

### **2020 Lending Subcommittee Goals:**

1. Ensure proper and uniform coding of all CRA loans.
2. Develop a systematic approach to CRA code tracking; make this tracking accessible to all Loan Staff.
3. Require annual training for all Loan Staff re: the proper identification, documentation and coding of CRA loans.
4. Begin review of all existing loans in an effort to identify CRA loans that are not currently receiving CRA credit.
5. Increase the number of total small business loans (inside and outside the AA) by 15% over the 2019 baseline of 231 total small business loans.
6. Increase the bank's penetration of loans to non-farm businesses with a Gross Annual Revenue (GAR) of under \$1 million (inside the AA) by 50%.
7. Modify the bank's Relationship Manager Job description to include a CRA loan origination requirement. Require Relationship Managers to target local Small Businesses in ongoing calling efforts.

### **Goal Metrics corresponding to above:**

1. Proper CRA coding is reviewed for accuracy by Loan Officers and then Credit Administration.
2. VP Campbell will provide report tracking instruction, including CRA code tracking, to a delegate by 9/01/20. An explanation of the tracking data including its location on the shared drive will be provided to all Loan Staff by 9/30/20.
3. VP Salomon and/or VP Jensen will ensure that annual training for Loan Staff, over and above the bank-wide annual CRA training, will be provided to Loan Staff by 12/31/20 and not less than annually thereafter. Training rosters will be retained to verify attendance.
4. A loan review of all loans will be provided to the CRA Committee by 10/31/20 and not less than quarterly thereafter.
5. Loan tracking reports including small businesses loans will be provided to the CRA Committee by 10/31/20 and not less than quarterly thereafter.
6. Loan tracking reports including small businesses loans with a GAR of under \$1 million will be provided to the CRA Committee by 10/31/20 and not less than quarterly thereafter.
7. The job description for the Relationship Manager (RM) role has been updated. Sales effort is tracked by the bank's CRM application by Relationship Manager. A summary of all sales activity by RM will be provided to the CRA Committee by 10/31/20 and not less than quarterly thereafter.