



SAN DIEGO
HOUSING
COMMISSION

We're About People

San Diego City-County Reinvestment Task Force 2024 Community Investment Report February 26, 2026

Maurcell Gresham
Director, Special Programs Development/RTF Staff
Community & Strategic Initiatives Division



2024 Community Investment Report

Current CRA Ratings

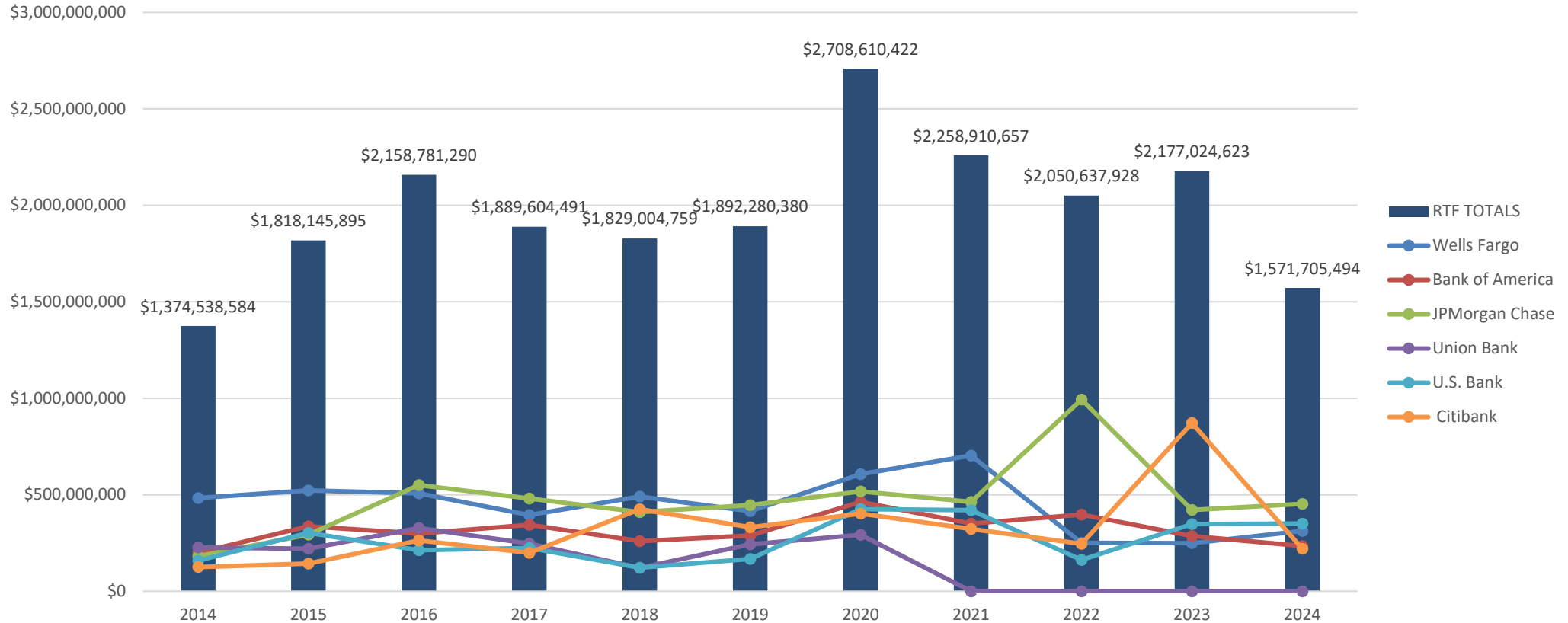
Bank	California Lending Rating	California Investment Rating	California Service Rating	California Overall Rating	Most Recent Exam Year	Next Anticipated Exam Release Year
Wells Fargo	Outstanding	Outstanding	High Satisfactory	Outstanding	2023	2028
Bank Of America	Outstanding	Outstanding	Outstanding	Outstanding	2022	2026
U.S. Bank	High Satisfactory	Outstanding	High Satisfactory	Satisfactory	2022	2026
JPMorgan Chase	Outstanding	Outstanding	Outstanding	Outstanding	2024	TBD
Citi	Outstanding	Outstanding	High Satisfactory	Outstanding	2024	2028



2024 Community Investment Report

Reinvestment Activity

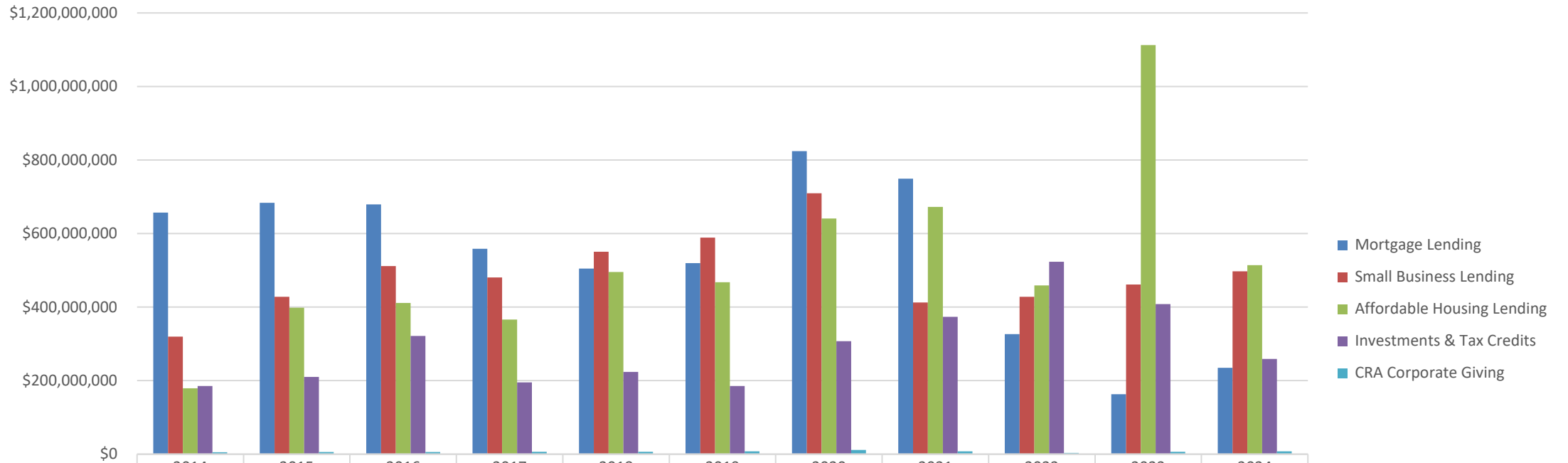
Total Reinvestment Survey Dollar Trends by Bank
2014-2024 Reinvestment Activity



