City of Los Angeles
Responsible Banking Investment
Monitoring Program
For Commercial Bank
&
Wells Fargo & Co. Responses

Data current as June 29, 2017
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:

Wells Fargo Bank, National Association

333 S. Grand Avenue    Los Angeles    CA    19607

Mark Hewlett, Senior Vice President

213-253-7237    hewletma@wellsfargo.com
Los Angeles, CA  
Wells Fargo’s Responsible Banking Ordinance Response  
July 2017

**BANK CORPORATE PROFILE**

1. Service / product currently being provided to the City of Los Angeles?
   - Deposit and Treasury services
   - Public Finance services
   - Credit services

2. City/State of Bank’s corporate headquarters? **Sioux Falls, SD**

3. State of Incorporation? **N/A – Federal**

4. Total number of corporate employees? **265,000**
   - Number of employees in California **45,328**
   - Number of employees in the City of Los Angeles **3,329**
   - Number of employees that live in City of Los Angeles **3,096**

5. Number of branches in the State of California **1,053**
   - Number of branches in the City of Los Angeles **94**

6. Please provide the following 2016 financial data for your financial institution:
   - Total Deposits **$1.3 trillion**
   - Total Assets **$1.7 trillion**
   - Total Equity **$155.8 billion**

7. Please provide your most recent financial ratings for:
   - Long Term Issuer Rating:
     - DBRS **AA (High)**
     - Fitch **AA**
     - Moody’s **Aa2**
     - Standard & Poor’s **AA-**
Short Term Issuer Rating:

- DBRS: R-1 (High)
- Fitch: F1+
- Moody’s: P-1
- Standard & Poor’s: A-1+

8. Please identify the following 2016 financial data specific to the City of Los Angeles:

- MBE Loans: 
  Wells Fargo does not track this data.
- WBE Loans: 
  Wells Fargo does not track this data.
- SBA Loans: 
  Wells Fargo does not track SBA data specific to the City of Los Angeles. Alternatively you may be able to obtain this federally managed data for Los Angeles County from the SBA. As an example, our research revealed that for federal fiscal year 2016 (October 2015 – September 2016) Wells Fargo approved 575 SBA 7(a) loans totaling more than $158 million.

  Educational grants / endowments: 2.9 million
  Provided to 103 community agencies focused on education

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.

  - See Exhibit I

COMMUNITY REINVESTMENT ACT (CRA) PROFILE

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

   Large X  Intermediate  Small
Los Angeles, CA
Wells Fargo’s Responsible Banking Ordinance Response
July 2017

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

**Overall CRA Rating – State**

<table>
<thead>
<tr>
<th>Performance Test Level</th>
<th>Lending</th>
<th>Investment</th>
<th>Service</th>
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<td>Outstanding</td>
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<tr>
<td>Satisfactory</td>
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<tr>
<td>Substantial Noncompliance</td>
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**Issue Rating Date**

9/30/2012

**Overall CRA Rating – National**

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<tr>
<th>Performance Test Level</th>
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<th>Investment</th>
<th>Service</th>
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</thead>
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<tr>
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<tr>
<td>Substantial Noncompliance</td>
<td>_______</td>
<td>_______</td>
<td>_______</td>
</tr>
</tbody>
</table>

**Issue Rating Date**

9/30/2012

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

- See Exhibit II

4. Does your institution participate in the Los Angeles Mortgage Modification Program (LAMMP)? Yes _____ No _____

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: **Wells Fargo does not participate in the**
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: ____________________________

Wells Fargo does not provide or track this data by census track

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

Yes [X] No [ ] Home Affordable Modification Program (HAMP) - On March 3, 2016, Treasury published Supplemental Directive (SD) 16-02 to address the Making Home Affordable (MHA) Program Termination and Borrower Application Sunset. On May 2, 2016, Treasury published Supplemental Directive (SD) 16-03 to address the Making Home Affordable (MHA) Program Termination and Borrower Application Sunset II. Both provide guidance to servicers regarding the termination of MHA for Non-GSE Mortgages, particularly with respect to consideration and/or evaluation of borrowers who request assistance, or to whom an offer of assistance has been extended, prior to December 31, 2016.

Yes [X] No [ ] Principal Reduction Alternative SM (PRA)

Yes [X] No [ ] Second Lien Modification Program (2MP) - On March 3, 2016, Treasury published Supplemental Directive (SD) 16-02 to address the Making Home Affordable (MHA) Program Termination and Borrower Application Sunset. On
May 2, 2016, Treasury published Supplemental Directive (SD) 16-03 to address the Making Home Affordable (MHA) Program Termination and Borrower Application Sunset II. Both provide guidance to servicers regarding the termination of MHA for Non-GSE Mortgages, particularly with respect to consideration and/or evaluation of borrowers who request assistance, or to whom an offer of assistance has been extended, prior to December 31, 2016.

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) - The FHA 2LP program expired on December 31, 2013 and was only eligible for borrower who closed a FHA Refinance on or before December 31, 2012.

Yes _X_  No ___ Home Affordable Refinance Program (HARP)

Yes ___ No _X_ FHA Refinance for Borrowers with Negative Equity (FHA Short Refinance) - Wells Fargo Home Mortgage does not offer Refinance of Borrowers in Negative Equity Positions Program (Short Refi).

Yes _X_  No ___ Home Affordable Unemployment Program (UP) - On March 3, 2016, Treasury published Supplemental Directive (SD) 16-02 to address the Making Home Affordable (MHA) Program Termination and Borrower Application Sunset which allows servicers to consider borrowers for a proprietary forbearance plan in lieu of the Home Affordable Unemployment Program (UP) beginning May 1, 2016.

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:

Wells Fargo does not provide or track data at the City level or by Census Track.
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.

Mark Hewlett, 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
Exhibit I

(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).

