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:

Zions Bancorporation, N.A., dba California Bank & Trust
Name of Commercial Bank
1900 Avenue of the Stars, Ste. 2350 Los Angeles, CA 90067
Street Address City State Zip Code

Steven Herman, Senior Vice President – Community Reinvestment Officer
Contact Person Name and Title
(310)407-6181 Steven.Herman@calbt.com
Telephone Number Email Address

BANK CORPORATE PROFILE

1. Service / product currently being provided to the City of Los Angeles?
   Tax-Exempt Bond Financing for Affordable Housing

2. City/State of Bank’s corporate headquarters? Salt Lake City, Utah

3. State of Incorporation? Zions Bancorporation, N.A. is a national bank organized under the laws of the United States and formed pursuant to Articles of Association filed with the Office of the Comptroller of the Currency.
4. Total number of corporate employees? CB&T - 1,104; Zions Bancorp - 10,624
   Number of employees in California CB&T - 1,103; Zions Bancorp - 1,411
   Number of employees in the City of Los Angeles CB&T - 117; Zions Bancorp - 152
   Number of employees that live in City of Los Angeles CB&T - 49; Zions Bancorp - 68

5. Number of branches in the State of California 91
   Number of branches in the City of Los Angeles 8

6. Please provide the following 2017 financial data for your financial institution:
   Total Deposits $52,996,205,000 (Zions Bancorporation, N.A.)
   Total Assets $66,080,511,000 (Zions Bancorporation, N.A.)
   Total Equity $7,613,929,000 (Zions Bancorporation, N.A.)

7. Please provide your most recent financial ratings for:

   Long Term Issuer Rating:
   - DBRS: Not rated by DBRS
   - Fitch: Not rated by Fitch
   - Moody's: Baa3
   - Standard & Poor's: BBB+

   Short Term Issuer Rating:
   - DBRS: Not rated by DBRS
   - Fitch: Not rated by Fitch
   - Moody's: P-2
   - Standard & Poor's: A-2

8. Please identify the following 2017 financial data specific to the City of Los Angeles:
   MBE Loans Not Available
   WBE Loans Not Available
   SBA Loans (7) $2,948,000
   Educational grants / endowments (24) $114,000
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 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
   Issue Rating Date
   Performance Test Level
   Outstanding
   Satisfactory
   Needs to Improve
   Substantial Noncompliance

   Outstanding (FDIC rating of CB&T)
   January 12, 2015
   Lending    Investment    Service
   _______    _______    _______
   X          X
   High Sat

   Overall CRA Rating – National
   Issue Rating Date
   Performance Test Level
   Outstanding
   Satisfactory
   Needs to Improve
   Substantial Noncompliance

   Satisfactory (OCC rating of Zions First National Bank)
   July 27, 2015
   Lending    Investment    Service
   _______    _______    _______
   High Sat, Low Sat, High Sat

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 ATTACHMENTS
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: Bank does not currently participate

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: Bank does not currently participate

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 ___ No ___ X ___ 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 ___ No X___ 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 ___ No X___ 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: Bank does not currently participate

________________________________________________________

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.

Steven Herman, SVP & Manager, Com. Dev. Finance Div. 12/06/2018

Print Name, Title  Signature  Date

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

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