	15			370	3	2,730	18	1,439	9	32	1	170	1	1,641	11
0260.20	4,231	19			3,703	20	7,934	39	4,573	21			1,192	7	5,765	28
0260.21	7,616	26	1,227	3	7,682	26	16,525	55	8,434	26	100	1	6,096	13	14,630	40
0260.22	25,683	61	1,970	8	16,493	42	44,146	111	25,125	51	485	6	12,146	28	37,756	85
0261.01	6,746	22	1,240	6	3,163	13	11,149	41	3,171	11	228	1	1,931	7	5,330	19
0261.03	5,136	20	405	3	3,545	16	9,086	39	4,131	15	411	2	1,262	6	5,804	23
0261.04	5,987	37	84	2	3,386	20	9,457	59	5,318	28	33	2	1,119	7	6,470	37
0262.01	5,240	13	864	3	5,592	17	11,696	33	5,597	16	1,269	7	1,922	7	8,788	30
0262.02	7,371	19	1,009	5	2,291	8	10,671	32	2,991	10	356	1	2,172	7	5,519	18

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0262.05	10,335	33	1,547	7	8,192	30	20,074	70	3,326	12	100	1	4,875	17	8,301	30
0262.06	4,562	14	997	4	5,983	21	11,542	39	4,968	16	40	1	1,333	4	6,341	21
0262.07	4,728	19	345	1	4,642	20	9,715	40	4,034	16	722	3	1,680	9	6,436	28
0262.08	3,969	14			4,197	18	8,166	32	4,091	13	240	1	3,734	15	8,065	29
0263.01	11,693	19	1,773	6	6,388	17	19,854	42	5,258	8	1,276	3	5,163	13	11,697	24
0263.02	7,506	17	742	3	10,982	26	19,230	46	9,400	26			1,539	6	10,939	32
0264.02	5,308	26	10	1	3,835	19	9,153	46	4,645	23	265	2	2,177	14	7,087	39
0264.03	3,692	14	514	3	2,028	9	6,234	26	4,868	16			2,537	11	7,405	27
0264.04	6,691	17	589	5	7,234	23	14,514	45	8,152	23	362	2	2,304	8	10,818	33
0265.05	5,452	20	658	3	4,465	18	10,575	41	3,561	13	713	2	2,322	10	6,596	25
0265.07	3,628	17	225	1	3,265	13	7,118	31	6,330	20	660	2	2,487	11	9,477	33
0265.08	7,961	30	1,430	5	4,763	17	14,154	52	7,148	25	553	5	2,893	12	10,594	42
0265.09	9,382	36	792	6	5,979	24	16,153	66	5,879	20	967	4	2,567	9	9,413	33
0265.10	1,856	10	148	1	1,939	10	3,943	21	3,322	15			435	2	3,757	17
0265.11	1,474	6	5	1	1,483	7	2,962	14	1,398	5			934	5	2,332	10
0265.12	7,776	23	440	4	4,392	16	12,608	43	5,262	19	179	2	3,229	12	8,670	33
0265.14	2,563	12			1,804	11	4,367	23	1,240	6			541	3	1,781	9
0266.05	8,906	28	492	4	4,332	16	13,730	48	6,991	22	58	3	1,663	7	8,712	32
0266.06	6,470	18	1,205	5	9,064	29	16,739	52	8,387	22	275	3	4,048	11	12,710	36
0266.09	3,875	14	431	2	4,285	17	8,591	33	4,394	15	562	2	1,553	9	6,509	26
0266.10	5,861	22	789	4	5,522	21	12,172	47	4,977	19	222	2	2,423	10	7,622	31
0266.11	8,274	36	691	7	7,427	37	16,392	80	4,804	22	79	2	2,592	13	7,475	37
0266.12	40,547	114	797	11	19,829	62	61,173	187	24,146	66	1,470	11	5,997	18	31,613	95
0266.13	26,794	66	1,011	4	14,871	47	42,676	117	24,753	54	92	4	7,259	22	32,104	80
0267.02	613	4	230	2	866	6	1,709	12	642	3	180	1	659	4	1,481	8
0267.06	3,827	19	49	1	2,068	12	5,944	32	1,029	6	160	3	1,861	9	3,050	18
0267.07	4,287	20	207	3	3,646	22	8,140	45	6,153	25	550	6	3,250	18	9,953	49
0267.08	7,298	31	440	3	5,730	26	13,468	60	6,779	31	159	1	2,683	15	9,621	47
0267.10	13,748	61	512	8	11,144	59	25,404	128	12,395	50	259	2	3,260	17	15,914	69
0267.11	3,202	17			2,285	15	5,487	32	2,046	13	488	4	1,628	9	4,162	26
0267.12	3,853	19	50	2	2,186	13	6,089	34	2,302	10	417	3	1,590	8	4,309	21
0267.13	4,220	21	237	3	5,462	29	9,919	53	4,172	20	120	2	3,245	10	7,537	32
0267.14	18,314	68	729	6	13,241	53	32,284	127	12,936	49	800	5	6,733	26	20,469	80
0267.15	30,119	110	991	9	26,251	94	57,361	213	26,202	74	1,989	9	13,978	46	42,169	129
0267.16	17,451	57	477	2	12,981	47	30,909	106	14,613	47	453	6	4,454	18	19,520	71
0268.07	2,751	16	193	5	3,344	22	6,288	43	2,795	16	299	5	2,811	18	5,905	39
0268.09	612	5	30	1	944	6	1,586	12	205	2	189	2			394	4
0268.10	1,869	13	99	6	1,518	11	3,486	30	1,426	10	322	8	431	3	2,179	21
0268.11	2,839	23	314	5	2,145	15	5,298	43	2,290	15	200	4	1,542	10	4,032	29
0268.12	10,108	38	500	3	5,632	30	16,240	71	7,415	26	224	5	2,210	11	9,849	42
0268.14	4,854	32	160	3	3,380	24	8,394	59	2,834	18	388	9	2,322	17	5,544	44
0268.15	3,104	16	650	4	2,192	14	5,946	34	1,304	7	462	3	1,696	8	3,462	18
0268.16	3,345	28	173	3	1,843	15	5,361	46	3,298	22	102	2	1,064	8	4,464	32
0268.18	2,678	16	309	4	1,606	12	4,593	32	1,580	11	227	6	1,155	10	2,962	27
0268.19	463	3	117	3	385	4	965	10	850	6			521	3	1,371	9
0268.20	15,634	66	1,783	12	22,961	95	40,378	173	14,622	57	309	6	9,394	46	24,325	109
0268.22	6,777	28	599	7	4,708	22	12,084	57	2,434	11	481	3	2,316	13	5,231	27
0268.23	7,055	32	482	5	3,448	20	10,985	57	5,347	23	575	9	2,452	15	8,374	47
0269.03	6,076	22	473	3	3,490	21	10,039	46	9,494	28			1,884	10	11,378	38
0269.06	9,006	46	1,116	11	6,977	35	17,099	92	5,248	25	359	5	2,725	17	8,332	47

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0269.07	5,420	21	669	3	8,041	34	14,130	58	3,498	15	422	5	3,525	14	7,445	34
0269.08	4,287	22	376	5	3,644	23	8,307	50	4,686	20	630	8	3,368	21	8,684	49
0269.09	17,803	69	3,053	26	22,705	97	43,561	192	16,404	61	1,364	9	11,614	51	29,382	121
0269.10	10,119	34	161	4	5,428	22	15,708	60	17,565	53	30	2	2,051	10	19,646	65
0270.01	4,615	15	552	2	5,262	19	10,429	36	5,996	15	516	2	3,347	11	9,859	28
0270.02	11,130	29	1,204	5	5,353	19	17,687	53	8,236	21	125	4	1,077	5	9,438	30
0271.01	19,067	41	4,386	11	15,867	38	39,320	90	16,720	34	600	1	9,465	20	26,785	55
0271.02	4,187	13	1,094	4	7,272	26	12,553	43	10,496	28	229	1	1,502	7	12,227	36
0272.01	26,540	42	1,907	3	48,487	56	76,934	101	36,682	38	1,517	6	14,851	21	53,050	65
0272.02	1,180	6			1,417	7	2,597	13	1,543	7	695	3	725	3	2,963	13
0272.03	8,687	19	7	1	13,163	24	21,857	44	7,526	16	48	2	4,829	10	12,403	28
0273.00	27,194	28	855	2	14,450	26	42,499	56	12,892	21	740	4	6,311	15	19,943	40
0274.00	10,235	20	2,054	4	11,503	28	23,792	52	19,711	20	2,645	8	7,901	21	30,257	49
0275.01	14,337	21	1,726	5	19,076	34	35,139	60	10,380	19	313	4	6,572	9	17,265	32
0275.03	12,485	26	2,595	8	10,689	27	25,769	61	10,368	22	480	3	3,330	11	14,178	36
0275.04	12,007	29	970	4	6,647	20	19,624	53	8,925	20	850	2	4,518	9	14,293	31
0276.01	8,568	33	245	2	5,993	27	14,806	62	5,428	21	647	5	3,202	15	9,277	41
0276.02	10,217	33	935	10	9,646	37	20,798	80	8,430	27	1,852	10	5,462	21	15,744	58
0277.00	27,848	80	692	4	22,908	57	51,448	141	25,223	60	1,134	7	13,474	36	39,831	103
0301.00	4,314	13			3,610	14	7,924	27	2,691	9	130	2	746	4	3,567	15
0301.01	11,535	58	617	7	8,475	43	20,627	108	10,714	56	604	9	2,218	11	13,536	76
0301.02	6,517	28	839	9	5,546	32	12,902	69	5,845	25	446	5	2,131	13	8,422	43
0302.00	5,619	26	613	8	5,973	30	12,205	64	3,319	15	253	6	4,137	22	7,709	43
0302.01	3,974	22	20	1	3,934	20	7,928	43	4,067	16	215	2	1,404	8	5,686	26
0302.02	586	5			365	2	951	7	73	1			64	1	137	2
0303.00	10,075	51	1,594	13	9,456	53	21,125	117	9,060	36	790	9	5,228	24	15,078	69
0304.00	1,254	7			1,321	9	2,575	16	1,112	6	20	1	836	5	1,968	12
0304.02	8,116	45	602	7	5,750	36	14,468	88	6,103	28	704	10	3,462	22	10,269	60
0304.03	10,611	49	611	7	7,300	39	18,522	95	12,012	52	789	4	5,274	27	18,075	83
0304.04	9,318	43	528	8	5,826	31	15,672	82	6,882	31	231	9	2,515	16	9,628	56
0305.00	787	10	23	3	346	3	1,156	16	678	5	7	2	336	3	1,021	10
0305.02	12,495	61	1,229	12	13,686	74	27,410	147	10,130	50	750	8	5,063	27	15,943	85
0305.03	3,513	18	653	11	4,141	24	8,307	53	3,563	16	24	2	1,675	9	5,262	27
0305.04	6,755	28	231	5	6,381	28	13,367	61	5,465	20	519	8	1,814	8	7,798	36
0306.01	2,205	15			558	6	2,763	21	1,042	6	158	2	473	4	1,673	12
0306.02	2,189	16	172	3	1,841	12	4,202	31	1,928	13	148	3	1,097	7	3,173	23
0307.02	3,503	24			1,202	9	4,705	33	1,345	10	238	5	1,034	9	2,617	24
0307.03	2,511	17	183	3	1,425	13	4,119	33	1,528	10	27	1	262	2	1,817	13
0307.04	1,931	13	367	4	823	7	3,121	24	2,301	15	336	4	725	6	3,362	25
0308.00	2,063	18	190	3	802	7	3,055	28	1,584	12			770	6	2,354	18
0309.00	1,254	10	4	1	470	6	1,728	17	982	6	27	4	351	3	1,360	13
0310.00	1,317	12	3	1	252	3	1,572	16	856	5			346	3	1,202	8
0311.00	2,694	19			1,066	8	3,760	27	1,123	7	640	7	649	6	2,412	20
0312.00	2,384	15	405	7	1,298	9	4,087	31	2,176	13	25	1	921	6	3,122	20
0313.00	112	2	100	1	168	2	380	5	1,358	12	3	1	282	2	1,643	15
0314.00	1,288	11	5	1	417	5	1,710	17	294	3	6	2	391	5	691	10
0315.00	2,612	21	34	2	1,274	9	3,920	32	1,831	13	459	4	819	7	3,109	24
0316.00	687	7			316	3	1,003	10	556	5	10	1	352	4	918	10
0317.01	1,030	9	50	2	132	1	1,212	12	444	3					444	3
0317.02	794	6			526	5	1,320	11	784	6	345	3	1,026	7	2,155	16

