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:

PNC Bank, National Association
Name of Commercial Bank
The Tower at PNC Plaza, 300 Fifth Avenue, Pittsburgh, Pennsylvania 15222
Street Address City State Zip Code

Cynthia Jankowski, Senior Vice President
Contact Person Name and Title
818-676-3228 cynthia.jankowski@pnc.com
Telephone Number Email Address

BANK CORPORATE PROFILE

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

   Commercial loan to the City, the proceeds of which will be used by the City to make a tax exempt loan to a borrower to acquire and rehabilitate a multifamily project in the City of Los Angeles

2. City/State of Bank's corporate headquarters?   Pittsburgh, Pennsylvania

3. State of Incorporation?   Not applicable - Federal national banking association

4. Total number of corporate employees?   54,210 (Q2-2018)
   Number of employees in California   451
Number of employees in the City of Los Angeles 49

Number of employees that live in City of Los Angeles 36

5. Number of branches in the State of California -0-

Number of branches in the City of Los Angeles -0-

6. Please provide the following 2017 financial data for your financial institution:

Total Deposits 265,053,000,000 (total)

Total Assets 380,768,000,000 (total)

Total Equity 47,585,000,000 (total)

7. Please provide your most recent financial ratings for:

Long Term Issuer Rating: PNC Financial Services Group Senior Debt as of 8/31/18

DBRS A(high)
Fitch A+
Moody's A3
Standard & Poor's A-

Short Term Issuer Rating: PNC Bank, N.A. Short-term notes as of 8/31/18

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 _PNC does not track this data

WBE Loans _PNC does not track this data

SBA Loans _ Refer to Exhibit II for Small Business which may include SBA loans

Educational grants / endowments _ PNC does not track this data

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.

Please refer to Exhibit I and the 2017 Corporate Social Responsibility Report (CSR) for The PNC Financial Services Group
COMMUNITY REINVESTMENT ACT (CRA) PROFILE

1. What is the size of your institution as defined by the Community Reinvestment Act (CRA)?
   
   X Large    Intermediate    Small

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

   Overall CRA Rating – State       N/A
   Issue Rating Date

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

   Overall CRA Rating – National  Outstanding
   Issue Rating Date  7/8/12

   Performance Test Level  Lending  Investment  Service
   Outstanding       X         X         
   Satisfactory      
   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 Exhibit II

   a. Small Business Loans (gross revenue of $1 million or less)
   b. Home Mortgages
   c. Home Equity Loans  Home Equity included with Home Mortgages in Exhibit II - HMDA reportable 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: ______ PNC Bank does not participate in the City of ______
Los Angeles Mortgage Modification Program (LAMMP)

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: ______ PNC Bank does not participate in any of CalHFA’s ______
Keep Your Home California 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 ___X__ No ___ 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 _x*** No ___ 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 _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: * = we did participate in these programs until the program ended.  ** = 2 loans with UPB of $379,409, we do not track this by census tract.  ***= 4 loans with UPB of $479,516, we do not track this by census tract.  ****= for 2017:2 units,$470,815; YTD 2018: 2 units, $426,480

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.

Cynthia Jankowski, Senior Vice President  
Print Name, Title 
Signature  
Date  

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