

US Bank



TISHAURA O. JONES
TREASURER
CITY OF SAINT LOUIS
MISSOURI

Affidavit for Depositories

We pledge not to arbitrarily reject any loans for any properties or projects within the City of St. Louis, or within any specific geographic area in the City of St. Louis, because of the location and/or age of the property, or in the case of prospective borrowers, to arbitrarily vary the terms of loans or the application procedures for loans because of race, color, religion, national origin, age, sex or marital status. In addition, we pledge to make loans available on residential property in neighborhoods of all income levels in the City of St. Louis within the limits of legal restrictions and prudent financial practices. All collateral security agreements governing depositories, institutional banking and investments must be in a form acceptable to the City Treasurer.

Laura Whitstone

Vice President, U.S. Bank N.A.

3-6-14

Date

- B: MOD
- C: MIDDLE
- D: UPPER
- E: NA
- F: MISSING

Zoom Levels
Visible at: 11
Current: 14

Branch Types

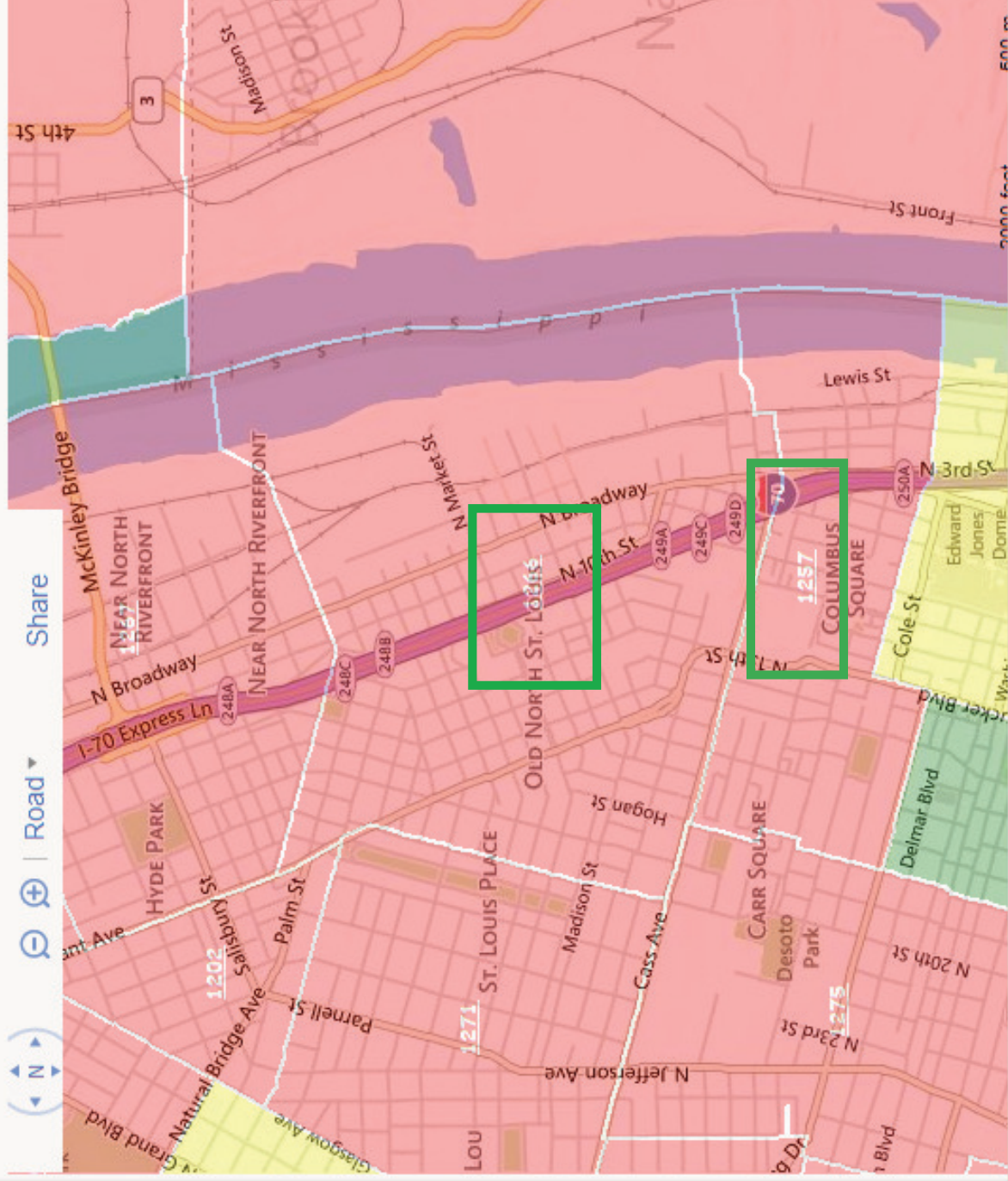
-  Drive-Up
-  Full Service
-  In-Store
-  Limited Service
-  Very Limited Service

