

San Diego City-County Reinvestment Task Force		Bank Name: U.S. Bank			
Community Investment Survey - San Diego-Carlsbad-San Marcos MSA		Data for Calendar Year 2023			
<i>Instructions: Enter 2023 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 Wednesday, July 31. Thank you.</i>					
I. CRA Rating					
<i>Enter whole numbers, not "000"</i>					
National rating (email pdf of report)	Lending	Investment	Service		
California rating	Outstanding	Outstanding	High Satisfactory		
Most recent CRA examination date (mm/dd/yyyy)	High Satisfactory	Outstanding	High 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, 2023)	\$ 10,516,666,000	8.64%			
California Deposits (June 30, 2023)	\$ 113,315,647,000	6.22%			
III. Lending					
<i>*Formulas will impart totals from "Loan Summary" tab</i>					
CRA-Qualified Single-Family Home Loans	Total Number	Dollar Amount	% of Deposits		
Originations: Single-family home purchases*	55	\$ 26,860,831	0.26%		
Originations: Single-family refinancings*	37	\$ 10,930,665	0.10%		
Originations: Single-family home improvement loans*	97	\$ 12,074,017	0.11%		
Purchases: Single-family, all 3 loan types*	29	\$ 16,774,354	0.16%		
Non-Farm Small Business Loans					
Smallest Business Loans (<\$100k, <\$1 million rev)*	5,117	\$ 57,264,000	0.54%		
Other CRA-Qualified Non-Farm Small Business Loans*	1,527	\$ 105,537,000	1.00%		
CRA-Qualified Small Farm Loans	12	\$ 167,000	0.00%		
Affordable Housing (complete "Aff Hsg" tab)					
Construction Loans (including acquisition loans)	4	\$ 98,096,927	0.93%		
Bonds			0.00%		
Loan Extensions			0.00%		
Permanent Loans	1	\$ 2,200,000	0.02%		
Other (explain):			0.00%		
Number of units built, rehabbed or financed	343				
Other CRA-Qualified Multifamily Loans (non-deed restricted)			0.00%		
Other Community Development Loans (see "CD" tab)	3	\$ 5,313,500	0.05%		
Total Lending (actual closed)	6,882	\$ 335,218,294	3.19%		
IV. Investments					
<i>** Please list out multifamily investments on the "Aff Hsg" tab</i>					
Tax Credit Investments	Total Number	Dollar Amount	% of Deposits		
Affordable Housing (LIHTC)**	22	\$ 89,508,512	0.85%		
Economic Development (NMTC)	40	\$ 41,225,907	0.39%		
Other (explain):			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)			0.00%		
Type & purpose (explain):			0.00%		
Type & purpose (explain):			0.00%		
Type & purpose (explain):			0.00%		
Total Investments	62	\$ 130,734,419	1.24%		
V. Sponsorships & Grants					
	Total Number	Dollar Amount	% of Deposits		
CRA-Qualified Sponsorships & Grants	120	\$ 4,410,135	0.04%		
Total CRA Lending and Investments		\$ 470,362,848	4.47%		
VI. Service Test					
San Diego MSA Branches & ATMs	Branches		ATMs		Total
	Number	%	Number	%	
LMI census tract	18	23.68%	56	28.57%	74
Non-LMI census tract	58	76.32%	140	71.43%	198
Total	76	100%	196	100%	272

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)

	Total Number	Dollar Amount
Low Income Tracts	#N/D!	\$ -
Moderate Income Tracts	#N/D!	\$ -
Subtotal of LMI Tracts	-	\$ -
Middle Income Tracts	#N/D!	\$ -
Upper Income Tracts	#N/D!	\$ -
Subtotal of Non-LMI Tracts	#N/D!	\$ -
Total SBA Lending San Diego MSA	530,190	\$ 45,665,810

