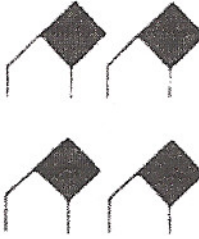
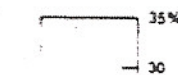



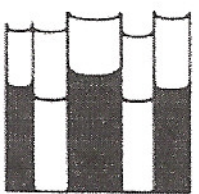
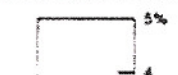

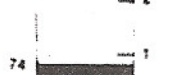
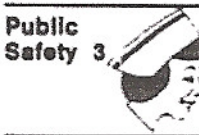
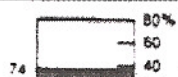



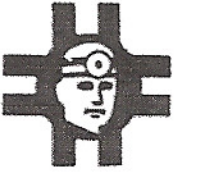


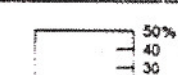
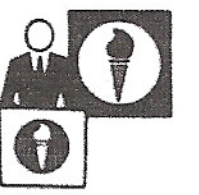

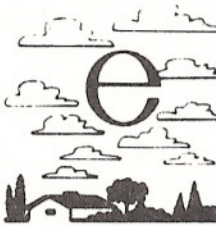


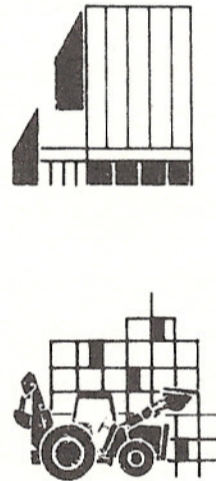



1974 Internal Social-Environmental Audit

FIRST NATIONAL BANK OF MINNEAPOLIS

		1974 Performance Level	Net Percentage Performance Differential '73-'74 (a)	1974 Objectives (b)	1974 Social Performance Index (c)	1975 Objectives (d)	
	1. Number of residential mortgage loans originated in 1974 to families living in	a.) 360		+	↑	a.) 360	
	a.) Minneapolis b.) Suburbs & St. Paul	b.) 967		+	↓	b.) 967	
	2. Dollar amount of residential mortgage loans originated in 1974 to families in	a.) \$ 8,861,000		+	↑	a.) \$ 8,861,000	
	a.) Minneapolis b.) Suburbs & St. Paul	b.) \$29,324,000		+	↑	b.) \$29,324,000	
	3. Number of outstanding home improvement loans made to families living in	a.) 357				a.) 655	
a.) Minneapolis b.) Suburbs & St. Paul	b.) 744				b.) 676		
4. Ratio originated residential mortgage loans to bank's total resources	1:50				1:50		
5. Foundation contribution	\$10,000			\$10,920	.92	\$10,000	
	1. Number of classes taken by employees paid by bank	363		+	↓		
	a.) internal	164		+	↑		
	b.) external	199		+	↓		
	2. Number of employees in bank college gift matching program	48		+	↑	55	
3. Employee community involvement man-hours per month	1,129			+	↑	1,241	
4. Foundation contribution to educational institutions	\$51,750			\$50,006	1.03	\$55,000	
	1. Accidents on bank premises involving employees — 1974 (Does not include sports)	26				26	
	2. Accidents involving non-employees	14				14	
	1. Clerical employees — monthly income related to area-wide averages	1:1.01				1:1	
	2. Clerical employees — composite productivity relation to base 1973	1:1.06				1:1.10	
	1. Percent officers, managers and professionals (EEO defined)	a.) 19.8		+	↑	a.) 23.8	
	a.) women b.) racial minority	b.) 3.5		+	↑	b.) 4.2	
	2. Percent of job categories posted	77			75	1.03	77
	1. Estimated commitment to treatment of alcoholism	a.) \$5,460		+	50%	.61	
	a.) money b.) man-hours	b.) 222		+	100%	1.39	
	2. Number of days missed due to health problems per capita	a.) 3.43			a.) 5.0	a.) 1.7	a.) 3.43
	a.) women b.) men	b.) 1.65			b.) 2.3	b.) 4.3	b.) 1.65
	3. Prepaid health services (HMO) as employee health option						a.) 0
	a.) services offered	a.) 0				↓	b.) \$1,500
b.) dollar	b.) \$1,000			↑	c.) 150		
c.) man-hours	c.) 141			+			
	1. Percent employees taking bus to work	61				65	
	2. Percent employees who come to work in car pools	17			50	1.22	
	3. Percent employees who drive to work alone	19			30	.56	20
				15	.79	15	
	1. Man-hours per month spent by employees in community activity	4,632		+		5,095	
	a.) on bank time	585		380	1.54	643	
	b.) non-bank time	4,047		+	↑	4,451	
	2. Percent employees donating to United Way	83			+	↑	85
3. Percent employees voting Nov. '74	75						

