

PUBLIC EXHIBITS VOLUME

APPLICATION

to the

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

for Prior Approval for

BANK OF MONTREAL

and

BMO FINANCIAL CORP.

to Acquire

BANCWEST HOLDING INC.

APPLICATION

to the

OFFICE OF THE COMPTROLLER OF THE CURRENCY

by

BMO Harris Bank N.A.

for prior approval to merge with

Bank of the West

August 3, 2022

PUBLIC EXHIBITS VOLUME

**BANK OF MONTREAL
BMO FINANCIAL CORP.
BMO HARRIS BANK N.A.**

August 3, 2022

DOCUMENT INDEX

TAB

2021 HMDA Data	1.
Redacted Public Version of April 12, 2022—Confidential Exhibit A	2.
Public Version of April 12, 2022—Confidential Exhibit C	3.
Public Version of April 12, 2022—Confidential Exhibit D	4.

Exhibit 1

2021 HMDA Data

Exhibit 1

BMO Harris Bank, N.A.—2021 HMDA Data

<i>Milwaukee¹</i>	BHB	Peer²
Percent of Applications from Black Individuals	9.9%	15.1%
Percent of Applications from MM Census Tracts	27.3%	27.4%
Percent of Applications from Hispanic Individuals	15.5%	9.9%
Percent of Applications from Asian Individuals	7.2%	4.5%
Percent of Originations to Black Individuals	4.2%	10.9%
Percent of Originations to MM Census Tracts	21.0%	21.0%
Percent of Originations to Hispanic Individuals	14.5%	9.6%
Percent of Originations to Black and Hispanic Census Tracts	18.7%	17.3%
Percent of Originations to Asian Individuals	7.5%	4.9%
Percent of Originations to White Individuals	64.9%	63.5%
Percent of Originations to White Census Tracts	79.0%	79.0%
Denial Rate for Black Borrowers	57.7%	24.5%
Denial Rate for Hispanic Borrowers	34.6%	18.2%
Denial Rate for Asian Borrowers	26.7%	14.4%
Denial Rate for White Borrowers	22.6%	9.9%
Denial Disparity Ratio-Black/White	2.55	2.48
Denial Disparity Ratio-Hispanic/White	1.53	1.84
Denial Disparity Ratio-Asian/White	1.18	1.46

<i>Wisconsin³</i>	BHB	Peer
Percent of Applications from Black Individuals	2.4%	3.4%
Percent of Applications from MM Census Tracts	4.9%	4.6%
Percent of Applications from Hispanic Individuals	5.7%	5.0%
Percent of Applications from Asian Individuals	3.2%	2.8%
Percent of Originations to Black Individuals	1.1%	2.7%
Percent of Originations to MM Census Tracts	3.5%	3.5%
Percent of Originations to Hispanic Individuals	4.6%	4.6%

¹ The property attached to the loan is within the city of Milwaukee, Wisconsin.

² A lender is considered a peer within a region if the number of applications received is between 50-200% of BHB's applications received within one of the three loan purpose subsets, Home Purchase, Refinance, and Other Loan Purpose.

³ The property attached to the loan is within the State of Wisconsin.

<i>Wisconsin</i> ³	BHB	Peer
Percent of Originations to Black and Hispanic Census Tracts	2.7%	2.5%
Percent of Originations to Asian Individuals	2.5%	2.6%
Percent of Originations to White Individuals	83.5%	80.8%
Percent of Originations to White Census Tracts	96.5%	96.5%
Denial Rate for Black Borrowers	54.9%	21.2%
Denial Rate for Hispanic Borrowers	27.7%	13.5%
Denial Rate for Asian Borrowers	27.5%	11.5%
Denial Rate for White Borrowers	21.8%	9.6%
Denial Disparity Ratio-Black/White	2.51	2.21
Denial Disparity Ratio-Hispanic/White	1.27	1.41
Denial Disparity Ratio-Asian/White	1.26	1.20

<i>Indianapolis</i> ⁴	BHB	Peer
Percent of Applications from Black Individuals	9.3%	14.5%
Percent of Applications from MM Census Tracts	17.1%	17.2%
Percent of Applications from Hispanic Individuals	7.1%	5.4%
Percent of Applications from Asian Individuals	4.1%	6.6%
Percent of Originations to Black Individuals	4.1%	11.1%
Percent of Originations to MM Census Tracts	13.0%	15.1%
Percent of Originations to Hispanic Individuals	5.4%	5.0%
Percent of Originations to Black and Hispanic Census Tracts	10.6%	12.8%
Percent of Originations to Asian Individuals	3.4%	6.0%
Percent of Originations to White Individuals	76.4%	63.5%
Percent of Originations to White Census Tracts	87.0%	84.9%
Denial Rate for Black Borrowers	62.0%	31.8%
Denial Rate for Hispanic Borrowers	37.0%	25.6%
Denial Rate for Asian Borrowers	32.3%	20.6%
Denial Rate for White Borrowers	22.4%	17.9%
Denial Disparity Ratio-Black/White	2.76	1.77
Denial Disparity Ratio-Hispanic/White	1.65	1.43
Denial Disparity Ratio-Asian/White	1.44	1.15

⁴ The property attached to the loan is within the city of Indianapolis, Indiana.

