C. COMMUNITY REINVESTMENT GOALS

Financial institution's annual Community Reinvestment Goals should include information on the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate-income neighborhoods within the City of Philadelphia. Do not submit* metropolitan statistical *area (MSA) data that includes areas outside of the City of Philadelphia.

1. Provide an overview of the financial institution's annual Community Reinvestment Goals and confirm most recent CRA rating.

U.S. Bank's most recent CRA rating is dated 01/18/2022 and covers performance during the years 2016-2020. U.S. Bank is proud to have received an Outstanding rating on our CRA performance evaluation from the OCC, in addition to earning Outstanding ratings for the lending and investment tests, and a High Satisfactory rating for the service test.

U.S. Bank's CRA performance evaluation document is available electronically at this link: https://www.usbank.com/community/cra-performance-evaluation.html.

U.S. Bank does not have any physical branch locations or deposit-taking ATMs in the Philadelphia PA MSA. As a result, U.S. Bank is not evaluated for CRA activity in the Philadelphia PA MSA; therefore, it does not set CRA goals in this MSA.

2. Provide the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate-income neighborhoods within the City of Philadelphia.

Type	2024 Results	2025 Results	2026 Goals
Small Business Loans (1)	290	275	Not applicable
Home Mortgages	3	4	-
Home Improvement Loans	4	1	-
Community Development Investments (2)	13	12	Not applicable
Other (Please define if include)	-	-	-

(1) Data provided for Philadelphia County.

(2) Data provided for Philadelphia, PA MSA. This represents total investments in the MSA; we do not report census tract income level for investments.

If applicable, please provide context for a decline in actual results from 2024 to 2025 and/or a decline from 2025 results to 2026 goals.

U.S. Bank does not have any physical branch locations or deposit-taking ATMs in the Philadelphia, PA MSA. As a result, U.S. Bank is not evaluated for CRA activity in the Philadelphia, PA MSA. Therefore, it does not set CRA goals in this MSA.

3. Provide the total number (count) and dollar amounts of residential mortgages, home improvement loans, small business loans and community development investments made in the City of Philadelphia.

Calendar Year 2025

Number of Loans by Income

Type	Low	Mod	Mid	Upper	Total
Residential Mortgage	0	4	7	38	49
Home Improvement	1	0	5	3	9
Small Business Loans (1)	70	205	163	307	761
Community Development Investments (2)	-	-	-	-	12
Other (please define if include)	-	-	-	-	0
Total:	71	209	175	348	831

(1) Data provided for Philadelphia County. Small business lending includes 16 loans in census tracts designated as "NA" for income level.
(2) Data provided for Philadelphia, PA MSA. This represents total investments in the MSA; we do not report census tract income level for investments.

Value of Loans ($) by Income

Type	Low	Mod	Mid	Upper	Total
Residential Mortgage	$0	$1,118,385	$2,159,220	$17,921,939	$ 21,199,544
Home Improvement	$164,000	$0	$340,222	$388,071	$892,293
Small Business Loans (1)	$932,000	$1,681,000	$1,594,000	$5,013,000	$ 9,610,000
Community Development Investments (2)	-	-	-	-	$4,071,000
Other (please define if include)	-	-	-	-	$ 0
Total:	$1,096.000	$2,799,385	$4,093,442	$ 23,323,010	$ 35,772,837

(1) Data provided for Philadelphia County. Small business lending includes loans totaling $390,000 in census tracts designated as "NA" for income level.
(2) Data provided for Philadelphia, PA MSA. This represents total investments in the MSA; we do not report census tract income level for investments.

4. **Provide information on other types of community development investments made in neighborhoods within the City of Philadelphia (for example: Grants, Education, Public or related Commercial Development).**

U.S. Bank's 2025 community development investments funded community services and affordable housing for low- and moderate-income individuals, helped revitalize and stabilize low- and moderate-income neighborhoods, and supported economic development in the Philadelphia, PA MSA.

5. **Briefly describe any lending outreach programs geared toward low and moderate-income neighborhoods in the City of Philadelphia. This description should include the targeted community, the type of product (i.e. commercial, home lending, unsecured consumer) and any program outcomes.**

U.S. Bank provides a range of lending outreach programs targeted to low- and moderate-income (LMI) neighborhoods within the City of Philadelphia, as well as to minority and underserved communities. These efforts include small business lending, residential mortgage lending, and community development financing. The Bank actively supports small businesses—particularly those that may not qualify for traditional financing—while also providing mortgage products to LMI borrowers and investing in affordable housing and neighborhood revitalization initiatives. In Philadelphia, this has resulted in substantial lending activity, including hundreds of small business loans and residential mortgages within LMI segments. In addition, U.S. Bank deploys capital through partnerships and impact finance strategies to advance racial equity and expand access to capital for minority-owned businesses and community organizations. These programs contribute to economic development, job creation, and long-term stabilization of LMI communities.

6. **Briefly describe any innovative ways your institution provides outreach or delivers banking services outside of traditional branch locations.**

Our institution extends banking services beyond traditional branch locations through a comprehensive, client-focused delivery model that leverages advanced digital platforms, mobile capabilities, and strategic community engagement. These capabilities are designed to provide secure, efficient, and accessible banking solutions regardless of client location.

Digital and Remote Banking:
We offer robust online and mobile banking platforms that enable clients to manage accounts, initiate transactions, and deposit funds remotely. Solutions such as On-Site Electronic Deposit allow for secure processing from client offices or decentralized locations, reducing operational burden and enhancing efficiency.

Mobile and Field-Based Payment Solutions:
Our technology enables clients to accept payments outside of traditional offices through virtual payment terminals and mobile-enabled tools. These solutions support in-person, online, and mobile transactions, making them well-suited for distributed operations and field-based service delivery.

Embedded Banking and Partner Channels:
We provide integrated "bank-in-a-box" capabilities that embed banking services within partner platforms. This approach allows clients to access banking, lending, and payment services seamlessly through established third-party relationships and digital ecosystems.

Community Outreach and Local Engagement:
We maintain an active presence in the communities we serve through partnerships and grant programs that support local organizations and expand access to financial services and education, including in underserved areas.

Through these innovative delivery channels, our institution provides a scalable and flexible banking model that enhances accessibility, improves client experience, and reduces reliance on physical branch infrastructure.

7. **Disparities in Lending: Attach a long-term strategic plan to address disparities in the Bank's or Financial Institution's lending and investment activities. Please include reference to any products or services offered to address such disparities that may be indicated in the City's most recent annual lending study.**

   Label this document "Appendix II – Long-Term Strategic Plan." If disparities are not indicated in the study, then a strategic plan on programs, lending, and branching patterns should be submitted. Label this document "Appendix II – Long-Term Strategic Plan".

   All depositories are required to respond per Chapter 19-200 as referenced:
   "*Each depository shall also provide the City with a long-term strategic plan to address disparities in its lending and investment activities. The strategic plan shall address how the depository will match or exceed peer lending performance in targeting capital access and credit needs disclosed in disparity studies commissioned by the City."*