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:**

Citibank N.A.
Name of Commercial Bank

444 S. Flower St. 29th Fl.  Los Angeles  CA  90071
Street Address  City  State  Zip Code

Thad Garrison, Director
Contact Person Name and Title

(213) 833-2340  thad.garrison@citi.com
Telephone Number  Email Address

**BANK CORPORATE PROFILE**

1. Service / product currently being provided to the City of Los Angeles?
   
   Travel card through State of CA DGS


3. State of Incorporation? DE

4. Total number of corporate employees? 210,000
   
   Number of employees in California  3919
Number of employees in the City of Los Angeles _______ 395
Number of employees that live in City of Los Angeles not currently avail.

5. Number of branches in the State of California 313
   Number of branches in the City of Los Angeles 107 (County level)

6. Please provide the following 2016 financial data for your financial institution:
   Total Deposits: $945,683,000
   Total Assets: $1,349,581,000
   Total Equity ____________6$225,000,000,000__________

7. Please provide your most recent financial ratings for:
   Long Term Issuer Rating:
   DBRS _______ N/A_________
   Fitch _______ A+___________
   Moody's _______ A1_________
   Standard & Poor's _______ A+_______

   Short Term Issuer Rating:
   DBRS _______ N/A_________
   Fitch _______ F1___________
   Moody's _______ P1_________
   Standard & Poor's _______ A1_______

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 4 loans: $495,000
   Educational grants / endowments ____________6$6,757,599________

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**  Outstanding
   Issue Rating Date  December 31, 2011
   
   Performance Test Level  Lending  Investment  *Service
   Outstanding  X  X
   Satisfactory     _____  _____  X
   Needs to Improve  _____  _____  _____
   Substantial Noncompliance  _____  _____  _____

   *Received a High Satisfactory CRA rating

   **Overall CRA Rating – National**  Satisfactory
   Issue Rating Date  December 31, 2011
   
   Performance Test Level  Lending  Investment  *Service
   Outstanding  X  X
   Satisfactory     _____  _____  X
   Needs to Improve  _____  _____  _____
   Substantial Noncompliance  _____  _____  _____

   *Received a High Satisfactory CRA rating

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. (See Attached)
   
   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.
   **No** If no, please briefly explain: *Due to numerous other modification programs that Citi has in place for its Los Angeles borrowers, Citi does not participate in LAMMP.*

5. Does your financial institution participate in any of the following CalHFA’s Keep Your Home California Programs:
   Yes X No ___ Unemployment Mortgage Assistance Program (UMA)
   Yes X No ___ Mortgage Reinstatement Assistance Program (MRAP)
   Yes X No ___ 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.
   See attached spreadsheets. *Unfortunately, we are unable to provide the requested information by program type. City provides only publicly available HMDA data.*
   If no, please briefly explain: __________________________________________
   __________________________________________
   __________________________________________

6. Does your financial institution participate in any of the following Making Home Affordable Programs?
   Yes X No ___ Home Affordable Modification Program (HAMP)
   Yes X No ___ Principal Reduction Alternative SM (PRA)
   Yes X No ___ Second Lien Modification Program (2MP)
   Yes X No ___ FHA Home Affordable Modification Program (FHA-HAMP)
   Yes X No ___ USDA’s Special Loan Servicing
   Yes X No ___ Veteran’s Affairs Home Affordable Modification (VA_HAMP)
   Yes X No ___ Home Affordable Foreclosure Alternatives Program (HAFA)
Yes ___ No X  Second Lien Modification Program for Federal Housing Administrative Loans (FHA-2LP)

Yes X  No ___ Home Affordable Refinance Program (HARP)

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

Yes X  No ___ Home Affordable Unemployment Program (UP)

Yes X  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.

(See attached Exhibit V)

If no, please briefly explain:

-------------------------------------------------------------------------------

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.

Thad Garrison, Director

Print Name, Title  Signature  Date

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

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.

In the year 2016, Citi distributed $6,757,599 in grants and charitable contributions in the Los Angeles MSA.

Financial Literacy - Citi is a recognized leader in financial empowerment, and in 2016 dedicated over $1.4 million to financial literacy efforts throughout Los Angeles. Much of those dollars were allocated in direct partnership with the Mayor’s Office and City of Los Angeles departments. Two of those investments received media coverage in the LA Times and in the Los Angeles Daily News.

In 2016, Citi Community Development (a division of Citi) worked with the Mayor’s Office and the Housing & Community Investment Division (HCID) on a proposal that would help thousands of Angelenos access Earned Income Tax Credits (EITC). In 2016, Citi Community Development provided $250,000 in funds for HCID’s Family Source Centers to have increased access to resources needed to increase EITC tax filings in the 2017 tax season. Media coverage for this included a press conference on February 2, 2017 in which Mayor Garcetti, City Controller Ron Galperin, and HCID General Manager Rushmore Cervantes all spoke and thanked Citi for this 2016 investment. James Alva, Citi’s Senior Vice President and Southern CA Market Manager, was also invited to speak at that press conference and was introduced by Mayor Garcetti. This program is called “Free Tax Prep LA.” More information can be found by visiting freetaxprepla.com as well as by reading the Los Angeles Daily News Op-Ed co-authored by Mayor Garcetti and Citi Community Development Global Director, Bob Annibale attached and found here: Too Many in Greater L.A. Miss Out on the Benefits of Tax Season.