<i>Minneapolis</i> ⁵	BHB	Peer
Percent of Applications from Black Individuals	4.0%	8.6%
Percent of Applications from MM Census Tracts	8.4%	13.6%
Percent of Applications from Hispanic Individuals	7.7%	5.3%
Percent of Applications from Asian Individuals	6.5%	7.2%
Percent of Originations to Black Individuals	1.0%	6.9%
Percent of Originations to MM Census Tracts	5.1%	12.5%
Percent of Originations to Hispanic Individuals	4.6%	5.2%
Percent of Originations to Black and Hispanic Census Tracts	2.0%	5.4%
Percent of Originations to Asian Individuals	6.1%	7.3%
Percent of Originations to White Individuals	74.0%	65.0%
Percent of Originations to White Census Tracts	94.9%	87.5%
Denial Rate for Black Borrowers	58.8%	19.6%
Denial Rate for Hispanic Borrowers	42.4%	12.9%
Denial Rate for Asian Borrowers	25.0%	9.7%
Denial Rate for White Borrowers	26.4%	8.7%
Denial Disparity Ratio-Black/White	2.22	2.25
Denial Disparity Ratio-Hispanic/White	1.60	1.48
Denial Disparity Ratio-Asian/White	0.95	1.12

<i>Chicago</i> ⁶	BHB	Peer
Percent of Applications from Black Individuals	15.6%	14.7%
Percent of Applications from MM Census Tracts	51.8%	51.6%
Percent of Applications from Hispanic Individuals	26.1%	20.5%
Percent of Applications from Asian Individuals	6.9%	8.9%
Percent of Originations to Black Individuals	11.0%	9.5%
Percent of Originations to MM Census Tracts	40.7%	47.1%
Percent of Originations to Hispanic Individuals	18.2%	19.9%
Percent of Originations to Black and Hispanic Census Tracts	29.2%	36.8%
Percent of Originations to Asian Individuals	7.7%	9.3%
Percent of Originations to White Individuals	48.2%	44.9%
Percent of Originations to White Census Tracts	59.3%	52.9%
Denial Rate for Black Borrowers	51.1%	34.1%
Denial Rate for Hispanic Borrowers	43.3%	22.6%

⁵ The property attached to the loan is within the city of Minneapolis, Minnesota.

⁶ The property attached to the loan is within the city of Chicago, Illinois.

<i>Chicago</i> ⁶	BHB	Peer
Denial Rate for Asian Borrowers	26.7%	14.1%
Denial Rate for White Borrowers	26.0%	12.3%
Denial Disparity Ratio-Black/White	1.96	2.78
Denial Disparity Ratio-Hispanic/White	1.66	1.84
Denial Disparity Ratio-Asian/White	1.03	1.15

Bank of the West—2021 HMDA Data

<i>Denver</i> ⁷	BOTW Units (#)	BOTW (%)	Peer ⁸
Percent of Applications from Black Individuals	3	10.00%	1.47%
Percent of Applications from MM Census Tracts	3	10.00%	24.83%
Percent of Originations to Black Individuals	0	0.00%	1.85%
Percent of Originations to MM Census Tracts	1	6.25%	22.05%
Percent of Originations to White Individuals	13	81.25%	80.80%
Percent of Originations to White Census Tracts	15	93.75%	77.95%
Denial Rate for Black Borrowers	2	66.67%	9.09%
Denial Rate for White Borrowers	1	6.67%	5.02%
Denial Disparity Ratio-Black/White		14.01	1.81

<i>San Francisco</i> ⁹	BOTW Units (#)	BOTW (%)	Peer
Percent of Applications from Black Individuals	3	4.17%	0.69%
Percent of Applications from MM Census Tracts	42	58.33%	57.68%
Percent of Originations to Black Individuals	3	5.66%	0.37%
Percent of Originations to MM Census Tracts	32	60.38%	57.35%
Percent of Originations to White Individuals	15	28.30%	47.67%
Percent of Originations to White Census Tracts	21	39.62%	42.65%

⁷ Denver County, comprised solely of the City of Denver, is the geographic area used in this analysis.

⁸ Includes insured depository institutions with HMDA-reportable mortgage loan volume between 50% and 200% of Bank of the West's total HMDA-reportable mortgage loan volume during the 2021 reporting year.