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0318.01	1,905	18	38	2	1,289	11	3,232	31	1,829	13	42	5	739	6	2,610	24
0318.02	1,567	12	456	4	927	7	2,950	23	1,846	11	42	2	692	6	2,580	19
0319.00	801	4	4	1	156	1	961	6	759	3			627	3	1,386	6
0320.00	2,642	15	219	4	724	5	3,585	24	1,533	8			448	3	1,981	11
0321.00	727	4			402	3	1,129	7	584	3	136	3	240	1	960	7
0322.00	1,226	8			510	4	1,736	12	2,017	10	349	3	1,579	10	3,945	23
0323.00	2,079	14	35	3	1,581	12	3,695	29	2,939	16	112	2	716	5	3,767	23
0324.00	1,584	12	17	2	302	3	1,903	17	401	3	40	2	632	5	1,073	10
0325.00	1,645	14	10	1	639	7	2,294	22	615	4	50	2	333	3	998	9
0326.00	902	9			384	3	1,286	12	541	5	96	2	317	3	954	10
0327.00	170	2	73	2	48	1	291	5	270	2	176	1	584	6	1,030	9
0330.00	398	3			234	3	632	6	792	6	221	2			1,013	8
0331.00	817	5			374	2	1,191	7	522	4			283	2	805	6
0332.00	1,552	9	20	1	1,705	10	3,277	20	2,348	13			292	2	2,640	15
0333.00	2,326	9	447	2	2,228	9	5,001	20	2,881	10	563	4	947	5	4,391	19
0334.00	580	3			204	1	784	4	1,118	5	30	1	192	1	1,340	7
0335.00	1,319	10	17	3	518	4	1,854	17	926	7	3	1	649	5	1,578	13
0336.00	379	5					379	5	203	1	8	1	159	1	370	3
0337.00	117	1	3	1			120	2	150	1			75	1	225	2
0338.00	1,077	3	33	2	377	2	1,487	7	1,123	5	270	1	305	2	1,698	8
0339.00	1,171	6			612	3	1,783	9	203	1	200	2	144	1	547	4
0340.00	519	3			793	4	1,312	7	507	3			160	1	667	4
0342.01	2,898	12	3	1	111	1	3,012	14	601	4			314	1	915	5
0342.02	3,149	29	154	1	2,352	15	5,655	45	4,314	27	295	3	522	4	5,131	34
0344.00	379	3			899	5	1,278	8	1,350	8			152	1	1,502	9
0345.00	1,384	10	38	2	315	4	1,737	16	815	6	71	3	777	6	1,663	15
0346.01	2,143	17	48	4	581	6	2,772	27	1,805	13	87	2	287	2	2,179	17
0346.02	1,581	13	165	4	610	6	2,356	23	1,588	9	89	2	583	5	2,260	16
0347.01	1,780	14			657	6	2,437	20	1,708	12	55	1	465	4	2,228	17
0347.02	1,195	10	16	3	760	7	1,971	20	1,812	11	377	4	591	4	2,780	19
0349.00	4,628	14	252	1	1,384	6	6,264	21	3,053	9			434	2	3,487	11
0350.00	2,317	8	352	2	2,502	11	5,171	21	1,702	7	28	2	1,230	3	2,960	12
0351.00	3,254	10	547	2	2,351	9	6,152	21	1,823	5	383	1	1,284	4	3,490	10
0352.00	5,065	18	1,198	7	2,277	13	8,540	38	2,817	9			1,614	6	4,431	15
0353.00	1,091	5			4,175	17	5,266	22	1,913	7	512	2	2,465	9	4,890	18
0355.00	2,123	7	353	2	2,077	10	4,553	19	2,116	8			834	5	2,950	13
0357.00	5,724	18			3,483	11	9,207	29	4,627	11	424	1	1,626	3	6,677	15
0358.00	3,945	15	435	1	947	5	5,327	21	5,128	19			710	3	5,838	22
0359.00	402	5			142	1	544	6	426	3			426	3		
0360.00	1,992	9	180	1	1,531	8	3,703	18	872	6	288	1	454	2	1,614	9
0361.00	154	1			318	2	472	3			10	1	357	3	367	4
0363.00	4,326	13	981	4	4,298	18	9,605	35	3,393	10	731	5	2,485	10	6,609	25
0364.00	7,697	26	938	5	6,526	26	15,161	57	5,334	19	15	1	2,984	13	8,333	33
0365.00	6,769	27	1,362	6	6,065	29	14,196	62	4,061	16	535	4	1,301	6	5,897	26
0366.00	5,456	23	1,408	8	2,798	14	9,662	45	4,836	20	522	2	3,641	10	8,999	32
0367.00	2,214	15			1,875	14	4,089	29	2,283	12	322	3	1,060	7	3,665	22
0368.00	1,370	9			877	6	2,247	15	1,437	9			390	3	1,827	12
0369.00	1,484	11	10	1	824	6	2,318	18	185	1	15	1	48	1	248	3
0370.00	1,400	9	853	7	671	4	2,924	20	1,905	11	871	6	1,033	6	3,809	23
0371.00	2,047	13	280	3	783	5	3,110	21	1,297	7	409	4	742	6	2,448	17

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0372.00	2,536	18	36	4	1,254	12	3,826	34	1,128	7	20	3	1,577	12	2,725	22
0374.02	1,259	8	183	1	1,546	8	2,988	17	1,427	6	3	1	882	7	2,312	14
0374.03	2,825	14	375	5	3,319	16	6,519	35	2,044	9	310	3	1,132	7	3,486	19
0375.00	9,646	27	1,503	5	7,782	29	18,931	61	6,301	17	2,592	9	2,600	11	11,493	37
0376.01	5,620	25	742	6	1,665	9	8,027	40	3,785	16	307	3	1,639	8	5,731	27
0376.02	829	6	128	2	807	5	1,764	13	908	4	23	2			931	6
0401.00	8,114	34	517	5	6,777	31	15,408	70	5,385	24	385	2	4,699	20	10,469	46
0402.00	2,486	10			1,768	6	4,254	16	2,333	9			2,784	6	5,117	15
0403.01	3,504	10	443	4	2,060	8	6,007	22	888	4	1,150	3	1,183	7	3,221	14
0403.02	5,453	26	255	3	2,012	11	7,720	40	2,849	13	203	3	2,079	10	5,131	26
0404.01	3,378	21	25	2	2,077	12	5,480	35	1,046	8	128	1	271	3	1,445	12
0404.02	5,844	29	441	4	4,372	27	10,657	60	3,907	15	3	1	2,521	14	6,431	30
0405.02	1,261	8	278	1	1,248	8	2,787	17	1,451	8	168	1			1,619	9
0405.03	3,276	17	646	4	2,782	16	6,704	37	2,281	10	20	1	1,402	7	3,703	18
0405.04	2,023	10			2,066	12	4,089	22	1,323	7	16	1	748	5	2,087	13
0406.01	21,165	46	358	1	13,330	34	34,853	81	8,396	20	424	1	5,090	13	13,910	34
0406.03	5,896	27			4,244	22	10,140	49	4,265	18	88	3	1,768	9	6,121	30
0406.04	6,896	32	89	4	3,550	20	10,535	56	5,862	23	499	5	1,976	11	8,337	39
0407.03	6,726	32	451	5	7,575	35	14,752	72	4,797	21	204	3	1,954	10	6,955	34
0407.04	5,142	21	1,064	6	3,782	16	9,988	43	4,574	13	65	2	1,558	7	6,197	22
0407.05	5,473	25	202	1	3,207	19	8,882	45	3,337	17	172	3	2,211	11	5,720	31
0407.06	5,547	23	258	4	3,032	17	8,837	44	5,258	21			1,445	8	6,703	29
0407.07	4,698	18			4,414	19	9,112	37	4,919	16	586	3	1,562	8	7,067	27
0408.01	3,247	10	22	3	1,445	8	4,714	21	2,561	11	757	6	1,617	8	4,935	25
0408.03	6,424	23	705	5	6,973	23	14,102	51	7,661	19	229	2	3,467	13	11,357	34
0409.01	733	5	3	1	939	7	1,675	13	324	2			258	2	582	4
0409.02	990	7	146	4	685	4	1,821	15	218	1	370	3	1,636	9	2,224	13
0410.01	2,588	11	368	4	1,915	11	4,871	26	1,043	4	15	1	635	4	1,693	9
0410.02	3,955	20	175	2	1,641	10	5,771	32	3,254	18			882	4	4,136	22
0411.03	3,051	13	20	2	689	4	3,760	19	1,067	6	12	1	837	6	1,916	13
0411.04	1,551	8	180	1	2,245	9	3,976	18	1,912	9			1,578	8	3,490	17
0411.05	8,733	33	413	3	4,805	21	13,951	57	6,753	29	11	1	1,693	8	8,457	38
0411.06	4,068	17	7	2	1,871	9	5,946	28	4,255	17	637	3	1,195	6	6,087	26
0411.07	4,982	25	42	3	1,477	9	6,501	37	3,281	17	18	2	462	3	3,761	22
0412.00	2,887	15	171	2	1,465	9	4,523	26	1,286	6	182	1	1,702	9	3,170	16
0413.01	3,114	14	208	2	3,153	15	6,475	31	2,053	8	412	2	195	1	2,660	11
0413.02	2,216	10	481	2	3,385	16	6,082	28	880	4	805	4	673	5	2,358	13
0414.00	5,036	22	333	2	2,610	14	7,979	38	2,569	11			815	4	3,384	15
0415.00	5,152	18	10	1	2,942	12	8,104	31	6,214	24			1,529	7	7,743	31
0416.01	4,560	19	156	4	5,014	25	9,730	48	5,599	23	203	1	2,097	8	7,899	32
0416.02	2,482	12	40	2	436	2	2,958	16	2,126	10	342	3	545	2	3,013	15
0417.00	2,129	11	76	3	1,067	5	3,272	19	1,887	8	553	2	431	3	2,871	13
0418.00	3,293	15	342	2	2,284	12	5,919	29	1,773	8			2,147	11	3,920	19
0419.00	3,482	14			2,004	10	5,486	24	1,650	6	512	2	675	4	2,837	12
0420.01			314	1	220	1	534	2			125	1	230	1	355	2
0420.02	1,603	10	179	3	1,455	8	3,237	21	817	5	300	1	254	2	1,371	8
0421.01	2,002	14			1,751	9	3,753	23	2,452	12	106	3	342	4	2,900	19
0421.02	5,909	24	187	3	3,769	16	9,865	43	5,253	18	10	1	2,444	9	7,707	28
0422.01	465	3	10	1	549	4	1,024	8	343	2			188	1	531	3
0422.02	2,466	15	13	2	3,066	17	5,545	34	2,645	14	218	3	1,416	9	4,279	26

