



PUBLIC DISCLOSURE

July 14, 2014

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Rabobank, National Association
Charter Number: **24583**

915 Highland Pointe, Suite 350
Roseville, CA 95678

Office of the Comptroller of the Currency

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San Francisco, CA 94111

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 **Satisfactory**.

The following table indicates the performance level of **Rabobank, National Association** with respect to the lending, investment, and service tests:

Performance Levels	Rabobank, NA Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
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:

- Rabobank, National Association’s (RNA) lending activity, overall, reflects excellent responsiveness to community credit needs.
- RNA granted a substantial majority of its HMDA and CRA reportable loans within the bank’s combined assessment areas. By number, approximately 95 percent of all reportable loans were within the bank’s combined assessment areas.
- The geographic distribution of RNA’s loans reflects good penetration.
- The distribution of RNA’s loans by borrower income characteristics reflects good penetration.
- RNA originated a good level of community development loans. The bank’s community development lending has a positive impact on the bank’s CRA performance.
- RNA makes a significant level of qualified community development investments that are responsive to community needs.
- RNA’s branch and alternative delivery systems are readily accessible to the bank’s geographies and individuals of different income levels. RNA provides a relatively high level of community development services.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA 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: 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 nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated 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 householder 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 refinancings, 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 percent 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 percent of the area median income, or a median family income that is less than 50 percent, 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: 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: 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 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, 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 non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Description of Institution

RNA is an intrastate financial institution and a wholly-owned subsidiary of VIB Corp (VIBC), a one bank holding company. VIBC is owned by Utrecht-America Holdings, Inc. (UAH), a financial services holding company. UAH is owned by Rabobank International Holdings BV (RIF), which is owned by Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A. (known as Rabobank Nederland). Rabobank Nederland is an \$835 billion privately-owned international financial services organization founded in the 1890s and headquartered in Utrecht, the Netherlands. UAH, RIF, and Rabobank Nederland are collectively known as The Rabobank Group. In 2002, The Rabobank Group acquired VIBC and its subsidiary Valley Independent Bank and converted Valley Independent Bank to a national bank charter and renamed the bank Rabobank, N.A. in April 2005. RNA's strategic focus is to create a rural "country banking" concept focused heavily on lending to food and agribusiness companies.

RNA is headquartered in Roseville, California and has administrative offices in Arroyo Grande and El Centro, California. RNA is a full service banking institution with 119 branch offices in 29 counties across the state. The bank offers retail and commercial banking services to individuals, agricultural customers, businesses, and commercial real estate developers while maintaining a strong focus on serving the banking needs of small- to medium-sized businesses. RNA provides a full line of depository, treasury management, and commercial and consumer products, including but not limited to: checking and savings accounts, credit cards, mortgage loans, home equity loans and lines of credit, operating lines of credit, multi-family housing loans, SBA loans, and USDA loans.

As of March 31, 2014, RNA reported total assets of \$13.9 billion. Total loans, net of unearned income, equaled \$9.5 billion, or 68 percent of total assets. Agricultural and commercial loans comprised the largest segments of RNA's loan portfolio at 79 percent of total loans. The loan portfolio (by dollar volume) comprised 42 percent agricultural, 37 percent commercial, 16 percent one-to-four family residential, 3 percent multifamily residential, 1 percent construction and land development, and 1 percent consumer and other miscellaneous loans. Tier one capital equaled \$1.4 billion.

There are no legal or financial constraints that impede the bank's ability to help meet the credit needs of its assessment areas. The bank's CRA performance was rated satisfactory at its last evaluation, prepared as of April 4, 2011, under large bank examination procedures.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test is from January 1, 2011 through December 31, 2013. RNA offers commercial, agriculture, home mortgage, and consumer loans. Commercial and agriculture lending are the primary loan products of the bank. In terms of reportable lending, however, home mortgage and small business are the primary products for purposes of this evaluation. While small farm represents a smaller proportion of the bank's reportable lending, we analyzed small farm lending in assessment areas (AAs) where this lending is a significant activity for the AA.

For the Investment Test and Service Test, the evaluation period is from April 4, 2011 through July 14, 2014. The Investment Test included a review of investments and donations originated in RNA's AAs that meet the definition of CD investments. The Service Test included a review of retail and CD services provided in the bank's AAs. We also evaluated CD loans granted during this period.

Data Integrity

We conducted a separate data integrity review prior to this evaluation. Overall, we found the HMDA data reported in 2012 and 2013 and the CRA data reported in 2011, 2012, and 2013 to be generally accurate and reliable for the CRA examination. We found the bank's classification and documentation of community development loans and investments to be sufficient to support the primary purpose of community development. However, we found the bank's documentation of community development services for many such activities to be insufficient for supporting community development purpose. During this evaluation, we reviewed additional information provided on community development services that could not be validated previously. We also reviewed all new community development activities engaged since the data integrity review.

Selection of Areas for Full-Scope Review

Rabobank only operates in the State of California. The bank maintains branches in 119 branches serving 23 AAs throughout California. In the State of California, a sample of AAs within the state were selected for full-scope reviews based on branches, deposits, and loan origination volumes. The bank maintains deposit operations in the following MSAs or counties:

Full-Scope:

San Luis Obispo-Paso Robles MSA (42020) - San Luis Obispo County

Salinas MSA (41500) - Monterey County

Santa Barbara-Santa Maria-Goleta MSA (42060) - Santa Barbara County

Oxnard-Thousand Oaks-Ventura MSA (37100) - Ventura County

El Centro MSA (20940) - Imperial County

Riverside-San Bernardino-Ontario MSA (40140) - Riverside and San Bernardino Counties

Bakersfield-Delano MSA (12540) - Kern County

Limited-Scope:

Sacramento-Arden Arcade-Roseville MSA (40900) - Placer and Sacramento Counties

Chico MSA (17020) - Butte County

Fresno MSA (23420) - Fresno County

Hanford-Corcoran MSA (25260) - Kings County

Merced MSA (32900) - Merced County
Napa MSA (34900) - Napa County
San Jose-Sunnyvale-Santa Clara MSA (41940) - Santa Clara and San Benito Counties
San Diego-Carlsbad-San Marcos MSA (41740) - San Diego County
Stockton MSA (44700) - San Joaquin County
Santa Cruz-Watsonville MSA (41500) - Monterey County
Redding MSA (39820) - Shasta County
Santa Rosa-Petaluma MSA (42220) - Sonoma County
Modesto MSA (33700) - Stanislaus County
Yuba City MSA (49700) - Sutter and Yuba Counties
Visalia-Porterville MSA (47300) - Tulare County
CA Non-MSA (99999) - Calaveras, Colusa, Tehama, and Tuolumne Counties

Ratings

RNA’s overall rating is a blend of AA ratings. Based on branches, deposits, and loan origination volumes, performance in the San Luis Obispo-Paso Robles MSA, the Salinas MSA, and the Santa Barbara-Santa Maria-Goleta MSA carry the most weight, with secondary weight placed on performance in the Oxnard-Thousand Oaks-Ventura MSA, the El Centro MSA, the Riverside-San Bernardino-Ontario MSA, and the Bakersfield-Delano MSA.

The state rating is based primarily on those areas that received full-scope reviews.

Fair Lending or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. 25.28(c), or 12 C.F.R. 195.28(c), in determining a national bank's (bank) or Federal savings association's (FSA) CRA rating, respectively, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank or FSA, or in any assessment area by an affiliate whose loans have been considered as part of the bank's or FSA's lending performance.

The OCC did not identify evidence of discriminatory or other illegal credit practices with respect to this institution.

Further, section 1025 of the Dodd–Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203) assigns to the CFPB exclusive examination authority, and primary enforcement authority, to ensure compliance by banks and FSAs with Federal consumer financial laws, if the bank or FSA has more than \$10 billion in assets. The CFPB has not provided the OCC with any information about, or other evidence of, discriminatory or other illegal credit practices relative to this institution with respect to the Federal consumer financial laws.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

RNA's performance under the Lending Test in California is rated "Satisfactory." Based on full-scope reviews, the bank's performance in the San Luis Obispo-Paso Robles MSA, Salinas MSA, Onxard-Thousand Oaks-Ventura MSA, El Centro MSA, and Riverside-San Bernardino-Ontario MSA is good, and is excellent in the Santa Barbara-Santa Maria-Goleta MSA. In the Bakersfield-Delano MSA, the bank's performance is adequate.

Lending Activity

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

Lending levels reflect excellent responsiveness in relation to area credit needs and RNA's deposit market share percentile ranking.

San Luis Obispo-Paso Robles MSA

Lending levels in the San Luis Obispo AA reflect excellent responsiveness. RNA has a deposit market share of 26.1 percent, which ranks first amongst 14 depository institutions operating in the AA as of June 30, 2013. Based on 2012 peer lending data, there are significantly more mortgage and small business lenders in the San Luis Obispo AA than depository financial institutions with branches in the AA. As such, the bank's lending market share is much lower than its deposit market share for all loan products except small farm lending, which is comparable to its deposit market share. Despite its low lending market share relative to deposit market share, the bank is a top lender in all loan products except for home purchase and multi-family lending.

San Luis Obispo-Paso Robles MSA

Product	Number of Loans	Percent of All Loan Products	2012 Market Share	Market Share Rank	Market Share Percentile
Deposits *			26.1	1 of 14	93
Home Refinance	794	48.7	2.5	7 of 335	98
Home Purchase	136	8.3	0.8	27 of 212	87
Home Improvement	88	5.4	8.5	2 of 53	96
Multifamily	9	0.5	2.9	13 of 14	7
Small Business	505	31.0	2.7	8 of 56	86
Small Farm	99	6.1	26.9	1 of 14	93
Community Development	1	NA	NA	NA	NA

* Source: FDIC June 30, 2013 Deposit Market Share

Salinas MSA

Lending levels in the Salinas AA reflect excellent responsiveness. RNA has a deposit market share of 15.1 percent, which ranks second amongst 14 depository institutions operating in the Salinas AA as of June 30, 2013. Based on 2012 peer lending data, there are significantly more mortgage and small business lenders in the Salinas AA than depository financial institutions with branches in the AA. As such, the bank's lending market share is much lower than its deposit market share for all loan products except small farm lending, which exceeds its deposit market share. Despite its low lending market share relative to deposit market share, the bank's market percentile rank by loan product is comparable to its deposit market share.

Salinas MSA

Product	Number of Loans	Percent of All Loan Products	Market Share	Market Share Rank	Market Share Percentile
Deposits *			15.1	2 of 14	86
Home Refinance	102	17.7	0.3	44 of 314	86
Home Purchase	43	7.5	0.3	44 of 193	77
Home Improvement	21	3.6	3.3	6 of 52	88
Multifamily	10	1.7	8.0	4 of 16	75
Small Business	336	58.2	2.3	10 of 55	82
Small Farm	65	11.3	18.4	2 of 14	86
Community Development	3	NA	NA	NA	NA

* Source: FDIC June 30, 2013 Deposit Market Share

Santa Barbara-Santa Maria-Goleta MSA

Lending levels in the Santa Barbara AA reflect excellent responsiveness. RNA has a deposit market share of 11.4 percent, which ranks fourth amongst 20 depository institutions operating in the Santa Barbara AA as of June 30, 2013. Based on 2012 peer lending data, there are significantly more mortgage and small business lenders in the Santa Barbara AA than depository financial institutions with branches in the AA. As such, the bank's lending market share is much lower than its deposit market share for all loan products except small farm lending, which significantly exceeds its deposit market share. Despite its low lending market share relative to deposit market share, the bank's market percentile rank by loan product exceeds its deposit market share for all loan products, except multifamily.

