



# SAN DIEGO CITY-COUNTY REINVESTMENT TASK FORCE



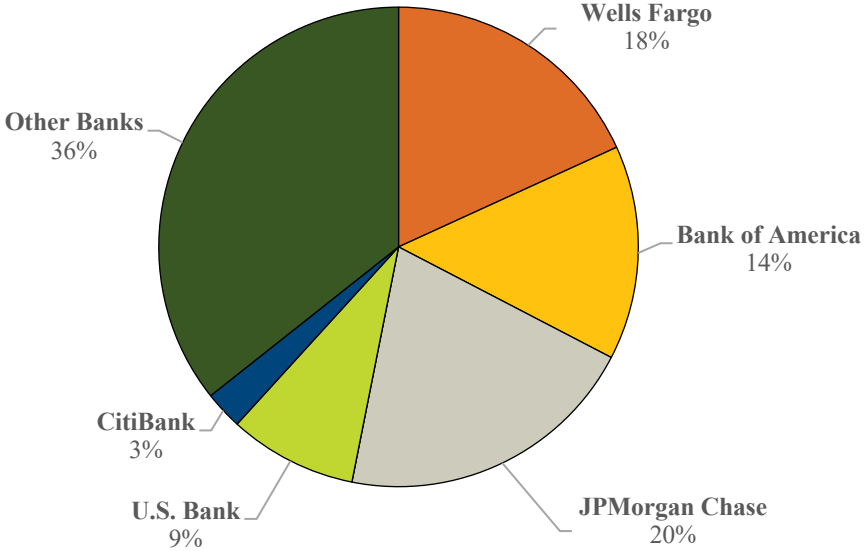
## 2023 San Diego County Community Investment Report

The City-County Reinvestment Task Force is tasked with monitoring and helping to increase bank lending, investments and grantmaking that benefit the county's low and moderate-income (LMI) residents. Each year, the Task Force surveys its member banks on their reinvestment activities in the previous calendar year and reports the totals in these charts. In 2023, those banks were Bank of America, Citibank, JPMorgan Chase, US Bank and Wells Fargo. Together, these banks comprise 64% of the local market as measured by local deposits. By examining their reinvestment activity, we can extrapolate to the larger market and develop a picture of countywide reinvestment for the year.

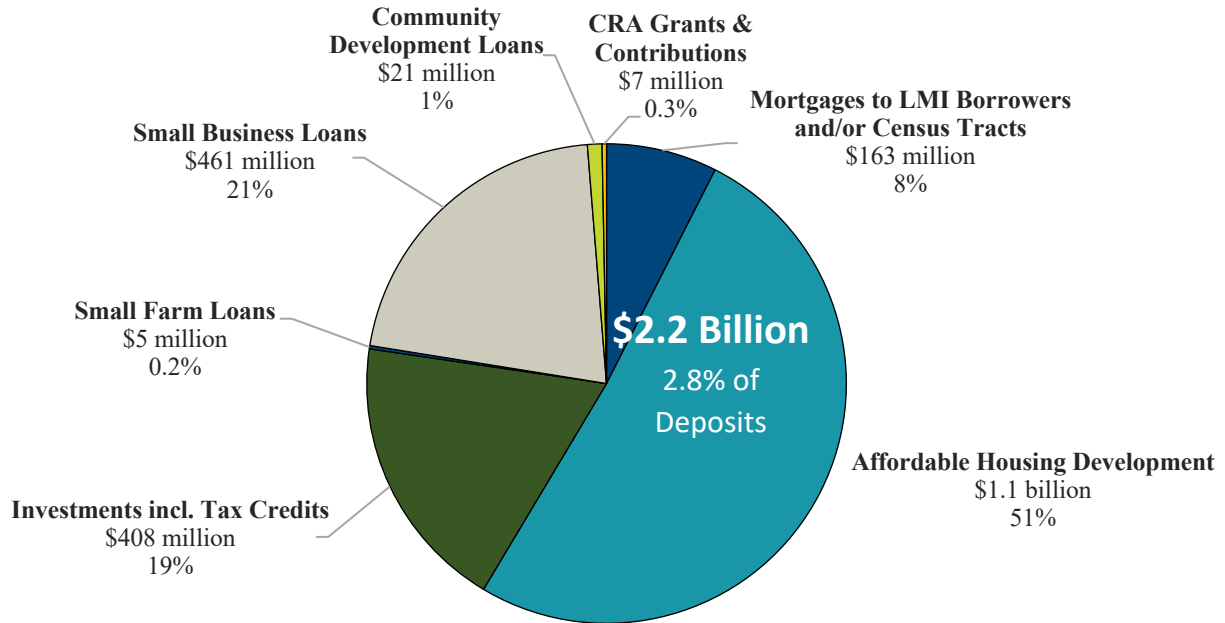
The Task Force thanks Bank of America, Citibank, JPMorgan Chase, US Bank and Wells Fargo Bank for their participation in this survey and commitment to reinvestment throughout San Diego County.

# Reinvestment Context

## 2023 San Diego County Market Share RTF Member Banks



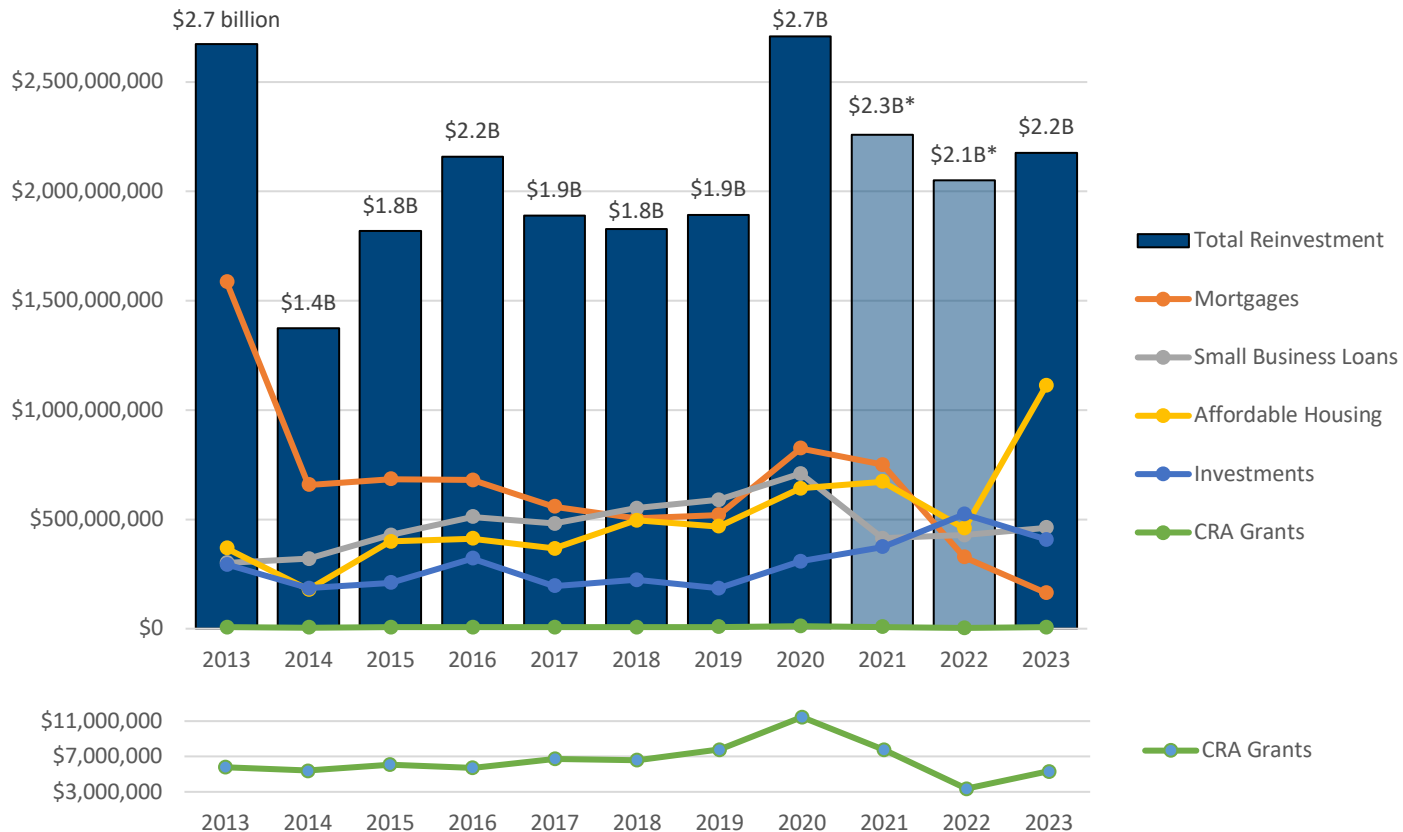
# 2023 San Diego County Reinvestment RTF Member Banks



# Reinvestment Trend

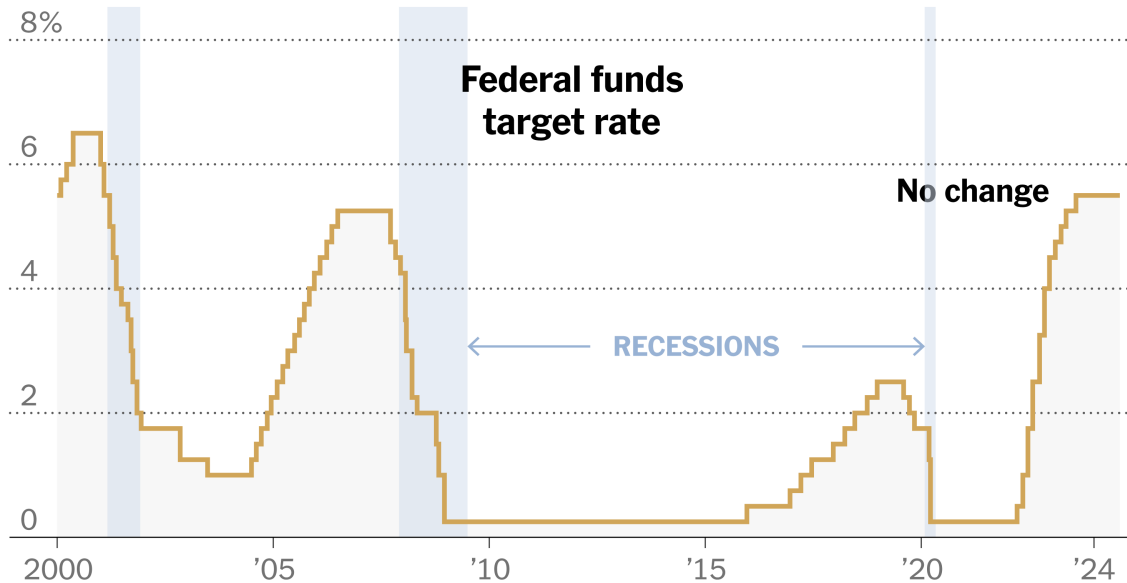
## 2013-23 Reinvestment Activity RTF Member Banks

\*Union Bank did not submit data for its activity in 2021 or 2022, prior to its 12/1/22 acquisition by U.S. Bank.



# Historical Federal Reserve Interest Rate Changes

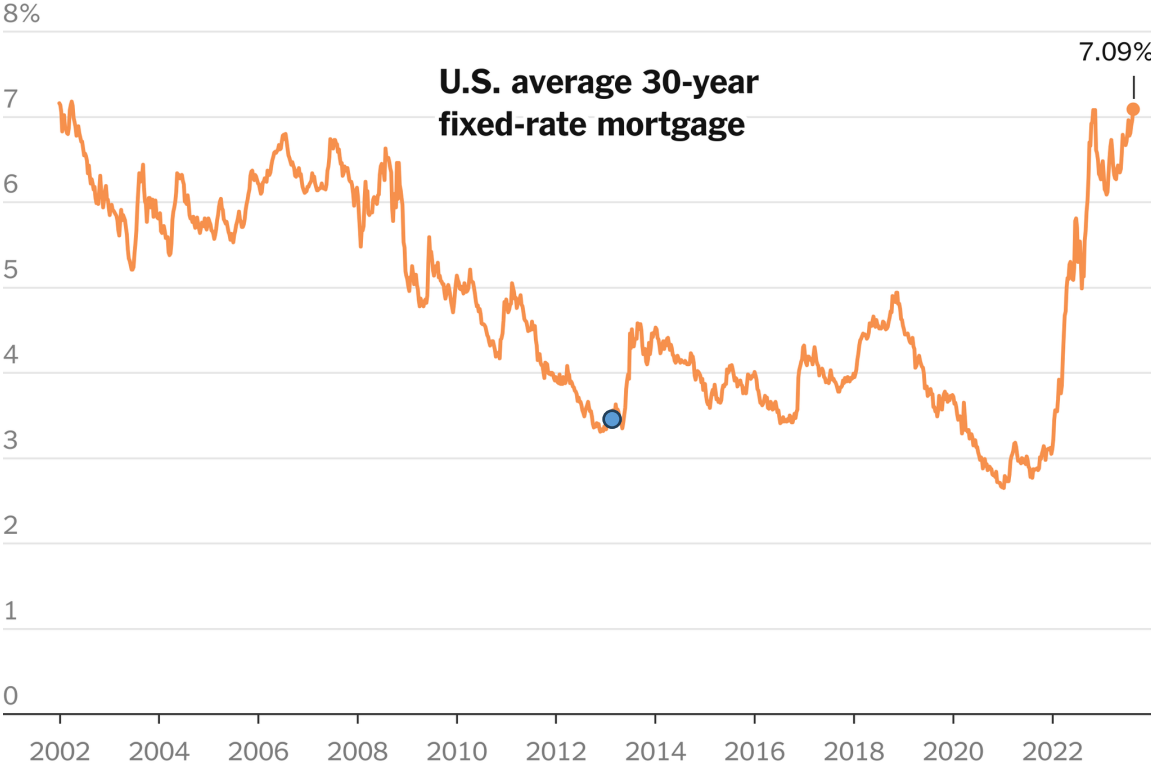
2000 - Aug. 2024



Source: <https://www.nytimes.com/live/2024/07/31/business/fed-meeting-interest-rates>