⁹ San Francisco County, comprised solely of the City of San Francisco, is the geographic area used in this analysis.

San Francisco⁹	BOTW Units (#)	BOTW (%)	Peer
Denial Rate for Black Borrowers	0	0.00%	33.33%
Denial Rate for White Borrowers	5	20.00%	4.36%
Denial Disparity Ratio-Black/White		0.00	7.64

San Bernardino County¹⁰	BOTW Units (#)	BOTW (%)	Peer
Percent of Applications from Black Individuals	2	6.67%	6.54%
Percent of Applications from MM Census Tracts	15	50.00%	69.36%
Percent of Originations to Black Individuals	1	5.88%	5.23%
Percent of Originations to MM Census Tracts	10	58.82%	65.18%
Percent of Originations to White Individuals	4	23.53%	62.83%
Percent of Originations to White Census Tracts	7	41.18%	34.82%
Denial Rate for Black Borrowers	1	50.00%	0.00%
Denial Rate for White Borrowers	1	14.29%	5.56%
Denial Disparity Ratio-Black/White		2.50	0.00

¹⁰ The entirety of San Bernardino County is the geographic area used in this analysis.

Exhibit 2

Redacted Public Version of April 12, 2022—Confidential Exhibit A

Redacted for Public Distribution

Stakeholder	Stakeholder type:	Description
Emerging Minority Developers Fund	Community Investments Partner	<p>BMOHB Community Investments group made a [REDACTED] equity investment in the Emerging Minority Developers Fund in November 2021, a specialized low-income housing tax credit fund created for the purpose of making equity investments in affordable housing projects being developed by emerging minority developers in the United States. This investment is in the form of a limited partner interest in the fund, [REDACTED]. The “Emerging Minority Developer Fund LP” was created and is managed by the National Equity Fund headquartered in Chicago. National Equity Fund, Inc. was founded by the Local Initiatives Support Corporation (LISC). NEF is Chicago-based and has donated more than \$210 million in grants to support LISC’s nationwide community development work. NEF is a leading nonprofit Low-Income Housing Tax Credit (LIHTC) syndicator and pioneer in affordable housing with a mission to create and deliver innovative, collaborative financial solutions to expand the creation and preservation of affordable housing.</p>
DL3 Realty Advisors, LLC	Community Investments Partner	<p>DL3 Realty Advisors, LLC, a Black-owned commercial real estate development firm whose Venture Development model is leading a new wave of institutional investment in Chicago’s neighborhoods, today announced an equity partnership in the redevelopment of a vacant big box store that will create 1,000 new jobs in the Chatham neighborhood on Chicago’s South Side. This direct equity investment is the first of its kind in a commercial property for the bank and underscores the growing attractiveness of DL3’s institutional investment strategy focused on revitalizing historically disinvested neighborhoods. BMO’s [REDACTED] investment will fund improvements to the property located on South Cottage Grove Avenue in Chicago.</p>
Enterprise Housing Credit Investments	Community Investments Partner	<p>The parent company of Enterprise Housing Credit Investments (EHCI), Enterprise Community Partners, which operates several affordable housing and community development businesses recently launched an initiative called Equitable Path Forward – a five-year, \$3.5 billion nationwide initiative to help dismantle the deeply-rooted legacy of racism in housing – from the types of homes that are built, where they’re built, who builds them, and the wealth that is generated from them. The multipronged initiative establishes an equitable path forward for Black, Indigenous, and People of Color (BIPOC) and other historically marginalized housing providers. BMO has invested [REDACTED] since 2010 in multiple housing credits with EHCI, our most recent investment closed in 2021 [REDACTED].</p>

