CITY OF LOS ANGELES
RESPONSIBLE BANKING INVESTMENT MONITORING PROGRAM
FOR COMMERCIAL BANKS
Reporting Calendar Year: 2017

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:
U.S. Bank
Name of Commercial Bank
633 W. 5th Street    Los Angeles, CA 90071
Street Address    City    State    Zip Code
Robert McGlynn, Vice President
Contact Person Name and Title
213-615-6405    robert.mcglynn@usbank.com
Telephone Number    Email Address

BANK CORPORATE PROFILE
1. Service / product currently being provided to the City of Los Angeles?
   Commercial card services, corporate trust, credit, underwriting and commercial paper
2. City/State of Bank’s corporate headquarters? Minneapolis, MN
3. State of Incorporation? Delaware
4. Total number of corporate employees? 73,000
   Number of employees in California 7,210
Number of employees in the City of Los Angeles: 375
Number of employees that live in City of Los Angeles: 252

5. Number of branches in the State of California: 635
Number of branches in the City of Los Angeles: 18

6. Please provide the following 2017 financial data for your financial institution:
   - Total Deposits: $347 Billion
   - Total Assets: $462 Billion
   - Total Equity: $49 Billion

7. Please provide your most recent financial ratings for:
   Long Term Issuer Rating:
   - DBRS: AA
   - Fitch: AA-
   - Moody's: A1
   - Standard & Poor's: A+

   Short Term Issuer Rating:
   - DBRS: AA
   - Fitch: F1+
   - Moody's: P-1
   - Standard & Poor's: A-1+

Please identify the following 2017 financial data specific to the City of Los Angeles:
   - MBE Loans: U.S. Bank does not track or report this data
   - WBE Loans: U.S. Bank does not track or report this data
   - SBA Loans: See Exhibit II
   - Educational grants / endowments: $499,875

8. 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.
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 – California**

<table>
<thead>
<tr>
<th>Performance Test Level</th>
<th>Lending</th>
<th>Investment</th>
<th>Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outstanding</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>High Satisfactory</td>
<td>_____</td>
<td>_____</td>
<td>X____</td>
</tr>
<tr>
<td>Needs to Improve</td>
<td>_____</td>
<td>_____</td>
<td>_____</td>
</tr>
<tr>
<td>Substantial Noncompliance</td>
<td>_____</td>
<td>_____</td>
<td>_____</td>
</tr>
</tbody>
</table>

**Issue Rating Date** 03/31/2012

**Overall CRA Rating – National**

<table>
<thead>
<tr>
<th>Performance Test Level</th>
<th>Lending</th>
<th>Investment</th>
<th>Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outstanding</td>
<td>X</td>
<td>X</td>
<td>X____</td>
</tr>
<tr>
<td>Satisfactory</td>
<td>_____</td>
<td>_____</td>
<td>_____</td>
</tr>
<tr>
<td>Needs to Improve</td>
<td>_____</td>
<td>_____</td>
<td>_____</td>
</tr>
<tr>
<td>Substantial Noncompliance</td>
<td>_____</td>
<td>_____</td>
<td>_____</td>
</tr>
</tbody>
</table>

**Issue Rating Date** 03/31/2012

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:

U.S. Bank participates with the suite of programs offered by Keep Your Home California, which also manages the LAMMP program, to provide borrowers with a variety of home saving options. However, U.S. Bank does not participate with programs that feature lender contributing principle reduction/forgiveness components at this time.

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.

Although U.S. Bank participates in the programs specified above, we had no loans in the City of Los Angeles that went through active loss mitigation and received assistance from these programs during 2017.

If no, please briefly explain:

   __________________________________________________________

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 _X_ No ___ 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.

Fifty-eight customers in the city of Los Angeles, with mortgage values totaling $20,867,197.28, participated in Making Home Affordable Programs when the option was in effect. The Bank does not share specific census track data for Loss Mitigation participants, so no Exhibit V has been provided.

If no, please briefly explain:

U.S. Bank continuously works to assess and participate with programs that expand home savings options available to homeowners. Currently, U.S. Bank participates in many investor and insurer home retention options and the Keep Your Home California Program. Qualifying borrowers may also take advantage of proprietary solutions created to provide a wider scope of foreclosure prevention options.

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.

Kenneth Haber, VP             June, 28. 2018

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