

Instructions: Enter 2022 totals in the colored cells. Except where noted, use whole numbers and not thousands. **Please do not change the form, formatting or formulas in any way.** See the accompanying Word document for full instructions and definitions. Contact Daisy Crompton, daisyc@sdhc.org, (619) 578-7168 with any questions, and email completed forms by or before Monday, July 31. Thank you.

I. CRA Rating				
<i>Enter whole numbers, not "000"</i>				
National rating (email pdf of report)	Lending	Investment	Service	OVERALL
California rating	Outstanding	Outstanding	High Satisfactory	Outstanding
Most recent CRA examination date (mm/dd/yyyy)	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Examination period covered (start/end) (mm/dd/yyyy)	1/18/22			
Next anticipated examination release date	1/1/16	12/31/20		
	TBD			

II. Performance Context		
	Deposits \$	Market Share %
San Diego MSA Deposits (June 30, 2022)	\$ 5,654,472,000	3.83%
California Deposits (June 30, 2022)	\$ 54,321,537,000	2.48%

III. Lending			
<i>*Formulas will import totals from "Loan Summary" tab</i>			
	Total Number	Dollar Amount	% of Deposits
CRA-Qualified Single-Family Home Loans			
Originations: Single-family home purchases*	50	\$ 21,856,624	0.39%
Originations: Single-family refinancings*	58	\$ 20,404,129	0.36%
Originations: Single-family home improvement loans*	107	\$ 12,429,985	0.22%
Purchases: Single-family, all 3 loan types*	-	\$ -	0.00%
Non-Farm Small Business Loans			
Smallest Business Loans (<\$100k, <\$1 million rev)*	5,432	\$ 55,685,000	0.98%
Other CRA-Qualified Non-Farm Small Business Loans*	1,155	\$ 68,766,000	1.22%
CRA-Qualified Small Farm Loans	69	\$ 738,000	0.01%
Affordable Housing (complete "Aff Hsg" tab)			
Construction Loans (including acquisition loans)	1	\$ 19,617,000	0.35%
Bonds	-	\$ -	0.00%
Loan Extensions	-	\$ -	0.00%
Permanent Loans	-	\$ -	0.00%
Other (explain):	-	\$ -	0.00%
Number of units built, rehabbed or financed	225		
Other CRA-Qualified Multifamily Loans (non-deed restricted)	-	\$ -	0.00%
Other Community Development Loans (see "CD" tab)	1	\$ 1,396,500	0.02%
Total Lending (actual closed)	6,873	\$ 200,893,238	3.55%

IV. Investments			
<i>** Please list out multifamily investments on the "Aff Hsg" tab</i>			
	Total Number	Dollar Amount	% of Deposits
Tax Credit Investments			
Affordable Housing (LIHTC)**	19	\$ 6,984,247	0.12%
Economic Development (NMTC)	5	\$ 20,898,450	0.37%
Other (explain): CRA qualified renewable energy	1	\$ 658	0.00%
Other (explain):			0.00%
Other CRA-Qualified Investments (one per line)**			
(example: Housing EQ2, Sm Biz EQ2, etc. Please identify if for multifamily or single-family housing)			Enter "none" in box at left if the Bank had no tax credits or CRA-qualified investments this year.
Type & purpose (explain): Equity Investment	1	\$ 600,000	0.01%
Type & purpose (explain):			0.00%
Type & purpose (explain):			0.00%
Total Investments	26	\$ 28,483,355	0.50%

V. Sponsorships & Grants			
	Total Number	Dollar Amount	% of Deposits
CRA-Qualified Sponsorships & Grants	78	\$ 1,096,204	0.02%
Total CRA Lending and Investments		\$ 230,472,797	4.08%

VI. Service Test					
	Branches		ATMs		
	Number	%	Number	%	Total
San Diego MSA Branches & ATMs	13	24.53%	22	27.50%	35
LMI census tract					

Non-LMI census tract	40	75.47%	58	72.50%	98
Total	53	100%	80	100%	133

Continued from *Loan Summary* tab:
(moved to compress printed workbook and pdf to 8 pages)

SBA Lending (subset of all loans listed on Small Business loans page)

Low Income Tracts
Moderate Income Tracts
Subtotal of LMI Tracts
Middle Income Tracts
Upper Income Tracts
Subtotal of Non-LMI Tracts
Total SBA Lending San Diego MSA

	Total Number	Dollar Amount
#DIV/0!	-	\$ -
#DIV/0!	-	\$ -
#DIV/0!	-	\$ -
#DIV/0!	-	\$ -
#DIV/0!	-	\$ -
#DIV/0!	-	\$ -
#DIV/0!	-	\$ -

