



Comptroller of the Currency Administrator of National Banks

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Community Reinvestment Act Performance Evaluation

Union Bank, N.A. Charter Number: 21541

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Office of the Comptroller of the Currency

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NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated "Outstanding"

The following table indicates the performance level of Union Bank, N.A. (UB), with respect to the Lending, Investment, and Service Tests:

	Union Bank, N.A. Performance Tests		
Performance Levels	Lending Test*	Investment Test	Service Test
Outstanding		Х	Х
High Satisfactory	Х		
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

*The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- A geographic distribution of loans that was good for small businesses and adequate for home mortgages.
- A borrower distribution of loans that was good for small businesses and poor for home mortgages.
- Excellent community development lending.
- Strong levels of community development investments that are heavily focused on affordable housing and small business development needs.
- An excellent distribution of branch offices that makes UB's products and services readily accessible to geographies and individuals of different income levels.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development.

Activities that revitalize or stabilize-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved non-metropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based ona. Rates of poverty, unemployment, and population loss; or

b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designate based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male household and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancing, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100% tabulations, the count of households always equals the count of occupied housing units.

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50% of the area median income, or a median family income that is less than 50%, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division (MD): As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

Middle-Income: Individual income that is at least 80% and less than 120% of the area median income, or a median family income that is at least 80% and less than 120%, in the case of a geography.

Moderate-Income: Individual income that is at least 50% and less than 80% of the area median income, or a median family income that is at least 50% and less than 80%, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with noncumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is more than 120% of the area median income, or a median family income that is more than 120%, in the case of a geography.

Description of Institution

Union Bank, N.A. (UB) is a full service commercial bank that operates in the states of California, Oregon, and Washington. Headquartered in San Francisco, California, UB is the primary subsidiary of UnionBanCal Corporation (UNBC). Effective November 4, 2008, UNBC became a wholly-owned subsidiary of The Bank of Tokyo-Mitsubishi UFJ, Ltd. UB's total assets of \$68 billion as of March 31, 2009, place it fifth in size for commercial banks in California and among the 25 largest banks in the country. UnionBanCal Corporation has assets of \$68.7 billion as of March 31, 2009. UB's Tier One Capital levels for years ending 2008, 2007, 2006 and 2005 were \$5.4 billion, \$4.4 billion, \$4.2 billion and \$4.3 billion, respectively.

UB has its most significant presence in California where the predominance of its deposits is gathered. Lending activity and branch offices are likewise most prevalent in California. Competition in California is intense and comprised of a myriad of financial institution types. For the state of Oregon, UB has only one branch, which is in the Portland portion of that multi-state MSA. For the state of Washington, UB has three branches. As of March 31, 2009, UB operated 336 full-service branches throughout its tri-state assessment areas (AAs).

UB provides a comprehensive array of financial services to individuals, small businesses, middle-market companies, major corporations, government agencies, not-for-profit organizations, corporate and multi-national companies headquartered in the United States, and the real estate development and real estate investment community. Also included are clients with large or unique cash management requirements, such as government entities and not-for-profits, national clients in communications, media, entertainment, energy, public utilities, retailing, and other specialty industries. Consumer, consumer real estate, and agricultural lending represent smaller lines of business for the bank.

Under the CRA, UB's major lending focus is toward small businesses. The bank offers various special loan programs designed to accommodate small business needs and to foster their development. One of UB's more prominent programs is its Business Diversity Lending program which focuses on making credit available to credit-worthy small businesses that are at least 51% owned and managed by women, minorities and service-disabled veterans. The flexible underwriting standards and intended market of this program make it unique and under the Equal Credit Opportunity Act, it is considered a Special Purpose Credit Program. Under Fair Lending laws, this exclusive designation allows UB to track various borrower profile items normally prohibited. Another of UB's programs is its Community Based Financing Program where the bank partners with community based financing organizations to provide non-traditional business financing for small businesses. Other small business programs relate to the Small Business Administration, the First Step Business Line of Credit, California Capital Access Program (CalCAP), and The California Economic Development and Lending Initiative (CEDLI). While UB's lending niche emphasizes lending to small businesses, it also emphasizes an active jumbo mortgage loan program. The bank responds to other community credit needs, such as affordable housing to low- and moderate-income (LMI) geographies and borrowers, through extensive transactions associated with community development loans, investments and services.

On December 18, 2008, Union Bank of California, N.A.'s name was legally changed to Union Bank, N.A. The change was a first step toward achieving strategic goals and management's desire to have a higher degree of national brand recognition in the financial services marketplace. Bank management believes the name Union Bank more accurately reflects the growth and transformation of the company in recent years. Management stated that while they have had a three-state charter for more than 100 years, they also have offices in several major U.S. and international markets where they have been expanding their footprint in commercial real estate, energy and utilities lending, and commercial banking.

There are no legal or financial factors impeding the bank's ability to help meet credit needs in its AAs. The prior evaluation of UB's CRA performance was in 2005 when the bank received an "Outstanding" rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This evaluation considered UB's small loans to businesses, small loans to farms, and HMDA-reportable loans (home purchase, home improvement and home refinance) for the calendar years 2005, 2006, 2007, and 2008. CD lending, CD investments, CD services and branch distribution were evaluated for the period beginning July 1, 2005 (the date of the previous CRA evaluation) and ending March 31, 2009.

Under the Lending Test, narrative comments addressing UB's performance embody the bank's lending record for the four-year evaluation period. Any analyses of loan market share were based on 2007, the most recent available data.

In evaluating Lending Test performance, our weighting considered loan volume and AA credit needs. The bank's loans to small businesses are where UB's loan volume was most significant and is consistent with its main strategy and focus. AA credit needs were consistently identified to be in the areas of affordable housing (home purchase) and small business. UB's volume of home improvement loans, multifamily, and small loans to farms was generally insignificant. The bank does not generally offer home improvement loans, and small loans to farms, focusing on home equity loans instead. Additionally, consideration was given to the actual number of loans originated/purchased within each AA over the four year distribution and one year market share evaluation periods. When the number of loans/originations were nominal, related analyses and conclusions were not meaningful.

Data Integrity

Examiners tested the accuracy of the bank's reported data utilized in this evaluation. Conclusions from these testing results revealed the data to be reliable for analysis. Community development loans, investments, and services were also reviewed to ensure their qualification.

Selection of Areas for Full-Scope Review

In each state where the bank has a branch office, a sample of AAs within that state was selected for full-scope reviews. Those AAs having the highest representation of deposits, and where lending and branch was significant, were chosen to receive full-scope reviews.

Ratings

The overall bank rating is a blend of the state ratings. However, California performance was weighted considerably more than the other states and drives the overall rating. This heavier weighting reflects the fact that 99% of the bank's deposits are gathered from California. Likewise, UB's lending volume and branch locations are most heavily concentrated in California.

The individual state ratings are most influenced by those AAs receiving full-scope reviews. The aggregate deposits represented by these full-scope AAs provided a significant majority of their state's deposit gatherings. For the state of California, full-scope review AAs carrying the most weight, in order, are the Los Angeles-Long Beach-Glendale MD, San Francisco-San Mateo-Redwood City MD, San Diego-Carlsbad-San Marcos MSA, Santa Ana-Anaheim-Irvine MD, Oakland-Fremont-Hayward MD, Riverside-San Bernardino-Ontario MSA and San Jose Sunnyvale Santa Clara MSA. For the states of Oregon and Washington, the ratings were influenced most by the respective full-scope AAs reviewed there.

UB's overall CRA rating is driven primarily by its Lending Test performance (50%), followed by the Investment Test (25%) and Service Test (25%). Lending Test conclusions were influenced most by UB's performance with small loans to businesses, followed by home mortgage purchase lending. This weighting considers the respective volume in these lending categories, AA credit needs, and UB's business focus of lending to small businesses. Home improvement loans, multifamily loans, and small loans to farms represented low loan volumes overall and are also insignificant product lines for the bank. Accordingly, these loan categories did not have significant weight under the Lending Test conclusions. Community development loan activity had either a positive or neutral effect on Lending Test conclusions for each full-scope AA. Positive community development loan activity may or may

not elevate an overall Lending Test rating and would depend upon Lending Test component performance and various other factors including loan volume, AA credit needs, and performance context.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

State Rating

CRA Rating for California:OutstandingThe Lending Test is rated:High SatisfactoryThe Investment Test is rated:OutstandingThe Service Test is rated:Outstanding

The major factors that support this rating include:

- Good geographic and borrower distribution of loan to small businesses.
- Adequate geographic and poor borrower distribution of home mortgage loans.
- Excellent levels of CD lending. During the evaluation period, UB's CD financing provided 9,030 units of affordable housing within its full-scope AAs that benefitted LMI geographies or borrowers.
- Excellent levels of investments that are responsive to AA needs.
- An excellent distribution of branch offices that is readily accessible to geographies and individuals of different income levels.

Description of Institution's Operations in California

UB's most significant banking presence is within the state of California where it is the fifth largest deposit-taking financial institution with over 5% of the state's deposit base (FDIC, June 2008). Other large institutions include Bank of America (21%), Wells Fargo Bank, N.A. (15%), the former Washington Mutual Bank, FA (10%), and Citibank National Association (5%). UB operates 332 branches in its 27 AAs within the state. As well, 99% of its deposits and 97% of its reportable loans are in California, thus driving the overall rating.

There are three performance context matters that were considered in evaluating UB's CRA lending record. First, UB's primary lending niche and focus is on lending to small businesses. The bank has a related infrastructure and support staff positioned toward helping the needs of its small business communities. During the CRA evaluation period, this small business focus was consistently displayed in the bank's loan numbers. Accordingly, Lending Test performance weight was placed most heavily on the category of small loans to businesses.

Another contextual matter we considered is the significant housing affordability barriers that exist within the state of California. California continues to have one of the least affordable housing markets in the nation. For example, median home prices in UB's full-scope AAs during the evaluation period ranged from a low of \$281,000 to a high of \$575,000. This was considerably more than the nation which was a low of \$190,000 to \$254,000 for the same period. Another indicator of housing affordability is the Housing Opportunity Index (HOI). HOI for a given area is basically defined as the share of homes sold in that area that would have been affordable to a family earning the local median income based on standard mortgage underwriting criteria. The supporting data is publicly derived. In each of UB's full-scope AAs between 2005 and 2006, the HOI was no greater than 14%, implying that over 85% of the families in these areas could not afford a median priced home based on their median family income. Between 2007 and 2008, the HOI eased significantly as the effects of prior liberal underwriting practices by other lenders helped lead to a flooding of short sales and foreclosures driving home prices down dramatically as the state and country were experiencing its economic recession. According to 2007 peer HMDA market data, six of the top 10 lenders (by number of loans) in essentially all of UB's full-scope AAs are no longer operating. In the end, these circumstances undermined the responsiveness of such lenders in addressing the housing needs of the community.

Nevertheless, the dominant affordability issue has a significant affect on a lender's ability to originate home purchase, home improvement, and home refinance loans to both LMI borrowers. Poverty levels, which range from 7.5 to 15.2% in the bank's full-scope AAs, add further to the challenges of credit qualification for homeownership for both LMI families. These factors bring significant challenges to lenders in their ability to reach

demographic parity. In our evaluation of UB's home mortgage lending performance, we considered these factors throughout our analysis and tempered our conclusions to reflect this significant performance context.

The final contextual matter we considered relates to the bank's actual deposit gatherings from the Los Angeles-Long Beach-Glendale MD AA. A significant number of deposit relationships are government entities with multiple accounts booked in this AA because they are managed there. However, the actual addressees of these accounts are domiciled elsewhere. In 2008, the bank reported \$19.9 billion in deposits for the Los Angeles-Long Beach-Glendale MD of which \$7.6 billion were account holders not within the addresses of this AA. The bank provided the exact California addresses of these accounts. This contextual matter also applies to the San Francisco-San Mateo-Redwood City MD AA, but to a much lesser extent. We considered this performance context issue, and its impact on performance, in the AAs where these deposits are managed and domiciled.

Refer to the Market Profiles for the State of California in Appendix C for detailed demographics and other performance context information on AAs that received full-scope reviews.

Scope of Evaluation in California

In evaluating UB's lending record, ratings were influenced most by those areas receiving full-scope reviews. Again, those AAs representing the bank's larger deposit contributors were chosen to receive full-scope reviews and weighed most heavily in the conclusions reached. We considered information provided by community contacts relating to UB's AA activities and credit needs. In each full-scope AA during the entire evaluation period, generally less than 20% of the number of loans originated/purchased were for home mortgage loans. Small loans to businesses comprised the majority of the remainder. The volume of UB's small farm loan originations/purchases is not material as previously mentioned, as agricultural lending is not a primary business line. Among home mortgage loan origination/purchases, approximately one-half were home refinance loans and the remainder home purchase loans. Home improvement loans are not a primary product line. In addition, when analyzing lending performance in each AA, we did not consider conclusions to be meaningful in those AAs where the number of originations/purchased were low.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in California is rated "High Satisfactory". Based on full-scope reviews, the bank's performance is good in each of the full-scope AAs.

Lending Activity

Refer to Table 1 in the state of California section of Appendix D for the facts and data used to evaluate the bank's lending activity.

UB's lending activity is good overall and in the Oakland-Fremont-Hayward MD, Santa Ana-Anaheim-Irvine MD, Riverside–San Bernardino-Ontario MSA, San Diego-Carlsbad-San Marcos MSA, and San Jose-Sunnyvale-Santa Clara MSA AAs, and considered adequate in the Los Angeles-Long Beach-Glendale and San Francisco-San Mateo-Redwood City MDs. The following discussion on lending activity is based on 2007 market data. In the dollar market share profile of each AA, there are numerous credit card products that average smaller dollar balances. Accordingly, more weight was placed on the dollar volume of market share for loans to small businesses.

Los Angeles-Long Beach-Glendale MD - UB ranks 5th in deposit market share in this AA with 5% of the market's deposit base. In small loans to business lending, the bank ranks 11th in market share (.8%) by number, and 8th in market share (3.4%) by dollar. Given the nature of such loan types, a comparison of market share based on dollar volume is meaningful. UB's market rank and market share for HMDA loans by number are 50th and .3%, respectively. Based on HMDA loan dollar volume, the bank's market rank and market share are 26th and .7%, respectively. While UB offers mortgage loans, it does not actively compete in this market of 990 financial institutions.

Oakland-Fremont-Hayward MD - UB ranks 10th in deposit market share in this AA with 1.5% of the market's deposit base. In small loans to business lending, the bank ranks 15th in market share (.5%) by number, and 11^{th in} market share (2.6%) by dollar. UB's market rank and market share for HMDA loans by number are 86th and .2%, respectively. Based on HMDA loan dollar volume, the bank's market rank and market share are 54th and .3%, respectively. While UB offers mortgage loans, it does not actively compete in this market of 712 financial institutions.

San Francisco-San Mateo-Redwood City MD - UB ranks 4th in deposit market share with 7.2% of the deposit base in this AA. In the number of small loans to businesses, UB ranks 10th in market share (.6%) and 8th (3.4%) by dollar. UB's market rank and market share of HMDA loans by number are 21st and .8%, respectively. By dollar volume, the bank's market rank and market share of HMDA loans are 17th and 1.2%, respectively. While UB offers mortgage loans, it does not actively compete in this market of 556 financial institutions.

Santa Ana-Anaheim-Irvine MD - In this AA, UB ranks 6th in deposit market share with 4.8%. Based on the number of small loans to businesses, UB ranks 10th in market share (1.5%) and 3rd (5.5%) by dollar. Based on the number of HMDA loans, UB's market rank and market share are 62nd and .3% respectively. Based on dollar volume, the bank's rank and market share are 28th and .6%, respectively. While UB offers mortgage loans, it does not actively compete in this market of 774 financial institutions.

Riverside -San Bernardino-Ontario MSA - In this AA, UB ranks 9th in deposit market share at 3.9%. In loans to small businesses, the bank ranks 11th in market share (1.0%) by number and ranks 3rd (9.3%) by dollar market share. UB's market rank and market share of the number of HMDA loans is 100th and .02%, respectively. The bank's market rank and market share based on HMDA loan dollar volume are 100th and .03% respectively. While UB offers mortgage loans, it does not actively compete in this market of 940 financial institutions.

San Diego-Carlsbad-San Marcos MSA - UB ranks 4th in deposit market share in this AA with 9.3% of the deposit base. UB ranks 8th in market share (3.2%) by number and 3rd (9.3%) by dollar in its small loans to businesses. UB's market rank and market share of the number of HMDA loans are 44th and .5%, respectively. Based on HMDA loan dollar volume, the bank's market rank and market share are 24th and .8%, respectively. While UB offers mortgage loans, it does not actively compete in this market of 615 financial institutions.

San Jose-Sunnyvale-Santa Clara MSA - UB ranks 10th in deposit market share in this AA with 2.8% of the deposit base. UB ranks 12th in market share (.7%) by number and 13th (2.6%) by dollar in its small loans to businesses. UB's market rank and market share of the number of HMDA loans are 72nd and .2%, respectively. Based on HMDA loan dollar volume, the bank's market rank and market share are 55th and .3%, respectively. While UB offers mortgage loans, it does not actively compete in this market of 605 financial institutions.

Distribution of Loans by Income Level of the Geography

Overall geographic distribution of loans is good. The insignificant volume of small loans to farms, multifamily loans, and home improvement loans precluded any meaningful weight from the conclusions with these loan products.

Small Loans to Businesses

Refer to Table 6 in the state of California section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is good overall. Performance is excellent in the San Francisco-San Mateo-Redwood City and Santa Ana-Anaheim-Irvine MDs, San Jose-Sunnyvale-Santa Clara MSA, and good in the Los Angeles-Long Beach-Glendale MD, Oakland-Fremont-Hayward MD, Riverside-San Bernardino-Ontario MSA, and San Diego-Carlsbad-San Marcos MSA.

Los Angeles-Long Beach-Glendale MD - In the low-income geographies of this AA, the bank's portion of small loans to businesses is reasonably near to the percentage of businesses located there and its market share of such loans significantly exceeds its overall market share. In moderate-income geographies, the bank's percentage of loans is reasonably near to the percentage of businesses located there. The bank's market share of loans made in moderate-income geographies exceeds its overall market share.

Oakland-Fremont-Hayward MD - In the low-income geographies of this AA, the bank's portion of small loans to businesses exceeds the percentage of businesses located in those geographies and its market share of such loans there significantly exceeds its overall market share. In moderate-income geographies the bank's percentage of loans is somewhat lower than the percentage of businesses located there. The bank's market share of loans made in moderate-income geographies exceeds its overall market share.

San Francisco-San Mateo-Redwood City MD - In the low-income geographies of this AA, the bank's portion of small loans to businesses significantly exceeds the percentage of businesses located there and its market share of such loans significantly exceeds its overall market share. In moderate-income geographies the percentage of loans significantly exceeds the percentage of businesses located in these geographies. The bank's market share of loans made in moderate-income geographies significantly exceeds its overall market share.

Santa Ana-Anaheim-Irvine MD - In the low-income geographies of this AA, the bank's portion of small loans to businesses significantly exceeds the percentage of businesses located in those geographies and its market share of such loans significantly exceeds its overall market share. In moderate-income geographies the percentage of loans is near to the percentage of businesses located in these geographies. The bank's market share of loans made in moderate-income geographies exceeds its overall market share.

Riverside-San Bernardino-Ontario MSA - In the low-income geographies of this AA, the bank's portion of small loans to businesses is somewhat lower than the percentage of businesses located there and its market share of such loans significantly exceeds its market share. In moderate-income geographies, the percentage of loans is near to the percentage of businesses located in these geographies. The bank's market share of loans made in moderate-income geographies significantly exceeds its overall market share.

San Diego-Carlsbad-San Marcos MSA - In the low-income geographies of this AA, the bank's portion of small loans to businesses is somewhat lower than the percentage of businesses located in those geographies and its market share of such loans exceeds its overall market share. In moderate-income geographies, the bank's percentage of loans is near to the percentage of businesses located in these geographies. The bank's market share of loans made in moderate-income geographies significantly exceeds its overall market share.

San Jose-Sunnyvale-Santa Clara MSA - In the low-income geographies of this AA, the bank's portion of small loans to businesses exceeds the percentage of businesses located there and its market share of such loans significantly exceeds its overall market share. In moderate-income geographies, the bank's percentage of loans exceeds the percentage of businesses located there. The bank's market share of loans made in moderate-income geographies exceeds its overall market share.

Small Loans to Farms

Refer to Table 7 in Appendix D for the facts and data regarding the geographic distribution of the bank's origination/purchase of small loans to farms.

As mentioned previously, UB's overall volume of small loans to farms was not material and therefore resulted in minimal weight toward conclusions under the Lending Test.

The overall geographic distribution of small loans to farms is good. Performance is excellent in the Santa Ana-Anaheim-Irvine MD, good in the Los Angeles-Long Beach-Glendale MD and San Diego-Carlsbad-San Marcos MSA, and adequate in the Riverside-San Bernardino-Ontario MSA.

Los Angeles-Long Beach-Glendale MD - UB's geographic distribution of small loans to farms in low-income census tracts matches the percent of small farms there and its market share of such is significantly lower than its overall market share. UB's geographic distribution of small loans to farms in moderate-income census tracts significantly exceeds the percent of small farms there and its market share of such is reasonably near to its overall market share.

Santa Ana-Anaheim-Irvine MD - UB's geographic distribution of small loans to farms in low-income census tracts exceeds the percent of small farms there and its market share of such significantly exceeds its overall market share. UB's geographic distribution of small loans to farms in moderate-income census tracts is near to the percent of small farms there and its market share of such exceeds its overall market share.

Riverside-San Bernardino-Ontario MSA - UB's geographic distribution of small loans to farms in low-income census tracts is significantly below the percent of small farms there. Its market share of such is also significantly below its overall market share. UB's geographic distribution of small loans to farms in moderate-income census tracts is reasonably near to the percent of small farms there and its market share of such matches its overall market share.

San Diego-Carlsbad-San Marcos MSA - UB's geographic distribution of small loans to farms in low-income census tracts is near to the percent of small farms there and its market share of such is significantly below its overall market share. UB's geographic distribution of small loans to farms in moderate-income census tracts exceeds the percent of small farms there and its market share of such significantly exceeds its overall market share.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of California section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

As mentioned previously, UB's overall volume of home improvement and multifamily loans was not material and therefore resulted in minimal weight toward conclusions under the Lending Test. Accordingly, the Oakland-Fremont-Hayward MD and San Jose-Sunnyvale-Santa Clara MSA AAs were not analyzed for home improvement loan geographic distribution and only the Los Angeles-Long Beach–Glendale MD AA was analyzed for multifamily loan geographic distribution.

Overall geographic distribution of home mortgage loans is adequate. Performance is good in the San Francisco-San Mateo-Redwood City MD, San Diego-Carlsbad-San Marcos and Riverside-San Bernardino MSAs, adequate in the Los Angeles-Long Beach–Glendale MD, Oakland-Fremont-Hayward MD and San Jose-Sunnyvale-Santa Clara MSA, and poor in the Santa Anna-Anaheim-Irvine MD.

UB's geographic distribution of home purchase loans is adequate in the San Francisco-San Mateo-Redwood City MD, Riverside-San Bernardino MSA, and San Diego-Carlsbad-San Marcos MSA, and very poor in the Los Angeles-Long Beach–Glendale MD, Oakland-Fremont-Hayward MD, Santa Anna-Anaheim-Irvine MD and San Jose-Sunnyvale-Santa Clara MSA.

UB's geographic distribution of home refinance loans is good in the Los Angeles-Long Beach–Glendale MD, Oakland-Fremont-Hayward MD, Riverside-San Bernardino MSA, San Diego-Carlsbad-San Marcos MSA, and San Francisco-San Mateo-Redwood City MD, adequate in the San Jose-Sunnyvale-Santa Clara MSA, and poor in the Santa Anna-Anaheim-Irvine MD.

UB's geographic distribution of home improvement loans is excellent in the San Francisco-San Mateo-Redwood City MD, San Diego-Carlsbad-San Marcos, and Riverside-San Bernardino MSAs, good in the Los Angeles-Long Beach–Glendale MD, and very poor in the Santa Anna-Anaheim-Irvine MD.

UB's geographic distribution of multifamily loans is excellent in the Los Angeles-Long Beach–Glendale MD.

Los Angeles-Long Beach-Glendale MD - UB's geographic distribution of home purchase loans in low-income census tracts is significantly lower than the percent of owner-occupied units there. UB's market share of home purchase loans in low-income census tracts is significantly lower than its overall market share. UB's geographic distribution of home purchase loans in moderate-income census tracts is significantly lower than the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts is significantly lower than its overall market share.

UB's geographic distribution of home improvement in low-income census tracts is somewhat lower than the percent of owner-occupied units there and its market share of such loans there is reasonably near to its overall market share. UB's geographic distribution of home improvement loans in moderate-income census tracts exceeds the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts exceeds its overall market share.

UB's geographic distribution of home refinance loans in low-income census tracts exceeds the percent of owneroccupied units there and its market share of such loans in low-income census tracts is somewhat lower to its overall market share. UB's geographic distribution of home refinance loans in moderate-income census tracts matches the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts is lower than its overall market share.

UB's geographic distribution of multifamily loans in low-income census tracts significantly exceeds the percent of owner-occupied units there and its market share of such loans in low-income census tracts significantly exceeds its overall market share. UB's geographic distribution of home purchase loans in moderate-income census tracts significantly exceeds the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts in moderate-income census tracts significantly exceeds the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts is overall market share.

Oakland-Fremont-Hayward MD - UB's geographic distribution of home purchase loans in low-income census tracts is significantly lower than the percent of owner-occupied units there and its market share of such loans in low-income census tracts is significantly lower than its overall market share. UB's geographic distribution of home purchase loans in moderate-income census tracts is significantly lower than the percent of owner-occupied units there and its market share of owner-occupied units there and its market share of such loans in moderate-income census tracts is significantly lower than the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts is significantly lower than its overall market share.

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San Francisco-San Mateo-Redwood City MD - UB's geographic distribution of home purchase loans in lowincome census tracts significantly exceeds the percent of owner-occupied units there and its market share of such loans in low-income census tracts is significantly lower than its overall market share. UB's geographic distribution of home purchase loans in moderate-income census tracts is reasonably near to the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts is lower than its overall market share.

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Santa Ana-Anaheim-Irvine MD - UB's geographic distribution of home purchase loans in low-income census tracts is significantly lower than the percent of owner-occupied units there and its market share of such loans in low-income census tracts is significantly lower than its overall market share. UB's geographic distribution of home purchase loans in moderate-income census tracts is significantly lower than the percent of owner-occupied units there and its market share of owner-occupied units there and its market share of such loans in moderate-income census tracts is significantly lower than the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts is significantly lower than its overall market share.

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UB's geographic distribution of home refinance loans in low-income census tracts is lower than the percent of owner-occupied units there. UB's geographic distribution of home refinance loans in moderate-income census tracts is somewhat lower than the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts is significantly lower than its overall market share.

Riverside-San Bernardino-Ontario MSA - UB's geographic distribution of home purchase loans in low-income census tracts is significantly lower than the percent of owner-occupied units there and its market share of such loans in low-income census tracts is significantly lower than its overall market share. UB's geographic distribution of home purchase loans in moderate-income census tracts is reasonably near to the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts is lower than its overall market share.

UB's geographic distribution of home improvement in low-income census tracts is reasonably near to the percent of owner-occupied units there and its market share of such loans in low-income census tracts significantly exceeds its overall market share. UB's geographic distribution of home improvement loans in moderate-income census tracts significantly exceeds the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts significantly exceeds the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts significantly exceeds its overall market share.

UB's geographic distribution of home refinance loans in low-income census tracts is somewhat lower than the percent of owner-occupied units there and its market share of such loans in low-income census tracts its overall market share. UB's geographic distribution of home refinance loans in moderate-income census tracts exceeds the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts exceeds exceeds its overall market share.

San Diego-Carlsbad-San Marcos MSA - UB's geographic distribution of home purchase loans in low-income census tracts significantly exceeds the percent of owner-occupied units there and its market share of such loans in low-income census tracts is significantly lower than its overall market share. UB's geographic distribution of home purchase loans in moderate-income census tracts is lower than the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts is significantly lower than the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts is significantly lower than its overall market share.

UB's geographic distribution of home improvement in low-income census tracts significantly exceeds the percent of owner-occupied units there and its market share of such loans in low-income census tracts significantly exceeds its overall market share. UB's geographic distribution of home improvement loans in moderate-income census tracts significantly exceeds the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts significantly exceeds the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts significantly exceeds its overall market share.

UB's geographic distribution of home refinance loans in low-income census tracts significantly exceeds the percent of owner-occupied units there and its market share of such loans in low-income census tracts is somewhat lower than its overall market share. UB's geographic distribution of home refinance loans in moderate-income census tracts is reasonably near to the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts is reasonably near to its overall market share.