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MISSION:
We connect and engage with our partners to leverage human and financial resources to create responsible solutions that help all of our communities, especially low-to-moderate income communities, grow and prosper. If our communities are not successful, we are not successful.

VISION:
We are a catalyst for the prosperity, growth, and stability for all our communities. We strive to earn the trust of each of our communities in a way that reflects Wells Fargo’s role as one of America’s leading socially responsible companies.

Across the nation, Wells Fargo donated $281.3 million to non-profits in 2016, while team members donated $98.87 million to causes close to their hearts:

In Greater Los Angeles (including Los Angeles, Riverside, and San Bernardino County), Wells Fargo serves its customers and communities through a myriad of vehicles which are described in detail in the next several pages:
Philanthropic Investing
Philanthropic Investing

- In 2016, Wells Fargo donated more than $19.9 million to regional nonprofit organizations and local schools. In addition, team members contributed $8.2 million to nonprofit and community organizations throughout Greater Los Angeles, during the company’s annual employee giving campaign.

- In 2016, Wells Fargo donated $281.3 million to 14,900 nonprofits nationwide. In addition, team members contributed $98.8 million to nonprofits and schools nationwide.

Here is an example of the bank’s philanthropic support in the City of Los Angeles (original article dated October 20, 2016):

Priority Markets Program awards 56 grants to nonprofits engaged in neighborhood revitalization

Category:
Consumer Lending, In the Community

October 20, 2016

Public Company Information:
NYSE:
WFC

SAN FRANCISCO--(BUSINESS WIRE)--Wells Fargo & Company (NYSE: WFC) today announced $6 million in neighborhood revitalization donations with 56 grants to nonprofits through the Wells Fargo Housing Foundation 2016 Priority Markets Program.

“We are dedicated to creating affordable and sustainable housing through investment in neighborhood revitalization efforts,” said Martin Sundquist, executive director of the Wells Fargo Housing Foundation. “The Priority Markets Program is among several ways we work with nonprofits to make a difference and help strengthen communities.”

The 2016 Wells Fargo Housing Foundation Priority Markets Program provides grants for neighborhood stabilization projects to stimulate growth, stability and investment in distressed areas. Since 2009, the program has provided grants totaling more than $42 million for nonprofits in 125 U.S. communities.
The grant recipients of the 2016 Priority Markets Program include:

1. Albuquerque Habitat for Humanity (Albuquerque, N.M.)
2. Cook Inlet Housing Development Corporation (Anchorage, Alaska)
3. Asheville Area Habitat for Humanity (Asheville, N.C.)
4. Atlanta Neighborhood Development Partnership, Inc. (Atlanta)
5. CSRA Economic Opportunity Authority, Inc. (Augusta, Ga.)
6. Turn Back the Block, Inc. (Augusta, Ga.)
7. Frameworks Community Development Corporation (Austin, Texas)
8. Homebase Texas (Austin, Texas)
9. Habitat for Humanity of the Chesapeake (Baltimore)
10. Jubilee Baltimore, Inc. (Baltimore)
11. Resources for Community Development (Berkeley, Calif.)
12. Boise Valley Habitat for Humanity (Boise, Idaho)
13. Neighborhood Housing Services, Inc. (Boise, Idaho)
14. Cedar Valley Habitat for Humanity (Cedar Rapids, Iowa)
15. Habitat for Humanity of Pinellas County (Clearwater, Fla.)
16. Builders of Hope CDC (Dallas)
17. One Roof Community Housing (Duluth, Minn.)
18. Broward Alliance for Neighborhood Development (Fort Lauderdale, Fla.)
19. Habitat for Humanity of Broward (Fort Lauderdale, Fla.)
20. Development Corporation of Tarrant County (Fort Worth, Texas)
21. Fort Worth Area Habitat for Humanity (Fort Worth, Texas)
22. Habitat for Humanity Fresno County (Fresno, Calif.)
23. NeighborWorks Montana/Montana Homeownership Network (Great Falls, Mo.)
24. Community Housing Solutions of Guilford, Inc. (Greensboro, N.C.)
25. Houston Habitat for Humanity (Houston)
26. Neighborhood Recovery Community Development Corporation (Houston)
27. Southern Crescent Habitat for Humanity (Jonesboro, Ga.)
28. Century Villages at Cabrillo, Inc. (Long Beach, Calif.)
29. Enterprise Community Partners, Inc. (Los Angeles)
30. CommunityWorks North Dakota (Mandan, N.D.)
31. ACCESS (Medford, Ore.)
Grants for the Priority Markets Program were selected from requests submitted by Wells Fargo team members who nominated nonprofits needing assistance for large-scale neighborhood revitalization projects. Recipients must be IRS 501c3 organizations with successful histories of building or renovating housing for low- to moderate-income homebuyers.
About the Wells Fargo Housing Foundation

In 2015, the Wells Fargo Housing Foundation donated nearly $20 million in support of affordable housing initiatives serving low- and moderate-income households – including for seniors, veterans, and families – through community revitalization efforts. Since its inception in 1993, the Wells Fargo Housing Foundation has invested more than $170 million in such efforts, along with mobilizing more than 4.7 million team member volunteer hours to build and rehabilitate nearly more than 7,000 homes and counting.

About Wells Fargo

Wells Fargo & Company (NYSE: WFC) is a diversified, community-based financial services company with $1.9 trillion in assets. Founded in 1852 and headquartered in San Francisco, Wells Fargo provides banking, insurance, investments, mortgage, and consumer and commercial finance through more than 8,600 locations, 13,000 ATMs, the internet (wellsfargo.com) and mobile banking, and has offices in 42 countries and territories to support customers who conduct business in the global economy. With approximately 269,000 team members, Wells Fargo serves one in three households in the United States. Wells Fargo & Company was ranked No. 27 on Fortune’s 2016 rankings of America’s largest corporations. Wells Fargo’s vision is to satisfy our customers’ financial needs and help them succeed financially. Wells Fargo perspectives are also available at Wells Fargo Blogs and Wells Fargo Stories.

