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:

BNY Mellon, National Association
Name of Commercial Bank

500 Grant Street Pittsburgh PA 15258
Street Address City State Zip Code

Frank M. Hammond, First Vice President
Contact Person Name and Title

412-234-1843 frank.hammond@bnymellon.com
Telephone Number Email Address

BANK CORPORATE PROFILE

1. Service / product currently being provided to the City of Los Angeles? Custody and Securities Lending Services

2. City/State of Bank’s corporate headquarters? New York, NY

3. State of Incorporation? Delaware

4. Total number of corporate employees?
   Number of employees in California 746
   Number of employees in the City of Los Angeles 146
Number of employees that live in City of Los Angeles  34

5. Number of branches in the State of California _______________
   Number of branches in the City of Los Angeles _______________

   We have offices in California (San Diego, Silicon Valley, San Francisco, Newport Beach, and Los Angeles).

6. Please provide the following 2016 financial data for your financial institution:
   Total Deposits  $221,490 m
   Total Assets  $337.5 billion
   Total Equity  $39.1 billion

7. Please provide your most recent financial ratings for:

   Long Term Issuer Rating:
   DBRS  AA (low)
   Fitch  AA-
   Moody's  A1
   Standard & Poor's  A

   Short Term Issuer Rating:
   DBRS  R-1 (middle)
   Fitch  F1+
   Moody's  P-1
   Standard & Poor's  A1

8. Please identify the following 2016 financial data specific to the City of Los Angeles:
   MBE Loans ___________
   WBE Loans ___________
   SBA Loans ___________
   Educational grants / endowments ______________________

   We are not aware of any loan programs directed to Diverse vendors. We believe that this is may not be applicable to the bank, to our knowledge we don’t provide traditional loan products as described in this form.
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. N/A

COMMUNITY REINVESTMENT ACT (CRA) PROFILE

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

   BNY Mellon is designated by the OCC as a wholesale institution of the CRA.

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

   Overall CRA Rating – State N/A

   Issue Rating Date

   Performance Test Level  Lending  Investment  Service
   Outstanding           ______  ______  ______
   Satisfactory          ______  ______  ______
   Needs to Improve      ______  ______  ______
   Substantial Noncompliance  ______  ______  ______

   Overall CRA Rating – National Outstanding

   Issue Rating Date 8/26/2013

   Performance Test Level  Lending  Investment  Service
   Outstanding              N/A  N/A  N/A
   Satisfactory                 N/A  N/A  N/A
   Needs to Improve           N/A  N/A  N/A
   Substantial Noncompliance   N/A  N/A  N/A

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) N/A
b. Home Mortgages  See attached spreadsheet.

c. Home Equity Loans  N/A

d. Community Development Loans  N/A

e. Community Development Investments  N/A

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: We do not offer loans through this program.

______________________________________________________________

______________________________________________________________

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: We do not offer loans on a retail basis that address these programs.

________________________________________________________________

________________________________________________________________

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 ___ 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:

We do not offer loans on a retail basis that address these programs.

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
ture and accurate to the best of my knowledge and belief.

Frank M. Hammond, FVP  Frank M. Hammond  June 26, 2017

Print Name, Title  Signature  Date

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