San Jose-Sunnyvale-Santa Clara MSA - UB's geographic distribution of home purchase loans in low-income census tracts is significantly lower than the percent of owner-occupied units there and its market share of such loans in low-income census tracts is lower than its overall market share. UB's geographic distribution of home purchase loans in moderate-income census tracts is lower than the percent of owner-occupied units there and its market share and its market share.

UB's geographic distribution of home refinance loans in low-income census tracts is reasonably near to the percent of owner-occupied units there and its market share of such loans in low-income census tracts is lower than its overall market share. UB's geographic distribution of home refinance loans in moderate-income census tracts is near to the percent of owner-occupied units there and its market share of such loans in moderate-income census tracts is lower tracts is lower than its overall market share.

Lending Gap Analysis

Maps and reports detailing UB's lending activity did not reveal any unexplained conspicuous gaps in the geographic distribution of these loans. This performance was a positive factor in the conclusions for UB's geographic distribution of home mortgage loans, small loans to businesses, and small loans to farms.

Inside/Outside Ratio

This portion of the evaluation was performed at the bank level. A substantial majority of UB's home mortgage loans, small loans to businesses, and small loans to farms were originated within its AAs. During the evaluation period by number, 96% of the home mortgage loans, 99% of small loans to business, and 98% of small loans to farms were originated within the bank's AAs. This performance was a positive factor in the conclusions for UB's geographic distribution of home mortgage loans, small loans to businesses, and small loans to farms.

Distribution of Loans by Income Level of the Borrower

Small Loans to Businesses

Refer to Table 11 in the state of California section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The overall distribution of small loans to businesses by income level of borrower is good in each full-scope AA.

In each of the full-scope AAs, UB's portion of small loans made to smaller businesses (those with annual revenues of \$1 million or less) is somewhat lower than the percentage of such smaller businesses in each full-scope AA. In this regard, we considered the economic downturn, particularly during the latter part of the CRA evaluation period and its influence toward the decline with small business needs/demands. This performance context presented challenges to lending results in this category. UB's market share for such loans exceeds its overall market share in each full-scope AA. In addition, UB's loans, by original amount regardless of business size, were predominately \$100,000 or less.

Small Loans to Farms

Refer to Table 12 in the state of California section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

As mentioned previously, UB's overall volume of small loans to farms was not material and thus, performance here resulted in minimal weight toward Lending Test conclusions. To facilitate meaningful analysis, we analyzed only those full-scope AAs with some level of volume of loans originated/purchased during the evaluation period.

The overall borrower distribution of small loans to farms is adequate in the San Diego-Carlsbad-San Marcos and Riverside-San Bernardino-Ontario MSAs and poor in the Los Angeles-Long Beach-Glendale and Santa Ana-Anaheim-Irvine MDs.

Los Angeles-Long Beach-Glendale MD - In this AA, UB's borrower distribution of small loans to farms with revenues of \$1 million or less was significantly below the percentage of such farms there and also significantly below its overall market share of such loans in this AA. Nearly all of UB's small loans to farms were \$100,000 or less in original amount, regardless of farm size.

Santa Ana-Anaheim-Irvine MD - In this AA, UB's borrower distribution of small loans to farms with revenues of \$1 million or less was significantly below the percentage of such farms there and also significantly below its overall market share of such loans in this AA. A significant majority of UB's small loans to farms were \$100,000 or less in original amount, regardless of farm size.

Riverside-San Bernardino-Ontario MSA - In this AA, UB's borrower distribution of small loans to farms with revenues of \$1 million or less was below the percentage of such farms there and also below its overall market share of such loans in this AA. A significant majority of UB's small loans to farms were \$100,000 or less in original amount, regardless of farm size.

San Diego-Carlsbad-San Marcos MSA - In this AA, UB's borrower distribution of small loans to farms with revenues of \$1 million or less was below the percentage of such farms there, but near to its overall market share of such loans in this AA. Nearly all of UB's small loans to farms were \$100,000 or less in original amount, regardless of farm size.

Home Mortgage Loans

Refer to Tables 8. 9, and 10 in the state of California section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The previously mentioned performance context issue relating to affordable housing in California is relevant here. As the cost of housing in California is among the highest in the country, it presents severe challenges for a financial institution to lend to either LMI borrowers so that demographic parity (the proportion of a lender's loans made to LMI-income borrowers versus the percentage of such borrowers in that AA) is attained. In each of UB's full-scope AAs between 2005 and 2006, well over three-quarters of the respective families could not afford a median priced home based on their median family income. While housing affordability eased between 2007 and 2008, this was largely the impact of prior liberal underwriting practices by various lenders that helped spur high home mortgage delinquency levels, short sales, and foreclosures. Over half of the top 10 lenders (by number of loans) noted in the 2007 HMDA peer data in nearly all of UB's full-scope AAs are no longer operating. Rather than participate in the aggressive mortgage lending environment and potentially compromise safety and soundness standards, UB used its community development lending channels to help address the affordable housing needs of its AAs. UB also attempts to assist LMI borrowers through its flexible loan products under its Economic Opportunity Mortgage program. These loans are made available to borrowers below certain income levels and underwriting standards are flexible. Our conclusions for the borrower distribution of mortgage home purchase loans toward UB's Lending Test results considered this performance context.

Also mentioned previously is UB's overall low volume of home improvement loans that resulted in minimal weight toward conclusions under the Lending Test. To facilitate meaningful analyses, we analyzed only those full-scope AAs with a reasonable volume of loans originated/purchased during the evaluation period. Accordingly, the Oakland-Fremont-Hayward MD and San Jose-Sunnyvale-Santa Clara MSA AAs were not analyzed for home improvement borrower distribution.

Overall borrower distribution for home mortgage loans is poor for each full-scope AA, except the Riverside-San Bernadino-Ontario MD and San Diego-Carlsbad-San Marcos MSA where performance is adequate.

Los Angeles-Long Beach-Glendale MD - UB's borrower distribution of home purchase loans by income level of the borrower in this AA is very poor. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families there and its market share of such loans to low-income borrowers is significantly lower than its overall market share. UB's borrower distribution of home purchase loans to moderate-income borrowers is significantly lower than the percent of moderate -income families within the AA and its market share of such loans to moderate-income borrowers is significantly lower than the percent of moderate -income families within the AA and its market share of such loans to moderate-income borrowers is significantly lower than its overall market share.

UB's borrower distribution of home improvement loans by income level of the borrower in this AA is adequate. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families there and its market share of such loans to low-income borrowers matches its overall market share. UB's borrower distribution of home improvement loans to moderate-income borrowers is significantly lower than the percent of moderate-income families there and its market share.

UB's borrower distribution of home refinance loans by income level of the borrower in this AA is good. UB's distribution of loans to low-income borrowers is significantly lower than the percent of such families within the AA and its market share of such loans to low-income borrowers significantly exceeds its overall market share. UB's borrower distribution of home refinance loans made to moderate-income borrowers is reasonably near to the percent of such families within the AA and its market share of such families within the AA and its market share of such loans to moderate-income borrowers significantly exceeds its overall market share significantly exceeds its overall market share.

Oakland-Fremont-Hayward MD - UB's borrower distribution of home purchase loans by income level of the borrower in this AA is poor. The bank's distribution of loans to low-income borrowers is significantly lower than the percent of such within the AA and its market share of such loans to low-income borrowers is significantly lower than its overall market share. UB's borrower distribution of home purchase loans to moderate-income borrowers is significantly lower than the percent of such families within the AA and its market share of such loans to moderate-income borrowers is significantly lower than the percent of such families within the AA and its market share of such loans to moderate-income borrowers is significantly lower than its overall market share.

UB's borrower distribution of home refinance loans by income level of the borrower in this AA is good. The bank's distribution of loans to low-income borrowers is lower than the percent of such families within the AA and its market share of such loans to low-income borrowers significantly exceeds its overall market share. UB's borrower distribution of home refinance loans made to moderate-income borrowers exceeds the percent of moderate-income families within the AA and its market share of such loans to its market share of such loans to moderate-income borrowers significantly exceeds its overall market share.

San Francisco-San Mateo-Redwood City MD - UB's borrower distribution of home purchase loans by income level of the borrower in this AA is very poor. The bank's distribution of loans to low-income borrowers is significantly lower than the percent of such families within the AA and its market share of such loans to low-income borrowers is significantly lower than its overall market share. UB's borrower distribution of home purchase loans to moderate-income borrowers is significantly lower than the percent of such families within the AA and its market share of such families within the AA and its market share of such families within the AA and its market share of such families within the AA and its market share of such families within the AA and its market share of such loans to moderate-income borrowers is significantly lower than its overall market share.

UB's borrower distribution of home improvement loans by income level of the borrower in this AA is poor. The bank's distribution of loans to low-income borrowers is significantly lower than the percent of such families within the AA. UB's market share of home improvement loans to low-income borrowers significantly exceeds its overall market share. UB's borrower distribution of home improvement loans in moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. UB's market share of home improvement loans in moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. UB's market share of home improvement loans to moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. UB's market share of home improvement loans to moderate-income borrowers is significantly lower than its overall market share.

UB's borrower distribution of home refinance loans by income level of the borrower in the San Francisco-San Mateo-Redwood City MD is adequate. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. UB's market share of home refinance loans to low-income borrowers is reasonably near to its overall market share. UB's borrower distribution of home refinance loans in moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. UB's market share of moderate-income families within the AA. UB's market share of moderate-income families within the AA. UB's market share of moderate-income families within the AA.

Santa Ana-Anaheim-Irvine MD - UB's borrower distribution of home purchase loans by income level of the borrower in the Santa Ana-Anaheim-Irvine MD is very poor. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. UB's market share of home purchase loans to low-income borrowers is significantly lower than its overall market share. UB's borrower distribution of home purchase loans to moderate-income borrowers is significantly lower than the percent of moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. UB's market share of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers is significantly lower than its overall market share.

UB's borrower distribution of home improvement loans by income level of the borrower in the Santa Ana-Anaheim-Irvine MD is very poor. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. UB's market share of home improvement loans to low-income borrowers is significantly lower than its overall market share. UB's borrower distribution of home improvement loans in moderate-income borrowers is somewhat lower than the percent of moderate-income families within the AA. UB's market share of home improvement loans to moderate-income borrowers is significantly lower than its overall market share.

UB's borrower distribution of home refinance loans by income level of the borrower in the Santa Ana-Anaheim-Irvine MD is adequate. Its distribution of loans to low-income borrowers is significantly below the percent of lowincome families within the AA. UB's market share of home refinance loans to low-income borrowers significantly exceeds its overall market share. UB's borrower distribution of home refinance loans in moderate-income borrowers is somewhat lower than the percent of moderate-income families within the AA. UB's market share of home refinance loans to moderate-income borrowers is reasonably near to its overall market share.

Riverside-San Bernardino-Ontario MSA - UB's borrower distribution of home purchase loans by income level of the borrower in the Riverside-San Bernardino-Ontario MSA is adequate. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. UB's market share of home purchase loans to low-income borrowers significantly exceeds its overall market share. UB's borrower distribution of home purchase loans to moderate-income borrowers is significantly lower than the percent of home purchase loans to moderate-income borrowers is significantly lower than the percent of moderate - income families within the AA. Its market share of home purchase loans to moderate-income borrowers is significantly lower than the percent of significantly lower than the percent of moderate - income families within the AA. Its market share of home purchase loans to moderate-income borrowers is significantly lower than its overall market share.

UB's borrower distribution of home improvement loans by income level of the borrower in the Riverside-San Bernardino-Ontario MSA is excellent. Its distribution of loans to low-income borrowers is somewhat lower than the percent of low-income families within the AA. UB's market share of home improvement loans to low-income borrowers significantly exceeds its overall market share. UB's borrower distribution of home improvement loans in moderate-income borrowers significantly exceeds the percent of moderate-income families within the AA. UB's market share of home improvement loans to home improvement loans to moderate-income families within the AA. UB's market share of home improvement loans to moderate-income borrowers significantly exceeds its overall market share.

UB's borrower distribution of home refinance loans by income level of the borrower in the Riverside-San Bernardino-Ontario MSA is excellent. Its distribution of loans to low-income borrowers is somewhat lower than the percent of low-income families within the AA. UB's market share of home refinance loans to low-income borrowers significantly exceeds its overall market share. UB's borrower distribution of home refinance loans in moderate-income borrowers significantly exceeds the percent of moderate-income families within the AA. UB's market share of home refinance loans in moderate borrowers significantly exceeds the percent of moderate-income families within the AA. UB's market share of home refinance loans to moderate-income borrowers significantly exceeds its overall market share.

San Diego-Carlsbad-San Marcos MSA - UB's borrower distribution of home purchase loans by income level of the borrower in the San Diego-Carlsbad-San Marcos MSA is poor. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. UB's market share of home purchase loans to low-income borrowers significantly exceeds its overall market share. UB's borrower distribution of home purchase loans to moderate-income borrowers is significantly lower than the percent of home purchase loans to moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers is significantly lower than the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers is significantly lower than the percent is significantly lower than the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers is significantly lower than the percent is significantly lower than the percent of moderate-income families within the AA. Its market share of home purchase loans to moderate-income borrowers is significantly lower than its overall market share.

UB's borrower distribution of home improvement loans by income level of the borrower in the San Diego-Carlsbad-San Marcos MSA is good. Its distribution of loans to low-income borrowers is somewhat lower than the percent of low-income families within the AA. UB's market share of home improvement loans to low-income borrowers significantly exceeds its overall market share. UB's borrower distribution of home improvement loans in moderate-income borrowers is reasonably near to the percent of moderate-income families within the AA. UB's market share of home improvement loans to moderate-income borrowers significantly exceeds its overall market share.

UB's borrower distribution of home refinance loans by income level of the borrower in the San Diego-Carlsbad-San Marcos MSA is good. Its distribution of loans to low-income borrowers is lower than the percent of lowincome families within the AA. UB's market share of home refinance loans to low-income borrowers significantly exceeds its overall market share. UB's borrower distribution of home refinance loans in moderate-income borrowers is somewhat lower than the percent of moderate-income families within the AA. UB's market share of home refinance loans to moderate-income borrowers significantly exceeds its overall market share.

San Jose-Sunnyvale-Santa Clara MSA - UB's borrower distribution of home purchase loans by income level of the borrower in the San Jose-Sunnyvale-Santa Clara MSA is very poor. Its distribution of loans to low-income borrowers is significantly lower than the percent of low-income families within the AA. UB's market share of home purchase loans to low-income borrowers is significantly lower than its overall market share. UB's borrower distribution of home purchase loans to moderate-income borrowers is significantly lower than the percent of moderate -income families within the AA. Its market share of home purchase loans to moderate-income borrowers is significantly lower than the percent of moderate -income families within the AA. Its market share of home purchase loans to moderate-income borrowers is significantly lower than its overall market share.

UB's borrower distribution of home refinance loans by income level of the borrower in the San Jose-Sunnyvale-Santa Clara MSA is good. Its distribution of loans to low-income borrowers is somewhat lower than the percent of low-income families within the AA. UB's market share of home refinance loans to low-income borrowers significantly exceeds its overall market share. UB's borrower distribution of home refinance loans in moderateincome borrowers is reasonably near to the percent of moderate-income families within the AA. UB's market share of home refinance loans to moderate-income borrowers significantly exceeds its overall market share.

Community Development Lending

Refer to Table 1 in the state of California section of Appendix D for the facts and data used to evaluate the bank's level of CD lending.

UB's level and nature of CD lending was excellent in each full-scope AA. The bank's CD lending in these AAs was a considerable \$1.8 billion, an 86% increase in the amount of CD loans covered by the evaluation period for the prior examination. UB placed most of its CD loan emphasis on affordable housing and community service initiatives; both identified as important needs. The high cost of residential real estate in much of the state gives significant weight to the bank's CD lending activities that provide and support affordable housing to LMI geographies and borrowers.

Many of UB's financed large affordable housing and other CD projects was also complex. In several of UB's transactions, large affordable housing and mixed-use development and redevelopment projects contained multiple financing components, including grants, donations, tax credits, construction financing, and permanent financing. These large projects required the bank to foster effective coordination amongst government entities, financial institutions, nonprofit organizations, developers, and others in order to help ensure project success. During the evaluation period, UB financed large, complex projects in each of its full-scope AAs.

Other loan data - UB provided for consideration 6 letters of credit totaling approximately \$55 million that have qualified CD purposes as well. All of these letters of credit support affordable housing related initiatives.

UB has addressed the CD needs of their AAs. In addition to the bank's CD lending in the various AAs, we also considered UB's additional \$111 million in CD lending was made throughout the state of California with no potential benefit to the specific AAs.

Following are highlights of UB's CD lending in each of the full-scope AAs.

Los Angeles-Long Beach-Glendale MD - UB originated 288 CD loans totaling \$664 million over the evaluation period in this AA. Approximately 45% of these loans were targeted to affordable housing needs, 36% to organizations providing community services, 17% for revitalization and stabilization needs, and 2% for economic development needs. UB's lending provided financing for 2,546 units of affordable housing for LMI individuals and families.

UB's transactions included a \$5 million construction loan and a \$682 thousand term loan to renovate and create an affordable apartment complex with single-occupancy housing units and integrated supportive services. This provided 53 formerly homeless and very low-income individuals with access to a variety of services including money management training, job placement, substance abuse recovery, mental health care, health screenings and recreational activities.

Oakland-Fremont-Hayward MD - UB originated 102 CD loans totaling \$283 million over the evaluation period in this AA. Approximately 70% of these loans were targeted to affordable housing needs, 24% to organizations providing community services, 5% for revitalization and stabilization needs, and 2% for economic development needs. UB's lending provided financing for 2,050 units of affordable housing for LMI individuals and families.

UB's activity included a \$18.9 million construction loan to rehabilitate a historic building and transform it into affordable housing for 93 low-income seniors. One example of CD loans for community services to benefit LMI individuals was a \$200 thousand loan for people who reside in the East Bay, including the elderly, the hungry, and the homeless, families and children, immigrants and refugees, the unemployed and underemployed, people with HIV/AIDS, and victims of violence.

Riverside-San Bernardino-Ontario MSA - UB originated 47 CD loans totaling \$69 million over the evaluation period here. Approximately 67% of these loans were to organizations providing community services, 24% for revitalization and stabilization needs, 8% to economic development initiatives, and 1% to affordable housing needs. UB's lending provided financing for 267 units of affordable housing for LMI individuals and families.

One example of CD loans for community services to benefit LMI individuals was a \$44.2 million line of credit to support an agency which helps people with a developmental disability obtain services and supports that enhance quality of life and increase independence, inclusion, and normalization. The agency serves over 22,000

individuals residing in the AA. The line of credit is used to bridge operational and purchase of services costs if California does not approve its budget by the beginning of the fiscal year.

San Diego-Carlsbad-San Marcos MSA - UB originated 192 CD loans totaling \$163 million over the evaluation period in this AA. Approximately 42% of these loans were targeted to organizations providing community services, 39% to affordable housing needs, 14% for revitalization and stabilization needs, and 5% for economic development needs. UB's lending provided financing for 720 units of affordable housing for LMI individuals and families.

UB's transactions included a \$13 million construction loan to provide 56 units of affordable housing for very lowincome individuals in an award-winning green complex that uses solar-panels to generate all of its electricity. One example of CD loans for community services to benefit LMI individuals was a \$10 thousand loan to support an agency which offers family and youth partners the opportunity to gain the life skills necessary to enter the workforce.

San Francisco-San Mateo-Redwood City MD - UB originated 106 CD loans totaling almost \$322 million over the evaluation period in this AA. Approximately 80% of these loans were targeted to affordable housing needs, 19% to organizations providing community services, and 1% for revitalization and stabilization needs. UB's lending provided financing for 1,716 units of affordable housing for LMI individuals and families.

UB's activity included an \$18.9 million loan to support the new construction of 134 Single Room Occupancy units (plus one managers unit) in a five story building, to serve chronically homeless single adults. UB also provided financing for 23 single-family residences totaling \$4.9 million involving the partnership with two Regional Center agencies to rehabilitate or construct up to 71 new group homes for developmentally disabled adults.

San Jose-Sunnyvale-Santa Clara MSA - UB originated 42 CD loans totaling \$99 million over the evaluation period here. Approximately 95% of these loans were targeted to affordable housing needs, 3% for revitalization and stabilization needs, and 2% to organizations providing community services. UB's lending provided financing for 668 units of affordable housing for LMI individuals and families.

UB's activity included a \$20 million loan to rehabilitate an apartment complex to provide affordable housing units for 192 families. UB also provided a \$9.8 million construction loan and a \$3.8 million permanent loan for the acquisition and rehabilitation of 48 townhouses for low-income families.

Santa Ana-Anaheim-Irvine MD - UB originated 77 CD loans totaling \$173 million over the evaluation period here. Approximately 45% of these loans were targeted to organizations providing community services, 44% to affordable housing needs, 9% for revitalization and stabilization needs, and 1% for economic development needs. UB's lending provided financing for 1,063 units of affordable housing for LMI individuals and families.

UB's activity included \$22.4 million to support the acquisition and rehabilitation of a 180 unit affordable apartment complex restricted to LMI seniors. UB also provided a \$17 million construction loan and a \$2.5 million permanent loan for construction of 71 new affordable units with high quality amenities for LMI families.

Product Innovation and Flexibility

UB's flexible loan products include the Economic Opportunity Mortgage (EOM) whereby UB originated 1,613 loans in the state, totaling over \$263 million. This direct-loan program by the bank is intended to help address affordable housing and is geared to the needs of both LMI families. The bank's EOM program is available for borrowers meeting income limits, or residing in targeted LMI CTs. Underwriting standard for the program are flexible, allowing higher loan-to-value, higher income debt ratios, and limited credit history.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on the limited-scope reviews, UB's performance under the Lending Test in the Bakersfield MSA, Fresno MSA, Hanford-Corcoran MSA, Madera MSA, Merced MSA, Modesto MSA, Oxnard-Thousand Oaks Venture MSA, Redding MSA, Sacramento-Arden-Arcade-Roseville MSA, Salinas MSA, San Luis Obispo-Paso Robles MSA, Santa Barbara-Santa Maria-Goleta MSA, Santa Cruz-Watsonville MSA, Stockton MSA, Vallejo-Fairfield MSA, Visalia-Porterville MSA, and Yuba City MSA is not inconsistent with the bank's overall "High Satisfactory" performance under the Lending Test for the state of California.

Performance was weaker in the El Centro MSA, Santa Rosa-Petaluma MSA and Non-MSA assessment areas. The weaker performances are centered in the weaker loan distribution and/or weaker performance with CD lending and did not negatively impact the overall conclusion for the Lending Test for California.

Refer to the Tables 1 through 11 in the state of California section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

Refer to Table 14 in the state of California section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank's performance under the Investment Test in California is rated "Outstanding." Based on full-scope reviews, the bank's performance is excellent in the Los Angeles-Long Beach-Glendale MD, Oakland-Fremont-Hayward MD, Riverside-San Bernardino-Ontario MSA, San Jose-Sunnyvale-Santa Clara MSA, and Santa Ana-Anaheim-Irvine MD, and good in the San Francisco-San Mateo-Redwood City MD and San Diego-Carlsbad-San Marcos MSA.

UB was responsive in addressing its community's need and made a combination of investments, grants, and donations to a variety of organizations in its full-scope AAs, much of which were focused on affordable housing for LMI households. The vast majority of the investments were in tax credit equity funds that financed projects for over a thousand affordable housing units. Most of these are prior period investments. In this regard, we considered the continuing impact of prior period investments in bank's respective AAs. Some investments were also made in funds that finance small businesses, and through this activity created or preserved jobs to LMI individuals. These additional investments further enhance the bank's overall performance under the Investment Test. UB also has high levels of unfunded commitments. In this regard, we considered such unfunded commitments in the context of understanding the bank's investment activity and capacity.

UB's investment funds had a positive effect in meeting other important community needs in its AAs such as job creation and preservation. UB also provided funding for homeless shelters, food banks, medical clinics, youth activities, CD financial institutions, CD corporations, job training, counseling centers, battered women shelters, developmental disability centers, economic development activities, small business technical assistance, emergency services, financial literacy programs, and other CD activities. In some of its investment activity, the bank and Union Bank Foundation (UBF) collaborated to provide a mix of investments and grants to help fund large affordable housing projects and the supportive services within the developments. In other investments the bank and/or the foundation partnered with local government agencies, nonprofits, developers, and others to provide multifaceted financial and technical assistance to maximize the impact of the bank's participation in complex CD projects.

During the prior evaluation period, the bank began an innovative program of packaging its investments in Low Income Housing Tax Credits (LIHTCs) into UB Guaranteed Tax Credit Funds and then selling participations in these funds to other financial institutions. By using its in-house legal and investment expertise, the bank is able to reduce the overhead expense to create the funds and thus provide a better return to downstream investors. Furthermore, in this program UB sells participations in amounts as low as \$250 thousand, which enables much smaller financial institutions to participate in LIHTC investments. By effectively and efficiently expanding the accessibility of the LIHTC program, UB increases the capacity of the marketplace to invest in the creation of affordable housing.

While the process for syndicating LIHTC investments began in a prior CRA evaluation period, it remains a complex transaction and responsive to community needs. During this exam period, the bank syndicated four investments increasing the bank's syndicated investments to a total of eight to approximately \$190 million. These investments involved 33 institutions, many of which were smaller institutions that would not have been able to invest on their own. UB's leadership allows more players to be engaged in CD activities. Furthermore, through these syndications, the bank effectively reduced its overall investment balances allowing the bank to explore new investment opportunities.

UB also demonstrated leadership aspects in some of its investment initiatives. The bank created its Cornerstone Award program in cooperation with its Community Advisory Board. The program provides focus to the bank's grant and donation activity by specifically seeking out emerging non-profit housing developers and providing operational funding and technical assistance to help them succeed. The purpose is to increase development capacity for affordable housing to LMI borrowers and accelerate the pace at which new units are created. This type of financing for predevelopment soft costs, while relatively small in amount, plays a critical role in supporting selected developers in the early stages of affordable housing projects. This program helped provide the impetus for the creation of several hundred affordable housing units in the bank's Los Angeles-Long Beach-Glendale, San Jose-Sunnyvale-Santa Clara, and Vallejo-Fairfield AAs. From 2006 – 2008, the program helped provide affordable housing, a variety of resident-education programs for LMI families, and resources to help families achieve home ownership along with related family social services in the bank's San Francisco-San Mateo-Redwood City MD, San Diego-Carlsbad-San Marcos MSA, and Riverside-San Bernardino-Ontario MSA AAs.

Los Angeles-Long Beach-Glendale MD - UB made 829 investments totaling over \$66 million in this AA during the evaluation period. The bank also had 129 outstanding prior investments totaling another \$18.6 million. Nearly 82% of the dollar volume of UB's investment transactions was focused on affordable housing, a primary credit need in the AA. UB's LIHTC investments include a February 2008 transaction where the bank committed to purchasing \$14.7 million of tax credit equity (of which \$2.2 million is funded) to support the construction of a 100-unit affordable housing development for seniors. In addition, UB made donations totaling over \$54 thousand to an agency that recruits and trains foster parents for abused/neglected children, providing an innovative prevention and family development program to address the problem of child abuse through in-home counseling and parent education.

Oakland-Fremont-Hayward MD - During the evaluation period in this AA, UB made 262 investments totaling \$56.7 million. The bank also had 19 outstanding prior investments totaling another \$10.4 million. Almost 90% of the dollar volume of UB's investment transactions there was focused on affordable housing, a primary credit need in the AA. UB's LIHTC investments there include a \$18.5 million transaction to rehabilitate a historic building and transform it into affordable housing for 93 low-income seniors. In addition, UB made donations to a lead developer of affordable housing in the East Bay. Its services include comprehensive development efforts at the community and individual level through neighborhood revitalization projects and individual and family assetbuilding programs.

Riverside-San Bernardino-Ontario MSA - In this AA, UB made 94 investments totaling \$69.4 million. The bank also had 38 outstanding prior investments totaling another \$8.3 million. Nearly all of the dollar volume of UB's investment transactions was focused on affordable housing, a primary credit need in the AA. One of UB's equity investments in the AA was a \$13.5 million LIHTC to build apartments for 81 low-income families.

San Diego-Carlsbad-San Marcos MSA - UB made 429 investments totaling \$12.9 million in this AA during the evaluation period. The bank also had 32 outstanding prior investments totaling another \$12.4 million. A good portion of the dollar volume of UB's investment transactions there was focused on affordable housing, a primary credit need in the AA.

San Francisco-San Mateo-Redwood City MD - During the evaluation period in this AA, UB made 526 investments totaling \$23.8 million. The bank also had 18 outstanding prior investments totaling over another \$11 million. Nearly half of the dollar volume of UB's investment transactions there was focused on affordable housing, a primary credit need in the AA. In December 2007, the bank committed to \$5.3 million in tax credit equity financing (of which \$167 thousand is funded) to support the new construction of 24 units of affordable family housing to LMI

borrowers. The project will serve households with income restrictions ranging from 15% to 50% of the area median income.