Santa Barbara-Santa Maria-Goleta MSA

Product	Number of Loans	Percent of All Loan Products	Market Share	Market Share Rank	Market Share Percentile
Deposits *			11.4	4 of 20	80
Home Refinance	404	40.7	1.1	18 of 319	94
Home Purchase	68	6.8	0.5	33 of 219	85
Home Improvement	28	2.8	3.8	5 of 50	90
Multifamily	8	0.8	3.7	6 of 18	67
Small Business	362	36.4	1.7	10 of 59	83
Small Farm	124	12.5	34.0	1 of 15	93
Community Development	9	NA	NA	NA	NA

* Source: FDIC June 30, 2013 Deposit Market Share

Oxnard-Thousand Oaks-Ventura MSA

Lending levels in the Oxnard AA reflect excellent responsiveness. RNA has a deposit market share of 5.4 percent, which ranks sixth amongst 26 depository institutions operating in the Oxnard AA as of June 30, 2013. Based on 2012 peer lending data, there are significantly more mortgage and small business lenders in the Oxnard AA than depository financial institutions with branches in the AA. As such, the bank's lending market share is much lower than its deposit market share for all loan products except small farm lending, which exceeds its deposit market share. Despite its low lending market share relative to deposit market share, the bank's market percentile rank by loan product is comparable to its deposit market share for its primary loan products (small business and home refinance) in the AA.

Oxnard-Thousand Oaks-Ventura MSA

Product	Number of Loans	Percent of All Loan Products	Market Share	Market Share Rank	Market Share Percentile
Deposits *			5.4	6 of 26	77
Home Refinance	119	21.5	0.1	100 of 443	77
Home Purchase	30	5.4	0.9	110 of 312	65
Home Improvement	8	1.4	0.5	35 of 97	64
Multifamily	1	0.2	0.0	0 of 19	NA
Small Business	361	65.3	0.7	15 of 71	79
Small Farm	34	6.2	6.3	6 of 21	71
Community Development	4	NA	NA	NA	NA

* Source: FDIC June 30, 2013 Deposit Market Share

El Centro MSA

Lending levels in the El Centro AA reflect excellent responsiveness. RNA has a deposit market share of 35.5 percent, which ranks first amongst eight depository institutions operating in the El Centro AA as of June 30, 2013. Based on 2012 peer lending data, there are significantly more mortgage and small business lenders in the El Centro AA than depository financial institutions with branches in the AA. As such, the bank's lending market share is much lower than its deposit market share for all loan products except small farm lending, which exceeds its deposit market share. Despite its low lending market share relative to deposit market share, the bank's market percentile rank by loan product is comparable to its deposit market share for its primary loan products (small business and small farm) in the AA.

El Centro MSA

Product	Number of Loans	Percent of All Loan Products	Market Share	Market Share Rank	Market Share Percentile
Deposits *			35.5	1 of 8	88
Home Refinance	38	11.7	1.1	17 of 155	89
Home Purchase	7	2.1	0.2	39 of 100	61
Home Improvement	6	1.8	6.7	5 of 9	44
Multifamily	11	3.4	0.0	0 of 3	NA
Small Business	142	43.6	3.2	8 of 37	78
Small Farm	122	37.4	43.5	1 of 10	90
Community Development	9	NA	NA	NA	NA

* Source: FDIC June 30, 2013 Deposit Market Share

Riverside-San Bernardino-Ontario MSA

Lending levels in the Riverside-San Bernardino AA reflect excellent responsiveness. RNA has a deposit market share of 1.5 percent, which ranks 15 amongst 55 depository institutions operating in the Riverside-San Bernardino AA as of June 30, 2013. Based on 2012 peer lending data, there are significantly more mortgage lenders in the Riverside-San Bernardino AA than depository financial institutions with branches in the AA and twice as many small business lenders. As such, the bank's lending market share is much lower than its deposit market for all loan products except small farm and small business lending. Despite its low lending market share relative to deposit market share, the bank's market percentile rank by loan product is comparable to its deposit market share for its primary loan product, small business, in the AA.

Riverside-San Bernardino-Ontario MSA

Product	Number of Loans	Percent of All Loan Products	Market Share	Market Share Rank	Market Share Percentile
Deposits *			1.5	15 of 55	73
Home Refinance	80	24.4	0.02	224 of 625	64
Home Purchase	36	11.0	0.02	221 of 513	57
Home Improvement	15	4.6	0.1	93 of 149	36
Multifamily	6	1.8	1.5	21 of 51	59
Small Business	172	52.4	0.1	29 of 116	75
Small Farm	19	5.8	4.2	6 of 22	73
Community Development	5	NA	NA	NA	NA

* Source: FDIC June 30, 2013 Deposit Market Share

Bakersfield-Delano MSA

Lending levels in the Bakersfield AA reflect excellent responsiveness. RNA has a deposit market share of 7.8 percent, which ranks fourth amongst 21 depository institutions operating in the Bakersfield AA as of June 30, 2013. Based on 2012 peer lending data, there are significantly more mortgage lenders in the Bakersfield AA than depository financial institutions with branches in the AA and more than twice as many small business lenders. As such, the bank's lending market share is much lower than its deposit market share for all loan products except small farm lending, which is comparable to its deposit market share. Despite its low lending market share relative to deposit market share, the bank's market percentile rank by loan product is comparable to its deposit market share for its primary loan product, small business loans, in the AA.

Bakersfield-Delano MSA

Product	Number of Loans	Percent of All Loan Products	Market Share	Market Share Rank	Market Share Percentile
Deposits *			7.8	4 of 21	81
Home Refinance	80	17.0	0.2	56 of 323	83
Home Purchase	55	11.7	0.2	61 of 257	76
Home Improvement	1	0.2	0.0	0 of 32	NA
Multifamily	7	1.5	0.0	0 of 17	NA
Small Business	288	61.1	1.0	15 of 59	75
Small Farm	40	8.5	7.7	3 of 21	86
Community Development	9	NA	NA	NA	NA

* Source: FDIC June 30, 2013 Deposit Market Share

Distribution of Loans by Income Level of the Geography

Overall geographic distribution of loans in the State of California is good. Home refinance lending is excellent, while home purchase and home improvement lending is good. Both small business and small farm lending is good. In the full scope AAs, small business lending represents 44 percent of RNA's total reportable lending, and home refinance lending represents 33 percent of reportable lending. As such, small business and home refinance lending carry the most weight under this performance criterion.

Home Mortgage Loans

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

Geographic distribution of home mortgage loans is excellent. Home refinance lending is excellent and home purchase and home improvement lending is good. Home refinance lending represents 73 percent of RNA's home mortgage lending in the full scope AAs. Home purchase and/or home improvement lending in some AAs are too low to evaluate or have little impact on the overall performance rating, and therefore were not evaluated in those AAs.

San Luis Obispo-Paso Robles MSA

Geographic distribution of home mortgage loans in the San Luis Obispo AA is excellent. Home refinance lending is excellent and home purchase and home improvement lending is good. Home refinance lending represents the majority (77 percent) of RNA's home mortgage lending and 49 percent of its total reportable lending in the AA. Home refinance, therefore, carries the most weight of RNA's home mortgage lending.

Home Refinance

Geographic distribution of RNA's home refinance lending in the San Luis Obispo AA is excellent. RNA's percentage of 2012-2013 lending for home refinance exceeds the percentage of owner-occupied housing units in low-income census tracts as of the 2010 Census. There were no low-income census tracts in the AA as of the 2000 Census. RNA's percentage of 2012-2013 lending for home refinance is near the percentage of owner-occupied housing units in moderate-income census tracts as of the 2010 Census, and the bank's 2011 lending exceeds the 2000 Census demographic data. In 2012, RNA's market share of home refinance loans in low-income census tracts is near its overall home refinance market share. Further, its market share of lending in moderate-income census tracts exceeds its overall market share.

Home Purchase

Geographic distribution of RNA's home purchase lending in the San Luis Obispo AA is good based on its strong low-income tract lending. The percentage of RNA's 2012-2013 lending for home purchase exceeds the percentage of owner-occupied housing units in low-income census tracts as of the 2010 Census. There were no low-income census tracts in the AA as of the 2000 Census. In 2012, RNA's market share of home purchase loans in low-income census tracts exceeds its overall home purchase market share. The percentage of RNA's 2012-2013 lending for home purchase is well below the percentage of owner-occupied housing units in moderate-income census tracts as of the 2010 Census, but the bank's 2011 lending is near the 2000 Census demographic data. RNA's market share of home purchase loans within low-income census tracts exceeds its overall market share of home purchase loans, and its market share of home purchase loans within moderate-income census tracts is below its overall market share.

Home Improvement

Geographic distribution of RNA's home improvement lending in the San Luis Obispo AA is good. RNA's percentage of 2012-2013 lending for home improvement exceeds the percentage of owner-occupied housing units in low-income census tracts as of the 2010 Census. There were no low-income census tracts in the AA as of the 2000 Census. RNA's percentage of 2012-2013 lending in moderate-income census tracts is well below the percentage of owner-occupied housing units in moderate-income census tracts as of the 2010 Census, but the bank's 2011 lending exceeds the 2000 Census demographic data. In 2012, there was only one lender that made home improvement loans in low-income census tracts, and only four lenders that made home improvement loans in moderate-income census tracts. RNA's market share of home improvement loans in moderate-income census tracts exceeds its overall home improvement market share. The bank did not grant any home improvements in low-income tracts in 2012.

Salinas MSA

Geographic distribution of home mortgage loans in the Salinas AA is good. Home refinance lending is good and home purchase lending is adequate. The bank granted home improvement and multifamily loans in this AA but volume was too low to evaluate these products. Home refinance lending represents the majority (58 percent) of RNA's home mortgage lending in the AA, but only 18 percent of its total reportable lending in the AA. For home mortgage lending, home refinance loans carry the most weight of its home mortgage lending.

Home Refinance

Geographic distribution of RNA's home refinance lending in the Salinas AA is good. RNA's percentage of 2012-2013 lending for home refinance is somewhat lower than percentage of owner-occupied housing units in low-income census tracts as of the 2010 Census. There were no low-income census tracts in the AA as of the 2000 Census. RNA's percentage of 2012-2013 lending for home refinance is near the percentage of owner-occupied housing units in moderate-income census tracts as of the 2010 Census, but the bank's 2011 lending is significantly below the 2000 Census demographic data. In 2012, RNA's market share of home refinance loans in low-income census tracts exceeds its overall home refinance market share and its market share of lending in moderate-income census tracts is comparable to its overall market share.

Home Purchase

Geographic distribution of RNA's home purchase lending in the Salinas AA is adequate given the minimal number of home purchase loans it granted in this AA. The percentage of RNA's 2012-2013 lending for home purchase is significantly below the percentage of owner-occupied housing units in low-income census tracts as of the 2010 Census. There were no low-income census tracts in the AA as of the 2000 Census. The percentage of RNA's 2012-2013 lending for home purchase exceeds the percentage of owner-occupied housing units in moderate-income census tracts as of the 2010 Census. RNA's market share of home purchase loans within moderate-income census tracts in 2012 exceeds its overall market share. In 2012, the bank did not make any home purchase loans in low-income census tracts. Home purchase loan volume in 2011 is too low to evaluate.

Santa Barbara-Santa Maria-Goleta MSA

Geographic distribution of home mortgage loans in the Santa Barbara AA is excellent. Home refinance lending is excellent and home purchase is good. While the bank granted home improvement and multifamily loans in this AA, volume was low or too low to evaluate. Home refinance lending represents the majority (80 percent) of RNA's home mortgage lending and 41 percent of its total reportable lending in the AA. Home refinance, therefore, carries the most weight of its home mortgage lending.

Home Refinance

Geographic distribution of RNA's home refinance lending in the Santa Barbara AA is excellent. RNA's percentage of 2012-2013 lending for home refinance exceeds the percentage of owner-occupied housing units in low-income census tracts as of the 2010 Census and the bank's 2011 lending is near the 2000 Census demographic data. RNA's percentage of 2011 and 2012-2013 lending for home refinance exceeds the percentage of owner-occupied housing units in moderate-income census tracts as of the

2010 Census. In 2012, RNA's market share of home refinance loans in both low- and moderate-income census tracts exceeds its overall home refinance market share.

