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:

Broadway Federal Bank
Name of Commercial Bank
5055 Wilshire Blvd Los Angeles, Ca 90036
Street Address City State Zip Code
Ruth McCloud - SVP Chief Retail Banking Officer
Contact Person Name and Title
323- 556 3222 rmcloud@broadwayfederalbank.com
Telephone Number Email Address

BANK CORPORATE PROFILE

1. Service / product currently being provided to the City of Los Angeles? Depository and Credit Services
2. City/State of Bank’s corporate headquarters? Los Angeles California
3. State of Incorporation? Delaware
4. Total number of corporate employees? 66
   Number of employees in California 66
Number of employees in the City of Los Angeles 42
Number of employees that live in City of Los Angeles 27

5. Number of branches in the State of California 3
Number of branches in the City of Los Angeles 2

6. Please provide the following 2017 financial data for your financial institution:
   Total Deposits $293.9 Million
   Total Assets $411.6 Million
   Total Equity $50.6 Million

7. Please provide your most recent financial ratings for:
   Long Term Issuer Rating:
   - DBRS Not Rated
   - Fitch Not Rated
   - Moody's Not Rated
   - Standard & Poor's Not Rated

   Short Term Issuer Rating:
   - DBRS Not Rated
   - Fitch Not Rated
   - Moody's Not Rated
   - Standard & Poor's Not Rated

8. Please identify the following 2017 financial data specific to the City of Los Angeles:
   - MBE Loans N/A
   - WBE Loans N/A
   - SBA Loans N/A
   - Educational grants / endowments __________________________

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.
   See Exhibit I
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    Outstanding

   Issue Rating Date             June 6, 2016

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

   Overall CRA Rating – National    Outstanding

   Issue Rating Date             June 6, 2016

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

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)
   b. Home Mortgages
   c. Home Equity Loans
   d. Community Development Loans
   e. Community Development Investments
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: The bank does not participate at this time

________________________________________

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: The bank does not participate at this time

________________________________________

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: The bank does not participate at this time

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.

Ruth McCloud  SVP  8/15/18

Print Name, Title  Signature  Date

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