San Jose-Sunnyvale-Santa Clara MSA - UB made 87 investments totaling \$11.3 million in this AA during the evaluation period. The bank also had 24 outstanding prior investments totaling over \$15.1 million. Nearly all of the dollar volume of UB's investment transactions there was focused on affordable housing, a primary credit need in the AA. One example is \$6.6 million of tax credit equity financing to support the renovation of 286 units of affordable family housing. The project will serve households with income restrictions ranging from 37% to 42% of the area median income.

Santa Ana-Anaheim-Irvine MD - During the evaluation period, UB made 140 investments totaling \$26.4 million in this AA. The bank also had 73 outstanding prior investments totaling another \$16 million. Nearly all of the dollar volume of UB's investment transactions there was focused on affordable housing, a primary credit need in the AA. Investments included \$7.3 million in tax credit equity to two non-profit organizations to renovate 76 units of affordable housing for low-income residents, helping to begin the process of revitalizing the area.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, UB's performance under the Investment Test in the Bakersfield MSA, Oxnard-Thousand Oaks-Ventura MSA, Redding MSA, Sacramento-Arden-Arcade-Roseville MSA, Salinas MSA, San Luis Obispo-Paso Robles MSA, Santa Rosa-Petaluma MSA, Stockton MSA, Vallejo-Fairfield MSA, Visalia-Porterville MSA, and Yuba City MSA AAs is not inconsistent with its overall "Outstanding" performance under the Investment Test in California.

Based on limited-scope reviews, the bank's performance under the Investment Test in the El Centro MSA, Fresno MSA, Hanford-Corcoran MSA, Madera MSA, Merced MSA, Modesto MSA, Santa Barbara-Santa Maria-Goleta MSA, Santa Cruz-Watsonville MSA, and the Non-MSA AAs is weaker than the bank's overall performance in the state. This weaker performance is due to the lower level of investment activity in relation to the respective presence of the bank in these AAs. Limited-scope AAs represent a small percentage (5%) of the deposits in the state; therefore, the weaker performance does not have an impact on the overall state Investment Test rating.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated "Outstanding." Based on full-scope reviews, the bank's performance is excellent in the San Francisco-San Mateo-Redwood City MD, San Diego-Carlsbad-San Marcos MSA, Riverside-San Bernardino-Ontario MSA, and Oakland-Fremont-Hayward MD, good in the Los Angeles-Long Beach-Glendale MD and San Jose Sunnyvale-Santa Clara MSA, and adequate in the Santa Ana-Anaheim-Irvine MD.

Retail Banking Services

Refer to Table 15 in Appendix D for the facts and data used to evaluate the distribution of the bank's delivery system and branch openings and closings.

UB's delivery systems are readily accessible in the San Francisco-San Mateo-Redwood City MD, San Diego-Carlsbad-San Marcos MSA, Riverside-San Bernardino-Ontario MSA, and Oakland-Fremont-Hayward MD, accessible in the Los Angeles-Long Beach-Glendale MD and San Jose-Sunnyvale-Santa Clara MSA, and reasonably accessible in the Santa Ana-Anaheim-Irvine MD.

The Service Test analysis focuses heavily on UB's distribution of branches by income level of the geography. However, there were instances where a branch located in a middle- or upper-income CT was actually right on the border with a LMI tract; literally across the street in many cases or within a city block in others. In those instances, the middle- or upper-income branch provides readily accessibility to the bank's financial services to both income areas. Accordingly, our analysis considered the benefit that "bordering branches" provided to their respective communities. UB has 332 branches in the state of California. The vast majority of the bank's statewide branches are located in southern California. Approximately 83% of the branches are traditional stand-alone branches and 12% are instore branches; e.g., grocery stores. In addition to the traditional and in-store branches, 5% of the branches specifically target LMI persons through the Alternative Financial Services (AFS) division. The AFS division branches are located in southern California and include UB's "Cash & Save" branches and three newer hybrid branches that consist of a traditional branch, a Cash & Save branch office, and a financial literacy provider, all in the same facility. UB's "Cash & Save" branches and "hybrid" branches specifically target LMI persons and geographies. The "Cash & Save" program was introduced by the bank in 1993, introducing a network of banking facilities to many LMI persons to banking for the first time. The "Cash & Save" program combines traditional banking products and services with those services provided by check cashers into a single business solution. The offices, mostly in underserved neighborhoods in the inner city, provide check cashing, savings, low cost checking, money order, wire, remittance, and other services to individuals who do not typically use traditional banking services. When UB first opened the Cash & Save branches, they introduced a lower priced option for check cashing, which prompted competing check cashers to also lower their rates. The introduction of the bank's branches resulted in overall lower rates for check cashing in Southern California. The bank does not offer payday loans in either its traditional or Cash & Save branches. Cash & Save branches have successfully transitioned approximately 40 % of repeat check-cashing customers to traditional bank product usage.

In the Los Angeles-Long Beach-Glendale MD, the distribution of UB's branches in low-income geographies is near to the distribution of the population living in those geographies and is lower than demographics in moderateincome geographies. One branch in a middle-income geography and two branches in upper-income geographies border low-income geographies. And, seven branches in middle-income geographies and three branches in upper-income geographies border moderate-income geographies. Overall accessibility to the bank's services in LMI CTs is improved with bordering branches.

In the San Francisco-San Mateo-Redwood City MD, the percentage of UB's branches in low-income CTs significantly exceeds the respective population demographics. The percentage of branches in moderate-income CTs is somewhat below the demographics.

In the San Diego-Carlsbad-San Marcos MSA, the portion of UB's branches in low-income geographies is near to the population living in those geographies and in moderate-income geographies, exceeds the demographics. Three branches in middle-income geographies and one branch in an upper-income geography that borders moderate-income geographies improve accessibility further.

In the Santa Ana-Anaheim-Irvine MD, the portion of UB's branches throughout LMI geographies is lower than the distribution of the population living in those geographies. Of the banks 40 branches there, none are in low-income CTs, where less than 5% of the population lives. In moderate-income areas, the portion of the bank's branches there are below the demographics, but improved by branches bordering moderate-income areas.

In the Riverside-San Bernardino-Ontario MSA, the bank's distribution of branches in both LMI CTs exceeds the respective distribution of the population living in such geographies. UB has 33 branches in the AA, of which 12% are located in low-income CTs, and 33% are located in moderate-income CTs. The delivery of services in the AA is further augmented with one branch bordering moderate-income geographies.

In the Oakland-Fremont-Hayward MD, the portion of UB's branches in low-income geographies exceeds the population living in those geographies and in moderate-income geographies, is lower than the demographics. One branch in a middle-income geography that borders a moderate-income geography improves accessibility.

In the San Jose-Sunnyvale-Santa Clara MSA, UB does not have any branches in low-income geographies, where less than 4% of the population lives. In moderate-income geographies, the portion of the bank's branches exceeds the demographics.

During the evaluation period, UB opened 19 branches and closed 11. The majority of branch openings were in upper-income suburban "growth" areas where the bank had no presence. While the bank is somewhat overrepresented in upper-income branches, overall branch distribution follows population distribution closely. The bank closed three branches in LMI CTs; however two of these closed branches were under the control of a third party. Under the hybrid UB and NIX Check Cashing alliance, Nix changed its business model and formed a new venture to offer full credit union services instead. After consideration of the branches that are located in middle-or

upper-income tracts which are adjacent, or nearby LMI tracts, UB's branch distribution provides excellent accessibility to residents of all income designations.

UB's hours and services offered throughout the AAs are good. Products and services do not vary in a way that inconveniences LMI geographies. Branches are typically opened for business Monday through Thursday, 9:00 a.m. to 5:00 p.m., Fridays 9:00 a.m. to 6:00 p.m., and Saturdays 9:00 a.m. to 1:00 p.m. In-Store branches typically have extended hours. In-Store branches are open from 10:00 a.m. to 7:00 p.m. Monday through Friday and until 6:00 p.m. on Saturdays. Cash & Save branches have the longest opening hours from 9:00 a.m. to 7:00 p.m. Monday through Fridays, and 10:00 a.m. to 6:00 p.m. on Saturdays. Some branches are not opened on Saturdays, which are those generally located in downtown areas that receive little customer traffic on Saturdays.

UB offers traditional deposit and loan products and services, including low cost basic checking accounts targeted to low-income individuals and students. The bank also offers the Electronic Transfer Account ("ETA") and Electronic Access Account ("EAA"). The ETA account is designed for recipients of federal government benefits such as Social Security. The EAA account was developed in 2001 to target the unbanked, particularly Native American Tribal Welfare recipients. The basic checking, ETA, and EAA accounts require no minimum balance, have modest monthly service fees, and allow unlimited Automated Teller Machine ("ATM") access.

UB's ATM network offers an effective alternative delivery system for delivering retail-banking services to LMI geographies and to LMI individuals. With the exception of ATMs located in grocery stores, shopping malls, and other retail outlets where accessibility is determined by the operating hours of the establishment, ATMs are available 24-hours a day.

In the Los Angeles-Long Beach-Glendale MD, the portion of UB's ATMs in low-income tracts is below the percentage of the population that resides in those geographies. In moderate-income areas, the bank's portions of ATMs are significantly below the demographic. This distribution is enhanced by an upper-income tract, standalone ATM that also borders a moderate-income tract.

In the San Francisco-San Mateo-Redwood City MD in low-income geographies, the percentage of the bank's ATMs significantly exceeds the percentage of population in low-income CTs. In contrast, the percentage of ATMs in moderate-income tracts is below the demographics.

The bank's distribution of ATMs in LMI areas in the San Diego-Carlsbad-San Marcos MSA exceeds the respective population demographics.

UB has no ATMs in low-income CTs, where 5% of the population resides in the Santa Ana-Anaheim-Irvine MSA, and the portion of the bank's ATMs in moderate-income tracts is significantly below the percentage of the population residing in those geographies. The distribution is enhanced by two middle-income tracts, stand-alone ATMs that border moderate-income tracts.

In the Riverside-San Bernardino-Ontario MSA, UB's portion of ATMs in LMI tracts exceeds the population percentage living in those geographies.

In the Oakland-Fremont-Hayward MD in low-income geographies, the percentage of the bank's ATMs significantly exceeds the percentage of population in low-income CTs. In contrast, the percentage of ATMs in moderate-income tracts is significantly below the demographics.

UB has no ATMs in low-income CTs, where 4% of the population resides in the San Jose-Sunnyvale-Santa Clara MSA. Distribution of ATMs in moderate-income tracts significantly exceeds demographics.

UB offers a wide array of alternative delivery systems for delivery of products and services to customers. Alternative delivery systems include online banking, telephone banking, and 560 ATMs. Although these alternative delivery systems are of potential benefit to persons across all income levels, there is no data available to show that these alternative delivery systems increase the accessibility of UB's services to LMI persons or geographies. As a result, significant weight was not placed on the alternative delivery system when drawing conclusions regarding UB's bank performance for each full-scope AA under the service test.

Community Development Services

UB provides a high level of CD services to its full-scope AAs. The bank's CD services had an overall positive impact on all full-scope AAs. The bank's performance is excellent in the San Diego-Carlsbad-San Marcos MSA, good in the Los Angeles-Long Beach-Glendale MD, Riverside-San Bernardino-Ontario MSA, San Francisco-San Mateo-Redwood City MD, and Santa Ana-Anaheim-Irvine MD AAs, and adequate in the Oakland-Fremont-Hayward MD, and San Jose-Sunnyvale-Santa Clara MSAs.

In each of the bank's full-scope AAs, UB provided leadership efforts in its involvement with the Bank on California initiative (BC) and the Community Based Financing (CBF) program. The BC is a California state effort designed specifically to help LMI individuals to open bank accounts. The BC initiative encourages California's larger financial institutions to reach out into underserved communities to help unbanked LMI families enter the financial mainstream by opening checking and savings account and providing them access to basic financial services. The CBF program helps foster better collaboration between public, private and bank resources to assist developing small businesses gain access to banking services and capital. Each of these CD services benefited the bank's full-scope AAs.

UB's performance in providing CD services in the Los Angeles-Long Beach-Glendale MD is good. During the evaluation period, UB employees held leadership positions by assuming officer responsibilities, e.g., Chairman, Strategic Planning Committee Members. Bank employees were involved with 43 CD organizations, served as directors on 18 boards of directors, and participated on various committees that focus primarily on small business development and essential services to LMI persons. In these capacities, employees contributed more than 4,574 hours toward these organizations. In addition, bank employees partnered with community organizations to help develop agency strategies, provided homeownership, and small business classes, participated in fundraising events and reviewed loans and other projects supported by the agencies.

UB's performance in providing CD services in the San Diego-Carlsbad-San Marcos MSA is excellent. During the evaluation period, UB employees were involved in 102 CD organizations that focus primarily on affordable housing, small business development, and essential services targeted to LMI persons. Bank employees contributed over 8,000 hours toward these community organizations. Their involvement primarily consists of board membership with 52 community organizations, assisting with strategic planning, credit counseling, and fundraising at 50 organizations. Bank employees also conducted many general banking, homebuyer, and small business seminars in the AA.

UB's performance in providing CD services in the San Francisco-San Mateo-Redwood City MD, is good. During the evaluation period, bank employees were involved in 29 CD organizations that are focused primarily on affordable housing, small business development, and essential services targeted to LMI persons. Employees contributed more than 3,841 hours toward these CD organizations. Their involvement primarily consists of board membership with 18 organizations, assisting with strategic planning, credit counseling, and fundraising at 11 organizations.

UB's performance in providing CD services in the Santa Ana-Anaheim-Irvine MD, is good. During the evaluation period, bank employees were involved in 16 CD organizations that primarily provide affordable housing, revitalize LMI areas, or provide essential services targeted to LMI persons. Employees contributed more than 2,400 hours in their participation on the boards of the organizations or assisting with strategic planning, credit counseling, or fundraising efforts.

UB's performance in providing CD services in the Riverside-San Bernardino-Ontario MSA is good. During the evaluation period bank employees provide services to 15 CD organizations that are related to affordable housing, economic development, and essential services targeted to both LMI persons. Bank employees contributed more than 2,050 hours toward the CD efforts of these organizations. Employee's primarily assisted on the boards of 11 organizations, assisting with strategic planning, credit counseling, and fundraising efforts.

UB's performance in providing CD services in the In the Oakland-Fremont-Hayward MD is adequate. During the evaluation period, bank employees are involved in 14 CD organizations that are related to community services, affordable housing, and economic development. Bank employees contributed 684 hours toward CD efforts of these organizations.

UB performance in providing CD services in the San Jose-Sunnyvale-Santa Clara MSA is adequate. During the evaluation period, Bank employees were involved in 6 CD organizations related to community services, and affordable housing. Bank employees contributed 348 toward CD efforts of these organizations.

Conclusions for Areas receiving Limited-Scope Reviews

Based on limited scope reviews, UB's bank's performance under the Service Test in the El Centro MSA, Hanford-Corcoran MSA, Madera MSA, Oxnard-Thousand Oaks-Ventura MSA, Redding MSA, San Luis Obispo-Paso-Robles MSA, and non-MSA counties is not inconsistent with the bank's overall Outstanding performance. Performance in the Bakersfield MSA, Fresno MSA, Merced MSA, Modesto MSA, Sacramento-Arden-Arcade-Roseville MSA, Salinas MSA, Santa Barbara-Santa Maria-Lompoc MSA, Santa Cruz-Watsonville MSA, Santa Rosa-Petaluma MSA, Stockton MSA, Vallejo-Fairfield MSA, Visalia-Porterville MSA, and Yuba City MSA is weaker than the bank's overall performance. The weaker performances are centered in the weaker distribution of branches in either LMI geographies compared to the respective population demographics. However, none of these weaker distributions of branches lowered the bank's overall conclusion under the Service Test.

State Rating

CRA Rating for Oregon:	Satisfactory
The Lending Test is rated:	High Satisfactory
The Investment Test is rated:	Outstanding
The Service Test is rated:	High Satisfactory

The major factors that support this rating include:

- Excellent geographic distribution of small loans to businesses and good geographic distribution of home mortgage loans.
- Adequate borrower distribution of small loans to businesses and home mortgage loans.
- CD loan activity that is responsive to AA needs.
- An excellent level and nature of investment activity.
- A good geographic distribution of branch office locations.

Description of Institution's Operations in Oregon

UB's presence in the Portland-Vancouver-Beaverton, OR-WA MSA is very limited. The bank has one branch office there which is in the Portland segment of the Portland-Vancouver-Beaverton, OR-WA MSA. UB does not have a presence in the Vancouver portion of this multi-state MSA.

UB is ranked 32nd in deposit size for institutions in Oregon, with less than 1% of the state's deposit base (FDIC-June 2008). The four largest institutions, based on deposit market share include U.S. Bank National Association (17%), Bank of America, N.A. (13%), and Wells Fargo Bank, N.A. (12%) and Washington Mutual Bank (11%). Less than 1% of UB's total deposits and 1% of its reportable loans are in Oregon.

Refer to the Market Profiles for the state of Oregon in Appendix C for detailed demographics and other contextual information for the full-scope AAs.

Scope of the Evaluation in Oregon

In analyzing UB's performance in Oregon, we performed a full-scope review of the Portland-Vancouver-Beaverton, OR-WA MSA. This is the bank's sole AA and accounts for 100% of UB's deposits in the state of Oregon. In concluding on the bank's lending record, we placed the weight on performance with small loans to businesses given the bank's focus and lending volume in this loan category. The other loan products are insignificant lines of business for UB and their associated loan volumes were nominal to result in any meaningful weight toward conclusions.

Refer to the community profiles in Appendix B for discussion of community contacts made in the full-scope AA.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Oregon is rated "High Satisfactory." Based on the full-scope review, the bank's performance in the Portland-Vancouver-Beaverton, OR-WA MSA is good.

Lending Activity

Refer to Table 1 in the state of Oregon section of Appendix D for the facts and data used to evaluate the bank's lending activity.

UB's lending activity in the Portland-Vancouver-Beaverton is adequate. We based our conclusion on the bank's performance in small business lending which makes up 68% of the bank's reported lending in Oregon. While the bank made HMDA loans which we included in the market share comparisons below, the primary focus is on small business lending.

Based on 2007 deposit data, the bank ranks 18th with a .55% dollar deposit market share. UB ranks 28th in the number of small loans to businesses with a .07% market share, but 22nd by dollar and with a 1.12% dollar market share.

Based on 2007 HMDA aggregate data, the bank's market rank is nominal at 250th. Based on dollar volumes, the bank's market share is likewise nominal and ranks 157th. Small loans to farms are not a major product line of the bank.

Distribution of Loans by Income Level of the Geography

UB's overall geographic distribution in the Portland-Vancouver-Beaverton, OR-WA MSA full-scope AA is excellent.

Small Loans to Businesses

Refer to Table 6 in the state of Oregon section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is excellent in the Portland-Vancouver-Beaverton MSA. In the low-income geographies of this AA, the bank's portion of small loans to businesses significantly exceeds the percentage of businesses located there and its market share of such loans significantly exceeds its overall market share. In moderate-income geographies the bank's percentage of loans exceeds the percentage of businesses located there and its market share of such loans significantly exceeds the percentage of businesses located there and its market share of such loans significantly exceeds the percentage of businesses located there and its market share of such loans significantly exceeds its overall market share.

Home Mortgage Loans

Refer to Tables 2, 3 and 4 in the state of Oregon section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

During the evaluation period, UB's mortgage loan origination/purchase volume was insignificant to allow for any meaningful weight toward conclusions. Notwithstanding, home mortgage geographic distribution was good for home purchase and adequate for home refinance loans.

Small Loans to Farms

Refer to Table 7 in Appendix D for the facts and data regarding the geographic distribution of the bank's origination/purchase of small loans to farms.

During the evaluation period, the bank's volume of loans to small farms was insignificant to allow for meaningful analysis or conclusions.

Lending Gap Analysis

Maps and reports detailing UB's lending activity did not reveal any unexplained conspicuous gaps in the geographic distribution of these loans. This analysis also considered the limited presence and loan activity within this AA.

Inside/Outside Ratio

This portion of the evaluation was performed at the bank level. A substantial majority of UB's home mortgage loans, small loans to businesses, and small loans to farms were originated within its AAs. During the evaluation period by number, 96% of the home mortgage loans, 99% of small loans to business, and 98% of small loans to farms were originated within the bank's AAs. This performance was a positive factor in the overall conclusion for UB's geographic distribution of lending.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of UB's small loans to businesses and home mortgage loans reflects an adequate dispersion among borrowers of different income levels. Performance is adequate in the Portland-Vancouver-Beaverton AA.

Small Loans to Businesses

Refer to Table 11 in the state of Oregon section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Borrower distribution of small loans to businesses is adequate in the Portland-Vancouver-Beaverton, OR-WA MSA. UB's portion of small loans made to businesses with annual revenues of \$1 million or less is lower than the percentage of such small businesses there. UB's market share for such loans is somewhat lower than its overall market share in this AA. Throughout the evaluation period, just over one-third of the bank's loans originated to businesses were in amounts of \$100 thousand or less, regardless of the business size.

Home Mortgage Loans

Refer to Tables 8 through 10 in the Oregon section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations/purchases.

During the evaluaiton period, UB's mortgage loan origination volume was insignificant to allow for any meaningful weight toward conclusions. Notwithstanding, borrower distribution of home mortgage purchase and home refinance loans is adequate.

Small Loans to Farms

Refer to Table 12 in the Appendix D for the facts and data regarding the borrower distribution of the bank's origination/purchase of small loans to farms.

During the evaluation period, the bank's volume of small loans to farms was not significant enough to allow for any meaningful analysis or conclusions.

Community Development Lending

Refer to Table 1 in the state of Oregon section of Appendix D for the facts and data used to evaluate the bank's level of CD lending.

CD lending had a positive impact on the Lending Test conclusions for the Portland-Vancouver-Beaverton, OR-WA AA. During the evaluation period, UB originated 26 loans totaling \$4.4 million in the Portland-Vancouver-Beaverton, OR-WA AA. Over 72% of the CD lending was focused on affordable housing initiatives, a primary credit need in the AA, and 28% to organizations providing community services. UB's lending provided financing for 674 units of affordable housing for LMI individuals and families. Both the number and dollar amount of the bank's CD lending is significant.

UB has addressed the CD needs of their AAs. In addition to the bank's CD lending in the various AAs, we also considered UB's additional \$5 million in CD lending that was made throughout the state of Oregon with no potential benefit to the specific AAs.

Product Innovation and Flexibility

UB's flexible loan products include the Economic Opportunity Mortgage (EOM). These direct-loan programs are geared to the needs of both LMI families. The bank's EOM program is available for borrowers meeting income limits, or residing in targeted LMI CTs. Underwriting standard for the program are flexible, allowing higher loan-to-value, higher income debt ratios, and limited credit history. UB originated eight loans under this program totaling \$1.4 million in the AA during the evaluation period.

INVESTMENT TEST

Conclusions for Area Receiving Full-Scope Review

UB's performance under the Investment Test in Oregon is rated "Outstanding." Based upon a full-scope review, the bank's performance in the Portland-Vancouver-Beaverton, OR-WA AA is excellent.

Refer to Table 14 in the state of Oregon section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

UB made a combination of 22 investments, grants, and donations to a variety of organizations in this AA. Current period investments total over \$738 thousand. There are no prior period investments. Most of the investments create or preserve affordable housing. In addition, UB made five investments totaling another \$968 thousand in a tax credit equity fund focused on the broader statewide areas. This investment has the potential to benefit the bank's AA as well. These investments represent a substantial commitment of resources by the bank.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated "High Satisfactory." Based on a full-scope review, the bank's performance is good in the Portland-Vancouver-Beaverton, OR-WA AA.

Retail Banking Services

Refer to Table 15 in Appendix D for the facts and data used to evaluate the distribution of the bank's delivery system and branch openings and closings.

UB's delivery systems are accessible to geographies and individuals of different income levels in the Portland-Vancouver-Beaverton OR-WA AA. The bank has one branch and it is located in a low-income CT. There have been no branch openings or closures during the evaluation period.

UB's hours and services offered are adequate. The reasonableness of business hours and services offered at branch locations do not vary in a way that inconveniences LMI geographies or individuals. Typical branch hours are Monday through Friday from 9:00 a.m. to 5:00 p.m. with no Saturday hours.

UB's products and services are available at the branch. The bank also offers low cost basic checking accounts targeted to low-income individuals. They also offer the Electronic Transfer Account ("ETA") and Electronic Access Account ("EAA"). The ETA account is designed for recipients of Federal government benefits such as Social Security. The EAA account was developed in 2001 to target the unbanked, particularly Native American Tribal Welfare recipients. The basic checking, ETA, and EAA accounts require no minimum balance, have modest monthly service fees, and allow unlimited Automated Teller Machine ("ATM") access. UB offers an array of alternative delivery systems for its products/services to help reach its customers. These include online banking, telephone banking, and one ATM. Although these alternative delivery systems are of potential benefit to persons across all income levels, there is no data available to show that these alternative delivery systems increase the accessibility of UB's services to LMI persons or geographies. As a result, significant weight was not placed on the alternative delivery systems when drawing conclusions regarding UB's performance for the full-scope AA under the Service Test.

Community Development Services

UB's performance in providing CD services in the full-scope AA is adequate. During the evaluation period, bank employees provided CD services through two community organizations focusing on technical assistance to a small business and serving as a Board member fostering Health & Human Services. Employees contributed 518 hours toward these community organizations.

State Rating

CRA Rating for Washington:SatisfactoryThe Lending Test is rated:High SatisfactoryThe Investment Test is rated:Low SatisfactoryThe Service Test is rated:Low Satisfactory

The major factors that support this rating include:

- Excellent geographic distribution of small loans to businesses and adequate geographic distribution of home mortgage loans.
- Adequate borrower distribution of small loans to businesses and home mortgage loans.
- CD lending activity that is responsive to AA needs and for which had a positive impact on the bank's Lending Test conclusions.
- An adequate level and nature of investment activity.
- Adequate distribution of branch offices and banking services that is reasonably accessible to geographies and individuals of different income levels.

Description of Institution's Operations in Washington

UB's presence is very limited in the state of Washington. The bank ranks 24th in deposit size with 0.39% of the state's deposit base (FDIC-June 2007). More than half of the state's deposits are held by four institutions; Bank of America, N.A. with 23%, Washington Mutual Bank at 11%, U.S. Bank National Association at 9%, and Wells Fargo Bank, N.A. with 7%. UB operates three branches in three AAs within the state and less than 1% of UB's total deposits and reportable loans are in Washington.

Refer to the Market Profiles for the state of Washington in Appendix C for detailed demographics and other contextual information for the full-scope AAs.

Scope of the Evaluation in Washington

In analyzing UB's CRA performance for the state of Washington, we performed a full-scope review of the Seattle-Bellevue-Everett MD. This AA provides over 80% of UB's state of Washington deposits and the majority of its loans (by number and dollar). In evaluating the bank's lending performance, weight was again placed on small loans to businesses due its high volume representation and the bank's lending focus. The other loan products are insignificant lines of business for UB and their associated loan volumes were nominal to result in any meaningful weight toward conclusions.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Washington is rated "High Satisfactory." Based on the fullscope review, the bank's performance in the Seattle-Bellevue-Everett MD is good.

Lending Activity

Refer to Table 1 in the state of Washington section of Appendix D for the facts and data used to evaluate the bank's lending activity.

UB's lending activity in the Seattle-Bellevue-Everett MD AA is adequate. This conclusion reflects the bank's lending focus which is small loans to businesses.

Based on 2007 deposit market data, the bank ranks 25th with a .28% deposit market share. UB ranks 39th in the number of small loans to businesses there, but 30th by dollar and with a .45% dollar market share.

UB's market rank of HMDA loans is nominal at 206th. Based on dollar volumes, UB's market rank is likewise nominal at 104th. Small loans to farms are not a major product line of the bank.

Distribution of Loans by Income Level of the Geography

UB's overall geographic distribution in the Seattle-Bellevue-Everett MD full-scope AA is excellent.

Small Loans to Businesses

Refer to Table 6 in the state of Washington section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is excellent in the Seattle-Bellevue-Everett MD. In the low-income geographies of this AA, the bank's portion of small loans to businesses significantly exceeds the percentage of businesses located in those geographies, and significantly exceeds its market share in lowincome geographies throughout the evaluation period. In moderate-income geographies the percentage of loans is is reasonably near to to the percentage of businesses located in these geographies. The bank's market share of loans made in moderate-income geographies significantly exceeds its overall market share.

Home Mortgage Loans

Refer to Tables 2, 3 and 4 in the state of Washington section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

During the evaluation period, the insignificant volume of home mortgage loans precluded any meaningful weight on final conclusions. Notwithstanding, geographic distribution of home purchase and home refinance loans is adequate.

Small Loans to Farms

Refer to Table 7 in Appendix D for the facts and data regarding the geographic distribution of the bank's origination/purchase of small loans to farms.