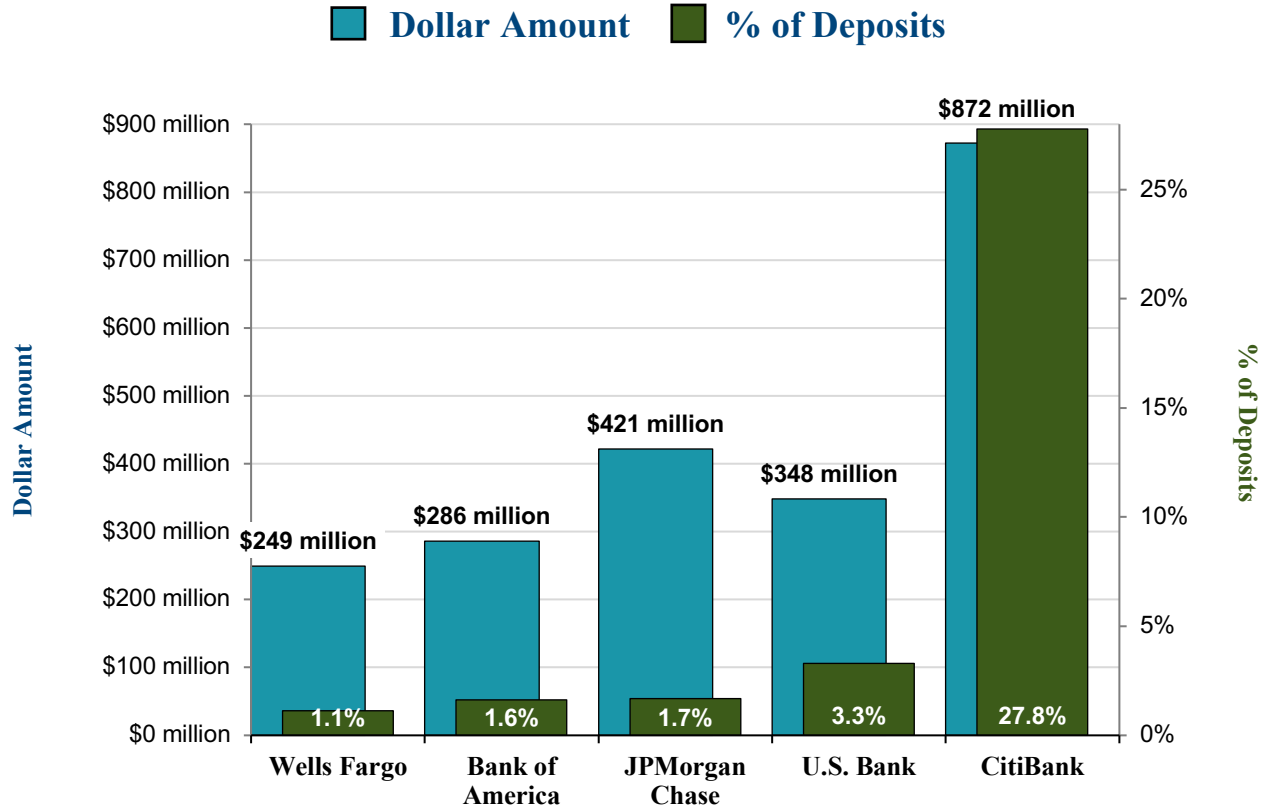
# Historical Mortgage Interest Rates

2002 - 2023



Source: <https://www.nytimes.com/2023/08/17/business/mortgage-rates-housing-market.html>

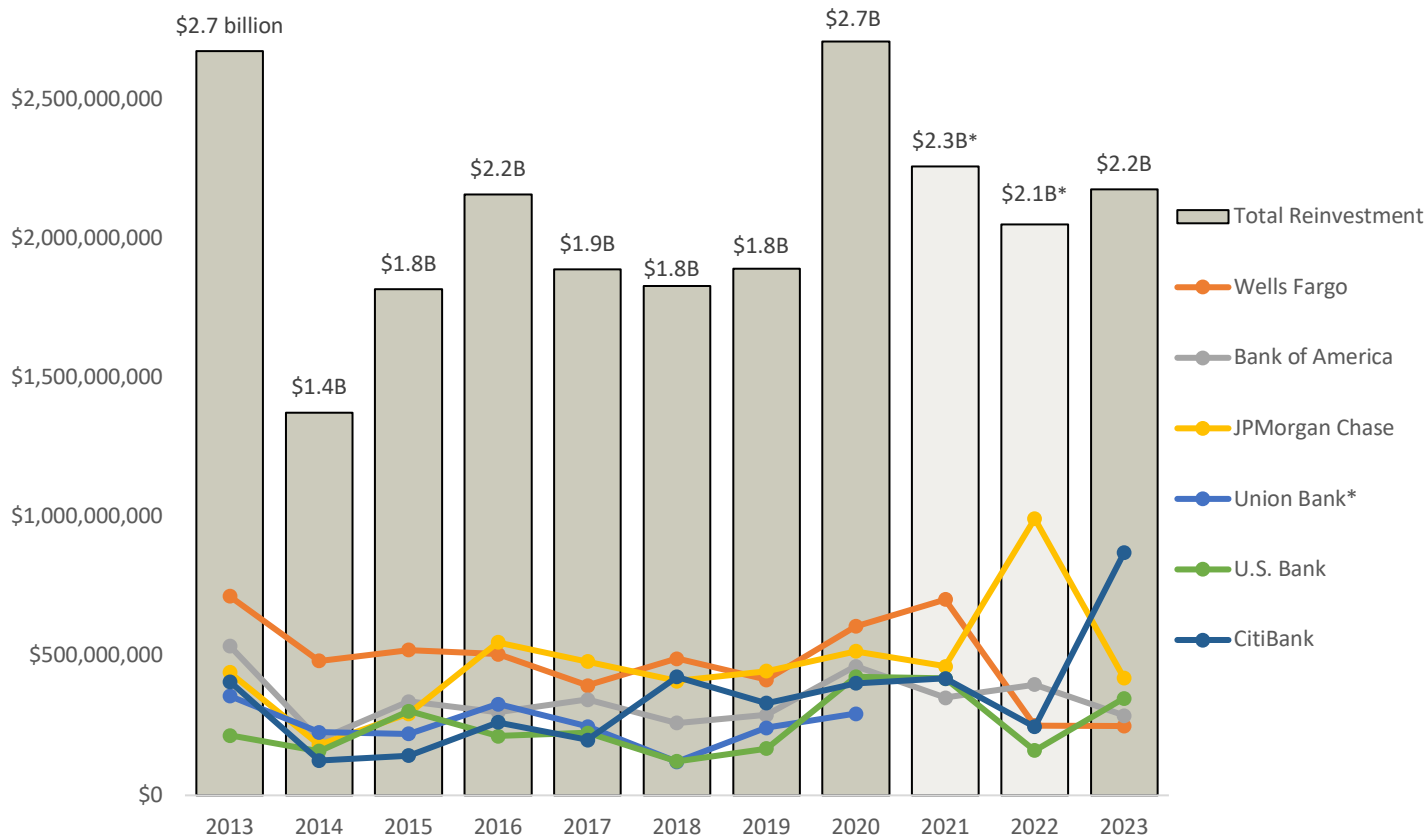
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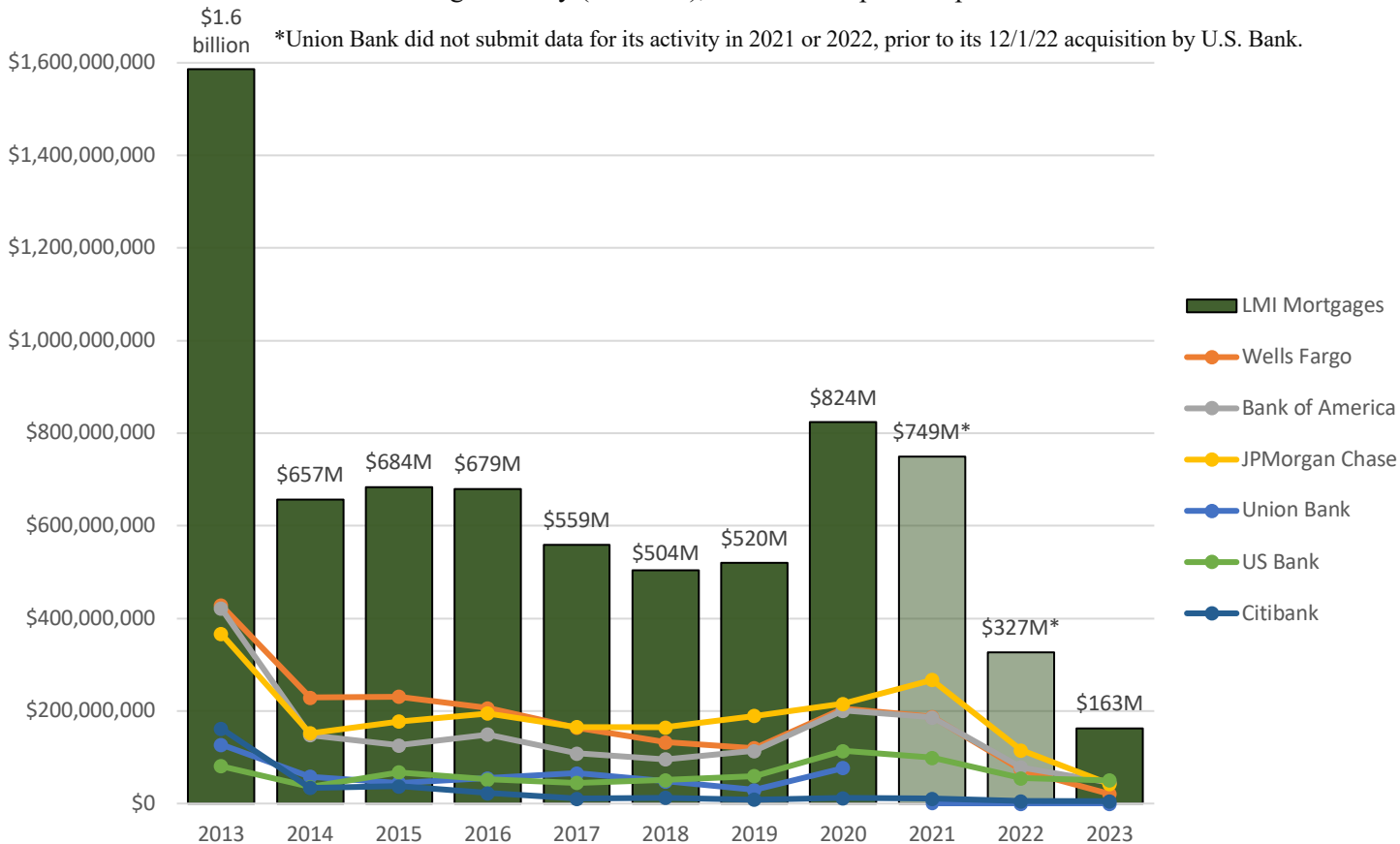




# LMI Mortgages - \$163 Million

2023 Home Purchase Mortgages, Refinancings, and Home Improvement Loans to Low and Moderate-Income Borrowers and Census Tracts – Down 50% in Dollar Value