Zoom Levels
Visible at: 12
Current: 14

Search Criteria:

Missouri
510 - St. Louis city
126600 - Census Tract 1266
GO

Warning - Internet Explorer version 9.0 or higher is required for accurate map printing.



March 7, 2014

Application for City Depositories

1. Residential Loans

a.– f.

U.S. Bank filed the 2013 Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR) with the Consumer Financial Protection Bureau (CFPB) on Monday, March 3, 2013 per Federal regulatory requirements. The CFPB will review the data for accuracy and completion and approve the filing before the end of March 2014. U.S. Bank may not publicly release the HMDA LAR until we receive sign-off from the CFPB.

As soon as we receive sign-off we will send the City of St. Louis the file as requested per the RFP.

2.c. Small Business Loans

U.S. Bank does not collect minority small business loan data for CRA consideration.

3. Community Development Loans and Investments

Allocation of a \$5 million commitment to the IFF Collateral Trust Note Series 2013-1 for five-year term. This allocation funds four qualified loans in the St. Louis, MO/IL Multistate MSA. The IFF's Fund Series 2013-1 is used to purchase or fund real estate and facilities related loans made by IFF to non-profit 501(c)3 corporations. IFF is a non-profit CDFI which was formed in 1988 to provide non-profit corporations serving LMI communities with affordable financing for capital projects.

5. Consumer Loan Data

U.S. Bank does not collect Consumer Loan Data for CRA consideration.

7. Annual Report



USB_2013_Annual
Report.pdf

8. CRA Exam

U.S. Bank National Association is proud to have been awarded an "Outstanding" rating for its commitment to the letter and the spirit of the Community Reinvestment Act (CRA). This is the highest possible rating given by the Office of the Comptroller of the Currency (OCC). The OCC reported that we were "Outstanding" in all CRA categories, giving U.S. Bank National Association an "Outstanding" in lending, investment and service tests. The most recent copy of our "Community Reinvestment Act Evaluation" can be found on our website www.usbank.com/community/cra-performance-evaluation.html

The City of St. Louis is located in the St. Louis, MO-IL Multistate MSA. The St. Louis, MO-IL MSA is a primary rating area for U.S. Bank and has an overall Outstanding rating for the bank and is rated Outstanding in the lending, investment, and service test. Details on our rating for St. Louis can be found on page 28 of our performance evaluation. www.usbank.com/community/cra-performance-evaluation.html

U.S. Bank is currently undergoing its CRA exam for years 2009 through 2011. We expect to have results from the OCC for this exam in first or second quarter of 2014.

9. Branch Closing Policy



Branch Closing Policy
2013.pdf

10. Financial education efforts in the community.

Investing in financial education is an investment in our future. Creating opportunities for children and adults to acquire the key information and necessary skills needed to create brighter futures for themselves and their families helps create communities that are progressive and self-sufficient. In 2013, U.S. Bank employees dedicated nearly 10,000 volunteer hours teaching financial education to 97,000 individuals. To learn more about our efforts, visit us at www.usbank.com/financialeducation.

In February 2012, U.S. Bank launched Financial Genius, an umbrella brand that unites all aspects of financial capability programs and curriculum. Financial Genius reflects our commitment to empower individuals with financial education throughout every stage in life and each year we strive to expand participation in our financial education initiatives.