Contact:

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Stephanie Grant, 612-316-4955
stephanie.grant2@wellsfargo.com
or
Chris Hammond, 415-310-9152
chris.l.hammond@wellsfargo.com
Housing Support in the Community
Housing Support in the Community

About the Wells Fargo Housing Foundation

Vision Statement
We are a community leader dedicated to creating affordable and sustainable housing; and investing in neighborhood revitalization efforts to build stronger communities.

Mission Statement
We work with nonprofit organizations to create affordable and sustainable housing initiatives serving low-and moderate-income households – including for seniors, veterans, and under-served families. We build stronger communities by investing and volunteering in support of neighborhood revitalization efforts.

To accomplish this mission, we collaborate with established local and national nonprofit housing organizations that demonstrate the ability to create affordable and sustainable housing for low-to moderate income families, seniors and veterans; and revitalize neighborhoods.

Since its inception in 1993, the Wells Fargo Housing Foundation has invested more than $150 million to such efforts, along with mobilizing more than 4.6 million team member volunteer hours to build and rehabilitate more than 5,500 homes and counting.

We believe everyone deserves a decent, safe place to call home. Founded in 1993, the Wells Fargo Housing Foundation is committed to working with nonprofit organizations to create affordable and sustainable housing and investing in neighborhood revitalization efforts to build stronger communities.

Foundation Programs

Team Member Volunteer Program
The Wells Fargo Housing Foundation contributes financial support to nonprofit housing organizations when Wells Fargo employees volunteer to help renovate or build a home for a low-income family.

If your organization is planning a new construction or home rehabilitation building project and would like Wells Fargo to lend volunteer support and grant funding, contact your local Wells Fargo representative/store and ask them to initiate a Team Member Volunteer Program (TMVP) project. TMVP Application for funding must be made by a Wells Fargo Team Member who will supply a volunteer team.

The application must be approved by the Housing Foundation before project can begin. The annual construction/application season runs from January through September 30th or whenever annual TMVP funding is fully committed. Extra funding incentives are available for projects that
serve the military, use green components, enable senior citizens to age in place, or work on foreclosed or abandoned properties. For more information please refer to our Team Member Volunteer Program webpage at https://www.wellsfargo.com/about/wfhf/teammembervolunteerprogram

Homeownership Counseling Grant Program

The Homeownership Counseling Grant Program provides financial resources to local nonprofit organizations focusing on homebuyer counseling, homebuyer education, and foreclosure prevention activities, which create affordable and sustainable homeownership opportunities for low-to moderate income people.

Here is an example of the bank’s housing support in the City of Los Angeles (original article dated March 16, 2017):

Building more places to call home

“The finally feel like I’m at home.”

— Roderick Towns

The Los Angeles LGBT Center is embarking on an ambitious expansion, with support from Wells Fargo, to make its services even more accessible and available.

March 16, 2017

Wayne Thompson

Roderick Towns got on a plane from Georgia to Los Angeles with $15 and a dream to become an entertainer and to be fully embraced as a gay man. Instead, he found himself living on the streets.

“When I got to L.A., everything just went downhill, and I became homeless,” said Towns, 18. “At the shelters I went to, when they found out how young I was, they told me I couldn’t stay there. I had to sleep in a train station. I was so scared and panicking.”
Then he found the Los Angeles LGBT Center — a safe place offering housing, food, career training, health services, and other support.

“I don’t think the people at the Center realize how much they’ve changed me mentally, emotionally, and physically,” Towns said. “I finally feel like I’m at home.”

The Center was founded in 1969 and is the world’s largest provider of programs and services for lesbian, gay, bisexual, and transgender individuals. Now it is poised to undergo its biggest expansion to date, doubling the number of emergency housing beds that got Towns and others off the street.

Expected to open in 2019 — and with financing of nearly half of the $73.5 million cost arranged by Wells Fargo Middle Market Banking through a $34.6 million package of loans and federal tax credits — the new Anita May Rosenstein Campus will add social services, a community plaza, youth and senior centers, and more than 100 affordable housing units.

Wells Fargo’s support also includes a $7 million bridge loan that helped the Center and Thomas Safran and Associates, the affordable housing developer, complete the $12.7 million land purchase for the project.

When the campus opens and administrative offices move to the new facility, the Center’s existing McDonald/Wright building will be fully devoted to health care. Each year, more than 17,500 people visit the Center for primary care, and more than 2,900 patients with HIV/AIDS receive specialized care. The Center’s pharmacy annually dispenses more than 170,000 prescriptions.

“We want to continue to reach out and open sites to make our services even more accessible and available,” said Los Angeles LGBT Center Chief Financial Officer Michael Holtzman. “So many issues, from homelessness and housing shortages to health and wellness concerns, disproportionally and negatively impact the LGBT community. It’s important as we expand to better serve our community that we have a strong financial relationship with Wells Fargo.”

**Team-based approach**

As a relationship manager for Middle Market Banking, Camilla Walker is the face of the team that is supporting the construction project and helping meet capital needs. As a wealth advisor for Wells Fargo Private Bank, Yolla Kairouz leads the team that helps manage a nearly $20 million investment portfolio for the Center. Together, Walker and Kairouz are building on a relationship with the Center that dates back more than 20 years — including the Center’s participation on the Wells Fargo Community Advisory Board addressing needs in Los Angeles.
“Our commitment is to work across channels and a host of groups to understand what is really important to the Center, and to bring that vision to life with advice and services,” Kairouz said. “For example, since about 19 percent of the Center’s support comes from private gifts, our philanthropic services group works very closely with them on the education and management of donor gifts. We hope to expand in that area and further support the Center in its capital campaigning and donor outreach.”