Single Family (1-4 units), Owner-Occupied Properties

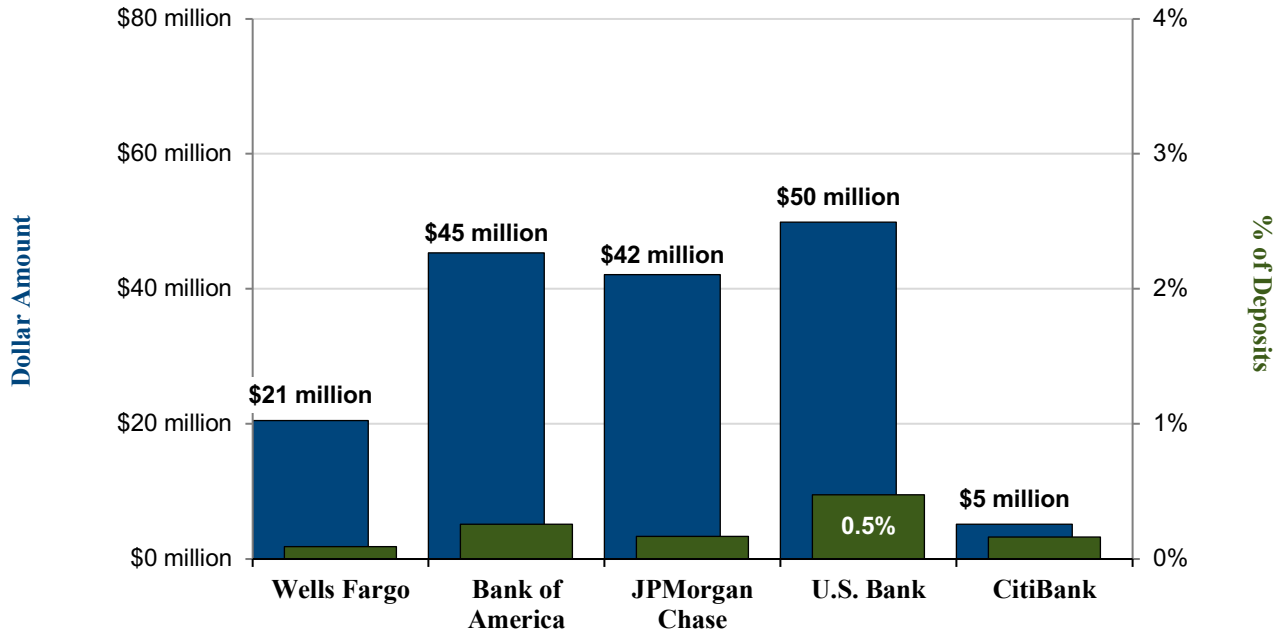


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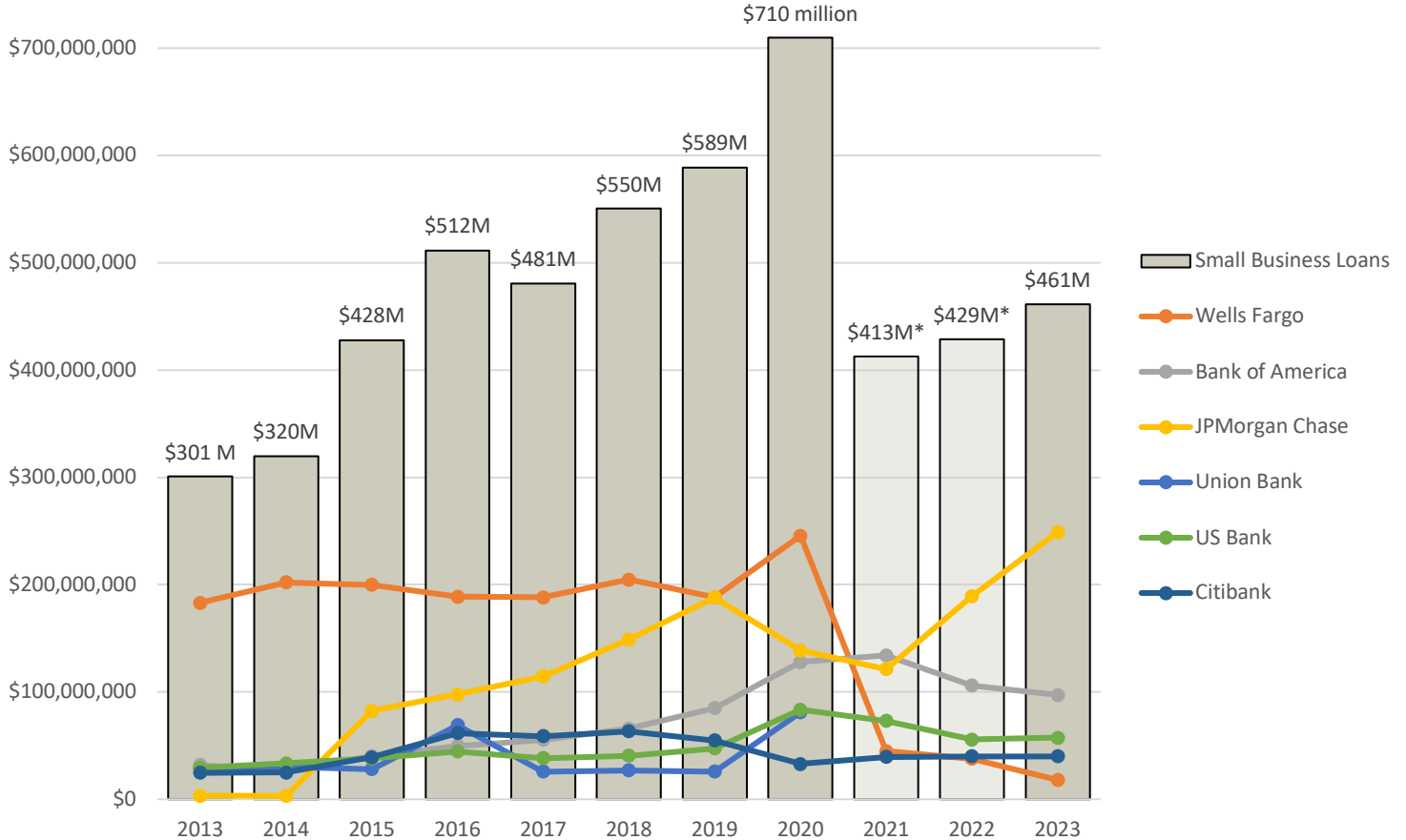
**Dollar Amount**   **% of Deposits**



# Small Business Loans - \$461 Million

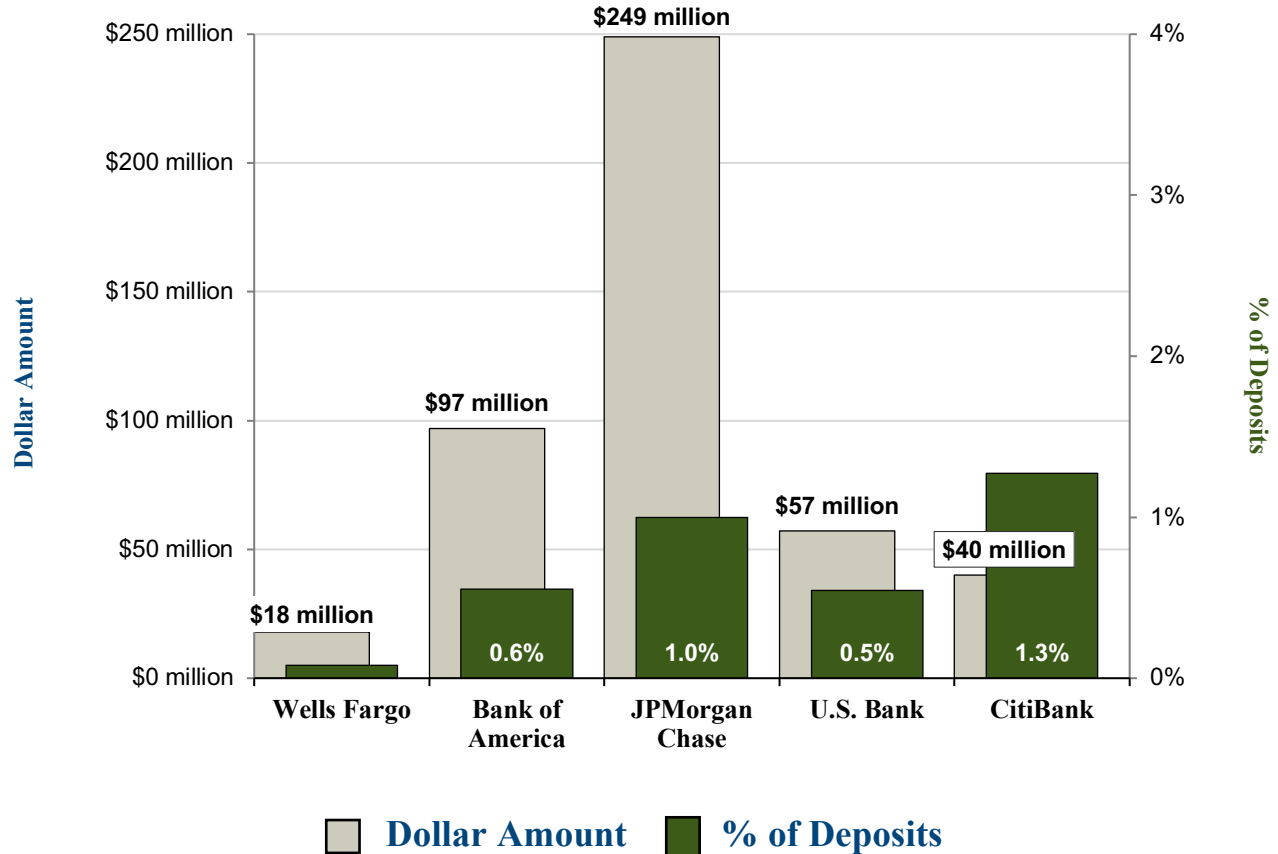
2023 Loans Under \$100,000 to Businesses With Less Than \$1 Million in Revenue – Up 8%

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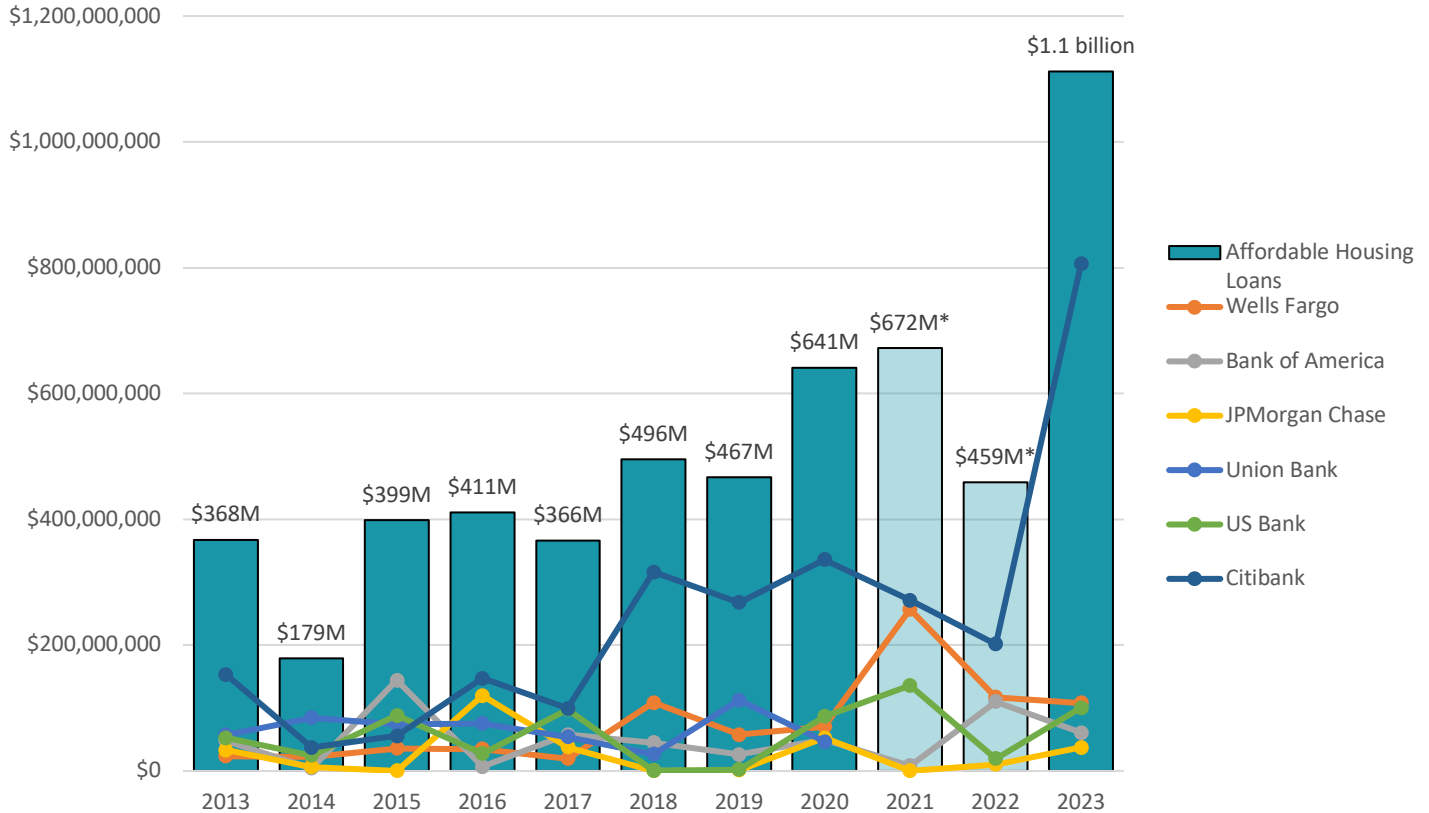
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# Affordable Housing Loans - \$1.1 Billion