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

Home Loans: Principal residence Units = 1	% of vol by# (formula)	Originated Loans			Purchased Loans		Total Loans	
		Average Loan Size	Total Number	Dollar Amount	Total Number	Dollar Amount	Total Number	Dollar Amount
Home Purchase Loans								
LMI borrowers in LMI census tracts	1.2%	348,239,000	8	\$ 2,785,912,000				
LMI borrowers in Non-LMI census tracts	2.2%	366,792,333	15	\$ 5,501,885,000				
Non-LMI borrowers in LMI census tracts	4.8%	580,407,313	32	\$ 18,573,034,000				
Non-LMI borrowers in Non-LMI census tracts	91.8%	999,157,033	612	\$ 611,484,104,000				
Total Loans	100%	957,038,883	667	\$ 638,344,935,000				
Total CRA-Qualified Loans	8%	488,378,745	55	\$ 26,860,831,000				
Home Loan Refinancings								
LMI borrowers in LMI census tracts	4.1%	151,517,625	8	\$ 1,212,141,000				
LMI borrowers in Non-LMI census tracts	7.7%	375,430,267	15	\$ 5,631,454,000				
Non-LMI borrowers in LMI census tracts	7.1%	291,933,571	14	\$ 4,087,070,000				
Non-LMI borrowers in Non-LMI census tracts	81.1%	524,062,138	159	\$ 83,325,879,970				
Total Loans	100%	480,900,740	196	\$ 94,256,544,970				
Total CRA-Qualified Loans	19%	295,423,378	37	\$ 10,930,665,000				
Home Improvement Loans								
LMI borrowers in LMI census tracts	2.7%	55,547,333	12	\$ 666,568,000				
LMI borrowers in Non-LMI census tracts	9.3%	110,745,293	41	\$ 4,540,557,000				
Non-LMI borrowers in LMI census tracts	10.0%	156,065,727	44	\$ 6,866,892,000				
Non-LMI borrowers in Non-LMI census tracts	77.9%	235,818,216	342	\$ 80,649,830,000				
Total Loans	100%	211,216,052	439	\$ 92,723,847,000				
Total CRA-Qualified Loans	22%	124,474,402	97	\$ 12,074,017,000				
Total Home Loans - All Loan Types								
LMI borrowers in LMI census tracts	2%	166,593,607	28	\$ 4,664,621,000	-	\$ -	28	\$ 4,664,621,000
LMI borrowers in Non-LMI census tracts	5%	220,759,099	71	\$ 15,673,896,000	2	\$ 896,259,780	73	\$ 16,570,155,780
Non-LMI borrowers in LMI census tracts	7%	328,077,733	90	\$ 29,526,996,000	27	\$ 15,878,094,180	117	\$ 45,405,090,180
Non-LMI borrowers in Non-LMI census tracts	85%	696,729,393	1,113	\$ 775,459,813,970	115	\$ 71,779,096,950	1,228	\$ 847,238,910,920
Total Loans	100%	633,890,420	1,302	\$ 825,325,326,970	144	\$ 88,553,450,910	1,446	\$ 913,878,777,880
All CRA-elig. loans (LMI borrower OR tract)	15%	263,838,693	189	\$ 49,865,513,000	29	\$ 16,774,353,960	218	\$ 66,639,866,960
All loans by LMI borrowers (any tract)	8%	205,439,566	99	\$ 20,338,517,000	2	\$ 896,259,780	101	\$ 21,234,776,780
All loans in LMI tracts (any borrower)	9%	289,759,466	118	\$ 34,191,617,000	27	\$ 15,878,094,180	145	\$ 50,069,711,180

Small Business Loans	Average LMI Loan Size	LMI Census Tracts		Non-LMI Census Tracts		All Census Tracts	
		Total Number	Dollar Amount	Total Number	Dollar Amount	Total Number	Dollar Amount
Original Balance of \$100,000 or Less:							
Revenues Less Than or Equal \$1 Million	10,706	1,183	\$ 12,665,000	3,934	\$ 44,599,000	5,117	\$ 57,264,000
Revenues Greater Than \$1 Million	20,900	211	\$ 4,410,000	719	\$ 15,498,000	930	\$ 19,908,000
Revenues Not Known	55,095	74	\$ 4,077,000	275	\$ 15,337,000	349	\$ 19,414,000
Sub-Total	14,409	1,468	\$ 21,152,000	4,928	\$ 75,434,000	6,396	\$ 96,586,000
Original Balance of \$100,000 - \$250,000							
Revenues Less Than or Equal \$1 Million	250,000	2	\$ 500,000	8	\$ 1,212,000	10	\$ 1,712,000
Revenues Greater Than \$1 Million	193,417	12	\$ 2,321,000	25	\$ 5,022,000	37	\$ 7,343,000
Revenues Not Known	196,000	32	\$ 6,272,000	113	\$ 21,658,000	145	\$ 27,930,000
Sub-Total	197,674	46	\$ 9,093,000	146	\$ 27,892,000	192	\$ 36,985,000
Original Balance of \$250,000-\$1 Million							
Revenues Less Than or Equal \$1 Million	385,000	2	\$ 770,000	6	\$ 3,138,000	8	\$ 3,908,000
Revenues Greater Than \$1 Million	612,000	7	\$ 4,284,000	27	\$ 14,073,000	34	\$ 18,357,000
Revenues Not Known	389,667	3	\$ 1,169,000	11	\$ 5,796,000	14	\$ 6,965,000
Sub-Total	518,583	12	\$ 6,223,000	44	\$ 23,007,000	56	\$ 29,230,000
Total MSA CRA-Qualified Small Business Loans	23,898	1,526	\$ 36,468,000	5,118	\$ 126,333,000	6,644	\$ 162,801,000