This page autofills from the small business and mortgage loan worksheets - no data entry is required

Home Loans:

Principal residence | Units = 1

Home Purchase Loans

	% of vol by# (formula)	Average Loan Size	Total Number	Dollar Amount	Total Number	Dollar Amount	Total Number	Dollar Amount
LMI borrowers in LMI census tracts	1.2%	257,321	6	\$ 1,543,925				
LMI borrowers in Non-LMI census tracts	3.6%	300,049	19	\$ 5,700,938				
Non-LMI borrowers in LMI census tracts	4.8%	584,470	25	\$ 14,611,761				
Non-LMI borrowers in Non-LMI census tracts	90.4%	986,061	471	\$ 464,434,912				
Total Loans	100%	933,381	521	\$ 486,291,536				
Total CRA-Qualified Loans	10%	437,132	50	\$ 21,856,624				

Home Loan Refinancings

LMI borrowers in LMI census tracts	2.0%	202,139	10	\$ 2,021,391				
LMI borrowers in Non-LMI census tracts	4.3%	298,273	22	\$ 6,562,000				
Non-LMI borrowers in LMI census tracts	5.1%	454,644	26	\$ 11,820,738				
Non-LMI borrowers in Non-LMI census tracts	88.6%	746,483	452	\$ 337,410,521				
Total Loans	100%	701,597	510	\$ 357,814,650				
Total CRA-Qualified Loans	11%	351,795	58	\$ 20,404,129				

Home Improvement Loans

LMI borrowers in LMI census tracts	1.5%	84,045	12	\$ 1,008,544				
LMI borrowers in Non-LMI census tracts	4.9%	91,235	40	\$ 3,649,413				
Non-LMI borrowers in LMI census tracts	6.8%	141,310	55	\$ 7,772,028				
Non-LMI borrowers in Non-LMI census tracts	86.8%	235,701	703	\$ 165,697,940				
Total Loans	100%	219,911	810	\$ 178,127,925				
Total CRA-Qualified Loans	13%	116,168	107	\$ 12,429,985				

Total Home Loans - All Loan Types

	%	Average Loan Size	Total Number	Dollar Amount	Purchased Loans Total Number	Purchased Loans Dollar Amount	Total Loans Total Number	Total Loans Dollar Amount
LMI borrowers in LMI census tracts	2%	163,352	28	\$ 4,573,860	-	\$ -	28	\$ 4,573,860
LMI borrowers in Non-LMI census tracts	4%	196,449	81	\$ 15,912,351	-	\$ -	81	\$ 15,912,351
Non-LMI borrowers in LMI census tracts	6%	322,684	106	\$ 34,204,527	-	\$ -	106	\$ 34,204,527
Non-LMI borrowers in Non-LMI census tracts	88%	595,045	1,626	\$ 967,543,373	-	\$ -	1,626	\$ 967,543,373
Total Loans	100%	555,260	1,841	\$ 1,022,234,111	-	\$ -	1,841	\$ 1,022,234,111

All CRA-elig. loans (LMI borrower OR tract)

All CRA-elig. loans (LMI borrower OR tract)	12%	254,376	215	\$ 54,690,738	-	\$ -	215	\$ 54,690,738
All loans by LMI borrowers (any tract)	6%	187,947	109	\$ 20,486,211	-	\$ -	109	\$ 20,486,211
All loans in LMI tracts (any borrower)	7%	289,391	134	\$ 38,778,387	-	\$ -	134	\$ 38,778,387

Small Business Loans

Original Balance of \$100,000 or Less:

	Average LMI Loan Size	Total Number	Dollar Amount	Total Number	Dollar Amount	Total Number	Dollar Amount
Revenues Less Than or Equal \$1 Million	9,097	1,273	\$ 11,581,000	4,159	\$ 44,104,000	5,432	\$ 55,685,000
Revenues Greater Than \$1 Million	15,329	155	\$ 2,376,000	704	\$ 11,937,000	859	\$ 14,313,000
Revenues Not Known	41,559	34	\$ 1,413,000	113	\$ 5,443,000	147	\$ 6,856,000
Sub-Total	10,513	1,462	\$ 15,370,000	4,976	\$ 61,484,000	6,438	\$ 76,854,000