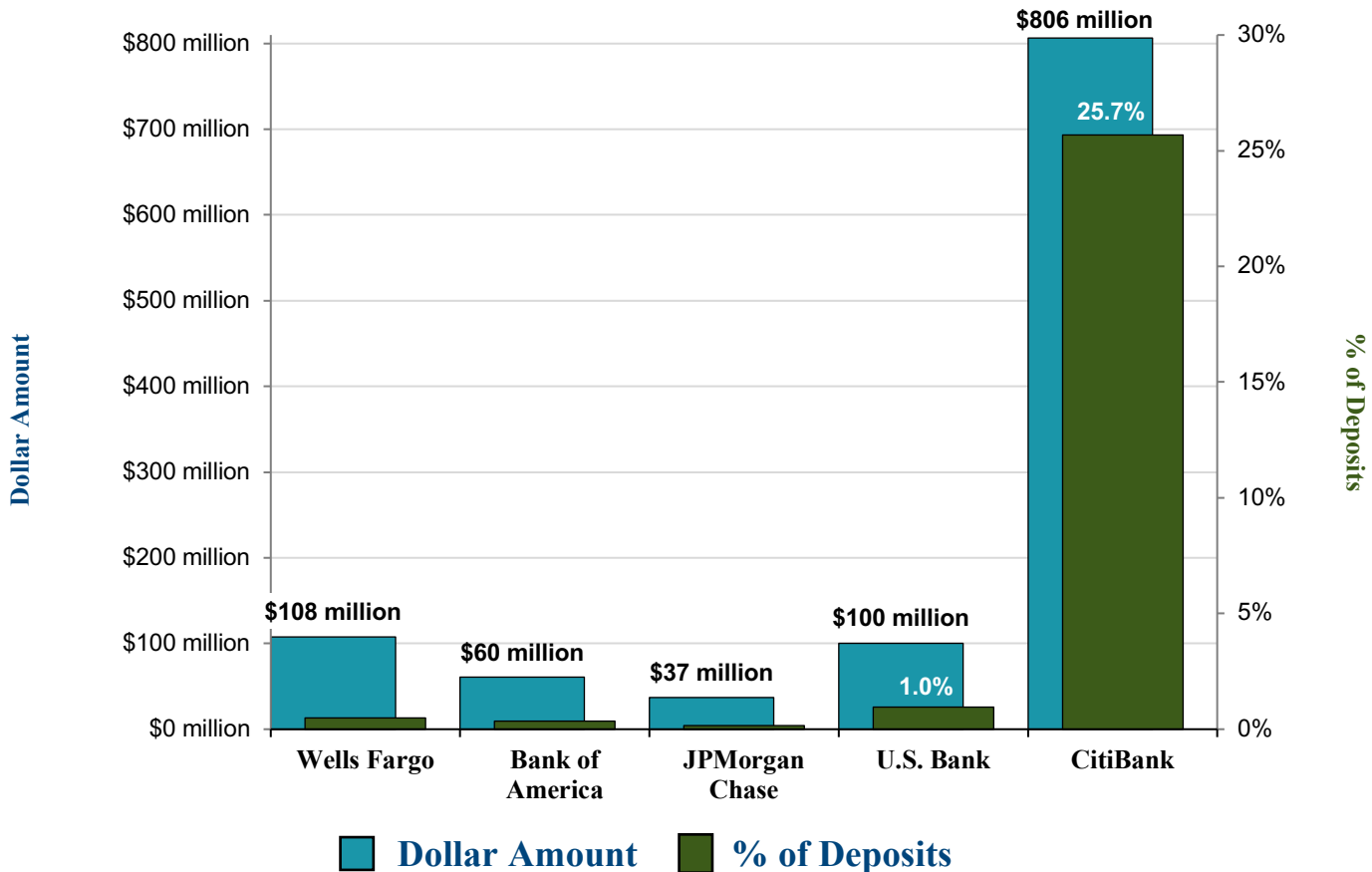
2023 Loans to Income-Restricted Multifamily Housing Developments – Up 142%

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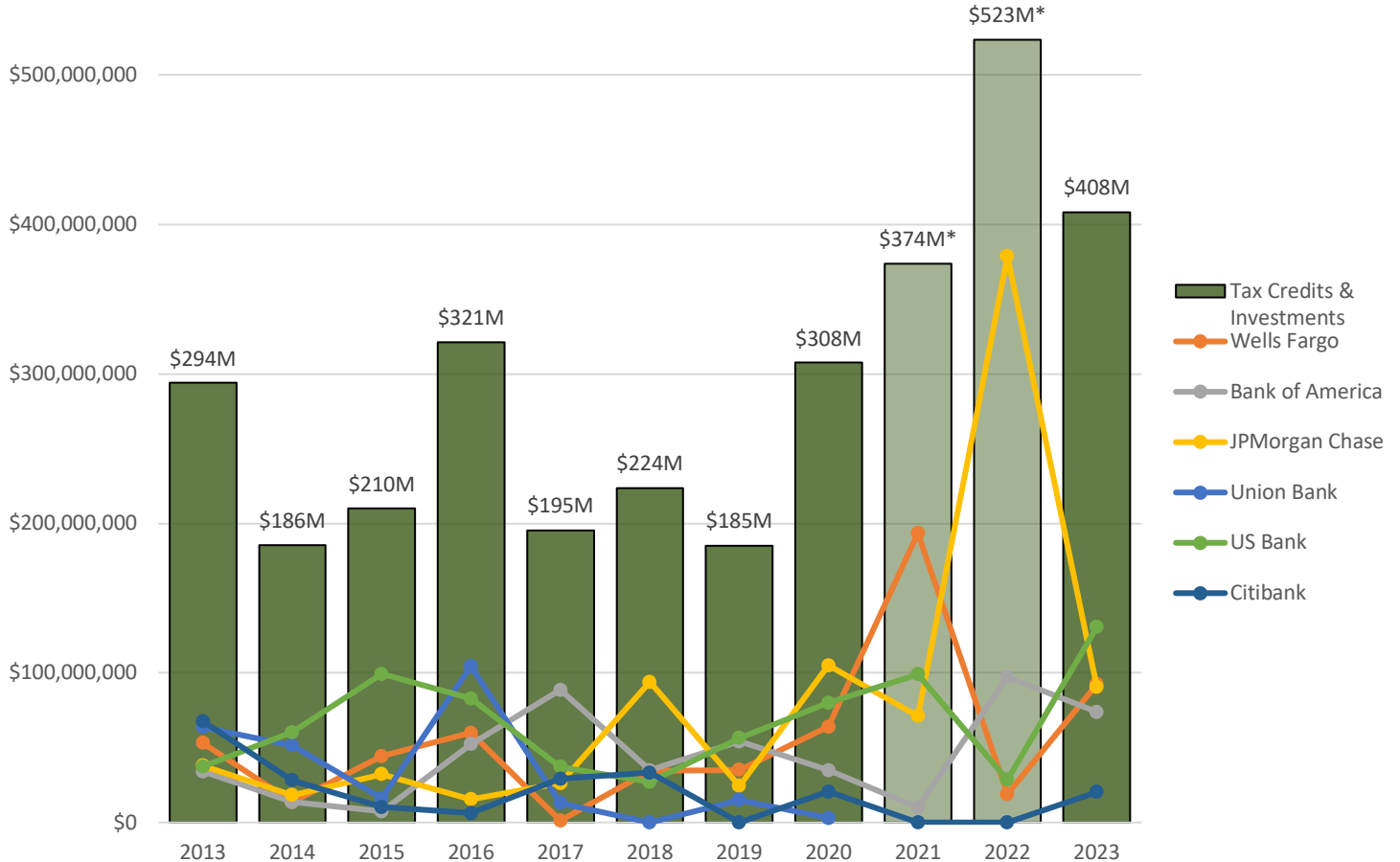
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# Tax Credits & Investments - \$408 Million

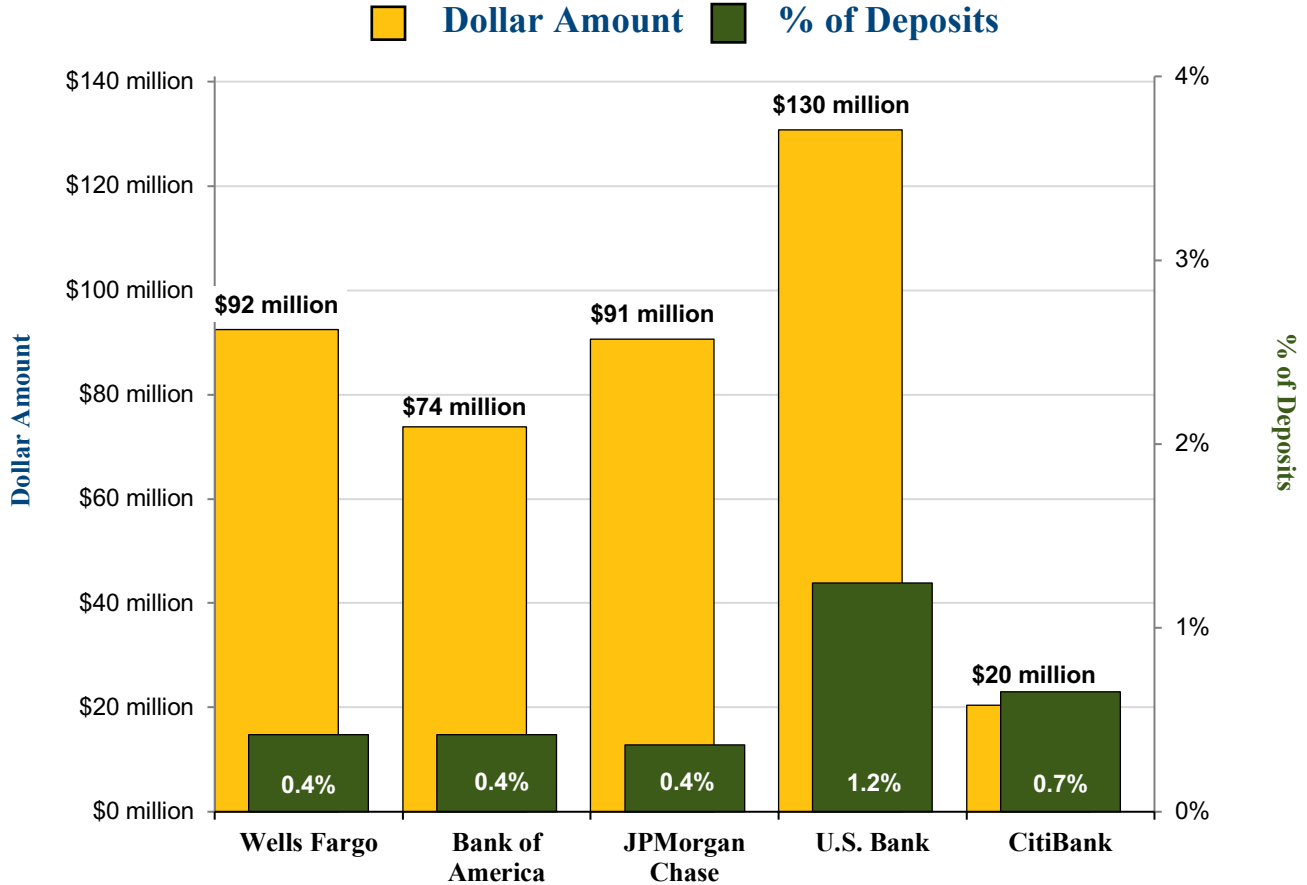
2023 CRA-Qualified Tax Credits and Investments – Down 22%