Home Purchase

Geographic distribution of RNA's home purchase lending in the Santa Barbara AA is good based on limited opportunities in low-income census tracts and strong moderate-income tract lending. The bank did not grant any home purchase loans within low-income census tracts. Home purchase opportunities are limited in low-income census tracts. Based on the 2010 Census, rental housing units represent 77 percent of all housing units in the eight low-income census tracts in the AA and the median value of homes in low-income tracts is \$306,000. The percentage of RNA's 2012-2013 lending for home purchase exceeds the percentage of owner-occupied housing units in moderate-income census tracts as of the 2010 Census and the bank's 2011 performance is comparable. RNA's market share of home purchase loans within moderate-income census tracts in 2012 exceeds its overall market share.

Oxnard-Thousand Oaks-Ventura MSA

Geographic distribution of home mortgage loans in the Oxnard AA is excellent. Home refinance lending is excellent. While the bank makes home purchase, home improvement, and multifamily loans in this AA, volume is low or too low to evaluate. Home refinance lending represents 75 percent of RNA's home mortgage lending and 22 percent of its total reportable lending in the AA. Home refinance carries the most weight in home mortgage lending performance but only secondary weighting overall for purposes of geographic distribution.

Home Refinance

Geographic distribution of RNA's home refinance lending in the Oxnard AA is excellent. RNA's percentage of 2012-2013 lending for home refinance exceeds the percentage of owner-occupied housing units in low-income census tracts as of the 2010 Census, but the bank's 2011 lending is significantly below the 2000 Census demographic data. RNA's percentage of 2012-2013 lending for home refinance is near the percentage of owner-occupied housing units in moderate-income census tracts as of the 2010 Census but its 2011 lending is well below the 2000 Census demographic data. In 2012, RNA's market share of home refinance loans in both low- and moderate-income census tracts exceeds its overall home refinance market share.

El Centro MSA

RNA's home mortgage lending volume is low and has no impact on the overall geographic distribution performance in this AA. While home refinance lending volume is sufficient to evaluate, this lending only represents 12 percent of total reportable lending.

Riverside-San Bernardino-Ontario MSA

Geographic distribution of home mortgage loans in the Riverside-San Bernardino AA is good. Home refinance lending is good. While the bank makes home purchase, home improvement, and multifamily loans in this AA, volume is low or too low to evaluate. Home refinance lending represents 58 percent of RNA's home mortgage lending and 24 percent of its total reportable lending in the AA. Home refinance carries the most weight in home mortgage lending performance but only secondary weighting overall for purposes of geographic distribution.

Home Refinance

Geographic distribution of RNA's home refinance lending in the Riverside-San Bernardino AA is good. RNA's percentage of 2012-2013 lending for home refinance is near the percentage of owner-occupied housing units in low-income census tracts as of the 2010 Census. RNA's percentage of 2012-2013 lending for home refinance is well below the percentage of owner-occupied housing units in moderate-income census tracts as of the 2010 Census. Home refinance lending volume is too low in 2011 to evaluate. In 2012, RNA's market share of home refinance loans in low-income census tracts is below its overall home refinance market share and its market share of moderate-income census tract lending exceeds its overall market share.

Bakersfield-Delano MSA

Geographic distribution of home mortgage loans in the Bakersfield-Delano AA is good. Home refinance lending is good. While the bank makes home purchase, home improvement, and multifamily loans in this AA, volume is low or too low to evaluate. Home refinance lending represents 56 percent of RNA's home mortgage lending in the AA and 17 percent of total reportable lending in the AA. Home refinance carries the most weight in home mortgage lending performance but only secondary weighting overall for purposes of geographic distribution.

Home Refinance

Geographic distribution of RNA's home refinance lending in the Bakersfield-Delano AA is good. RNA's percentage of 2012-2013 lending for home refinance is below the percentage of owner-occupied housing units in low-income census tracts as of the 2010 Census. RNA's percentage of 2012-2013 lending for home refinance is well below the percentage of owner-occupied housing units in moderate-income census tracts as of the 2010 Census. Home refinance lending volume is too low in 2011 to evaluate. In 2012, RNA's market share of home refinance loans in both low- and moderate-income census tracts exceeds its overall home refinance market share.

Small Loans to Businesses

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

Geographic distribution of small loans to businesses is good. Small business lending represents 44 percent of RNA's total reportable lending in the full scope AAs. Small business lending in some AAs is too low to evaluate or have little impact on the overall performance rating and, therefore were not evaluated in those AAs.

San Luis Obispo-Paso Robles MSA

Geographic distribution of small loans to businesses in the San Luis Obispo AA is adequate. Small business loans represent 31 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 small business loans granted in low- and moderate-income census tracts is below the percentage of small businesses in low- and moderate-income census tracts as of the 2010 Census. Performance in moderate-income census tracts in 2011 is comparable to its 2012-2013

performance. There were no low-income census tracts in the AA as of the 2000 Census. In 2012, the bank's market share of small business loans in low-income geographies is significantly below its overall small business lending market share and near its overall small business lending market share in moderate-income geographies within the AA.

Salinas MSA

Geographic distribution of small loans to businesses in the Salinas AA is good. Small business loans represent 58 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 small business loans granted in low-income census tracts is significantly below the percentage of small businesses in low-income census tracts as of the 2010 Census. There were no low-income census tracts in the AA as of the 2000 Census. RNA's percentage of 2012-2013 small business loans granted in moderate-income census tracts is comparable to the percentage of small businesses in moderate-income census tracts as of the 2010 Census and its 2011 small business lending exceeds the 2000 Census demographic data. In 2012, the bank's market share of small business loans granted in moderate-income census tracts exceeds its overall market share of small business loans. The bank did not grant any small business loans in low-income census tracts in 2012. In 2012, the Small Business aggregate combined granted 48 small business loans in low-income census tracts in the AA.

Santa Barbara-Santa Maria-Goleta MSA

Geographic distribution of small loans to businesses in the Santa Barbara AA is excellent. Small business loans represent 36 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 small business loans granted in low-income census tracts is well below the percentage of small businesses in low-income census tracts as of the 2010 Census, and its 2011 small business lending is significantly below the 2000 Census demographic data. RNA's percentage of 2012-2013 small business loans granted in moderate-income census tracts exceeds the percentage of small businesses in moderate-income census tracts as of the 2010 Census. Moderate-income lending performance in 2011 is similar to its 2012-2013 performance. In 2012, the bank's market share of small business loans granted in both low- and moderate-income census tracts exceeds its overall market share of small business loans.

Oxnard-Thousand Oaks-Ventura MSA

Geographic distribution of small loans to businesses in the Oxnard AA is excellent. Small business loans represent 65 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 small business loans granted in low-income census tracts exceeds the percentage of small businesses in low-income census tracts as of the 2010 Census, and its 2011 small business lending exceeds the 2000 Census demographic data. RNA's percentage of 2012-2013 small business loans granted in moderate-income census tracts exceeds the percentage of small businesses in moderate-income census tracts as of the 2010 Census, and its performance in 2011 is similar to its 2012-2013 performance. In 2012, the bank's market share of small business loans granted in both low- and moderate-income census tracts exceeds its overall market share of small business loans.

El Centro MSA

Geographic distribution of small loans to businesses in the El Centro AA is excellent. Small business loans represent 44 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 small business loans granted in moderate-income census tracts exceeds the percentage of small businesses in moderate-income census tracts as of the 2010 Census, and its 2011 small business lending is near the 2000 Census demographic data. In 2012, the bank's market share of small business loans granted in moderate-income census tracts exceeds its overall market share of small business loans. There are no low-income census tracts in this AA.

Riverside-San Bernardino-Ontario MSA

Geographic distribution of small loans to businesses in the Riverside-San Bernardino AA is excellent. Small business loans represent 52 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 small business loans granted in low-income census tracts exceeds the percentage of small businesses in low-income census tracts as of the 2010 Census, but its 2011 small business lending is below the 2000 Census demographic data. RNA's percentage of 2012-2013 small business loans granted in moderate-income census tracts exceeds the percentage of small businesses in moderate-income census tracts as of the 2010 Census, and its performance in 2011 is similar to its 2012-2013 performance. In 2012, the bank's market share of small business loans granted in both low- and moderate-income census tracts exceeds its overall market share of small business loans.

Bakersfield-Delano MSA

Geographic distribution of small loans to businesses in the Bakersfield AA is adequate. Small business loans represent 52 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 small business loans granted in low-income census tracts is well below the percentage of small businesses in low-income census tracts as of the 2010 Census, and its performance in 2011 is similar to its 2012-2013 performance. RNA's percentage of 2012-2013 small business loans granted in moderate-income census tracts is below the percentage of small businesses in moderate-income census tracts as of the 2010 Census, and its performance in 2011 is similar to its 2012-2013 performance. In 2012, the bank's market share of small business loans granted in both low- and moderate-income census tracts exceeds its overall market share of small business loans.

Small Loans to Farms

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

Geographic distribution of small loans to farms in the AA is good. Small farm lending represents 10 percent of RNA's total reportable lending in the full scope AAs. Small farm lending in some AAs is too low to evaluate or has little impact on the overall performance rating and therefore was not evaluated in those AAs.

San Luis Obispo-Paso Robles MSA

RNA's small farm lending volume is relatively low and has little impact on the overall geographic distribution performance in the San Luis Obispo AA. While small farm lending volume is sufficient to evaluate, this lending only represents six percent of the bank's total reportable lending in the AA.

Salinas MSA

Geographic distribution of small loans to farms in the Salinas AA is adequate. Small farm loans represent 11 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 small farm loans granted in low- and moderate-income census tracts is significantly below the percentage of small farms in both low- and moderate-income census tracts as of the 2010 Census. The bank's 2011 small farm lending within moderate-income census tracts exceeds the 2000 Census demographic data. There were no low-income census tracts in the AA as of the 2000 Census. In 2012, the bank's market share of small farm loans in both low- and moderate-income census tracts is significantly below its overall market share of small farm loans.

Santa Barbara-Santa Maria-Goleta MSA

Geographic distribution of small loans to farms in the Santa Barbara AA is excellent. Small farm loans represent 12 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 small farm loans granted in low- and moderate-income census tracts exceeds the percentage of small farms in both low- and moderate-income census tracts as of the 2010 Census. The bank's 2011 small farm lending within low-income census tracts exceeds the 2000 Census demographic data and its moderate-income lending is near the 2000 Census demographic data. In 2012, the bank's market share of small farm loans in both low- and moderate-income census tracts exceed its overall market share of small farm loans.

Oxnard-Thousand Oaks-Ventura MSA

RNA's small farm lending volume is too low to evaluate in the Oxnard AA. Small farm lending represents only six percent of the bank's total reportable lending in the AA and volume is insufficient to derive statistically valid conclusions.

El Centro MSA

Geographic distribution of small loans to farms in the El Centro AA is good given economic and opportunity factors. Small farm loans represent 37 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 small farm loans granted in moderate-income census tracts is significantly below the percentage of small farms in moderate-income census tracts as of the 2010 Census, and the bank's 2011 small farm lending is similar to its 2012-2013 performance. There are no low-income census tracts in the AA as of both the 2000 and 2010 Censuses. In 2012, the bank's market share of small farm loans in moderate-income census tracts is significantly below its overall market share of small farm loans.

While RNA's performance is very poor in comparison to demographic data and market share data, there are limited small farm lending opportunities in moderate-income census tracts. In 2012, there were ten lenders that granted 85 small farm loans in the AA. RNA ranked 1st in granting small farm loans in the AA with 37 loans and 44 percent market share. Only twelve small farm loans were granted in moderate-income census tracts in 2012 and RNA's market share of those loans is 17 percent. Given economic and opportunity factors, RNA's performance is good.

Riverside-San Bernardino-Ontario MSA

RNA's small farm lending volume is too low to evaluate in the Riverside-San Bernardino AA. Small farm lending represents only six percent of the bank's total reportable lending in the AA and volume is insufficient to derive statistically valid conclusions.

Bakersfield-Delano MSA

RNA's small farm lending volume is relatively low and has little impact on the overall geographic distribution performance in the Bakersfield AA. While 2012-2013 small farm lending volume is sufficient to evaluate, this lending only represents eight percent of the bank's total reportable lending in the AA.

