

Corporate and Commercial Banking

With a 150+ year legacy of helping companies succeed, we're an experienced group of bankers who serve the middle market, large corporate, government and commercial real estate spaces, as well as many specialized industries. We guide companies toward the next step in their financial journey.

"The pace of change continues to accelerate in the banking marketplace. The next two to three years, you're going to continue to see tremendous change. U.S. Bank has the size, scale and capital expenditure budget to be able to enhance our product capabilities to help clients in any market."



Jim Kelligrew, Vice Chair,
Head of Corporate &
Commercial Banking

Three things to know about us:

1. Growth with strength and stability.

We deliver strong performance with consistent, stable ratings and robust governance. While others are divesting, we're investing by acquiring and increasing our asset base, while still maintaining our unique position as a bank small enough for personal service and large enough to meet all your needs. We prioritize balance and growth, seeking to assist our clients with their continued expansion.

Q1 REVENUE		
\$1.7B net income	\$7.2B net revenue	
1.15% return on average assets ¹	15.7% return on average common equity ¹	63.2% efficiency ratio ¹

U.S. Bancorp Ratings ²	U.S. Bancorp Capital Position ³
S&P = A Fitch = A+ DBRS = AA Moody's = A3	Common equity tier 1 capital ratio 8.5% Tier 1 capital ratio 10.0% Total risk-based capital ratio 12.1% Leverage ratio 7.5%

¹ Source: company reports, ROA and ROE adjusted for notable items; for the 3 months ended March 31, 2023.

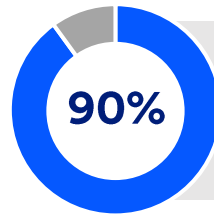
² The senior unsecured debt ratings established for U.S. Bancorp by Moody's, Standard and Poor's, Fitch, and Dominion Bond Rating Service reflect the rating agencies' recognition of the strong, consistent financial performance of the company and the quality of the balance sheet.

³ USB Capital Position calculated under the Basel III standardized approach. Ratios calculated in accordance with transitional regulatory requirements related to the current expected credit losses methodology.

As of 3/31/2023

2. A partner for success.

In our globally connected economy, your personal and professional reputation can often be tied to decisions you make about the partners you choose, so choosing a partner is important. We've spent years choosing what's right over what's easy, looking to be present and prepared for this moment.



of the Fortune 1000 companies work with us.



One of the World's Most Ethical Companies® for the ninth consecutive year. – Ethisphere Institute, March 2023

3. Built to help you thrive.

Your goals are at the center of our approach, which we back by a full suite of solutions. We've invested heavily in developing and delivering new technology, products and services across the enterprise with **an annual technology investment of \$3.09 billion***. We believe in innovation with purpose to ensure your business is ready for what's ahead.

* Year-to-date, as of October 2022

We offer wide-ranging expertise, including:	
Asset-based lending	FX and interest rate hedging
Bond issuance	Global cash management
Commercial card	Global trade financing
Cross-border payments	Liquidity management
Digital payables	Loan syndications
Digital receivables	Payment processing
Equipment finance	Securitizations
ESG advisory	Supply chain finance
Trust and investment management	



The proof is in the partnership

Count on your relationship manager to know your business, do the research and catch the nuances that make you unique and differentiate your goals. We believe in connecting you to experienced, ethical bankers who propel your vision forward and service daily operational needs. Together, we can learn from today and build toward tomorrow.

Deposit products offered by U.S. Bank National Association. Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates and program terms are subject to change without notice. Visit usbank.com to learn more about U.S. Bank products and services. Mortgage, home equity and credit products are offered by U.S. Bank National Association. All trademarks are the property of their respective owners.

Investment products and services are:

Not a deposit • Not FDIC insured • May lose value • Not bank guaranteed • Not insured by any federal government agency

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 brokerage subsidiary of U.S. Bancorp and affiliate of U.S. Bank National Association.

Derivative products and services are generally restricted to "eligible contract participants" under and as defined in the Commodity Exchange Act and Commodity Futures Trading Commission regulations, and other legal requirements and restrictions apply.

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