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:

California Bank & Trust, a division of ZB, N.A.

Name of Commercial Bank

1940 Century Park East, Los Angeles, CA 90067

Street Address City State Zip Code

Steven Herman, Senior Vice President – Community Reinvestment Officer

Contact Person Name and Title

(310) 407-6181 Steven.Herman@calbt.com

Telephone Number Email Address

BANK CORPORATE PROFILE

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

   Tax-Exempt Bond Financing for Affordable Housing

2. City/State of Bank’s corporate headquarters? Salt Lake City, Utah

3. State of Incorporation? ZB, National Association is a national bank organized under the laws of the United States and formed pursuant to Articles of Association filed with the Office of the Comptroller of the Currency.

4. Total number of corporate employees?

   Number of employees in California 1,097
Number of employees in the City of Los Angeles 124
Number of employees that live in City of Los Angeles 51
5. Number of branches in the State of California 92
   Number of branches in the City of Los Angeles 8
6. Please provide the following 2016 financial data for your financial institution:
   Total Deposits $53,966,815 (ZB, National Association)
   Total Assets $65,298,479 (ZB, National Association)
   Total Equity $7,579,767 (ZB, National Association)
7. Please provide your most recent financial ratings for:
   Long Term Issuer Rating:
     DBRS discontinued as of 1/6/2016
     Fitch BBB
     Moody’s (P)Baa3
     Standard & Poor’s BBB-
   Short Term Issuer Rating:
     DBRS discontinued as of 1/6/2016
     Fitch K2
     Moody’s (P)P-3
     Standard & Poor’s A-3
8. Please identify the following 2016 financial data specific to the City of Los Angeles:
   MBE Loans Not Available
   WBE Loans Not Available
   SBA Loans (6) $5,347,000
   Educational grants / endowments (24) $91,000
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

   Issue Rating Date: January 12, 2015

   Performance Test Level: Lending, Investment, Service
   - Outstanding: _____, X, X
   - Satisfactory: High Sat
   - Needs to Improve: _____, _____, _____
   - Substantial Noncompliance: _____, _____, _____

   Overall CRA Rating – National

   Issue Rating Date: July 27, 2015

   Performance Test Level: Lending, Investment, Service
   - Outstanding: _____, _____, _____
   - Satisfactory: High Sat, Low Sat, High Sat
   - 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. PLEASE SEE ATTACHMENTS
   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: **California Bank & Trust 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 ____ Unemployment Mortgage Assistance Program (UMA)
   Yes ___ No ____ Mortgage Reinstatement Assistance Program (MRAP)
   Yes ___ No ____ Principal Reduction Program (PRP)
   Yes ___ No ____ 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: **California Bank & Trust does not participate at this time.**

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

   Yes ___ No ____ Home Affordable Modification Program (HAMP)
   Yes ___ No ____ Principal Reduction Alternative SM (PRA)
   Yes ___ No ____ Second Lien Modification Program (2MP)
   Yes ___ No ____ 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 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: California Bank & Trust 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 question, and that all information provided in all attached exhibits are true and accurate to the best of my knowledge and belief.

Steven Herman, SVP & Manager, Com. Dev. Finance Div. 7/13/2017

Print Name, Title Signature Date

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