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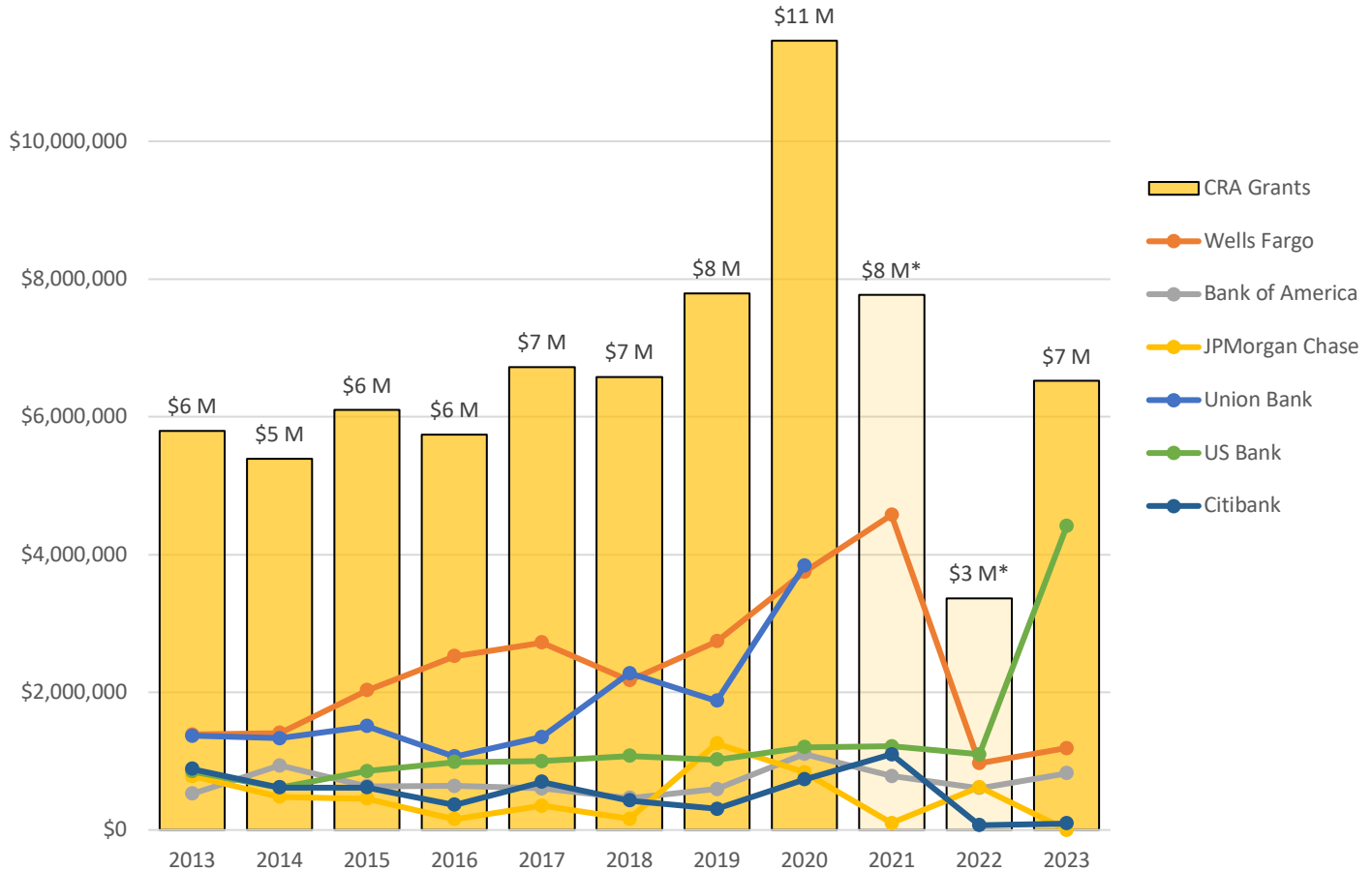




# CRA Grants & Contributions - \$6.5 Million

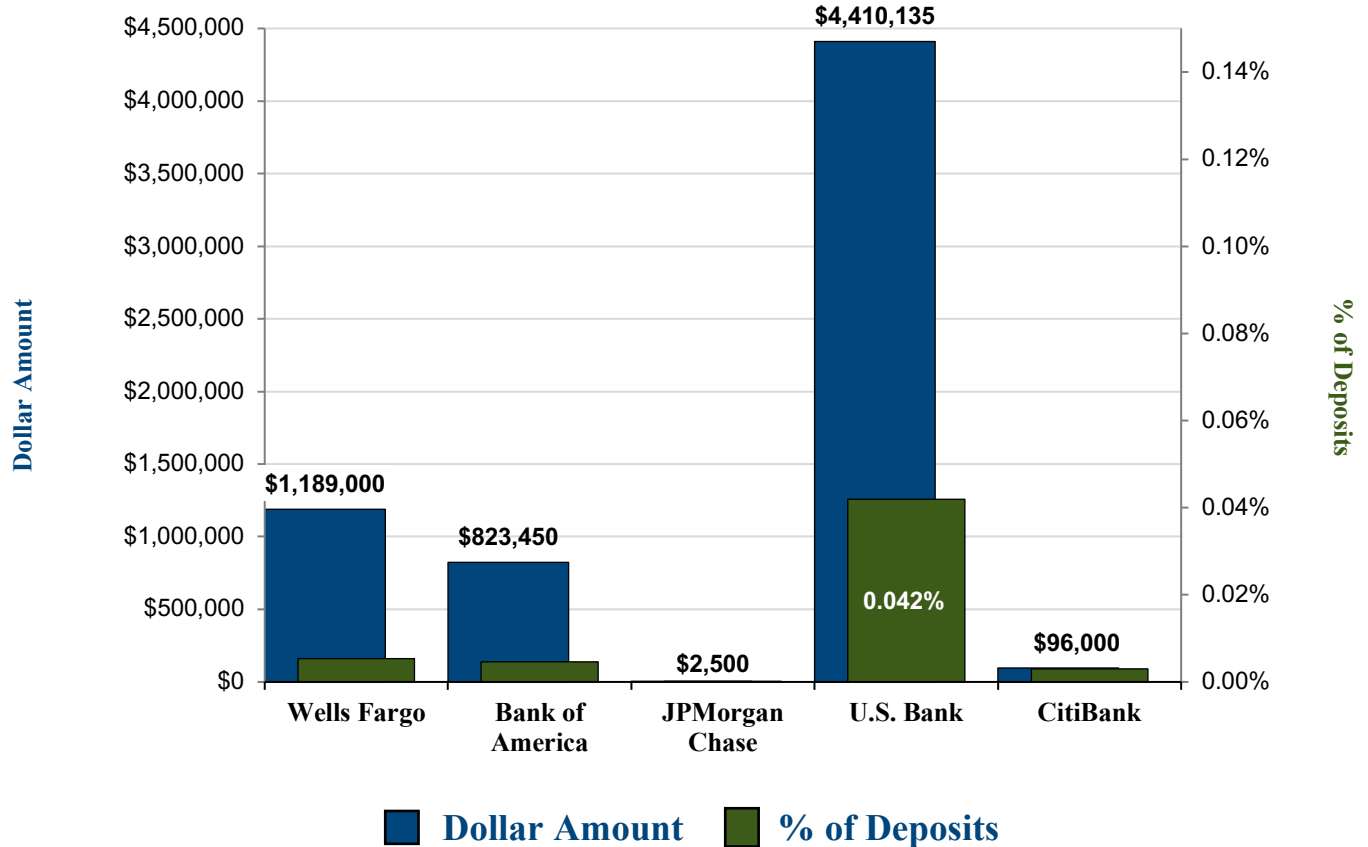
2023 CRA-Qualified Grants and Contributions – Up 94%

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# CRA Grants & Contributions - \$6.5 Million

2023 CRA-Qualified Grants and Contributions – Up 94%



**SAN DIEGO CITY-COUNTY REINVESTMENT TASK FORCE**

**2023 COMMUNITY INVESTMENT SURVEY SUMMARY**

	<b>Wells Fargo</b>	<b>Bank of America</b>	<b>JPMorgan Chase</b>	<b>MUFG Union Bank</b>	<b>U.S. Bank</b>	<b>Citibank</b>	<b>RTF TOTALS</b>	<b>Median</b>
<b>Mortgage Lending</b>	<b>20,525,000</b>	<b>45,327,000</b>	<b>42,091,000</b>	<b>0</b>	<b>49,865,513</b>	<b>5,144,930</b>	<b>162,953,443</b>	<b>42,091,000</b>
% of deposits	0.1%	0.3%	0.2%		0.5%	0.2%	0.2%	
% of total	12.6%	27.8%	25.8%	0.0%	30.6%	3.2%	7.5%	
<b>Small Business</b>	<b>17,947,442</b>	<b>97,022,000</b>	<b>248,972,000</b>	<b>0</b>	<b>57,264,000</b>	<b>40,008,000</b>	<b>461,213,442</b>	<b>57,264,000</b>
% of deposits	0.1%	0.6%	1.00%		0.5%	1.3%	0.6%	
% of total	3.9%	21.0%	54.0%	0.0%	12.4%	8.7%	21.2%	
<b>Small Farm</b>	<b>730,000</b>	<b>1,318,000</b>	<b>2,557,000</b>	<b>0</b>	<b>167,000</b>	<b>0</b>	<b>4,772,000</b>	<b>730,000</b>
% of deposits	0.003%	0.007%	0.010%		0.002%	0.0%	0.006%	
% of total	15.3%	27.6%	53.6%	0.0%	3.5%	0.0%	0.2%	
<b>Aff Hsg Devel</b>	<b>107,825,235</b>	<b>60,487,318</b>	<b>37,228,394</b>	<b>0</b>	<b>100,296,927</b>	<b>806,386,127</b>	<b>1,112,224,000</b>	<b>100,296,927</b>
% of deposits	0.5%	0.3%	0.1%		0.95%	25.7%	1.4%	
% of total	9.7%	5.4%	3.3%	0.0%	9.0%	72.5%	51.1%	
<b>Community Devel</b>	<b>8,467,750</b>	<b>7,514,994</b>	<b>0</b>	<b>0</b>	<b>5,313,500</b>	<b>0</b>	<b>21,296,244</b>	<b>5,313,500</b>
% of deposits	0.04%	0.04%	0.00%		0.05%	0.0%	0.03%	
% of total	39.8%	35.3%	0.0%	0.0%	25.0%	0.0%	1.0%	
<b>TOTAL LENDING</b>	<b>\$155,495,427</b>	<b>\$211,669,312</b>	<b>\$330,848,394</b>	<b>\$0</b>	<b>\$212,906,940</b>	<b>\$851,539,057</b>	<b>\$1,762,459,129</b>	<b>\$212,288,126</b>
% of deposits	0.7%	1.2%	1.3%		2.0%	27.1%	2%	
% of total	8.8%	12.0%	18.8%	0.0%	12.1%	48.3%	81%	
<b>LIHTC Tax Credits</b>	<b>85,401,224</b>	<b>58,754,541</b>	<b>80,635,000</b>	<b>0</b>	<b>89,508,512</b>	<b>20,430,756</b>	<b>334,730,033</b>	<b>80,635,000</b>
% of deposits	0.4%	0.3%	0.3%		0.9%	0.7%	0.4%	
% of total	25.5%	17.6%	24.1%	0.0%	26.7%	6.1%	15.4%	
<b>Other CRA Investments</b>	<b>7,000,000</b>	<b>15,088,469</b>	<b>10,000,000</b>	<b>0</b>	<b>41,225,907</b>	<b>0</b>	<b>73,314,376</b>	<b>10,000,000</b>
% of deposits	0.03%	0.09%	0.04%		0.39%	0.00%	0.09%	
% of total	9.5%	20.6%	13.6%	0.0%	56.2%	0.0%	3.4%	
<b>TOTAL INVESTMENTS</b>	<b>\$92,401,224</b>	<b>\$73,843,010</b>	<b>\$90,635,000</b>	<b>\$0</b>	<b>\$130,734,419</b>	<b>\$20,430,756</b>	<b>\$408,044,409</b>	<b>\$82,239,005</b>
% of deposits	0.4%	0.4%	0.4%		1.2%	0.7%	0.5%	
% of total	22.6%	18.1%	22.2%	0.0%	32.0%	5.0%	18.7%	
<b>CRA-Qualified Giving</b>	<b>1,189,000</b>	<b>823,450</b>	<b>2,500</b>	<b>0</b>	<b>4,410,135</b>	<b>96,000</b>	<b>6,521,085</b>	<b>823,450</b>
% of deposits	0.005%	0.005%	0.000%		0.042%	0.003%	0.008%	
% of total	18.2%	12.6%	0.0%	0.0%	67.6%	1.5%	0.3%	
<b>TOTAL CRA GIVING</b>	<b>\$1,189,000</b>	<b>\$823,450</b>	<b>\$2,500</b>	<b>\$0</b>	<b>\$4,410,135</b>	<b>\$96,000</b>	<b>\$6,521,085</b>	<b>\$459,725</b>
<b>RTF SURVEY TOTAL</b>	<b>\$249,085,651</b>	<b>\$286,335,772</b>	<b>\$421,485,894</b>	<b>\$0</b>	<b>\$348,051,494</b>	<b>\$872,065,813</b>	<b>\$2,177,024,623</b>	<b>\$317,193,633</b>
% of total deposits	1.1%	1.6%	1.7%		3.3%	27.8%	2.8%	
% of RTF total	11.4%	13.2%	19.4%	0.0%	16.0%	40.1%	100%	

RTF totals don't credit purchased mortgages, larger business loans or non-income restricted multifamily housing loans that the OCC (Office of the Comptroller of the Currency) gives CRA credit, below:

<b>OCC CRA TOTAL</b>	<b>\$337,295,832</b>	<b>\$449,511,772</b>	<b>\$585,841,894</b>	<b>\$0</b>	<b>\$470,362,848</b>	<b>\$929,359,843</b>	<b>\$2,772,372,189</b>	<b>\$459,937,310</b>
% of total deposits	1.5%	2.6%	2.3%		4.5%	29.6%	4%	
% of RTF total	12.2%	16.2%	21.1%	0.0%	17.0%	33.5%	100%	
Total local deposits	<b>\$22,123,734,000</b>	<b>\$17,590,456,000</b>	<b>\$24,935,515,000</b>	<b>\$0</b>	<b>\$10,516,666,000</b>	<b>\$3,139,000,000</b>	<b>\$78,305,371,000</b>	<b>\$17,590,456,000</b>
Market share	18.2%	14.5%	20.5%	0.0%	8.6%	2.6%	64.3%	10/30/24
% of RTF total	28%	22%	32%	0%	13%	4%	100%	