Also in 2016, Citi funded $280,000 to create the first-ever Los Angeles Center for Financial Empowerment (CFE) with the LA County Board of Supervisors. Citi’s funds matched the Supervisor’s funds and made the establishment of this financial empowerment office possible. While this may seem to be a County entity, it is actually a public-private partnership between LA County’s Department of Consumer and Business Affairs, LA City’s HCID, Citi Community Development, and the non-profit community. Most of the Center’s work has been concentrated in the City of Los Angeles. Recognizing Citi’s leadership and expertise in financial empowerment, the County Supervisors selected Citi
Community Development to be the sole private funder and sole bank to partner with them to create this Center for Financial Empowerment. Drawing on its experience helping to fund and create six other Centers for Financial Empowerment across the United States, James Alva from Citi Community Development was selected by the County to Chair the Advisory Board for the Center for Financial Empowerment. The launch of this CFE also received coverage in the LA Times “Teaching Financial know-how needs to be a part of LA. County’s Social Safety Net”. (see link and attached)

On May 5, 2016, Citi Community Development in partnership with Mayor Garcetti’s Office of Immigrant Affairs and the Mexican Consulate in Los Angeles a financial literacy program called La Ventanilla de Asesoría Financiera (“Financial Consulting Window”). At the launch of this program, the Mayor’s Chief of Staff Ana Guerrero highlighted how with the $250,000 in seed-funding from Citi Community Development, that visitors to the Mexican Consulate would be able to meet with a financial literacy coach in private and free of charge. Note: Citi provided this funding in calendar year 2015, so this $250,000 contribution does not appear in the totals mentioned previously in this document. This is part of Citi’s focus on helping immigrants integrate more fully into the financial mainstream in the United States.

Also a part of Citi’s immigrant integration and financial literacy efforts, Citi contributed $125,000 in 2016 to Cities for Citizenship, a partnership with the Mayor’s Office of Immigrant Affairs. Cities for Citizenship was launched in 2015 with funding from Citi Community Development by Mayor Garcetti, Mayor Rahm Emanuel from Chicago and Mayor Bill de Blasio from New York. This is an effort to get more immigrants focused on the financial benefits and responsibilities of citizenship. Citi Community Development’s $125,000 funds several non-profit organizations to provide citizenship classes and financial coaching to thousands of immigrants in Los Angeles. This partnership led to the development of the Mayor’s website stepforward.lacity.org which outlines the steps needed to obtain citizenship and in which Citi Community Development is recognized as a partner.

In 2016, Mayor Garcetti appointed Citi Community Development Vice President, Ms. Rashi Kallur, to the City’s Community Action Board (CAB). The CAB’s Executive Director is Abigail Marquez formerly of the Mayor’s Office and now Assistant General Manager of the City’s Housing and Community Investment Division. The Community Action Board oversees the City’s sixteen Family Source Centers, which is part of the City’s poverty-fighting strategy and is the only infrastructure in the City that incorporates financial literacy coaching. Ms. Kallur has been the only bank representative invited to participate on this board. (See attached letter from Mayor Garcetti)
In 2016, Citi Community Development launched a new initiative in the City of Los Angeles with two credit unions in which those credit union members would have completely free access to Citibank’s ATMs. This greatly increased access for USC Credit Union’s (South LA) members as well as for Self-Help Credit Union’s members (Wilmington). In addition, Citi Community Development provided one of the City’s Family Source Centers, El Nido Family Centers, with a $50,000 grant to provide financial literacy coaching to those credit unions’ members.

**Education Programs & Job Growth** – In 2016, Citi provided $1,682,300 in grants and contributions benefitting education programs and job growth.

One of Citi’s notable grants is its community grant for HIRE LA Youth in partnership with Mayor Garcetti. Citi Foundation’s 2016 grant was in the amount of $432,000. Citi’s 2016 grant provided summer job opportunities for 200 youth and young adults ages 16-24. Citi’s funding for this program to-date (2014-2017) has been approximately $1.8 million and has provided jobs for 816 youth. Citibank Market President, Lisa Deloney, spoke alongside Mayor Garcetti in June of 2015 to announce Citi’s support for this program, and in 2016, Citi Community Development’s James Alva, spoke alongside Mayor Garcetti to announce Citi’s additional support for this. To-date, Citi has been one of the top funders of this program.

Citi also in 2016 provided $250,000 to LA Conservation Corps to provide at-risk youth with opportunities to develop job skills training, education and work experience with an emphasis on conservation and service projects that benefit the Los Angeles community. Green Career Pathways, a program of LA Conservation Corps, couples a workforce readiness program to serve as one of Los Angeles' best forces to mitigate the economic and environmental challenges that accompany urban expansion. Through this program 300 young adults have been employed in a paid work experience and have received specialized training culminating with an industry-recognized certification helping with employment transition.

Citi has also provided $577,500 in 2016 for small business and direct job growth related grants. Notable investments include $250,000 for the Coalition for Responsible Community Development in Council District 9, which provided funding to address the needs of low-income small businesses owners in the Vernon-Central neighborhood in South Los Angeles to promote stabilization and job growth. A second notable investment included a $60,000 grant to the Valley Economic Development Center (VEDC), which provides training to women and minority micro-entrepreneurs. VEDC is a partner in Mayor Garcetti’s Great Streets Initiative.