CITY OF LOS ANGELES
RESPONSIBLE BANKING INVESTMENT MONITORING PROGRAM
FOR COMMERCIAL BANKS
Reporting Calendar Year: 2018

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 St Pittsburgh PA 15258
Street Address City State Zip Code

Joseph Ott, VP- CRA Officer
Contact Person Name and Title

(412) 236-5339 joseph.ott@bnymellon.com
Telephone Number Email Address

BANK CORPORATE PROFILE

1. Service / product currently being provided to the City of Los Angeles?
   Bank 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? UUSA 28,125
   Number of employees in California 694
Number of employees in the City of Los Angeles  163  
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 2017 financial data for your financial institution: 
   Total Deposits  $244,322 Million  
   Total Assets  $371,758 Million  
   Total Equity  $37,709  

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  A-1  

8. Please identify the following 2017 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 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 2017 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 - There are no community investments nor 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)? **Wholesale Bank designation by the OCC.**

   - Large
   - Intermediate
   - Small

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

   **Overall CRA Rating – State**

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<thead>
<tr>
<th>Issue Rating Date</th>
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<tbody>
<tr>
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   **Performance Test Level**

<table>
<thead>
<tr>
<th>Lending</th>
<th>Investment</th>
<th>Service</th>
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   **Overall CRA Rating – National**

<table>
<thead>
<tr>
<th>Issue Rating Date</th>
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<tbody>
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<td>September 5, 2017</td>
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   **Outstanding**

   **Performance Test Level**

<table>
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<th>Investment</th>
<th>Service</th>
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<tr>
<td>N/A</td>
<td>N/A</td>
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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 ______

   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 through 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  USDA's Special Loan Servicing
Yes  No  Veteran's Affairs Home Affordable Modification (VA_HAMP)
Yes  No  Home Affordable Foreclosure Alternatives Program (HAFA)
Yes  No  Second Lien Modification Program for Federal Housing Administrative Loans (FHA-2LP)
Yes  No  Home Affordable Refinance Program (HARP)
Yes  No  FHA Refinance for Borrowers with Negative Equity (FHA Short Refinance)
Yes  No  Home Affordable Unemployment Program (UP)
Yes  No  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 question, and that all information provided in all attached exhibits are true and accurate to the best of my knowledge and belief.

Joseph Ott, VP, CRA Officer
June 6, 2018

Print Name, Title  Signature  Date

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