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0423.01	4,136	21	574	3	1,608	6	6,318	30	3,889	17	28	2	1,631	8	5,548	27
0423.02	2,399	16	370	5	1,897	13	4,666	34	2,989	14	124	1	1,221	7	4,334	22
0424.01	5,696	27	429	4	2,507	15	8,632	46	3,509	18	227	1	1,545	9	5,281	28
0424.02	2,825	16	200	4	3,803	21	6,828	41	3,903	20	508	6	1,910	9	6,321	35
0425.01	1,337	9	25	1	469	4	1,831	14	1,046	6	65	3	1,293	9	2,404	18
0425.03	3,402	13	718	5	3,584	16	7,704	34	2,429	10	395	3	1,360	6	4,184	19
0425.04	3,761	19	41	4	2,704	13	6,506	36	3,884	19	413	4	2,006	11	6,303	34
0426.01	2,177	13	232	2	2,740	17	5,149	32	2,220	10	28	2	337	2	2,585	14
0426.02	1,710	10			839	5	2,549	15	2,171	10	48	1	1,169	7	3,388	18
0427.00	4,185	20	449	7	2,226	15	6,860	42	2,168	11	345	4	1,856	13	4,369	28
0428.00	241	2			160	2	401	4			7	1			7	1
0429.00	2,366	9			3,037	10	5,403	19	6,352	16	60	3	1,966	6	8,378	25
0430.00	10,445	32	1,435	7	7,167	21	19,047	60	15,499	27	537	3	3,997	14	20,033	44
0501.07	2,059	12	210	3	639	5	2,908	20	2,263	12	148	2	1,097	6	3,508	20
0501.08	3,814	23	164	4	3,938	25	7,916	52	6,256	27	174	4	2,322	13	8,752	44
0501.09	3,677	17	50	2	5,477	30	9,204	49	3,225	14	519	8	2,954	18	6,698	40
0501.10	2,445	11	12	2	1,752	11	4,209	24	795	4	543	3	1,907	10	3,245	17
0501.11	4,644	18	588	4	4,353	21	9,585	43	1,778	7	6	1	1,898	11	3,682	19
0501.14	3,272	11	510	5	2,467	12	6,249	28	5,619	18	230	1	1,538	7	7,387	26
0501.15	7,226	26	1,477	10	6,095	28	14,798	64	5,949	22	308	2	4,000	18	10,257	42
0501.16	4,222	14	388	6	5,202	25	9,812	45	2,800	9	55	2	2,132	9	4,987	20
0502.08	3,751	17	169	7	2,508	14	6,428	38	3,661	16	353	4	1,881	10	5,895	30
0502.10	1,689	6	963	5	5,455	25	8,107	36	4,501	15			2,576	13	7,077	28
0502.15	4,700	19	857	4	3,352	20	8,909	43	2,488	9	190	1	2,548	10	5,226	20
0502.16	8,937	27	190	2	11,124	41	20,251	70	4,532	16	1,222	6	3,353	14	9,107	36
0502.17	4,804	17	349	2	5,908	26	11,061	45	3,316	13			2,289	8	5,605	21
0502.18	3,398	12	1,081	7	2,695	12	7,174	31	1,740	7	548	4	1,700	8	3,988	19
0502.19	3,879	17	110	1	4,074	22	8,063	40	2,360	9	323	3	2,664	13	5,347	25
0502.20	5,938	23	113	2	8,207	37	14,258	62	3,388	11	917	5	2,908	15	7,213	31
0502.21	13,647	51	615	10	12,482	54	26,744	115	8,803	31	722	4	5,009	19	14,534	54
0502.22	6,287	24	291	6	8,328	41	14,906	71	7,069	24	515	4	5,075	23	12,659	51
0502.23	3,689	15	466	2	2,085	10	6,240	27	2,625	9	6	1	1,670	7	4,301	17
0502.24	4,962	20	1,020	8	6,141	30	12,123	58	4,044	16	201	3	1,193	6	5,438	25
0502.25	5,451	24	197	3	5,890	30	11,538	57	5,486	23	949	10	3,769	19	10,204	52
0502.26	2,681	12	337	3	4,129	25	7,147	40	3,453	16	45	2	1,086	7	4,584	25
0502.27	2,651	13	1,205	7	5,312	30	9,168	50	4,748	24	455	4	3,815	20	9,018	48
0502.28	6,137	33	204	3	3,445	20	9,786	56	3,822	20			1,961	13	5,783	33
0502.29	5,033	27	481	4	2,775	13	8,289	44	2,693	13	723	5	1,891	10	5,307	28
0502.30	6,844	21	529	2	2,934	12	10,307	35	4,134	13			1,739	6	5,873	19
0502.32	4,233	17	373	3	4,601	20	9,207	40	4,895	19	67	3	2,313	11	7,275	33
0502.33	2,366	10	215	2	4,153	22	6,734	34	1,227	5	413	2	961	6	2,601	13
0502.34	4,260	14	197	2	4,320	20	8,777	36	5,254	18	344	4	2,412	12	8,010	34
0502.35	840	3	563	5	5,007	24	6,410	32	1,923	7	400	4	1,297	7	3,620	18
0502.36	8,858	27	330	2	6,278	24	15,466	53	3,026	9	1,407	8	1,675	7	6,108	24
0502.37	4,935	21			6,175	26	11,110	47	9,181	32	178	5	2,115	8	11,474	45
0504.01	2,347	12	123	3	2,352	16	4,822	31	2,094	12	151	1	1,419	8	3,664	21
0504.02	832	6	203	2	1,647	7	2,682	15	1,063	5	160	1	636	4	1,859	10
0505.01	2,714	12	109	1	1,231	10	4,054	23	2,116	10	93	2	1,185	8	3,394	20
0505.04	1,257	7			946	6	2,203	13	1,593	10			938	7	2,531	17
0505.05	4,431	20	217	5	2,495	15	7,143	40	4,033	19	95	5	2,801	13	6,929	37

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0506.02	953	6	168	3	650	5	1,771	14	641	4	127	2	1,000	6	1,768	12
0506.05	5,092	30	821	8	4,412	32	10,325	70	2,963	17	329	4	2,025	14	5,317	35
0506.06	565	3	497	2	2,065	11	3,127	16	1,627	7			324	2	1,951	9
0506.07	2,132	15	419	9	1,741	14	4,292	38	2,053	12	143	3	1,799	14	3,995	29
0506.08	1,968	14	234	5	1,620	14	3,822	33	1,333	10	148	2	1,206	8	2,687	20
0506.09	2,248	13	156	4	3,395	19	5,799	36	2,293	12	211	4	1,349	10	3,853	26
0506.10	3,997	26	470	8	5,217	31	9,684	65	4,066	22	97	5	2,767	18	6,930	45
0507.02	2,118	13	185	3	1,406	10	3,709	26	2,232	13	356	3	2,310	15	4,898	31
0507.04	2,098	13	189	6	3,375	27	5,662	46	3,721	23	355	11	1,911	16	5,987	50
0507.06	1,450	8	27	2	2,508	18	3,985	28	1,179	9	25	1	1,051	8	2,255	18
0507.07	10,290	43	226	2	7,983	40	18,499	85	4,621	21	158	3	2,711	14	7,490	38
0507.09	2,196	12			2,631	16	4,827	28	1,327	7	15	1	896	7	2,238	15
0507.10	1,511	9	10	1	1,987	13	3,508	23	1,539	10	360	5	1,430	10	3,329	25
0507.11	4,609	28	410	4	5,844	35	10,863	67	6,065	29	639	7	2,652	14	9,356	50
0507.12	4,382	28	330	3	3,032	20	7,744	51	3,972	20	599	4	1,425	10	5,996	34
0508.05	6,964	37	320	4	4,813	31	12,097	72	5,839	27	752	7	4,136	23	10,727	57
0508.06	5,019	25	490	5	6,929	42	12,438	72	6,467	27	957	12	4,441	26	11,865	65
0508.07	1,234	8	9	2	2,650	19	3,893	29	2,341	14	30	5	2,436	15	4,807	34
0508.08	697	4	198	3	1,125	8	2,020	15	1,132	7	31	3	1,306	10	2,469	20
0508.09	5,477	27	22	3	4,509	25	10,008	55	4,057	19	573	9	1,981	13	6,611	41
0508.10	3,162	19	40	3	1,004	11	4,206	33	1,523	9	24	2	789	6	2,336	17
0508.11	1,993	13	15	2	769	6	2,777	21	2,164	12	312	5	1,152	8	3,628	25
0508.13	6,585	29	581	7	3,303	17	10,469	53	3,861	16	202	5	3,078	18	7,141	39
0508.16	6,560	26	200	4	8,123	34	14,883	64	9,351	35	383	4	1,755	10	11,489	49
0508.18	23,470	90	541	4	8,971	37	32,982	131	19,000	61	205	4	4,436	19	23,641	84
0508.19	10,366	35	457	3	7,403	25	18,226	63	8,857	27	100	2	4,851	16	13,808	45
0508.20	2,820	12	773	6	3,069	17	6,662	35	4,031	14	237	4	820	5	5,088	23
0508.21	8,232	35	64	2	8,728	39	17,024	76	6,920	32	319	5	3,461	13	10,700	50
0509.01	816	5	25	2	1,158	7	1,999	14	685	4	26	1	447	3	1,158	8
0509.02	2,579	15	372	2	1,182	10	4,133	27	2,748	13	113	2	361	3	3,222	18
0510.01	1,401	7	173	1	1,294	8	2,868	16	1,471	9	15	1	153	1	1,639	11
0510.02	2,692	17	304	4	2,090	14	5,086	35	1,048	6	397	3	1,270	9	2,715	18
0511.01	1,703	9	44	3	2,170	12	3,917	24	2,790	16	23	2	1,206	8	4,019	26
0511.02	1,613	9	234	2	3,262	21	5,109	32	1,628	9	511	4	1,084	7	3,223	20
0511.03	745	4	484	3	1,949	12	3,178	19	1,072	7	20	2	673	5	1,765	14
0512.01	2,214	15	82	1	1,151	8	3,447	24	2,070	12	460	4			2,530	16
0512.02	2,654	15	314	5	2,184	16	5,152	36	843	4	20	1	682	5	1,545	10
0512.03	3,995	21	326	3	3,256	21	7,577	45	3,572	18	152	1	2,812	16	6,536	35
0512.06	985	6	250	2	1,034	7	2,269	15	968	5					968	5
0513.02	4,733	26	402	5	2,690	17	7,825	48	3,929	22	379	2	2,501	15	6,809	39
0513.04	1,144	9			573	4	1,717	13	1,567	11	267	2	678	5	2,512	18
0513.05	2,726	18	21	2	714	5	3,461	25	609	4	10	1	460	3	1,079	8
0514.00	4,248	29	643	5	1,236	11	6,127	45	3,387	22	157	1	1,554	13	5,098	36
0515.01	1,489	14	97	4	1,070	8	2,656	26	482	4	328	4	281	3	1,091	11
0515.02	2,736	19	333	5	952	7	4,021	31	2,096	12	140	2	857	6	3,093	20
0516.00	2,985	14	864	6	5,362	26	9,211	46	6,015	23	380	3	3,556	18	9,951	44
0601.01	2,553	15	15	1	2,473	17	5,041	33	1,053	8			85	1	1,138	9
0601.02	1,989	14	8	1	1,161	8	3,158	23	3,011	17	165	1	1,326	9	4,502	27
0601.03	3,140	13			5,442	21	8,582	34	1,999	9	424	1	2,251	10	4,674	20
0601.04	3,544	17	3	1	1,906	12	5,453	30	4,234	21			2,154	10	6,388	31