I. Rating				Bank of America					JPMorgan Chase Bank							
National rating (as of midyear survey date)				Lending Outstanding	Investment Outstanding	Service Outstanding	OVERALL Outstanding			Lending High Sat	Investment High Satisfact	Service High Satisfactory	OVERALL Satisfactory			
California rating (as of midyear survey date)				Outstanding	Outstanding	Outstanding	Outstanding			Outstanding	Outstanding	High Satisfactory	Outstanding			
Most recent evaluation date				1/3/22					3/2/20							
Period covered by exam				1/1/2017-12/31/2020 (5 years)					1/1/2014-12/31/2019 (6 years)							
Next anticipated examination release date				00/00/2026					Unknown							
II. Performance Context																
San Diego market share	All RTF Banks			64.34%	avg loan size:			Market Share	% of RTF Total	avg loan size:			Market Share	% of RTF Total		
San Diego MSA Deposits (June 30, 2023)	\$78,305,371,000				home purch	\$448,945	Deposits \$	14.45%	22.46%	home purch	\$453,323	Deposits \$	20.49%	31.84%		
					smallest biz	\$14,500	\$17,590,456,000			smallest biz	\$11,066	\$24,935,515,000				
III. Lending Test																
LMI Single-Family Home Loans:	All RTF Banks			Number	Amount	% of Deposits	Number or Count	% of RTF Total	Dollar Amount	% of Deposits	% of RTF Total	Number or Count	% of RTF Total	Dollar Amount	% of Deposits	% of RTF Total
Originations: Home purchases	209	\$97,936,451	0.13%	55	26.32%	\$24,692,000	0.14%	25.21%	62	29.67%	\$28,106,000	0.11%	28.70%			
Originations: Refinancings	149	\$36,738,975	0.05%	39	26.17%	\$6,029,000	0.03%	16.41%	46	30.87%	\$12,792,000	0.05%	34.82%			
Originations: Home improvement	236	\$28,278,017	0.04%	131	55.51%	\$14,606,000	0.08%	51.65%	7	2.97%	\$1,193,000	0.00%	4.22%			
Total purchases (all three loan types)*	194	\$84,325,384	0.11%	23	11.86%	\$12,161,000	0.07%	14.42%	8	4.12%	\$4,817,000	0.02%	5.71%			
<b>Total originations (all three loan types)</b>	<b>594</b>	<b>\$162,953,443</b>	<b>0.21%</b>	<b>225</b>	<b>37.88%</b>	<b>\$45,327,000</b>	<b>0.26%</b>	<b>27.82%</b>	<b>115</b>	<b>19.36%</b>	<b>\$42,091,000</b>	<b>0.17%</b>	<b>25.83%</b>			
Sm Bus. Loans (<\$100k, <\$1 million rev)	39,687	\$461,213,442	0.59%	6,691	16.86%	\$97,022,000	0.55%	21.04%	22,498	56.69%	\$248,972,000	1.00%	53.98%			
Other CRA-qualified Sm Bus. Loans*	13,642	\$511,022,182	0.65%	3,433	25.16%	\$151,015,000	0.86%	29.55%	6,449	47.27%	\$159,539,000	0.64%	31.22%			
CRA-qualified Small Farm Loans	285	\$4,772,000	0.01%	50	17.54%	\$1,318,000	0.01%	27.62%	203	71.23%	\$2,557,000	0.01%	53.58%			
Affordable Housing--Construction, Acq/Reh	23	\$627,493,271	0.80%	4	17.39%	\$60,487,318	0.34%	9.64%	2	8.70%	\$37,228,394	0.15%	5.93%			
Affordable Housing--Bonds	0	\$0	0.00%	0		\$0			0		\$0					
Affordable Housing--Loan Extensions	12	\$350,894,115	0.45%	0		\$0			0		\$0					
Affordable Housing--Permanent Loans	9	\$133,836,614	0.17%	0		\$0			0		\$0					
Affordable Housing--Other Loans	0	\$0	0.00%	0		\$0			0		\$0					
Aff. hsg. units built, rehabbed, refinance:	3,533	(some units counted twice)		223	6.31%				391	11.07%						
Other CRA-qualified Multifamily Loans*	0	\$0	0.00%	0		\$0			0		\$0					
Other Community Development Loans	16	\$21,296,244	0.03%	5	31.25%	\$7,514,994	0.04%	35.29%	0	0.00%	\$0	0.00%	0.00%			
Total Affordable Housing Lending	44	\$1,112,224,000	1.42%	4	9.09%	\$60,487,318	0.34%	5.44%	2	4.55%	\$37,228,394	0.15%	3.35%			
<b>TOTAL LENDING (RTF calc.)</b>	<b>40,432</b>	<b>\$1,762,459,129</b>	<b>2.25%</b>	<b>6,975</b>	<b>17.25%</b>	<b>\$211,669,312</b>	<b>1.20%</b>	<b>12.01%</b>	<b>22,818</b>	<b>56.44%</b>	<b>\$330,848,394</b>	<b>1.33%</b>	<b>18.77%</b>			
<b>Total Lending (OCC/CRA calc.)*</b>	<b>54,268</b>	<b>\$2,357,806,695</b>	<b>3.01%</b>	<b>10,431</b>	<b>19.22%</b>	<b>\$374,845,312</b>	<b>2.13%</b>	<b>15.90%</b>	<b>29,275</b>	<b>53.95%</b>	<b>\$495,204,394</b>	<b>1.99%</b>	<b>21.00%</b>			
IV. Investment Test																
Tax Credits:	All RTF Banks			Number	Amount	% of Deposits	Number or Count	% of RTF Total	Dollar Amount	% of Deposits	% of RTF Total	Number or Count	% of RTF Total	Dollar Amount	% of Deposits	% of RTF Total
Affordable Housing (LIHTC)	31	\$334,730,033	0.427%	2	6.45%	\$58,754,541	0.33%	17.55%	3	9.68%	\$80,635,000	0.32%	24.09%			
Economic Development (NMTC)	43	\$63,314,376	0.081%	2	4.65%	\$15,088,469	0.09%	23.83%	0		\$0					
CRA-Qualified Renewable Energy Tax Cred	0	\$0	0.000%	0		\$0			0		\$0					
Other CRA-Qualified Investments:																
Housing Equity	0	\$0	0.000%	0		\$0			0		\$0					
Mortgage-Backed Security	0	\$0	0.000%	0		\$0			0		\$0					
Education Bonds	1	\$10,000,000	0.013%	0		\$0			1	100.00%	\$10,000,000	0.04%	100.00%			
<b>TOTAL TAX CREDITS &amp; INVESTMENTS</b>	<b>75</b>	<b>\$408,044,409</b>	<b>0.52%</b>	<b>4</b>	<b>5.33%</b>	<b>\$73,843,010</b>	<b>0.42%</b>	<b>18.10%</b>	<b>4</b>	<b>5.33%</b>	<b>\$90,635,000</b>	<b>0.36%</b>	<b>22.21%</b>			
CRA-Qualified Sponsorships & Grants	178	\$6,521,085	0.008%	23	12.92%	\$823,450	0.005%	12.63%	1	0.56%	\$2,500	0.000%	0.04%			
<b>Total Lending, Investments and Grants (RTF):</b>	<b>\$2,177,024,623</b>			<b>2.8%</b>		<b>\$286,335,772</b>	<b>1.6%</b>	<b>13.2%</b>			<b>\$421,485,894</b>	<b>1.7%</b>	<b>19.4%</b>			
Total Lending, Investments and Grants (OCC):*	\$2,772,372,189			3.5%		\$449,511,772	2.6%	16.2%			\$585,841,894	2.3%	21.1%			
*OCC/CRA totals incl. pur. mortgages, lg. bus. loans & multifam not incl. by RTF																

I. Rating				Citibank^					MUFG Union Bank												
National rating (as of midyear survey date)				Lending Outstanding	Investment Outstanding	Service High Satisfactory	OVERALL Outstanding	Lending Outstanding	Investment Outstanding	Service High Satisfactory	OVERALL Outstanding										
California rating (as of midyear survey date)				Outstanding	Outstanding	Outstanding	Outstanding	Outstanding	Outstanding	High Satisfactory	Outstanding										
Most recent evaluation date				2/8/21					<a href="#">07/8/2019</a>												
Period covered by exam				1/1/2017 - 12/31/2019 (3 years)					01/01/15-12/31/18 (4 years)												
Next anticipated examination release date				2/1/25					Unknown												
II. Performance Context																					
San Diego market share				All RTF Banks		64.34%		<i>avg loan size:</i>		Market Share		% of RTF Total									
San Diego MSA Deposits (June 30, 2023)				\$78,305,371,000		<i>home purch</i> \$551,291		Deposits \$		2.58%		4.01%									
						<i>smallest biz</i> \$5,203		\$3,139,000,000				0.00%									
III. Lending Test																					
^2022 sm business data--one yr delayed, avail after 12/1																					
LMI Single-Family Home Loans:				All RTF Banks		% of Deposits		Number or Count		% of RTF Total		Dollar Amount		% of Deposits		% of RTF Total					
Originations: Home purchases				209		\$97,936,451		0.13%		9		4.31%		\$4,961,620		0.16%		5.07%			
Originations: Refinancings				149		\$36,738,975		0.05%		1		0.67%		\$183,310		0.01%		0.50%			
Originations: Home improvement				236		\$28,278,017		0.04%		0		0.00%		\$0		0.00%		0.00%			
Total purchases (all three loan types)*				194		\$84,325,384		0.11%		126		64.95%		\$46,273,030		1.47%		54.87%			
<b>Total originations (all three loan types)</b>				<b>594</b>		<b>\$162,953,443</b>		<b>0.21%</b>		<b>10</b>		<b>1.68%</b>		<b>\$5,144,930</b>		<b>0.16%</b>		<b>3.16%</b>			
Sm Bus. Loans (<\$100k, <\$1 million rev)				39,687		\$461,213,442		0.59%		7,690		19.38%		\$40,008,000		1.27%		8.67%			
Other CRA-qualified Small Bus. Loans*				13,642		\$511,022,182		0.65%		1,223		8.96%		\$11,021,000		0.35%		2.16%			
CRA-qualified Small Farm Loans				285		\$4,772,000		0.01%				0.00%		\$0		0.00%		0.00%			
Affordable Housing--Construction, Acq/Reh				23		\$627,493,271		0.80%		8		34.78%		\$323,855,398		10.32%		51.61%			
Affordable Housing--Bonds				0		\$0		0.00%		0				\$0							
Affordable Housing--Loan Extensions				12		\$350,894,115		0.45%		12		100.00%		\$350,894,115		11.18%		100.00%			
Affordable Housing--Permanent Loans				9		\$133,836,614		0.17%		8		88.89%		\$131,636,614		4.19%		98.36%			
Affordable Housing--Other Loans				0		\$0		0.00%						\$0							
Aff. hsg. units built, rehabbed, refinanc				3,533		<i>(some units counted twice)</i>				2,225		62.98%									
Other CRA-qualified Multifamily Loans*				0		\$0		0.00%		0				\$0							
Other Community Development Loans				16		\$21,296,244		0.03%		0		0.00%		\$0		0.00%		0.00%			
Total Affordable Housing Lending				44		\$1,112,224,000		1.42%		28		63.64%		\$806,386,127		25.69%		72.50%			
<b>TOTAL LENDING (RTF calc.)</b>				<b>40,432</b>		<b>\$1,762,459,129</b>		<b>2.25%</b>		<b>7,728</b>		<b>19.11%</b>		<b>\$851,539,057</b>		<b>27.13%</b>		<b>48.32%</b>			
<b>Total Lending (OCC/CRA calc.)*</b>				<b>54,268</b>		<b>\$2,357,806,695</b>		<b>3.01%</b>		<b>9,077</b>		<b>16.73%</b>		<b>\$908,833,087</b>		<b>28.95%</b>		<b>38.55%</b>			
IV. Investment Test																					
Tax Credits:				All RTF Banks		% of Deposits		Number or Count		% of RTF Total		Dollar Amount		% of Deposits		% of RTF Total					
Affordable Housing (LIHTC)				31		\$334,730,033		0.427%		1		3.23%		\$20,430,756		0.65%		6.10%			
Economic Development (NMTC)				43		\$63,314,376		0.081%													
CRA-Qualified Renewable Energy Tax Cred				0		\$0		0.000%													
Other CRA-Qualified Investments:				0		\$0		0.000%													
Housing Equity				0		\$0		0.000%													
Mortgage-Backed Security				0		\$0		0.000%													
Education Bonds				1		\$10,000,000		0.013%													
<b>TOTAL TAX CREDITS &amp; INVESTMENTS</b>				<b>75</b>		<b>\$408,044,409</b>		<b>0.52%</b>		<b>1</b>		<b>1.33%</b>		<b>\$20,430,756</b>		<b>0.65%</b>		<b>5.01%</b>			
CRA-Qualified Sponsorships & Grants				178		\$6,521,085		0.008%		1		0.56%		\$96,000		0.003%		1.47%			
<b>Total Lending, Investments and Grants (RTF):</b>				<b>\$2,177,024,623</b>		<b>2.8%</b>				<b>\$872,065,813</b>		<b>27.8%</b>		<b>40.1%</b>		<b>\$0</b>		<b>#DIV/0!</b>		<b>0.0%</b>	
Total Lending, Investments and Grants (OCC):*				\$2,772,372,189		3.5%				\$929,359,843		29.6%		33.5%		\$0		#DIV/0!		0.0%	
*OCC/CRA totals incl. pur. mortgages, lg. bus. loans & multifam not incl. by RTF																					

Union Bank was acquired by US Bank.