Teaching young people about money and finances is a vital step in ensuring financially responsible and aware adults. Appropriately, U.S. Bank fosters ongoing relationships with Junior Achievement and is an active participant in the American Bankers Association Education Foundation's (ABAEF) Teach Children to Save initiative.

Examples of U.S. Bank's financial education efforts in the City of St. Louis during 2013 include:

- U.S. Bank Volunteers conducted 35 free financial education classes reaching more than 700 individuals and businesses in partnership with nonprofits, educational institutions and community organizations. Seminars covered budgeting, savings, using credit responsibly, first time homebuyers and foreclosure prevention.
- U.S. Bank volunteers shared their business, marketing and banking acumen with 917 students at Confluence Academy in the city of St. Louis.
- As a member of the Greater St. Louis Financial Education Collaborative, served as both a sponsor and participant in the Money Smart Week activities coordinated by the Collaborative. More than 200 free classes and events helped St. Louis area residents learn about managing personal finances and starting a small business.
- Partnership with Freddie Mac and Beyond Housing (NeighborWorks affiliate) to host a community resource fair in St. Louis called "Community Rising: Putting Down Roots for Your Family's



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Future." More than 100 attendees learned about resources, strategies and home ownership and credit counseling programs.

- U.S. Bank partnered with the Salvation Army's Veterans Residence to conduct a four-week financial literacy classes for 22 military veterans who live full-time at the facility. The U.S. Bank employees helped the vets learn about budgeting, fraud prevention, managing a checking account and the costs associated with not utilizing a traditional bank. The Salvation Army and U.S. Bank plan on continuing the program in 2014 to include job interviewing skills and saving for a home.

6. Workforce Diversity

	Male					Female					Grand Total
	White	Black	Hispanic	Other*	Total	White	Black	Hispanic	Other*	Total	
All Employees	19,999	1662	1855	2323	25839	29230	3862	3398	3594	40084	65923
Executive or Sr. Level Mgmt	1392	12	27	63	1494	504	9	7	23	543	2037
Board of Directors	8	2	1	0	11	2	0	0	1	3	14
Total	21399	1676	1883	2386	27344	29736	3871	3405	3618	40630	67974

*Other includes Asian, Native American, Native Hawaiian, or other non-white

U.S. BANK BRANCHES WITHIN THE CITY OF SAINT LOUIS, MISSOURI
 (AS OF JUNE 30, 2013)