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0601.05	2,578	17	104	1	1,034	6	3,716	24	1,349	8			1,325	8	2,674	16
0602.01	2,948	18	473	3	1,494	12	4,915	33	2,157	12	30	1	222	1	2,409	14
0602.02	2,183	13	444	4	1,200	7	3,827	24	2,027	10	250	2	799	7	3,076	19
0603.01	1,806	12	19	2	1,487	10	3,312	24	2,888	19	38	2	1,130	8	4,056	29
0603.02	1,288	7	220	3	2,475	17	3,983	27	3,658	19	226	2	1,040	9	4,924	30
0604.01	2,734	17	110	3	931	7	3,775	27	2,321	16			966	8	3,287	24
0604.02	1,615	12	170	2	370	3	2,155	17	1,324	8	81	2	250	2	1,655	12
0605.02	3,193	17	374	3	2,187	13	5,754	33	3,295	16	5	1	818	5	4,118	22
0605.03	3,013	18	193	5	2,938	18	6,144	41	2,271	13	454	5	1,562	10	4,287	28
0605.05	2,764	9	492	2	4,461	11	7,717	22	4,756	14	592	3	2,029	6	7,377	23
0605.06	5,133	24	59	5	4,072	20	9,264	49	3,541	16	378	3	3,708	17	7,627	36
0605.07	3,186	17	253	6	2,301	11	5,740	34	2,435	11	312	2	1,584	8	4,331	21
0605.08	6,772	21	357	4	8,280	23	15,409	48	6,403	19	347	2	3,920	9	10,670	30
0605.09	5,670	30	167	4	6,831	32	12,668	66	5,896	25	158	1	2,613	18	8,667	44
0606.03	7,039	23	1,201	4	2,657	9	10,897	36	7,788	21	560	3	1,692	6	10,040	30
0606.04	4,513	17	276	2	3,546	14	8,335	33	4,202	13	7	1	1,191	4	5,400	18
0606.05	2,831	8	344	3	1,910	7	5,085	18	4,012	13			198	1	4,210	14
0606.06	1,947	7	126	1	3,355	14	5,428	22	1,683	8	532	2	1,374	5	3,589	15
0607.09	5,661	25	339	2	4,911	28	10,911	55	5,392	23	614	6	2,751	16	8,757	45
0607.10	3,714	13	220	3	2,985	17	6,919	33	3,046	12	97	5	1,645	8	4,788	25
0607.11	1,468	11	111	1	1,119	6	2,698	18	1,670	9	394	3	419	3	2,483	15
0607.13	4,871	22	15	1	2,834	14	7,720	37	4,516	21			2,347	12	6,863	33
0607.14	5,009	26	698	6	2,828	14	8,535	46	4,502	26	984	7	3,120	16	8,606	49
0607.16	5,906	22	395	1	2,698	12	8,999	35	2,223	9	218	1	3,104	11	5,545	21
0607.17	1,117	4	289	1	2,611	12	4,017	17	974	4	287	1	972	4	2,233	9
0607.21	2,160	14	20	1	2,001	13	4,181	28	2,760	14	218	1	464	4	3,442	19
0607.25	1,175	11	200	2	742	7	2,117	20	2,268	12	234	3	516	5	3,018	20
0607.26	2,080	7	130	1	289	2	2,499	10	620	3	6	1	940	4	1,566	8
0607.27	1,003	5	174	3	1,542	7	2,719	15	718	5			346	2	1,064	7
0607.28	5,747	20	415	3	7,046	28	13,208	51	3,405	11	126	1	4,415	16	7,946	28
0607.29	6,532	22	840	4	5,853	24	13,225	50	3,781	15	490	3	1,576	8	5,847	26
0607.30	6,011	22	339	8	12,422	52	18,772	82	6,311	20	211	1	2,317	9	8,839	30
0607.31	11,501	34	568	5	5,749	27	17,818	66	13,399	40	208	3	3,881	17	17,488	60
0607.32	7,212	24	1,166	7	9,553	37	17,931	68	5,296	18	631	6	5,070	22	10,997	46
0607.33	3,893	22	267	2	2,710	14	6,870	38	3,586	13	470	3	1,189	6	5,245	22
0607.34	7,684	27	556	3	7,450	30	15,690	60	8,011	29	235	3	3,580	15	11,826	47
0607.35	3,435	20	255	3	3,226	20	6,916	43	3,078	16	380	3	1,809	11	5,267	30
0607.37	3,419	19	5	1	2,307	13	5,731	33	3,118	13	200	1	1,198	9	4,516	23
0607.38	2,433	12	273	4	1,701	9	4,407	25	4,248	20	262	3	532	3	5,042	26
0607.39	3,185	17	155	2	4,232	21	7,572	40	3,950	15	17	2	2,440	13	6,407	30
0607.41	7,938	41	381	7	5,608	30	13,927	78	3,358	17	234	2	2,183	12	5,775	31
0607.42	5,198	20	170	2	6,948	30	12,316	52	3,899	13	694	5	2,246	8	6,839	26
0607.43	987	6			516	3	1,503	9	83	1	7	1	573	4	663	6
0607.44	2,201	8	688	3	1,125	5	4,014	16	1,956	6	207	2	780	2	2,943	10
0607.45	3,462	15	289	4	1,336	8	5,087	27	2,140	9	723	5	1,414	8	4,277	22
0607.46	2,334	10	114	2	1,110	7	3,558	19	1,329	5	148	2	272	3	1,749	10
0607.47	3,406	17	123	3	1,332	7	4,861	27	1,121	6	97	3	1,511	8	2,729	17
0607.48	5,204	23	5	1	2,333	9	7,542	33	2,153	11	514	3	919	5	3,586	19
0607.49	957	7	75	1	1,237	9	2,269	17	1,801	10	9	1	275	3	2,085	14
0607.50	3,141	18	109	2	2,232	16	5,482	36	2,269	15	3	1	1,741	12	4,013	28

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0608.05	1,349	5	23	2	1,138	4	2,510	11	1,564	7	311	1	151	1	2,026	9
0608.06	11,855	45	1,169	10	5,969	26	18,993	81	6,397	22	714	4	3,087	12	10,198	38
0608.11	4,681	26	220	5	4,655	25	9,556	56	3,977	21	309	5	2,721	15	7,007	41
0608.12	6,669	38	388	5	6,560	34	13,617	77	4,904	24	651	6	2,390	16	7,945	46
0608.13	7,097	25	933	4	8,161	29	16,191	58	6,920	21	298	4	2,589	10	9,807	35
0608.14	6,835	25	220	2	7,412	34	14,467	61	4,271	17	178	2	2,843	11	7,292	30
0608.15	7,769	25	746	4	12,044	44	20,559	73	7,765	26	654	4	4,185	16	12,604	46
0608.16	13,036	41	1,353	9	14,593	54	28,982	104	16,653	49	601	5	4,560	17	21,814	71
0608.17	22,313	77	953	11	17,142	68	40,408	156	28,046	86	1,031	9	7,594	31	36,671	126
0608.18	15,583	62	1,103	9	8,524	38	25,210	109	11,266	44	497	8	5,168	25	16,931	77
0608.19	10,486	43	550	6	10,291	46	21,327	95	10,739	40	110	4	3,982	18	14,831	62
0608.20	17,738	57	934	7	13,252	57	31,924	121	13,142	45	782	8	6,888	29	20,812	82
0608.21	21,067	74	591	7	13,152	53	34,810	134	22,983	71	23	4	7,044	28	30,050	103
0608.22	3,668	10			1,546	5	5,214	15	2,502	7	15	1	1,863	7	4,380	15
0608.23	4,770	17	815	6	4,238	18	9,823	41	5,741	19	205	1	2,672	11	8,618	31
0608.24	3,758	15			2,663	15	6,421	30	2,536	12	234	1	1,427	7	4,197	20
0608.25	12,392	49	912	6	10,239	47	23,543	102	6,834	25	367	4	4,841	21	12,042	50
0608.26	11,811	52	358	4	7,813	41	19,982	97	14,876	58	344	6	3,321	21	18,541	85
0608.28	5,737	29	218	1	3,183	16	9,138	46	3,698	17	57	3	2,221	14	5,976	34
0608.29	9,225	37	15	1	1,622	14	10,862	52	8,655	39	114	1	1,261	11	10,030	51
0609.02	6,651	30	474	5	5,171	26	12,296	61	3,555	18	532	4	2,915	13	7,002	35
0609.04	1,629	9	434	3	2,609	17	4,672	29	1,945	11	430	5	602	4	2,977	20
0609.05	9,909	48	719	6	3,321	21	13,949	75	8,747	39	289	8	2,908	16	11,944	63
0609.06	3,298	14	223	5	3,230	16	6,751	35	3,266	13	325	2	1,504	7	5,095	22
0609.07	13,075	53	1,824	18	15,759	71	30,658	142	12,290	50	131	8	6,732	29	19,153	87
0610.01	4,774	16	579	4	4,525	20	9,878	40	4,855	18	520	5	1,933	10	7,308	33
0610.03	3,891	11	3	1	1,715	6	5,609	18	3,618	10	15	1			3,633	11
0610.04	6,706	25	717	3	10,491	45	17,914	73	7,810	26	843	7	4,421	16	13,074	49
0610.05	1,930	10			1,419	9	3,349	19	2,078	9	60	1	965	5	3,103	15
0610.07	5,383	28	357	5	4,670	27	10,410	60	4,421	18	441	4	1,444	8	6,306	30
0610.08	1,267	8	15	1	615	4	1,897	13	1,550	7	5	1	502	3	2,057	11
0610.09	17,104	65	1,330	7	9,295	41	27,729	113	15,405	52	618	6	5,127	22	21,150	80
0611.02	3,441	19	620	10	4,439	26	8,500	55	3,107	21	109	4	1,639	12	4,855	37
0611.05	1,407	8	209	2	1,380	11	2,996	21	2,676	15	7	1	626	5	3,309	21
0611.06	2,215	12			2,165	14	4,380	26	1,191	8	153	1	1,460	9	2,804	18
0611.07	5,704	28	993	9	7,236	39	13,933	76	6,508	28	447	3	3,574	20	10,529	51
0611.08	4,122	25	125	4	3,114	22	7,361	51	4,719	23	26	1	3,258	20	8,003	44
0614.01	2,014	7			4,254	18	6,268	25	1,916	9	781	7	2,000	9	4,697	25
0614.02	1,152	6			3,470	15	4,622	21	4,093	15	176	1	1,747	8	6,016	24
0615.01	2,214	8			1,455	6	3,669	14	1,995	6			978	4	2,973	10
0615.02	1,040	5	334	1	5,788	30	7,162	36	4,758	18	176	1	2,607	12	7,541	31
0701.03	3,559	20			2,019	13	5,578	33	1,265	7	120	3	1,396	5	2,781	15
0701.04	2,376	12	143	2	2,913	15	5,432	29	1,776	8	10	1	1,141	6	2,927	15
0701.05	5,550	19	685	8	4,586	22	10,821	49	5,692	20	205	2	2,680	9	8,577	31
0701.06	8,593	38	1,172	9	9,187	39	18,952	86	6,226	29	1,064	7	4,089	19	11,379	55
0702.03	11,376	55	1,012	7	9,495	43	21,883	105	11,863	54	938	4	3,894	21	16,695	79
0702.04	9,580	35	1,667	6	5,154	26	16,401	67	12,214	42	72	2	2,510	12	14,796	56
0702.05	3,142	11	222	2	4,110	16	7,474	29	3,770	12	213	3	953	3	4,936	18
0702.06	4,209	12	15	1	3,719	13	7,943	26	4,183	13			3,040	8	7,223	21
0703.01	1,903	5	1,497	3	3,049	8	6,449	16	4,100	10	424	1	1,307	3	5,831	14