2024 Community Investment Report

Reinvestment Activity

Reinvestment Trends by Activity
2014-2024 Reinvestment Activity



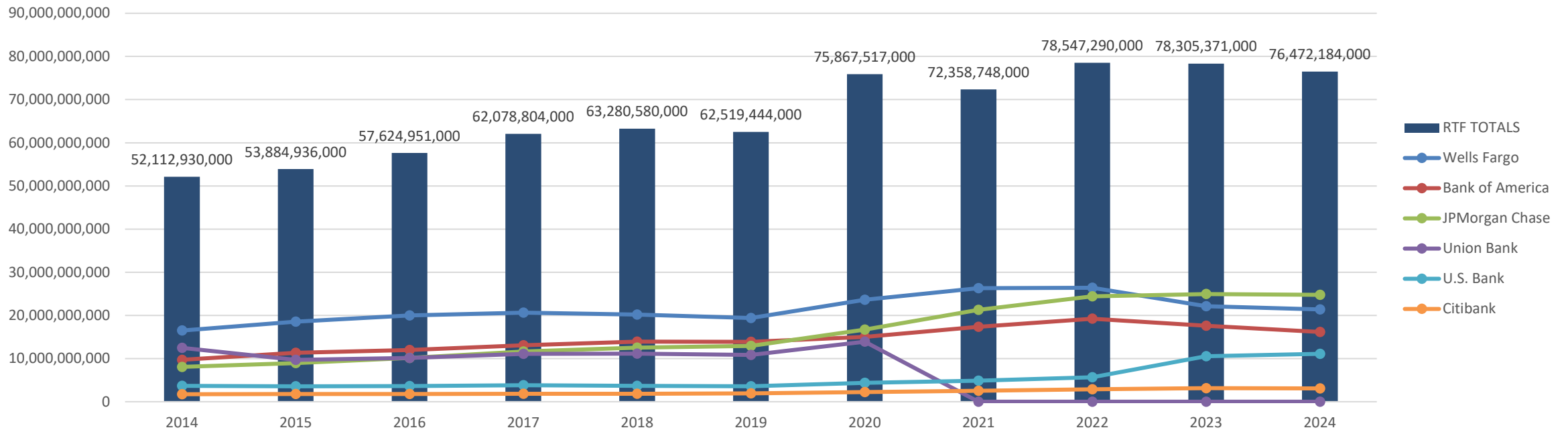
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
■ Mortgage Lending	\$657,084,969	\$683,532,000	\$679,435,351	\$558,599,569	\$504,459,105	\$519,825,083	\$823,997,260	\$749,389,669	\$326,586,128	\$162,953,443	\$234,757,820
■ Small Business Lending	\$319,743,851	\$427,937,011	\$511,540,340	\$480,870,670	\$550,273,290	\$588,754,000	\$709,604,000	\$412,672,436	\$428,030,224	\$461,213,442	\$497,011,700
■ Affordable Housing Lending	\$179,229,843	\$398,563,579	\$411,233,331	\$366,290,681	\$495,547,136	\$467,369,845	\$641,083,146	\$672,285,570	\$458,826,004	\$1,112,224,000	\$514,121,704
■ Investments & Tax Credits	\$185,556,554	\$209,917,031	\$321,285,853	\$195,431,455	\$223,735,662	\$185,088,529	\$307,582,031	\$373,645,879	\$523,432,704	\$408,044,409	\$258,800,000
■ CRA Corporate Giving	\$5,388,992	\$6,097,802	\$5,739,125	\$6,722,871	\$6,581,229	\$7,794,140	\$11,458,663	\$7,770,684	\$3,363,004	\$6,521,085	\$7,538,996



2024 Community Investment Report

Local Deposits

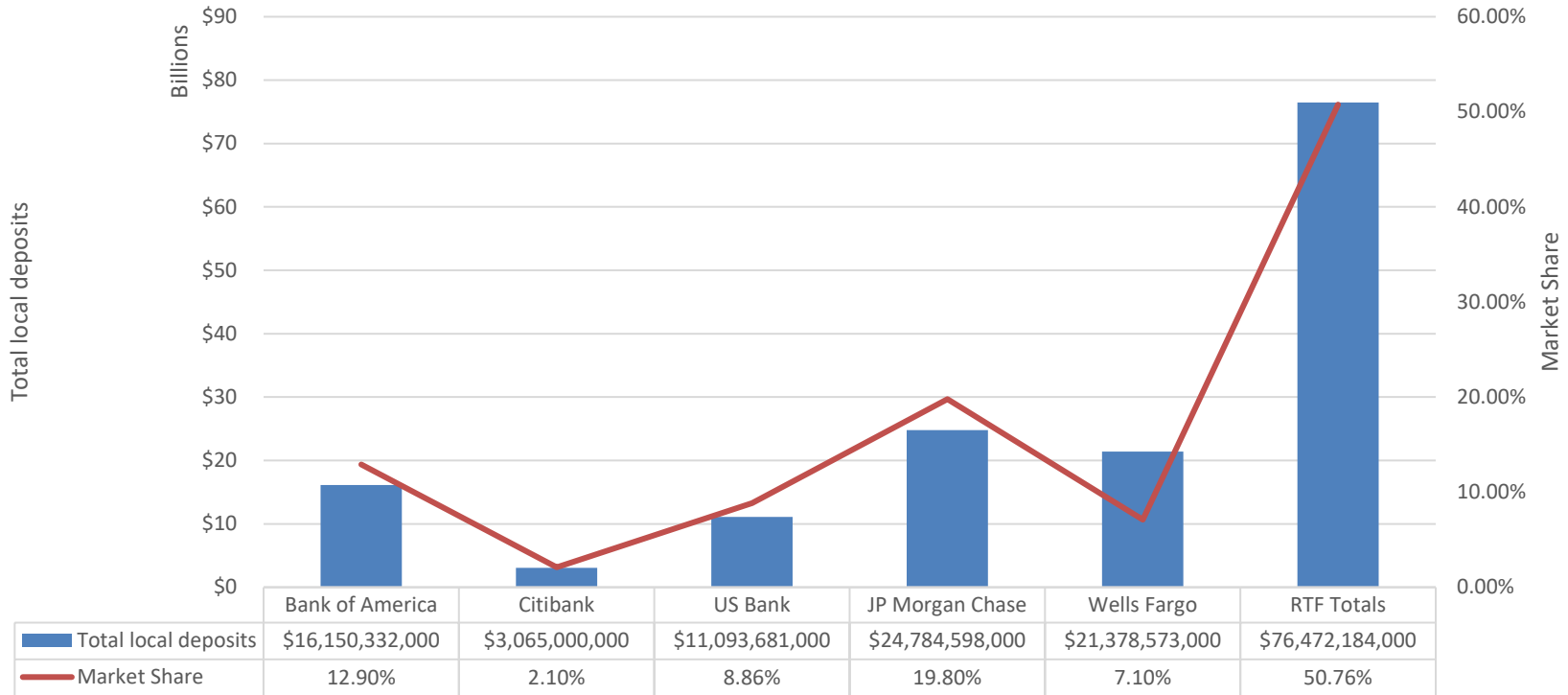
Local Deposits Trends
2014-2024 Reinvestment Activity



