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:**

J. P. Morgan Chase Bank, N. A.
Name of Commercial Bank

3 Park Plaza, Suite 900    Irvine    CA    92614
Street Address    City    State    Zip Code

Brian Page, Authorized Officer
Contact Person Name and Title

949-833-4654    brian.l.page@jpmorgan.com
Telephone Number    Email Address

**BANK CORPORATE PROFILE**

1. Service / product currently being provided to the City of Los Angeles?  
   The City works with numerous lines of business within JP Morgan

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

3. State of Incorporation? Delaware

4. Total number of corporate employees? More than 240,000
   Number of employees in California 14,200
   Number of employees in the City of Los Angeles 1,900
Number of employees that live in City of Los Angeles 1,800

5. Number of branches in the State of California 997
   Number of branches in the City of Los Angeles 56

6. Please provide the following 2016 financial data for your financial institution:
   Total Deposits $1,423.00 billion as of March 31, 2017
   Total Assets $2,546 billion as of March 31, 2017
   Total Equity $255.9 billion in stockholders’ equity as of March 31, 2017

7. Please provide your most recent financial ratings for:
   Long Term Issuer Rating:
   DBRS AA
   Fitch A+
   Moody’s A3
   Standard & Poor’s A-

   Short Term Issuer Rating:
   DBRS R-1
   Fitch F1
   Moody’s P-2
   Standard & Poor’s A-2

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

*Please refer to the attachment JP Morgan Corporate Responsibility Report or it can also be found at the following link:

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.

Please refer to the attachment JP Morgan Corporate Responsibility Report or it can also be found at the following link: https://www.jpmorganchase.com/corporate/Corporate-Responsibility/document/2016-JPMorgan-Chase-CR-Report.pdf

**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**
   12/31/2010 (Exam Period 2007-2010)

   **Performance Test Level**

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<thead>
<tr>
<th>Lending</th>
<th>Investment</th>
<th>Service</th>
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<tr>
<td>Outstanding</td>
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<td>Needs to Improve</td>
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<tr>
<td>Substantial Noncompliance</td>
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**Overall CRA Rating – National**

**Satisfactory**

**Issue Rating Date**
12/31/2010 (Exam Period 2007-2010)

**Performance Test Level**

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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. See end of this document for response details.
   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

Please see the attached file, “Los Angeles CA, HMDA and Small Business Data_2016” for details on the bank’s CRA-reportable home mortgage and small business loans provided in Los Angeles in 2016.

In 2016, JPMorgan Chase Bank originated 161 community development loans totaling $245 million in the City of Los Angeles, California. The loans primarily consisted of construction loans for affordable rental housing and loans for multi-family affordable rental properties.

In 2016, JPMorgan Chase Bank originated 34 community development investments totaling more than $25.8 million in the City of Los Angeles, California. The investments included Low Income Housing Tax Credit investments, New Markets Tax Credit Investments, and grants.

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: ___N/A__________________________________________

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 ___X__ 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: N/A

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.
If no, please briefly explain: N/A

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.

Print Name, Title: [Name]  
Signature: [Signature]  
Date: [Date]

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