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0703.03	6,349	23	250	2	7,148	29	13,747	54	5,720	15	3	1	2,591	11	8,314	27
0703.04	6,965	21	964	6	7,133	31	15,062	58	3,996	13	332	3	3,439	14	7,767	30
0704.03	5,136	14	210	1	5,914	17	11,260	32	4,905	13	399	1	2,934	9	8,238	23
0704.04	6,011	19	375	2	9,604	20	15,990	41	5,762	18	20	1	4,371	18	10,153	37
0704.05	6,142	18	1,033	2	4,383	14	11,558	34	13,377	34	1,369	4	4,926	13	19,672	51
0704.06	13,514	39	413	3	4,783	18	18,710	60	16,836	46	450	2	2,347	8	19,633	56
0705.01	5,008	18	497	3	3,841	21	9,346	42	3,199	12	398	2	1,361	5	4,958	19
0705.02	4,510	16	1,233	6	2,187	12	7,930	34	2,883	11	238	1	2,464	14	5,585	26
0706.01	7,110	30	925	6	5,438	22	13,473	58	5,991	22	291	2	4,318	19	10,600	43
0706.02	4,117	14	603	3	3,065	15	7,785	32	2,884	9	373	3	1,194	7	4,451	19
0707.01	11,606	25	1,233	4	9,147	29	21,986	58	8,285	20	1,444	6	3,753	11	13,482	37
0707.03	2,651	14	362	3	2,439	15	5,452	32	2,374	12			1,544	8	3,918	20
0707.04	2,631	12	155	2	3,912	12	6,698	26	3,354	11	100	3	751	3	4,205	17
0709.06	4,482	26	7	2	4,863	27	9,352	55	2,771	18	646	7	2,263	14	5,680	39
0709.07	4,065	21	159	3	2,376	14	6,600	38	2,949	15	24	3	1,787	12	4,760	30
0709.09	6,523	32	257	2	4,230	24	11,010	58	2,802	15	429	6	3,089	18	6,320	39
0709.10	3,859	22	594	6	1,955	12	6,408	40	3,315	15	21	3	1,182	8	4,518	26
0709.11	8,393	39	373	8	1,754	11	10,520	58	2,667	14	380	3	1,501	10	4,548	27
0709.12	441	3			2,221	13	2,662	16	896	6	4	1	624	3	1,524	10
0710.01	1,592	9	10	1	1,589	11	3,191	21	1,354	7	107	2	856	6	2,317	15
0710.03	2,498	13	696	4	1,418	9	4,612	26	1,404	8	677	4	1,348	10	3,429	22
0710.06	7,936	33	183	1	6,248	29	14,367	63	3,418	14	254	5	2,998	14	6,670	33
0710.10	5,753	22	252	2	5,813	27	11,818	51	6,128	23	217	2	4,182	20	10,527	45
0710.11	1,853	6	620	6	3,989	19	6,462	31	3,379	11	755	3	2,058	9	6,192	23
0710.12	3,511	24	270	4	3,960	24	7,741	52	3,515	20	70	2	1,736	11	5,321	33
0710.13	8,119	37	617	9	4,742	26	13,478	72	4,442	23	579	6	2,515	13	7,536	42
0710.14	5,282	21	651	5	4,381	19	10,314	45	5,084	18	736	5	2,407	10	8,227	33
0710.15	6,871	28	475	4	8,060	38	15,406	70	4,626	18	467	3	3,391	18	8,484	39
0710.16	10,266	29	1,037	2	6,835	28	18,138	59	8,091	25	1,060	5	3,628	12	12,779	42
0710.17	16,475	53	892	8	9,811	35	27,178	96	19,059	63	5	1	3,797	13	22,861	77
0710.18	35,367	121	2,201	14	27,803	97	65,371	232	45,775	137	466	4	12,548	40	58,789	181
0711.01	2,541	10	309	2	2,206	14	5,056	26	3,515	9	345	3	1,428	9	5,288	21
0711.02	6,134	12	130	5	10,189	24	16,453	41	6,006	14	316	3	3,379	12	9,701	29
0712.06	13,777	54	632	8	15,411	70	29,820	132	16,135	56	659	10	10,524	46	27,318	112
0712.07	8,348	33	1,792	16	8,398	46	18,538	95	9,380	36	420	2	5,251	24	15,051	62
0712.08	3,941	21	534	11	2,892	19	7,367	51	3,328	17	554	5	2,540	16	6,422	38
0712.09	5,622	23	422	7	8,156	43	14,200	73	6,170	26	989	7	4,151	22	11,310	55
0713.00	3,708	24	134	7	2,727	18	6,569	49	2,971	17	970	15	2,284	14	6,225	46
0714.00	8,641	40	1,869	20	7,779	46	18,289	106	7,499	35	1,015	12	4,395	25	12,909	72
0801.00	1,415	8	103	2	1,564	7	3,082	17	923	5	3	1	797	5	1,723	11
0802.01	5,543	22	245	1	6,231	25	12,019	48	6,561	25	304	5	469	3	7,334	33
0802.02	6,856	23	241	3	8,120	29	15,217	55	8,562	28	41	3	4,103	13	12,706	44
0802.03	9,515	47	1,340	12	6,907	38	17,762	97	9,595	39	905	11	4,312	25	14,812	75
0802.04	9,645	36	1,342	5	6,324	24	17,311	65	8,447	28	10	1	3,580	16	12,037	45
0802.05	15,535	60	1,091	6	12,828	58	29,454	124	13,036	45	198	3	4,135	19	17,369	67
0803.01	10,152	46	1,768	18	12,772	62	24,692	126	10,219	46	1,162	10	7,470	36	18,851	92
0803.02	22,427	99	1,450	16	25,080	112	48,957	227	21,681	78	1,492	14	14,015	63	37,188	155
0804.00	2,395	14	371	4	1,952	14	4,718	32	718	4	60	2	727	4	1,505	10
0805.00	1,339	8	152	3	1,141	9	2,632	20	1,108	6	25	1	444	3	1,577	10
0806.00	4,654	22	505	8	4,795	25	9,954	55	3,780	17	631	5	3,347	19	7,758	41

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0807.00	5,472	21	804	7	6,089	25	12,365	53	4,451	16	15	2	2,839	9	7,305	27
0808.00	6,269	27	1,042	9	8,921	39	16,232	75	9,204	31	1,040	8	6,002	26	16,246	65
0809.03	18,549	56	1,499	5	12,819	44	32,867	105	13,214	43	637	6	7,952	25	21,803	74
0809.04	11,748	46			8,989	38	20,737	84	7,735	34	245	3	4,338	23	12,318	60
0809.05	8,252	26	1,059	7	8,787	39	18,098	72	10,407	28	313	9	3,924	18	14,644	55
0809.06	10,121	31	272	5	6,249	27	16,642	63	8,740	27	523	7	4,908	24	14,171	58
0810.00	7,588	21	1,171	5	16,053	48	24,812	74	14,255	36	2,243	10	8,027	27	24,525	73
0811.00	12,122	40	2,264	10	16,165	60	30,551	110	12,618	40	807	8	9,015	35	22,440	83
0812.00	4,121	14	194	3	2,524	12	6,839	29	5,608	23	603	5	3,212	15	9,423	43
0813.00	6,503	33	479	8	3,001	18	9,983	59	7,497	35	456	8	2,197	14	10,150	57
0901.00	7,391	33	35	2	3,234	17	10,660	52	4,747	23	403	2	2,236	9	7,386	34
0902.00	3,677	17	153	1	3,761	19	7,591	37	4,312	18	240	5	1,314	7	5,866	30
0903.01	5,027	19	1,005	10	7,146	29	13,178	58	7,622	23	1,076	4	2,875	14	11,573	41
0903.02	13,891	53	1,096	4	6,726	31	21,713	88	8,445	32	252	2	2,770	13	11,467	47
0904.01	15,916	46	520	3	13,125	40	29,561	89	19,451	52	531	7	3,232	11	23,214	70
0904.02	14,010	35	97	3	9,343	30	23,450	68	13,105	36	1,319	6	4,591	17	19,015	59
0905.01	11,193	21	697	3	8,770	17	20,660	41	5,055	8	499	3	4,283	13	9,837	24
0905.02	9,036	27	10	1	6,852	20	15,898	48	7,205	22	400	1	863	4	8,468	27
0905.03	7,473	18	1,017	4	3,840	12	12,330	34	6,978	21	25	1	1,814	4	8,817	26
0906.01	6,815	25	449	3	2,916	15	10,180	43	3,928	20			1,613	5	5,541	25
0906.02	7,049	18	331	2	6,574	24	13,954	44	6,912	18	225	2	2,964	11	10,101	31
0907.01	13,196	44	635	3	10,867	40	24,698	87	10,506	39	156	2	2,380	11	13,042	52
0907.02	12,330	37	400	1	8,134	23	20,864	61	8,315	24	266	1	2,886	11	11,467	36
0908.00	10,461	46	1,632	14	10,371	42	22,464	102	12,848	48	494	5	3,816	17	17,158	70
0909.00	7,412	29	1,101	7	5,952	21	14,465	57	6,876	22	465	5	2,248	9	9,589	36
0910.00	19,060	75	912	9	10,938	43	30,910	127	20,149	72	391	7	3,929	21	24,469	100
0911.00	13,697	51	814	6	10,590	40	25,101	97	10,155	33	559	6	5,517	23	16,231	62
0912.01	3,463	19	45	1	691	4	4,199	24	2,016	11	128	1	609	4	2,753	16
0912.02	4,314	16	238	4	1,757	9	6,309	29	1,750	7			2,093	8	3,843	15
1001.00	27,896	122	3,122	22	15,099	82	46,117	226	19,249	85	291	11	7,960	37	27,500	133
1002.00	2,390	19	284	7	276	3	2,950	29	3,252	19	452	5	784	9	4,488	33
1002.02	1,517	5	631	3	589	4	2,737	12	672	3			1,241	7	1,913	10
1002.03	2,314	12	85	2	1,281	8	3,680	22	2,657	15	190	3	1,929	12	4,776	30
1002.04	8,049	41	252	3	4,411	30	12,712	74	7,736	38	812	16	3,394	21	11,942	75
1003.00	4,234	20	160	3	3,746	17	8,140	40	1,566	11			2,268	12	3,834	23
1004.00	5,825	32	273	5	3,741	17	9,839	54	3,234	18	517	5	2,366	14	6,117	37
1005.00	4,381	22	751	5	6,916	33	12,048	60	4,979	25	885	9	1,774	8	7,638	42
1007.00	2,512	18	190	2	604	6	3,306	26	2,128	16	8	2	377	4	2,513	22
1007.01	5,958	32	501	8	2,401	17	8,860	57	2,989	16	71	7	1,703	11	4,763	34
1007.02	6,275	26	454	8	4,495	28	11,224	62	4,046	21	349	4	2,416	15	6,811	40
1007.03	7,618	35	843	7	5,004	25	13,465	67	5,487	22	708	6	3,988	19	10,183	47
1008.00	1,292	12			468	5	1,760	17	1,652	14	101	2	359	3	2,112	19
1008.01	13,559	61	923	11	19,170	100	33,652	172	12,949	55	230	4	7,691	38	20,870	97
1008.02	19,712	87	1,670	9	21,538	102	42,920	198	21,530	77	1,048	9	7,804	39	30,382	125
1009.00	6,084	33	487	8	7,216	38	13,787	79	7,814	43	412	6	5,086	29	13,312	78
1010.00	7,443	28	155	3	9,962	42	17,560	73	9,010	34	588	2	5,815	22	15,413	58
1011.00	5,966	35	162	2	5,061	26	11,189	63	4,823	25	310	2	2,279	10	7,412	37
1012.00	8,431	39	1,191	8	4,970	30	14,592	77	6,990	32	315	3	2,359	12	9,664	47
1013.00	3,290	22	7	1	2,682	15	5,979	38	3,043	12	25	1	2,415	13	5,483	26
1016.00	459	4	35	2	134	1	628	7	887	6	10	1	125	1	1,022	8