2024 Community Investment Report

Local Deposits

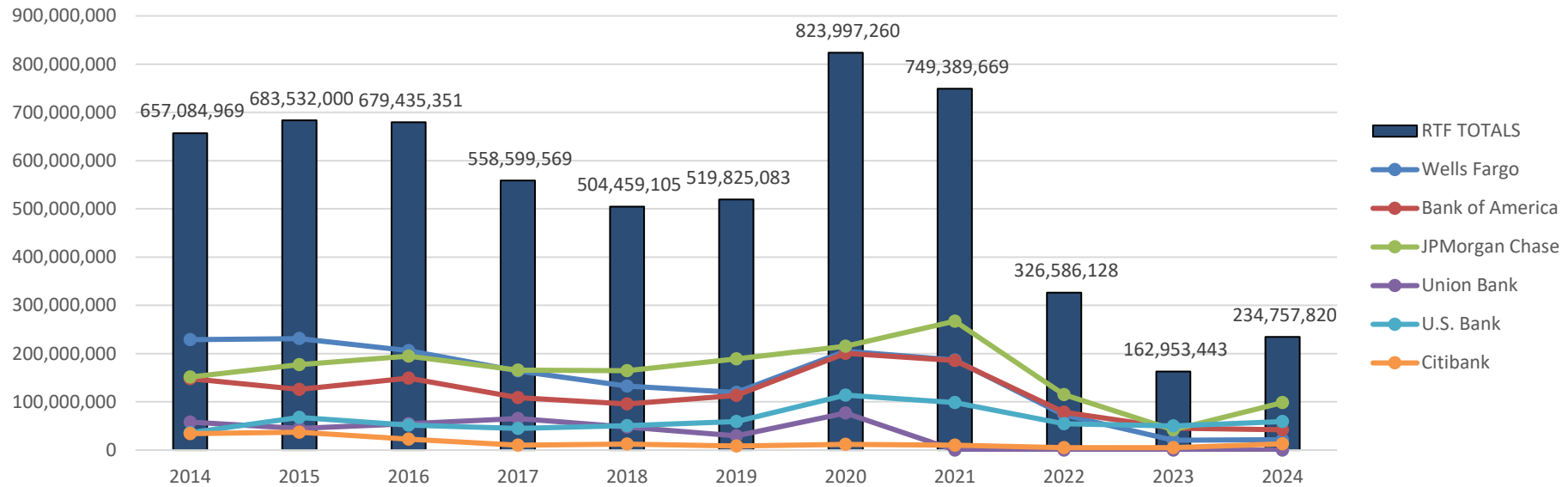
2024 Local Deposits and Percentage of Market Share by Bank



2024 Community Investment Report

Mortgage Lending

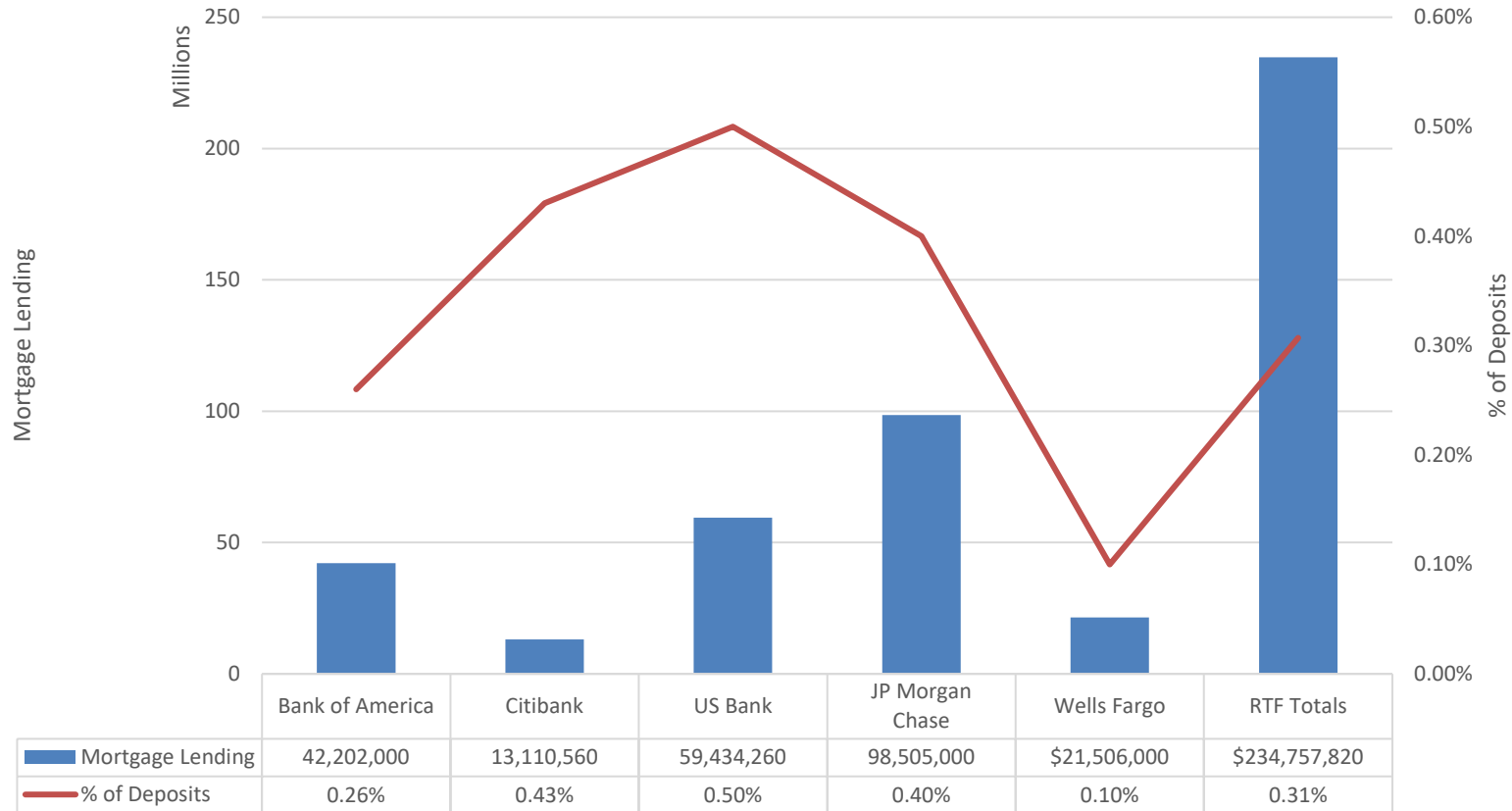
Mortgage Lending Trend
2014-2024 Reinvestment Activity



2024 Community Investment Report

Mortgage Lending

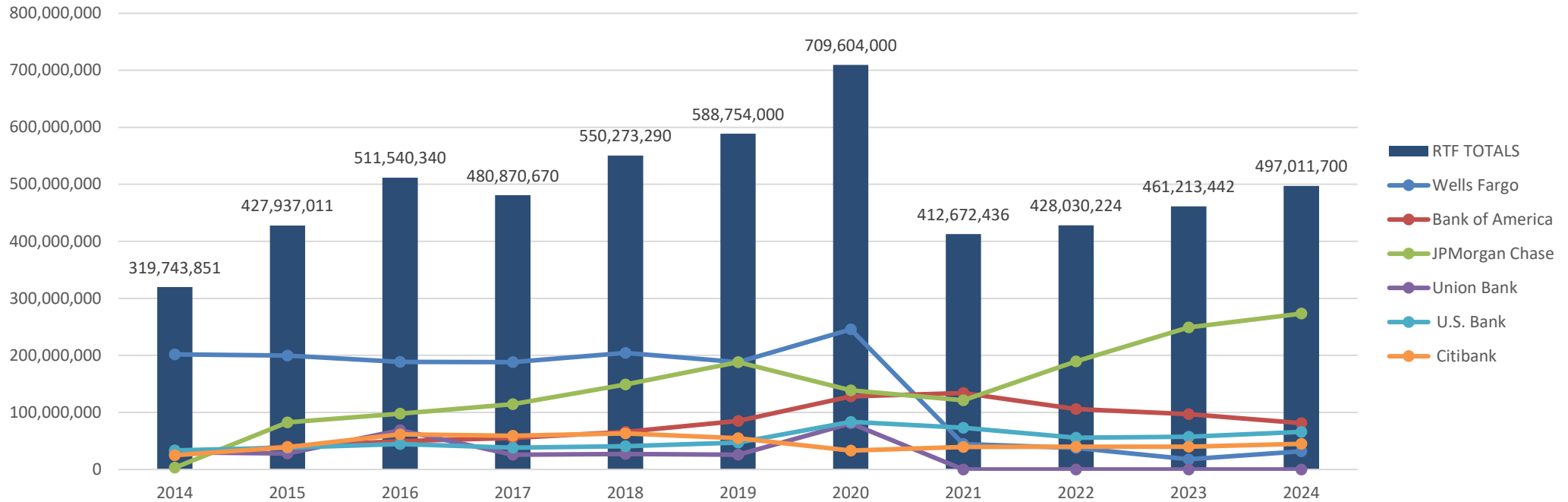
2024 Mortgage Lending and Percentage of Deposits by Bank