Lending Gap Analysis

Data detailing RNA's lending activity over the evaluation period for home mortgage loans, small loans to businesses, and small loans to farms were reviewed to identify gaps in the geographic distribution of those loans. No unexplained conspicuous gaps were identified.

Inside/Outside Ratio

We performed an analysis of the inside/outside ratio at the bank level. Information includes the bank's reportable loan originations and purchases only.

Lending levels in RNA's AAs reflect excellent responsiveness to area credit needs. A substantial majority of loans are made in RNA's AAs. For all reportable lending combined, RNA originated 95 percent by number, and 89 percent by dollar within its 23 AAs. The table below illustrates the bank's lending inside and outside of its AAs by reportable loan product.

Rabobank, NA										
Combined Assessment Areas										
Loan Type	Number of Loans					Dollars of Loans				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	\$	%	
HMDA	3,095	95%	167	5%	3,262	1,482,350	85%	260,938	15%	1,743,288
Small Business	2,880	97%	102	3%	2,982	649,798	96%	26,874	4%	676,672
Small Farm	949	94%	59	6%	1,008	242,573	94%	14,217	6%	256,790
Totals	6,924	95%	328	5%	7,252	2,374,721	89%	302,029	11%	2,676,750

Distribution of Loans by Income Level of the Borrower

Overall distribution of loans by borrower income in the State of California is good. Overall, home refinance and home improvement lending is good while home purchase lending is poor. Both small business and small farm lending is good. In the full scope AAs, small business lending represents 44 percent of RNA's total reportable lending and home refinance lending represents 33 percent of reportable lending. As such, small business and home refinance lending carry the most weight under this performance criterion.

Home Mortgage Loans

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

Distribution of home mortgage loans by borrower income characteristics is good. Home refinance lending and home improvement lending is good while home purchase lending is poor. Home refinance lending represents 73 percent of RNA's home mortgage lending in the full scope AAs. Home purchase and/or home improvement lending in some AAs is too low to evaluate or have little impact on the overall performance rating and therefore were not evaluated in those AAs.

San Luis Obispo-Paso Robles MSA

Distribution of home mortgage loans by borrower income in the San Luis Obispo AA is good. Home refinance and home improvement lending is good, and home purchase and home improvement lending is adequate. Home refinance lending represents the majority (77 percent) of RNA's home mortgage lending and 49 percent of its total reportable lending in the AA. Home refinance, therefore, carries the most weight of its home mortgage lending.

Home Refinance

Distribution of RNA's home refinance lending by borrower income in the San Luis Obispo AA is good. RNA's percentage of 2012-2013 lending to low-income borrowers for home refinance is significantly below the percentage of low-income families as of the 2010 Census and low-income borrower lending performance in 2011 is significantly below the 2000 Census demographic data. RNA's percentage of 2012-2013 lending to moderate-income borrowers for home refinance is below the percentage of moderate-income families as of the 2010 Census and the bank's 2011 lending performance is similar to its 2012-2013 performance. In 2012, RNA's market share of home refinance loans to both low- and moderate-income borrowers exceeds its overall home refinance market share.

While RNA's low-income borrower lending performance is very poor in comparison to demographic data, the bank's market share reflects far fewer lenders making such loans and RNA remains in the top ten of lenders making loans to low-income borrowers. In 2012, there were 314 lenders that granted

home refinance loans in the AA. RNA ranked 6th in granting home refinance loans in the AA. There were 79 lenders granting loans to low-income borrowers and RNA remained in 6th position with greater market share. As such, the bank's low-income lending is considered reasonable.

Home Purchase

Distribution of RNA's home purchase lending by borrower income in the San Luis Obispo AA is adequate based on strong market share of loans to low- and moderate-income borrowers mitigating otherwise poor borrower distribution. The percentage of RNA's 2012-2013 lending to low-income borrowers for home purchase is significantly below the percentage of low-income families as of the 2010 Census and lending performance in 2011 is significantly below the 2000 Census demographic data. The percentage of RNA's 2012-2013 lending to moderate-income borrowers for home purchase is well below the percentage of moderate-income families as of the 2010 Census, and the bank's 2011 lending is significantly below the 2000 Census demographic data. In 2012 however, RNA's market share of home purchase loans to both low- and moderate-income borrowers exceeds its overall home purchase market share.

Home Improvement

Distribution of RNA's home improvement lending by borrower income in the San Luis Obispo AA is good given its moderate-income lending and limited opportunities for low-income borrower lending. RNA's percentage of 2012-2013 lending to low-income borrowers for home improvement is significantly below the percentage of low-income families as of the 2010 Census and lending performance in 2011 is well below the 2000 Census demographic data. RNA's percentage of 2012-2013 lending to moderate-income borrowers is near the percentage of moderate-income families as of the 2010 Census, and the bank's 2011 lending performance is similar to its 2012-2013 performance. In 2012, RNA's market share of home improvement loans to moderate-income borrowers exceeds its overall home improvement market share. The bank did not grant any home improvements to low-income borrowers in 2012; however, there were only ten lenders that made 20 home improvement loans to low-income borrowers in the AA.

Salinas MSA

Distribution of home mortgage loans by borrower income in the Salinas AA is adequate. Home refinance lending is adequate and home purchase lending is very poor. The bank granted home improvement loans in this AA, but volume was too low to evaluate. Home refinance lending represents the majority (58 percent) of RNA's home mortgage lending in the AA, but only 18 percent of its total reportable lending in the AA. For home mortgage lending, home refinance lending carries the most weight of its home mortgage lending.

Home Refinance

Distribution of RNA's home refinance lending by borrower income in the Salinas AA is adequate based on strong market share of loans to low-income borrowers mitigating otherwise poor borrower distribution. RNA's percentage of 2012-2013 lending to both low- and moderate-income borrowers for home refinance is significantly below the percentage of low- and moderate-income families as of the 2010 Census. The bank's 2011 lending to low- and moderate-income borrowers is significantly below the 2000 Census demographic data. In 2012, RNA's market share of home refinance loans to low-income borrowers exceeds its overall home refinance market share, and its market share of lending to moderate-income borrowers is well below its overall market share.

While RNA's low-income borrower lending performance is very poor in comparison to demographic data, the bank's market share reflects far fewer lenders making such loans. In 2012, there were 283 lenders that granted home refinance loans in the AA. RNA ranked 36th in granting home refinance loans in the AA. There were 67 lenders granting loans to low-income borrowers and RNA ranked 31 with greater market share. As such, the bank's low-income lending is considered reasonable.

Home Purchase

Distribution of RNA's home purchase lending by borrower income in the Salinas AA is very poor. The percentage of RNA's 2012-2013 lending to both low- and moderate-income borrowers for home purchase is significantly below the percentage of both low- and moderate-income families as of the 2010 Census. The bank did not make any home purchase loans to low-income borrowers. RNA's market share of home purchase loans to moderate-income borrowers in 2012 is significantly below its overall market share. Home purchase loan volume in 2011 is too low to evaluate.

Santa Barbara-Santa Maria-Goleta MSA

Distribution of home mortgage loans by borrower income in the Santa Barbara AA is good. Home refinance lending is good and home purchase is very poor. While the bank granted home improvement loans in this AA, volume is too low to evaluate. Home refinance lending represents the majority (80 percent) of RNA's home mortgage lending and 41 percent of its total reportable lending in the AA. Home refinance lending, therefore, carries the most weight of its home mortgage lending.

Home Refinance

Distribution of RNA's home refinance lending by borrower income in the Santa Barbara AA is good based on strong market share of loans to both low- and moderate-income borrowers mitigating otherwise poor borrower distribution. RNA's percentage of 2012-2013 lending to both low- and moderate-income borrowers for home refinance is significantly below the percentage of both low- and moderate-income families as of the 2010 Census, and the bank's 2011 lending is significantly below the 2000 Census

demographic data for low- and moderate-income families. In 2012, RNA's market share of home refinance loans to both low- and moderate-income families exceeds its overall home refinance market share.

Home Purchase

Distribution of RNA's home purchase lending by borrower income in the Santa Barbara AA is very poor. The percentage of RNA's 2012-2013 lending to both low- and moderate-income borrowers for home purchase is significantly below the percentages of low- and moderate-income families as of the 2010 Census, and the bank's 2011 performance is comparable. In 2012, RNA's market share of home purchase loans to moderate-income borrowers is significantly below its overall market share. The bank did not grant any home purchase loans to low-income borrowers in 2012.

Oxnard-Thousand Oaks-Ventura MSA

Distribution of home mortgage loans by borrower income in the Oxnard AA is excellent. Home refinance lending is excellent. While the bank makes home purchase and home improvement loans in this AA, volume is low or too low to evaluate. Home refinance lending represents 75 percent of RNA's home mortgage lending and 22 percent of its total reportable lending in the AA. Home refinance lending carries the most weight in home mortgage lending performance but only secondary weighting overall for purposes of geographic distribution.

Home Refinance

Distribution of RNA's home refinance lending by borrower income in the Oxnard AA is excellent based on strong low- and moderate-income borrower lending market share and improved performance in 2012-2013. RNA's percentage of 2012-2013 lending to low-income borrowers for home refinance is below the percentage of low-income families as of the 2010 Census and the bank's 2011 lending is well below the 2000 Census demographic data. RNA's percentage of 2012-2013 lending to moderate-income borrowers for home refinance exceeds the percentage of moderate-income families as of the 2010 Census, and its 2011 lending is well below the 2000 Census demographic data. In 2012, RNA's market share of home refinance loans to both low- and moderate-income borrowers exceeds its overall home refinance market share.

El Centro MSA

RNA's home mortgage lending volume is low and has no impact on the overall geographic distribution performance in this AA. While home refinance lending volume is sufficient to evaluate, this lending only represents 12 percent of total reportable lending.

Riverside-San Bernardino-Ontario MSA

Distribution of home mortgage loans by borrower income in the Riverside-San Bernardino AA is adequate given the significant level of competition. Home refinance lending is adequate. While the bank makes home purchase and home improvement loans in this AA, volume is too low to evaluate. Home refinance lending represents 58 percent of RNA's home mortgage lending and 24 percent of its total reportable lending in the AA. Home refinance carries the most weight in home mortgage lending performance, but only secondary weighting overall for purposes of geographic distribution.

Home Refinance

Distribution of RNA's home refinance lending by borrower income in the Riverside-San Bernardino AA is adequate given the level of competition for mortgage loans. RNA's percentage of 2012-2013 lending to low-income borrowers for home refinance is significantly below the percentage of low-income families as of the 2010 Census. RNA's percentage of 2012-2013 lending to moderate-income borrowers for home refinance is below the percentage of moderate-income families as of the 2010 Census. Home refinance lending volume in 2011 is too low to evaluate. In 2012, RNA's market share of home refinance loans to both low- and moderate-income borrowers is well below its overall home refinance market share, but its overall home refinance market share is also very low.

There is significant competition for home mortgage loans in the AA. In 2012, there were 582 home refinance lenders in the AA and 228 of those lenders granted home refinance loans to low-income borrowers. The top three lenders, JP Morgan Chase, Bank of America, and Well Fargo, had nearly 50 percent of the market share of loans to low-income borrowers.

Bakersfield-Delano MSA

Distribution of home mortgage loans by borrower income in the Bakersfield-Delano AA is very poor. Home refinance lending is very poor. While the bank makes home purchase and home improvement loans in this AA, volume is too low to evaluate. Home refinance lending represents 56 percent of RNA's home mortgage lending in the AA and 17 percent of total reportable lending in the AA. Home refinance carries the most weight in home mortgage lending performance, but only secondary weighting overall for purposes of geographic distribution.

Home Refinance

Distribution of RNA's home refinance lending by borrower income in the Bakersfield-Delano AA is very poor. RNA's percentage of 2012-2013 lending to both low- and moderate-income borrowers for home refinance is significantly below the percentages of low- and moderate-income families as of the 2010 Census. Home refinance lending volume in 2011 is too low to evaluate. In 2012, RNA's market share of home refinance loans to both low- and moderate-income borrowers is significantly below its overall home refinance market share.