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1018.00	2,919	16	295	4	1,686	13	4,900	33	1,142	6	247	5	346	4	1,735	15
1019.00	1,983	8	453	3	1,214	7	3,650	18	1,297	6	196	1	265	2	1,758	9
1020.00	854	5	169	3	66	1	1,089	9	1,542	10			339	3	1,881	13
1021.00	213	2	3	1	83	1	299	4	1,102	10	115	2	206	2	1,423	14
1023.00	144	1	85	1	230	2	459	4	210	3	50	2	617	3	877	8
1025.00	1,973	8	70	1	785	4	2,828	13	834	3	177	3	662	4	1,673	10
1026.00	1,163	7	215	2	769	6	2,147	15	1,647	6	140	1	100	1	1,887	8
1028.00	697	5			89	1	786	6	790	7	133	2	308	3	1,231	12
1029.00	714	4			368	3	1,082	7	513	2	459	4	323	2	1,295	8
1030.00	1,551	6	333	1	935	5	2,819	12	629	3					629	3
1031.00	1,409	6	68	1	670	6	2,147	13	1,878	8			354	2	2,232	10
1034.00	1,305	7	192	1	638	3	2,135	11	415	2	8	2	196	1	619	5
1036.00	9,307	29			3,508	12	12,815	41	4,875	16			3,068	10	7,943	26
1037.00	1,867	5	218	2	1,240	6	3,325	13	2,011	6			192	1	2,203	7
1040.00	3,161	15	25	2	1,062	6	4,248	23	1,263	6	188	1	1,021	6	2,472	13
1041.00	1,153	5	20	1	1,465	8	2,638	14	955	6			455	2	1,410	8
1044.00	131	1			89	1	220	2	1,983	5					1,983	5
1048.00	663	5			252	3	915	8	86	1	5	1	82	1	173	3
1049.00	972	3			769	3	1,741	6	143	1	220	1	181	1	544	3
1051.00	8,251	24	274	1	4,592	18	13,117	43	5,390	15	10	1	1,503	7	6,903	23
1052.01	2,404	9	1,500	2	2,482	11	6,386	22	2,410	10	408	2	908	3	3,726	15
1052.04	176	1			1,219	7	1,395	8	598	3			47	1	645	4
1054.00	6,988	24	283	3	2,650	12	9,921	39	6,234	21			2,523	8	8,757	29
1055.00	11,917	19	472	3	7,134	17	19,523	39	8,559	13	240	4	4,142	9	12,941	26
1056.00	4,014	18	10	1	1,987	10	6,011	29	3,463	17	40	1	888	3	4,391	21
1057.00	1,010	9	45	1	224	2	1,279	12	312	2	3	1	126	1	441	4
1060.00	350	2	86	3	54	1	490	6			3	1	102	1	105	2
1062.00	655	3	150	1	81	1	886	5	210	1			241	2	451	3
1064.00	555	2			1,360	7	1,915	9	395	1	12	1	227	1	634	3
1065.00	9,873	23	27	1	5,186	12	15,086	36	9,967	25	135	2	7,007	12	17,109	39
1066.00	5,423	15			3,215	8	8,638	23	6,233	12			3,444	7	9,677	19
1067.00	2,102	7			1,187	5	3,289	12	3,814	13	225	1	1,388	6	5,427	20
1069.00	807	5			312	2	1,119	7	673	4			339	2	1,012	6
1070.00	2,932	15			1,586	8	4,518	23	771	4			451	2	1,222	6
1074.00	1,254	7			156	2	1,410	9	646	5			466	4	1,112	9
1075.00	911	5	238	1	1,412	9	2,561	15	2,491	10	249	2	437	2	3,177	14
1076.00	3,119	14	403	3	4,480	20	8,002	37	4,798	17	161	3	1,819	10	6,778	30
1080.00	2,158	7	270	1	2,629	8	5,057	16	4,651	12	60	1	1,083	8	5,794	21
1086.00	1,516	7	638	6	1,189	9	3,343	22	3,285	17	300	2	619	4	4,204	23
1087.00	4,427	21	223	2	1,212	9	5,862	32	2,540	12	330	4	799	8	3,669	24
1088.00	2,310	12	982	7	1,552	10	4,844	29	3,036	14	398	4	1,746	11	5,180	29
1089.00	3,516	16	20	1	2,431	17	5,967	34	2,006	10	3	1	217	2	2,226	13
1090.00	4,559	17	346	4	3,084	13	7,989	34	2,429	9	184	1	1,844	8	4,457	18
1091.00	6,535	18	1,274	6	8,850	22	16,659	46	10,262	25	440	4	2,330	10	13,032	39
1092.00	2,543	10	414	2	1,870	9	4,827	21	1,371	5	298	1	649	5	2,318	11
1093.00	2,593	11	498	4	2,392	11	5,483	26	2,505	11	334	1	1,566	11	4,405	23
1094.00	1,438	8	146	2	375	3	1,959	13	99	1	8	1	152	1	259	3
1097.00	1,708	10	166	2	1,581	8	3,455	20	2,120	10	431	3	39	1	2,590	14
1098.00	10,096	23	2,250	7	6,341	18	18,687	48	11,277	25	960	3	9,676	25	21,913	53
1099.00	3,888	14	954	5	6,124	22	10,966	41	10,316	30	50	2	1,873	10	12,239	42

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1100.00	2,185	11	3	1	737	5	2,925	17	2,183	11			172	1	2,355	12
1101.00	7,236	38	535	11	5,896	34	13,667	83	6,919	29	325	3	2,301	11	9,545	43
1102.00	9,904	50	728	10	7,124	42	17,756	102	5,260	28	555	8	3,198	18	9,013	54
1103.01	2,946	15	248	3	1,688	11	4,882	29	2,532	12			1,035	6	3,567	18
1103.02	5,920	34	298	6	2,275	13	8,493	53	4,645	24	351	4	1,014	6	6,010	34
1104.00	2,180	12	18	2	1,365	10	3,563	24	2,639	14	325	2	157	1	3,121	17
1104.01	9,121	41	436	7	8,943	46	18,500	94	7,453	29	459	3	4,464	22	12,376	54
1104.02	3,497	15	610	4	2,537	14	6,644	33	2,505	10	428	2	886	5	3,819	17
1105.00	3,973	19	487	5	3,168	18	7,628	42	3,467	14	714	5	2,072	12	6,253	31
1105.01	3,318	17	125	2	2,176	12	5,619	31	3,040	14	453	3	1,093	8	4,586	25
1105.02	7,130	33	1,069	9	3,288	20	11,487	62	5,491	21	549	4	2,305	12	8,345	37
1106.00	4,380	15	42	2	5,680	27	10,102	44	5,715	22	15	2	1,491	8	7,221	32
1107.00	1,979	12	3	1	1,454	9	3,436	22	1,284	7			2,305	13	3,589	20
1108.00	7,811	28	339	3	5,622	28	13,772	59	4,872	17	265	3	4,775	19	9,912	39
1109.00	5,192	24	759	6	4,073	24	10,024	54	4,153	19	382	7	2,441	13	6,976	39
1111.00	4,850	22	146	1	4,344	24	9,340	47	2,785	12	743	7	1,736	9	5,264	28
1112.00	8,938	21	1,079	6	5,609	22	15,626	49	9,116	23	370	3	3,983	13	13,469	39
1113.00	12,143	34	1,083	6	7,710	23	20,936	63	8,424	21	134	2	3,650	11	12,208	34
1114.00	9,722	26	477	3	5,239	19	15,438	48	3,601	10	501	3	2,727	10	6,829	23
1115.00	11,253	36	1,559	7	9,528	33	22,340	76	8,178	24	873	4	2,059	10	11,110	38
1116.00	4,186	16	678	7	6,588	25	11,452	48	4,062	13	788	5	2,670	11	7,520	29
1201.00	438	3	344	3	842	5	1,624	11	937	4	151	2	1,364	7	2,452	13
1202.01	5,917	27	268	3	5,030	26	11,215	56	6,704	25	292	1	1,602	8	8,598	34
1202.02	2,862	10	310	3	5,890	25	9,062	38	2,704	8	738	4	1,241	6	4,683	18
1203.00	4,104	17	1,691	6	2,531	14	8,326	37	3,233	12	490	4	1,225	7	4,948	23
1204.00	10,097	38	950	6	9,192	40	20,239	84	7,441	28	769	5	4,463	19	12,673	52
1205.01	1,041	6			915	6	1,956	12	2,661	14	13	2	1,384	7	4,058	23
1205.02	3,401	18	323	2	1,163	8	4,887	28	3,240	17	325	2	736	4	4,301	23
1206.00	4,657	23	218	4	4,269	23	9,144	50	2,519	12	33	2	1,346	9	3,898	23
1207.00	223	1			945	6	1,168	7	775	3	106	1	280	2	1,161	6
1208.00	1,583	10	378	6	1,231	7	3,192	23	2,802	15	7	2	1,024	7	3,833	24
1209.01	2,313	10	55	1	1,135	7	3,503	18	1,142	5	511	1	515	2	2,168	8
1209.03	10,927	42	255	2	9,473	35	20,655	79	9,992	34	270	4	3,267	11	13,529	49
1209.04	1,793	6	245	1	1,583	8	3,621	15	1,260	4			794	3	2,054	7
1210.00	3,527	18	242	3	4,003	22	7,772	43	4,872	22	208	4	1,785	12	6,865	38
1225.00	7,178	33	877	6	2,409	14	10,464	53	3,009	15	190	3	1,743	9	4,942	27
1226.00	3,729	17	623	3	3,717	21	8,069	41	3,728	15	227	1	2,008	10	5,963	26
1255.00	2,418	15			2,618	16	5,036	31	1,321	6	568	6	1,235	8	3,124	20
1256.00	2,504	9	144	1	2,505	9	5,153	19	295	2					295	2
1257.00	776	6	166	4	722	7	1,664	17	410	4	54	2	426	5	890	11
1258.00	2,113	12			335	2	2,448	14	935	6	490	3	883	6	2,308	15
1259.00	882	7			727	6	1,609	13	844	7	3	1	469	4	1,316	12
1260.00	203	1			499	3	702	4	191	1	6	1	319	4	516	6
1261.00	15,168	53	320	2	7,778	29	23,266	84	15,408	42	740	3	5,346	20	21,494	65
1262.00	14,382	48	548	3	10,202	42	25,132	93	11,911	37	825	1	4,038	16	16,774	54
1301.00	885	4	7	1	2,622	12	3,514	17	1,837	8	333	2	1,777	9	3,947	19
1302.00	746	8	345	4	313	3	1,404	15	1,851	11	40	4	275	2	2,166	17
1303.01	6,906	41	209	2	3,510	25	10,625	68	6,058	33	332	4	1,917	11	8,307	48
1303.02	2,050	14	203	1	762	5	3,015	20	1,273	7	269	2	146	1	1,688	10
1304.00	2,316	10	791	5	3,624	19	6,731	34	3,514	13	645	4	2,362	13	6,521	30