Description	First Address Line	City	State	Zip Code	Branch Service	Branch Opened	Total	Total	Total	Total	Total	Total
							Deposits 2013 (\$000)	Deposits 2011 (\$000)	Deposits 2010 (\$000)	Deposits 2009 (\$000)	Deposits 2008 (\$000)	Deposits 2007 (\$000)
8th Street Branch	721 Locust St	Saint Louis	MO	63101	Brick & Mortar	11/01/1993	6,286,397	5,539,159	6,000,474	7,327,425	5,270,887	3,083,434
Bellerive Office	12688 Olive Blvd	Saint Louis	MO	63141	Brick & Mortar	07/01/1976	202,027	170,908	157,229	148,759	141,423	147,391
St Louis Hills Office	5418 Hampton Ave	Saint Louis	MO	63109	Brick & Mortar	01/11/1982	152,000	150,476	140,145	140,862	132,676	138,928
South County Branch	110 S County Center Way	Saint Louis	MO	63129	Brick & Mortar	11/15/1963	151,086	136,574	131,280	125,060	122,119	124,861
Sunset Hills Office	11685 Gravois Rd	Saint Louis	MO	63126	Brick & Mortar	01/05/1978	129,820	108,851	100,126	98,008	94,157	98,182
Heege Office	8301 Gravois Rd	Saint Louis	MO	63123	Brick & Mortar	01/01/1855	118,320	118,621	118,974	116,198	117,475	120,701
Tesson Ferry Office	13001 Tesson Ferry Rd	Saint Louis	MO	63128	Brick & Mortar	05/21/1982	104,062	92,610	84,124	78,039	68,239	68,472
Union Road Office	2041 Union Rd	Saint Louis	MO	63125	Brick & Mortar	03/27/1974	97,594	88,118	81,747	82,904	81,734	86,198
Oakville Office	5433 Telegraph Rd	Saint Louis	MO	63129	Brick & Mortar	03/03/1988	90,810	76,961	66,822	63,408	56,821	55,691
Crestwood Office	9819 Watson Rd	Saint Louis	MO	63126	Brick & Mortar	06/18/1992	85,681	77,179	68,822	61,458	57,098	57,782
Gravois Plaza Office	3881 Gravois Ave	Saint Louis	MO	63116	Brick & Mortar	11/01/1976	71,167	67,978	69,361	70,249	72,387	78,440
Southwest Avenue Office	5375 SW Ave	Saint Louis	MO	63139	Brick & Mortar	01/01/1922	63,977	55,789	53,720	53,271	56,955	57,709
Netterton Office	2885 Netterton Dr	Saint Louis	MO	63136	Brick & Mortar	06/01/1971	61,962	62,186	59,466	59,794	62,419	65,426
Spanish Lake Office	11100 Larimore Rd	Saint Louis	MO	63138	Brick & Mortar	03/16/1981	55,776	53,780	53,515	54,196	56,689	61,072
Lindell Boulevard Office	4301 Lindell Blvd	Saint Louis	MO	63108	Brick & Mortar	08/01/1930	55,486	46,493	45,875	45,745	40,919	44,907
Bissell Hills Branch	10067 Bellefontaine Rd	Saint Louis	MO	63137	Brick & Mortar	01/01/1889	45,054	56,683	47,750	51,072	48,589	51,262
St. Louis Airport Office	10701 Lambert International Blvd	Saint Louis	MO	63145	Brick & Mortar	11/14/1983	39,441	34,015	23,684	33,743	32,858	31,321
Tucker Boulevard Office	301 N Tucker Blvd	Saint Louis	MO	63101	Brick & Mortar	07/14/1965	37,901	36,508	35,336	35,271	36,235	39,064
Saint Louis University Branch	20 N Grand Blvd	Saint Louis	MO	63103	Brick & Mortar	-	23,885	17,871	15,253	12,391	10,076	9,209
Private Banking West	12935 N 40 Dr	Saint Louis	MO	63141	Facility	07/20/1987	17,963	33,667	68,576	92,821	73,885	68,100
Barnes Jewish Christian Hospital Branch	216 S Kingshighway Blvd	Saint Louis	MO	63110	Brick & Mortar	01/06/2003	17,372	13,200	12,051	10,312	8,060	6,692
Mason Schnucks Branch	12756 Olive Blvd	Saint Louis	MO	63141	Retail Full	11/07/2005	15,410	8,601	7,670	6,882	6,132	3,849
Richmond Center Schnucks Branch	6600 Clayton Rd	Saint Louis	MO	63117	Retail Full	03/02/2006	10,603	6,500	5,306	4,261	3,139	2,241
Kirkwood Schnucks Branch	10233 Manchester Rd	Saint Louis	MO	63122	Retail Full	11/07/2005	9,928	7,157	3,474	3,342	2,211	1,626
North Kingshighway Office	3515 N Kingshighway Blvd	Saint Louis	MO	63115	Brick & Mortar	11/29/1993	9,191	8,307	8,762	8,657	9,196	9,655
Des Peres Schnucks Branch	12332 Manchester Rd	Saint Louis	MO	63131	Retail Full	03/02/2006	8,460	5,228	4,856	3,491	2,230	1,563
Loughborough Schnucks Branch	1020 Loughborough Ave	Saint Louis	MO	63111	Retail Full	08/29/2006	5,625	4,199	3,458	2,692	2,212	941
University Of Missouri (Umsl) Branch	8001 Natural Bridge Rd	Saint Louis	MO	63121	Brick & Mortar	01/16/2007	5,185	3,864	3,191	2,429	1,716	843
South City Schnucks Branch	3430 S Grand Blvd	Saint Louis	MO	63118	Retail Full	04/17/2006	4,230	3,177	2,256	1,693	1,263	1,027
St. John's Mercy Hospital Branch	615 S New Ballas Rd	Saint Louis	MO	63141	Brick & Mortar	01/19/2010	3,773	1,736	472	-	-	-
Telegraph Schnucks Branch	5519 Oakville Shopping Ctr	Saint Louis	MO	63129	Retail Full	05/03/2010	3,518	752	212	-	-	-
Overland Schnucks Branch	9074 Overland Plz	Saint Louis	MO	63114	Retail Full	12/12/2005	3,461	2,582	2,137	1,553	1,245	695
Butler Hill Schnucks Branch	4333 Butler Hill Rd	Saint Louis	MO	63128	Retail Full	05/03/2010	3,025	757	106	-	-	-
Jennings Schnucks Branch	8037 W Florissant Ave	Saint Louis	MO	63136	Retail Full	03/02/2006	2,522	1,261	811	686	514	584
Crestwood Schnucks Branch	9540 Watson Rd	Saint Louis	MO	63126	Retail Full	05/03/2010	1,895	610	144	-	-	-
Operations Center Branch	1005 Convention Plz	Saint Louis	MO	63101	Administrative	02/17/1988	0	0	0	0	0	0
							7,994,607	7,092,358	7,477,185	8,796,672	6,671,559	4,517,866