2024 Community Investment Report

Small Business Lending

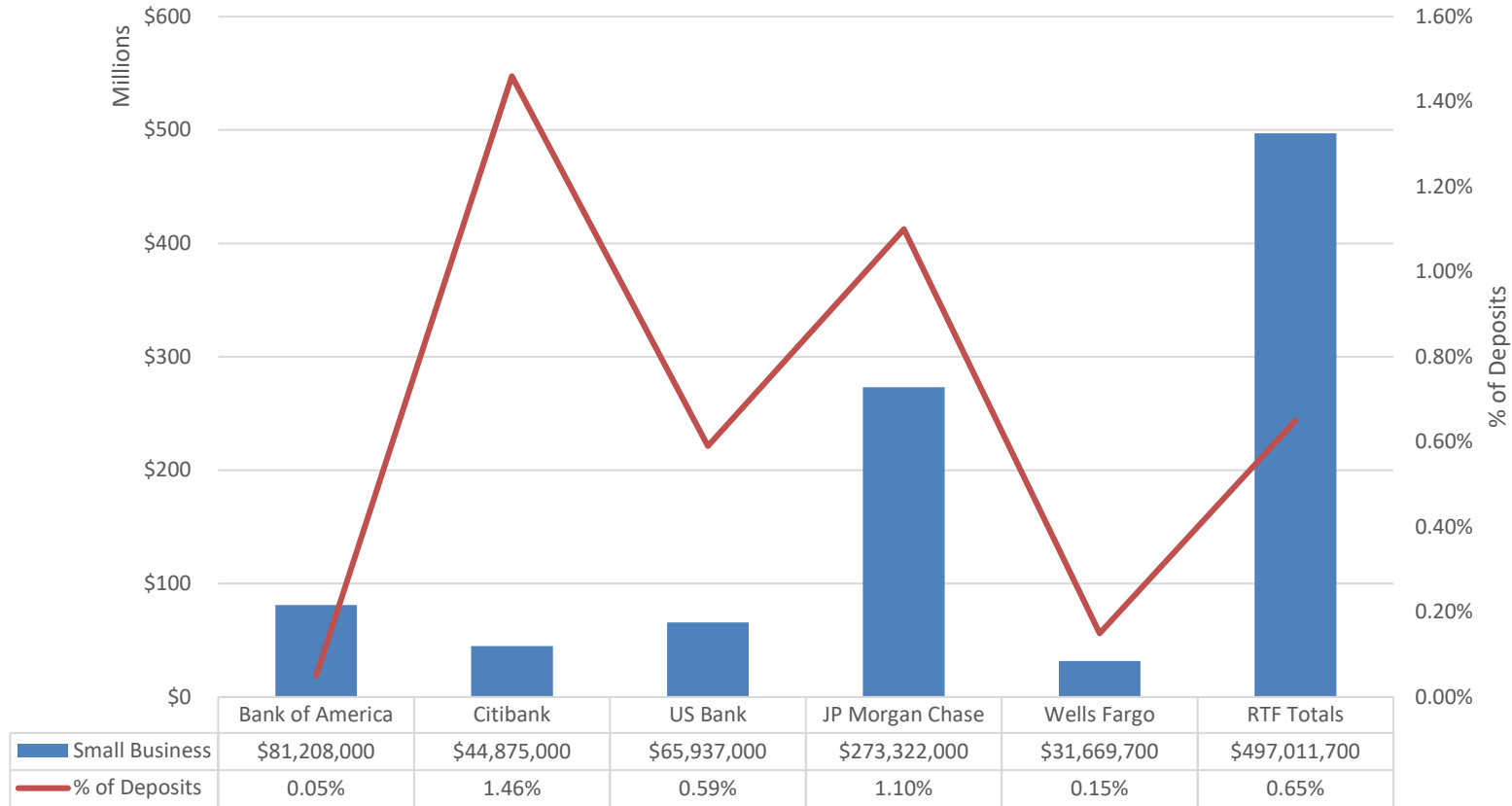
Small Business Lending Trend
2014-2024 Reinvestment Activity



2024 Community Investment Report

Small Business Lending

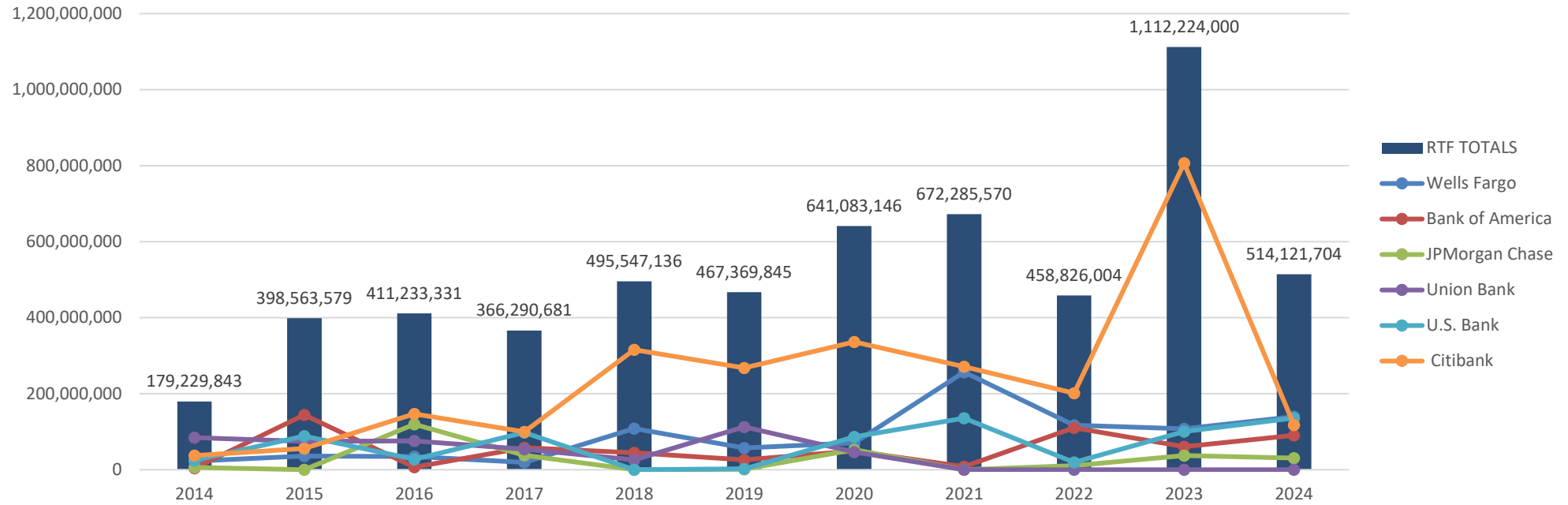
2024 Small Business Loans and Percentage of Deposits by Bank