Exhibit 3

Public Version of April 12, 2022—Confidential Exhibit C

Grants to help reach African American and Latino borrowers since 2020

Region	Organization Name	Grant Description	Amount
Arizona 1505	Arizona Community	FY21: Arizona Housing Fund Grant	\$25,000
Arizona 1505	Chicanos Por La Causa	FY20: Sponsor of fundraiser to help programs in health & human services, housing accessibility, education, economic development and advocacy.	\$4,000
Arizona 1505	Chicanos Por La Causa	FY21: Sponsor of fundraiser to help programs in health & human services, housing accessibility, education, economic development and advocacy.	\$5,000
Arizona 1505	Chicanos Por La Causa	FY22: Sponsor of fundraiser to help programs in health & human services, housing accessibility, education, economic development and advocacy.	\$5,000
Arizona 1505	Local Initiatives Support Corporation	FY20: Funding to support neighborhood revitalization efforts by providing financing (e.g., grants, loans, and equity capital), technical and management assistance, training opportunities, and policy support.	\$5,000
Arizona 1505	Local Initiatives Support Corporation	FY21: Funding to support neighborhood revitalization efforts by providing financing (e.g., grants, loans, and equity capital), technical and management assistance, training opportunities, and policy support.	\$5,000
Arizona 1505	Newtown Community Development Corporation	FY20: Housing Development and Counseling Grant	\$5,000
Arizona 1505	Newtown Community Development Corporation	FY21: Housing Development and Counseling Grant	\$5,000
Arizona 1505	Newtown Community Development Corporation	FY22: Housing Development and Counseling Grant	\$5,000
Arizona 1505	Trellis	FY20: Funding to help programs in homeownership counselling & financial access	\$2,500
Arizona 1505	Trellis	FY21: Funding to help programs in homeownership counselling & financial access	\$5,000
Arizona 1505	Trellis	FY22: Funding for Berwyn Shops: A Homegrown Project, a retail incubator for the City of Berwyn designed to support emerging entrepreneurs, artisans, and makers who are committed to taking their businesses to the next level.	\$25,000
Chicagoland SW, Metro & NWI 1505	Berwyn Development Corporation		
Chicagoland SW, Metro & NWI 1505	Garfield Park Community Council	FY20: Funding to support programs in economic development, small business growth, accessible housing, foreclosure prevention.	\$7,500
Chicagoland SW, Metro & NWI 1505	Garfield Park Community Council	FY21: Funding to support programs in economic development, small business growth, accessible housing, foreclosure prevention.	\$10,000
Chicagoland SW, Metro & NWI 1505	H.O.M.E DuPage	FY20: Funding to support programs in homebuyer education, homeownership preservation, financial fitness.	\$5,500
Chicagoland SW, Metro & NWI 1505	H.O.M.E DuPage	FY21: Funding to support programs in homebuyer education, homeownership preservation, financial fitness.	\$6,500
Chicagoland SW, Metro & NWI 1505	Illinois Hispanic Chamber of Commerce	FY20: Presenting Sponsor 30th Anniversary Gala & Program Support	\$50,000
Chicagoland SW, Metro & NWI 1505	Illinois Hispanic Chamber of Commerce	FY22: Business Expo Presenting Sponsor & Program Support	\$50,000
Chicagoland SW, Metro & NWI 1505	Latino Policy Forum	FY20: Event Sponsor to fund catalyzing policy change to improve education outcomes, advocate for affordable housing, promote just immigration policies and strengthen community leadership.	\$5,000
Chicagoland SW, Metro & NWI 1505	Latino Policy Forum	FY21: Event Sponsor to fund catalyzing policy change to improve education outcomes, advocate for affordable housing, promote just immigration policies and strengthen community leadership.	\$5,000
Chicagoland SW, Metro & NWI 1505	Northwest Center	FY20: Support for programs in housing counseling, financial literacy, organizing & activism, and neighborhood-specific initiatives.	\$15,000

