CITY OF LOS ANGELES
RESPONSIBLE BANKING INVESTMENT MONITORING PROGRAM
FOR COMMERCIAL BANKS
Reporting Calendar Year: 2016

Commercial banks providing City banking business or seeking City banking business must complete and file this form no later than July 1st of each year to the City Treasurer to comply with Section 20.95.1 to Chapter 5.1 of the Los Angeles Administrative Code.

BANK CONTACT INFORMATION:

Bank of Hope

Name of Commercial Bank

3200 Wilshire Blvd., Suite 1400, Los Angeles, CA 90010

Street Address City State Zip Code

Kelvin James, FVP & CRA Officer

Contact Person Name and Title

(213.427.7775) kelvin.james@bankofhope.com

Telephone Number Email Address

BANK CORPORATE PROFILE

1. Service / product currently being provided to the City of Los Angeles?

Public Agency funds on deposit (HACLA – La Cienega LOMOD)

1 of 6
2. City/State of Bank’s corporate headquarters?  
   **Los Angeles/California**

3. State of Incorporation? **California**

4. Total number of corporate employees (Total employees)? **1,394**
   - Number of employees in California **1,066**
   - Number of employees in the City of Los Angeles **700**
   - Number of employees that live in City of Los Angeles **364**

5. Number of branches in the State of California **44**
   - Number of branches in the City of Los Angeles **17**

6. Please provide the following 2016 financial data for your financial institution:
   - Total Deposits **$11.5 billion**
   - Total Assets **$13.4 billion**
   - Total Equity **$1.9 billion**

7. Please provide your most recent financial ratings for:
   - **Long Term Issuer Rating:**
     - DBRS: N/A – Not Rated
     - Fitch: N/A – Not Rated
     - Moody’s: N/A – Not Rated
     - Standard & Poor’s: N/A – Not Rated
   - **Short Term Issuer Rating:**
     - DBRS: N/A – Not Rated
     - Fitch: N/A – Not Rated
     - Moody’s: N/A – Not Rated
     - Standard & Poor’s: N/A – Not Rated
8. Please identify the following 2016 financial data specific to the City of Los Angeles:

   MBE Loans N/A
   WBE Loans N/A
   SBA Loans 208
   Educational grants / endowments Scholarships to 6 students

9. Please provide in a separate attachment, Exhibit I, a list and brief description of your firm’s 2016 community investments and/or partnerships with the City and/or local non-profit organizations relating to financial literacy, education programs and job growth.

COMMUNITY REINVESTMENT ACT (CRA) PROFILE

1. What is the size of your institution as defined by the Community Reinvestment Act (CRA)?

   Large   Intermediate   Small

2. Please provide the following CRA ratings for your financial institution:

   Overall CRA Rating – State  Satisfactory
   Issue Rating Date          July 20, 2015
   Performance Test Level      Lending   Investment   Service
   Outstanding                _____      _____          _____
   Satisfactory               X         X            X
   Needs to Improve           _____      _____          _____
   Substantial Noncompliance  _____      _____          _____

   Overall CRA Rating – National Satisfactory
   Issue Rating Date           July 20, 2015
Performance Test Level | Lending | Investment | Service
---|---|---|---
Outstanding | _____ | _____ | _____
Satisfactory | ___X__ | ___X__ | ___X__
Needs to Improve | _____ | _____ | _____
Substantial Noncompliance | _____ | _____ | _____

3. Please provide the number and value of loans by census tracts for the following types of loans in an Excel format as Exhibit II.
   a. Small Business Loans (gross revenue of $1 million or less) 304 - $61.5 million
   b. Home Mortgages 44 - $30.7 million
   c. Home Equity Loans N/A
   d. Community Development Loans 22 - $136.2 million
   e. Community Development Investments 2 - $18.1 million

4. Does your institution participate in the Los Angeles Mortgage Modification Program (LAMMP)? Yes ______ No ___X__

   If yes, please provide the number of mortgages and the value of the mortgages by census tract that have received assistance in an Excel format as Exhibit III.

   If no, please briefly explain: Other competing Bank priorities

   __________________________________________________________________________
   __________________________________________________________________________
   __________________________________________________________________________

5. Does your financial institution participate in any of the following CalHFA’s Keep Your Home California Programs?
   Yes___ No ___X__ Unemployment Mortgage Assistance Program (UMA)
   Yes ___ No ___X__ Mortgage Reinstatement Assistance Program (MRAP)
   Yes ___ No ___X__ Principal Reduction Program (PRP)
   Yes ___ No ___X__ Transit Assistance Program (TAP)
If yes, please provide the number and value of these mortgages by census tract that have received assistance for each program in an Excel format as Exhibit IV.

If no, please briefly explain: Other competing Bank priorities

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6. Does your financial institution participate in any of the following Making Home Affordable Programs?

Yes ___ No ___X__ Home Affordable Modification Program (HAMP)

Yes ___ No ___X__ Principal Reduction Alternative SM (PRA)

Yes ___ No ___X__ Second Lien Modification Program (2MP)

Yes ___ No ___X__ FHA Home Affordable Modification Program (FHA-HAMP)

Yes ___ No ___X__ USDA’s Special Loan Servicing

Yes ___ No ___X__ Veteran’s Affairs Home Affordable Modification (VA_HAMP)

Yes ___ No ___X__ Home Affordable Foreclosure Alternatives Program (HAFA)

Yes ___ No ___X__ Second Lien Modification Program for Federal Housing Administrative Loans (FHA-2LP)

Yes ___ No ___X__ Home Affordable Refinance Program (HARP)

Yes ___ No ___X__ FHA Refinance for Borrowers with Negative Equity (FHA Short Refinance)

Yes ___ No ___X__ Home Affordable Unemployment Program (UP)

Yes ___ No ___X__ Other – Internal Home Modification Program

If yes, please provide the number and value of the mortgages by census tract that have received assistance for each program in an Excel format as Exhibit V.

If no, please briefly explain: Other competing Bank priorities

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CERTIFICATION UNDER PENALTY OF PERJURY (*)

I certify under penalty of perjury that I have read and understand the questions contained in this form and I, further, certify that I have provided full and complete answers to each questions, and that all information provided in all attached exhibits are true and accurate to the best of my knowledge and belief.

Kelvin James, FVP & CRA Officer ______________________________ June 30, 2017

Print Name, Title ___________________________ Signature __________________ Date __________________

(*) Signature must be that of a Government Banking Division Manager, Commercial Executive Manager or Community Affairs Executive