Small Loans to Businesses

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

Distribution of RNA's small loans to businesses by business revenue category is good based on strong market share relative to the level of competition. Small business lending represents 44 percent of RNA's total reportable lending in the full scope AAs.

San Luis Obispo-Paso Robles MSA

RNA's distribution of small business loans to businesses of different income levels in the San Luis Obispo AA is good. Small business loans represent 31 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 loans to very small businesses (businesses with revenues of \$1.0 million or less) is below the percentage of very small businesses in the AA as of the 2010 Census. Performance in 2011 relative to the 2000 Census demographic data is comparable to its 2012-2013 performance. In 2012, the bank's market share of loans to very small businesses exceeds its overall small business lending market share in the AA.

Salinas MSA

RNA's distribution of small business loans to businesses of different income levels in the Salinas AA is good. Small business loans represent 58 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 loans to very small businesses is well below the percentage of very small businesses in the AA as of the 2010 Census. The bank's 2011 very small business lending is well below the 2000 Census demographic data. In 2012, the bank's market share of loans granted to very small businesses is near its overall market share of small business loans.

In 2012, six of the top ten very small business lenders are primarily credit card lenders serving very small dollar credit needs. As a lender providing small- to moderate-dollar loans to very small businesses, the bank ranks second in market share by average loan amount. Additionally, when compared to the 2012 Small Business Aggregate's lending to very small businesses, the distribution of RNA's very small business lending is comparable.

Santa Barbara-Santa Maria-Goleta MSA

RNA's distribution of loans to businesses of different income levels in the Santa Barbara AA is good. Small business loans represent 36 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 loans to very small businesses is well below the percentage of very small businesses in the AA as of the 2010 Census and its 2011 very small business lending is well below the 2000 Census demographic data. In 2012, the bank's market share of loans granted to very small businesses is comparable to its overall market share of small business loans.

Oxnard-Thousand Oaks-Ventura MSA

RNA's distribution of small business loans to businesses of different income levels in the Oxnard AA is good. Small business loans represent 65 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 loans to very small businesses is well below the percentage of very small businesses in the AA as of the 2010 Census and its 2011 very small business lending is well below the 2000 Census demographic data. In 2012, the bank's market share of loans granted to very small businesses is comparable to its overall market share of small business loans.

In 2012, five of the top ten very small business lenders are primarily credit card lenders serving very small dollar credit needs. As a lender providing small- to moderate-dollar loans to very small businesses, RNA ranks fifth in market share by average loan amount. Also, with the exception of RNA, the top ten very small business lenders are very large banks. Additionally, when compared to the 2012 Small Business Aggregate's lending to very small businesses, the distribution of RNA's loans to very small businesses is comparable.

El Centro MSA

RNA's distribution of small business loans to businesses of different income levels in the El Centro AA is good. Small business loans represent 44 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 loans to very small businesses is well below the percentage of very small businesses in the AA as of the 2010 Census, and its 2011 very small business lending is well below the 2000 Census demographic data. In 2012, the bank's market share of loans to very small businesses is near its overall market share of small business loans.

RNA competes against very large banks for small business loans and is the only bank in the top ten of very small business lenders in 2012 that is not a very large bank. Five of the top ten very small business lenders are primarily credit card lenders serving very small dollar credit needs. As a lender providing small- to moderate-dollar loans to very small businesses, the bank ranks second in market share by average loan amount.

Riverside-San Bernardino-Ontario MSA

RNA's distribution of small business loans to businesses of different income levels in the Riverside-San Bernardino AA is good. Small business loans represent 52 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 loans to very small businesses is well below the percentage of very small businesses in the AA as of the 2010 Census, and its 2011 very small business lending is below the 2000 Census demographic data. In 2012, the bank's market share of loans granted to very small business is comparable to its overall market share of small business loans. There is a significant level of competition for small business loans in the AA. The bank maintains reasonable market share relative to the number of lenders and size of the top lenders.

Bakersfield-Delano MSA

RNA's distribution of small business loans to businesses of different income levels in the Bakersfield AA is poor. Small business loans represent 52 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 loans to very small businesses is significantly below the percentage of very small businesses in the AA as of the 2010 Census, and its performance in 2011 is significantly below the 2000 Census demographics for very small businesses. In 2012, the bank's market share of loans granted to very small businesses is well below its overall market share of small business loans.

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/purchase of small loans to farms.

Distribution of RNA's small farm loans by farm revenue category is good based on strong market share relative to level of competition. Small farm lending represents 10 percent of RNA's total reportable lending in the full scope AAs. Small farm lending in some AAs is too low to evaluate or has little impact of the overall performance rating and therefore was not evaluated in those AAs.

San Luis Obispo-Paso Robles MSA

RNA's small farm lending volume is relatively low in the San Luis Obispo AA and has little impact on the overall borrower distribution performance. While small farm lending volume is sufficient to evaluate, this lending only represents six percent of the bank's total reportable lending in the AA.

Salinas MSA

RNA's distribution of small farm loans to farms of different income levels in the Salinas AA is adequate. Small farm loans represent 11 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 loans to very small farms (farms with revenues of \$500,000 or less) is significantly below the percentage of very small farms in the AA as of the 2010 Census. The bank's 2011 very small farm lending is significantly below the 2000 Census demographic data. In 2012, the bank's market share of loans granted to very small farm is below its overall market share of small farm loans. However, Wells Fargo is the dominate lender out of 14 lenders that granted small farm loans in the AA, and RNA ranked second behind Wells Fargo for both all small farm lending and lending to very small farms in 2012.

While the distribution of RNA's loans to very small farms is very poor relative to the demographic data, there are very few small farm lenders in the AA. RNA's very small farm lending is strong relative to the competition.

Santa Barbara-Santa Maria-Goleta MSA

RNA's distribution of small farm loans to farms of different income levels in the Santa Barbara AA is good. Small farm loans represent 12 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 loans to very small farms is well below the percentage of very small farms in the AA as of the 2010 Census. The bank's 2011 very small farm lending is well below the 2000 Census demographic data. In 2012, the bank's market share of loans to very small farms exceeds its overall market share of small farm loans.

Oxnard-Thousand Oaks-Ventura MSA

RNA's small farm lending volume is too low to evaluate in the Oxnard AA. Small farm lending represents only six percent of the bank's total reportable lending in the AA and volume is insufficient to derive statistically valid conclusions.

El Centro MSA

RNA's distribution of small farm loans to farms of different income levels in the El Centro AA is good. Small farm loans represent 37 percent of the bank's total reportable lending in the AA.

RNA's percentage of 2012-2013 loans to very small farms is well below the percentage of very small farms in the AA as of the 2010 Census, and the bank's 2011 very small farm lending is similar to its 2012-2013 performance. In 2012, the bank's market share of loans granted to very small farms exceeds its overall market share of small farm loans.

Riverside-San Bernardino-Ontario MSA

RNA's small farm lending volume is too low to evaluate in the Riverside-San Bernardino AA. Small farm lending represents only six percent of the bank's total reportable lending in the AA, and volume is insufficient to derive statistically valid conclusions.

Bakersfield-Delano MSA

RNA's small farm lending volume is relatively low in the Bakersfield AA and has little impact on the overall borrower distribution performance. While 2012-2013 small farm lending volume is sufficient to evaluate, this lending only represents eight percent of the bank's total reportable lending in the AA.

Community Development Lending

Refer to Table 1 Lending Volume in Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

RNA provides a relatively high level of community development loans in the State of California. RNA funded 49 community development loans totaling \$224.8 million since the previous evaluation throughout its 23 assessment areas, or a broader statewide area that includes the institution's assessment areas. As of March 31, 2014, community development loan activity represents 1.6 percent of total assets, 2.4 percent of net loans, and 16.4 percent of Tier 1 Capital. The bank's lending performance ranged from excellent to adequate across the seven AAs receiving full scope reviews.

The community development loans represented 38 loans totaling \$204.4 million for affordable housing, nine loans totaling \$16.4 million for economic development, and two loans totaling \$4.1 million for social services that target low- and moderate- income individuals. Further details on the community development loans are listed below for the full-scope AAs.

San Luis Obispo-Paso Robles MSA AA

Community development lending is good. RNA has originated a reasonable level of community development loans in this AA. Since the previous evaluation, the bank funded one loan for \$16.0 million. The loan funded construction of an 80-unit affordable multifamily housing complex in Paso Robles. Community development loan activity in the AA represents 2.1 and 7.1 percent, respectively, of the total number and dollar volume of loans originated during the review period. The proportions are low relative to the AAs proportion of deposits and allocation of Tier One Capital at 13.7 percent each. The dollar volume of CD loans equates to 1.2 and 8.4 percent of AA deposits and allocated Tier 1 Capital, respectively.

Salinas MSA AA

Community development lending is good. RNA originated a reasonable level of community development loans in this AA. Since the previous evaluation, RNA funded four loans totaling \$16.3 million. RNA funded two loans totaling \$15.0 million to construct 52-unit and 48-unit affordable

housing complexes. RNA also funded two SBA 504 loans, totaling \$1.3 million, for economic development. Community development loan activity in the AA represents 8.5 and 7.3 percent, respectively, of the total number and dollar volume of loans originated during the review period. The proportions are low relative to the AAs proportion of deposits and allocation of Tier 1 Capital at 11.0 percent each. The dollar volume of CD loans equates to 1.3 and 9.8 percent of AA deposits and allocated Tier 1 Capital, respectively

Santa Barbara-Santa Maria-Goleta MSA AA

Community development lending is excellent. RNA originated a high level of community development loans in this AA. Since the previous evaluation, RNA funded five loans totaling \$32.0 million. RNA funded four affordable housing loans totaling \$30.7 million to construct three affordable housing complexes and renovate 21 multi-family affordable housing developments in the AA. RNA also funded one loan for \$1.3 million for economic development. Community development loan activity in the AA represents 10.6 and 14.2 percent, respectively, of the total number and dollar volume of loans originated during the review period. The proportions are high relative to the AAs proportion of deposits and allocation of Tier 1 Capital at 11.0 percent each. The dollar volume of CD loans equates to 2.9 and 21.0 percent of AA deposits and allocated Tier 1 Capital, respectively.

El Centro MSA AA

Community development lending is good. RNA originated a relatively high level of community development loans in this AA. Since the previous evaluation, the bank funded five loans totaling \$19.7 million. RNA funded three affordable housing loans, totaling \$15.6 million, to construct and permanently finance 54-unit and 72-unit apartment complexes in the AA. RNA also funded two loans, totaling \$4.1 million, to a non-profit organization providing services to low- and moderate-income individuals. Community development loan activity in the AA represents 8.5 and 8.8 percent, respectively, of the total number and dollar volume of loans originated during the review period. The proportions are high relative to the AAs proportion of deposits and allocation of Tier 1 Capital at 5.9 percent each. The dollar volume of CD loans equates to 2.6 and 19.2 percent of AA deposits and allocated Tier 1 Capital, respectively

Oxnard-Thousand Oaks-Ventura MSA AA

Community development lending is adequate. RNA originated a low level of community development loans in this AA. Since the previous evaluation, the bank funded two SBA 504 loans totaling \$5.4 million. The loans provided financing for the purchase of retail space in downtown Ventura. Community development loan activity in the AA represents 4.3 and 2.4 percent, respectively, of the total number and dollar volume of loans originated during the review period. The proportions are low relative to the AAs proportion of deposits and allocation of Tier 1 Capital at 8.1 percent each. The dollar volume of CD loans equates to 0.7 and 4.8 percent of AA deposits and allocated Tier 1 Capital, respectively

Riverside-San Bernardino-Ontario MSA AA

Community development lending is adequate. RNA originated a relatively low level of community development loans in this AA. Since the previous evaluation, the bank funded three loans totaling \$4.9 million. RNA funded two SBA 504 loans totaling \$3.3 million for economic development. RNA also funded a \$1.6 million acquisition and construction loan to construct a 16-unit supportive affordable

housing apartment complex in Thousand Palms. Community development loan activity in the AA represents 6.4 and 2.2 percent, respectively, of the total number and dollar volume of loans originated during the review period. The proportions are high relative to the AAs proportion of deposits and allocation of Tier 1 Capital at 5.5 percent each. The dollar volume of CD loans equates to 0.9 and 6.4 percent of AA deposits and allocated Tier 1 Capital, respectively.