Chicagoland SW, Metro & NWI 1505	Northwest Center	FY21: Support for programs in housing counseling, financial literacy, organizing & activism, and neighborhood-specific initiatives.	\$25,000
Chicagoland SW, Metro & NWI 1505	Northwest Center	FY22: Support for programs in housing counseling, financial literacy, organizing & activism, and neighborhood-specific initiatives.	\$25,000
Chicagoland SW, Metro & NWI 1505	Northwest Indiana Reinvestment Alliance	FY20: Affordable Housing & Economic Program Support	\$7,500
Chicagoland SW, Metro & NWI 1505	Northwest Indiana Reinvestment Alliance	FY21: Affordable Housing & Economic Program Support	\$10,000
Chicagoland SW, Metro & NWI 1505	South Suburban Housing Center	FY20: 2020 Program Support & Event Sponsor	\$10,000
Chicagoland SW, Metro & NWI 1505	South Suburban Housing Center	FY21: 2021 Program Support	\$10,000
Chicagoland SW, Metro & NWI 1505	Spanish Coalition for Housing	FY20: 2020 Camino A Su Casa Housing Fair Sponsor & Program Support	\$10,000
Chicagoland SW, Metro & NWI 1505	Spanish Coalition for Housing	FY21: 2021 Camino A Su Casa Housing Fair Sponsor & Program Support	\$10,000
Chicagoland SW, Metro & NWI 1505	Spanish Coalition for Housing	FY22: 2022 Camino A Su Casa Housing Fair Sponsor & Program Support	\$15,500
Chicagoland SW, Metro & NWI 1505	The Neighbor Project	FY20: Support for programs that help people escape debt, save money and purchase homes.	\$10,000
Chicagoland SW, Metro & NWI 1505	The Neighbor Project	FY21: Support for programs that help people escape debt, save money and purchase homes.	\$15,000
Corporate 1505	Allies for Community Business, Inc.	FY20: Funding to help provide the capital, coaching, and connections entrepreneurs need to grow great businesses that create jobs and wealth in their communities.	\$25,000
Corporate 1505	Allies for Community Business, Inc.	FY21: Funding to help provide the capital, coaching, and connections entrepreneurs need to grow great businesses that create jobs and wealth in their communities.	\$25,000
Corporate 1505	Angeles Investors, Inc	FY21: Support the mission to find, fund and grow the most promising Hispanic & Latinx ventures.	\$25,000
Corporate 1505	Angeles Investors, Inc	FY22: Support the mission to find, fund and grow the most promising Hispanic & Latinx ventures.	\$25,000
Corporate 1505	Bickerdike Redevelopment Corporation	FY20: Affordable Housing Restoration and Preservation Initiative	\$15,000
Corporate 1505	Bickerdike Redevelopment Corporation	FY21: Affordable Housing Restoration and Preservation Initiative	\$15,000
Corporate 1505	Corporation	FY22: Affordable Housing Restoration and Preservation Initiative	\$15,000
Corporate 1505	Chicago Community	FY21: Nuestro Futuro Program Support	\$50,000
Corporate 1505	Chicago Community Loan Fund	FY20: Funding to help provide flexible, affordable and responsible financing and technical assistance for community stabilization and development efforts and initiatives that benefit low- to moderate-income neighborhoods, families and individuals throughout metropolitan Chicago.	\$15,000
Corporate 1505	Chicago Community Loan Fund	FY21: Funding to help provide flexible, affordable and responsible financing and technical assistance for community stabilization and development efforts and initiatives that benefit low- to moderate-income neighborhoods, families and individuals throughout metropolitan Chicago.	\$25,000
Corporate 1505	Chicago Community Trust^The	FY21: Funding for the Neighborhood Entrepreneurship Lab that provides capital, coaching, and collaboration to entrepreneurs poised for growth.	\$150,000
Corporate 1505	Chicago Minority Supplier Development Council	FY21: Funding to support business opportunities between major buying organizations and minority-owned businesses.	\$5,000
Corporate 1505	Chicago Neighborhood Initiatives	FY20: Support for programs to revitalize neighborhoods and create jobs by developing high impact projects, providing financial resources to entrepreneurs and sustaining long-term community partnerships.	\$10,000

Corporate 1505	Chicago Rehab Network	FY20: Support to help develop and preserve safe, affordable housing in the Chicago metropolitan area through advocacy, research, and training	\$15,000
Corporate 1505	Chicago Rehab Network	FY21: Support to help develop and preserve safe, affordable housing in the Chicago metropolitan area through advocacy, research, and training	\$15,000
Corporate 1505	Chicago Urban League	FY20: Funding to help African Americans find jobs, secure affordable housing, advance their education, and grow their businesses.	\$75,000
Corporate 1505	Chicago Urban League	FY20: Funding to help African Americans find jobs, secure affordable housing, advance their education, and grow their businesses.	\$50,000
Corporate 1505	Chicago Urban League	FY21: Funding to help African Americans find jobs, secure affordable housing, advance their education, and grow their businesses.	\$125,000
Corporate 1505	Chicago's Sunshine Enterprises,	FY20: Entrepreneurial Program	\$10,000
Corporate 1505	Chicago's Sunshine Enterprises,	FY21: Entrepreneurial Program	\$10,000
Corporate 1505	Community Investment	FY20: Property Management Training Program	\$10,000
Corporate 1505	Community Investment	FY21: Property Management Training Program	\$10,000
Corporate 1505	Community Investment	FY22: Property Management Training Program	\$10,000
Corporate 1505	Elevate Energy	FY20: Contractor Accelerator Program	\$10,000
Corporate 1505	Elevate Energy	FY21: Contractor Accelerator Program	\$10,000
Corporate 1505	Habitat for Humanity Chicago	FY20: Homebuyer University	\$50,000
Corporate 1505	Habitat for Humanity Chicago	Multi-yr: Program Support (\$300,000/3yrs)	\$100,000
Corporate 1505	Habitat for Humanity Chicago	Multi-yr: Program Support (\$300,000/3yrs)	\$100,000
Corporate 1505	Housing Action Illinois	FY20: 2020 Program Support	\$10,000
Corporate 1505	Local Initiatives Support Corporation - Chicago	FY20: Funding to support neighborhood revitalization efforts by providing financing (e.g., grants, loans, and equity capital), technical and management assistance, training opportunities, and policy support.	\$15,000
Corporate 1505	Local Initiatives Support Corporation - Chicago	FY21: Funding to support neighborhood revitalization efforts by providing financing (e.g., grants, loans, and equity capital), technical and management assistance, training opportunities, and policy support.	\$20,000
Corporate 1505	Neighborhood Housing Services of Chicago. Inc.	FY20: Funding to support programs providing homebuyer education, foreclosure prevention and home purchase and repair grants	\$25,000
Corporate 1505	Neighborhood Housing Services of Chicago. Inc.	FY20: Funding to support programs providing homebuyer education, foreclosure prevention and home purchase and repair grant	\$25,000
Corporate 1505	Neighborhood Housing Services of Chicago. Inc.	FY22: Funding to support programs providing homebuyer education, foreclosure prevention and home purchase and repair grant	\$25,000
Corporate 1505	P33	FY21: Multi-yr \$300M/3yrs Program Support to attract, retain, grow minority tech entrepreneurs	\$100,000
Corporate 1505	P33	FY21: Multi-yr \$300M/3yrs Program Support to attract, retain, grow minority tech entrepreneurs	\$100,000
Corporate 1505	Realize Bradenton	FY22: Start-Up Circle Entrepreneurship Program Sponsor	\$15,000
Corporate 1505	Resurrection Project^The South East Chicago Commission	FY20: Program support to create financially savvy, sustainable new homeowners as well as save homes from foreclosure and facilitate refinancing.	\$25,000
Corporate 1505	Resurrection Project^The South East Chicago Commission	FY21: Funding to support programs that attract, retain, strengthen businesses in the southeast lakefront communities	\$5,000
Corporate 1505	Women's Business	FY20: Operating support	\$50,000
Corporate 1505	Women's Business	FY22: Operating support	\$50,000
Florida 1505	Florida Community Loan Fund,	FY20: General Operating Grant	\$10,000
Florida 1505	Florida Community Loan Fund,	FY21: General Operating Grant	\$10,000
Florida 1505	Florida Community Loan Fund,	FY22: Annual Support	\$10,000
Indiana 1505	Indianapolis Neighborhood Housing Partnership Inc	FY20: Affordable Housing Programs Grant	\$41,500