During the evaluation period, the bank's volume of small loans to farms was insignificant to allow for any meaningful analysis and conclusions.

Lending Gap Analysis

Maps and reports detailing UB's lending activity did not reveal any unexplained conspicuous gaps in the geographic distribution of these loans. This analysis also considered the limited presence and loan activity within this AA.

Inside/Outside Ratio

This portion of the evaluation was performed at the bank level. A substantial majority of UB's home mortgage loans, small loans to businesses, and small loans to farms were originated within its AAs. During the evaluation period by number, 96% of the home mortgage loans, 99% of small loans to business, and 98% of small loans to farms were originated within the bank's AAs. This performance was a positive factor in the overall conclusion for UB's geographic distribution of lending.

Distribution of Loans by Income Level of the Borrower

The bank's distribution of loans by income level of the borrower in the full-scope AA is adequate. The bank competes favorably in both market share and demographics.

Small Loans to Businesses

Refer to Table 11 in the state of Washington section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Borrower distribution of small loans to businesses is adequate in the Seattle Bellevue-Everette MD and the Tacoma MD. UB's portion of small loans made to businesses with annual revenues of \$1 million or less is significantly lower than the percentage of such small businesses there. UB's market share for such loans is somewhat lower than its overall market share in this AA. Throughout the evaluation period, just over one-third of the bank's loans originated to businesses were in amounts of \$100 thousand or less, regardless of the business size.

Home Mortgage Loans

Refer to Tables 8 through 10 in the Washington section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations/purchases.

During the evaluaiton period, UB's mortgage loan origination volume was insignificant to allow for any meaningful weight toward final conclusions. Notwithstanding, borrower distribution on home mortgage purchase and home refinance loans is adequate.

Small Loans to Farms

Refer to Table 12 in the Appendix D for the facts and data regarding the borrower distribution of the bank's origination/purchase of small loans to farms.

During the evaluation period, the bank's volume of small loans to farms was insignificant to allow for any meaningful analysis and conclusions.

Community Development Lending

Refer to Table 1 in the state of Washington section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

CD lending had a positive impact on the Lending Test conclusions for the Seattle-Bellevue-Everett AA.

During the evaluation period, UB originated nine loans totaling over \$1 million in the Seattle-Bellevue-Everett MD. All of the loans were focused on addressing affordable housing, a primary credit need in the AA. UB's lending provided financing for 392 units of affordable housing for LMI individuals and families.

UB has addressed the CD needs of their AAs. In addition to the bank's CD lending in the various AAs, we also considered UB's additional \$643 thousand in CD lending that was made throughout the state of Washington with no potential benefit to the specific AAs.

Product Innovation and Flexibility

UB's flexible loan products include the Economic Opportunity Mortgage (EOM). These direct-loan programs are geared to the needs of both LMI families. The bank's EOM program is available for borrowers meeting income limits, or residing in targeted LMI CTs. Underwriting standard for the program are flexible, allowing higher loan-to-value, higher income debt ratios, and limited credit history. UB originated thirteen loans under this program totaling \$2.1 million in the AA during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on the limited-scope review of the Tacoma MD, UB's performance under the Lending Test is not inconsistent with the overall High Satisfactory performance under the Lending Test in Washington.

Refer to the Tables 1 through 12 in the state of Washington section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Area Receiving Full-Scope Review

The bank's performance under the Investment Test in Washington is rated "Low Satisfactory".

Refer to Table 14 in the state of Washington section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Based upon a full-scope review, UB's performance in the Seattle-Bellevue-Everett MD is adequate. UB made a combination of 15 various investment transactions totaling \$199 thousand to six different organizations in this AA.

Conclusions for Area Receiving Limited-Scope Reviews

Based on a limited-scope review, UB's performance under the Investment Test in the Tacoma AA is stronger than the bank's overall performance in the state. This is primarily due to a higher dollar volume of investments. This performance did not impact the overall rating.

SERVICE TEST

Conclusions for Area Receiving Full-Scope Review

The bank's performance under the Service Test is rated "Low Satisfactory." Based on a full-scope review, the bank's performance is adequate in the Seattle-Bellevue-Everett MD.

Retail Banking Services

Refer to Table 15 in Appendix D for the facts and data used to evaluate the distribution of the bank's delivery system and branch openings and closings.

The bank's retail banking services are reasonably accessible to geographies and individuals of different income levels in the Seattle-Bellevue-Everett MD.

UB has only two branches in the Seattle-Bellevue-Everett MD. Although UB has no branches in LMI geographies in this AA, one of the two branches in upper-income tracts borders both LMI geographies.

UB's hours and services offered are adequate in the Seattle-Bellevue-Everett MD. The traditional branch format provides a wide array of banking services including; full teller transactional services, safe deposit, and new account and loan services. Traditional branch banking hours are Monday-Thursday 9:00 a.m. to 5:00 p.m. and Fridays 9:00 a.m. to 5:00 p.m. or 9:00 a.m. to 6:00 p.m.

In addition to the traditional deposit, Ioan products, and services available at each branch, UB offers low cost basic checking accounts targeted to low-income individuals. UB also offers the Electronic Transfer Account ("ETA") and Electronic Access Account ("EAA"). The ETA account is designed for recipients of Federal government benefits such as Social Security. The EAA account was developed in 2001 to target the unbanked, particularly Native American Tribal Welfare recipients. The basic checking, ETA, and EAA accounts require no minimum balance, have modest monthly service fees, and allow unlimited Automated Teller Machine ("ATM") access.

UB offers a wide array of alternative delivery systems for delivery of products and services to customers. These alternative delivery systems include online banking, telephone banking, and one ATM at each of the two branches. Although these alternative delivery systems are of potential benefit to persons across all income levels, there is no data available to show that these alternative delivery systems increase the accessibility of UB's services to LMI persons or geographies. As a result, significant weight was not placed on the alternative delivery system when drawing conclusions regarding UB's bank performance for each full-scope AA under the service test.

Community Development Services

UB's performance in providing CD services in the full-scope AA is adequate. During the evaluation period, UB employees were involved in six CD organizations serving community needs with affordable housing and community services providers. Employees contributed 340 hours toward these organizations in their participation as Board members assisting with strategic planning and fundraising efforts.

Conclusions for Area receiving Limited-Scope Review

Performance in the Limited-Scope AA is stronger, but had no impact on overall performance.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the areas that received comprehensive examination reviews (designated by the term "full-scope") and those that received a less comprehensive review (designated by the term "limited-scope").

Time Period Reviewed: Lending Test (excluding CD loans): 1/1/2005 to 12/31/2008, Investment and Service Tests and CD Loans: 7/1/2005 to 3/31/2009 **Products Reviewed:** Small loans to business, small loans to farm, home purchase, home improvement, home refinance, CD Loans, CD Services, and CD Investments.

Financial Institution: Union Bank, N.A. San Francisco, California

Assessment Area	Type of Exam
California	
Los Angeles-Long Beach-Glendale MD Oakland-Fremont-Hayward MD San Francisco-San Mateo-Redwood City MD Santa Ana-Anaheim-Irvine MD Riverside-San Bernardino-Ontario MSA San Diego-Carlsbad-San Marcos MSA San Jose-Sunnyvale-Santa Clara MSA Bakersfield MSA El Centro MSA Fresno MSA Hanford-Corcoran MSA Madera MSA Merced MSA Modesto MSA Oxnard-Thousand Oaks Venture MSA Redding MSA Sacramento-Arden-Arcade-Roseville MSA Salinas MSA Santa Barbara-Santa Maria-Goleta MSA Santa Cruz-Watsonville MSA Stockton MSA Vallejo-Fairfield MSA Visalia-Porterville MSA Yuba City MSA Non-MSA Areas (includes the counties of Inyo, Mono and Tuolumne)	Full-scopeFull-scopeFull-scopeFull-scopeFull-scopeFull-scopeFull-scopeLimited-scope
<u>Oregon</u>	
Portland-Vancouver-Beaverton, OR-WA MSA	Full-scope
Washington	
Seattle-Bellevue-Everett MD	Full-Scope
Tacoma MD	Limited-scope

RATINGS BANK NAME: Union Bank, N.A.										
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating						
UB	High Satisfactory	Outstanding	Outstanding	Outstanding						
State:										
California	High Satisfactory	Outstanding	Outstanding	Outstanding						
Oregon	High Satisfactory	Outstanding	High Satisfactory	Satisfactory						
Washington	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory						

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Los Angeles-Long Beach-Glendale CA – MD #3108

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	2,054	8.71	28.29	27.99	34.23	0.78
Population by Geography	9,519,338	8.00	29.44	30.88	31.58	0.10
Owner-Occupied Housing by Geography	1,499,694	1.91	15.46	31.30	51.33	0.00
Business by Geography	869,503	7.94	21.05	26.58	43.63	0.80
Farms by Geography	6,632	3.97	15.59	31.60	48.40	0.44
Family Distribution by Income Level	2,154,311	23.87	16.49	17.40	42.24	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	869,463	13.65	41.46	28.95	15.94	0.00
Median Family Income HUD Adjusted Median Family Income for 200 Households Below Poverty Level)8	46,509 59,800 15%	Median Housing Va Unemployment Ra Census)		240,248 3.72%	

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2008 HUD updated MFI

The Los Angeles-Long Beach-Glendale CA MD AA is a diverse urban area that includes more than 80 cities and a number of unincorporated areas. The AA meets regulatory requirements and does not arbitrarily exclude LMI areas. Los Angeles County is bordered by Ventura, San Bernardino and Orange Counties and the Pacific Ocean. It is the most populous county in the state with more than 9.5 million residents. There are 95 financial institutions in the county.

Los Angeles and Long Beach are home to the two busiest ports in the country, and the area is considered a gateway to Pacific Rim business interests. In addition to the trade sectors, leading business sectors include government, motion picture and video, restaurants, and various tourism related businesses. Major employers include Kaiser Permanente, Northrop Grumman Corporations, and Bank of America, N.A. The AA has several federal and state designations aimed at stimulating economic development including Renewal Community, Empowerment Zone, and Enterprise Zones with over \$17 billion in tax incentives tied to these designations. Despite the variety of businesses and industry, according to Moody's Economy.com, the area has lost more than 37,000 jobs since its peak in 2007, thus confirming that it is in a recession.

As with other areas of the state, this AA experienced a period of economic growth during the early years of the decade and is now experiencing an economic decline. Housing costs and the migration of businesses to Southern California's Inland Empire (San Bernardino and Riverside Counties) resulted in a net migration out of Los Angeles County of over 100,000 by 2007 according to the IRS. Financial challenges are seen by a high unemployment rate (9.9% as of December 2008 - per state's Employment Development Department), a median family income of \$59,800 (HUD 2008 update) and a 15% poverty rate (2000 census). Housing values continue to decline from a 2006 high of \$535,000, thus increasing affordability. The California Association of Realtors estimated a decline in prices of 31% from 2007-2008. Moody's estimated median value for 2009 is \$254,000. The AA has been heavily impacted by foreclosures, especially in the northwestern area of the county in the Palmdale and Lancaster communities where high amounts of new housing development took place in the early years of the decade. The foreclosures have exacerbated the need for residential rental units, resulting in long waiting lists for affordable rentals. The Los Angeles housing authority reports waiting lists for subsidized properties with more than 1,000 names.

Los Angeles County has more than 24 Community Development Financial Institutions (CDFIs) and many well established Community Development Corporations (CDCs) operating within its boundaries. The organizations

focus on affordable housing development and micro-and small business lending. There are also a number of financial education programs and initiatives targeted at the "unbanked." The United Way of Greater Los Angeles and the City of Los Angeles have assumed sponsorship for two of the initiatives that have garnered bank support. At one time, the county had more than 40 community based loan funds in operation. Although reduced in number, there are several loan funds and community development credit unions that present loan, investment and service opportunities for banks.

Feedback from community organizations familiar with the AA indicates a need for affordable housing and microand small business loans. The area's large immigrant population has created a need for financial services for the unbanked. The foreclosure crisis has also created a need for trained counselors. UB is well regarded as a supporter of local community development initiatives, with its employees participating in a number of local and statewide initiatives.

Oakland-Fremont-Hayward CA – MD #3608

Demographic Information for Full-scope Ar	ea: MD 3608 C	akland Frem	ont Hayward CA			
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	489	10.63	21.06	39.06	29.04	0.20
Population by Geography	2,392,557	8.54	20.25	41.14	30.04	0.03
Owner-Occupied Housing by Geography	524,719	3.49	13.07	43.58	39.86	0.00
Business by Geography	196,479	10.67	16.77	38.98	33.46	0.12
Farms by Geography	2,827	6.40	16.63	37.64	39.33	0.00
Family Distribution by Income Level	586,019	20.97	17.47	21.18	40.38	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	225,249	14.44	29.71	40.42	15.44	0.00
Median Family Income HUD Adjusted Median Family Income for 2008 Households Below Poverty Level		68,346 86,100 9%	Unemployment Rate (2000 US 2.63		289,834 2.63%	

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2008 HUD updated MFI

The Oakland-Fremont-Hayward MD AA meets regulatory requirements and does not arbitrarily exclude LMI areas. The AA includes Alameda County and is located across the bay from San Francisco and characterized by industrial, office, governmental, and residential areas within its communities. It has an ethnically diverse population with substantial numbers of immigrants from Latin America and Asia primarily spread throughout Alameda and southwest Contra Costa counties. The AA, as in other areas of the state, experienced solid economic growth during the first five years of the decade. Oakland is the largest city in the area and is especially known for its port and the transport industry associated with the movement of goods throughout the country. In addition to transport, government, restaurants, hospitals and businesses include the University of California, Kaiser Permanente, Safeway, and Chevron. The HUD updated median family income is \$86,100, however unemployment is increasing (8% as of December 2008 according to the state's Department of Employment Development) and the area's poverty level stood 9% (2000 US Census).

Real estate values in the area rose fueled by technology related businesses expanding into the area from Silicon Valley. The population as of the 2000 U.S. Census was over 2.3 million and by 2007, according to the Bureau of Economic Analysis, a net migration out of the area of more than 10,700 occurred. Some of the migration can be attributed to families moving to outlying areas in the state's Central Valley including the Stockton area where housing costs were more affordable. The California Association of Realtors reported a decline in Alameda and Contra Costa county housing values of 32% and 43% respectively during the period from 2007-2008.

Oakland was one of the first cities with a federally designated Empowerment Zone at the end of the last century. The city has leveraged the designation in the redevelopment of its downtown corridor and as a tool to lure major retailers such as Wal-Mart and Home Depot to the city. Neighboring Contra Costa County is known for its upper income residential communities in the central and eastern portions of the county and for the presence of the Chevron refinery in the western portion. Both counties have large low-income communities that have economic challenges. Alameda County's low-income community is concentrated in portions of the city of Oakland. Contra Costa's low-income population is primarily concentrated in the city of Richmond. Both communities have redevelopment departments and housing authorities that attempt to address poverty and stimulate jobs and investment. The area has several well established nonprofit community development corporations and CDFIs that target affordable housing and economic development services in LMI areas. The AA also benefits from contributions and investments from several nationally recognized philanthropic organizations that are headquartered in the San Francisco Bay Area.

Communications with community groups and organizations within the area indicated a need for investment by financial institutions in micro-and small business loan funds and for more affordable housing. Much of the housing developed in Oakland has been labeled mixed income housing and includes a limited amount of LMI units. UB is considered a supporter of various community development initiatives including the Bank on Oakland initiative targeted at the unbanked.

San Francisco-San Mateo-Redwood City – MD #4188	
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Demographic Information for Full-scope Ar	rea: MD 4188 S	an Francisco	San Mateo Redwoo	od Cit~		
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	382	7.33	21.47	39.01	31.68	0.52
Population by Geography	1,731,183	7.21	21.80	42.21	28.77	0.00
Owner-Occupied Housing by Geography	335,597	1.54	12.79	45.12	40.55	0.00
Business by Geography	188,752	15.59	18.13	34.67	31.51	0.10
Farms by Geography	2,160	6.76	15.97	43.15	34.12	0.00
Family Distribution by Income Level	381,072	21.33	17.59	19.98	41.11	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	148,300	11.85	28.05	42.49	17.60	0.00
Median Family Income HUD Adjusted Median Family Income for 200 Households Below Poverty Level)8	75,188 94,300 8%	Median Housing V Unemployment Ra Census)		501,526 2.12%	

(*) The NA category consists of geographies that have not been assigned an income classification. **Source: 2000 US Census and 2008 HUD updated MFI**

The San Francisco-San Mateo-Redwood City MSA AA includes the counties of San Francisco and San Mateo. The AA meets regulatory requirements and does not arbitrarily exclude LMI areas. The area was projected to, and did achieve tremendous growth during the mid-portion of the decade. Despite the expense associated with living in the area, the housing boom, and growth in the life sciences and R&D sectors drove growth in employment. However, the decline in the housing market also impacted the AA with housing values declining from a high in excess of \$700,000 to \$501,526. The California Association of Realtors estimates an average decline of 23% in housing values from 2007 to 2008.

Employment in the area has not been as severely impacted as in other areas of the state. The unemployment rate at the last census was 2.1%, but rose to 6.1% in December, 2008. The level is moderate when compared with other areas in the state and the HUD updated median family income for the area is \$94,300. After state and local government, the area's leading industries are traveler services and restaurants, computer systems design and related services, and general medical and surgical hospitals. Major employers include the University of California, San Francisco, United Airlines, Inc., Wells Fargo, N.A., and Kaiser Permanente. It is anticipated that the national economic recession will have a greater impact on the area during 2009.

At the 2000 census, the AA population was 1.7 million, which remained relatively unchanged during the next several years, but did experience a net migration out of 3,845 from 2000 to 2007. The percentage of households living below the poverty level is 8% (US Census 2000).

Affordable housing remains a challenge in San Francisco. Despite the reduction in values, affordability is still a problem. The area is known for its community development and philanthropic organizations that provide assistance to organizations throughout northern California. There are innumerable opportunities for financial institutions to become involved in activities that benefit LMI neighborhoods and individuals. UB staff is well regarded for its participation in community development initiatives such as the Bank on San Francisco program and the California Bankers Collaborative. Union Bank has taken a leadership role in both initiatives.

Community contacts indicate that affordable housing and small business access to credit are still the most critical needs in the area. San Francisco is one of the most expensive areas to live in the country, and has not been as severely impacted by price decreases as in other parts of the state. The housing affordability factor, when coupled with the tightening of credit by the financial institutions, has severely impacted the area's LMI and large immigrant populations. Many of them are or were employed by local small businesses. Local and statewide CDCs and CDFIs that serve small businesses are also being impacted. Access to loan and operating funds is now limited, as financial institutions, the usual supporters of these efforts, are no longer contributing.

Santa Ana-Anaheim-Irvine CA – MD #4204

Demographic Information for Full-scope Ar	ea: MD 4204 S	anta Ana Ana	aheim Irvine CA			
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	577	3.64	26.86	33.10	36.22	0.17
Population by Geography	2,846,289	4.95	30.96	31.84	32.26	0.00
Owner-Occupied Housing by Geography	574,193	1.25	19.56	33.56	45.63	0.00
Business by Geography	299,373	3.13	29.05	35.25	31.76	0.81
Farms by Geography	3,307	3.39	26.49	34.87	34.99	0.27
Family Distribution by Income Level	673,912	20.69	17.97	20.68	40.65	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	260,573	7.49	42.05	32.12	18.35	0.00
Median Family Income HUD Adjusted Median Family Income for 2008 Households Below Poverty Level		64,321 84,100 8%	Median Housing V Unemployment Ra Census)		275,476 2.50%	

(*) The NA category consists of geographies that have not been assigned an income classification. **Source: 2000 US Census and 2008 HUD updated MFI**

The Santa Ana-Anaheim-Irvine MD includes Orange County in Southern California. The AA meets regulatory requirements and does not arbitrarily exclude LMI areas. Orange County is bounded by Los Angeles, Riverside, and San Bernardino Counties and the Pacific Ocean. As with other areas of California, the AA's growth during the early portion of the decade has disappeared as a result of the decline in the housing industry and the subsequent "mortgage meltdown." Santa Ana-Anaheim-Irvine has a diverse economy that includes manufacturing, technology, leisure services, healthcare, and education employment opportunities.

Jobs in Orange County have been impacted by the lagging economy. In addition to federal, state, and local government, the major employers in the area are the Walt Disney Company, the University of California, Irvine, the Boeing Company, and St. Joseph Health System. The county's unemployment rate increased from 2.5% at the 2000 census to 6.5% during December, 2008, according to the State Employment Development Department. The HUD updated median family income for the area is \$84,100 with 8.0% of households below the poverty level.

The AA's 2000 census population of 2.8 billion increased to an estimated 3.1 billion in 2008 according to Economy.Com, Inc. However, there was a net loss in population of 20,740. The county has 577 CTs, of which 3.6 and 26.9% are LMI. According the California Association of Realtors, median housing prices fell 30.7% from mid-2007 to 2008 and median housing prices declined to \$275,476. The AA is considered a high cost area and affordable housing continues to be a need in the area. The decline in home values has made housing more affordable, especially in the central portion of the county.

Feedback from community groups and organizations indicate that access to small business financing is a critical need, especially for businesses in the manufacturing and service sectors. The area has also recently established a Foreclosure Taskforce that is providing counseling services, and is attempting to work with borrowers whose homes are in jeopardy. The area has many community development opportunities for retail and business financial institutions to support. Opportunities include CDFIs, new markets tax credits, LIHTC developers, and CDCs that provide financial education programs. Union Bank is generally considered to be supportive of community development programs and activities. However, the current state of the economy, and financial institutions as a sector, are troubling to most community development organizations and boards.

Demographic Information for Full-scope Ar	ea: MSA 4014	Riverside Sa	n Bernardino Ontario	o C~		
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	587	4.60	28.79	41.06	24.87	0.68
Population by Geography	3,254,821	3.53	28.54	41.16	26.73	0.04
Owner-Occupied Housing by Geography	689,493	1.49	21.74	43.33	33.44	0.00
Business by Geography	235,132	3.80	28.85	41.00	26.29	0.08
Farms by Geography	4,740	2.32	26.90	41.58	29.20	0.00
Family Distribution by Income Level	782,412	21.73	17.48	20.23	40.56	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	306,792	5.90	39.74	41.18	13.19	0.00
Median Family Income HUD Adjusted Median Family Income for 200 Households Below Poverty Level)8	47,448 62,000 13%	Median Housing V Unemployment Ra Census)		130,941 3.35%	

Riverside-San Bernardino-Ontario CA – MD #4014

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2008 HUD updated MFI

* The demographic data percentages shown in the Market Profile Tables for the California AAs and the Seattle Bellevue Everett WA AA do not agree with the percentages shown in the appropriate standard geographic distribution tables. While not material and should not have an impact on the geographic distribution analysis for small loans to businesses and farms the percentages shown in the market profile tables and the appropriate standard FFIEC tables should agree. Refer to comments in the Market Profile Section.

The Riverside-San Bernardino-Ontario CA MSA includes Riverside and San Bernardino Counties. The area is known as the "Inland Empire or IE." The MSA meets regulatory requirements and does not arbitrarily exclude LMI areas. The IE was the fastest growing area in the state during the first five years of the decade. Population grew from 3,254,821 to an estimated 4,169,800 in 2008. The growth was fueled by lower housing values and more jobs from businesses that were established or relocated from neighboring Orange and Los Angeles counties. Construction was driven by the development of housing tracts that fueled the economy. At its peak in 2005, more than 50,000 permits were issued for single-and multifamily housing developments. The area was severely impacted by the foreclosure crisis beginning in 2007. Housing values fell 37.5% and 40.3% in Riverside and San Bernardino counties respectively from 2007-2008 according the California Association of Realtors. Foreclosures now amount to two-thirds of all sales in the area.

The AA's leading industries include state and local government, employment services, restaurants, and hospitals. There are also substantial agricultural and tourism sectors within Riverside County. The area's main employers include the U.S. Marine Corps Air Ground Combat Center, Loma Linda University Adventist Health Sciences Center, Stater Brothers Markets, and the Ontario International Airport. The updated HUD median family income for the area is \$57,500. Unemployment in the area is rising and reached 10.1% in December, 2008 according to the state Department of Employment Development. The area poverty level was 13% at the 2000 Census.

The collapse of housing and its subsequent impact on businesses has resulted in an increase in social service concerns. There has been an increase in need to support homeless, transitional housing, and related organizations such as food banks and battered women's shelters. Unfortunately, there are a limited number of community development organizations operating in the IE, and only one of the national housing intermediaries has an affiliate in the area. The lack of infrastructure is complicated by the geography of the area that borders both Arizona and Nevada. Most opportunities for banks fall within the realm of community services and grants to organizations providing those services. There are a limited number of community development corporations operating within the IE, and one of the CDFIs headquartered in the area closed operations during 2008.

However, although capacity is limited, there are still opportunities for banks to participate in financial education and lending initiatives sponsored by local and statewide organizations. Riverside County has also been designated as an Empowerment Zone.

Community contacts indicate a need for financial education including Earned Income Tax Credit programs and foreclosure counseling. There are a limited number of agencies providing counseling services. Those organizations need operational support, and are challenged by financial institutions' inability to provide funding at historical levels. The area continues to need affordable housing and more small business loans. Union Bank and some of the other financial institutions in the area provide limited funding and personnel to sit on boards and committees. However, community contacts reveal that there is need for more financial support for all community development related programs.

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	605	7.93	22.48	37.69	31.40	0.50
Population by Geography	2,813,833	7.78	24.46	37.46	30.01	0.30
Owner-Occupied Housing by Geography	551,489	2.30	14.03	41.01	42.66	0.00
Business by Geography	249,283	4.95	21.53	37.07	36.42	0.04
Farms by Geography	4,360	3.53	19.33	40.34	36.77	0.02
Family Distribution by Income Level	669,102	21.02	17.91	20.09	40.98	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	260,483	13.60	34.90	35.56	15.94	0.00
Median Family Income HUD Adjusted Median Family Income for 2008 Households Below Poverty Level		53,544 72,100 10%	Median Housing Va Unemployment Ra Census)		229,602 2.78%	

San Diego-Carlsbad-San Marcos CA – MSA #4174

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2008 HUD updated MFI

The San Diego-Carlsbad-San Marcos MSA is the southernmost MSA in California and includes San Diego County. The AA meets regulatory requirements and does not arbitrarily exclude LMI areas. The MSA is bordered by Orange, Riverside, and Imperial counties, the Pacific Ocean, and Mexico and comprised of 605 geographies; 7.9 and 22.5% of which are LMI. The area was one of the state's fastest growing with industries tied to the biotech and military sectors at the beginning of the decade. Housing, always a premium commodity in the area, reached median prices in excess of \$600,000. However, San Diego was one of the first casualties in the "mortgage meltdown." Values began declining during 2005, and reached a median of \$229,602 in 2008. According the California Association of Realtors, values in the area declined 26.9% from 2007 to 2008.

The population and jobs were also negatively impacted during the period. The 2000 census indicated a population in excess of 2.8 million which grew slightly to an estimated 2.9 million in 2008. However, there was net migration out from the area in excess of 11,000 individuals. Unemployment grew from 2.8% at the 2000 census to 7.4% in December, 2008 according the California Department of Employment Development. The overall poverty rate for the area was 10%, and the HUD updated median family income is \$53,544. After government employers, the leading industries are a mix of the military, traveler accommodations, restaurants and fast food establishments, and scientific research and development services. Major employers are the Coronado Naval Base, the University of California, San Diego, Sharp HealthCare, Scripps Health, and Qualcomm, Inc. The area is not expected to show appreciable recovery until 2010.

In addition to the financial institutions competing in the AA, San Diego is home to several strong and well respected community development financial institutions including ACCION, Bankers CDC, and the Clearinghouse CDFI. The city has also been designated both a Renewal Community and an Enterprise Community by HUD.

Feedback from community groups and organizations reveal that San Diego suffers from a shortage of housingboth affordable and market rate. Although housing has become more affordable over the last two years, there is still insufficient inventory to meet market needs. The area is also home to a large and diverse immigrant population from Latin America, Asia, and Africa. There is also a need for services to assist these communities in assimilating into life in the United States. Another need is more traditional financing for small businesses. All of the needs result in opportunities for community development activities for financial institutions. UB has been commended by local community advocates for its investment in local initiatives including the Neighborhood National Bank (an OCC chartered community development bank) and the City County Reinvestment Task Force.