Walker said she is proud to be on a Wells Fargo team that helps the Center welcome more than 42,000 client visits a month — from the newborn child of an LGBT parent to seniors in their golden years — and looks forward to its next 50 years.

“For nearly 50 years, the Center has been instrumental in the health, housing, education, and advocacy of countless individuals,” Walker said. “I’m confident that even more lives will be positively impacted because of the new campus and our work together.”

Towns said he has grown as a person since leaving Georgia. He credits the Center for that.

“You can’t be successful in your life unless you have some sort of family around you, and the Center is that for me,” Towns said. “Since coming here, I’ve learned it’s not about where you come from, it’s about where you’re going. Now I wake up happy.”

Wells Fargo Private Bank provides products and services through Wells Fargo Bank, N.A. and its affiliates. Wells Fargo Bank, is the banking affiliate of Wells Fargo & Company.

Note: A version of this story also appeared in the 2016 Wells Fargo Annual Report (PDF).
Volunteering in the Community
Volunteering in Los Angeles

Team Member Volunteers

- In 2016, Greater Los Angeles team members volunteered almost 40,000 hours in their local communities.
- Companywide, team members volunteered more than 1.73 million hours in 2016.
- Helping Customers in Los Angeles-Long Beach-Anaheim CA (CBSA) we have helped over 18,200 customers avoid foreclosure through repayment plans, modifications, short sales, and deeds-in-lieu.
- We have helped over 162,300 homeowners with new low-rate loans to refinance an existing mortgage. Of those, we refinanced more than 8,200 loans through the Home Affordable Refinance Program (HARP).

Here is an example of the bank’s housing support in the City of Los Angeles (original article dated November 4, 2016):

Los Angeles Rams and Wells Fargo Recognize “Community Players of the Week”

Team Members Honored for Community Service Throughout 2016 Football Season

Los Angeles--(BUSINESS WIRE)--Wells Fargo & Company (NYSE:WFC) and the Los Angeles Rams today announced their respective Community Players of the Week, each recognized for their contributions in caring for the Greater Los Angeles community, and excellence in volunteerism. Rams Guard RODGER SAFFOLD has been selected as the Rams
Community Player of the Week and JAVIER TORRES is the Wells Fargo team member volunteer selected as Community Player of the Week.

Since joining the Rams in 2010, Saffold has participated in almost every major team initiative. In addition to his involvement, Saffold adopts families during the Holiday season and most recently hosted a child in foster care at a practice and helped to create a memorable experience. Saffold also participated in Pros vs. GI Joes where he and some of his teammates had the opportunity to interact with troops overseas and play video games against them.

"I think my support of the military is based off of pure appreciation," said Saffold. “The freedoms that we have today were earned by others that gave their lives for us. I really appreciate the things that they’ve done. If I can be a distraction from the hard days our service men and women face, then I’m happy. During the Pros vs. GI Joes event, our opponents were up at 3am. I’m just hoping my teammates and I were able to ease their minds, because they have one of the most stressful jobs. Any way I can do my part while still enjoying my life and the freedoms of my family today is a plus.”

Presented by Wells Fargo, the Community Player of the Week program is intended to recognize players for their positive impact they make off the field in serving the Greater Los Angeles Area. As part of the program, Wells Fargo is honoring its own Los Angeles-area team members who have demonstrated a strong dedication to giving back to the community and reflecting the Bank’s ongoing commitment to community support.

“I’m truly honored to be recognized as a Community Player of the Week,” said Torres, who is a community bank branch manager in East Whittier. “It’s humbling and gratifying to contribute to our community, which is a value that I’m grateful is intrinsic of our culture at Wells Fargo.”

A veteran of the U.S. Marine Corps and father of three children, Torres volunteers his time and efforts to a number of service organizations, including Team Red White and Blue, and organizations assisting youth, including the YMCA and local high schools. For more than half a decade Wells Fargo has been ranked the top corporate philanthropic donor in Los Angeles. In 2015, the company donated more than $22 million to regional nonprofits and team members volunteered 41,800 hours at organizations in Los Angeles and surrounding areas.
Past Rams and Wells Fargo Community Players of the Week from the 2016 NFL season include:

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<th>DATE</th>
<th>RECOGNIZED RAMS PLAYER</th>
<th>RECOGNIZED WELLS FARGO TEAM MEMBER</th>
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<tr>
<td>Sept. 16</td>
<td>Cory Harkey</td>
<td>Danielle Sanders</td>
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<td>Bellflower Branch Manager</td>
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<td>Chase Reynolds</td>
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<td></td>
<td>Running Back</td>
<td>Bellflower Branch Manager</td>
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<td>Oct. 7</td>
<td>Johnny Hekker</td>
<td>Dereck Drinon</td>
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<td>Punter</td>
<td>Chatsworth Branch Manager</td>
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<td>Oct. 14</td>
<td>Tyler Higbee</td>
<td>Allison Niewenhuis</td>
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<td>Tight End</td>
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<td>Oct. 21</td>
<td>Mike Thomas</td>
<td>Deborah Smith</td>
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<td>Wide Receiver</td>
<td>Rialto Main Branch Personal Banker</td>
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<td>Oct. 28</td>
<td>Rams Bye Week</td>
<td>Cristal Solano</td>
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<td>Lincoln Heights Personal Banker</td>
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<td>Nov. 4</td>
<td>Rodger Saffold</td>
<td>Javier Torres</td>
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<td></td>
<td>Guard</td>
<td>East Whittier Branch Manager</td>
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**About Wells Fargo**