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1305.01	4,455	21	435	3	3,255	18	8,145	42	2,641	12	385	4	1,566	9	4,592	25
1305.02	5,444	35	60	4	2,764	20	8,268	59	3,856	24	267	13	2,564	18	6,687	55
1306.00	4,335	18	233	1	2,092	10	6,660	29	2,603	10	40	2	3,095	14	5,738	26
1701.98	1,055	6	316	4	1,771	9	3,142	19	1,671	10			1,075	8	2,746	18
1702.00	583	8	225	3	1,050	8	1,858	19	637	6	176	3	252	1	1,065	10
1703.00	543	4	168	1	655	5	1,366	10	357	3	54	1	48	1	459	5
1704.00	3,639	22	250	7	3,005	19	6,894	48	2,503	14	110	4	1,484	9	4,097	27
1705.00	1,112	11	60	1	1,065	10	2,237	22	1,677	12	255	2	77	1	2,009	15
1706.00	1,597	7	244	1	1,110	6	2,951	14	301	2			356	2	657	4
1707.00	1,333	12	273	4	1,380	11	2,986	27	2,399	17	160	3	1,035	5	3,594	25
9501.00	5,096	26	199	1	5,165	23	10,460	50	7,537	34	1,423	8	3,798	17	12,758	59
9502.00	1,356	9	371	2	1,225	9	2,952	20	1,258	9	118	1	200	2	1,576	12
9503.00	2,404	17	109	3	1,320	8	3,833	28	1,719	12	644	5	687	4	3,050	21
9504.00	3,099	15	275	2	3,011	15	6,385	32	1,699	8	20	1	1,190	6	2,909	15
9505.00	1,581	8	63	1	1,865	9	3,509	18	2,117	9			842	4	2,959	13
9506.00	2,838	16	604	5	1,210	7	4,652	28	2,423	12	210	4	1,575	7	4,208	23
9601.00	664	4	19	1	235	2	918	7	254	2	17	1	635	4	906	7
9602.00	953	4	15	1	2,230	12	3,198	17	250	2			1,884	7	2,134	9
9603.00	1,373	8			711	4	2,084	12	776	3	238	1	300	2	1,314	6
9604.00	907	5			901	5	1,808	10	2,101	10			210	2	2,311	12
9605.00	3,468	16	56	2	5,549	22	9,073	40	4,870	19	292	3	1,558	7	6,720	29
9606.00	950	7	23	2	913	7	1,886	16	2,683	11	192	1	660	4	3,535	16
9607.00	1,051	7	5	1	914	6	1,970	14	1,779	9	13	1	324	2	2,116	12
9608.00	650	4	294	2	374	2	1,318	8	705	5	15	1	212	1	932	7
9701.00	1,004	7	75	2	817	5	1,896	14	2,364	11	60	1	148	1	2,572	13
9702.00	533	4	120	2	470	4	1,123	10	270	2	203	3	276	3	749	8
9703.00	1,146	7			1,003	5	2,149	12	1,432	7	3	1	1,249	7	2,684	15
9800.00	140	2					140	2			40	1			40	1
<b>Total</b>	<b>3,878,543</b>	<b>15,739</b>	<b>320,973</b>	<b>2,665</b>	<b>3,105,305</b>	<b>13,952</b>	<b>7,304,821</b>	<b>32,356</b>	<b>3,439,911</b>	<b>12,844</b>	<b>231,510</b>	<b>2,202</b>	<b>1,582,298</b>	<b>7,248</b>	<b>5,253,719</b>	<b>22,294</b>

## **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

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

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## Exhibit C

### 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

### ATMS

ID	Name	Address	City	State	ZIP
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
5838W	Broadway St NE	300 Broadway St NE	Minneapolis	MN	55413
6991J	Calhoun Isles	1505 W Lake St	Minneapolis	MN	55408
6991K	Calhoun Isles	1505 W Lake St	Minneapolis	MN	55408
6991L	Calhoun Isles	1505 W Lake St	Minneapolis	MN	55408
6993M	Calhoun Isles	1505 W Lake St	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
5813L	Central	2329 Central Ave NE	Minneapolis	MN	55418
5813M	Central	2329 Central Ave NE	Minneapolis	MN	55418
0658P	Central	2329 Central Ave NE	Minneapolis	MN	55418
0658Z	Central	2329 Central Ave NE	Minneapolis	MN	55418

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9804J	Central	2329 Central Ave NE	Minneapolis	MN	55418
0980E	Century Link Bldg	200 S 5th St	Minneapolis	MN	55402
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 Ste 220	Minneapolis	MN	55415
6623G	Downtown East	600 S 4th St Ste 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
6041D	Elliot Park	800 Park Ave	Minneapolis	MN	55404
5829C	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 Ste 281	Minneapolis	MN	55402
9984B	Ids Center	80 S 8th St Ste 281	Minneapolis	MN	55402
9986W	Ids Center	80 S 8th St Ste 281	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
9936S	Metro South	2600 E Franklin Ave	Minneapolis	MN	55406
5813P	Metro South	2600 E Franklin Ave	Minneapolis	MN	55406
9898C	Minneapolis Campus	2701 Wells Fargo Way 2nd Fl	Minneapolis	MN	55408
9983S	Minneapolis Campus	2701 Wells Fargo Way 2nd Fl	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 Ave S	Minneapolis	MN	55402
0076L	Old Saint Anthony	425 E Hennepin Ave	Minneapolis	MN	55414
5819Q	Old Saint Anthony	425 E Hennepin Ave	Minneapolis	MN	55414
5819R	Old Saint Anthony	425 E Hennepin Ave	Minneapolis	MN	55414
9948X	Olson Highway	615 N 7th St	Minneapolis	MN	55411
9981J	Olson Highway	615 N 7th St	Minneapolis	MN	55411
5822J	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

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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
5822E	Wells Fargo Center Skyway	90 S 7th St 2nd Fl	Minneapolis	MN	55402
5822F	Wells Fargo Center Skyway	90 S 7th St 2nd Fl	Minneapolis	MN	55402
5822G	Wells Fargo Center Skyway	90 S 7th St 2nd Fl	Minneapolis	MN	55402
5822H	Wells Fargo Center Skyway	90 S 7th St 2nd Fl	Minneapolis	MN	55402
5835C	Wells Fargo Center Skyway	90 S 7th St 2nd Fl	Minneapolis	MN	55402

## **Exhibit D**

### **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.

From 2009 to 2016, we continued to support lending to low-income and moderate-income homeowners. Wells Fargo's market share of home purchase loans from 2009 to 2016 in Minneapolis to low-income and to moderate-income borrowers continued to be consistent with our overall market share. In addition, Wells Fargo ranked first from 2009 to 2016 for home purchase lending and we also ranked first among lenders to both low-income and moderate-income borrowers. In Minneapolis Wells Fargo also ranked first in lending to both low-income and moderate-income neighborhoods.

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 2016, Wells Fargo originated more than twice as many home loans to African-American individuals and more than three times as many to Hispanic individuals than the second largest lender.

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**Total Market (2009-2016) - Originations**

Market Share By Units		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	6,413,255	10.00%
BANK OF AMERICA FAMILY	2,970,421	4.63%
CHASE FAMILY	2,550,108	3.97%
QUICKEN FAMILY	2,194,316	3.42%
US BANCORP FAMILY	1,237,072	1.93%
All Other	48,796,917	76.05%
<b>Total Market</b>	<b>64,162,089</b>	

**Market Share By Units - Low Income Tract**

Lender	Units	Market Share Units
WELLS FARGO FAMILY	74,852	8.35%
BANK OF AMERICA FAMILY	41,276	4.61%
CHASE FAMILY	38,894	4.34%
QUICKEN FAMILY	27,136	3.03%
CITIGROUP FAMILY	17,908	2.00%
All Other	696,188	77.68%
<b>Total Market</b>	<b>896,254</b>	

**Market Share By Units - Hispanic or Latino**

Lender	Units	Market Share Units
WELLS FARGO FAMILY	382,103	9.41%
BANK OF AMERICA FAMILY	227,658	5.61%
CHASE FAMILY	179,561	4.42%
QUICKEN FAMILY	88,907	2.19%
CITIGROUP FAMILY	60,140	1.48%
All Other	3,123,169	76.90%
<b>Total Market</b>	<b>4,061,538</b>	

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Market Share By Units - Low Income Borrower		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	314,171	7.43%
BANK OF AMERICA FAMILY	243,643	5.76%
CHASE FAMILY	208,142	4.92%
QUICKEN FAMILY	136,378	3.23%
US BANCORP FAMILY	99,712	2.36%
All Other	3,224,910	76.29%
<b>Total Market</b>	<b>4,226,956</b>	
Market Share By Units - Moderate Income Tract		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	611,597	8.73%
BANK OF AMERICA FAMILY	320,517	4.58%
CHASE FAMILY	273,996	3.91%
QUICKEN FAMILY	245,526	3.51%
US BANCORP FAMILY	125,827	1.80%
All Other	5,424,242	77.47%
<b>Total Market</b>	<b>7,001,705</b>	
Market Share By Units - Moderate Income Borrower		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	861,713	8.19%
BANK OF AMERICA FAMILY	468,938	4.46%
QUICKEN FAMILY	361,088	3.43%
CHASE FAMILY	351,907	3.35%
US BANCORP FAMILY	220,927	2.10%
All Other	8,253,734	78.47%
<b>Total Market</b>	<b>10,518,307</b>	

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Lender	Units	Market Share Units
<b>Market Share By Units - African American</b>		
WELLS FARGO FAMILY	272,860	9.62%
BANK OF AMERICA FAMILY	148,759	5.24%
CHASE FAMILY	109,121	3.85%
QUICKEN FAMILY	99,241	3.50%
CITIGROUP FAMILY	49,790	1.75%
All Other	2,157,491	76.04%
<b>Total Market</b>	<b>2,837,262</b>	

**Total Market - Home Purchases (2009-2016) – Originations**

Lender	Units	Market Share Units
<b>Market Share By Units Home Purchases</b>		
WELLS FARGO FAMILY	1,952,039	7.93%
BANK OF AMERICA FAMILY	805,054	3.27%
CHASE FAMILY	456,551	1.85%
FLAGSTAR BANK	346,437	1.41%
US BANCORP FAMILY	332,436	1.35%
All Other	20,734,730	84.19%
<b>Total Market</b>	<b>24,627,247</b>	
<b>Market Share By Units Home Purchases - Low Income Tract</b>		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	28,620	7.12%
BANK OF AMERICA FAMILY	13,119	3.26%
CHASE FAMILY	8,396	2.09%
FLAGSTAR BANK	4,710	1.17%
US BANCORP FAMILY	4,669	1.16%
All Other	342,520	85.20%
<b>Total Market</b>	<b>402,034</b>	