Indiana 1505	Indianapolis Neighborhood Housing Partnership Inc	FY21: Affordable Housing Programs Grant	\$45,000
Indiana 1505	Indianapolis Neighborhood Housing Partnership Inc	FY22: Affordable Housing Programs Grant	\$45,000
Indiana 1505	Indy Gateway, Inc.	FY21: Funding to support programs in affordable housing development, neighborhood infrastructure development, and economic development for neighborhood businesses	\$5,000
Kansas City 1505	Local Initiatives Support Corporation Greater Kansas City	FY20: Funding to support neighborhood revitalization efforts by providing financing (e.g., grants, loans, and equity capital), technical and management assistance, training opportunities, and policy support.	\$10,000
Kansas City 1505	Local Initiatives Support Corporation Greater Kansas City	FY21: Funding to support neighborhood revitalization efforts by providing financing (e.g., grants, loans, and equity capital), technical and management assistance, training opportunities, and policy support.	\$10,000
Minnesota 1505	Family Housing Fund	FY20: Funding to help improve access, affordability, and resiliency across the entire housing sector.	\$5,000
Minnesota 1505	Family Housing Fund	FY21: Funding to help improve access, affordability, and resiliency across the entire housing sector.	\$5,000
Minnesota 1505	Greater Metropolitan Housing Corporation	FY21: Operating Grant to help preserve, improve and increase affordable housing for low and moderate income individuals and families, assist communities with housing revitalization	\$20,000
Minnesota 1505	Metropolitan Economic Development Association	FY20: Annual support for programs in business consulting, commercial lending and contracting opportunities.	\$25,000
Minnesota 1505	Metropolitan Economic Development Association	FY21: Annual support for programs in business consulting, commercial lending and contracting opportunities.	\$25,000
Minnesota 1505	Neighborhood Development Center	FY20: Funding to help minority entrepreneurs with business training, acceleration, business loans, and real estate.	\$10,000
Minnesota 1505	Neighborhood Development Center	FY21: Funding to help minority entrepreneurs with business training, acceleration, business loans, and real estate.	\$10,000
Minnesota 1505	Seward Redesign	FY20: Grant to help provide brokerage, buildout support, technical assistance, and facade improvement services, and connection with options for financing, architecture, and legal support	\$10,000
Minnesota 1505	Seward Redesign	FY21: Grant to help provide brokerage, buildout support, technical assistance, and facade improvement services, and connection with options for financing, architecture, and legal support	\$10,000
Minnesota 1505	WomenVenture	FY20: Women Mean Business Luncheon	\$5,000
Minnesota 1505	WomenVenture	FY21: Women Mean Business Luncheon	\$5,000
St Louis 1505	Rise Community Development	F20: Operating grant to programs that provide loans and technical assistance tailored to the needs of small businesses, particularly minority and women-owned subcontracting firms and neighborhood scale real estate developers.	\$5,000
St Louis 1505	Rise Community Development	F21: Operating grant to programs that provide loans and technical assistance tailored to the needs of small businesses, particularly minority and women-owned subcontracting firms and neighborhood scale real estate developers.	\$5,000
WI Corporate 1505	ACTS Housing	FY20: Funding to help provide homebuyer and financial coaching, lending and real estate services, and home rehab coaching.	\$26,000
WI Corporate 1505	ACTS Housing	FY21: Funding to help provide homebuyer and financial coaching, lending and real estate services, and home rehab coaching.	\$26,000
WI Corporate 1505	Greater Milwaukee Committee for Community Development	FY20: Funding to support Milwaukee United Initiative, a variety of programs and initiatives in the areas of innovation and talent, economic prosperity, and place-based vibrancy.	\$25,000
WI Corporate 1505	Greater Milwaukee Committee for Community Development	FY21: Funding to support Milwaukee United Initiative, a variety of programs and initiatives in the areas of innovation and talent, economic prosperity, and place-based vibrancy.	\$25,000