Wells Fargo & Company (NYSE: WFC) is a diversified, community-based financial services company with $1.9 trillion in assets. Founded in 1852 and headquartered in San Francisco, Wells Fargo provides banking, insurance, investments, mortgage, and consumer and commercial finance through more than 8,600 locations, 13,000 ATMs, the internet (wellsfargo.com) and mobile banking, and has offices in 42 countries and territories to support customers who conduct business in the global economy. With approximately 269,000 team members, Wells Fargo serves one in three households in the United States. Wells Fargo & Company was ranked No. 27 on Fortune’s 2016 rankings of America’s largest corporations. Wells Fargo’s vision is to satisfy our customers’ financial needs and help them succeed financially. In 2015, Wells Fargo donated $281.3 million to 16,300 nonprofits, ranking No. 3 on the Chronicle of Philanthropy’s rankings of the top corporate cash philanthropists. Wells Fargo team members volunteered 1.86 million hours in 2015, serving more than 40,000 nonprofits. Wells Fargo’s corporate social responsibility efforts are focused on three priorities: economic empowerment in underserved communities, environmental sustainability, and advancing diversity and social inclusion. News, insights and perspectives from Wells Fargo are also available at Wells Fargo Stories. For more information on Wells Fargo’s commitment to community service, visit [https://www.wellsfargo.com/about/corporate-responsibility/community-giving/](https://www.wellsfargo.com/about/corporate-responsibility/community-giving/)

**About the Los Angeles Rams**

The Los Angeles Rams – Los Angeles’ original professional sports team – stand as one of the oldest franchises in the National Football League and since its founding in 1937, have garnered three World Championships and sent 29 of its members to the Pro Football Hall of Fame. As a professional sports team, the organization is committed to being a valuable civic partner and
serving the greater Los Angeles area 365 days a year. For more information visit www.therams.com and follow the Rams on Facebook and Twitter, @RamsNFL.

Contacts

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kclausen@golin.com
or
Los Angeles Rams
Joanna Hunter, 818-540-4512
jhunter@rams.nfl.com
Financial Literacy Endeavors

**Hands on Banking®** ([https://www.wellsfargo.com/handsonbanking.com](https://www.wellsfargo.com/handsonbanking.com))

Easy, enjoyable interactive programs for kids, teens, young adults and adults, help you learn more about the basics of finances and money management. Also available in Spanish.

Create a brighter, more secure financial future Our easy, interactive lessons, tools, and checklists show you how to:

- Buy a home, Manage your debt, Start a small business, Pay for college, Save and invest for your future and Teach kids and teens about money.

Lessons include for the classroom, or at home:

- How money works, All about checking and savings accounts, Needs vs. wants, How to shop with a budget and Free Financial Curriculum for Educators.


Hands on Banking is sponsored and developed by Wells Fargo to serve our communities. The products and services mentioned are those typically offered by financial institutions and do not represent the specific terms and conditions of Wells Fargo’s products and services. The site contains no advertising and does not require or collect any personal information.

**Here is an example of the bank’s helping to support financial literacy in the City of Los Angeles (original article dated December 9, 2016):**

‘The sky’s the limit’
A math tutoring company in California stays afloat — and expands nationally — thanks to help from a financial institution supported by Wells Fargo.

December 9, 2016

Jessica Pacek

In his 20 years as a tutor, Derrick Louis has noticed a constant trend: many kids and adults struggle with and don’t like math, but they don’t know why.

“A lot of kids hear adults’ frustration with it and come to us with this preconceived notion that math is very hard,” Louis said. “If you think something is difficult, you will make it difficult. Usually between my second and third session with them, I hear, ‘Is that it?’ I’m able to show them how easy math can be.”

In 2005, Louis opened an in-home tutoring business, Arithmetic Solutions, specializing in math tutoring for children and adults in the Los Angeles area. Many of his first clients came from a contract with a local school district. When the local school district opted out of Title I funding in 2013, he and other providers lost their contracts — and most of their business referrals. Louis then decided to expand the scope of services offered, but he needed funding and resources to get started.

Thanks to a loan from VEDC (Valley Economic Development Corporation), a community development financial institution (CDFI) to which Wells Fargo recently awarded more than $2 million in lending capital and grant funds, Louis was able to expand his business online and reach kids nationwide.
Small business owner Derrick Louis

**Reaching underserved populations**

VEDC serves traditionally underserved populations by providing financial resources and training in California, Nevada, Illinois, New York, Connecticut, New Jersey, Florida, and Utah. It’s one of 12 CDFIs that Wells Fargo awarded approximately $3 million in grants and more than $8 million in lending capital to, as part of the Wells Fargo Works for Small Business®: Diverse Community Capital program.

The program, which was launched in November 2015, provides $50 million in lending capital and $25 million in grants to community development financial institutions over three years. The money is awarded twice annually and helps the institutions provide diverse-owned small businesses access to capital, technical assistance, business planning, and other resources. To date, the program has distributed $38 million in grants and lending capital to 30 CDFIs. Interested CDFIs can visit the Community Development Financial Institution page to learn more about the guidelines and access the online interest form.

“Like our previous awardees, each of the 12 CDFIs funded in this round understands the challenges that diverse small businesses face in their market,” said Connie Smith, Diverse Community Capital program manager. “They all have a compelling strategy for helping diverse small businesses become credit-ready and gain access to the credit they need to start or grow their business.”

VEDC received $2.25 million in lending capital and $250,000 in grant funding. “We plan to put most of the money toward a fund dedicated to helping African-American entrepreneurs like Louis,” said Robert Lopez, chief operating officer for the corporation. “Disproportionately, there is a lack of access to capital for small businesses owned by low-to-moderate-income populations,
minorities, and women. Out of all the groups we help, African-American small business owners are the most disenfranchised.”

‘The difference between staying in business and going out of business’

“Arithmetic Solutions encompasses the entire spectrum of why CDFIs do what we do.” — Robert Lopez, VEDC.