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Lender	Units	Market Share Units
<b>Market Share By Units Home Purchases - Hispanic or Latino</b>		
WELLS FARGO FAMILY	138,531	6.75%
BANK OF AMERICA FAMILY	73,750	3.59%
CHASE FAMILY	35,180	1.71%
FLAGSTAR BANK	32,946	1.61%
PRIMELENDING, PLAINSCAPITAL CO	24,561	1.20%
All Other	1,747,153	85.14%
<b>Total Market</b>	<b>2,052,121</b>	
<b>Market Share By Units Home Purchases - Low Income Borrower</b>		
WELLS FARGO FAMILY	130,416	6.78%
BANK OF AMERICA FAMILY	64,737	3.37%
US BANCORP FAMILY	34,550	1.80%
CHASE FAMILY	28,516	1.48%
FIFTH THIRD FAMILY	26,243	1.37%
All Other	1,638,071	85.20%
<b>Total Market</b>	<b>1,922,533</b>	
<b>Market Share By Units Home Purchases - Moderate Income Tract</b>		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	209,125	6.94%
BANK OF AMERICA FAMILY	95,045	3.15%
CHASE FAMILY	50,138	1.66%
FLAGSTAR BANK	41,011	1.36%
QUICKEN FAMILY	37,425	1.24%
All Other	2,579,781	85.64%
<b>Total Market</b>	<b>3,012,525</b>	
<b>Market Share By Units Home Purchases - Moderate Income Borrower</b>		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	341,990	6.73%
BANK OF AMERICA FAMILY	154,993	3.05%
CHASE FAMILY	74,475	1.47%
FLAGSTAR BANK	70,503	1.39%
US BANCORP FAMILY	70,405	1.39%
All Other	4,366,132	85.97%
<b>Total Market</b>	<b>5,078,498</b>	

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Market Share By Units Home Purchases - African American		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	87,047	6.93%
BANK OF AMERICA FAMILY	45,658	3.63%
USAA FEDERAL SAVINGS BANK	20,097	1.60%
CHASE FAMILY	17,930	1.43%
FLAGSTAR BANK	16,940	1.35%
All Other	1,069,085	85.07%
<b>Total Market</b>	<b>1,256,757</b>	

**Total Market - MSA Minneapolis (2009-2016) – Originations**

Market Share By Units		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	200,624	20.43%
US BANCORP FAMILY	88,356	9.00%
BELL STATE BANK & TRUST	29,749	3.03%
PHH MORTGAGE FAMILY	26,295	2.68%
CHASE FAMILY	22,296	2.27%
All Other	614,528	62.59%
<b>Total Market</b>	<b>981,848</b>	

  

Market Share By Units - Low Income Tract		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	2,637	14.91%
US BANCORP FAMILY	1,346	7.61%
BELL STATE BANK & TRUST	608	3.44%
ALERUS FINANCIAL, N.A.	523	2.96%
CHASE FAMILY	464	2.62%
All Other	12,114	68.47%
<b>Total Market</b>	<b>17,692</b>	

**Market Share By Units - Hispanic or Latino**

Lender	Units	Market Share Units
WELLS FARGO FAMILY	2,305	17.54%
US BANCORP FAMILY	729	5.55%
PHH MORTGAGE FAMILY	512	3.90%
BELL STATE BANK & TRUST	356	2.71%
BANK OF AMERICA FAMILY	262	1.99%
All Other	8,976	68.31%
<b>Total Market</b>	<b>13,140</b>	

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Market Share By Units - Low Income Borrower		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	18,089	16.93%
US BANCORP FAMILY	9,514	8.91%
PHH MORTGAGE FAMILY	3,993	3.74%
BELL STATE BANK & TRUST	3,242	3.03%
BANK OF AMERICA FAMILY	2,908	2.72%
All Other	69,086	64.67%
<b>Total Market</b>	<b>106,832</b>	
Market Share By Units - Moderate Income Tract		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	19,145	17.70%
US BANCORP FAMILY	8,676	8.02%
BELL STATE BANK & TRUST	3,324	3.07%
PHH MORTGAGE FAMILY	3,153	2.92%
QUICKEN FAMILY	2,738	2.53%
All Other	71,115	65.76%
<b>Total Market</b>	<b>108,151</b>	
Market Share By Units - Moderate Income Borrower		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	39,553	18.17%
US BANCORP FAMILY	18,673	8.58%
BELL STATE BANK & TRUST	7,772	3.57%
PHH MORTGAGE FAMILY	7,314	3.36%
QUICKEN FAMILY	5,361	2.46%
All Other	139,048	63.87%
<b>Total Market</b>	<b>217,721</b>	
Market Share By Units - African American		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	3,287	19.51%
US BANCORP FAMILY	1,339	7.95%
BELL STATE BANK & TRUST	562	3.34%
PHH MORTGAGE FAMILY	427	2.54%
QUICKEN FAMILY	337	2.00%
All Other	10,892	64.66%
<b>Total Market</b>	<b>16,844</b>	

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**Total Market Home Purchase - MSA Minneapolis (2009-2016) - Originations**

Market Share By Units		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	59,154	16.13%
BELL STATE BANK & TRUST	22,206	6.05%
US BANCORP FAMILY	22,156	6.04%
PHH MORTGAGE FAMILY	18,182	4.96%
ALERUS FINANCIAL, N.A.	12,587	3.43%
All Other	232,477	63.39%
<b>Total Market</b>	<b>366,762</b>	

**Market Share By Units - Low Income Tract**

Lender	Units	Market Share Units
WELLS FARGO FAMILY	1,220	13.34%
BELL STATE BANK & TRUST	504	5.51%
US BANCORP FAMILY	494	5.40%
PHH MORTGAGE FAMILY	384	4.20%
ALERUS FINANCIAL, N.A.	374	4.09%
All Other	6,172	67.47%
<b>Total Market</b>	<b>9,148</b>	

**Market Share By Units - Hispanic or Latino**

Lender	Units	Market Share Units
WELLS FARGO FAMILY	1,022	12.74%
BARRINGTON BANK & TRUST CO.NA	485	6.05%
PHH MORTGAGE FAMILY	436	5.44%
BELL STATE BANK & TRUST	307	3.83%
US BANCORP FAMILY	292	3.64%
All Other	5,480	68.31%
<b>Total Market</b>	<b>8,022</b>	

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Market Share By Units - Low Income Borrower		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	9,380	16.26%
US BANCORP FAMILY	3,323	5.76%
PHH MORTGAGE FAMILY	3,245	5.63%
BELL STATE BANK & TRUST	2,827	4.90%
THE BUSINESS BANK 003	1,631	2.83%
All Other	37,272	64.62%
<b>Total Market</b>	<b>57,678</b>	

  

Market Share By Units - Moderate Income Tract		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	7,505	15.24%
BELL STATE BANK & TRUST	2,682	5.45%
US BANCORP FAMILY	2,594	5.27%
PHH MORTGAGE FAMILY	2,423	4.92%
ALERUS FINANCIAL, N.A.	1,595	3.24%
All Other	32,436	65.88%
<b>Total Market</b>	<b>49,235</b>	

  

Market Share By Units - Moderate Income Borrower		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	15,582	15.59%
BELL STATE BANK & TRUST	6,397	6.40%
PHH MORTGAGE FAMILY	5,578	5.58%
US BANCORP FAMILY	5,539	5.54%
AMERICAN MORTGAGE & EQUTY CONS	3,007	3.01%
All Other	63,867	63.89%
<b>Total Market</b>	<b>99,970</b>	

  

Market Share By Units - African American		
Lender	Units	Market Share Units
WELLS FARGO FAMILY	1,602	16.08%
US BANCORP FAMILY	759	7.62%
BELL STATE BANK & TRUST	509	5.11%
AMERICAN MORTGAGE & EQUTY CONS	429	4.31%
PHH MORTGAGE FAMILY	356	3.57%
All Other	6,308	63.31%
<b>Total Market</b>	<b>9,963</b>	

## 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, City of Minneapolis Development and Finance Committee, 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 2017, Wells Fargo remained one of the program's most committed STEP-UP employers by hiring 17 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 2018.

Team Member Volunteer Hours in Minneapolis – In 2017, Wells Fargo team members volunteered over 113,000 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.

- In the first quarter of 2018, 150 Wells Fargo volunteers participated in BestPrep's Cloud Coach program and mentored 150 students from LMI schools in the metro.
- In 2017, Wells Fargo volunteers provided our financial education program *Hands on Banking*® to over 1,800 students across the Metro area.

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- For the past several years, Wells Fargo team members continue to be one of Junior Achievement's top volunteer organization teaching over 100 financial education sessions to youth in MN.
- Rebuilding Together - 20 Wells Fargo volunteers helped renovate the offices of Hope and Healing Counseling Services in North Minneapolis.

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.

In 2017 Wells Fargo launched a program called Wells Fargo Works *for Small Business*<sup>®</sup> Neighborhood Renovation Program. Across the country Wells Fargo awarded 20 grants to small businesses with renovations that hold the promise of both transforming each of the businesses, and making a positive impact on their neighborhoods. Wells Fargo partnered with Rebuilding Together to renovate five businesses in Minneapolis (four in north Minneapolis and one in the Phillips neighborhood).

### **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

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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-accountholder check cashing fee for most business checks drawn on Wells Fargo is \$7.50. There is no non-accountholder 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-accountholders 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 package<sup>3</sup> and have either:

- 10 debit card purchases/payments<sup>4</sup>, or

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- A minimum daily checking balance of \$2,000, or
- Cumulative direct deposits<sup>5</sup> 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 package<sup>3</sup> and have either:

- 10 debit card purchases/payments<sup>4</sup>, or
- A minimum daily checking balance of \$2,000, or
- Cumulative direct deposits<sup>5</sup> 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 package<sup>3</sup> and have either:

- 10 debit card purchases/payments<sup>4</sup>, or
- A minimum daily checking balance of \$2,000, or
- Cumulative direct deposits<sup>5</sup> 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.

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- 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: Organizations: 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) Using LIFT funds from 2016 Wells Fargo began a program with Lutheran Social Services called GetLifted Community Financial Capability Program. The programs' goals is to train locally based organizations and individuals to teach financial literacy in

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- (e) their neighborhoods. Sixty Community Financial Ambassadors from North Minneapolis and the East Side of Saint Paul were selected and trained to teach financial education. The goal is to educate 2,000 community members about saving, budgeting, credit and fraud prevention.
- (f) Affordable check cashing and other transactional services used by consumers with limited banking accounts or experience;
- (g) Small consumer loans, including those that serve as an alternative to payday loans;
- (h) Participation in city sponsored neighborhood development programs;
- (i) Efforts to support homeownership education and foreclosure prevention education and counseling;
- (j) 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

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- 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
- 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

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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.

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

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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. Wells Fargo has committed \$75 million to CDFIs across the country through the Wells Fargo Works for *Small Business*<sup>®</sup>: 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*<sup>®</sup>: 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*<sup>®</sup>: 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*<sup>®</sup>: 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.

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<sup>®</sup>: 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.