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	349	4.01	22.64	46.70	26.65	0.00
Population by Geography	1,735,819	3.90	24.42	46.97	24.71	0.00
Owner-Occupied Housing by Geography	349,460	1.13	16.54	47.80	34.53	0.00
Business by Geography	146,253	2.93	24.34	43.12	29.61	0.00
Farms by Geography	2,249	2.58	31.61	42.11	23.70	0.00
Family Distribution by Income Level	412,783	20.54	18.11	21.70	39.66	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	159,536	6.05	32.58	46.36	15.01	0.00
Median Family Income HUD Adjusted Median Family Income for 200 Households Below Poverty Level	18	80,198 97,800 6%	Median Housing V Unemployment Ra Census)		443,769 2.07%	

San Jose-Sunnyvale-Santa Clara CA – MSA #4194

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2008 HUD updated MFI

The San Jose-Sunnyvale-Santa Clara CA MSA is comprised of Santa Clara and San Benito counties. The AA area meets regulatory requirements and does not arbitrarily exclude LMI areas. The AA is one of the highest per capita income areas in the country with an updated 2008 HUD median family income of \$97,800. The area is home to many successful technology related companies. The population rose from 1,735,819 at the last Census to an estimated 1,826,100 in 2008 according to Moody's Economy.com. Unemployment rose to 7.8% in December, 2008 according to the state Department of Employment Development, and 6% of the households are below the poverty level (2000 US Census).

According to Moody's, San Jose remains the only California metro area that is not in a recession. The MSA is home to the Silicon Valley. The area's economy is tied to the growth and declines of the high tech sector. The leading industries are state and local government, computer systems design and related services, semi-conductor and other electrical component manufacturers and computer and peripheral equipment manufacturers. The major employers are Cisco Systems, Inc., Stanford University Hospital and Clinics, Linear Accelerator, Stanford University, and Lockheed Martin Corporation. The national economy is beginning to affect the area. As the technology sector slows, the labor market is also expected to slow during 2009. The decline will impact employees in the professional, service, eventually, retail sectors.

Housing prices have declined from a high in 2007. As this decline occurs, residential rents have also become more affordable. Affordability is now at the 2004 level. However, foreclosures are anticipated to increase as a result of the declines in employment throughout the area.

In this AA, there are several CDFIs and community development corporations. The primary focus of the organizations is economic development with an emphasis on micro-lending and technical assistance for small businesses. There are two affordable housing CDCs that are challenged by housing values. Banks in the area compete for loan, investment, and service opportunities. UB staff are active in the area's Bank on San Jose program that targets the unbanked community.

Demographic Information for Full-scope Ar	ea: MSA 3890	Portland Van	couver Beaverton O	R (P~		
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	313	2.24	23.32	47.28	27.16	0.00
Population by Geography	1,444,219	1.02	21.75	49.63	27.60	0.00
Owner-Occupied Housing by Geography	348,353	0.43	15.84	51.13	32.60	0.00
Business by Geography	143,497	4.41	21.50	44.61	29.49	0.00
Farms by Geography	3,729	1.26	10.70	58.68	29.36	0.00
Family Distribution by Income Level	361,295	18.05	18.82	22.88	40.25	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	133,199	1.33	29.83	52.05	16.79	0.00
Median Family Income HUD Adjusted Median Family Income for 200 Households Below Poverty Level	18	55,453 67,500 9%	Median Housing V Unemployment Ra Census)		184,521 3.01%	

Portland-Vancouver-Beaverton OR (Partial) – MSA #3890

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2008 HUD updated MFI

UB continued to have a minimal presence in a portion of this AA with one branch in Portland. Based on the 2000 US Census, the percentage of households below poverty level was 9 %. By 2007, 13% of the state's residents lived on incomes less that the federal poverty level. Of the three counties within the bank's AA, Multhomah County had the greatest percentage (15%) of the persons below poverty in 2007.

Manufacturing continues to play a major role in the AA followed by professional and business services, education,, health services, and construction. Within the manufacturing sector, job growth was concentrated in technology manufacturing, food manufacturing, and primary metals and metal fabrication.

Oregon's housing market has had difficulty keeping up with the state's changing economy and demographics. As of first quarter 2009, Oregon had the twelfth-lowest homeownership rate in the country, with only 67% of households owning their own home. The Portland area ranked 31st in the expensive homeownership market in 2008 and was ranked 39th in 2007. To increase access to affordable housing, Oregon legislators recently passed legislation that will raise county document-recording fees to create an ongoing source of funding to build and refurbish affordable housing units. As fewer people are able to become homeowners or maintain their home ownership, there is more pressure placed on the rental market. Rental housing is not much more affordable as 26 % of all renter households in Oregon pay more than 50 % of their household income on housing — the second-highest rate in the U.S. Federal rent subsidy contracts covering more than 5,000 privately-owned affordable rental units in multifamily buildings across the state will expire over the next five years. A statewide effort is underway to create a strategy to preserve their affordability. The threat of expiring rent subsidy contracts, rising home sales prices and continued population growth will result in the demand for more affordable rental units.

Analysis of FDIC deposits market share data as of June 30, 2008, shows there are 43 separately chartered banks and thrifts in the Portland-Vancouver-Beaverton, OR-WA MSA, though more than half of the FDIC-insured deposits in the MSA are controlled by three of them. Statewide, there are also 83 credit unions, serving 1.4 million members. Oregon also has 14 certified Community Development Financial Institutions, having awarded over \$11.9 million to Oregon organizations since 1996.

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	506	2.17	20.75	52.96	24.11	0.00
Population by Geography	2,343,058	1.93	21.89	52.39	23.79	0.00
Owner-Occupied Housing by Geography	577,775	0.49	15.58	55.45	28.48	0.00
Business by Geography	214,212	2.56	24.07	47.28	26.09	0.00
Farms by Geography	4,578	1.07	16.80	58.02	24.12	0.00
Family Distribution by Income Level	582,505	18.50	18.70	24.54	38.26	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	216,658	2.61	31.49	51.85	14.06	0.00
Median Family Income HUD Adjusted Median Family Income for 200 Households Below Poverty Level)8	63,951 81,400 8%	Median Housing Va Unemployment Ra Census)		228,785 2.54%	

Seattle-Bellevue-Everett WA - MD #4264

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2008 HUD updated MFI

UB has a very modest presence in Washington with only three branches in the state – one each in Seattle, Bellevue and Tacoma. The Seattle-Bellevue-Everett MD has a significant economic and cultural presence in the northwest and continues to have the largest concentration of population north of San Francisco and west of Chicago. Between the 1990 and 2000 U. S. Census, the MD experienced significant geo-demographic changes including a 21% increase in the total number of CTs and a steady population increase by over a third of a million.

Less than a year after the state entered into a recession, a sense of uncertainty marked the Seattle-Bellevue-Everett MD economy. The Seattle-Bellevue-Everett MD economy has experienced a steady decline in jobs. Prior to the fourth quarter of 2008, job loss had been mainly isolated to non-core sectors such as construction, professional/business services, retail and non-aero-space manufacturing. In November 2008, key employers such as JPMorgan Chase, Boeing, and Microsoft announced major job losses. This helped fuel the area unemployment rate to 8 % in the first quarter of 2009.

The financial services market is highly competitive in the Seattle-Tacoma-Bellevue, WA MSA. Analysis of FDIC deposits market share data as of June 30, 2008, shows there are 80 separately chartered banks and thrifts in the Seattle-Tacoma-Bellevue, WA MSA, though more than half of the FDIC-insured deposits in the MSA are controlled by three of them. There are also about 71 credit unions doing business in the state, with aggregate assets of more than \$23.5 billion. Washington also has 19 certified Community Development Financial Institutions, having awarded over \$10.8 million to Washington organizations since 1996.

Community contacts indicate that despite efforts by the state to address its housing affordability problem, such as the adoption of a state housing trust fund, and offering an array of first-time homebuyer assistance programs, affordability remains a challenge. As of first quarter 2009, Washington had the ninth-lowest homeownership rate in the country, with only 66% of households owning their own home. In comparison, the MD had the seventh-lowest homeownership rate in the country, with only 62% of households owning their own home as of first quarter 2009. The area has also seen an increase in housing foreclosures, but not to the extent of those in California or the East Coast. Home sales are down, but home prices have declined modestly in contrast to much of the nation. On average, home prices in the MD experienced an above national average annual appreciation growth rate. The high-cost of housing and lag in homeownership continues to support the need for all types of affordable housing.

Content of Standardized Tables

References to the "bank" include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

Table 1. Lending Volume - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank's assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans.

Table 1. Other Products - Not included in this report. Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.

Table 2. Geographic Distribution of Home Purchase Loans - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

Table 3. Geographic Distribution of Home Improvement Loans - See Table 2.

 Table 4. Geographic Distribution of Home Mortgage Refinance Loans - See Table 2.

 Table 5. Geographic Distribution of Multifamily Loans
 - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

Table 6. Geographic Distribution of Small Loans to Businesses - Percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.

Table 7. Geographic Distribution of Small Loans to Farms - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

Table 8. Borrower Distribution of Home Purchase Loans - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.

 Table 9. Borrower Distribution of Home Improvement Loans
 - See Table 8.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans - See Table 8.

Table 11. Borrower Distribution of Small Loans to Businesses - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.

Table 12. Borrower Distribution of Small Loans to Farms - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) – Not included in this report. For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system. A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

LENDING VOLUME			Geography: (CA	Evaluati	on Period: JA	NUARY 1, 200	5 TO DECEMB	ER 31, 2008			
	% of Rated Area	Home	Mortgage		Loans to nesses	Small Loai	ns to Farms	Community I Loa		Total Repo	orted Loans	% of Rated Area Deposits in MA/AA***
MA/Assessment Area (2009):	Loans (#) in MA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
MD 3108 Los Angeles-Long Beach Glendale CA	24.44	7,147	6,255,841	23,230	1,844,882	169	6,837	288	663,938	30,834	8,771,498	49.22
MD 3608 Oakland-Fremont-Hayward CA	3.72	1,071	771,589	3,461	358,745	63	3,645	102	283,478	4,697	1,417,457	2.09
MD 4188 San Francisco-San Mateo Redwood Cit	5.57	2,607	2,194,011	4,220	459,811	98	6,712	106	321,537	7,031	2,982,071	16.57
MD 4204 Santa Ana-Anaheim- Irvine CA	14.41	1,783	1,469,809	15,985	1,121,021	327	20,561	77	172,561	18,172	2,783,952	7.25
MSA 4014 Riverside San Bernardino Ontario C	7.57	1,472	560,610	7,843	500,371	186	8,451	47	69,368	9,548	1,138,800	3.39
MSA 4174 San Diego Carlsbad San Marcos CA	24.34	3,803	2,306,604	26,078	1,400,731	626	21,815	192	162,867	30,699	3,892,017	10.65
MSA 4194 San Jose Sunnyvale Santa Clara CA	3.35	780	584,025	3,324	269,041	84	5,586	42	99,219	4,230	957,871	3.24
Limited Review:												
MSA 1254 Bakersfield CA	1.40	373	69,427	1,304	80,603	70	4,020	16	40,452	1,763	194,502	0.68
MSA 2094 EI Centro CA	0.47	57	9,326	466	36,691	65	2,793	9	1,739	597	50,549	0.33
MSA 2342 Fresno CA	3.42	336	78,242	3,700	203,863	250	11,415	28	78,004	4,314	371,524	1.27
MSA 2526 Hanford Corcoran CA	0.36	46	8,565	345	9,975	55	8,086	2	5,918	448	32,544	0.21
MSA 3146 Madera CA	0.43	60	16,813	422	14,259	64	4,944	1	430	547	36,446	0.08
MSA 3290 Merced CA	0.13	18	3,682	71	3,704	74	14,169	0	0	163	21,555	0.01

Table 1. Lending Volume

[•] Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area. ^{••} The evaluation period for Community Development Loans is from July 01, 2005 to March 31, 2009. ^{•••} Deposit Data as of June 30, 2008 (Allocated). Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

LENDING VOLUME			Geography:	СА	Evaluat	ion Period: JA	NUARY 1, 2005	5 TO DECEMB	ER 31, 2008			
	% of Rated Area Loans (#) in	Home N	lortgage	Small L Busin		Small Loar	ns to Farms	Community I Loa		Total Repo	rted Loans	% of Rated Area Deposits in MA/AA***
MA/Assessment Area (2009):	MA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Limited Review:					· · ·							
MSA 3370 Modesto CA	0.57	52	14,673	460	41,983	204	35,569	8	3,470	724	95,695	0.15
MSA 3710 Oxnard Thousand Oaks Ventura CA	1.50	361	267,760	1,437	94,100	78	2,880	10	17,375	1,886	382,115	0.48
MSA 3982 Redding CA	0.32	33	6,278	336	24,806	33	2,836	3	17,929	405	51,849	0.06
MSA 4090 Sacramento Arden Arcade Roseville	2.41	658	417,976	2,200	200,051	125	14,953	54	243,264	3,037	876,244	2.10
MSA 4150 Salinas CA	0.96	215	133,107	917	37,409	78	5,872	6	33,067	1,216	209,455	0.38
MSA 4202 San Luis Obispo Paso Robles CA	0.29	78	40,208	276	14,020	10	179	1	469	365	54,876	0.13
MSA 4206 Santa Barbara Santa Maria Goleta CA	0.61	237	216,798	478	29,289	47	2,212	11	47,897	773	296,196	0.26
MSA 4210 Santa Cruz Watsonville CA	0.58	124	59,766	533	31,518	66	3,776	4	2,387	727	97,447	0.34
MSA 4222 Santa Rosa Petaluma CA	0.19	115	76,065	123	12,387	2	504	4	5,421	244	94,377	0.01
MSA 4470 Stockton CA	0.71	95	35,934	650	47,265	132	25,776	18	68,804	895	177,779	0.25
MSA 4670 Vallejo Fairfield CA	0.19	54	28,522	175	11,934	12	3,015	4	42,731	245	86,202	0.06
MSA 4730 Visalia Porterville CA	1.36	206	33,051	1,263	51,899	243	11,939	2	3,066	1,714	99,955	0.48
MSA 4970 Yuba City CA	0.19	34	11,808	115	8,556	83	14,491	5	9,554	237	44,409	0.08
Non MSA Counties - CA	0.50	79	28,534	526	24,936	13	611	9	350	627	54,431	0.24

Table 1. Lending Volume

[•] Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area. ^{••} The evaluation period for Community Development Loans is from July 01, 2005 to March 31, 2009. ^{•••} Deposit Data as of June 30, 2008 (Allocated). Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

								1044010						
LENDING VOLUME			Geog	raphy: CALI	Fornia		Evaluatio	n Period: J	ANUARY 1,	2005 TO DI	ECEMBER 3	31, 2008		
	% of Rated Area		Optional bans**	Develo	nunity opment f Credit**	Home	Equity**	Motor V	/ehicle**	Credit	Card**	Other S Consu	Secured umer**	% of Rated Area Deposits in AA ^{***}
MA/Assessment Area (2007):	Loans (#) in MA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	# \$ (000's)		\$ (000's)	#	\$(000's)	
Full Review:														
MD 3108 Los Angeles Long Beach Glendale	0.00	0	0	0	0	0	0	0	0	0	0	0	0	49.22
MD 3608 Oakland Fremont Hayward	16.67	1	272	1	272	0	0	0	0	0	0	0	0	2.09
MD 4188 San Francisco San Mateo Redwoo	16.67	1	7,621	1	7,621	0	0	0	0	0	0	0	0	16.57
MD 4204 Santa Ana Anaheim Irvine	0.00	0	0	0	0	0	0	0	0	0	0	0	0	7.25
MSA 4014 Riverside San Bernardino Ontario	0.00	0	0	0	0	0	0	0	0	0	0	0	0	3.39
MSA 4174 San Diego Carlsbad San Marcos	0.00	0	0	0	0	0	0	0	0	0	0	0	0	10.65
MSA 4194 San Jose Sunnyvale Santa Clara	33.33	2	31,777	2	31,777	0	0	0	0	0	0	0	0	3.24
Limited Review:														
MSA 1254 Bakersfield	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.68
MSA 2094 El Centro	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.33
MSA 2342 Fresno	0.00	0	0	0	0	0	0	0	0	0	0	0	0	1.27
MSA 2526 Hanford Corcoran	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.21
MSA 3146 Madera	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.08
MSA 3290 Merced	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.01

Table 1. Other Products

[•] Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area. ^{••} The evaluation period for Optional Product Line(s) is from January 01, 2005 to December 31, 2008. ^{•••} Deposit Data as of June 30, 2008 (Allocated). Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

LENDING VOLUME			Geog	raphy: CALI	Fornia		Evaluatio	n Period : J	anuary 1,	2005 TO DI	ECEMBER	31, 2008		
	% of Rated Area		Optional ans**	Develo	nunity opment f Credit**	Home I	Equity**	Motor \	/ehicle**	Credit	Card**	Other S Consu		% of Rated Area Deposits in AA […]
MA/Assessment Area (2007):	Loans (#) in MA/AA*	#	\$ (000′s)	#	\$ (000's)	#	\$ (000's)	#	\$ (000′s)	#	\$ (000's)	#	\$(000's)	
Limited Review:														
MSA 3370 Modesto	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.15
MSA 3710 Oxnard Thousand Oaks Ventura	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.48
MSA 3982 Redding	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.06
MSA 4090 Sacramento Arden Arcade Rosev	0.00	0	0	0	0	0	0	0	0	0	0	0	0	2.10
MSA 4150 Salinas	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.38
MSA 4202 San Luis Obispo Paso Robles	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.13
MSA 4206 Santa Barbara Santa Maria Golet	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.26
MSA 4210 Santa Cruz Watsonville	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.34
MSA 4222 Santa Rosa Petaluma	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.01
MSA 4470 Stockton	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.25
MSA 4670 Vallejo Fairfield	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.06
MSA 4730 Visalia Porterville	33.33	2	15,094	2	15,094	0	0	0	0	0	0	0	0	0.48
MSA 4970 Yuba City	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.08
Non MSA Counties -	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.24

^{&#}x27; Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area. " The evaluation period for Optional Product Line(s) is from January 01, 2005 to December 31, 2008. "" Deposit Data as of June 30, 2008 (Allocated). Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans	
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Geographic Distribution: HOME	PURCHASE			Geography:	CALIFORNIA	E	valuation Peri	i od : January	1, 2005 TO D	ECEMBER 31	, 2008				
	Total Home Loa		Low-Ir Geogra		Moderate Geogra		Middle- Geogra		Upper-I Geogra		Mai	rket Share	e (%) by (Geograph	y*
MA/Assessment Area:	#	% of Total ^{**}	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
MD 3108 Los Angeles Long Beach Glendale CA	3,001	36.53	1.91	0.57	15.46	3.03	31.30	11.50	51.33	84.91	0.56	0.06	0.10	0.23	1.01
MD 3608 Oakland Fremont Hayward CA	429	5.22	3.49	0.70	13.07	4.43	43.58	18.18	39.86	76.69	0.26	0.00	0.12	0.11	0.51
MD 4188 San Francisco San Mateo Redwood City CA	1,147	13.96	1.54	2.70	12.79	10.99	45.12	28.95	40.55	57.37	1.37	0.68	0.90	1.01	2.05
MD 4204 Santa Ana Anaheim Irvine CA	674	8.20	1.25	0.00	19.56	6.38	33.56	19.88	45.63	73.74	0.38	0.00	0.08	0.25	0.61
MSA 4014 Riverside San Bernardino Ontario CA	442	5.38	1.49	0.23	21.74	20.36	43.33	36.88	33.44	42.53	0.07	0.00	0.04	0.07	0.09
MSA 4174 San Diego Carlsbad San Marcos CA	1,296	15.78	2.30	3.09	14.03	6.79	41.01	18.21	42.66	71.91	0.58	0.18	0.28	0.27	0.98
MSA 4194 San Jose Sunnyvale Santa Clara CA	295	3.59	1.13	0.34	16.54	8.81	47.80	43.05	34.53	47.80	0.29	0.15	0.05	0.29	0.50
Limited Review:															
MSA 1254 Bakersfield CA	61	0.74	2.10	1.64	23.06	29.51	33.51	11.48	41.33	57.38	0.07	0.00	0.23	0.02	0.05
MSA 2094 El Centro CA	12	0.15	0.00	0.00	23.53	0.00	42.36	33.33	34.11	66.67	0.12	0.00	0.00	0.10	0.19
MSA 2342 Fresno CA	65	0.79	1.60	0.00	21.71	21.54	35.87	18.46	40.82	60.00	0.13	0.00	0.06	0.12	0.17
MSA 2526 Hanford Corcoran CA	12	0.15	0.00	0.00	22.35	33.33	39.08	33.33	38.57	33.33	0.08	0.00	0.00	0.12	0.08
MSA 3146 Madera CA	6	0.07	0.00	0.00	11.37	16.67	52.17	83.33	36.46	0.00	0.17	0.00	0.43	0.22	0.00
MSA 3290 Merced CA	3	0.04	0.00	0.00	17.13	0.00	50.94	66.67	31.94	33.33	0.00	0.00	0.00	0.00	0.00

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^{*} Based on 2007 Peer Mortgage Data (WE) * Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. *** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information. **** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Geographic Distribution: HOME	PURCHASE			Geography:	CALIFORNIA	E	valuation Peri	i od : JANUARY	′ 1, 2005 TO D	ECEMBER 31	, 2008				
	Total Home Loa		Low-Ir Geogra		Moderate Geogra		Middle- Geogra		Upper- Geogra		Ma	rket Share	e (%) by (Geograph	У [*]
MA/Assessment Area:	#	% of Total ^{**}	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited Review:															
MSA 3370 Modesto CA	10	0.12	1.12	0.00	14.63	0.00	53.88	60.00	30.36	40.00	0.02	0.00	0.00	0.04	0.00
MSA 3710 Oxnard Thousand Oaks Ventura CA	176	2.14	1.20	0.00	15.46	2.27	46.06	34.09	37.29	63.64	0.29	0.00	0.08	0.26	0.46
MSA 3982 Redding CA	4	0.05	0.00	0.00	12.78	25.00	70.92	50.00	16.30	25.00	0.00	0.00	0.00	0.00	0.00
MSA 4090 Sacramento Arden Arcade Roseville CA	264	3.21	3.32	4.17	18.33	8.33	42.14	36.36	36.21	51.14	0.06	0.00	0.02	0.07	0.07
MSA 4150 Salinas CA	50	0.61	0.00	0.00	13.83	0.00	45.09	22.00	41.08	78.00	0.33	0.00	0.00	0.17	0.73
MSA 4202 San Luis Obispo Paso Robles CA	31	0.38	0.00	0.00	10.27	12.90	75.43	70.97	14.31	16.13	0.13	0.00	0.17	0.12	0.17
MSA 4206 Santa Barbara Santa Maria Goleta CA	65	0.79	0.97	0.00	17.42	3.08	39.94	30.77	41.68	66.15	0.41	0.00	0.10	0.21	0.93
MSA 4210 Santa Cruz Watsonville CA	32	0.39	0.00	0.00	20.21	18.75	40.44	34.38	39.35	46.88	0.23	0.00	0.00	0.14	0.44
MSA 4222 Santa Rosa Petaluma CA	48	0.58	0.00	0.00	9.17	6.25	71.27	79.17	19.56	14.58	0.18	0.00	0.11	0.19	0.14
MSA 4470 Stockton CA	15	0.18	1.80	26.67	19.48	6.67	39.28	26.67	39.43	40.00	0.02	0.82	0.00	0.00	0.00
MSA 4670 Vallejo Fairfield CA	11	0.13	0.52	9.09	15.69	9.09	50.32	36.36	33.48	45.45	0.01	0.00	0.00	0.00	0.04
MSA 4730 Visalia Porterville CA	25	0.30	0.00	0.00	22.02	28.00	38.85	36.00	39.13	36.00	0.07	0.00	0.17	0.03	0.09
MSA 4970 Yuba City CA	11	0.13	0.00	0.00	17.49	9.09	52.57	63.64	29.94	27.27	0.00	0.00	0.00	0.00	0.00
Non MSA Counties - CA	30	0.37	0.00	0.00	7.27	10.00	68.87	23.33	23.86	66.67	0.12	0.00	0.00	0.00	0.28

Table 2. Geographic Distribution of Home Purchase Loans

^{*} Based on 2007 Peer Mortgage Data (WE) * Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. *** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information. **** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IN	/IPROVEN	IENT		Geo	ography: CALIF	ORNIA	Evaluatio	n Period: JAN	UARY 1, 2005	TO DECEMBE	· ·				
MA/Assessment Area:	Total H Improve Loa	ement	Low-Ir Geogra		Moderate Geogra		Middle- Geogra		Upper- Geogra		١	Market Sha	ire (%) by (Geography	N
	#	% of Tota I**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
MD 3108 Los Angeles Long Beach Glendale CA	247	19.39	1.91	1.21	15.46	15.79	31.30	16.19	51.33	66.80	0.22	0.19	0.26	0.12	0.28
MD 3608 Oakland Fremont Hayward CA	53	4.16	3.49	0.00	13.07	28.30	43.58	26.42	39.86	45.28	0.08	0.00	0.12	0.07	0.10
MD 4188 San Francisco San Mateo Redwood City CA	130	10.20	1.54	3.85	12.79	13.08	45.12	28.46	40.55	54.62	0.67	1.67	0.87	0.20	1.18
MD 4204 Santa Ana Anaheim Irvine CA	119	9.34	1.25	0.00	19.56	7.56	33.56	28.57	45.63	63.87	0.18	0.00	0.04	0.15	0.28
MSA 4014 Riverside San Bernardino Ontario CA	143	11.22	1.49	1.40	21.74	26.57	43.33	43.36	33.44	28.67	0.16	0.31	0.22	0.12	0.17
MSA 4174 San Diego Carlsbad San Marcos CA	286	22.45	2.30	6.29	14.03	17.83	41.01	33.22	42.66	42.66	1.17	2.04	1.53	0.95	1.20
MSA 4194 San Jose Sunnyvale Santa Clara CA	54	4.24	1.13	0.00	16.54	7.41	47.80	44.44	34.53	48.15	0.39	0.00	0.20	0.28	0.77
Limited Review:															
MSA 1254 Bakersfield CA	40	3.14	2.10	0.00	23.06	37.50	33.51	37.50	41.33	25.00	0.39	0.00	0.24	0.65	0.30
MSA 2094 El Centro CA	15	1.18	0.00	0.00	23.53	6.67	42.36	20.00	34.11	73.33	1.15	0.00	0.00	0.84	2.05
MSA 2342 Fresno CA	23	1.81	1.60	4.35	21.71	34.78	35.87	39.13	40.82	21.74	0.29	1.45	0.52	0.33	0.07
MSA 2526 Hanford Corcoran CA	2	0.16	0.00	0.00	22.35	0.00	39.08	100.00	38.57	0.00	0.17	0.00	0.00	0.46	0.00
MSA 3146 Madera CA	4	0.31	0.00	0.00	11.37	50.00	52.17	50.00	36.46	0.00	0.15	0.00	0.00	0.29	0.00
MSA 3290 Merced CA	3	0.24	0.00	0.00	17.13	0.00	50.94	33.33	31.94	66.67	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2007 Peer Mortgage Data (WE) * Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