In 2014, Arithmetic Solutions received a $25,000 loan from VEDC for information technology staff to create and start a website and purchase the licenses and software needed for the online tutoring platform. The group also received a $5,000 loan to purchase materials and equipment for the tutors to work online.

“Arithmetic Solutions encompasses the entire spectrum of why CDFIs do what we do,” Lopez said. “I believe that Derrick’s story really captures the spirit of what VEDC is trying to accomplish with the support of Wells Fargo.”

Today, Arithmetic Solutions provides in-home tutoring within the Los Angeles area and online tutoring nationwide for about 1,000 children and adults each year. Louis hopes that, by launching a new website in early 2017, Arithmetic Solutions will reach 2,500 to 3,000 students a year.

“Receiving the funding from VEDC was the difference between staying in business and going out of business,” Louis said. “Now, the sky’s the limit.”
Job Creation and Retention Support in the Community

Job Growth

Wells Fargo made significant community investments with local non-profit organizations relating to workforce development/job growth programming.

Since 2008, unemployment in the MSA has exceeded the unemployment rate in California and nationwide, particularly in low- and moderate-income communities. The leading driver of jobs in the MSA is its small business sector and meeting the credit needs of these businesses is essential to their ability to grow and create jobs to stem the region’s unemployment. In order to meet these credit needs, Wells Fargo developed a complex relationship with the Valley Economic Development Corporation (VEDC).

Wells Fargo’s support has helped VEDC expand its services from the City of Los Angeles to reach Orange County and Inland Empire small business owners. In 2010 Wells Fargo made an $800,000 EQ2 in VEDC’s SBA Microloan program which provides working capital as well as inventory and equipment funds. To date, eight loans, totaling over $1 million in capital, have been made through the program. Wells Fargo also made a $500,000 EQ2 investment with VEDC in the prior exam period.

A Wells Fargo team member serves on VEDC’s Board of Directors and the agency’s CEO serves on Wells Fargo’s LA Metro’s Community Advisory Board. Wells Fargo team members also support the agency by providing technical assistance expertise to small business owners at VEDC’s annual Where’s the Money? Access to Capital Expo. At these events, team members serve as panelists and host one-on-one sessions that provide small business owners with guidance on accessing capital. In addition, Wells Fargo provided $350,000 in grants to support the 2011 and 2012 Where’s the Money? expos.

Since 2008 Wells Fargo has provided a total of $1.29 million in grants including $250,000 to capitalize VEDC’s implementation loan funds. One of the fund recipients, the $15 million City of Los Angeles’ Small Business Loan program provides SMA 504 and SBA 7(a) lending capital.

HIRE LA’s Youth

The youth unemployment rate in Los Angeles hovers around 33% and with a dropout rate of nearly 50%, the need for youth employment programming is at an all-time high. Wells Fargo has taken a leadership role in addressing this issue in partnership with the City of Los Angeles’ HIRE LA’s Youth (HIRE LA) program.

Since 2008 Wells Fargo has hired a total of 90 HIRE LA underserved youth, providing a unique and intensive internship program. Wells Fargo team members, manager and senior leaders
dedicate time and resources during the internship to deliver job skills training, financial education and career guidance. In addition, Wells Fargo has contributed more than $500,000 in grants which have helped HIRE LA expand its program to serve 60,000 youth in 2011.

In honor of its leadership role, Wells Fargo has been recognized by the City of Los Angeles for its program quality, participation and commitment in support of the HIRE LA program.

In 2016, Wells Fargo HR Region recruiting participated in seven (7) Job Fairs which includes outreach to recruit veterans and other qualified job seekers. WF Recruiters covered topics such as how to apply to Wells Fargo, tips for success, Benefits of working at Wells Fargo and provided candidates information on retail opportunities at WF.

Community Leader

GLAACC - 2015 Special Community Service Award
Inland Valley Newspaper - 2015 “Publisher’s Choice Award”
Los Angeles Business Journal - 2005 – present, Top Philanthropist
NAACP LA Branch - 2015 Ruby McKnight Williams Award,

2014 President’s Award and 2014 Community Service Award
Downtown Women’s Center - 2015 Corporate Hero Award
El Comite Mexicano Civico - 2015 Corporate Citizen

Here is an example of the bank’s helping to support job in the City of Los Angeles (original article dated June 7, 2017):

A foot in the door’ for aspiring bankers

“I’m in a great job now with a bright future, and I owe it all to BankWork$.”
—Douglas Wynhoff
BankWork$®, a free training program that helps adults in underserved communities prepare for careers in the financial services industry, is expanding to Philadelphia.

June 7, 2017

Jessica Pacek

Since Douglas Wynhoff, 44, was a child, he knew he wanted a career in the banking industry, but as an adult, he realized he didn’t have enough experience. He had served a year in the U.S. Army as a field medic and earned a bachelor’s degree in political science from the University of Houston in 2012 — but his five-month search for entry-level banking jobs was unsuccessful.

Just as Wynhoff was about to pursue a different career, his wife learned about BankWork$. The free training program prepares people — typically those who are unemployed or underemployed in low-income and minority communities — for careers in the financial services industry, specifically for positions as bank tellers, customer service representatives, relationship bankers, and personal bankers.

Today, Wynhoff is a personal banker for Wells Fargo in Houston. “I’m in a great job now with a bright future,” he said, “and I owe it all to BankWork$.”

The national program is expanding in June 2017 to a 10th city: Philadelphia. While BankWork$ and some banks provide the initial funding for the program, a local nonprofit workforce development organization — Philadelphia Opportunities Industrialization Center Inc. — will administer the program.

“We are excited to launch BankWork$ in Philadelphia, where, like the other cities we have expanded to, there is a need among the population and there are opportunities for banking careers,” said Les Biller, founder of BankWork$ and former chief operating officer for Wells Fargo.