Bakersfield-Delano MSA AA

Community development lending is good. RNA originated a relatively high level of community development loans in this AA. Since the previous evaluation, RNA funded five loans totaling \$12.3 million. RNA funded three affordable housing loans, totaling \$7.1 million, to construct three affordable multi-family housing complexes in the AA. The bank also funded two loans, totaling \$5.2 million, for economic development. Community development loan activity in the AA represents 10.6 and 5.5 percent, respectively, of the total number and dollar volume of loans originated during the review period. The proportions are relatively high relative to the AAs proportion of deposits and allocation of Tier 1 Capital at 5.2 percent each. The dollar volume of CD loans equates to 2.3 and 17.0 percent of AA deposits and allocated Tier 1 Capital, respectively.

Product Innovation and Flexibility

Rabobank is a Preferred Lender for the Small Business Administration (SBA). Preferred lender status allows the bank to make decisions on SBA loans locally without prior agency for approval. While SBA loan programs are generally not innovative, these programs do provide underwriting flexibility. RNA participates in the SBA's 7A and 504 Loan Programs.

- The 7A Program provides funds for working capital, equipment purchases, and inventory financing needs of small businesses. This program allows flexible underwriting for borrowers that generally would not qualify under traditional underwriting criteria.
- The SBA 504 Program provides growing businesses with fixed asset financing for the acquisition of existing buildings and improvements, new building construction, and the purchase of machinery and equipment. This program offers long-term loans.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Visalia-Porterville MSA is not inconsistent with the bank's overall performance under the lending test. Performance in Chico MSA, Fresno MSA, Merced MSA, Modesto MSA, Napa MSA, Placer-Sacramento Counties AA, San Diego-Carlsbad-San Marcos MSA, San Jose-Sunnyvale-Santa Clara MSA, Santa Cruz-Watsonville MSA, Santa Rosa-Petaluma MSA, Yuba City MSA, and Non-MSA Counties is weaker than its performance in the areas receiving full scope reviews, but reflects adequate performance. Performance in the Hanford-Corcoran MSA, Stockton MSA, and Redding MSA is poor, but these AAs have little impact on the overall rating.

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

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

RNA's performance under the Investment Test is rated "High Satisfactory." Based on full-scope reviews, RNA's performance in the San Luis Obispo-Paso Robles MSA, the Santa Barbara-Santa Maria-Goleta MSA, the El Centro MSA, and the Riverside-San Bernardino-Ontario MSA is good. In the Salinas MSA, the Oxnard-Thousand Oaks-Ventura MSA, and the Bakersfield-Delano MSA, the bank's performance is adequate.

RNA made a significant level of qualified investments, particularly those that are not routinely provided by private investors. RNA was occasionally in a leadership position when making CD investments. RNA demonstrated significant use of innovative and complex investments and demonstrated a good responsiveness to credit and community development needs. During the evaluation period, qualified investments and donations totaled \$46 million, which represents 3.29 percent of tier one capital.

Qualified investments have been responsive to community needs and focused on affordable housing and small business, and small farm assistance. Donations provided community services to low- and moderate-income individuals and supported economic development. Additionally, the bank has a significant volume of unfunded commitments which were also considered in arriving at the overall Investment Test conclusion.

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

San Luis Obispo-Paso Robles MSA

RNA's dollar volume of qualifying investments and grants reflects a good responsiveness to the credit and community development needs of the San Luis Obispo AA. Qualified investments and donations totaled \$7.1 million, which represents 3.75 percent of allocated tier one capital. All investments were from the current period. This AA offers limited opportunities for CD investments; however, RNA purchased \$7 million in mortgage securities for the purpose of affordable housing. Affordable housing is a need in this AA and RNA's investments addressed this need.

Salinas MSA

RNA's dollar volume of qualifying investments and grants reflects an adequate responsiveness to the credit and community development needs of the Salinas AA. Qualified investments and donations totaled \$183 thousand, which represents 0.12 percent of allocated tier one capital.

Although there were no investments solely in the Salinas AA, of note are several EQ2 investments to organizations that support a broader regional area that includes the Salinas AA. Two of these EQ2s were to organizations that provide capital and technical assistance to small farmers, which is an important area of need in the county.

Santa Barbara-Santa Maria-Goleta MSA

RNA's dollar volume of qualifying investments and grants reflects a good responsiveness to the credit and community development needs of the Santa Barbara AA. Qualified investments and donations totaled \$5.8 million, which represents 6.22 percent of allocated tier one capital. All investments were from the current period. A significant investment in this AA was an \$8 million low-income housing tax credit investment to develop a 69-unit affordable housing project in Lompoc. Of the \$8 million, \$4.3 million was funded during the current period. An identified need in this AA is housing for low- and moderate-income individuals.

Oxnard-Thousand Oaks-Ventura MSA

RNA's dollar volume of qualifying investments and grants reflects an adequate responsiveness to the credit and community development needs of the Oxnard AA. Qualified investments and donations totaled \$1.2 million, which represents 1.06 percent of allocated tier one capital. Included is an investment of \$750 thousand to an EQ2 that supports affordable housing programs, which is an identified need in the county.

El Centro MSA

RNA's dollar volume of qualifying investments and grants reflects a good responsiveness to the credit and community development needs of the El Centro AA. Qualified investments and donations totaled \$4.6 million, which represents 5.70 percent of allocated tier one capital. RNA made an investment in a Limited Partnership to acquire partnership interest in other Limited Partnerships for affordable housing projects. The investment will acquire an interest in a 72-unit project in Brawley (Imperial County).

Riverside-San Bernardino-Ontario MSA

RNA's dollar volume of qualifying investments and grants reflects a good responsiveness to the credit and community development needs of the Riverside AA. Qualified investments and donations totaled \$4.9 million, which represents 9.30 percent of allocated tier one capital. All investments were from the current period. RNA originated a \$5 million EQ2 investment in a local non-profit affordable housing developer to allow the organization to purchase foreclosed REOs from banks, refurbish the homes, and then make them available to low-income families under a rent-to-own program. Down payment assistance programs are also available through this investment.

Bakersfield-Delano MSA AA

RNA's dollar volume of qualifying investments and grants reflects an adequate responsiveness to the credit and community development needs of the Bakersfield AA. Qualified investments and donations totaled \$106 thousand, which represents 2.91 percent of allocated tier one capital. Although current period investments only include grants and donations during the review period, RNA originated a \$2 million unfunded commitment of an equity equivalent (EQ2) investment made to an economic development corporation that will provide loans to small and micro-businesses throughout Kern County, an identified need in the area.

Unfunded commitments total \$37.5 million including a \$10 million fund that will seek investment opportunities in CRA-eligible commercial real estate providing affordable housing for low- or moderate-income families. Other unfunded commitments include \$4.4 million in an EQ2 investment to capitalize a loan fund which provides access to capital for small farm and farm-related loans as well as small business loans, \$3.7 million in a tax credit fund to develop affordable housing projects, and \$2.3 million in an EQ2 investment to purchase foreclosed REOs from banks for rehab and subsequent rent-to-own program for low-income households, which includes down payment assistance.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the CA Non-MSA, the Chico MSA, the Fresno MSA, the Modesto MSA, the Napa MSA, the Sacramento-Arden-Arcade-Roseville MSA, the Santa Cruz-Watsonville, MSA, the Santa Rosa-Petaluma MSA, the Visalia-Porterville MSA, and the Yuba City MSA is not inconsistent with the bank's overall performance under the investments test. In the Hanford-Corcoran MSA, the Merced MSA, the Redding MSA, the San Diego-Carlsbad-San Marcos MSA, the San Jose-Sunnyvale-Santa Clara MSA, and the Stockton, the bank's performance is weaker than the bank's overall performance.

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

SERVICE TEST

The service test evaluates the institution's record of helping to meet the credit needs of its assessment areas by analyzing the availability and effectiveness of its systems for delivering retail banking services and the extent of its community development services.

The institution's retail banking services are evaluated pursuant to the following criteria: 1) the distribution of its branches among geographies of different income levels; 2) the record of opening and closing branches, particularly in low- and moderate-income geographies or that primarily serve low- and moderate-income individuals; 3) the availability and effectiveness of alternate systems for delivering retail banking services; and 4) the range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The institution's community development services are evaluated pursuant to (1) the extent of community development services and the degree to which they serve low- and moderate-income geographies or individuals; and (2) the responsiveness to available opportunities for community development services.

Conclusions for Areas Receiving Full-Scope Reviews

RNA's performance under the Service Test is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Santa Barbara-Santa Maria-Goleta MSA is excellent. Performance in the San Luis Obispo-Paso Robles MSA, Salinas MSA, El Centro MSA, Oxnard-Thousand Oaks-Ventura MSA, and Riverside-San Bernardino-Ontario MSA is good. Performance in the Bakersfield-Delano MSA is adequate.

RNA's performance in the full-scope AAs is good and its delivery systems are readily accessible to geographies and individuals of different income levels throughout the AAs. RNA provided a relatively high level of CD services that are responsive to community needs. RNA's performance in areas receiving full scope and limited scope reviews are discussed separately below.

Retail Banking Services

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

RNA's delivery systems are highly accessible to geographies and individuals of different income levels. Refer to Table 15 in Appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings. Eight branches were opened during the assessment period (six of which were nearby relocations of existing branches), representing a net gain of one branch in a moderate-income geography. Branch closures are limited and do not adversely impact the communities RNA serves. The only branch closure in LMI geographies occurred in a moderate-income geography and resulted from a short relocation within the same census tract.

Alternative Delivery Systems

RNA's delivery systems, including alternative delivery systems, is good. RNA's delivery systems include 119 full service branches; 131 automate teller machines (ATM), including 16 off-site ATMs; telephone banking; online banking for individuals, small businesses, and corporate clients; and banking by mail. Alternative delivery systems are reasonably accessible to all segments of the bank's AAs. In 2011, RNA entered into a partnership with Walgreens to offer RNA customers free access to over 500 Walgreens ATMs throughout California, many in LMI geographies. In addition, RNA participates in the Cirrus and Plus ATM Networks, which provide access to millions of ATMs worldwide. However, the Walgreens and off-site ATMs serve as cash dispensers only and are not considered an effective means of delivering services; therefore, little weight is given to these systems in concluding on the bank's performance. RNA also offers a number of Spanish language options to its customers.

Reasonableness of Services and Hours of Operations

RNA offers a variety of financial services through its branch network designed to meet the various deposit and credit needs of its AAs. Deposit services include checking and savings accounts, certificates of deposit, ATM services, and individual retirement accounts. RNA branches are generally open each weekday, with Saturday hours available in many locations, and some Sunday hours available in a few in-store locations. Branch services and hours do not vary in a way that would inconvenience portions of the AAs, particularly LMI individuals or geographies. The bank's retail banking services are further discussed by AA below.

Branch Network

San Luis Obispo-Paso Robles MSA AA

Distribution of Branches

RNA's distribution of branches is adequate with reasonable accessibility to geographies and individuals of different income levels. The proportion of AA branches in low-income geographies exceeds the percentage of the population in these tracts. RNA operates one branch in the only low-income census

tract in the AA. The proportion of branches in moderate-income census tracts is slightly below the percentage of the population in these tracts.

RNA operates 16 branch offices each with a full service onsite ATM.

Record of Opening and Closing Branches

RNA did not open or close any branches in the AA.

Branch Hours and Services

Branch lobby hours are generally Monday-Thursday 9AM-5PM and Friday 9AM-6PM. Drive-up/walk-up hours are offered in all but three locations (middle-and upper-income geographies). Business hours and services are reasonable and do not vary in a way that would inconvenience any portion of the bank's assessment areas or any group of individuals.

Salinas MSA AA

Distribution of Branches

RNA's distribution of branches is good. An excellent proportion of AA branches are in moderate-income census tracts. The bank does not operate any branches in low-income census tracts. However, only four percent of the census tracts in the AA are low-income and less than six percent of the population resides in these geographies.