WI Corporate 1505	Hispanic Professionals of	FY20: Gala-2021 /Finance Literacy Week-2021	\$25,000
WI Corporate 1505	Housing Resources Inc.	FY20: Grant to help prepare people for sustainable home ownership and foster financial empowerment.	\$16,400
WI Corporate 1505	Housing Resources Inc.	FY21: Grant to help prepare people for sustainable home ownership and foster financial empowerment.	\$16,400
WI Corporate 1505	La Casa De Esperanza	FY20: Support for program in education, financial stability, homeownership	\$2,500
WI Corporate 1505	Local Initiatives Support Corporation - Milwaukee	FY21: MANDI Awards. Funding to support neighborhood revitalization efforts by providing financing (e.g., grants, loans, and equity capital), technical and management assistance, training opportunities, and policy support.	\$15,000
WI Corporate 1505	Local Initiatives Support Corporation - Milwaukee	FY22: MANDI Awards. Funding to support neighborhood revitalization efforts by providing financing (e.g., grants, loans, and equity capital), technical and management assistance, training opportunities, and policy support.	\$15,000
WI Corporate 1505	Metropolitan Milwaukee Fair	F20: Fair Lending Program	\$15,000
WI Corporate 1505	Metropolitan Milwaukee Fair	F21: Fair Lending Program	\$15,000
WI Corporate 1505	Milwaukee Community Business Collaborative Inc	FY20: Funding for financial opportunity programs like JobsWork that provides business and financial counsel to entrepreneurs, business owners and managers of small businesses.	\$5,000
WI Corporate 1505	Milwaukee Development Corporation	FY21: Multi-yr \$375M/5yrs M7 Prosperity 2025 Campaign, includes support for the Region of Choice pledge to collectively increase the number of African American and Hispanic/Latino employees in Metro Milwaukee by 15%, and the number of African American and Hispanic/Latino managers in Metro Milwaukee by 25%, over five years.	\$75,000
WI Corporate 1505	Milwaukee Development Corporation	FY21: Multi-yr \$375M/5yrs M7 Prosperity 2025 Campaign, includes support for the Region of Choice pledge to collectively increase the number of African American and Hispanic/Latino employees in Metro Milwaukee by 15%, and the number of African American and Hispanic/Latino managers in Metro Milwaukee by 25%, over five years.	\$75,000
WI Corporate 1505	Milwaukee Habitat for Humanity	FY20: Funding to combat the affordable housing crisis by providing families with an affordable path to safe, stable housing.	\$15,000
WI Corporate 1505	Milwaukee Habitat for Humanity	FY21: Funding to combat the affordable housing crisis by providing families with an affordable path to safe, stable housing.	\$15,000
WI Corporate 1505	Milwaukee Urban League	FY20: Community Roundtables sponsorship. Funding to help African Americans find jobs, secure affordable housing, advance their education, and grow their businesses.	\$15,000
WI Corporate 1505	Milwaukee Urban League	FY21: Funding to help African Americans find jobs, secure affordable housing, advance their education, and grow their businesses.	\$15,000
WI Corporate 1505	Revitalize Milwaukee	FY21: Funding to help reduce social, economic, and environmental disparities by providing free home repairs throughout Milwaukee and Waukesha counties.	\$2,500
WI Corporate 1505	Revitalize Milwaukee	FY21: Funding to help reduce social, economic, and environmental disparities by providing free home repairs throughout Milwaukee and Waukesha counties.	\$10,000
WI Corporate 1505	VIA CDC	FY20: Funding to support programs that provide technical support, loans and contracting opportunities for neighborhood businesses, and access to homebuying and improvement resources.	\$15,000
WI Corporate 1505	VIA CDC	FY21: Funding to support programs that provide technical support, loans and contracting opportunities for neighborhood businesses, and access to homebuying and improvement resources.	\$2,000