Original Balance of \$100,000 - \$250,000

Revenues Less Than or Equal \$1 Million	185,500	4	\$ 742,000	11	\$ 1,899,000	15	\$ 2,641,000
Revenues Greater Than \$1 Million	166,714	7	\$ 1,167,000	20	\$ 3,819,000	27	\$ 4,986,000
Revenues Not Known	137,900	10	\$ 1,379,000	30	\$ 5,290,000	40	\$ 6,669,000
Sub-Total	156,571	21	\$ 3,288,000	61	\$ 11,008,000	82	\$ 14,296,000

Original Balance of \$250,000-\$1 Million

Revenues Less Than or Equal \$1 Million	507,333	3	\$ 1,522,000	15	\$ 7,356,000	18	\$ 8,878,000
Revenues Greater Than \$1 Million	568,500	10	\$ 5,685,000	22	\$ 10,792,000	32	\$ 16,477,000
Revenues Not Known	459,000	3	\$ 1,377,000	14	\$ 6,569,000	17	\$ 7,946,000
Sub-Total	536,500	16	\$ 8,584,000	51	\$ 24,717,000	67	\$ 33,301,000

Total MSA CRA-Qualified Small Business Loans

Total MSA CRA-Qualified Small Business Loans	18,173	1,499	\$ 27,242,000	5,088	\$ 97,209,000	6,587	\$ 124,451,000
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(Action Taken is Loan originated) and (Occupancy Type is Principal residence and (Total Units is (less than or equal to 1)))

Cut & paste dollar amounts directly from CRA Wiz in thousands this page only and on small business loans worksheet

USB Note: U.S. BANK DOES NOT USE CRAWIZ TO PROCESS HMDA DATA REQUESTS.

1. Originations - Home Purchase Loans

Tract Median as % of MSA Median Income	Applicant Income as % of MSA Median								Total Loans	
	Low (<50%)		Mod (50-79%)		Mid (80-119%)		Upper (>=120%)		Count	Amount (000)
	Count	Amount (000)	Count	Amount (000)	Count	Amount (000)	Count	Amount (000)		
Low			1	\$273			1	\$450	2	\$723
Moderate			5	\$1,270	8	\$3,978	16	\$10,184	29	\$15,432
Middle			17	\$5,525	30	\$13,216	146	\$116,562	193	\$135,302
Upper	1	\$150	1	\$26	12	\$6,234	283	\$328,424	297	\$334,834
Total Loans	1	\$ 150	24	\$7,095	50	\$23,428	446	\$455,619	521	\$486,292

LMI borrowers in LMI census tracts	6	\$1,544	<i>Upper left shaded quadrant (8 cells) above</i>	
LMI borrowers in Non-LMI census tracts	19	\$5,701	<i>Lower left shaded quadrant</i>	
Non-LMI borrowers in LMI census tracts	25	\$14,612	<i>Upper right shaded quadrant</i>	
Non-LMI borrowers in Non-LMI census tracts	471	\$464,435	<i>Lower right shaded quadrant</i>	
Total Loans	521	\$486,292		
Total CRA-Qualified Loans	50	\$21,857		

2. Originations - Home Refinance Loans

Tract Median as % of MSA Median Income	Applicant Income as % of MSA Median								Total Loans	
	Low (<50%)		Mod (50-79%)		Mid (80-119%)		Upper (>=120%)		Count	Amount (000)
	Count	Amount (000)	Count	Amount (000)	Count	Amount (000)	Count	Amount (000)		
Low			1	\$167	1	\$560	1	\$594	3	\$1,320
Moderate	5	\$845	4	\$1,010	11	\$3,931	13	\$6,736	33	\$12,522
Middle	5	\$1,218	9	\$2,636	23	\$9,146	86	\$44,226	123	\$57,225
Upper	2	\$1,050	6	\$1,659	25	\$9,222	318	\$274,817	351	\$286,748
Total Loans	12	\$3,112	20	\$5,471	60	\$22,859	418	\$326,372	510	\$357,815

LMI borrowers in LMI census tracts	10	\$2,021	<i>Upper left shaded quadrant</i>	
LMI borrowers in Non-LMI census tracts	22	\$6,562	<i>Lower left shaded quadrant</i>	
Non-LMI borrowers in LMI census tracts	26	\$11,821	<i>Upper right shaded quadrant</i>	
Non-LMI borrowers in Non-LMI census tracts	452	\$337,411	<i>Lower right shaded quadrant</i>	
Total Loans	510	\$357,815		
Total CRA-Qualified Loans	58	\$20,404		