RNA operates 10 branch offices each with a full service onsite ATM. The bank also operates two off-site ATMs, one each in moderate- and middle-income geographies.

Record of Opening and Closing Branches

RNA's record of opening and closing branches has not adversely affected the accessibility of delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income families. RNA closed one branch in a middle-income tract and opened one branch in an upper-income tract.

Branch Hours and Services

Branch lobby hours are generally Monday-Thursday 9AM-5PM and Friday 9AM-6PM. Saturday hours from 9AM-1PM are offered at the Westridge Branch located in a middle-income geography. Drive-up/walk-up hours are not offered in this AA. Business hours and services are reasonable and do not vary in a way that would inconvenience any portion of the bank's assessment areas or any group of individuals.

Santa Barbara-Santa Maria-Goleta MSA AA

Distribution of Branches

RNA's distribution of branches is excellent. The proportion of branches in low- and moderate-income census tracts exceeds the percentage of the population in these tracts.

RNA operates 17 branch offices each with a full service onsite ATM. The bank also operates one off-site ATM in a moderate-income geography.

Record of Opening and Closing Branches

RNA did not open or close any branches. The bank relocated one branch in a middle-income census tract to another location within the same census tract.

Branch Hours and Services

Branch lobby hours are generally Monday-Thursday 9AM-5PM and Friday 9AM-6PM. Drive-up/walk-up hours are offered in all but four locations (moderate-, middle-and upper-income geographies). Saturday drive-up/walk-up hours are offered at ten of the branches offering this service, including branches located in LMI geographies. Business hours and services are reasonable and do not vary in a way that would inconvenience any portion of the bank's assessment areas or any group of individuals.

Oxnard-Thousand Oaks-Ventura MSA AA

Distribution of Branches

RNA's distribution of branches is good. The proportion of branches in moderate-income census tracts slightly exceeds the percentage of the population in these tracts. The bank does not operate any branches in low-income census tracts. However, only five percent of the population resides in low-income geographies and the bank operates a branch that borders a low-income geography.

RNA operates 10 branch offices each with a full service onsite ATM. The bank also operates two off-site ATMs, both located in middle-income geographies.

Record of Opening and Closing Branches

RNA did not open or close any branches in the AA. The bank relocated one branch in a middle-income census tract to another location within the same census tract.

Branch Hours and Services

Branch lobby hours are Monday-Thursday 9AM-5PM and Friday 9AM-6PM. Drive-up/walk-up hours are offered in all but four locations (three middle-income geographies and one moderate-income geography). Saturday drive-up/walk-up hours are offered at three of the branches offering this service, including at one branch located in moderate-income geography. Business hours and services are reasonable and do not vary in a way that would inconvenience any portion of the bank's assessment areas or any group of individuals.

El Centro MSA AA

Distribution of Branches

RNA's distribution of branches is good. The proportion of branches in moderate-income census tracts slightly exceeds the percentage of the population in these tracts. There are no low-income census tracts in the AA.

RNA operates six branch offices each with a full service onsite ATM. The bank also operates two off-site ATMs, both in middle-income geographies.

Record of Opening and Closing Branches

RNA did not open or close any branches.

Branch Hours and Services

Branch lobby hours are generally Monday-Thursday 9AM-5PM and Friday 9AM-6PM in moderate- and middle income geographies. The bank also offers Saturday hours from 9AM-1PM at the Calexico Branch located in a moderate-income geography. The hours for the Wildcat and Waterman branches are Monday-Saturday 10AM -7PM and Sunday 11Am-5PM. The Wildcat and Waterman branches are located inside Walmart in upper-income geographies. Drive-up/walk-up hours are offered at four locations (moderate-, middle-, and upper-income geographies). Business hours and services are reasonable and do not vary in a way that would inconvenience any portion of the bank's assessment areas or any group of individuals.

Riverside-San Bernardino-Ontario MSA AA*Distribution of Branches*

RNA's distribution of branches is good. The proportion of AA branches in moderate-income census tracts substantially exceeds the percentage of the population in these tracts. The bank does not operate any branches in low-income census tracts. However, six of the bank's 10 branches are located in moderate-income geographies and less than six percent of the AA's population resides in low-income geographies.

RNA operates 10 branch offices each with a full service onsite ATM. The bank also operates one off-site ATM in a moderate-income geography.

Record of Opening and Closing Branches

The bank did not open or close any branches in the AA.

Branch Hours and Services

Branch lobby hours are generally Monday-Thursday 9AM-5PM and Friday 9AM-6PM; however, one branch located in one of the moderate-income geographies operates Monday-Friday from 9AM-4PM. Drive-up/walk-up hours are offered at only one location, in a middle-income geography. Business hours and services are reasonable and do not vary in a way that would inconvenience any portion of the bank's assessment areas or any group of individuals

Bakersfield-Delano MSA AA*Distribution of Branches*

RNA's distribution of branches is adequate. The proportion of AA branches in moderate-income census tracts is slightly below the percentage of the population in these tracts. Of the five branches in the AA, one is located in a moderate-income geography; however, three are located within one mile of a total of nine low- or moderate-income geographies. The bank does not operate any branches in low-income census tracts. However, only three percent of the population within the AA resides in low-income geographies.

RNA operates five branch offices each with a full service onsite ATM. The bank also operates one off-site ATM in a middle-income geography.

Record of Opening and Closing Branches

The bank did not open or close any branches in the AA.

Branch Hours and Services

Branch lobby hours are Monday-Thursday 9AM-5PM and Friday 9AM-6PM. Drive-up/walk-up hours are offered at only one location, in an upper-income geography. Business hours and services are reasonable and do not vary in a way that would inconvenience any portion of the bank's assessment areas or any group of individuals.

Community Development Services

A community development (CD) service is defined by the CRA regulation as a financial-related service targeted to low- and moderate-income individuals or other activities that serve to promote economic development for small businesses and small farms. RNA has provided a high level of CD services that benefit organizations within the assessment areas during the evaluation period. Some officers and employees of RNA are involved in numerous community development organizations that provide affordable housing, small business assistance, economic development, and community services for low- and moderate-income individuals and geographies. This includes 5,837 service hours to various organizations and 492 hours providing financial education through various seminars and workshops throughout the AAs. Several examples of CD services provided by the bank during the evaluation period are detailed below by AA. The list is not all inclusive.

San Luis Obispo-Paso Robles MSA AA

RNA's CD services are excellent. During the evaluation period, RNA donated 1,239 service hours to various organizations in the community. In addition, bank employees donated 36 hours providing financial education through various seminars and workshops throughout the area. Several examples of community development services provided by the bank during the evaluation period are detailed below.

- From 2011-2014, a member of senior management served on the Board of MUST Charities. This organization works with other local organizations on projects to create long term, sustainable change to combat poverty in San Luis Obispo's North County.
- From 2011-13, an officer served on the Board of Directors of the Community Counseling Center of San Luis Obispo. This organization provides short-term psychological counseling services and counseling information to county residents who cannot afford private services. Persons who are financially able, through income or insurance coverage, to use private services, are offered referrals.
- From 2011-13, an officer served on the Board of Housing Authority of San Luis Obispo (HASLO). HASLO partners with individuals and organizations to provide affordable housing, education, and employment opportunities for families of modest means to become self-sufficient and improve their quality of life.

Salinas MSA AA

RNA's CD services are good. During the evaluation period, RNA donated 618 service hours to various organizations in the community. In addition, bank employees donated 136 hours providing financial education through various seminars and workshops throughout the area. Several examples of community development services provided by the bank during the evaluation period are detailed below. The list is not all inclusive.

- From 2011-12, an officer served on the Board of Grower Shipper Foundation Association. This organization is actively involved in a number of community organizations serving the local agricultural industry. One program is Ag Against Hunger, which tries to alleviate hunger in its communities by collecting fresh surplus produce from local growers and shippers and

distributing the produce to food banks and other non-profits to provide at no cost to people in need.

- From 2012-13, an officer served on the Board of Directors of the Community Foundation of Monterey County. While this organization does not target LMI, LMI individuals and communities benefit from its services. For example, the Women's Fund Grants provided education, training, and support to help disadvantaged women become self-sufficient; the Community Leadership Project helped increase the sustainability of small, community based organizations serving low-income communities of color in the area; and the Strengthening Our Community Program provides loans to small businesses that can't secure traditional loans from commercial banks - some of these loans supported the start-ups of salon, trucking, landscaping, restaurant, and construction businesses, which employed LMI individuals.

Santa Barbara-Santa Maria-Goleta MSA AA

RNA's CD services are good. During the evaluation period, RNA donated 756 service hours to various organizations in the community. In addition, bank employees donated 172 hours providing financial education through various seminars and workshops throughout the area. Several examples of community development services provided by the bank during the evaluation period are detailed below. The list is not all inclusive.

- From 2011-13, two officers served on the Board of the Santa Barbara County Food Bank. The food bank strives to provide nourishment to those in need by acquiring and distributing safe nutritious foods via local agencies. The food bank stated that it distributed more than 8.5 million meals from two warehouse locations in Santa Barbara and Santa Maria last year and estimated that its food is used by 1 in 4 people in the community.
- From 2011-13, an officer served as an Advisory Council Member and secretary of the local chapter of the Salvation Army. The Salvation Army seeks to help poor and disadvantaged people in meeting their basic human needs for food, shelter, work, health, education, a sense of self-worth, and interdependence. This chapter focused on a 70-bed transitional living program targeted to single homeless men and women.
- From 2011-2013, several bank employees presented at financial education workshops for the Housing Authority.

Oxnard-Thousand Oaks-Ventura MSA AA

RNA's CD services are excellent. During the evaluation period, RNA donated 906 service hours to various organizations in the community. Several examples of community development services provided by the bank during the evaluation period are detailed below. The list is not all inclusive.

- From 2011-14, two officers served on the Board of the Goodwill Industries of Ventura and Santa Barbara Counties located in Oxnard, California. The organization is a private, non-profit corporation that provides vocational and educational opportunities for people with barriers to employment to improve their work skills and enhance their economic independence. The organization is funded primarily through the collection and resale of donated goods at retail stores located throughout Ventura and Santa Barbara Counties.
- From 2011-14, an officer served as a board member of El Concilio Family Services. El Concilio Family Services is a non-profit community service organization whose primary mission is to provide direct assistance and educational programs to the underserved Latino Community. The majority of El Concilio's clients are low-income agricultural workers.
- From 2011-2012, a bank employee served as an officer with Ventura Habitat for Humanity. The organization seeks to provide affordable housing in Ventura County.

El Centro MSA AA

RNA's CD services are excellent. During the evaluation period, RNA donated 1,243 service hours to various organizations in the community. In addition, bank employees donated 94 hours providing financial education through various seminars and workshops throughout the area. Several examples of community development services provided by the bank during the evaluation period are detailed below. The list is not all inclusive.

- From 2011-14, a bank officer served as a board member and treasurer of Clinicas de Salud del Pueblo. This organization provides direct access to comprehensive quality primary and preventive health care for high risk and other underserved valley residents. No one is denied services due to inability to pay. The clinic has a sliding fee schedule based on family size and income for patients without insurance or other methods of payment. A 2013 report showed that the average income of the organization's 33,460 patients with reported income was \$17,514. Of the organization's 12 clinics, seven (58 percent) are located in LMI geographies.
- From 2011-14, an officer served on the Board of Directors of the City of El Centro Redevelopment Agency. This organization provides redevelopment projects including Housing Improvement and First Time Home Buyer programs. These programs have income restrictions which limit eligibility to LMI owner-occupants.
- From 2011-13, an officer served as board member and president of the Imperial Valley Food Bank. The food bank is a 501 (c) (3) non-profit organization that provides food to local families in need. The food bank estimates that it currently serves over 20,000 Imperial County residents per month.

Riverside-San Bernardino-Ontario MSA AA

RNA's CD services are good. During the evaluation period, RNA donated 906 service hours to several organizations in the community. In addition, bank employees donated 54 hours providing financial education through various seminars and workshops throughout the area. Several examples of community development services provided by the bank during the evaluation period are detailed below. The list is not all inclusive.