2024 Community Investment Report

Affordable Housing Lending

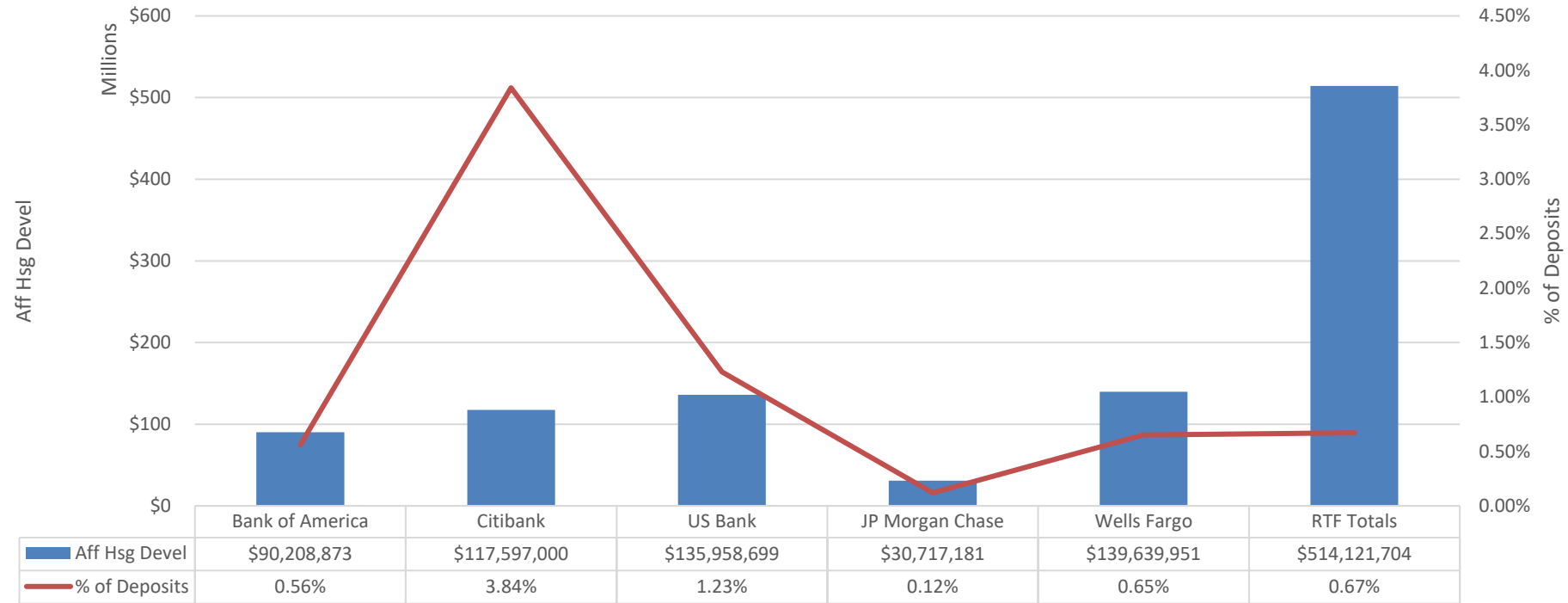
Affordable Housing Loan Trends
2014-2024 Reinvestment Activity



2024 Community Investment Report

Affordable Housing Lending

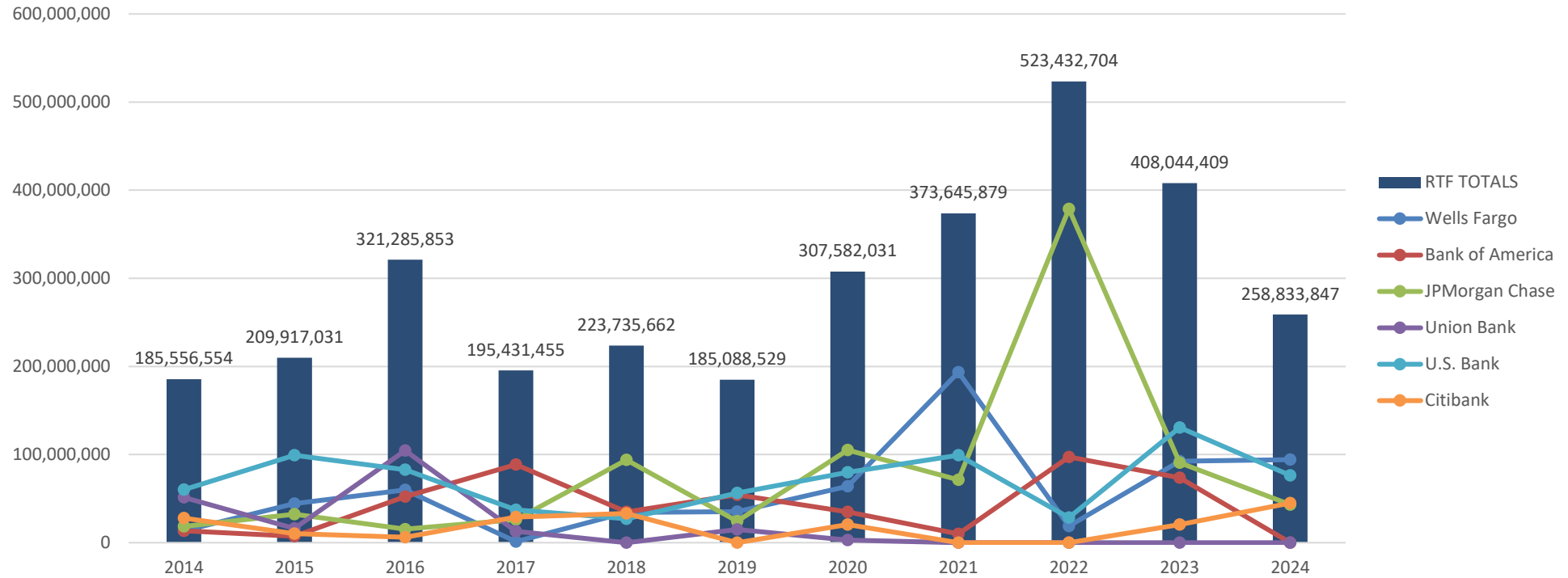
2024 Affordable Housing Development Loans and Percentage of Deposits by Bank