I. Rating				U.S. Bank					Wells Fargo Bank									
National rating (as of midyear survey date)				Lending Outstanding	Investment Outstanding	Service High Satisfactory	OVERALL Outstanding			Lending Outstanding	Investment High Satisf.	Service High Satisfactory	OVERALL Outstanding					
California rating (as of midyear survey date)				High Satisfact	Outstanding	High Satisfactory	Satisfactory			Outstanding	Outstanding	High Satisfactory	Outstanding					
Most recent evaluation date				1/18/22					2/4/19									
Period covered by exam				1/1/2016-12/31/2020 (5 years)					1/1/2012-12/31/2018 (7 years)									
Next anticipated examination release date				Unknown					00/00/2024									
II. Performance Context																		
All RTF Banks				avg loan size: home purch \$488,379					avg loan size: home purch \$475,571									
San Diego market share 64.34%				Deposits \$ Market Share % of RTF Total					Deposits \$ Market Share % of RTF Total									
San Diego MSA Deposits (June 30, 2023) \$78,305,371,000				smallest biz \$11,191 \$10,516,666,000 8.64% 13.43%					smallest biz \$18,912 \$22,123,734,000 18.18% 28.25%									
III. Lending Test																		
All RTF Banks				Number or Count % of RTF Total Dollar Amount % of Deposits % of RTF Total					Number or Count % of RTF Total Dollar Amount % of Deposits % of RTF Total									
LMI Single-Family Home Loans:																		
Originations: Home purchases				209 \$97,936,451 0.13% 55 26.32% \$26,860,831 0.26% 27.43%					28 13.40% \$13,316,000 0.06% 13.60%									
Originations: Refinancings				149 \$36,738,975 0.05% 37 24.83% \$10,930,665 0.10% 29.75%					26 17.45% \$6,804,000 0.03% 18.52%									
Originations: Home improvement				236 \$28,278,017 0.04% 97 41.10% \$12,074,017 0.11% 42.70%					1 0.42% \$405,000 0.00% 1.43%									
Total purchases (all three loan types)*				194 \$84,325,384 0.11% 29 14.95% \$16,774,354 0.16% 19.89%					8 4.12% \$4,300,000 0.02% 5.10%									
<b>Total originations (all three loan types)</b>				<b>594 \$162,953,443 0.21% 189 31.82% \$49,865,513 0.47% 30.60%</b>					<b>55 9.26% \$20,525,000 0.09% 12.60%</b>									
Sm Bus. Loans (<\$100k, <\$1 million rev)				39,687 \$461,213,442 0.59% 5,117 12.89% \$57,264,000 0.54% 12.42%					949 2.39% \$17,947,442 0.08% 3.89%									
Other CRA-qualified Sm Bus. Loans*				13,642 \$511,022,182 0.65% 1,527 11.19% \$105,537,000 1.00% 20.65%					1,010 7.40% \$83,910,182 0.38% 16.42%									
CRA-qualified Small Farm Loans				285 \$4,772,000 0.01% 12 4.21% \$167,000 0.00% 3.50%					20 7.02% \$730,000 0.00% 15.30%									
Affordable Housing--Construction, Acq/Reh				23 \$627,493,271 0.80% 4 17.39% \$98,096,927 0.93% 15.63%					5 21.74% \$107,825,235 0.49% 17.18%									
Affordable Housing--Bonds				0 \$0 0.00% 0 \$0					0 \$0									
Affordable Housing--Loan Extensions				12 \$350,894,115 0.45% 0 \$0					0 \$0									
Affordable Housing--Permanent Loans				9 \$133,836,614 0.17% 1 \$2,200,000 0.02% 1.64%					0 \$0									
Affordable Housing--Other Loans				0 \$0 0.00% 0 \$0					0 \$0									
Aff. hsg. units built, rehabbed, refinance				3,533 (some units counted twice) 343 9.71%					351 9.93%									
Other CRA-qualified Multifamily Loans*				0 \$0 0.00% 0 \$0					0 \$0									
Other Community Development Loans				16 \$21,296,244 0.03% 3 18.75% \$5,313,500 0.05% 24.95%					8 50.00% \$8,467,750									
Total Affordable Housing Lending				44 \$1,112,224,000 1.42% 5 11.36% \$100,296,927 0.95% 9.02%					5 11.36% \$107,825,235 0.49% 9.69%									
<b>TOTAL LENDING (RTF calc.)</b>				<b>40,432 \$1,762,459,129 2.25% 5,326 13.17% \$212,906,940 2.02% 12.08%</b>					<b>1,037 2.56% \$155,495,427 0.70% 8.82%</b>									
<b>Total Lending (OCC/CRA calc.)*</b>				<b>54,268 \$2,357,806,695 3.01% 6,882 12.68% \$335,218,294 3.19% 14.22%</b>					<b>2,055 3.79% \$243,705,608 1.10% 10.34%</b>									
IV. Investment Test																		
All RTF Banks				Number or Count % of RTF Total Dollar Amount % of Deposits % of RTF Total					Number or Count % of RTF Total Dollar Amount % of Deposits % of RTF Total									
Tax Credits:																		
Affordable Housing (LIHTC)				31 \$334,730,033 0.427% 22 70.97% \$89,508,512 0.85% 26.74%					3 9.68% \$85,401,224 0.39% 25.51%									
Economic Development (NMTC)				43 \$63,314,376 0.081% 40 93.02% \$41,225,907 0.39% 65.11%					1 2.33% \$7,000,000 0.03% 11.06%									
CRA-Qualified Renewable Energy Tax Cred				0 \$0 0.000% 0 \$0					0 \$0									
Other CRA-Qualified Investments:																		
Housing Equity				0 \$0 0.000% 0 \$0					0 \$0									
Mortgage-Backed Security				0 \$0 0.000% 0 \$0					0 \$0									
Education Bonds				1 \$10,000,000 0.013% 0 \$0					0 \$0									
<b>TOTAL TAX CREDITS &amp; INVESTMENTS</b>				<b>75 \$408,044,409 0.52% 62 82.67% \$130,734,419 1.24% 32.04%</b>					<b>4 5.33% \$92,401,224 0.42% 22.64%</b>									
CRA-Qualified Sponsorships & Grants				178 \$6,521,085 0.008% 120 67.42% \$4,410,135 0.042% 67.63%					33 18.54% \$1,189,000 0.005% 18.23%									
<b>Total Lending, Investments and Grants (RTF):</b>				<b>\$2,177,024,623 2.8%</b>					<b>\$348,051,494 3.3% 16.0%</b>					<b>\$249,085,651 1.1% 11.4%</b>				
Total Lending, Investments and Grants (OCC):*				\$2,772,372,189 3.5%					\$470,362,848 4.5% 17.0%					\$337,295,832 1.5% 12.2%				
*OCC/CRA totals incl. pur. mortgages, lg. bus. loans & multifam not incl. by RTF																		

## SAN DIEGO CITY-COUNTY REINVESTMENT TASK FORCE

10/30/2024

## 2013-23 COMMUNITY INVESTMENT SURVEY MULTIYEAR COMPARISONS

	Wells Fargo	Bank of America	JPMorgan Chase	Union Bank	U.S. Bank	Citibank	RTF TOTALS	Median
2013 Mortgage Lending	428,161,000	421,152,427	366,354,000	127,421,000	80,862,000	162,095,000	1,586,045,427	264,224,500
2014 Mortgage Lending	229,166,000	147,919,969	151,660,000	58,016,000	36,125,000	34,198,000	657,084,969	102,967,985
2015 Mortgage Lending	231,096,000	125,790,000	177,055,000	44,881,000	67,523,000	37,187,000	683,532,000	96,656,500
2016 Mortgage Lending	206,333,000	149,217,351	194,794,000	54,510,000	51,936,000	22,645,000	679,435,351	101,863,676
2017 Mortgage Lending	163,822,000	108,629,569	165,578,000	65,339,000	44,890,000	10,341,000	558,599,569	86,984,285
2018 Mortgage Lending	132,766,819	95,574,000	164,583,000	48,006,000	50,818,286	12,711,000	504,459,105	73,196,143
2019 Mortgage Lending	119,714,000	113,536,000	189,141,000	29,345,000	59,449,083	8,640,000	519,825,083	86,492,542
2020 Mortgage Lending	205,132,000	200,701,000	215,242,000	76,832,260	114,020,000	12,070,000	823,997,260	157,360,500
2021 Mortgage Lending	187,120,338	185,858,000	267,298,000	0	98,797,441	10,315,890	749,389,669	185,858,000
2022 Mortgage Lending	73,150,000	78,474,000	114,984,000	0	54,690,738	5,287,390	326,586,128	73,150,000
2023 Mortgage Lending	20,525,000	45,327,000	42,091,000	0	49,865,513	5,144,930	162,953,443	42,091,000
Average Mortgage Lending	181,544,196	152,016,301	186,252,727	45,850,024	64,452,460	29,148,655	659,264,364	115,531,375
2013 Small Business	182,910,000	31,938,072	3,456,000	28,579,000	29,418,000	24,570,000	300,871,072	28,998,500
2014 Small Business	201,943,334	25,928,517	3,120,000	30,315,000	33,479,000	24,958,000	319,743,851	28,121,759
2015 Small Business	199,874,011	40,307,000	82,444,000	28,186,000	38,102,000	39,024,000	427,937,011	39,665,500
2016 Small Business	188,786,432	49,730,908	97,819,000	69,084,000	44,542,000	61,578,000	511,540,340	65,331,000
2017 Small Business	188,123,963	55,283,707	114,462,000	25,832,000	38,278,000	58,891,000	480,870,670	57,087,354
2018 Small Business	204,614,290	65,903,000	149,040,000	26,958,000	40,565,000	63,193,000	550,273,290	64,548,000
2019 Small Business	188,164,000	84,877,000	188,008,000	25,675,000	47,278,000	54,752,000	588,754,000	69,814,500
2020 Small Business	245,624,000	127,930,000	138,708,000	80,872,000	83,522,000	32,948,000	709,604,000	105,726,000
2021 Small Business	44,789,000	134,073,000	121,345,436	0	73,113,000	39,352,000	412,672,436	73,113,000
2022 Small Business	37,652,224	105,932,000	189,409,000	0	55,685,000	40,008,000	428,030,224	55,685,000
2023 Small Business	17,947,442	97,022,000	248,972,000	0	57,264,000	40,008,000	461,213,442	57,264,000
Average Sm Biz Lending	154,584,427	74,447,746	121,525,767	28,681,909	49,204,182	43,571,091	472,015,121	58,668,601
2013 Aff Hsg Development	23,458,000	48,075,000	33,000,000	57,318,694	52,382,000	153,383,081	367,616,775	50,228,500
2014 Aff Hsg Development	22,486,790	3,973,568	6,400,000	84,619,485	24,500,000	37,250,000	179,229,843	23,483,395
2015 Aff Hsg Development	35,944,710	144,259,570	0	74,298,561	88,400,738	55,660,000	398,563,579	64,979,281
2016 Aff Hsg Development	34,717,999	6,565,000	119,616,037	75,642,295	27,590,000	147,102,000	411,233,331	55,180,147
2017 Aff Hsg Development	19,267,385	57,678,829	37,825,972	54,013,249	97,942,246	99,563,000	366,290,681	55,846,039
2018 Aff Hsg Development	108,313,846	44,750,000	0	26,379,558	223,732	315,880,000	495,547,136	35,564,779
2019 Aff Hsg Development	57,442,647	25,894,840	1,308,250	112,629,108	2,421,000	267,674,000	467,369,845	41,668,744
2020 Aff Hsg Development	70,439,746	49,348,000	52,409,851	46,450,434	86,430,000	336,005,115	641,083,146	61,424,799
2021 Aff Hsg Development	256,847,570	8,208,000	0	0	135,819,000	271,411,000	672,285,570	135,819,000
2022 Aff Hsg Development	117,044,637	110,208,873	10,450,000	0	19,617,000	201,505,494	458,826,004	110,208,873
2023 Aff Hsg Development	107,825,235	60,487,318	37,228,394	0	100,296,927	806,386,127	1,112,224,000	100,296,927
Average Aff Hsg Lending	77,617,142	50,859,000	27,112,591	48,304,671	57,783,877	244,710,892	506,388,174	66,791,862
TOTAL 2013 LENDING*	\$660,589,745	\$502,162,049	\$403,169,000	\$291,712,540	\$176,592,000	\$340,048,081	2,374,273,415	\$371,608,541
TOTAL 2014 LENDING*	\$468,019,049	\$185,066,844	\$162,618,000	\$173,573,485	\$97,909,660	\$96,406,000	1,183,593,038	\$168,095,743
TOTAL 2015 LENDING*	\$475,414,421	\$329,189,342	\$260,499,000	\$202,968,561	\$202,188,738	\$131,871,000	1,602,131,062	\$231,733,781
TOTAL 2016 LENDING*	\$444,817,552	\$245,814,491	\$534,335,037	\$221,417,600	\$128,439,500	\$256,325,000	1,831,149,180	\$251,069,746
TOTAL 2017 LENDING*	\$390,758,248	\$254,838,950	\$454,208,972	\$232,710,249	\$186,138,746	\$168,795,000	1,687,450,165	\$243,774,600
TOTAL 2018 LENDING*	\$453,841,055	\$224,710,237	\$316,085,000	\$118,498,558	\$93,769,018	\$391,784,000	1,598,687,868	\$270,397,619
TOTAL 2019 LENDING*	\$377,012,147	\$233,545,373	\$421,049,250	\$226,477,858	\$110,247,083	\$331,066,000	1,699,397,711	\$282,305,687
TOTAL 2020 LENDING*	\$539,379,266	\$426,911,814	\$411,430,851	\$286,183,682	\$344,641,000	\$381,023,115	2,389,569,728	\$396,226,983
TOTAL 2021 LENDING*	\$505,356,844	\$340,105,484	\$391,840,436	\$0	\$319,112,441	\$321,078,890	1,877,494,095	\$340,105,484
TOTAL 2022 LENDING*	\$231,472,060	\$299,703,837	\$614,394,201	\$0	\$132,127,238	\$246,144,884	1,523,842,220	\$246,144,884
TOTAL 2023 LENDING*	\$155,495,427	\$211,669,312	\$330,848,394	\$0	\$212,906,940	\$851,539,057	1,762,459,129	\$212,906,940
Average Total Lending*	427,468,710	295,792,521	390,952,558	159,412,958	182,188,397	319,643,730	\$1,775,458,874	274,033,637
2013 Investments & Tax Credits	53,076,000	34,122,208	38,000,000	63,760,377	37,309,659	67,669,170	293,937,414	45,538,000
2014 Investments & Tax Credits	13,626,210	13,619,248	18,400,000	51,522,066	60,340,947	28,048,083	185,556,554	23,224,042
2015 Investments & Tax Credits	44,370,415	7,464,583	32,265,000	16,140,120	99,330,976	10,345,937	209,917,031	24,202,560
2016 Investments & Tax Credits	59,928,690	52,324,839	15,422,221	104,531,165	82,937,120	6,141,818	321,285,853	56,126,765
2017 Investments & Tax Credits	1,217,212	88,673,189	26,278,541	13,000,000	37,167,169	29,095,344	195,431,455	27,686,943
2018 Investments & Tax Credits	34,504,373	34,868,757	93,964,869	0	27,106,425	33,291,238	223,735,662	33,897,806
2019 Investments & Tax Credits	35,110,714	54,232,196	24,380,000	14,938,619	56,427,000	0	185,088,529	29,745,357
2020 Investments & Tax Credits	64,003,646	34,995,264	105,004,037	3,000,000	79,935,000	20,644,084	307,582,031	49,499,455
2021 Investments & Tax Credits	193,413,521	9,857,337	71,266,021	0	99,109,000	0	373,645,879	71,266,021
2022 Investments & Tax Credits	18,930,648	97,315,419	378,703,282	0	28,483,355	0	523,432,704	28,483,355
2023 Investments & Tax Credits	92,401,224	73,843,010	90,635,000	0	130,734,419	20,430,756	408,044,409	90,635,000
Average Total Investments	55,507,514	45,574,186	81,301,725	24,262,941	67,171,006	19,606,039	293,423,411	43,664,118