¹¹ Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information. ¹¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Geographic Distribution: HOME I	MPROV	'EMENT		Geo	ography: CALIF	ORNIA	Evaluation	n Period: JAN	UARY 1, 2005	TO DECEMBE	ER 31, 2008	3			
MA/Assessment Area:	Impro	Il Home ovement oans	Low-In Geogra		Moderate Geogra		Middle- Geogra		Upper-l Geogra		1	Market Sha	ire (%) by (Geography	k
	#	% of Total ^{**}	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited Review:															
MSA 3370 Modesto CA	5	0.39	1.12	0.00	14.63	0.00	53.88	60.00	30.36	40.00	0.10	0.00	0.00	0.18	0.00
MSA 3710 Oxnard Thousand Oaks Ventura CA	10	0.78	1.20	0.00	15.46	0.00	46.06	30.00	37.29	70.00	0.04	0.00	0.00	0.08	0.00
MSA 3982 Redding CA	3	0.24	0.00	0.00	12.78	0.00	70.92	66.67	16.30	33.33	0.00	0.00	0.00	0.00	0.00
MSA 4090 Sacramento Arden Arcade Roseville CA	42	3.30	3.32	4.76	18.33	14.29	42.14	38.10	36.21	42.86	0.11	0.30	0.19	0.05	0.13
MSA 4150 Salinas CA	18	1.41	0.00	0.00	13.83	11.11	45.09	27.78	41.08	61.11	0.56	0.00	0.45	0.63	0.53
MSA 4202 San Luis Obispo Paso Robles CA	4	0.31	0.00	0.00	10.27	0.00	75.43	75.00	14.31	25.00	0.23	0.00	0.00	0.31	0.00
MSA 4206 Santa Barbara Santa Maria Goleta CA	12	0.94	0.97	0.00	17.42	8.33	39.94	25.00	41.68	66.67	0.49	0.00	0.00	0.25	1.16
MSA 4210 Santa Cruz Watsonville CA	8	0.63	0.00	0.00	20.21	50.00	40.44	37.50	39.35	12.50	0.31	0.00	0.59	0.00	0.44
MSA 4222 Santa Rosa Petaluma CA	5	0.39	0.00	0.00	9.17	40.00	71.27	60.00	19.56	0.00	0.13	0.00	0.62	0.09	0.00
MSA 4470 Stockton CA	6	0.47	1.80	0.00	19.48	16.67	39.28	66.67	39.43	16.67	0.04	0.00	0.00	0.11	0.00
MSA 4670 Vallejo Fairfield CA	5	0.39	0.52	0.00	15.69	20.00	50.32	40.00	33.48	40.00	0.12	0.00	0.27	0.08	0.13
MSA 4730 Visalia Porterville CA	28	2.20	0.00	0.00	22.02	10.71	38.85	46.43	39.13	42.86	0.56	0.00	0.76	0.85	0.15
MSA 4970 Yuba City CA	3	0.24	0.00	0.00	17.49	0.00	52.57	66.67	29.94	33.33	0.00	0.00	0.00	0.00	0.00
Non MSA Counties - CA	6	0.47	0.00	0.00	7.27	33.33	68.87	50.00	23.86	16.67	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2007 Peer Mortgage Data (WE) * Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. *** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information. **** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME	MORTGAG	GE REFINA	ANCE		Geography: C	ALIFORNIA	Evaluation	Period: JANU/	ARY 1, 2005 TC	DECEMBER	31, 2008				
MA/Assessment Area:	Total Morte Refinanc	gage	-	Income raphies	Moderate Geogra		Middle- Geogra		Upper-I Geogra		М	arket Sha	re (%) by (Geography	Ĺ
	#	% of Total ^{**}	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:													I		
MD 3108 Los Angeles Long Beach Glendale CA	3,456	29.95	1.91	2.05	15.46	15.36	31.30	14.99	51.33	67.59	0.25	0.19	0.15	0.10	0.43
MD 3608 Oakland Fremont Hayward CA	546	4.73	3.49	4.03	13.07	15.93	43.58	25.46	39.86	54.58	0.15	0.08	0.13	0.09	0.25
MD 4188 San Francisco San Mateo Redwood City CA	1,309	11.34	1.54	1.91	12.79	12.91	45.12	28.04	40.55	57.14	0.60	0.26	0.36	0.38	1.01
MD 4204 Santa Ana Anaheim Irvine CA	949	8.22	1.25	0.63	19.56	12.54	33.56	20.23	45.63	66.60	0.23	0.00	0.09	0.15	0.37
MSA 4014 Riverside San Bernardino Ontario CA	826	7.16	1.49	1.21	21.74	25.54	43.33	41.40	33.44	31.84	0.11	0.11	0.12	0.11	0.12
MSA 4174 San Diego Carlsbad San Marcos CA	2,134	18.49	2.30	3.19	14.03	12.04	41.01	27.51	42.66	57.26	0.55	0.41	0.48	0.40	0.74
MSA 4194 San Jose Sunnyvale Santa Clara CA	414	3.59	1.13	0.97	16.54	16.18	47.80	35.75	34.53	47.10	0.17	0.10	0.11	0.15	0.24
Limited Review:															
MSA 1254 Bakersfield CA	254	2.20	2.10	0.79	23.06	39.76	33.51	39.37	41.33	20.08	0.21	0.00	0.28	0.35	0.09
MSA 2094 El Centro CA	28	0.24	0.00	0.00	23.53	32.14	42.36	42.86	34.11	25.00	0.05	0.00	0.19	0.06	0.00
MSA 2342 Fresno CA	224	1.94	1.60	1.79	21.71	24.55	35.87	37.50	40.82	36.16	0.17	0.00	0.16	0.18	0.18
MSA 2526 Hanford Corcoran CA	32	0.28	0.00	0.00	22.35	50.00	39.08	28.13	38.57	21.88	0.31	0.00	0.87	0.22	0.14
MSA 3146 Madera CA	46	0.40	0.00	0.00	11.37	39.13	52.17	47.83	36.46	13.04	0.19	0.00	0.75	0.16	0.00
MSA 3290 Merced CA	12	0.10	0.00	0.00	17.13	25.00	50.94	50.00	31.94	25.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2007 Peer Mortgage Data (WE) * Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

¹¹ Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information. ¹¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Geographic Distribution: HOME	MORTG	AGE REF	INANCE		Geography: C	ALIFORNIA	Evaluation	Period: JANU	ARY 1, 2005 TC	DECEMBER	31, 2008				
MA/Assessment Area:	Mor Refi	Home tgage nance vans	ce		Geographies		Middle- Geogra		Upper-I Geogra		М	arket Sha	re (%) by (Geography	Ĺ
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited Review:															
MSA 3370 Modesto CA	32	0.28	1.12	0.00	14.63	18.75	53.88	43.75	30.36	37.50	0.05	0.00	0.04	0.04	0.06
MSA 3710 Oxnard Thousand Oaks Ventura CA	171	1.48	1.20	0.00	15.46	7.02	46.06	26.90	37.29	66.08	0.10	0.00	0.00	0.09	0.18
MSA 3982 Redding CA	25	0.22	0.00	0.00	12.78	36.00	70.92	52.00	16.30	12.00	0.17	0.00	0.46	0.11	0.10
MSA 4090 Sacramento Arden Arcade Roseville CA	315	2.73	3.32	2.86	18.33	20.00	42.14	35.56	36.21	41.59	0.11	0.04	0.13	0.08	0.13
MSA 4150 Salinas CA	132	1.14	0.00	0.00	13.83	16.67	45.09	44.70	41.08	38.64	0.33	0.00	0.25	0.22	0.53
MSA 4202 San Luis Obispo Paso Robles CA	40	0.35	0.00	0.00	10.27	7.50	75.43	77.50	14.31	15.00	0.06	0.00	0.00	0.07	0.10
MSA 4206 Santa Barbara Santa Maria Goleta CA	153	1.33	0.97	3.92	17.42	9.15	39.94	29.41	41.68	57.52	0.32	0.48	0.09	0.23	0.58
MSA 4210 Santa Cruz Watsonville CA	77	0.67	0.00	0.00	20.21	33.77	40.44	33.77	39.35	32.47	0.33	0.00	0.63	0.30	0.19
MSA 4222 Santa Rosa Petaluma CA	59	0.51	0.00	0.00	9.17	0.00	71.27	76.27	19.56	23.73	0.07	0.00	0.00	0.09	0.07
MSA 4470 Stockton CA	65	0.56	1.80	6.15	19.48	18.46	39.28	30.77	39.43	44.62	0.06	0.26	0.05	0.04	0.07
MSA 4670 Vallejo Fairfield CA	36	0.31	0.52	0.00	15.69	22.22	50.32	25.00	33.48	52.78	0.07	0.00	0.12	0.01	0.12
MSA 4730 Visalia Porterville CA	146	1.27	0.00	0.00	22.02	32.88	38.85	32.19	39.13	34.93	0.39	0.00	0.66	0.26	0.37
MSA 4970 Yuba City CA	16	0.14	0.00	0.00	17.49	31.25	52.57	50.00	29.94	18.75	0.12	0.00	0.00	0.19	0.09
Non MSA Counties - CA	43	0.37	0.00	0.00	7.27	9.30	68.87	37.21	23.86	53.49	0.30	0.00	1.65	0.21	0.31

^{*} Based on 2007 Peer Mortgage Data (WE) ** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. *** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information. *** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULT	IFAMILY			Geography	: CALIFORNI	٩	Evaluation	Period: JANUA	RY 1, 2005 TO	DECEMBER	31, 2008				
		Multifamily oans	Low-Income	Geographies		e-Income aphies	Geogr	Income aphies	Geogr	Income aphies	1	Market Sha	re (%) by C	Geography*	
MA/Assessment Area:	#	% of Total**	% of MF Units ^{***}	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:	1			I		1		1							
MD 3108 Los Angeles Long Beach Glendale CA	434	50.70	12.96	20.74	31.74	41.94	28.34	20.05	26.96	17.28	1.90	3.74	2.03	1.36	1.26
MD 3608 Oakland Fremont Hayward CA	43	5.02	13.31	25.58	27.95	39.53	45.36	20.93	13.38	13.95	1.11	3.28	0.96	0.19	2.42
MD 4188 San Francisco San Mateo Redwood City CA	21	2.45	19.98	28.57	23.42	19.05	31.54	23.81	25.05	28.57	0.14	0.00	0.00	0.16	0.29
MD 4204 Santa Ana Anaheim Irvine CA	41	4.79	6.27	14.63	41.07	53.66	33.61	24.39	19.05	7.32	1.68	1.04	2.21	0.57	2.56
MSA 4014 Riverside San Bernardino Ontario CA	61	7.13	7.73	11.48	38.68	54.10	37.84	34.43	15.76	0.00	2.35	0.00	2.39	3.57	0.00
MSA 4174 San Diego Carlsbad San Marcos CA	87	10.16	11.77	40.23	32.61	31.03	37.33	25.29	18.29	3.45	1.12	2.21	0.82	0.93	0.00
MSA 4194 San Jose Sunnyvale Santa Clara CA	17	1.99	6.94	35.29	26.10	17.65	53.65	41.18	13.30	5.88	0.59	0.00	1.13	0.46	0.00
Limited Review:													-		
MSA 1254 Bakersfield CA	18	2.10	5.58	11.11	33.58	38.89	31.60	38.89	29.24	11.11	4.71	10.00	6.06	0.00	5.00
MSA 2094 El Centro CA	2	0.23	0.00	0.00	38.97	50.00	27.45	50.00	33.58	0.00	11.11	0.00	20.00	11.11	0.00
MSA 2342 Fresno CA	24	2.80	6.51	12.50	38.38	62.50	39.03	16.67	16.08	8.33	4.58	14.29	5.33	1.96	0.00
MSA 2526 Hanford Corcoran CA	0	0.00	0.00	0.00	30.00	0.00	38.19	0.00	31.80	0.00	0.00	0.00	0.00	0.00	0.00
MSA 3146 Madera CA	4	0.47	0.00	0.00	47.62	50.00	39.87	50.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00
MSA 3290 Merced CA	0	0.00	0.00	0.00	39.39	0.00	42.53	0.00	18.09	0.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2007 Peer Mortgage Data (WE) ** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area. *** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information. **** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFA	MILY			Geography	: CALIFORNI	Ą	Evaluation	Period: JANUA	RY 1, 2005 TC	DECEMBER	31, 2008				
MA/Assessment Area:	Mult	otal ifamily ans	Low-Income Geographies		Moderate-Income Geographies			Income aphies	Upper- Geogr	Income aphies	٩	Market Sh	are (%) by	Geograph	y [*]
	#	% of Total ^{**}	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited Review:											I.				
MSA 3370 Modesto CA	5	0.58	3.38	0.00	26.24	80.00	49.18	20.00	21.20	0.00	1.54	0.00	0.00	3.57	0.00
MSA 3710 Oxnard Thousand Oaks Ventura CA	4	0.47	3.57	0.00	34.60	75.00	47.43	25.00	14.41	0.00	1.82	0.00	2.08	2.17	0.00
MSA 3982 Redding CA	1	0.12	0.00	0.00	44.43	100.00	47.48	0.00	8.09	0.00	0.00	0.00	0.00	0.00	0.00
MSA 4090 Sacramento Arden Arcade Roseville CA	37	4.32	10.57	16.22	36.09	48.65	35.54	18.92	17.80	16.22	1.31	3.51	1.43	0.00	2.08
MSA 4150 Salinas CA	15	1.75	0.00	0.00	28.29	46.67	58.50	46.67	13.21	6.67	6.47	0.00	5.08	8.96	0.00
MSA 4202 San Luis Obispo Paso Robles CA	3	0.35	0.00	0.00	34.31	66.67	64.12	33.33	1.56	0.00	3.57	0.00	12.50	0.00	0.00
MSA 4206 Santa Barbara Santa Maria Goleta CA	7	0.82	12.99	0.00	41.94	85.71	28.08	14.29	16.99	0.00	1.64	0.00	4.44	0.00	0.00
MSA 4210 Santa Cruz Watsonville CA	7	0.82	0.00	0.00	43.78	57.14	44.77	28.57	11.45	14.29	7.06	0.00	8.57	4.88	11.11
MSA 4222 Santa Rosa Petaluma CA	3	0.35	0.00	0.00	29.86	33.33	65.54	66.67	4.60	0.00	0.00	0.00	0.00	0.00	0.00
MSA 4470 Stockton CA	9	1.05	22.11	44.44	26.33	11.11	37.30	33.33	14.27	11.11	0.99	0.00	2.94	0.00	0.00
MSA 4670 Vallejo Fairfield CA	2	0.23	6.21	50.00	35.41	50.00	37.98	0.00	20.40	0.00	1.16	0.00	2.00	0.00	0.00
MSA 4730 Visalia Porterville CA	7	0.82	0.00	0.00	40.02	57.14	30.92	42.86	29.06	0.00	5.56	0.00	0.00	11.76	0.00
MSA 4970 Yuba City CA	4	0.47	0.00	0.00	49.32	25.00	37.49	75.00	13.19	0.00	10.34	0.00	0.00	17.65	0.00
Non MSA Counties - CA	0	0.00	0.00	0.00	8.86	0.00	23.52	0.00	67.63	0.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2007 Peer Mortgage Data (WE) ** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area. *** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information. **** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMAL	L LOANS TO	O BUSINE	SSES		Geography:	CALIFORNIA	Evalua	tion Period:	JANUARY 1, 2	2005 TO DECE	EMBER 31,	2008			
	Total S Business		Low-Ir Geogr	ncome aphies	Moderate Geogr	e-Income aphies	Middle- Geogr		Upper- Geogr	Income aphies		Market Sha	are (%) by (Geography*	
MA/Assessment Area:	#	% of Total**	% of Businesse s***	% BANK Loans	% of Businesse s***	% BANK Loans	% of Businesse s***	% BANK Loans	% of Businesse s***	% BANK Loans	Overall	Low	Mod	Mid	Ирр
Full Review:	LL			I		I						II			
MD 3108 Los Angeles Long Beach Glendale CA	22,912	23.03	7.83	7.07	20.82	18.34	26.40	25.69	44.16	48.90	0.80	1.01	0.83	0.75	0.81
MD 3608 Oakland Fremont Hayward CA	3,461	3.48	10.44	11.79	16.56	13.35	39.21	35.68	33.65	39.18	0.52	0.93	0.55	0.48	0.51
MD 4188 San Francisco San Mateo Redwood City CA	4,220	4.24	15.51	20.55	17.93	22.65	34.66	29.81	31.79	26.99	0.64	1.38	0.85	0.52	0.48
MD 4204 Santa Ana Anaheim Irvine CA	15,837	15.92	3.09	3.79	28.97	28.05	35.26	35.04	31.86	33.11	1.52	2.61	1.75	1.63	1.28
MSA 4014 Riverside San Bernardino Ontario CA	7,842	7.88	3.82	2.36	28.84	27.60	41.10	42.04	26.16	28.00	0.98	1.22	1.28	1.04	0.80
MSA 4174 San Diego Carlsbad San Marcos CA	26,075	26.21	4.93	3.95	21.67	21.54	37.12	39.62	36.23	34.89	3.16	3.35	4.09	3.56	2.62
MSA 4194 San Jose Sunnyvale Santa Clara CA	3,324	3.34	2.91	3.40	24.18	26.56	43.12	43.56	29.80	26.47	0.66	1.00	0.89	0.63	0.57
Limited Review:															
MSA 1254 Bakersfield CA	1,304	1.31	2.93	1.99	29.37	21.40	28.72	19.48	38.96	57.13	0.97	0.96	1.01	0.71	1.18
MSA 2094 El Centro CA	466	0.47	0.00	0.00	33.87	25.97	37.71	47.42	28.42	26.61	2.57	0.00	2.29	3.07	2.69
MSA 2342 Fresno CA	3,699	3.72	6.54	4.70	27.40	24.52	33.30	33.98	32.64	36.79	2.29	2.55	2.62	2.50	2.09
MSA 2526 Hanford Corcoran CA	345	0.35	0.00	0.00	37.79	31.59	32.41	39.71	29.62	28.70	2.60	0.00	2.93	3.24	2.03
MSA 3146 Madera CA	422	0.42	0.00	0.00	15.91	26.78	55.36	47.87	28.73	25.36	1.79	0.00	4.73	1.79	1.20
MSA 3290 Merced CA	71	0.07	0.00	0.00	31.20	32.39	47.25	45.07	21.54	22.54	0.29	0.00	0.44	0.21	0.33

^{*} Based on 2007 Peer Small Business Data -- US

[&]quot;Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area. "Source Data - Dun and Bradstreet (2007).

															Ĩ
Geographic Distribution: SMAL	L LOANS T	O BUSINE	SSES		Geography:	CALIFORNIA	Evalua	tion Period:	JANUARY 1, 2	005 TO DECI	EMBER 31, 2	2008			
	Total	Small	Low-Ir	ncome	Moderate	e-Income	Middle-	ncome	Upper-I	ncome		Market Sha	are (%) by (Geography*	
	Busines	is Loans	Geogra	aphies	Geogr	aphies	Geogra	aphies	Geogra	aphies				0.5	
MA/Assessment Area:	#	% of	% of	% BANK	% of	% BANK	% of	% BANK	% of	% BANK					
		Total**	Businesse	Loans	Businesse	Loans	Businesse	Loans	Businesse	Loans	Overall	Low	Mod	Mid	Upp
			S***		S***		S***		S***						
Limited Review:															
MSA 3370 Modesto CA	460	0.46	8.58	17.61	15.57	11.52	50.37	37.39	25.49	33.48	0.54	2.11	0.40	0.40	0.66
MSA 3710 Oxnard Thousand Oaks Ventura CA	1,437	1.44	3.88	2.57	18.64	10.79	50.09	56.09	27.38	30.55	0.58	0.55	0.39	0.68	0.56
MSA 3982 Redding CA	336	0.34	0.00	0.00	25.85	35.42	61.84	52.98	12.31	11.61	0.77	0.00	1.66	0.61	0.57
MSA 4090 Sacramento Arden Arcade Roseville CA	2,200	2.21	7.49	5.59	22.61	20.95	37.77	42.23	32.13	31.23	0.46	0.65	0.56	0.53	0.37
MSA 4150 Salinas CA	917	0.92	0.00	0.00	20.99	30.75	45.18	39.26	33.83	29.99	1.27	0.00	2.95	1.09	1.01
MSA 4202 San Luis Obispo Paso Robles CA	276	0.28	0.00	0.00	21.74	15.58	65.74	66.67	12.51	17.75	0.32	0.00	0.37	0.32	0.38
MSA 4206 Santa Barbara Santa Maria Goleta CA	478	0.48	2.52	3.14	37.23	23.01	32.47	55.65	27.77	18.20	0.49	0.53	0.37	0.92	0.26
MSA 4210 Santa Cruz Watsonville CA	533	0.54	0.00	0.00	22.08	27.58	46.86	52.16	31.06	20.26	0.70	0.00	0.94	0.80	0.52
MSA 4222 Santa Rosa Petaluma CA	123	0.12	0.00	0.00	16.44	9.76	69.27	60.98	14.29	29.27	0.09	0.00	0.03	0.10	0.11
MSA 4470 Stockton CA	650	0.65	9.19	12.46	22.60	17.85	36.13	34.15	32.08	35.54	0.62	1.69	0.60	0.65	0.52
MSA 4670 Vallejo Fairfield CA	175	0.18	2.86	3.43	24.98	27.43	45.42	38.86	26.69	30.29	0.24	0.34	0.41	0.20	0.20
MSA 4730 Visalia Porterville CA	1,263	1.27	0.00	0.00	30.05	26.37	34.49	34.84	35.43	38.80	1.94	0.00	2.11	2.08	1.94
MSA 4970 Yuba City CA	115	0.12	0.00	0.00	34.01	33.04	42.75	36.52	23.24	30.43	0.43	0.00	0.55	0.28	0.68
Non MSA Counties - CA	526	0.53	0.00	0.00	12.87	22.81	63.26	26.43	23.86	50.76	2.22	0.00	5.70	0.93	5.58

Table 6. Geographic Distribution of Small Loans to Businesses

^{*} Based on 2007 Peer Small Business Data -- US

[&]quot;Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area. "Source Data - Dun and Bradstreet (2007).

Table 7. Geographic Distribution of Small Loans to Farms

	Total S	mall Farm	Low-Ir	ncome	Moderate-	Income	Middle	-Income	Upper-Ir	ncome		Market Sha	re (%) hv (Geography*	
		Dans	Geogr		Geogra			raphies	Geogra				1C (70) Dy (Jeography	
MA/Assessment Area:	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
ull Review:															
MD 3108 Los Angeles Long Beach Glendale CA	166	5.11	3.66	3.61	15.14	19.28	31.67	33.73	49.09	43.37	2.83	1.18	2.35	3.60	2.77
MD 3608 Oakland Fremont Hayward CA	63	1.94	6.05	3.17	16.30	19.05	38.08	52.38	39.57	25.40	4.13	0.00	5.80	5.76	2.92
MD 4188 San Francisco San Mateo Redwood City CA	98	3.02	6.97	15.31	15.49	34.69	42.93	30.61	34.61	19.39	5.98	11.11	13.33	4.60	5.22
MD 4204 Santa Ana Anaheim Irvine CA	320	9.86	3.35	3.75	26.11	23.44	34.88	32.81	35.40	40.00	13.77	27.27	15.20	12.12	13.68
MSA 4014 Riverside San Bernardino Ontario CA	186	5.73	2.08	0.54	26.78	22.58	41.62	40.86	29.52	36.02	5.78	0.00	5.75	7.26	5.33
MSA 4174 San Diego Carlsbad San Marcos CA	626	19.28	3.32	3.04	18.69	18.85	40.64	38.98	37.33	39.14	19.08	12.50	25.81	20.58	17.78
MSA 4194 San Jose Sunnyvale Santa Clara CA	84	2.59	2.32	0.00	31.69	29.76	42.13	47.62	23.86	22.62	5.05	0.00	5.83	4.95	5.38
imited Review:															
MSA 1254 Bakersfield CA	70	2.16	2.06	4.29	35.47	30.00	32.52	24.29	29.95	41.43	4.48	40.00	4.03	4.20	4.70
MSA 2094 El Centro CA	65	2.00	0.00	0.00	14.44	7.69	51.80	35.38	33.76	56.92	8.64	0.00	0.00	6.59	15.69
MSA 2342 Fresno CA	250	7.70	1.24	0.00	27.13	24.00	44.03	44.80	27.50	31.20	7.08	0.00	7.73	6.25	9.13
MSA 2526 Hanford Corcoran CA	55	1.69	0.00	0.00	14.84	9.09	60.62	67.27	24.36	23.64	6.44	0.00	7.14	6.49	6.52
MSA 3146 Madera CA	64	1.97	0.00	0.00	2.26	0.00	83.39	82.81	14.35	17.19	5.08	0.00	0.00	5.49	4.88
MSA 3290 Merced CA	74	2.28	0.00	0.00	14.80	4.05	73.12	77.03	12.08	18.92	3.84	0.00	2.17	3.78	6.98

^{*} Based on 2007 Peer Small Business Data -- US

[&]quot;Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area. "Source Data - Dun and Bradstreet (2007).

Table 7. Geographic E	Distribution o	of Small Loans	to Farms
Tuble 1. Ocographic E			to r unins

Geographic Distribution: SMALL LO	ANS TO F	ARMS		Geo	graphy: CAL	IFORNIA I	Evaluation F	Period: JANU	ARY 1, 2005	TO DECEI	MBER 31, 2	2008			
		mall Farm bans	Low-Income Geographies		Moderate-Income Geographies			-Income aphies	Upper-Ir Geogra			Market Sha	re (%) by (Geography [*]	
MA/Assessment Area:	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
imited Review:		•		•			•	•			•				
MSA 3370 Modesto CA	204	6.28	2.22	0.49	13.35	15.69	62.29	53.43	22.14	30.39	9.01	0.00	18.03	7.98	9.09
MSA 3710 Oxnard Thousand Oaks Ventura CA	78	2.40	4.10	5.13	21.57	16.67	54.23	65.38	20.10	12.82	5.67	11.11	5.00	8.28	1.18
MSA 3982 Redding CA	33	1.02	0.00	0.00	16.32	30.30	71.76	60.61	11.92	9.09	6.19	0.00	25.00	5.88	0.00
MSA 4090 Sacramento Arden Arcade Roseville CA	125	3.85	4.07	6.40	17.94	5.60	47.49	60.00	30.50	28.00	4.06	18.18	0.97	5.16	3.72
MSA 4150 Salinas CA	78	2.40	0.00	0.00	21.71	20.51	50.17	58.97	28.11	20.51	5.19	0.00	3.13	7.95	4.35
MSA 4202 San Luis Obispo Paso Robles CA	10	0.31	0.00	0.00	12.85	10.00	73.42	90.00	13.74	0.00	0.75	0.00	0.00	1.05	0.00
MSA 4206 Santa Barbara Santa Maria Goleta CA	47	1.45	1.98	8.51	25.37	19.15	32.13	25.53	40.53	46.81	4.69	25.00	1.67	5.21	6.82
MSA 4210 Santa Cruz Watsonville CA	66	2.03	0.00	0.00	24.82	36.36	41.37	50.00	33.81	13.64	8.80	0.00	10.29	14.71	3.17
MSA 4222 Santa Rosa Petaluma CA	2	0.06	0.00	0.00	6.06	0.00	81.63	0.00	12.31	100.00	0.25	0.00	0.00	0.00	2.08
MSA 4470 Stockton CA	132	4.07	1.95	0.00	9.79	6.06	53.09	53.03	35.17	40.91	5.66	0.00	6.00	6.79	4.68
MSA 4670 Vallejo Fairfield CA	12	0.37	0.62	0.00	14.57	0.00	54.42	100.00	30.39	0.00	1.45	0.00	0.00	2.35	0.00
MSA 4730 Visalia Porterville CA	243	7.48	0.00	0.00	25.55	16.87	43.88	45.68	30.57	37.45	8.27	0.00	3.83	11.46	9.89
MSA 4970 Yuba City CA	83	2.56	0.00	0.00	8.48	2.41	62.04	67.47	29.48	30.12	7.97	0.00	0.00	8.89	8.99
Non MSA Counties - CA	13	0.40	0.00	0.00	6.98	30.77	73.49	23.08	19.53	46.15	8.89	0.00	33.33	3.57	14.29

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^{*} Based on 2007 Peer Small Business Data -- US

[&]quot;Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area. "Source Data - Dun and Bradstreet (2007).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCH	ASE			Geography:	CALIFORNI	A	Evaluat	ion Period: JA	NUARY 1, 2005	5 TO DECEMB							
	Total Purchas	Home e Loans		ncome owers	Moderate Borro			e-Income rowers	Upper-Incom	e Borrowers		N	larket Sha	re*			
MA/Assessment Area:	#	% of Total ^{**}	% Families*	% BANK Loans****	% Families	% BANK Loans****	% Families	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Ирр		
Full Review:														I			
MD 3108 Los Angeles Long Beach Glendale CA	3,004	36.55	23.87	0.00	16.49	0.38	17.40	0.45	42.24	99.16	0.65	0.00	0.00	0.00	0.69		
MD 3608 Oakland Fremont Hayward CA	429	5.22	20.97	0.00	17.47	2.68	21.18	5.35	40.38	91.97	0.31	0.00	0.04	0.02	0.39		
MD 4188 San Francisco San Mateo Redwood City CA	1,147	13.96	21.33	0.00	17.59	1.29	19.98	2.95	41.11	95.76	1.55	0.00	0.59	0.42	1.70		
MD 4204 Santa Ana Anaheim Irvine CA	674	8.20	20.69	0.00	17.97	0.47	20.68	3.47	40.65	96.06	0.42	0.00	0.00	0.04	0.49		
MSA 4014 Riverside San Bernardino Ontario CA	442	5.38	21.73	1.74	17.48	6.20	20.23	5.96	40.56	86.10	0.08	0.20	0.03	0.06	0.09		
MSA 4174 San Diego Carlsbad San Marcos CA	1,296	15.77	21.02	0.59	17.91	2.03	20.09	3.38	40.98	93.99	0.62	1.03	0.12	0.20	0.73		
MSA 4194 San Jose Sunnyvale Santa Clara CA	295	3.59	20.54	0.35	18.11	3.87	21.70	7.39	39.66	88.38	0.33	0.00	0.07	0.16	0.38		
Limited Review:																	
MSA 1254 Bakersfield CA	61	0.74	23.46	3.70	16.67	9.26	18.13	14.81	41.75	72.22	0.08	0.00	0.30	0.04	0.08		
MSA 2094 EI Centro CA	12	0.15	23.24	0.00	17.60	0.00	17.11	9.09	42.05	90.91	0.15	0.00	0.00	0.47	0.12		
MSA 2342 Fresno CA	65	0.79	22.80	3.77	17.05	9.43	18.53	11.32	41.63	75.47	0.14	1.15	0.15	0.09	0.14		
MSA 2526 Hanford Corcoran CA	12	0.15	20.55	0.00	18.31	9.09	19.92	9.09	41.22	81.82	0.04	0.00	0.00	0.00	0.06		
MSA 3146 Madera CA	6	0.07	22.09	0.00	16.65	16.67	21.11	0.00	40.14	83.33	0.21	0.00	1.45	0.00	0.21		
MSA 3290 Merced CA	3	0.04	20.72	0.00	18.32	50.00	19.88	0.00	41.08	50.00	0.00	0.00	0.00	0.00	0.00		

Based on 2007 Peer Mortgage Data (WE)
 As a percentage of loans with borrower income information available. No information was available for 6.5% of loans originated and purchased by bank.
 Percentage of Families is based on the 2000 Census information.

Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.
 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Borrower Distribution: HOME PURCHA	\SE			Geography:	CALIFORNI	A	Evaluat	ion Period: JA	NUARY 1, 2005	TO DECEMB	ER 31, 200	8			
	Total Purchase	Home e Loans	Borr	ncome owers	Moderate Borro			e-Income rowers	Upper-Incom	e Borrowers		Ν	/larket Sha	re*	
MA/Assessment Area:	#	% of Total**	% Families*	% BANK Loans****	% Families 2	% BANK Loans****	% Families	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Limited Review:															
MSA 3370 Modesto CA	10	0.12	21.74	0.00	17.27	20.00	20.71	10.00	40.28	70.00	0.03	0.00	0.27	0.00	0.02
MSA 3710 Oxnard Thousand Oaks Ventura CA	176	2.14	19.55	0.62	18.43	1.24	22.09	4.97	39.92	93.17	0.29	0.96	0.18	0.00	0.35
MSA 3982 Redding CA	4	0.05	20.36	0.00	18.02	66.67	21.24	0.00	40.38	33.33	0.00	0.00	0.00	0.00	0.00
MSA 4090 Sacramento Arden Arcade Roseville CA	264	3.21	20.59	3.57	18.32	8.93	21.00	4.02	40.09	83.48	0.06	0.00	0.03	0.00	0.09
MSA 4150 Salinas CA	50	0.61	19.70	0.00	18.38	0.00	21.52	0.00	40.40	100.00	0.40	0.00	0.00	0.00	0.44
MSA 4202 San Luis Obispo Paso Robles CA	31	0.38	18.57	3.45	18.88	0.00	22.65	3.45	39.90	93.10	0.15	0.00	0.00	0.00	0.18
MSA 4206 Santa Barbara Santa Maria Goleta CA	65	0.79	20.00	0.00	18.61	0.00	20.45	1.69	40.95	98.31	0.45	0.00	0.00	0.17	0.53
MSA 4210 Santa Cruz Watsonville CA	32	0.39	19.96	0.00	17.98	3.33	21.23	10.00	40.83	86.67	0.24	0.00	0.00	0.00	0.30
MSA 4222 Santa Rosa Petaluma CA	48	0.58	17.73	0.00	18.87	0.00	24.32	6.82	39.08	93.18	0.18	0.00	0.00	0.00	0.24
MSA 4470 Stockton CA	15	0.18	22.77	0.00	16.48	21.43	19.80	14.29	40.95	64.29	0.02	0.00	0.00	0.00	0.03
MSA 4670 Vallejo Fairfield CA	11	0.13	19.26	0.00	18.51	0.00	23.45	11.11	38.79	88.89	0.02	0.00	0.00	0.00	0.02
MSA 4730 Visalia Porterville CA	25	0.30	22.23	0.00	17.27	4.17	19.30	16.67	41.20	79.17	0.09	0.00	0.00	0.08	0.10
MSA 4970 Yuba City CA	11	0.13	20.84	9.09	18.18	18.18	20.53	18.18	40.46	54.55	0.00	0.00	0.00	0.00	0.00
Non MSA Counties - CA	30	0.37	17.46	0.00	17.52	3.33	21.14	6.67	43.87	90.00	0.13	0.00	0.00	0.00	0.16

Table 8. Borrower Distribution of Home Purchase Loans

Based on 2007 Peer Mortgage Data (WE)
 As a percentage of loans with borrower income information available. No information was available for 6.5% of loans originated and purchased by bank.
 Percentage of Families is based on the 2000 Census information.
 Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.
 2 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

							NAL LU							*	
MA/Assessment Area:	Impro	Home vement ans	Bor	Income rowers		e-Income owers		Income		Income owers		Ma	rket Shar	e	
	#	% of Total**	% Familie s ^{***}	% BANK Loans****	% Families ³	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
ull Review:															
MD 3108 Los Angeles Long Beach Glendale CA	248	19.45	23.87	0.98	16.49	7.80	17.40	10.73	42.24	80.49	0.18	0.18	0.18	0.16	0.18
MD 3608 Oakland Fremont Hayward CA	53	4.16	20.97	4.26	17.47	23.40	21.18	17.02	40.38	55.32	0.07	0.00	0.10	0.10	0.06
MD 4188 San Francisco San Mateo Redwood City CA	130	10.20	21.33	1.90	17.59	2.86	19.98	8.57	41.11	86.67	0.57	1.25	0.00	0.14	0.74
MD 4204 Santa Ana Anaheim Irvine CA	119	9.33	20.69	2.11	17.97	13.68	20.68	9.47	40.65	74.74	0.18	0.00	0.00	0.15	0.23
MSA 4014 Riverside San Bernardino Ontario CA	143	11.22	21.73	10.94	17.48	20.31	20.23	21.88	40.56	46.88	0.16	0.30	0.22	0.33	0.08
MSA 4174 San Diego Carlsbad San Marcos CA	286	22.43	21.02	9.38	17.91	16.07	20.09	17.41	40.98	57.14	1.04	2.54	2.26	0.75	0.89
MSA 4194 San Jose Sunnyvale Santa Clara CA	54	4.24	20.54	4.35	18.11	23.91	21.70	10.87	39.66	60.87	0.38	0.61	0.78	0.11	0.38
imited Review:															
MSA 1254 Bakersfield CA	40	3.14	23.46	15.63	16.67	28.13	18.13	18.75	41.75	37.50	0.35	0.00	1.15	0.48	0.20
MSA 2094 El Centro CA	15	1.18	23.24	7.69	17.60	0.00	17.11	23.08	42.05	69.23	1.00	14.29	0.00	1.08	0.82
MSA 2342 Fresno CA	23	1.80	22.80	22.73	17.05	27.27	18.53	22.73	41.63	27.27	0.27	2.63	1.15	0.28	0.00
MSA 2526 Hanford Corcoran CA	2	0.16	20.55	50.00	18.31	50.00	19.92	0.00	41.22	0.00	0.18	0.00	2.33	0.00	0.00
MSA 3146 Madera CA	4	0.31	22.09	50.00	16.65	50.00	21.11	0.00	40.14	0.00	0.16	0.00	1.25	0.00	0.00
MSA 3290 Merced CA	3	0.24	20.72	0.00	18.32	0.00	19.88	0.00	41.08	100.00	0.00	0.00	0.00	0.00	0.00

Based on 2007 Peer Mortgage Data (WE)
 As a percentage of loans with borrower income information available. No information was available for 17.3% of loans originated and purchased by bank.
 Percentage of Families is based on the 2000 Census information.
 Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.
 ³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME I	MPROVE	MENT			Geography: C	ALIFORNIA	Evaluatio	n Period: JAN	NUARY 1, 200	5 TO DECEM	BER 31, 200	8			
MA/Assessment Area:	Impro	Home vement oans	-	Income rowers		e-Income owers		-Income owers		Income owers		Ma	rket Shar	e*	
	#	% of Total ^{**}	% Familie s***	% BANK Loans****	% Families ⁴	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Limited Review:			•												
MSA 3370 Modesto CA	5	0.39	21.74	0.00	17.27	0.00	20.71	33.33	40.28	66.67	0.06	0.00	0.00	0.25	0.00
MSA 3710 Oxnard Thousand Oaks Ventura CA	10	0.78	19.55	0.00	18.43	0.00	22.09	20.00	39.92	80.00	0.04	0.00	0.00	0.00	0.07
MSA 3982 Redding CA	3	0.24	20.36	0.00	18.02	33.33	21.24	0.00	40.38	66.67	0.00	0.00	0.00	0.00	0.00
MSA 4090 Sacramento Arden Arcade Roseville CA	42	3.29	20.59	5.13	18.32	30.77	21.00	12.82	40.09	51.28	0.10	0.00	0.28	0.13	0.06
MSA 4150 Salinas CA	18	1.41	19.70	0.00	18.38	23.08	21.52	0.00	40.40	76.92	0.53	0.00	1.67	0.00	0.56
MSA 4202 San Luis Obispo Paso Robles CA	4	0.31	18.57	0.00	18.88	0.00	22.65	25.00	39.90	75.00	0.25	0.00	0.00	0.00	0.36
MSA 4206 Santa Barbara Santa Maria Goleta CA	12	0.94	20.00	0.00	18.61	0.00	20.45	20.00	40.95	80.00	0.34	0.00	0.00	0.00	0.49
MSA 4210 Santa Cruz Watsonville CA	8	0.63	19.96	0.00	17.98	20.00	21.23	40.00	40.83	40.00	0.34	0.00	1.89	0.00	0.25
MSA 4222 Santa Rosa Petaluma CA	5	0.39	17.73	0.00	18.87	0.00	24.32	50.00	39.08	50.00	0.15	0.00	0.00	0.34	0.13
MSA 4470 Stockton CA	6	0.47	22.77	0.00	16.48	50.00	19.80	0.00	40.95	50.00	0.00	0.00	0.00	0.00	0.00
MSA 4670 Vallejo Fairfield CA	5	0.39	19.26	33.33	18.51	33.33	23.45	33.33	38.79	0.00	0.10	0.00	0.37	0.18	0.00
MSA 4730 Visalia Porterville CA	28	2.20	22.23	0.00	17.27	13.04	19.30	17.39	41.20	69.57	0.48	0.00	0.57	0.87	0.36
MSA 4970 Yuba City CA	3	0.24	20.84	0.00	18.18	66.67	20.53	33.33	40.46	0.00	0.00	0.00	0.00	0.00	0.00
Non MSA Counties - CA	6	0.47	17.46	0.00	17.52	20.00	21.14	40.00	43.87	40.00	0.00	0.00	0.00	0.00	0.00

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^{*} Based on 2007 Peer Mortgage Data (WE)

[&]quot; As a percentage of loans with borrower income information available. No information was available for 17.3% of loans originated and purchased by bank. "Percentage of Families is based on the 2000 Census information.

 ⁴ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Borrower Distribution: HOME M	ORTGAGI	e refina	NCE		Geography: C	ALIFORNIA	Evaluation I	Period: JANUA	.RY 1, 2005 TO	DECEMBER	31, 2008				
MA/Assessment Area:	Mort	ance	Low-Incom	e Borrowers	Moderate Borro		Middle-Incom	ne Borrowers	Upper-lı Borro			Mar	rket Shar	e*	
	#	% of Total**	% Families***	% BANK Loans	% Families⁵	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:								1	1						
MD 3108 Los Angeles Long Beach Glendale CA	3,461	29.98	23.87	3.35	16.49	14.54	17.40	6.63	42.24	75.48	0.26	0.97	0.44	0.15	0.26
MD 3608 Oakland Fremont Hayward CA	546	4.73	20.97	6.53	17.47	19.39	21.18	14.29	40.38	59.80	0.17	0.70	0.42	0.15	0.11
MD 4188 San Francisco San Mateo Redwood City CA	1,309	11.34	21.33	1.85	17.59	8.15	19.98	6.55	41.11	83.45	0.64	0.61	0.82	0.25	0.69
MD 4204 Santa Ana Anaheim Irvine CA	949	8.22	20.69	3.73	17.97	13.58	20.68	8.17	40.65	74.52	0.26	0.47	0.23	0.09	0.30
MSA 4014 Riverside San Bernardino Ontario CA	826	7.15	21.73	8.34	17.48	24.76	20.23	15.05	40.56	51.85	0.13	0.55	0.48	0.06	0.09
MSA 4174 San Diego Carlsbad San Marcos CA	2,134	18.48	21.02	4.63	17.91	13.55	20.09	10.34	40.98	71.48	0.55	1.53	1.00	0.29	0.55
MSA 4194 San Jose Sunnyvale Santa Clara CA	414	3.59	20.54	9.42	18.11	16.90	21.70	13.02	39.66	60.66	0.17	0.29	0.35	0.09	0.16
Limited Review:															
MSA 1254 Bakersfield CA	254	2.20	23.46	9.22	16.67	32.04	18.13	23.79	41.75	34.95	0.21	0.63	0.72	0.18	0.13
MSA 2094 El Centro CA	28	0.24	23.24	0.00	17.60	15.38	17.11	23.08	42.05	61.54	0.06	0.00	0.50	0.00	0.04
MSA 2342 Fresno CA	224	1.94	22.80	5.70	17.05	24.87	18.53	15.54	41.63	53.89	0.17	0.36	0.40	0.16	0.13
MSA 2526 Hanford Corcoran CA	32	0.28	20.55	9.38	18.31	25.00	19.92	21.88	41.22	43.75	0.37	0.00	0.29	0.43	0.37
MSA 3146 Madera CA	46	0.40	22.09	19.05	16.65	30.95	21.11	28.57	40.14	21.43	0.20	2.08	0.49	0.33	0.04

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

- Based on 2007 Peer Mortgage Data (WE)
 As a percentage of loans with borrower income information available. No information was available for 12.3% of loans originated and purchased by bank.
 Percentage of Families is based on the 2000 Census information.
 Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.
 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10.	Borrower	Distribution	of Home	Mortgage	Refinance Loans
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Borrower Distribution: HOME MORT	GAGE F	REFINAN	CE		Geography: C	ALIFORNIA	Evaluation P	Period: JANUA	RY 1, 2005 TO	DECEMBER	31, 2008				
MA/Assessment Area:	Mor Refi	Home tgage nance oans		-Income rowers	Moderate Borro		Middle-Incom	ne Borrowers	Upper-I Borro			Ma	rket Shar	e [*]	
	#	% of Total**	% Familie s ^{***}	% BANK Loans****	% Families ⁶	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Limited Review:															
MSA 3290 Merced CA	12	0.10	20.72	0.00	18.32	0.00	19.88	16.67	41.08	83.33	0.00	0.00	0.00	0.00	0.00
MSA 3370 Modesto CA	32	0.28	21.74	3.45	17.27	13.79	20.71	13.79	40.28	68.97	0.05	0.00	0.00	0.10	0.05
MSA 3710 Oxnard Thousand Oaks Ventura CA	171	1.48	19.55	3.62	18.43	6.52	22.09	5.80	39.92	84.06	0.11	0.48	0.11	0.04	0.12
MSA 3982 Redding CA	25	0.22	20.36	12.50	18.02	20.83	21.24	25.00	40.38	41.67	0.18	1.43	0.18	0.36	0.04
MSA 4090 Sacramento Arden Arcade Roseville CA	315	2.73	20.59	10.14	18.32	18.18	21.00	12.94	40.09	58.74	0.11	0.53	0.15	0.06	0.11
MSA 4150 Salinas CA	132	1.14	19.70	2.27	18.38	20.45	21.52	14.77	40.40	62.50	0.29	1.08	1.19	0.08	0.26
MSA 4202 San Luis Obispo Paso Robles CA	40	0.35	18.57	0.00	18.88	16.22	22.65	24.32	39.90	59.46	0.08	0.00	0.00	0.26	0.04
MSA 4206 Santa Barbara Santa Maria Goleta CA	153	1.33	20.00	2.29	18.61	9.92	20.45	8.40	40.95	79.39	0.32	0.60	0.66	0.21	0.30
MSA 4210 Santa Cruz Watsonville CA	77	0.67	19.96	11.94	17.98	13.43	21.23	19.40	40.83	55.22	0.37	3.76	0.00	0.59	0.25
MSA 4222 Santa Rosa Petaluma CA	59	0.51	17.73	1.92	18.87	0.00	24.32	7.69	39.08	90.38	0.06	0.00	0.00	0.00	0.09
MSA 4470 Stockton CA	65	0.56	22.77	3.28	16.48	16.39	19.80	21.31	40.95	59.02	0.07	0.26	0.13	0.08	0.05
MSA 4670 Vallejo Fairfield CA	36	0.31	19.26	0.00	18.51	13.79	23.45	27.59	38.79	58.62	0.07	0.00	0.00	0.06	0.10
MSA 4730 Visalia Porterville CA	146	1.26	22.23	8.57	17.27	26.43	19.30	25.71	41.20	39.29	0.45	0.51	1.34	0.38	0.31
MSA 4970 Yuba City CA	16	0.14	20.84	0.00	18.18	13.33	20.53	13.33	40.46	73.33	0.15	0.00	0.00	0.25	0.14
Non MSA Counties - CA	43	0.37	17.46	0.00	17.52	0.00	21.14	6.25	43.87	93.75	0.32	0.00	0.00	0.00	0.41

Based on 2007 Peer Mortgage Data (WE)
 As a percentage of loans with borrower income information available. No information was available for 12.3% of loans originated and purchased by bank.
 Percentage of Families is based on the 2000 Census information.
 Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.
 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LO	ANS TO BU	SINESSES		Geogra	aphy: CALIFORNIA	Evaluation Period: JANUA	RY 1, 2005 TO DECEMBER 31, 2	008	
	Total Sma to Busir			With Revenues lion or less	Loans	by Original Amount Regardless	of Business Size	Ма	rket Share*
MA/Assessment Area:	#	% of Total ^{**}	% of Businesse s***	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:			5						
MD 3108 Los Angeles Long Beach Glendale CA	23,230	23.24	69.17	48.02	87.03	7.24	5.73	0.80	0.96
MD 3608 Oakland Fremont Hayward CA	3,461	3.46	68.76	48.43	80.29	11.07	8.64	0.52	0.63
MD 4188 San Francisco San Mateo Redwood City CA	4,220	4.22	68.64	46.56	79.38	11.30	9.31	0.64	0.74
MD 4204 Santa Ana Anaheim Irvine CA	15,985	15.99	69.16	48.83	88.83	6.81	4.36	1.52	1.79
MSA 4014 Riverside San Bernardino Ontario CA	7,843	7.85	69.41	55.63	88.79	6.57	4.64	0.98	1.27
MSA 4174 San Diego Carlsbad San Marcos CA	26,078	26.09	69.66	54.01	91.93	5.10	2.97	3.16	4.11
MSA 4194 San Jose Sunnyvale Santa Clara CA	3,324	3.33	67.42	46.84	84.66	10.23	5.11	0.66	0.73
Limited Review:							·		
MSA 1254 Bakersfield CA	1,304	1.30	68.42	55.90	89.95	6.75	3.30	0.97	1.31
MSA 2094 El Centro CA	466	0.47	65.56	47.85	88.41	3.86	7.73	2.57	3.36
MSA 2342 Fresno CA	3,700	3.70	67.36	52.49	90.41	6.73	2.86	2.29	3.17
MSA 2526 Hanford Corcoran CA	345	0.35	63.97	58.26	98.26	1.16	0.58	2.60	4.46
MSA 3146 Madera CA	422	0.42	66.87	63.98	98.34	0.71	0.95	1.79	2.66
MSA 3290 Merced CA	71	0.07	63.53	61.97	91.55	4.23	4.23	0.29	0.53

^{*} Based on 2007 Peer Small Business Data -- US

[&]quot;Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area. "Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2007). ""Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 26.42% of small loans to businesses originated and purchased by the bank.

Borrower Distribution: SMALL LOAN	IS TO BUS	INESSES		Geogra	aphy: CALIFORNIA	Evaluation Period: JANUA	RY 1, 2005 TO DECEMBER 31,	2008	
	Total Loan Busine	s to		With Revenues lion or less	Loans	by Original Amount Regardless	of Business Size	Ma	rket Share*
	#	% of Total**	% of Businesse	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
MA/Assessment Area:			S***						
Limited Review:									
MSA 3370 Modesto CA	460	0.46	68.06	55.65	82.39	10.22	7.39	0.54	0.72
MSA 3710 Oxnard Thousand Oaks Ventura CA	1,437	1.44	69.54	59.43	89.56	5.29	5.15	0.58	0.88
MSA 3982 Redding CA	336	0.34	71.09	44.05	88.39	5.95	5.65	0.77	0.92
MSA 4090 Sacramento Arden Arcade Roseville CA	2,200	2.20	68.40	48.18	82.45	9.64	7.91	0.46	0.55
MSA 4150 Salinas CA	917	0.92	69.33	65.65	95.09	3.49	1.42	1.27	2.27
MSA 4202 San Luis Obispo Paso Robles CA	276	0.28	70.97	65.22	92.39	5.07	2.54	0.32	0.51
MSA 4206 Santa Barbara Santa Maria Goleta CA	478	0.48	68.62	58.37	89.75	6.28	3.97	0.49	0.88
MSA 4210 Santa Cruz Watsonville CA	533	0.53	72.97	69.23	88.74	6.94	4.32	0.70	1.28
MSA 4222 Santa Rosa Petaluma CA	123	0.12	71.19	57.72	78.05	13.82	8.13	0.09	0.14
MSA 4470 Stockton CA	650	0.65	65.52	55.69	88.15	5.69	6.15	0.62	0.89
MSA 4670 Vallejo Fairfield CA	175	0.18	69.13	52.57	88.57	6.29	5.14	0.24	0.35
MSA 4730 Visalia Porterville CA	1,263	1.26	67.55	56.93	93.90	4.20	1.90	1.94	2.78
MSA 4970 Yuba City CA	115	0.12	65.88	60.87	86.96	3.48	9.57	0.43	0.64
Non MSA Counties - CA	526	0.53	73.41	43.73	92.97	5.51	1.52	2.22	2.34

Table 11. Borrower Distribution of Small Loans to Businesses

^{*} Based on 2007 Peer Small Business Data -- US

[&]quot;Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area. "Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2007). ""Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 26.42% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LO	ANS TO F	ARMS		Geograph	y: CALIFORNIA	Evaluation Period: JANUAF	RY 1, 2005 TO DECEMBER 31, 20	08	
		Small to Farms	Farms With Re million		Loan	s by Original Amount Regardless	s of Farm Size	Ма	rket Share*
MA/Assessment Area:	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
MD 3108 Los Angeles Long Beach Glendale CA	169	5.19	93.68	44.38	95.86	2.96	1.18	2.83	1.60
MD 3608 Oakland Fremont Hayward CA	63	1.93	93.57	68.25	92.06	1.59	6.35	4.13	3.59
MD 4188 San Francisco San Mateo Redwood City CA	98	3.01	93.97	42.86	83.67	14.29	2.04	5.98	4.17
MD 4204 Santa Ana Anaheim Irvine CA	327	10.04	91.26	41.28	85.63	13.76	0.61	13.77	8.02
MSA 4014 Riverside San Bernardino Ontario CA	186	5.71	91.53	54.84	91.94	6.99	1.08	5.78	4.58
MSA 4174 San Diego Carlsbad San Marcos CA	626	19.22	93.07	60.54	97.44	1.92	0.64	19.08	17.18
MSA 4194 San Jose Sunnyvale Santa Clara CA	84	2.58	92.36	51.19	88.10	8.33	3.57	5.05	3.38
Limited Review:									
MSA 1254 Bakersfield CA	70	2.15	86.50	48.57	92.86	7.14	0.00	4.48	3.42
MSA 2094 El Centro CA	65	2.00	78.34	40.00	95.38	4.62	0.00	8.64	7.14
MSA 2342 Fresno CA	250	7.68	87.80	47.60	93.60	3.60	2.80	7.08	6.09
MSA 2526 Hanford Corcoran CA	55	1.69	87.55	27.27	63.64	14.55	21.82	6.44	2.52
MSA 3146 Madera CA	64	1.96	87.90	46.88	84.38	9.38	6.25	5.08	3.00
MSA 3290 Merced CA	74	2.27	88.35	45.95	39.19	27.03	33.78	3.84	4.15

^{*} Based on 2007 Peer Small Business Data -- US

[&]quot;Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

¹¹ Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2007). ¹¹⁰ Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 24.44% of small loans to farms originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL L	DANS TO	FARMS		Geograph	y: CALIFORNIA	Evaluation Period: JANUAR	Y 1, 2005 TO DECEMBER 31, 20	008	
		I Small to Farms	Farms With Re million		Loa	ns by Original Amount Regardles	s of Farm Size	Ma	rket Share*
MA/Assessment Area:	#	% of Total ^{**}	% of Farms***	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Limited Review:							I		
MSA 3370 Modesto CA	204	6.26	91.86	65.20	43.63	33.33	23.04	9.01	9.58
MSA 3710 Oxnard Thousand Oaks Ventura CA	78	2.39	87.84	56.41	94.87	5.13	0.00	5.67	5.14
MSA 3982 Redding CA	33	1.01	94.14	51.52	75.76	21.21	3.03	6.19	5.71
MSA 4090 Sacramento Arden Arcade Roseville CA	125	3.84	93.33	76.00	65.60	16.00	18.40	4.06	4.05
MSA 4150 Salinas CA	78	2.39	78.81	65.38	80.77	12.82	6.41	5.19	5.94
MSA 4202 San Luis Obispo Paso Robles CA	10	0.31	92.89	70.00	100.00	0.00	0.00	0.75	1.20
MSA 4206 Santa Barbara Santa Maria Goleta CA	47	1.44	88.22	40.43	82.98	17.02	0.00	4.69	4.92
MSA 4210 Santa Cruz Watsonville CA	66	2.03	89.57	62.12	84.85	9.09	6.06	8.80	11.43
MSA 4222 Santa Rosa Petaluma CA	2	0.06	92.38	0.00	50.00	0.00	50.00	0.25	0.00
MSA 4470 Stockton CA	132	4.05	90.60	56.06	43.18	28.79	28.03	5.66	4.96
MSA 4670 Vallejo Fairfield CA	12	0.37	94.42	91.67	41.67	8.33	50.00	1.45	1.82
MSA 4730 Visalia Porterville CA	243	7.46	86.35	54.73	90.95	5.35	3.70	8.27	7.63
MSA 4970 Yuba City CA	83	2.55	91.03	54.22	51.81	27.71	20.48	7.97	6.86
Non MSA Counties - CA	13	0.40	93.49	30.77	100.00	0.00	0.00	8.89	2.56

Based on 2007 Peer Small Business Data -- US
 Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.
 Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2007).
 Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 24.44% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geog	raphy: CA	Evaluation Perio	d : JULY 1, 2005 TO M	IARCH 31, 2009			
MA/Assessment Area:	Prior Period	Investments*	Current Period	Investments	T	otal Investments		Unfunded Cor	mmitments**
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
MD 3108 Los Angeles Long Beach Glendale CA	129	18,627	829	66,200	958	84,827	16.56	30	35,486
MD 3608 Oakland Fremont Hayward CA	19	10,428	262	56,726	281	67,154	113.11	20	18,983
MD 4188 San Francisco San Mateo Redwood City CA	18	11,029	526	23,837	544	34,866	6.81	25	48,217
MD 4204 Santa Ana Anaheim Irvine CA	73	16,002	140	26,415	213	42,417	8.28	4	14,691
MSA 4014 Riverside San Bernardino Ontario CA	38	8,339	94	69,396	132	77,735	15.18	11	3,849
MSA 4174 San Diego Carlsbad San Marcos CA	32	12,374	429	12,939	461	25,313	4.94	15	5,844
MSA 4194 San Jose Sunnyvale Santa Clara CA	24	15,111	87	11,276	111	26,387	5.15	12	696
Limited Review:	·		· · · · ·		·			-	
MSA 1254 Bakersfield CA	3	1,178	31	4,611	34	5,789	1.13	2	10,852
MSA 2094 El Centro CA	1	3	4	20	5	23	0.00	0	0
MSA 2342 Fresno CA	2	3,308	72	1,107	74	4,415	0.86	0	0
MSA 2526 Hanford Corcoran CA	1	1,174	2	27	3	1,201	0.23	0	0
MSA 3146 Madera CA	0	0	2	13	2	13	0.00	0	0
MSA 3290 Merced CA	0	0	3	40	3	40	0.01	0	0

^{&#}x27; 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date. " 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geog	raphy: CA	Evaluation Peric	od: JULY 1, 2005 TO N	IARCH 31, 2009			
MA/Assessment Area:	Prior Period	Investments*	Current Period	Investments	T	otal Investments		Unfunded Co	mmitments**
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Limited Review:									
MSA 3370 Modesto CA	0	0	7	25	7	25	0.00	0	0
MSA 3710 Oxnard Thousand Oaks Ventura CA	3	1,679	19	4,748	22	6,427	1.26	4	23,356
MSA 3982 Redding CA	1	571	10	491	11	1,062	0.21	3	321
MSA 4090 Sacramento Arden Arcade Roseville CA	23	3,509	122	27,119	145	30,628	5.98	13	1,414
MSA 4150 Salinas CA	4	1,269	16	2,386	20	3,655	0.71	1	12
MSA 4202 San Luis Obispo Paso Robles CA	1	181	9	5,364	10	5,545	1.08	2	423
MSA 4206 Santa Barbara Santa Maria Goleta CA	0	0	38	885	38	885	0.17	1	633
MSA 4210 Santa Cruz Watsonville CA	1	334	10	97	11	431	0.08	1	0
MSA 4222 Santa Rosa Petaluma CA	5	2,816	18	23,475	23	26,291	5.13	3	1,538
MSA 4470 Stockton CA	1	2,940	17	2,545	18	5,485	1.07	4	3,352
MSA 4670 Vallejo Fairfield CA	2	233	15	21,342	17	21,575	4.21	4	1,959
MSA 4730 Visalia Porterville CA	0	0	17	17,885	17	17,885	3.49	3	123
MSA 4970 Yuba City CA	0	0	5	11,050	5	11,050	2.16	1	1,590
Non MSA Counties - CA	0	0	14	51	14	51	0.01	0	0
Statewide/ Investments California	6	9,719	9	1,200	15	10,919	2.13	4	5,738