2024 Community Investment Report

Investments and Tax Credits

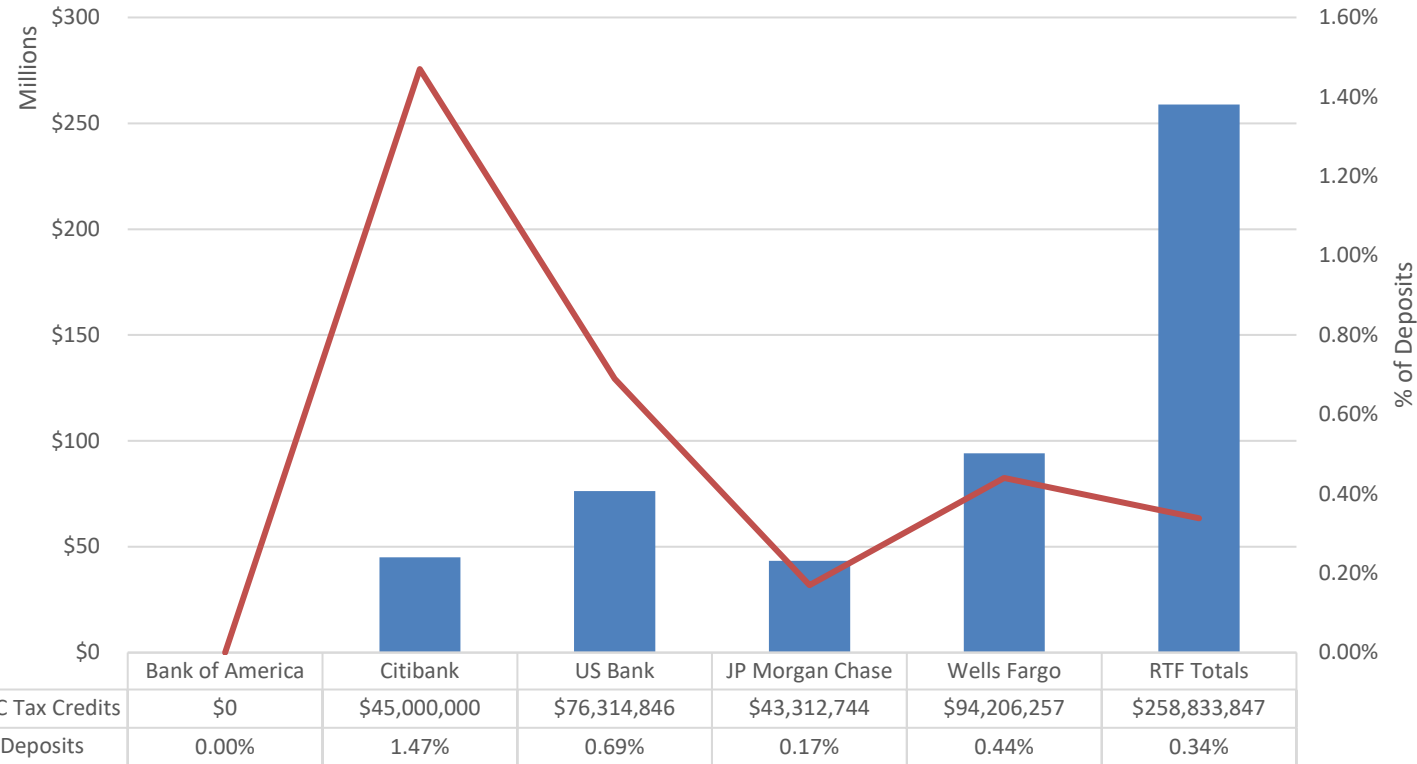
Investments and Tax Credit Trends
2014-2024 Reinvestment Activity



2024 Community Investment Report

Investments and Tax Credits

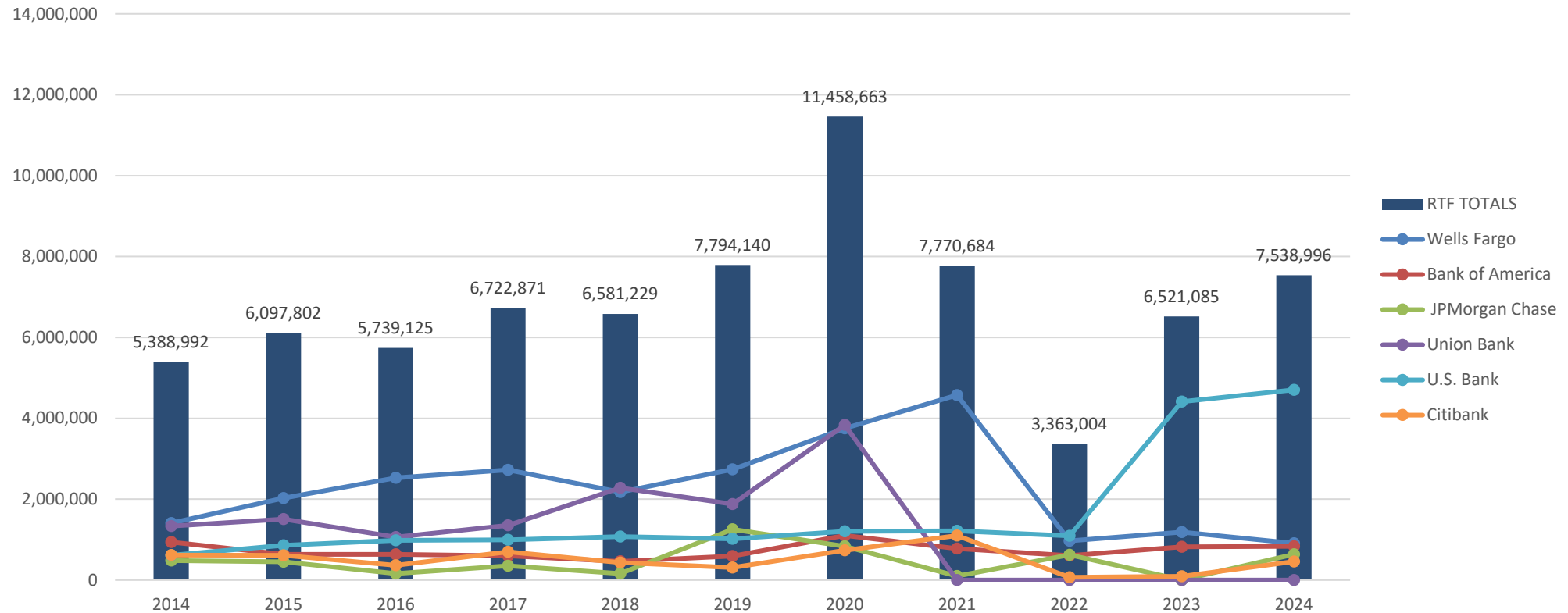
2024 Tax Credits & Investments and Percentage of Deposits by Bank