SAN DIEGO CITY-COUNTY REINVESTMENT TASK FORCE

10/30/2024

2013-23 COMMUNITY INVESTMENT SURVEY MULTIYEAR COMPARISONS

	Wells Fargo	Bank of America	JPMorgan Chase	Union Bank	U.S. Bank	Citibank	RTF TOTALS	Median
2013 CRA Corporate Giving	1,387,000	525,640	781,000	1,365,690	850,000	888,000	5,797,330	869,000
2014 CRA Corporate Giving	1,409,500	937,219	480,000	1,332,083	614,690	615,500	5,388,992	776,360
2015 CRA Corporate Giving	2,029,600	635,432	453,000	1,508,000	856,770	615,000	6,097,802	746,101
2016 CRA Corporate Giving	2,525,000	639,166	158,778	1,064,368	985,563	366,250	5,739,125	812,365
2017 CRA Corporate Giving	2,722,000	602,082	352,500	1,351,339	996,950	698,000	6,722,871	847,475
2018 CRA Corporate Giving	2,174,000	461,549	162,250	2,278,250	1,075,180	430,000	6,581,229	768,365
2019 CRA Corporate Giving	2,740,000	595,515	1,254,775	1,876,850	1,020,000	307,000	7,794,140	1,137,388
2020 CRA Corporate Giving	3,748,000	1,102,813	835,000	3,834,850	1,203,000	735,000	11,458,663	1,152,907
2021 CRA Corporate Giving	4,574,000	781,684	100,000	0	1,215,000	1,100,000	7,770,684	1,100,000
2022 CRA Corporate Giving	969,300 -79%	606,000 -22%	622,500 523%	0	1,096,204 -10%	69,000 -94%	3,363,004 -57%	622,500
2023 CRA Corporate Giving	1,189,000 23%	823,450 36%	2,500 -100%	0	4,410,135 302%	96,000 39%	6,521,085 94%	823,450
<b>Average CRA Corporate Giving</b>	<b>2,315,218 0.01%</b>	<b>700,959 0.01%</b>	<b>472,937 0.00%</b>	<b>1,328,312 0.02%</b>	<b>1,302,136 0.03%</b>	<b>538,159 0.03%</b>	<b>6,657,720 0.01%</b>	<b>877,810</b>
<b>2013 SURVEY TOTAL</b>	\$715,052,745	\$536,809,897	\$441,950,000	\$356,838,607	\$214,751,659	\$408,605,251	\$2,674,008,159	\$425,277,625
<b>2014 SURVEY TOTAL</b>	\$483,054,759	\$199,623,311	\$181,498,000	\$226,427,634	\$158,865,297	\$125,069,583	\$1,374,538,584	\$190,560,656
<b>2015 SURVEY TOTAL</b>	\$521,814,436	\$337,289,357	\$293,217,000	\$220,616,681	\$302,376,484	\$142,831,937	\$1,818,145,895	\$297,796,742
<b>2016 SURVEY TOTAL</b>	\$507,271,242	\$298,778,496	\$549,916,036	\$327,620,265	\$212,362,183	\$262,833,068	\$2,158,781,290	\$313,199,381
<b>2017 SURVEY TOTAL</b>	\$394,697,460	\$344,114,221	\$480,840,013	\$247,061,588	\$224,302,865	\$198,588,344	\$1,889,604,491	\$295,587,905
<b>2018 SURVEY TOTAL</b>	\$490,519,428	\$260,040,543	\$410,212,119	\$120,776,808	\$121,950,623	\$425,505,238	\$1,829,004,759	\$335,126,331
<b>2019 SURVEY TOTAL</b>	\$414,862,861	\$288,373,084	\$446,684,025	\$243,293,327	\$167,694,083	\$331,373,000	\$1,892,280,380	\$309,873,042
<b>2020 SURVEY TOTAL</b>	\$607,130,912	\$463,009,891	\$517,269,888	\$293,018,532	\$425,779,000	\$402,402,199	\$2,708,610,422	\$444,394,446
<b>2021 SURVEY TOTAL</b>	\$703,344,365	\$350,744,505	\$463,206,457	\$0	\$419,436,441	\$322,178,890	\$2,258,910,657	\$419,436,441
<b>2022 SURVEY TOTAL</b>	\$251,372,008 -64%	\$397,625,256 13%	\$993,719,983 115%	\$0	\$161,706,797 -61%	\$246,213,884 -24%	\$2,050,637,928 -9%	\$251,372,008
<b>2023 SURVEY TOTAL</b>	\$249,085,651 -1%	\$286,335,772 -28%	\$421,485,894 -58%	\$0	\$348,051,494 115%	\$872,065,813 254%	\$2,177,024,623 6%	\$348,051,494
<b>Average Survey Total</b>	<b>485,291,442 2.3%</b>	<b>342,067,667 2.5%</b>	<b>472,727,220 3.3%</b>	<b>185,059,404 2.3%</b>	<b>250,661,539 5.4%</b>	<b>339,787,928 16%</b>	<b>\$2,075,595,199 3%</b>	<b>330,061,461</b>
<b>2013 % of Deposits</b>	4.4%	5.6%	6.0%	5.1%	6.0%	25.0%	5.5%	5.8%
<b>2014 % of Deposits</b>	2.9%	2.1%	2.3%	3.4%	4.3%	7.2%	2.6%	3.2%
<b>2015 % of Deposits</b>	2.8%	3.0%	3.3%	2.3%	8.5%	7.9%	3.4%	3.1%
<b>2016 % of Deposits</b>	2.5%	2.5%	5.4%	3.2%	5.8%	14.9%	3.7%	4.3%
<b>2017 % of Deposits</b>	2.0%	2.9%	4.7%	2.4%	6.2%	11.3%	3.0%	3.8%
<b>2018 % of Deposits</b>	2.4%	1.9%	3.3%	1.1%	3.3%	23.1%	2.4%	2.9%
<b>2019 % of Deposits</b>	2.1%	2.1%	3.5%	2.2%	4.7%	17.0%	2.5%	2.9%
<b>2020 % of Deposits</b>	2.6%	3.1%	3.1%	2.1%	9.7%	18.2%	3.6%	3.1%
<b>2021 % of Deposits</b>	2.7%	2.0%	2.2%		8.6%	12.7%	3.1%	2.7%
<b>2022 % of Deposits</b>	1.0% -64%	2.1% 2%	4.1% 87%		2.9% -67%	8.6% -33%	2.6% -16%	2.9%
<b>2023 % of Deposits</b>	1.1% 18%	1.6% -21%	1.7% -59%		3.3% 16%	27.8% 225%	2.8% 6%	1.7%
<b>Average % of Deposits</b>	<b>2.4% 2.32%</b>	<b>2.6% 2%</b>	<b>3.6% 3.27%</b>	<b>2.28%</b>	<b>5.8% 5.41%</b>	<b>15.8% 16%</b>	<b>3.3%</b>	<b>3.3%</b>
<b>2013 Local Deposits</b>	\$16,244,563,000 11-year	\$9,630,671,000	\$7,420,146,000	\$9,918,222,000	\$3,586,829,000	\$1,636,264,000	\$48,436,695,000	
<b>2014 Local Deposits</b>	\$16,484,044,000 change:	\$9,707,069,000	\$8,063,920,000	\$12,456,911,000	\$3,672,131,000	\$1,728,855,000	\$52,112,930,000	
<b>2015 Local Deposits</b>	\$18,564,864,000 36%	\$11,350,323,000 83%	\$8,939,891,000 236%	\$9,670,607,000 40%	\$3,562,139,000 193%	\$1,797,112,000 92%	\$53,884,936,000 62%	
<b>2016 Local Deposits</b>	\$19,962,868,000	\$11,974,911,000	\$10,161,065,000	\$10,123,012,000	\$3,641,095,000	\$1,762,000,000	\$57,624,951,000	
<b>2017 Local Deposits</b>	\$20,630,071,000	\$13,091,471,000	\$11,628,076,000	\$11,093,318,000	\$3,798,868,000	\$1,837,000,000	\$62,078,804,000	
<b>2018 Local Deposits</b>	\$20,197,116,000	\$13,901,881,000	\$12,531,057,000	\$11,144,860,000	\$3,659,666,000	\$1,846,000,000	\$63,280,580,000	
<b>2019 Local Deposits</b>	\$19,366,398,000	\$13,888,704,000	\$12,904,552,000	\$10,824,568,000	\$3,589,222,000	\$1,946,000,000	\$62,519,444,000	
<b>2020 Local Deposits</b>	\$23,633,479,000	\$15,030,278,000	\$16,712,269,000	\$13,899,303,000	\$4,382,188,000	\$2,210,000,000	\$75,867,517,000	
<b>2021 Local Deposits</b>	\$26,284,486,000	\$17,356,745,000	\$21,301,502,000	\$0	\$4,889,015,000	\$2,527,000,000	\$72,358,748,000	
<b>2022 Local Deposits</b>	\$26,400,307,000 -54%	\$19,220,900,000 -54%	\$24,395,611,000 -54%	\$0	\$5,654,472,000 -54%	\$2,876,000,000 -54%	\$78,547,290,000 9%	
<b>2023 Local Deposits</b>	\$22,123,734,000 -16%	\$17,590,456,000 -8%	\$24,935,515,000 2%	\$0	##### 86%	\$3,139,000,000 9%	\$78,305,371,000 0%	

\*Total Lending figure includes Comm. Dev. and Sm. Farm Lending. Due to space constraints, these subtotals are not shown.

Percentages show the year-over-year change and current year percent of deposits (italics).

^ Citibank's 2023 small business data will not be available until the end of the year. The worksheets will be updated at that time. Until then, last year's figure is repeated for this year.