BankWork$ helped Gonzalo Aguilar land a job as a Wells Fargo service manager in Los Angeles. (2 minutes)

‘A solution to two critical needs’

The Sheri and Les Biller Family Foundation started BankWork$ in 2006 as a partnership with Jewish Vocational Services in Los Angeles, a workforce development organization.

“As I was retiring from the banking industry, I knew there was a high demand for talented individuals to fill retail banking positions,” Biller said. “I also knew that there were many talented individuals from low-income communities that had the attitude and aptitude to be successful and only needed some focused training in order for their ability to shine through. BankWork$ opens a door for these individuals, connecting them directly with the banks that need their commitment, focus, and dedication.”
In 2014, Wells Fargo, Bank of America, U.S. Bank, and the Sheri and Les Biller Family Foundation agreed to contribute $1 million each over five years to expand BankWork$ nationally. The Philadelphia location marks the program’s first in the Northeast.

The BankWork$ program is expanding to its 10th city: Philadelphia.

“BankWork$ provides a solution to two critical needs: It provides individuals with training to qualify for rewarding careers in financial services, and it provides companies with qualified candidates to fill critical positions at the local level,” said Greg Redden, Wells Fargo regional president for Greater Philadelphia and Delaware. “Wells Fargo is proud to continue our support and collaborate with (Philadelphia Opportunities Industrialization Center), BankWork$, and City Council President Darrell Clarke to bring this initiative to Philadelphia.”

**How the program works**

Once BankWork$ decides where to expand, the staff looks for local workforce development organizations that could deliver the eight-week program four times a year. The Sheri and Les Biller Family Foundation provides a startup grant once an organization is selected, and Wells Fargo, Bank of America, U.S. Bank, and other local banks may also provide some additional funding.

The workforce development organization that administers the BankWork$ program in each city promotes the program locally. Students may see something about the program on a website, like Wynhoff’s wife did, or hear about it through word of mouth, like Tiffany Pauquette, a teller with Wells Fargo in Houston who completed the BankWork$ program in July 2016.

“I served in the U.S. Navy as a mechanic on helicopters, but I had been a stay-at-home mom and out of work for about eight years,” Pauquette said. “It was hard to get a job without much work history. I figured BankWork$ would help me attain the necessary skills to get back into the workforce.”
Potential students who contact the organization undergo several tests, including a phone screening to determine if they meet the eligibility requirements, and an in-person assessment. The organization then invites about 25 students to participate in each BankWork$ class. The students attend classes for three full days a week, covering topics such as working in a corporate environment; soft skills like active listening, customer service, and empathy; the history and basics of banking; writing a resume; and preparing for job interviews.

Toward the end of the program, students begin applying for jobs online with partner banks in the local market. Immediately following their graduation ceremony, the students participate in a job fair with bank representatives. Of the 2,030 students who have graduated from the program across the country, 72 percent have landed jobs in the banking industry. BankWork$ recently placed their 1,500th graduate in a job within the financial services industry.

BankWork$ continues to check in with students regarding their career status one month, three months, six months, and 12 months after they graduate. Eighty-four percent of graduates have stayed in their banking jobs six months later, according to BankWork$.

Pauquette and Wynhoff both received job offers from Wells Fargo shortly after their graduation from BankWork$. Wynhoff, who had applied for a Wells Fargo teller position prior to the BankWork$ program, received his job offer in December 2016. He called it “the best Christmas gift of all time. It worked out better in the end, since I was given another shot with the company at a higher position and with better pay. I am extremely grateful.”

They both agreed that they felt more prepared for their jobs with Wells Fargo because of their participation in BankWork$. “It’s a foot in the door,” Pauquette said.
Being Socially Responsible
Being Socially Responsible

Wells Fargo Unveils Five-Year Corporate Social Responsibility Effort

2016 Strategic Philanthropy

Last year Wells Fargo announced a 2020 goal to donate $665 million to support diversity and social inclusion, economic empowerment, and environmental sustainability.

In 2016, we donated $139.9 million towards that goal.

2016 Strategic Philanthropy Goal

Responsibility Effort

Company will further impact on global challenges through significant investments across products and services, operations and culture, and philanthropy (corporate social responsibility (CSR) strategy).
SAN FRANCISCO – April 21, 2016

Wells Fargo & Company (NYSE: WFC) announced today an integrated, company-wide corporate social responsibility (CSR) strategy to address global social, economic, and environmental challenges over the next five years through products and services, culture and operations, and philanthropy. As part of this effort, Wells Fargo established new CSR goals, including significant commitments in home and small business lending, community investment, operational efficiency, and corporate philanthropy, among other things, through 2020.

The strategy, which was unveiled as part of the release of Wells Fargo’s 2015 CSR report (PDF), outlines measurable goals that the company will focus on through the end of 2020 to recognize and respond to three important priorities:

- The demographic and cultural shifts taking place in society;
- The financial needs of underserved individuals and communities; and,
- The impacts of climate change and natural resource constraints on communities and customers.

“To continue to succeed as a global bank, Wells Fargo must help address these social, economic, and environmental challenges and strengthen the communities in which we operate for current and future generations. “Our efforts to integrate CSR strategies across all aspects of our business, products, and culture position us to have a positive and critical impact on people, industries, and the broader global economy when and where it matters most.”

Wells Fargo’s approach reflects the company’s longstanding commitment to delivering practical solutions for the customers and communities it serves. The new 2020 CSR goals build upon Wells Fargo’s previous objectives — several of which were achieved or exceeded ahead of schedule — including goals for supplier diversity, environmental financing, community development investments, and volunteer hours. In corporate philanthropic giving, the company will donate more than $665 million by 2020 to address social, economic, and environmental needs, in addition to time and financial resources given to local nonprofits in the communities in which Wells Fargo operates.