2024 Community Investment Report

CRA Giving

CRA Giving Trend
2014-2024 Reinvestment Activity



2024 Community Investment Report

CRA Giving

2024 CRA-Qualified Giving and Percentage of Deposits by Bank



Questions & Comments



SAN DIEGO CITY-COUNTY REINVESTMENT TASK FORCE -- 2014-2024 COMMUNITY INVESTMENT SURVEY MULTIYEAR COMPARISONS

Activity Type	Wells Fargo	Bank of America	JPMorgan Chase	Union Bank	U.S. Bank	Citibank	RTF TOTALS
2014 Mortgage Lending	\$ 229,166,000	\$ 147,919,969	\$ 151,660,000	\$ 58,016,000	\$ 36,125,000	\$ 34,198,000	\$ 657,084,969
2015 Mortgage Lending	\$ 231,096,000	\$ 125,790,000	\$ 177,055,000	\$ 44,881,000	\$ 67,523,000	\$ 37,187,000	\$ 683,532,000
2016 Mortgage Lending	\$ 206,333,000	\$ 149,217,351	\$ 194,794,000	\$ 54,510,000	\$ 51,936,000	\$ 22,645,000	\$ 679,435,351
2017 Mortgage Lending	\$ 163,822,000	\$ 108,629,569	\$ 165,578,000	\$ 65,339,000	\$ 44,890,000	\$ 10,341,000	\$ 558,599,569
2018 Mortgage Lending	\$ 132,766,819	\$ 95,574,000	\$ 164,583,000	\$ 48,006,000	\$ 50,818,286	\$ 12,711,000	\$ 504,459,105
2019 Mortgage Lending	\$ 119,714,000	\$ 113,536,000	\$ 189,141,000	\$ 29,345,000	\$ 59,449,083	\$ 8,640,000	\$ 519,825,083
2020 Mortgage Lending	\$ 205,132,000	\$ 200,701,000	\$ 215,242,000	\$ 76,832,260	\$ 114,020,000	\$ 12,070,000	\$ 823,997,260
2021 Mortgage Lending	\$ 187,120,338	\$ 185,858,000	\$ 267,298,000	\$ -	\$ 98,797,441	\$ 10,315,890	\$ 749,389,669
2022 Mortgage Lending	\$ 73,150,000	\$ 78,474,000	\$ 114,984,000	\$ -	\$ 54,690,738	\$ 5,287,390	\$ 326,586,128
2023 Mortgage Lending	\$ 20,525,000	\$ 45,327,000	\$ 42,091,000	\$ -	\$ 49,865,513	\$ 5,144,930	\$ 162,953,443
2024 Mortgage Lending	\$ 21,506,000	\$ 42,202,000	\$ 98,505,000	\$ -	\$ 59,434,260	\$ 13,110,560	\$ 234,757,820
Average Mortgage Lending	\$ 144,575,560	\$ 117,566,263	\$ 161,902,818	\$ 34,266,296	\$ 62,504,484	\$ 15,604,615	\$ 536,420,036
2014 Small Business	\$ 201,943,334	\$ 25,928,517	\$ 3,120,000	\$ 30,315,000	\$ 33,479,000	\$ 24,958,000	\$ 319,743,851
2015 Small Business	\$ 199,874,011	\$ 40,307,000	\$ 82,444,000	\$ 28,186,000	\$ 38,102,000	\$ 39,024,000	\$ 427,937,011
2016 Small Business	\$ 188,786,432	\$ 49,730,908	\$ 97,819,000	\$ 69,084,000	\$ 44,542,000	\$ 61,578,000	\$ 511,540,340
2017 Small Business	\$ 188,123,963	\$ 55,283,707	\$ 114,462,000	\$ 25,832,000	\$ 38,278,000	\$ 58,891,000	\$ 480,870,670
2018 Small Business	\$ 204,614,290	\$ 65,903,000	\$ 149,040,000	\$ 26,958,000	\$ 40,565,000	\$ 63,193,000	\$ 550,273,290
2019 Small Business	\$ 188,164,000	\$ 84,877,000	\$ 188,008,000	\$ 25,675,000	\$ 47,278,000	\$ 54,752,000	\$ 588,754,000
2020 Small Business	\$ 245,624,000	\$ 127,930,000	\$ 138,708,000	\$ 80,872,000	\$ 83,522,000	\$ 32,948,000	\$ 709,604,000
2021 Small Business	\$ 44,789,000	\$ 134,073,000	\$ 121,345,436	\$ -	\$ 73,113,000	\$ 39,352,000	\$ 412,672,436
2022 Small Business	\$ 37,652,224	\$ 105,932,000	\$ 189,409,000	\$ -	\$ 55,685,000	\$ 40,008,000	\$ 428,030,224
2023 Small Business	\$ 17,947,442	\$ 97,022,000	\$ 248,972,000	\$ -	\$ 57,264,000	\$ 40,008,000	\$ 461,213,442
2024 Small Business	\$ 31,669,700	\$ 81,208,000	\$ 273,322,000	\$ -	\$ 65,937,000	\$ 44,875,000	\$ 497,011,700
Average Sm Biz Lending	\$ 140,835,309	\$ 78,926,830	\$ 146,059,040	\$ 26,083,818	\$ 52,524,091	\$ 45,417,000	\$ 489,846,088
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
2015 Aff Hsg Development	\$ 35,944,710	\$ 144,259,570	\$ -	\$ 74,298,561	\$ 88,400,738	\$ 55,660,000	\$ 398,563,579
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
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
2018 Aff Hsg Development	\$ 108,313,846	\$ 44,750,000	\$ -	\$ 26,379,558	\$ 223,732	\$ 315,880,000	\$ 495,547,136
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
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
2021 Aff Hsg Development	\$ 256,847,570	\$ 8,208,000	\$ -	\$ -	\$ 135,819,000	\$ 271,411,000	\$ 672,285,570
2022 Aff Hsg Development	\$ 117,044,637	\$ 110,208,873	\$ 10,450,000	\$ -	\$ 19,617,000	\$ 201,505,494	\$ 458,826,004
2023 Aff Hsg Development	\$ 107,825,235	\$ 60,487,318	\$ 37,228,394	\$ -	\$ 100,296,927	\$ 806,386,127	\$ 1,112,224,000
2024 Aff Hsg Development	\$ 139,639,951	\$ 90,208,873	\$ 30,717,181	\$ -	\$ 135,958,699	\$ 117,597,000	\$ 514,121,704
Average Aff Hsg Lending	\$ 88,179,138	\$ 54,689,352	\$ 26,905,062	\$ 43,093,881	\$ 65,381,758	\$ 241,457,612	\$ 519,706,804
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
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
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
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
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
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
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
TOTAL 2021 LENDING*	\$ 505,356,844	\$ 340,105,484	\$ 391,840,436	\$ -	\$ 319,112,441	\$ 321,078,890	\$ 1,877,494,095
TOTAL 2022 LENDING*	\$ 231,472,060	\$ 299,703,837	\$ 614,394,201	\$ -	\$ 132,127,238	\$ 246,144,884	\$ 1,523,842,220
TOTAL 2023 LENDING*	\$ 155,495,427	\$ 211,669,312	\$ 330,848,394	\$ -	\$ 212,906,940	\$ 851,539,057	\$ 1,762,459,129
TOTAL 2024 LENDING*	\$ 217,568,899	\$ 233,266,852	\$ 409,072,181	\$ -	\$ 269,842,159	\$ 175,582,560	\$ 1,305,332,651
Average Total Lending*	\$ 387,194,088	\$ 271,347,503	\$ 391,489,211	\$ 132,893,636	\$ 190,665,684	\$ 304,692,319	\$ 1,678,282,441
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
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
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
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
2018 Investments & Tax Credits	\$ 34,504,373	\$ 34,868,757	\$ 93,964,869	\$ -	\$ 27,106,425	\$ 33,291,238	\$ 223,735,662
2019 Investments & Tax Credits	\$ 35,110,714	\$ 54,232,196	\$ 24,380,000	\$ 14,938,619	\$ 56,427,000	\$ -	\$ 185,088,529
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
2021 Investments & Tax Credits	\$ 193,413,521	\$ 9,857,337	\$ 71,266,021	\$ -	\$ 99,109,000	\$ -	\$ 373,645,879