2b. Small Business Loans

Census Tract	Number		Dollar Amount (in 000s)		Number Revenues NA	Dollar Amount (in 000) Revenues NA
	Revenue Above \$1 million	Revenue Under \$1 million	Revenue Above \$1 million	Revenue Under \$1 million		
1011.00	0	4	\$0	\$7	0	\$0
1012.00	0	4	\$0	\$88	2	\$23
1013.00	0	9	\$0	\$103	2	\$11
1014.00	0	2	\$0	\$39	7	\$14
1015.00	2	5	\$1,003	\$36	3	\$710
1018.00	2	4	\$7	\$23	2	\$31
1021.00	1	2	\$30	\$16	0	\$0
1022.00	0	12	\$0	\$64	7	\$38
1023.00	0	1	\$0	\$7	1	\$3
1024.00	0	4	\$0	\$15	1	\$9
1025.00	0	3	\$0	\$327	2	\$7
1031.00	0	2	\$0	\$20	4	\$22
1034.00	0	6	\$0	\$33	0	\$0
1036.00	4	7	\$985	\$67	3	\$163
1037.00	0	8	\$0	\$91	2	\$8
1038.00	2	10	\$68	\$39	1	\$7
1042.00	0	3	\$0	\$12	0	\$0
1045.00	9	8	\$257	\$107	32	\$656
1051.98	1	7	\$300	\$76	2	\$13
1052.00	0	4	\$0	\$29	5	\$42
1053.00	0	2	\$0	\$18	0	\$0
1054.00	0	2	\$0	\$3	3	\$42
1055.00	0	2	\$0	\$25	0	\$0
1061.00	0	1	\$0	\$5	0	\$0
1062.00	0	0	\$0	\$0	0	\$0
1063.00	0	0	\$0	\$0	1	\$9
1064.00	0	1	\$0	\$1	2	\$137
1065.00	0	7	\$0	\$48	2	\$36
1066.00	0	1	\$0	\$2	0	\$0
1067.00	0	4	\$0	\$48	3	\$19
1072.00	0	0	\$0	\$0	0	\$0
1073.00	0	6	\$0	\$35	1	\$12
1074.00	0	0	\$0	\$0	0	\$0
1075.00	0	0	\$0	\$0	0	\$0
1076.00	0	0	\$0	\$0	1	\$10
1081.00	0	0	\$0	\$0	0	\$0
1082.00	0	1	\$0	\$5	1	\$180
1083.00	0	0	\$0	\$0	0	\$0
1096.00	0	8	\$0	\$29	3	\$6
1097.00	1	3	\$3	\$416	1	\$8
1101.00	0	3	\$0	\$81	0	\$0
1102.00	0	0	\$0	\$0	0	\$0
1103.00	0	0	\$0	\$0	0	\$0
1104.00	0	0	\$0	\$0	1	\$3
1105.00	0	0	\$0	\$0	0	\$0
1111.00	1	2	\$10	\$814	1	\$160
1112.00	0	1	\$0	\$1	2	\$224
1113.00	0	0	\$0	\$0	2	\$24
1114.00	0	5	\$0	\$15	1	\$61
1115.00	1	0	\$15	\$0	0	\$0
1121.00	0	5	\$0	\$72	5	\$36
1122.00	0	0	\$0	\$0	0	\$0
1123.00	0	1	\$0	\$5	0	\$0
1124.00	1	12	\$100	\$605	3	\$53
1135.00	7	14	\$668	\$453	8	\$213
1141.01	0	9	\$0	\$115	4	\$10
1141.02	0	4	\$0	\$124	3	\$17
1142.00	1	2	\$1	\$29	0	\$0
1143.00	0	4	\$0	\$8	2	\$74
1151.00	0	5	\$0	\$28	1	\$4
1152.00	1	7	\$25	\$56	2	\$4
1153.00	0	5	\$0	\$14	1	\$10
1154.00	0	0	\$0	\$0	0	\$0
1155.00	0	1	\$0	\$1	3	\$18
1156.00	0	4	\$0	\$19	0	\$0
1157.00	1	4	\$5	\$130	1	\$24
1161.00	0	2	\$0	\$7	4	\$26
1162.00	2	10	\$38	\$47	5	\$16
1163.01	0	5	\$0	\$81	2	\$22
1163.02	0	2	\$0	\$7	1	\$15