3. Originations - Home Improvement Loans

Tract Median as % of MSA Median Income	Applicant Income as % of MSA Median								Total Loans	
	Low (<50%)		Mod (50-79%)		Mid (80-119%)		Upper (>=120%)		Count	Amount (000)
	Count	Amount (000)	Count	Amount (000)	Count	Amount (000)	Count	Amount (000)		
Low			2	\$181	1	\$100	2	\$389	5	\$670
Moderate	1	\$75	9	\$752	16	\$2,061	36	\$5,222	62	\$8,110
Middle	2	\$131	17	\$1,174	67	\$7,547	181	\$36,895	267	\$45,747
Upper	7	\$1,170	14	\$1,175	44	\$5,535	411	\$115,720	476	\$123,600
Total Loans	10	\$1,375	42	\$3,283	128	\$15,243	630	\$158,227	810	\$178,128

LMI borrowers in LMI census tracts	12	\$1,009	<i>Upper left shaded quadrant</i>	
LMI borrowers in Non-LMI census tracts	40	\$3,649	<i>Lower left shaded quadrant</i>	
Non-LMI borrowers in LMI census tracts	55	\$7,772	<i>Upper right shaded quadrant</i>	
Non-LMI borrowers in Non-LMI census tracts	703	\$165,698	<i>Lower right shaded quadrant</i>	
Total Loans	810	\$178,128		
Total CRA-Qualified Loans	107	\$12,430		

4. Purchased Loans - All Home Loan Types

Tract Median as % of MSA Median Income	Applicant Income as % of MSA Median								Total	
	Low (<50%)		Mod (50-79%)		Mid (80-119%)		Upper (>=120%)		Count	Amount (000)
	Count	Amount (000)	Count	Amount (000)	Count	Amount (000)	Count	Amount (000)		
Low									3	\$1,556
Moderate									17	\$10,588
Middle									68	\$43,571
Upper									111	\$88,633
Total Loans	-	\$ -	-	\$ -	-	\$ -	-	\$ -	199	\$144,348

LMI borrowers in LMI census tracts		\$ -	<i>Upper left shaded quadrant</i>	
LMI borrowers in Non-LMI census tracts		\$ -	<i>Lower left shaded quadrant</i>	
Non-LMI borrowers in LMI census tracts		\$ -	<i>Upper right shaded quadrant</i>	
Non-LMI borrowers in Non-LMI census tracts		\$ -	<i>Lower right shaded quadrant</i>	
Total Loans		\$ -		
Total CRA-Qualified Loans		\$ -		

USB Note:
Borrower level data is not collected for purchased loans. This can only be provided at the tract level.

SUMMARY: Total Home Loans – All Loan Types – Originated and Purchased

	Originations		Purchases	
	Count	Amount (000)	Count	Amount (000)
LMI borrowers in LMI census tracts	28	\$4,574	-	\$ -
LMI borrowers in Non-LMI census tracts	81	\$15,912	-	\$ -
Non-LMI borrowers in LMI census tracts	106	\$34,205	-	\$ -
Non-LMI borrowers in Non-LMI census tracts	1,626	\$967,543	-	\$ -
Total Loans	1,841	\$1,022,234	-	\$ -
All CRA-elig. loans (LMI borrower OR tract)	215	\$54,691	-	\$ -
All loans by LMI borrowers (any tract)	109	\$20,486	-	\$ -
All loans in LMI tracts (any borrower)	134	\$38,778	-	\$ -

*****Cut & paste dollar amounts in thousands directly from source reports this page only and on mortgage loans worksheet*****

Instructions for CRA Wiz users: In the past, variations in CRA Wiz Excel reports caused us to recommend users copy and paste numbers into each of the 22 colored columns below, **five cells/rows and one column** at a time, but **not two columns** (Count or Number, plus Amount) at a time. **If your CRA Wiz report source document is displaying the needed numbers in merged fields, you may need to unmerge the affected fields before copying or dragging them into the survey.** In past test data exports, CRA Wiz Excel spreadsheet data weren't registering as values due to hidden code, which prevented cells from totaling. To fix this or if rows don't automatically total in the dark gray cells, **format an empty cell** (possibly from another worksheet, like this one) as **General**, **copy it**, then **select your entire CRA Wiz report/worksheet and do a paste special: add.**

	Total Number	Dollar Amount (000)
SBA Lending (subset of below totals)		
Low Income Tracts (< 50% of AMI)		
Moderate Income Tracts (50-79%)		
All LMI Tracts	-	\$ -
Middle Income Tracts (80-119%)		
Upper Income Tracts (>=120%)		
All Non-LMI Tracts	-	\$ -
Total SBA Lending San Diego MSA	44	\$ 1,751,000

Business Loans to Firms With Revenues of:

	<= \$1 Million		> \$1 Million		Revenues Not Known	
	Total Number	Dollar Amount (000)	Total Number	Dollar Amount (000)	Total Number	Dollar Amount (000)
Original Loan Balance of \$100,000 or Less						
Low Income Tracts	230	\$ 2,176	28	\$ 252	4	\$ 179
Moderate Income Tracts	1,043	\$ 9,405	127	\$ 2,124	30	\$ 1,234
Middle Income Tracts	2,036	\$ 22,222	347	\$ 6,302	57	\$ 2,752
Upper Income Tracts	2,123	\$ 21,882	357	\$ 5,635	56	\$ 2,691
NA	44	\$ 429	5	\$ 149		
Total	5,476	\$ 56,114	864	\$ 14,462	147	\$ 6,856
Original Loan Balance of \$100,000-\$250,000						
Low Income Tracts	3	\$ 543	2	\$ 450	1	\$ 130
Moderate Income Tracts	1	\$ 199	5	\$ 717	9	\$ 1,249
Middle Income Tracts	4	\$ 513	14	\$ 2,675	15	\$ 2,559
Upper Income Tracts	7	\$ 1,386	6	\$ 1,144	15	\$ 2,731
NA						
Total	15	\$ 2,641	27	\$ 4,986	40	\$ 6,669
Original Loan Balance of \$250,000-\$1 Million						
Low Income Tracts			2	\$ 1,220	2	\$ 1,035
Moderate Income Tracts	3	\$ 1,522	8	\$ 4,465	1	\$ 342
Middle Income Tracts	4	\$ 1,854	11	\$ 5,169	5	\$ 2,549
Upper Income Tracts	11	\$ 5,502	11	\$ 5,623	9	\$ 4,020
NA						
Total	18	\$ 8,878	32	\$ 16,477	17	\$ 7,946

**San Diego Community Investment Survey
Multifamily Affordable Housing Loans and Investments
Disclosable Project Details**

Bank Name: **U.S. Bank**
Data for Calendar Year 2022

Instructions: Please use the template below to list as many details as possible about **loans and investments** closed during the calendar year on **subsidized, income-restricted, below-market rate affordable housing projects** with recorded covenants securing permanent affordability. Do not include non-subsidized or restricted properties in LMI census tracts (i.e. "naturally affordable" housing). If a project name is undisclosable but other details can be released, put "**Other Project**" in the project name field. (Projects with public subsidies are already in the public record.) Loan and investment totals will calculate at bottom of columns.

	Tax Credit Investment Amount	Other Investment Amount^	Acquisition/Construction Loan Amount	Bond Amount	Loan Extension Amount	Perm Loan Amount	Financing Close Date	Investment or Project Name	Developer	Neighborhood (if San Diego) or City	Occupancy Date	Addl. Information ^e.g. "Other Investment" type	Number of Income-Restricted Units
1			19,617,000					Cathedral Plaza					225
2	10,003							3 Roots				LIHTC	
3	4,390							Alpha Square				LIHTC	
4	13,732							Courtyard at Kimball				LIHTC	
5	2,195							Cypress Cove Apts				LIHTC	
6	12,134							East Block Family				LIHTC	
7	10,955							East Block Senior				LIHTC	
8	2,195							Fairbanks Square				LIHTC	
9	2,195							Fairbanks Terrace Apts				LIHTC	
10	3,945,533							Fairbanks Terrace II				LIHTC	
11	9,500							Fourth Corner				LIHTC	
12	13,875							Front and Beech				LIHTC	
13	2,195							WJJ Apartments				LIHTC	
14	1,143,577							Kimball Tower Apts				LIHTC	
15	261,502							La Mesa				LIHTC	
16	1,236,547							Morgan Tower				LIHTC	
17	113,861							Playa del Sol				LIHTC	
18	94,529							Park Villa Apts				LIHTC	
19	10,800							Union Bank Apts				LIHTC	
20	94,529							Vintage at Marja Acres				LIHTC	
	6,984,247	-	19,617,000	-	-	-							225

**San Diego Community Investment Survey
Community Development Loans (other than Affordable Housing)
Disclosable Project Details**

Bank Name: **U.S. Bank**
Data for Calendar Year 2022

Instructions: Please use the template below to list as many details as possible about all of your funded projects. If a project name is undisclosable but certain details can be released, put "**Other Project**" in the project name field. Loan totals will calculate at bottom of columns.

	Loan Amount	Project Name	Developer	Neighborhood or City	Occupancy Date	Addl. Information
1	1,396,500	CD Loan 2		San Diego		Economic development project
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
	1,396,500	-	-	-		