SAN DIEGO CITY-COUNTY REINVESTMENT TASK FORCE -- 2014-2024 COMMUNITY INVESTMENT SURVEY MULTIYEAR COMPARISONS

Activity Type	Wells Fargo	Bank of America	JPMorgan Chase	Union Bank	U.S. Bank	Citibank	RTF TOTALS
2022 Investments & Tax Credits	\$ 18,930,648	\$ 97,315,419	\$ 378,703,282	\$ -	\$ 28,483,355	\$ -	\$ 523,432,704
2023 Investments & Tax Credits	\$ 92,401,224	\$ 73,843,010	\$ 90,635,000	\$ -	\$ 130,734,419	\$ 20,430,756	\$ 408,044,409
2024 Investments & Tax Credits	\$ 94,206,257	\$ -	\$ 43,312,744	\$ -	\$ 76,314,846	\$ 45,000,000	\$ 258,833,847
Average Total Investments	\$ 59,246,628	\$ 42,472,167	\$ 81,784,701	\$ 18,466,543	\$ 70,716,932	\$ 17,545,205	\$ 290,232,178
2014 CRA Corporate Giving	\$ 1,409,500	\$ 937,219	\$ 480,000	\$ 1,332,083	\$ 614,690	\$ 615,500	\$ 5,388,992
2015 CRA Corporate Giving	\$ 2,029,600	\$ 635,432	\$ 453,000	\$ 1,508,000	\$ 856,770	\$ 615,000	\$ 6,097,802
2016 CRA Corporate Giving	\$ 2,525,000	\$ 639,166	\$ 158,778	\$ 1,064,368	\$ 985,563	\$ 366,250	\$ 5,739,125
2017 CRA Corporate Giving	\$ 2,722,000	\$ 602,082	\$ 352,500	\$ 1,351,339	\$ 996,950	\$ 698,000	\$ 6,722,871
2018 CRA Corporate Giving	\$ 2,174,000	\$ 461,549	\$ 162,250	\$ 2,278,250	\$ 1,075,180	\$ 430,000	\$ 6,581,229
2019 CRA Corporate Giving	\$ 2,740,000	\$ 595,515	\$ 1,254,775	\$ 1,876,850	\$ 1,020,000	\$ 307,000	\$ 7,794,140
2020 CRA Corporate Giving	\$ 3,748,000	\$ 1,102,813	\$ 835,000	\$ 3,834,850	\$ 1,203,000	\$ 735,000	\$ 11,458,663
2021 CRA Corporate Giving	\$ 4,574,000	\$ 781,684	\$ 100,000	\$ -	\$ 1,215,000	\$ 1,100,000	\$ 7,770,684
2022 CRA Corporate Giving	\$ 969,300	\$ 606,000	\$ 622,500	\$ -	\$ 1,096,204	\$ 69,000	\$ 3,363,004
2023 CRA Corporate Giving	\$ 1,189,000	\$ 823,450	\$ 2,500	\$ -	\$ 4,410,135	\$ 96,000	\$ 6,521,085
2024 CRA Corporate Giving	\$ 910,000	\$ 833,120	\$ 637,376	\$ -	\$ 4,703,500	\$ 455,000	\$ 7,538,996
Average CRA Corporate Giving	\$ 2,271,855	\$ 728,912	\$ 459,880	\$ 1,204,158	\$ 1,652,454	\$ 498,795	\$ 6,816,054
2014 SURVEY TOTAL	\$483,054,759	\$199,623,311	\$181,498,000	\$226,427,634	\$158,865,297	\$125,069,583	\$1,374,538,584
2015 SURVEY TOTAL	\$521,814,436	\$337,289,357	\$293,217,000	\$220,616,681	\$302,376,484	\$142,831,937	\$1,818,145,895
2016 SURVEY TOTAL	\$507,271,242	\$298,778,496	\$549,916,036	\$327,620,265	\$212,362,183	\$262,833,068	\$2,158,781,290
2017 SURVEY TOTAL	\$394,697,460	\$344,114,221	\$480,840,013	\$247,061,588	\$224,302,865	\$198,588,344	\$1,889,604,491
2018 SURVEY TOTAL	\$490,519,428	\$260,040,543	\$410,212,119	\$120,776,808	\$121,950,623	\$425,505,238	\$1,829,004,759
2019 SURVEY TOTAL	\$414,862,861	\$288,373,084	\$446,684,025	\$243,293,327	\$167,694,083	\$331,373,000	\$1,892,280,380
2020 SURVEY TOTAL	\$607,130,912	\$463,009,891	\$517,269,888	\$293,018,532	\$425,779,000	\$402,402,199	\$2,708,610,422
2021 SURVEY TOTAL	\$703,344,365	\$350,744,505	\$463,206,457	\$0	\$419,436,441	\$322,178,890	\$2,258,910,657
2022 SURVEY TOTAL	\$251,372,008	\$397,625,256	\$993,719,983	\$0	\$161,706,797	\$246,213,884	\$2,050,637,928
2023 SURVEY TOTAL	\$249,085,651	\$286,335,772	\$421,485,894	\$0	\$348,051,494	\$872,065,813	\$2,177,024,623
2024 SURVEY TOTAL	\$312,685,156	\$234,099,972	\$453,022,301	\$0	\$350,860,505	\$221,037,560	\$1,571,705,494
Average Survey Total	448,712,571	314,548,583	473,733,792	152,619,530	263,035,070	322,736,320	\$1,975,385,866
2014 % of Deposits	2.9%	2.1%	2.3%	3.4%	4.3%	7.2%	2.6%
2015 % of Deposits	2.8%	3.0%	3.3%	2.3%	8.5%	7.9%	3.4%
2016 % of Deposits	2.5%	2.5%	5.4%	3.2%	5.8%	14.9%	3.7%
2017 % of Deposits	2.0%	2.9%	4.7%	2.4%	6.2%	11.3%	3.0%
2018 % of Deposits	2.4%	1.9%	3.3%	1.1%	3.3%	23.1%	2.4%
2019 % of Deposits	2.1%	2.1%	3.5%	2.2%	4.7%	17.0%	2.5%
2020 % of Deposits	2.6%	3.1%	3.1%	2.1%	9.7%	18.2%	3.6%
2021 % of Deposits	2.7%	2.0%	2.2%	0.0%	8.6%	12.7%	3.1%
2022 % of Deposits	1.0%	2.1%	4.1%	0.0%	2.9%	8.6%	2.6%
2023 % of Deposits	1.1%	1.6%	1.7%	0.0%	3.3%	27.8%	2.8%
2024 % of Deposits	1.5%	1.4%	1.8%	0.0%	3.2%	7.2%	2.1%
Average % of Deposits	2.1%	2.2%	3.2%	1.5%	5.5%	14.2%	2.9%
2014 Local Deposits	\$16,484,044,000	\$9,707,069,000	\$8,063,920,000	\$12,456,911,000	\$3,672,131,000	\$1,728,855,000	\$52,112,930,000
2015 Local Deposits	\$18,564,864,000	\$11,350,323,000	\$8,939,891,000	\$9,670,607,000	\$3,562,139,000	\$1,797,112,000	\$53,884,936,000
2016 Local Deposits	\$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
2017 Local Deposits	\$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
2018 Local Deposits	\$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
2019 Local Deposits	\$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
2020 Local Deposits	\$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
2021 Local Deposits	\$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
2022 Local Deposits	\$26,400,307,000	\$19,220,900,000	\$24,395,611,000	\$0	\$5,654,472,000	\$2,876,000,000	\$78,547,290,000
2023 Local Deposits	\$22,123,734,000	\$17,590,456,000	\$24,935,515,000	\$0	\$10,516,666,000	\$3,139,000,000	\$78,305,371,000
2024 Local Deposits	\$21,378,573,000	\$16,150,332,000	\$24,784,598,000	\$0	\$11,093,681,000	\$3,065,000,000	\$76,472,184,000

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