^{&#}x27; 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date. " 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH	DELIVERY	SYSTEM AN	ID BRANCH	OPENING	S/CLOSIN	GS	Geogra	aphy: Califor	nia	Eva	luation Pe	riod: July 1	I, 2005 TO	March 30, 2	2009		
	Deposits			Branch					Brai	•	igs/Closing:				Popu		
Assessment Area:	% of Rated Area	# of BANK Branche	% of Rated Area		ocation of E ome of Geo			# of Branch	# of Branch	Net ch	ange in Loc (+ c		anches	% of Pop	oulation with	in Each Ge	ography
	Deposits in AA	S	Branche s in AA	Low	Mod	Mid	Upp	Opening s	Closings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
06-31084 Los Angeles- Long Beach-Glendale CA	49.22	70	21.08	7.14	10.00	27.14	55.71	1	4	-1	-1	-1	0	8.00	29.44	30.88	31.58
06-36084 Oakland- Fremont-Hayward CA	2.09	17	5.12	17.65	11.76	23.53	47.06	6	1	0	-1	1	5	8.54	20.25	41.14	30.04
06-40140 Riverside-San Bernardino-Ontario CA	3.39	33	9.94	12.12	33.33	36.36	18.18	3	4	1	0	-1	-1	3.53	28.54	41.16	26.73
06-41740 San Diego- Carlsbad-San Marcos CA	10.65	60	18.07	6.67	28.33	35.00	30.00	4	1	0	0	0	3	7.78	24.46	37.46	30.01
06-41884 San Francisco- San Mateo-Redwood City CA	16.57	13	3.92	30.77	15.38	30.77	23.08	0	0	0	0	0	0	7.21	21.80	42.21	28.77
06-41940 San Jose- Sunnyvale-Santa Clara CA	3.24	13	3.92	0.00	38.46	53.85	7.69	1	0	0	0	1	0	3.90	24.42	46.97	24.71
06-42044 Santa Ana- Anaheim-Irvine CA	7.25	40	12.05	0.00	17.5	30.00	52.50	4	1	0	0	0	3	4.95	30.96	31.84	32.26
Limited Review:																	
06-12540 Bakersfield CA	0.68	9	2.71	0.00	22.22	0.00	77.78	2	1	0	0	0	1	4.40	32.14	31.74	30.06
06-20940 El Centro CA	0.33	3	0.90	0.00	33.33	33.33	33.33	0	0	0	0	0	0	0.00	25.50	47.45	27.05
06-23420 Fresno CA	1.27	15	4.52	6.67	20.00	40.00	33.33	0	1	0	0	-1	0	4.73	32.88	35.66	26.63
06-25260 Hanford-Corcoran CA	0.21	2	0.60	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	35.42	35.84	23.81
06-31460 Madera CA	0.08	2	0.60	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	21.87	54.77	23.36
06-32900 Merced CA	0.01	1	0.30	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	26.44	50.04	23.52
06-33700 Modesto CA	0.15	4	1.20	25.00	0.00	75.00	0.00	0	0	0	0	0	0	2.66	21.22	52.77	23.35
06-37100 Oxnard- Thousand Oaks-Ventura CA	0.48	6	1.81	16.67	16.67	33.33	33.33	1	2	0	-2	0	1	3.86	23.98	44.41	27.75

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

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DISTRIBUTION OF BRANCH	I DELIVERY	SYSTEM AN	ID BRANCH	OPENING	S/CLOSIN	GS	Geogr	aphy: Califor	nia	Eva	aluation Pe	riod: July 1	1, 2005 TO	March 30, 2	2009		
	Deposits			Branch	nes				Bra		igs/Closing				Popu		
Assessment Area:	% of Rated	# of BANK	% of Rated		ocation of l ome of Ge			# of	# of	Net ch	ange in Loc (+ c		anches	% of Pop	oulation with	iin Each Ge	ography
	Area Deposits in AA	Branche s	Area Branche s in AA	Low	Mod	Mid	Upp	Branch Opening s	Branch Closings	Low	Mod	Mid	Upp	Low	Mod	Mid	Ирр
Limited Review:																	
06-39820 Redding CA	0.06	1	0.30	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	18.51	66.24	15.25
06-40900 Sacrament- Arden-Arcarde CA	2.10	10	3.01	0.00	30.00	40.00	30.00	1	0	0	0	0	1	6.61	25.18	38.80	29.41
06-41500 Salinas CA	0.38	6	1.81	0.00	16.67	33.33	50.00	1	1	0	1	0	-1	0.00	26.32	48.43	25.25
06-42020 San Luis Obsipo- Paso Robles CA	0.13	2	0.60	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	16.72	69.48	13.79
06-42060 Santa Barbara- Santa Maria Goleta CA	0.26	3	0.90	0.00	33.33	66.67	0.00	0	0	0	0	0	0	6.08	31.57	33.18	29.18
06-42100 Santa Cruz- Watsonville CA	0.34	3	0.90	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	31.25	39.43	29.32
06-42220 Santa Rosa- Petaluma CA	0.01	1	0.30	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	14.38	69.79	15.83
06-44700 Stockton CA	0.25	7	2.11	14.29	14.29	42.86	28.57	0	0	0	0	0	0	58.88	25.65	38.34	30.13
06-46700 Vallejo-Fairfield CA	0.06	1	0.30	0.00	0.00	0.00	100.00	0	0	0	0	0	0	1.55	22.77	47.80	27.02
06-47300 Visalia-Porterville CA	0.48	6	1.81	0.00	16.67	0.00	83.33	0	0	0	0	0	0	0.00	32.31	38.64	28.80
06-49700 Yuba City CA	0.08	1	0.30	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	25.62	51.20	23.18
06-99999 CA Non-MSA	0.24	3	0.90	0.00	33.33	33.33	33.33	0	0	0	0	0	0	0.00	8.96	68.06	22.98

					Table 1. Lo	ending Vol	ume					
LENDING VOLUME			Geography:	OREGON	E	Evaluation Peri	iod: January	1, 2005 TO DE	CEMBER 31, 2	008		
	% of Rated Area Loans (#) in	Home N	lortgage		oans to esses	Small Loar	ns to Farms		Development ns**	Total Repo	rted Loans	% of Rated Area Deposits in MA/AA***
MA/Assessment Area (2009):	MA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
MSA 3890 Portland Vancouver	E 100.00	108	91,642	295	97,861	4	430	26	4,378	433	194,311	100.00

[•] Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area. ^{••} The evaluation period for Community Development Loans is from July 01, 2005 to March 31, 2009. ^{•••} Deposit Data as of June 30, 2008. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Geographic Distribution: HOME	PURCHASE			Geography:	OREGON	E	valuation Peri	od: JANUARY	1, 2005 TO DI	ECEMBER 31,	2008				
	Total Home Loa	e Purchase Ins	Low-In Geogra			e-Income aphies		Income aphies	Upper-I Geogra		Mar	ket Share	e (%) by G	eograph	y*
MA/Assessment Area:	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Ирр
Full Review:															
MSA 3890 Portland Vancouver Beaverton OR	40	100.00	0.43	5.00	15.84	42.50	51.13	17.50	32.60	35.00	0.02	0.00	0.01	0.02	0.02

Table 2. Geographic Distribution of Home Purchase Loans

^{*} Based on 2007 Peer Mortgage Data (WE) * Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. *** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information. **** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Geographic Distribution: HO	ome improv	EMENT		Geo	ography: OREC	GON	Evaluation	Period: JANU	ARY 1, 2005 T	O DECEMBER	R 31, 2008				
	Total H Improveme			icome aphies	Moderate Geogra		Middle- Geogra			Income aphies	1	Market Sha	are (%) by (Geography	*
MA/Assessment Area:	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
MSA 3890 Portland Vancouver Beaverton OR	5	100.00	0.43	0.00	15.84	20.00	51.13	40.00	32.60	40.00	0.02	0.00	0.00	0.00	0.07

Table 3. Geographic Distribution of Home Improvement Loans

^{*} Based on 2007 Peer Mortgage Data (WE) * Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

¹¹ Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information. ¹¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Geographic Distribution: HC	ME MORTG	AGE REFI	NANCE		Geography: C	REGON	Evaluation	Period: JANUA	ARY 1, 2005 TC	DECEMBER	31, 2008				
MA/Assessment Area:	Total Morto Refinance	jage	Low-Income (Geographies		e-Income aphies	Middle- Geogra	Income aphies	Upper-I Geogra	Income aphies	М	arket Sha	re (%) by (Geography	ſ
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:	•														
MSA 3890 Portland Vancouver Beaverton OR	28	100.00	0.43	0.00	15.84	21.43	51.13	14.29	32.60	64.29	0.00	0.00	0.00	0.00	0.0

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

^{*} Based on 2007 Peer Mortgage Data (WE) * Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

¹¹ Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information. ¹¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Geographic Distribution: MU	LTIFAMILY			Geography	y: OREGON	E	Evaluation Per	iod: January	1, 2005 TO DE	ECEMBER 31,	2008				
		ultifamily Ins	Low-Income	Geographies		e-Income aphies		Income aphies		Income aphies	M	arket Sha	re (%) by (Geography	,
MA/Assessment Area:	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
MSA 3890 Portland Vancouver Beaverton OR	35	100.00	2.52	0.00	34.16	34.29	42.28	57.14	21.04	8.57	1.64	0.00	1.82	2.23	0.00

Table 5. Geographic Distribution of Multifamily Loans

^{*} Based on 2007 Peer Mortgage Data (WE) ** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area. *** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information. **** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Geographic Distribution:	SMALL LOANS T	O BUSINE	SSES		Geography:	OREGON	Evalua	tion Period: J	ianuary 1, 2	005 TO DECE	MBER 31, 2	2008			
	Total Small E Loans		-	ncome aphies		e-Income aphies		Income aphies		Income aphies		Market Sha	are (%) by (Geography*	
MA/Assessment Area:	#	% of Total**	% of Businesse s ^{***}	% BANK Loans	% of Businesse s***	% BANK Loans	% of Businesse s***	% BANK Loans	% of Businesse s***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
MSA 3890 Portland Vancouver Beaverton OR	295	100.00	4.41	12.54	21.50	23.05	44.61	29.83	29.49	34.58	0.08	0.26	0.10	0.06	0.08

Table 6. Geographic Distribution of Small Loans to Businesses

^{*} Based on 2007 Peer Small Business Data -- US

[&]quot;Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area. "Source Data - Dun and Bradstreet (2008).

Geographic Distribution: SM	MALL LOANS TO F	ARMS		Geo	graphy: ORE	GON Eva	luation Per	iod: Januar	Y 1, 2005 TC	DECEMB	ER 31, 200	8			
	Total Small Farm Loan				Moderate- Geogra			-Income aphies	Upper-Ir Geogra		l	Market Sha	re (%) by (Geography	·
MA/Assessment Area:	# % of Total**		% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
MSA 3890 Portland Vancouver Beaverton OR	4	100.00	1.26	0.00	10.70	0.00	58.68	100.00	29.36	0.00	0.17	0.00	0.00	0.28	0.00

Table 7. Geographic Distribution of Small Loans to Farms

^{*} Based on 2007 Peer Small Business Data -- US

[&]quot;Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area. "Source Data - Dun and Bradstreet (2008).

Borrower Distribution: HOME	PURCHASE			Geography:	OREGON		Evaluation	Period: JANU	ARY 1, 2005 TC	DECEMBER	31, 2008				
	Total Home Pu Loans	urchase		ncome owers	Moderate Borro			e-Income rowers	Upper-Incom	e Borrowers		Ν	/larket Sha	ire*	
MA/Assessment Area:	#	% of Total**	% Families*	% BANK Loans****	% Families 7	% BANK Loans****	% Families ***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Ирр
Full Review:															
MSA 3890 Portland Vancouver Beaverton OR	40	100.00	18.05	0.00	18.82	17.50	22.88	17.50	40.25	65.00	0.02	0.00	0.00	0.00	0.03

Table 8. Borrower Distribution of Home Purchase Loans

Based on 2007 Peer Mortgage Data (WE)
 As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.
 Percentage of Families is based on the 2000 Census information.

Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.
 ⁷ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

	A/Assessment Area: # % of					e-Income owers		Income wers	Upper- Borro	Income owers		Ма	irket Shar	·e*	
MA/Assessment Area:	#	% of Total**	% Familie s ^{***}	% BANK Loans ^{****}	% Families ⁸	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
ull Review:															
MSA 3890 Portland Vancouver Beaverton OR	5	100.00	18.05	0.00	18.82	0.00	22.88	25.00	40.25	75.00	0.00	0.00	0.00	0.00	0.0

Table 9. Borrower Distribution of Home Improvement Loans

Based on 2007 Peer Mortgage Data (WE)
 As a percentage of loans with borrower income information available. No information was available for 20.0% of loans originated and purchased by bank.
 Percentage of Families is based on the 2000 Census information.

 ³ Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.
 ⁸ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

	Total Home M Refinance L				Moderate Borro		Middle-Incom	ne Borrowers	Upper-lı Borrov			Mar	ket Share	Ĵ _*	
MA/Assessment Area: #		% of Total**	% Families***	% BANK Loans****	% Families ⁹	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
ull Review:							l	L						1	
MSA 3890 Portland Vancouver Beaverton OR	28	100.00	18.05	0.00	18.82	20.00	22.88	4.00	40.25	76.00	0.00	0.00	0.00	0.00	0.0

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Based on 2007 Peer Mortgage Data (WE)
 As a percentage of loans with borrower income information available. No information was available for 10.7% of loans originated and purchased by bank.
 Percentage of Families is based on the 2000 Census information.

³ Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. ⁹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Borrower Distribution: SMAL	L LOANS TO	BUSINES	SES	Geogra	aphy: OREGON	Evaluation Period: JANUA	RY 1, 2005 TO DECEMBER 31, 2	2008	
	Total Sma to Busir		Businesses Wit \$1 million		Loans	by Original Amount Regardless	of Business Size	Ma	irket Share*
MA/Assessment Area:	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:	1								
MSA 3890 Portland Vancouver Beaverton OR	295	100.00	65.45	31.86	36.27	21.69	42.03	0.08	0.07

Table 11. Borrower Distribution of Small Loans to Businesses

^{*} Based on 2007 Peer Small Business Data -- US

Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.
 Small loans to businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).
 Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 23.05% of small loans to businesses originated and purchased by the bank.

Borrower Distribution: SMAL	L LOANS TO	FARMS		Geograph	y: OREGON	Evaluation Period: JANUARY	Y 1, 2005 TO DECEMBER 31, 20	08	
	Total Sm to Fa		Farms With Re million		Loa	ns by Original Amount Regardles	ss of Farm Size	Ма	rket Share*
MA/Assessment Area:	#	% of Total ^{**}	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
MSA 3890 Portland Vancouver Beaverton OR	4	100.00	94.58	0.00	25.00	75.00	0.00	0.17	0.00

Table 12. Borrower Distribution of Small Loans to Farms

^{*} Based on 2007 Peer Small Business Data -- US

[&]quot;Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).
 Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Ge	ography: OR	Evaluation P	e riod : JULY 1, 2005 T	O MARCH 31, 2009			
MA/Assessment Area:	Prior Perio	od Investments*	Current Peri	od Investments		Total Investments		Unfunded C	commitments**
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:								· · · · · · · · · · · · · · · · · · ·	
MSA 3890 Portland Vancouver Beaverton OR	0	0	22	738	22	738	100.00	0	0

^{&#}x27; 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date. " 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

DISTRIBUTION OF BRANCH	I DELIVERY	SYSTEM AN	ID BRANCH	OPENING	S/CLOSIN	GS	Geogra	aphy: OREG	ON	Ev	aluation Pe	e riod : July	1, 2005 TO	March 30,	2009		
	Deposits			Branch	nes				Bra	nch Openir	ngs/Closing	S				lation	
Assessment Area:	% of Rated	# of BANK	BANK Rated Income of Geographies (%					# of	# of	Net ch	ange in Loc (+ c		anches	% of Pop	oulation with	nin Each Ge	ography
	Area Deposits in AA	Branche s	Area Branche s in AA	Low	Mod	Mid	Upp	Branch Opening s	Branch Closings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
MSA 3890 Portland Vancouver Beaverton OR (Partial)	100.00	1	100.00	100.00	0.00	0.00	0.00	0	0	0	0	0	0	1.02	21.75	49.63	27.60

Table 1. Lending	Volume
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LENDING VOLUME			Geography:	WASHINGTO	N	Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2008						
	% of Rated Area Loans (#) in	Home M	lortgage	Small Loans to Businesses		Small Loar	ns to Farms	Community I Loa	Development ins**	Total Repo	orted Loans	% of Rated Area Deposits in MA/AA***
MA/Assessment Area (2009):	MA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000′s)	#	\$ (000's)	#	\$(000's)	
Full Review:												
MD 4264 Seattle Bellevue Evere	80.27	130	116,819	277	70,993	3	153	9	1,027	419	188,992	86.18
Limited Review:												
MD 4510 Tacoma WA	19.73	46	86,742	52	21,357	0	0	5	600	103	108,699	13.82

[•] Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area. ^{••} The evaluation period for Community Development Loans is from July 01, 2005 to March 31, 2009. ^{•••} Deposit Data as of June 30, 2008. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

	Total Home Purchase Loans		Low-Ir Geogra	ncome aphies	Moderate Geogra	e-Income aphies	Middle- Geogra	Income aphies		Income aphies	Mar	ket Share	e (%) by C	Geograph	y*
MA/Assessment Area:	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
MD 4264 Seattle Bellevue Everett WA	46	88.46	0.49	0.00	15.58	19.57	55.45	26.09	28.48	54.35	0.02	0.00	0.02	0.01	0.04
Limited Review:															
MD 4510 Tacoma WA	6	11.54	0.50	0.00	10.96	16.67	63.09	16.67	25.46	66.67	0.01	0.00	0.03	0.00	0.02

Table 2. Geographic Distribution of Home Purchase Loans

^{*} Based on 2007 Peer Mortgage Data (WE) * Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. *** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information. **** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

	Total F	lomo	Low In	icome	Moderate	Incomo	Middle-	Incomo	Unnor	ncome	N	Markat Sha	are (%) by G	-oography*	
	Improveme		Geogra		Geogra			aphies	Geogra				1e (70) by C	seography	
MA/Assessment Area:	#	% of Total ^{**}	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
MD 4264 Seattle Bellevue Everett WA	4	57.14	0.49	0.00	15.58	25.00	55.45	0.00	28.48	75.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
MD 4510 Tacoma WA	3	42.86	0.50	0.00	10.96	0.00	63.09	33.33	25.46	66.67	0.00	0.00	0.00	0.00	0.00

Table 3. Geographic Distribution of Home Improvement Loans

^{*} Based on 2007 Peer Mortgage Data (WE) * Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. *** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information. **** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Geographic Distribution: HO	ME MORTG	AGE REF	INANCE		Geography: V	ASHINGTON	Evaluation	Period: JANU	ARY 1, 2005 TC	DECEMBER	31, 2008				
MA/Assessment Area:	Total I Mortg Refinance	age	Low-Income	Geographies	Geographies		Middle- Geogra		Upper-I Geogra		Ma	arket Shai	re (%) by (Geography	/ [*]
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
MD 4264 Seattle Bellevue Everett WA	49	87.50	0.49	0.00	15.58	40.82	55.45	24.49	28.48	34.69	0.02	0.00	0.08	0.01	0.03
Limited Review:															
MD 4510 Tacoma WA	7	12.50	0.50	0.00	10.96	42.86	63.09	42.86	25.46	14.29	0.01	0.00	0.05	0.01	0.00

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

^{*} Based on 2007 Peer Mortgage Data (WE) * Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. *** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information. **** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

	Total Multifamily Loans		Low-Income	Geographies		e-Income aphies		Income aphies	Upper-I Geogra			Market Sha	ire (%) by G	eography*	;
MA/Assessment Area:	#	% of Total ^{**}	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overa II	Low	Mod	Mid	Upp
Full Review:															
MD 4264 Seattle Bellevue Everett WA	31	50.82	3.72	0.00	36.96	45.16	43.29	41.94	16.04	12.90	1.50	0.00	1.94	1.59	0.5
Limited Review:															
MD 4510 Tacoma WA	30	49.18	8.47	16.67	29.99	20.00	52.41	56.67	9.13	6.67	7.93	13.64	10.34	7.61	0.0

Table 5. Geographic Distribution of Multifamily Loans

^{*} Based on 2007 Peer Mortgage Data (WE) ** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area. *** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information. **** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Geographic Distribution:	SMALL LOANS T	O BUSINE	SSES		Geography: WASHINGTON Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2008											
	Total Small Business Low-Income Loans Geographies					e-Income aphies	Middle-Income Geographies			ncome aphies		Market Sha	are (%) by C	Geography*		
MA/Assessment Area:	#	% of Total**	% of Businesse s***	% BANK Loans	% of Businesse s***	% BANK Loans	% of Businesse s***	% BANK Loans	% of Businesse s***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
MD 4264 Seattle Bellevue Everett WA	277	84.19	2.55	5.05	23.79	21.66	47.30	33.94	26.35	39.35	0.05	0.15	0.06	0.03	0.06	
Limited Review:																
MD 4510 Tacoma WA	52	15.81	1.98	0.00	21.77	17.31	55.38	38.46	20.87	44.23	0.04	0.00	0.06	0.02	0.07	

Table 6. Geographic Distribution of Small Loans to Businesses

^{*} Based on 2007 Peer Small Business Data -- US

[&]quot;Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area. "Source Data - Dun and Bradstreet (2007).

	Total Small Far	m Loans	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
MA/Assessment Area:	#	% of Total ^{**}	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
ull Review:															
MD 4264 Seattle Bellevue Everett WA	3	100.00	1.07	0.00	16.43	0.00	58.03	0.00	24.47	100.00	0.00	0.00	0.00	0.00	0.0
imited Review:															
MD 4510 Tacoma WA	0	0.00	1.17	0.00	13.09	0.00	61.38	0.00	24.35	0.00	0.00	0.00	0.00	0.00	0.0

Table 7. Geographic Distribution of Small Loans to Farms

^{*} Based on 2007 Peer Small Business Data -- US

[&]quot;Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area. "Source Data - Dun and Bradstreet (2007).

Borrower Distribution: HOME	PURCHASE			Geography:	WASHINGT	ON	Evalu	ation Period: J	JANUARY 1, 20	05 TO DECEM	IBER 31, 20	800			
Total Home Purchase Loans			_	ncome owers	Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Incom	Upper-Income Borrowers		Market Share			
MA/Assessment Area:	#	% of Total**	% Families*	% BANK Loans****	% Families	% BANK Loans****	% Families ***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
MD 4264 Seattle Bellevue Everett WA	46	88.46	18.50	4.65	18.70	13.95	24.54	6.98	38.26	74.42	0.02	0.00	0.00	0.01	0.03
Limited Review:															
MD 4510 Tacoma WA	6	11.54	18.66	0.00	18.89	0.00	23.23	25.00	39.22	75.00	0.01	0.00	0.00	0.02	0.01

Table 8. Borrower Distribution of Home Purchase Loans

Based on 2007 Peer Mortgage Data (WE)
 As a percentage of loans with borrower income information available. No information was available for 9.6% of loans originated and purchased by bank.
 Percentage of Families is based on the 2000 Census information.

¹⁰ Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. ¹⁰ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

	Total Home Improvement Low-Income Loans Borrowers				Moderate Borro	e-Income		Income		Income	Market Share*					
MA/Assessment Area:	#	% of Total**	% Familie s ^{***}	% BANK Loans****	% Families ¹¹	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
MD 4264 Seattle Bellevue Everett WA	4	57.14	18.50	0.00	18.70	0.00	24.54	0.00	38.26	100.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
MD 4510 Tacoma WA	3	42.86	18.66	0.00	18.89	0.00	23.23	0.00	39.22	100.00	0.00	0.00	0.00	0.00	0.00	

Table 9. Borrower Distribution of Home Improvement Loans

Based on 2007 Peer Mortgage Data (WE)
 As a percentage of loans with borrower income information available. No information was available for 28.6% of loans originated and purchased by bank.
 Percentage of Families is based on the 2000 Census information.

Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.
 ¹¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: H	IOME MORTGAC	GE REFINA	NCE		Geography: WASHINGTON Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2008										
	Total Home Mortgage Low-Income Borrowers Refinance Loans				Moderate Borro		ne Borrowers	Upper-li Borro		Market Share*					
MA/Assessment Area:	#	% of Total**	% Families***	% BANK Loans****	% Families ¹²	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:														•	
MD 4264 Seattle Bellevue Everett WA	49	87.50	18.50	4.55	18.70	31.82	24.54	13.64	38.26	50.00	0.03	0.00	0.06	0.02	0.02
Limited Review:		_								_					
MD 4510 Tacoma WA	7	12.50	18.66	14.29	18.89	14.29	23.23	42.86	39.22	28.57	0.01	0.00	0.03	0.04	0.00

Based on 2007 Peer Mortgage Data (WE)
 As a percentage of loans with borrower income information available. No information was available for 8.9% of loans originated and purchased by bank.
 Percentage of Families is based on the 2000 Census information.
 Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.
 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

	Total Sma to Busir		Businesses Wit \$1 million		Loans	by Original Amount Regardless	of Business Size	Market Share [*]			
	#	% of Total ^{**}	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less		
MA/Assessment Area:											
Full Review:											
MD 4264 Seattle Bellevue Everett WA	277	84.19	70.55	33.94	51.26	16.97	31.77	0.05	0.04		
Limited Review:											
MD 4510 Tacoma WA	52	15.81	70.60	32.69	26.92	17.31	55.77	0.04	0.03		

^{*} Based on 2007 Peer Small Business Data -- US

Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.
 Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2007).
 Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 32.22% of small loans to businesses originated and purchased by the bank.

Borrower Distribution: SMAL	L LOANS TO	FARMS		Geograph	y: WASHINGTON	Evaluation Period: JANUAR	RY 1, 2005 TO DECEMBER 31, 2	2008	
	Total Sma to Fa		Farms With Re million		Loai	ns by Original Amount Regardles	s of Farm Size	Ма	rket Share*
MA/Assessment Area:	#	% of Total**	% of Farms***	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:	1								
MD 4264 Seattle Bellevue Everett WA	3	100.00	94.77	100.00	66.67	33.33	0.00	0.00	0.00
Limited Review:									
MD 4510 Tacoma WA	0	0.00	95.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 12. Borrower Distribution of Small Loans to Farms

^{*} Based on 2007 Peer Small Business Data -- US

[&]quot;Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2007).
 Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Ge	ography: WA	Evaluation P	e riod : JULY 1, 2005 T	O MARCH 31, 2009			
MA/Assessment Area:	Prior Perio	od Investments*	Current Peri	od Investments		Total Investments		Unfunded C	Commitments**
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
MD 4264 Seattle Bellevue Everett WA	0	0	15	199	15	199	29.39	0	0
Limited Review:							•	•	
MD 4510 Tacoma WA	0	0	4	330	4	330	48.75	0	0
Statewide	0	0	5	148	5	148	21.86	0	0

^{&#}x27; 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date. " 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCE	DELIVERY	SYSTEM AN	ID BRANCH	OPENING	S/CLOSIN	GS	Geogr	aphy: WASH	IINGTON		Evaluati	on Period:	July 1, 200	05 TO Marc	h 30, 2009		
	Deposits			Branch	nes				Brai	nch Openin	igs/Closing	S			Popul	ation	
Assessment Area:	% of Rated	# of BANK	% of Rated		ocation of E ome of Geo			# of	# of	Net cha	ange in Loc (+ c	ation of Bra or -)	anches	% of Pop	oulation with	iin Each Ge	ography
	Area Deposits in AA	Branche s	Area Branche s in AA	Low	Mod	Mid	Upp	Branch Opening s	Branch Closings	Low	Mod	Mid	Upp	Low	Mod	Mid	Ирр
Full Review:								•									
MD 4264 Seattle Bellevue Everett WA	86.18	2	66.67	0.00	0.00	0.00	100.00	0	0	0	0	0	0	1.93	21.89	52.39	23.79
Limited Review:																	
MD 4510 Tacoma WA	13.82	1	33.33	0.00	100.00	0.00	0.00	0	0	0	0	0	0	2.73	18.13	58.48	20.44