**Key commitments:**

**Diversity and social inclusion**

Wells Fargo’s 2020 social commitment enhances its ability to meet the needs of an increasingly diverse customer base and promote an inclusive, engaged culture. The company will also expand opportunities for diverse customers, suppliers, and talent. Goals include:

-
• Donating $100 million to meet critical social needs such as advancing social inclusion through education, and developing women and diverse leaders

• Investing in emerging technologies and innovative solutions to address the needs, values and preferences of diverse customers

• Spending 15 percent of procurement dollars with diverse suppliers and building capacity through diverse supplier development

• Expanding opportunities for women and diverse talent, including a goal to increase military veteran team members from 8,200 to 20,000

Economic empowerment

Wells Fargo’s 2020 economic commitment focuses on strengthening individual financial knowledge and improving economic opportunities in underserved communities through products, services and financial tools. The goals include:

• Providing $500 million in philanthropic giving to critical economic needs such as financial education, and affordable housing

• Extending $150 billion in mortgage originations to minority households and $70 billion in mortgage originations to low-to moderate-income households through retail and correspondent networks

• Providing homebuyer education and down payment assistance to more than 4,000 lower-income homebuyers through LIFT programs, bringing total homeowners created to more than 15,000 by 2020

• Helping to build and improve 1,000 homes by 2020 in support of affordable housing initiatives serving low-and moderate-income households, including for seniors, veterans, and families

• Offering $75 million in grants and lending to help diverse-owned small businesses access capital and technical assistance

• Providing 12 million customers with credit scores and support for managing overall financial health
Environmental sustainability

Wells Fargo’s 2020 environmental commitment is focused on accelerating the planet’s transition to a lower-carbon economy and reducing the impacts of climate change on communities and customers.

Wells Fargo will enhance its operational efficiency as well as advance clean technology and environmental solutions through philanthropy and financing. Goals include:

- Providing $65 million in philanthropic giving to critical environmental needs such as clean technology, and environmental education
- Purchasing renewable energy to power 100 percent of our operations by 2017 with a transition to long-term agreements that fund new sources of green power by 2020
- Reducing water use by 65 percent and increasing energy efficiency by 40 percent (2012-2020) and reducing greenhouse gas emissions by 45 percent (2008-2020)
- Continuing to finance and invest in sustainable business opportunities; and developing new products and solutions to address critical environmental needs

“Our strategy is focused on three priorities that we believe offer the greatest value to our business and society: diversity and social inclusion, economic empowerment, and environmental sustainability,” said Jon Campbell, head of Government and Community Relations for Wells Fargo.

“We’re great believers in setting goals. They play a critical role in helping us advance our CSR priorities across our business and geographies, and enable us to report on our progress in a more concrete and transparent manner.”

2015 Corporate Social Responsibility Report

Wells Fargo also noted significant achievements thus far in its 2015 Corporate Social Responsibility report (2015 CSR report) which details the company’s performance and progress across multiple areas. Wells Fargo:

- Donated $281.3 million to 16,300 nonprofits to support critical community needs
- Reduced water use 47 percent and increased operational energy efficiency 26 percent since 2012
- Achieved a 30 percent reduction in greenhouse gas emissions since 2008
Los Angeles, CA
Wells Fargo’s Responsible Banking Ordinance Response
July 2017

• Provided more than $52 billion in financing to environmental beneficial businesses since 2012

• Invested $7.6 billion in community development projects in low- and moderate-income areas

• Hired more than 1,500 veterans, for a total of 8,200 self-identified veteran team members

• Spent 12 percent – or $1.2 billion – of its procurement budget with diverse suppliers

• Provided $68.5 million in financial education, jobs assistance, and home donations for military members and veterans since November 2012

About Wells Fargo

Wells Fargo & Company (NYSE: WFC) is a diversified, community-based financial services company with $1.8 trillion in assets. Founded in 1852 and headquartered in San Francisco, Wells Fargo provides banking, insurance, investments, mortgage, and consumer and commercial finance through 8,800 locations, 13,000 ATMs, the internet (wellsfargo.com) and mobile banking, and has offices in 36 countries to support customers who conduct business in the global economy. With approximately 269,000 team members, Wells Fargo serves one in three households in the United States. Wells Fargo & Company was ranked No. 30 on Fortune’s 2015 rankings of America’s largest corporations. In 2015, Wells Fargo donated $281.3 million to support social, economic, and environmental initiatives and causes and Wells Fargo team members volunteered 1.86 million hours in their communities. Wells Fargo’s vision is to satisfy our customers’ financial needs and help them succeed financially. Wells Fargo perspectives are also available at Wells Fargo Stories and Wells Fargo Blogs.
# Exhibit II

## Home Mortgage

<table>
<thead>
<tr>
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<tbody>
<tr>
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<tr>
<td><strong>Originated and Purchased HMDA Totals by Tract Income ($000)</strong></td>
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<tr>
<td>Home Purchase</td>
<td>$3,051</td>
<td>$2,041,109</td>
<td>$767,657</td>
<td>$562</td>
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<tr>
<td>Home Improvement</td>
<td>$605</td>
<td>$365,339</td>
<td>$7,512</td>
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<tr>
<td>Home Refinance</td>
<td>$290</td>
<td>$2,920,227</td>
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## Borrower Income

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## Small Business

### Loan Size ($000)

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<td>&gt;$100,000 to $250,000</td>
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<td>$95,975</td>
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<td>&gt;$250,000 to $500,000</td>
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## Annual Gross Revenue ($000)

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## Community Development

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## Community Development Lending ($000)

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## Community Development Investments ($000)

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1. Mortgage includes home purchase, home improvement, home refinance, and multifamily originated and purchased loans.
2. Totals include low, moderate, middle, upper, and unclassified income levels. All totals in ($000)
3. Home Community Development activity cannot be tracked at the city level.