1164.00	0	7	\$0	\$316
1165.00	0	2	\$0	\$68
1171.00	7	2	\$552	\$8
1172.00	0	8	\$0	\$72
1174.00	1	10	\$5	\$132
1181.00	2	7	\$53	\$173
1184.00	0	2	\$0	\$6
1186.00	2	7	\$27	\$58
1191.01	4	11	\$210	\$80
1191.02	0	4	\$0	\$49
1192.00	0	1	\$0	\$31
1193.00	5	6	\$130	\$284
1202.00	0	0	\$0	\$0
1211.00	5	8	\$52	\$216
1212.00	0	2	\$0	\$451
1231.00	0	7	\$0	\$49
1232.00	2	6	\$6	\$28
1233.00	0	12	\$0	\$104
1241.00	0	3	\$0	\$17
1242.00	0	4	\$0	\$14
1243.00	2	12	\$12	\$95
1246.00	0	0	\$0	\$0
1255.00	10	13	\$347	\$223
1256.00	33	25	\$1,580	\$698
1267.00	2	1	\$390	\$5
1268.00	2	6	\$3	\$18
1269.00	3	0	\$692	\$0
1270.00	7	6	\$1,100	\$512
1271.00	0	1	\$0	\$15
1272.00	3	15	\$37	\$63
1273.00	1	6	\$18	\$41
1274.00	11	9	\$71	\$87
1275.00	3	14	\$22	\$117
1276.00	1	8	\$5	\$50

4	\$150
1	\$2
1	\$56
1	\$5
4	\$26
4	\$11
25	\$65
11	\$107
3	\$15
7	\$70
1	\$10
4	\$17
2	\$28
7	\$173
4	\$394
4	\$24
0	\$0
3	\$20
2	\$149
1	\$16
4	\$28
0	\$0
11	\$205
23	\$609
1	\$3
3	\$9
1	\$5
2	\$12
1	\$24
4	\$70
2	\$10
4	\$62
4	\$93
18	\$394

Total for the City of St. Louis

143 475 \$8,827 \$8,626

313 \$6,092

CensusTract 1266 located in St Louis
City County but not listed above

1 1 \$19 \$2

4 \$27

With missing censustract

144 476 \$8,846 \$8,628

317 \$6,119

is)

1i. Defaults and Delinquencies on Home Loans

	Number		Dollar Amount	
	Defaults	Delinquencies	Defaults	Delinquencies
Total for City of St. Louis	552	1,002	\$ 51,512,828.23	\$ 92,528,961.69

* default is defined as: >270 days past due

** delinquency is defined: as >30 days past due