WI Corporate 1505	Wisconsin Women's Business Initiative Corporation	FY20: Program support	\$25,000
WI Corporate 1505	Wisconsin Women's Business Initiative Corporation	FY21: Program support	\$25,000
WI Regional 1505	Downtown Madison Inc	FY20: Annual support, includes programs to attract and support minority businesses	\$2,500
WI Regional 1505	NeighborWorks Green Bay	FY20: Financial Capabilities Program that provides homeownership preparation services, down payment and closing cost assistance lending, and community-interest real estate development	\$15,000
WI Regional 1505	NeighborWorks Green Bay	FY21: Financial Capabilities Program that provides homeownership preparation services, down payment and closing cost assistance lending, and community-interest real estate development	\$15,000
WI Regional 1505	Urban League of Greater Madison	FY21:Funding to help African Americans find jobs, secure affordable housing, advance their education, and grow their businesses.	\$50,000

Exhibit 4

Public Version of April 12, 2022—Confidential Exhibit D

	A	B	C	D	E
1	Organization	Organization Type	Assessment Area	Target Group	Bank of the West Engagement
2	A1 Community Housing Services	Nonprofit	Oakland-Hayward-Berkeley MD	Hispanic	Provide financial education to consumers.
3	African Leadership Group	Nonprofit	Denver-Aurora-Lakewood MSA	African American	Participate on board, provide financial education to members, and participate in various community outreach events.
4	Associated Real Property Brokers	Realtor Group	Oakland-Hayward-Berkeley MD	African American	Provide product training to real estate agents.
5	Consolidated Board of Realtist	Realtor Group	Los Angeles-Long Beach-Glendale MD	African American	Provide product training to real estate agents.
6	Good Hope Missionary Baptist Church	Religious Institution	Oakland-Hayward-Berkeley MD	African American	Provide financial education to members.
7	Housing Trust Silicon Valley	Nonprofit	San Jose-Sunnyvale-Santa Clara MSA	Hispanic	Provide financial education to members.
8	Inland Empire Association of Realtists	Realtor Group	Riverside-San Bernardino - Riverside County MSA	African American	Provide financial education to consumers.
9	Latinas First Foundation	Nonprofit	Denver-Aurora-Lakewood MSA	Hispanic	Participate in mentorship program, financial literacy workshops, and various volunteer opportunities.
10	National Association of Hispanic Real Estate Professionals, Northern Colorado Chapter	Realtor Group	Greeley MSA	Hispanic	Provide product training to real estate agents.
11	National Association of Hispanic Realestate Professional, Denver Chapter	Realtor Group	Denver-Aurora-Lakewood MSA	Hispanic	Provide product training to real estate agents.
12	National Association of Hispanic Realestate Professional, Los Angeles Chapter	Realtor Group	Los Angeles-Long Beach-Glendale MD	Hispanic	Provide product training to real estate agents.
13	National Association of Hispanic Realestate Professional, Montebello Southeast Los Angeles Chapter	Realtor Group	Los Angeles-Long Beach-Glendale MD	Hispanic	Provide product training to real estate agents.
14	National Association of Minority Mortgage Bankers of America, Los Angeles Chapter	Lender Group	Los Angeles-Long Beach-Glendale MD	African American	Participated on board and provide product training to members.
15	National Association of Real Estate Brokers, Fresno Chapter	Realtor Group	Fresno MSA	African American	Provide product training to real estate agents and financial education to consumers.
16	National Association of Realtest Brokers, Denver Chapter	Realtor Group	Denver-Aurora-Lakewood MSA	African American	Provide product training to real estate agents and financial education to consumers.
17	National Hispanic Organization of Real estate Associates, San Jose Chapter	Realtor Group	San Jose-Sunnyvale-Santa Clara MSA	Hispanic	Provide product training to real estate agents.
18	Neighborhood Housing Services of Los Angeles	Nonprofit	Los Angeles-Long Beach-Glendale MD	African American, Hispanic	Provide financial education to consumers.
19	NEWSED	Nonprofit	Denver-Aurora-Lakewood MSA	Hispanic	Provide financial education to consumers.
20	NID Housing	Nonprofit	Oakland-Hayward-Berkeley MD	African American	Provide financial education to consumers.
21	Richmond Neighborhood Housing Services	Nonprofit	Oakland-Hayward-Berkeley MD	African American, Hispanic	Provide financial education to consumers.
22	West Angeles CDC	Nonprofit	Los Angeles-Long Beach-Glendale MD	African American, Hispanic	Provide financial education to consumers.
23	Womens Council of Associated Real Property Brokers	Realtor Group	Oakland-Hayward-Berkeley MD	African American	Participate on board and provide product training to real estate agents and financial education to consumers.