

In the business of making possible happen



Our U.S. Bank Commercial Real Estate team is dedicated to establishing new and expanding current relationships with developers, investors and commercial property owners across the United States. We also realize that despite evolving technologies and digital innovations, at the end of the day, banking is still a business about people and for people. This is how we can help make possible happen for you.

The Charlotte CRE team agented a \$168 million construction loan for a 26-story, 721M sq. ft. Class "A" office tower (75% preleased to Ally Bank) plus 24M sq. ft. of street level retail in uptown Charlotte, NC. The adjacent hotel parcel will commence development in 2019 and will house a 300-room full service hotel from a highly rated quality flag..

Long-term senior debt ratings Holding company: peer group

Ratings as of 8/7/18

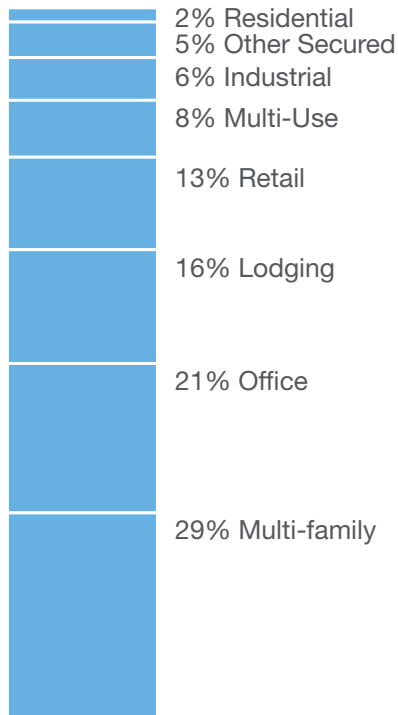
	S&P	Moody's	Fitch	DBRS
U.S. Bancorp	A+	A1	AA-	AA
Wells Fargo & Company	A-	A2	A+	AAL
JPMorgan Chase & Co.	A-	A3	AA-	AAL
BB&T Corporation	A-	A2	A+	AH
PNC Financial Services Group, Inc.	A-	A3	A+	AH
Bank of America Corp.	A-	A3	A+	A
SunTrust Banks, Inc.	BBB+	Baa1	A-	A
Fifth Third Bancorp	BBB+	Baa1	A-	AL
KeyCorp	BBB+	Baa1	A-	AL
Regions Financial Corp.	BBB+	Baa2	BBB+	BBBH

Capital position 2Q18

Tier 1 capital ratio	9.0%
Total risk-based capital ratio	12.5%
Leverage ratio	8.8%
Common equity tier 1 capital ratio	11.5%
Tangible common equity ratio	7.7%



Commercial mortgage commitment portfolio



Commercial Real Estate statistics

Commitments:	\$42 billion
Loans:	\$25 billion
Deposits:	\$9 billion

As of June 30, 2018

Solutions to help you achieve your unique objectives

Innovative financing strategies

- *Loans and lines of credit* — Finance real estate, extend working capital, purchase equipment, restructure ownership or expand business
- *Commercial mortgage warehouse lines to national and regional real estate finance companies and institutionally sponsored funds* — Benefit from customized financing solutions offered by our Structured Finance specialty lending group
- *Subscription lines of credit to institutionally sponsored funds offered by our Commercial Real Estate Specialty Lending Group*

Capital markets expertise

- *Loan syndications and agency services* — Receive expertise in leading and in the administration of syndicated loans
- *Interest rate protection* — Hedge exposure to interest rate risk
- *Bond and preferred equity underwriting* — Raise capital from institutional investors
- *Common equity* — underwriting available through a referral relationship with BTIG, an independent global financial services firm specializing in institutional trading, investment banking and research.

Specialized cash management solutions

- *Deposit, treasury management and payment solutions* — Reduce operational costs and increase processing efficiencies through seamless integration with common property management accounting platforms

Dedicated loan professionals

- *Loan administration* — Partner with a team of dedicated professionals proficient in providing efficient and well-executed loan closings, construction loan administration and on-going loan servicing

Investment products are:

NOT A DEPOSIT • NOT FDIC-INSURED • NOT GUARANTEED BY THE BANK • MAY LOSE VALUE • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

For U.S. Bancorp Investments: Investment products and services are available through U.S. Bancorp Investments, the marketing name for U.S. Bancorp Investments, Inc., member FINRA and SIPC, an investment adviser and a brokerage subsidiary of U.S. Bancorp and affiliate of U.S. Bank.

We help make possible happen

U.S. Bank is committed to helping clients optimize their procurement process

Powerful AP automation software for commercial real estate

U.S. Bank has partnered with a leading commercial real estate software provider, Nexus Systems, to automate the entire accounts payable process. The Nexus solution enables clients and their suppliers to electronically submit, track, and manage POs and invoices and then electronically send payments.

Benefits are:

- *Increase efficiency by reducing manual and paper-based processes*
- *Enhance visibility, accountability, and control*
- *Strengthen supplier relationships by providing self-service tools and access to real-time data*
- *Create financial value by reducing costs and generating new revenue opportunity methods and simplified reconciliation*

Nexus Cards create new value

U.S. Bank, as the card processing engine, seamlessly facilitates the virtual payment option offered by Nexus. Highly-secure and widely-accepted, these virtual payments vastly simplify the reconciliation process and can create new revenue opportunity through rebates. In addition, they:

- *Reduce check costs and inefficiencies*
- *Improve payment timing and control*
- *Reduce the risk of check fraud*

Comprehensive supplier enablement

When you choose to pay via Nexus Card, suppliers get up to speed quickly and efficiently through:

- *A dedicated supplier onboarding and enablement team*
- *Comprehensive enrollment strategies*
- *Ongoing program optimization*
- *Supplier communications and education*

Suppliers have access to real-time payment information, saving time for all parties by eliminating the need for payment status calls and emails.

Commercial real estate expertise

Your business will benefit from the expertise of two leaders, U.S. Bank and Nexus Systems, in commercial real estate AP and payments management.

For more information on the Nexus solution, please contact your U.S. Bank Deposit and Payment Solutions Relationship Manager.



Our Colorado team agented an \$81.1 million construction loan to develop a two-building, 41-unit luxury condominium project in the heart of Snowmass Base Village, Colorado.

U.S. Bank is proud to share what others say about us

U.S. Bank named one of the World's Most Ethical Companies® for the fourth consecutive year.

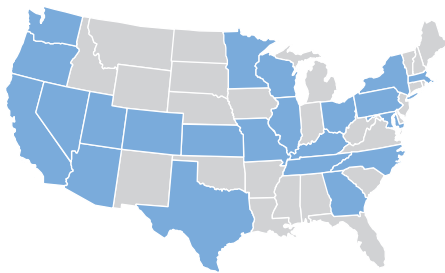
— Ethisphere Institute, February 2018

“Most Admired Superregional Bank”
eight years in a row

— Fortune, 2011–2018



Our Philadelphia team provided a \$44 million construction loan to develop a 220 unit luxury multifamily apartment community known as The Woodmont Bay Club in Bayonne, NJ (Hudson Waterfront submarket).



U.S. Bank Commercial Real Estate has dedicated offices in 30 major markets

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