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Sub-Total	197,674	46	\$ 9,093,000	146	\$ 27,892,000	192	\$ 36,985,000
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Revenues Not Known	389,667	3	\$ 1,169,000	11	\$ 5,796,000	14	\$ 6,965,000
Sub-Total	518,583	12	\$ 6,223,000	44	\$ 23,007,000	56	\$ 29,230,000
Total MSA CRA-Qualified Small Business Loans	23,898	1,526	\$ 36,468,000	5,118	\$ 126,333,000	6,644	\$ 162,801,000

*****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	83	\$ 45,665,810

U.S. Bank does not identify SBA loans within its CRA reporting. The numbers shown here represent the SBA loans originated by U.S. Bank in San Diego County during 2023. Some of the loans may not be CRA reportable due to loan size.

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	194	\$ 2,106	51	\$ 1,206	8	\$ 368
Moderate Income Tracts	989	\$ 10,559	160	\$ 3,204	66	\$ 3,709
Middle Income Tracts	1,844	\$ 20,146	333	\$ 7,012	123	\$ 6,435
Upper Income Tracts	2,090	\$ 24,453	386	\$ 8,486	152	\$ 8,902
NA	44	\$ 398	5	\$ 106	5	\$ 329
Total	5,161	\$ 57,662	935	\$ 20,014	354	\$ 19,743

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

Low Income Tracts	1	\$ 250	3	\$ 605	4	\$ 821
Moderate Income Tracts	1	\$ 250	9	\$ 1,716	28	\$ 5,451
Middle Income Tracts	3	\$ 339	9	\$ 1,794	43	\$ 8,197
Upper Income Tracts	5	\$ 873	16	\$ 3,228	70	\$ 13,461
NA						
Total	10	\$ 1,712	37	\$ 7,343	145	\$ 27,930

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

Low Income Tracts	1	\$ 317	2	\$ 708		
Moderate Income Tracts	1	\$ 453	5	\$ 3,576	3	\$ 1,169
Middle Income Tracts	1	\$ 350	10	\$ 4,800	5	\$ 1,665
Upper Income Tracts	5	\$ 2,788	17	\$ 9,273	6	\$ 4,131
NA			1	\$ 750		
Total	8	\$ 3,908	35	\$ 19,107	14	\$ 6,965

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

Bank Name: U.S. Bank
 Data for Calendar Year 2023

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			35,428,321					AH Loan 1		San Diego		2 loans	95
2			38,747,921					AH Loan 2		San Diego			169
3			23,920,685					AH Loan 3		San Diego			78
4						2,200,000		AH Loan 4		San Diego			1
5	12,180,692							LIHTC 1		San Diego			
6	14,691,509							LIHTC 2		San Diego			
7	27,094,597							LIHTC 3		National City			
8	109,720							LIHTC 4		National City			
9	2,945							LIHTC 5		San Ysidro			
10	101							LIHTC 6		National City			
11	750							LIHTC 7		San Diego			
12	1,215,616							LIHTC 8		Carlsbad			
13	1,102,954							LIHTC 9		San Diego			
14	2,012,100							LIHTC 10		San Diego			
15	9,931							LIHTC 11		San Diego			
16	151,642							LIHTC 12		San Diego			
17	7,638,702							LIHTC 13		San Diego			
18	2,195							LIHTC 14		San Diego			
19	2,195							LIHTC 15		San Diego			
20	2,195							LIHTC 16		San Diego			
21	848,322							LIHTC 17		El Cajon			
22	101							LIHTC 18		National City			
23	1,423,626							LIHTC 19		San Diego			
24	12,697							LIHTC 20		San Diego			
25	20,705,073							LIHTC 21		San Diego			
26	300,849							LIHTC 22		San Diego			
	89,508,512	-	98,096,927	-	-	2,200,000							343

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

Bank Name: U.S. Bank
Data for Calendar Year 2023

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 1				
2	2,069,000	CD Loan 2				
3	1,848,000	CD Loan 3				
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
	5,313,500	-	-	-		