		1974 Performance Level	Net Percentage Performance Differential '73-'74 (2)	1974 Objectives (3)	1974 Social Performance Index (4)	1975 Objectives (5)
Environment 9 (1) 	1. Percent office paper which is recycled	18		+	▲	18.5
	2. Energy consumed by bank					
	a.) steam	44,727,500		44,355,075	.99	44,727,500
	b.) electric (in kilowatt hours 1-1-74 to 12-31-74)	13,095,560		-15%	.91	13,095,560
	3. Loan commitments to firms dealing in anti-pollution equipment	\$8,382,000				
4. Community involvement commitment in man-hours per month	153				168	
5. Foundation contribution	\$5,000			\$6,037	.83	\$5,000
Culture 10 	1. Level of commercial line commitments to cultural institutions	\$4,000,000				\$4,000,000
	2. Community involvement — man-hours/month	333				370
	3. Foundation contribution	\$115,200		\$113,514	.99	\$135,200
Human Relations 	1. Number minority business loan applicants	56			▲	
	2. Percent approved installment loan applications					
	a.) women	82				83
	b.) men	83				83
	3. Level of minority business purchases	\$46,530		\$45,440	1.01	\$49,000
4. Community involvement — man-hours/month	803		+	▲	883	
5. Foundation contribution	\$20,500		\$18,250	1.12	\$23,500	
Community Investment (6) 	1. Commitment to lend money to businesses					
	a.) Minneapolis	\$284,936,000				\$284,936,000
	b.) Suburbs and St. Paul	\$296,127,000				\$296,127,000
	2. Commitments to lend money to civic institutions at other than market terms					
	a.) number	8				
	b.) amount	\$8,700,000				\$8,700,000
3. Dollar volume of commercial mortgage loans originated in						
a.) Minneapolis	\$1,143,000					
b.) Suburbs and St. Paul	\$3,902,000					
4. Dollar volume commercial construction and land development loans						
a.) Minneapolis	\$ 4,685,000		+	▼		
b.) Suburbs and St. Paul	\$26,905,000		+	▼		
5. Estimated dollar value of personal loans outstanding/total personal savings deposits	\$239,602,000/ \$233,568,000			+	▲	
6. Total Foundation Contribution	\$421,000		\$420,000	1.0	\$445,000	
Consumer Protection and Services 	1. New consumer services offered	8				8
	2. Diversity of perspective — percent of Board members without a primary background as a business executive	8		+	▼	
	3. Student loans originated in 1974					
a.) number	1,192				1,192	
b.) dollar volume	\$1,877,000				\$1,877,000	

(1) Numbered categories listed in order of community priority as determined from 1972 First Minneapolis community Social-Environmental Audit.

(2) Net Percentage Performance Differential computed by: (a) determining the percentage difference in 1974 against 1973 for each indicator, (b) adding the percentage increases or decreases, and (c) dividing the result by the number of indicators used in the category

to determine the net change. Only indicators appearing in both the 1973 and 1974 audit are considered.

(3) Many 1974 objectives were specified only as increase (+) or decrease (-) because the 1974 corporate planning process was not time coordinated with the audit process.

(4) Where a numerical 1974 objective was specified for an indicator, the 1974 achievement was measured against that objective. 1.00 or

more indicates the objective was met or exceeded. Less than 1.00 indicates the extent to which the objective was not met. If the 1974 objective indicated an increase (+), the 1974 performance is reflected by an ▲ if the objective was met or by a ▼ if it was not.

(5) Objectives are set as a part of the 1975 corporate management plan.

(6) Entitled Community Commitment in 1973.