- From 2011-14, an officer served as a board member of the Coachella Valley Economic Partnership (CVEP). CVEP's mission is to build a diversified, year-round economy by promoting regional job growth in local companies and through business attraction; and, by developing a well-trained and educated workforce.
- From 2011-12, an officer served on the Regional Access Project Foundation. The Foundation provides funding, oversight, technical assistance, and guidance to non-profits and other organizations which serve the populations of Eastern Riverside County in the areas of health, mental health, and juvenile interventions. Eastern Riverside County is predominately a moderate-income area.

Bakersfield-Delano MSA AA

RNA's CD services are adequate. During the evaluation period, RNA donated 664 service hours to various organizations in the community. Several examples of community development services provided by the bank during the evaluation period are detailed below. The list is not all inclusive.

- From 2011-14, a bank officer served as treasurer of the Mid State Development Corporation.
- From 2011-14, a bank officer served as a board member of Latina Leaders of Kern County. The organization's goal is to provide educational opportunities to Latinas who have not had positive

role models and are from families who have not had access to higher education. The organization estimates, based on HUD MFI for the area, that 90 percent of its clients are LMI.

Statewide

As a member of the Federal Home Loan Bank (FHLB), RNA participates in the FHLB's Affordable Housing Program (AHP). The AHP program is a grant program that uses "foregone" dividends of its memberbanks to subsidize the development of affordable housing for households with income at or below 80 percent of the area median income. Participating memberbanks sponsor community development housing organizations to receive the AHP grants. The grant funds are used to acquire, preserve, rehabilitate, or develop affordable housing units for both ownership and rental. Under this program, RNA facilitated the awarding of grants for the financing of 16 projects totaling over \$9 million. These project created 814 units of affordable housing, including a transitional housing complex targeting war veterans with physical and mental disabilities.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Chico MSA, Fresno MSA, Hanford-Corcoran MSA, Merced MSA, Modesto MSA, Placer-Sacramento Counties AA, Napa MSA, Redding MSA, San Diego-Carlsbad-San Marcos MSA, San Jose-Sunnyvale-Santa Clara MSA, Santa Cruz-Watsonville MSA, Santa Rosa-Petaluma MSA, Stockton MSA, Visalia-Porterville MSA, Yuba City MSA, and Non-MSA Counties is not inconsistent with the bank's overall performance under the service test.

Appendix C: Market Profiles for Full-Scope Areas

State of California Full-Scope Areas

San Luis Obispo-Paso Robles MSA

Demographic Information for Full-Scope Area: (Name of MA or Nonmetropolitan Area)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	53	1.89	7.55	62.26	24.53	3.77
Population by Geography	269,637	0.48	8.06	63.95	24.62	2.80
Owner-Occupied Housing by Geography	62,880	0.30	5.63	66.30	27.78	0.00
Businesses by Geography	29,364	2.07	10.86	60.55	26.45	0.07
Farms by Geography	1,401	0.64	6.64	62.74	29.98	0.00
Family Distribution by Income Level	64,250	19.80	18.20	21.60	40.40	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	24,417	.78	14.56	67.32	17.28	0.05
Median Family Income	= \$72,054					
HUD Adjusted Median Family Income for 2013	= \$70,900					
Households Below the Poverty Level	=13%					
				Median Housing Value	= \$542,686	
				Unemployment Rate	= 5.8%	
				(12/2013 CA EDD)		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2010 U.S. Census and 2013 HUD updated MFI.

RNA's San Luis Obispo-Paso Robles (SLO) MSA AA includes all of San Luis Obispo County, which represents the entire metropolitan area. The AA complies with the CRA regulation and does not arbitrarily exclude any moderate-income areas. The MSA contains seven incorporated cities with San Luis Obispo as the county seat. Located on the state's Central Coast, the area has a diverse economy that includes two large post-secondary education facilities; California Polytechnic State University at San Luis Obispo (Cal Poly) and Cuesta College (community college). The primary industries are government, tourism, and retail trade. Agriculture (animal, field crops, and fruit and nut crops), including a substantial wine industry, is the 13th highest grossing revenue producer. The area's major employers in addition to federal, state, and local government are Cal Poly, Atascadero State Hospital, and the California Men's Colony. A major employer that represents an economic boost for the future of the county is the Topaz Solar Farm project that is expected to create more than 400 jobs and bring in \$192 million in wages and an estimated \$52 million in local economic activity.

SLO weathered the economic recession better than other areas of the state partially because of its economic diversity. Unemployment, at 4.3 percent, is below the state average. The population is gradually increasing with a net increase of 741 for the 2012 calendar year. The area's population is older than the state average at 39 years, and the poverty rate is lower than the state average at 13 percent.

The area is served by all of the major national financial institutions and several local banks. RNA has 16 branches in this AA. Approximately 17.3 percent of the bank's total deposits and 23.6 percent of total reported loans originated or purchased during the evaluation period are in the San Luis Obispo-Paso Robles MSA. As of June 30, 2013, RNA ranked first (out of 14) in deposits with a 26.1 percent market share. RNA ranked eighth (2.7 percent market share) by number and first (22.7 percent market share) by total dollar amount in providing small business loans. The bank ranked first both by number and total dollar amount (26.9 percent market share and 68.3 percent market share, respectively) of loans. RNA also ranked second (8.4 percent market share) in home improvement loans and seventh (2.5 percent market share) in mortgage refinance loans. Market share for home purchase loans is not significant at less than 1 percent.

The major community need in the AA's affordable housing spans the gamut from housing for the homeless to workforce housing for residents in the low paying service sector jobs in the agriculture, tourism, and retail sectors. A community contact completed in conjunction with the CRA examination indicated the need for affordable housing, and the lack of construction financing available-especially for smaller tracts and multifamily developments. The major institutions are not as supportive of the area as support is primarily focused on the major populations in the San Francisco Bay and Greater Los Angeles geographical areas. Also, local governments do not always welcome affordable housing development. Locally based financial institutions do provide limited support in the form of loans and small grants. RNA is known for providing loans, investments, and staff services to the communities it serves.

Salinas MSA

Demographic Information for Full-Scope Area: (Name of MA or Nonmetropolitan Area)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	93	4.30	22.58	37.63	32.26	3.23
Population by Geography	415,057	5.97	26.06	38.13	27.01	2.83
Owner-Occupied Housing by Geography	66,731	1.79	16.11	37.70	44.41	0.00
Businesses by Geography	28,184	1.33	19.29	38.64	40.25	0.49
Farms by Geography	1,235	.73	16.76	43.00	39.27	0.24
Family Distribution by Income Level	89,606	21.84	16.71	19.49	41.97	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	34,537	9.89	35.04	38.69	16.39	0.00
Median Family Income	= \$63,372					
HUD Adjusted Median Family Income for 2013	= \$63,100					
Households Below the Poverty Level	=12%					
				Median Housing Value	= \$563,038	
				Unemployment Rate	= 11.3%	
				(12/2013 CA EDD)		

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 U.S. Census and 2013 HUD updated MFI.

The Salinas MSA AA consists of Monterey County, and is located along California's Central Coast south of the San Francisco Bay Area. The AA complies with the regulation and does not arbitrarily exclude any moderate-income areas. Monterey County encompasses high income communities such as Carmel-by-the-Sea and Monterey and farming communities such as Salinas and Gonzalez. The AA's major industries are agriculture, government, and tourism. Its major employers are Dole Food Co., Inc., Tanimura and Antile, Inc., and Fresh Express, Fresh Food, Inc. The area is the state's second largest agriculture producer and has the highest number of farmworker jobs in the country. Unfortunately, agriculture and tourism are low-paying and seasonal industries contributing to high unemployment rates. The area also suffers from a large undereducated population-possibly a result of the migratory nature of many of the agriculture jobs. Many of the County's middle-income residents commute to the Silicon Valley for higher paying jobs.

The recession had a major impact on housing in the Salinas AA. Housing construction declined to 50 percent of pre-recession activity. That fact, along with a decline in property values and interest rates, resulted in an increased affordability factor for low and moderate-income (LMI) residents. However, competition with investors for properties, low wages, and the so-called "shadow inventories" maintained by financial institutions have limited opportunities for potential LMI homebuyers.

The Salinas AA is home to several military bases including the U.S. Army Reserve Training Center at Fort Hunter-Liggett, the Naval Postgraduate School, the Presidio of Monterey, and the Presidio of Monterey Annex at Fort Ord. The majority of the base at Fort Ord was closed in 1994, and the Base Reuse Authority is still in the process of transferring lands to local jurisdictions. Several planned communities are expected in the area with some 5000 units of housing 35 percent of which is targeted at below market residents.

RNA has ten branches in the AA. Approximately 12.3 percent of RNA's total deposits and 8.3 percent of total reported loans originated or purchased during the evaluation period are in the Salinas MSA. As of June 30, 2013, RNA ranked second (out of 14) in deposits with a 15.1 percent market share. It ranked tenth (2.3 percent market share) by number and second (20.7 percent market share) by total dollar amount of small business loans. For small farm loans, RNA ranked second (18.4 percent market share) by number and first (39.6 percent market share) by total dollar amount. For home improvement loans, RNA ranked sixth (3.2 percent market share). Market share for home purchase and mortgage refinance loans is not significant at less than 1 percent.

A contact with a local nonprofit indicated that most of the financial institutions in the area are unwilling to finance local farmers. Most small business financing is for larger corporate operations. RNA is commended for its support of the community in its loans to smaller operations, contributions to local organizations, and its support of training and technical assistance programs.

Santa Maria-Santa Barbara MSA

Demographic Information for Full Scope Area: Santa Barbara-Santa Maria-Goleta MSA (42060) 2010						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	89	8.99	24.72	28.09	35.96	2.25
Population by Geography	423,895	10.48	25.09	31.38	33.04	0.00
Owner-Occupied Housing by Geography	76,757	2.85	15.09	34.95	47.11	0.00
Business by Geography	36,380	13.06	20.76	26.62	38.96	0.60
Farms by Geography	1,445	6.64	16.47	25.19	51.49	0.21
Family Distribution by Income Level	91,108	21.72	17.79	18.61	41.88	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	35,996	16.25	32.75	29.57	21.43	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		69,190 71,000 12%	Median Housing Value Unemployment Rate (12/2013 CA EDD)		603,239 6.4%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2010 U.S. Census and 2013 HUD updated MFI.

The Santa Maria-Santa Barbara MSA is comprised of Santa Barbara County and is located west of Ventura County at the northern end of the so-called “Tech Coast” of Southern California. The Tech Coast includes San Diego, Orange, Los Angeles, Ventura, and Santa Barbara Counties, and is so named because of the proliferation of technology related firms. The county is divided into two areas. Economic activities in the north are centered in the City of Santa Maria, the county’s largest city. Activities in the south are centered in the City of Santa Barbara, the county seat. Between the two cities are Vandenberg Air Force Base and the coastal agricultural area anchored by the City of Guadalupe. The north county has less expensive housing and more development, a result of more flexible local regulations. The southern part of the county is home to the area’s slow growth movement/higher real estate costs. One of the county’s economic challenges is the balancing of jobs located in the south with the affordable housing stock available in the north. Currently, workers face long and costly commutes (up to 75 miles) on Highway 101, the main north-south transportation artery in the county.

The Santa Barbara MSA has an educated labor force supported by two excellent post- secondary education institutions, the University of California- Santa Barbara (UCSB) and Santa Barbara City College (SBCC). SBCC is considered to be one of the best community colleges in the country. UCSB has a solid reputation for its degree programs in the technical sciences. The educated workforce is represented by per capita incomes that are above statewide average median wages. Santa Barbara’s major industries are real estate, government (including military facilities), services (professional and scientific), and manufacturing. Agriculture (strawberries and broccoli) is also an important sector. The county’s major employers are Vandenberg Air Force Base, the University of California-Santa Barbara, Santa Barbara Cottage Hospital, and Santa Barbara City College. There is also a large casino owned by the Chumash Indian Tribe that employs in excess of 1500 people.

Housing costs in the MSA are higher than those in surrounding counties. Limited inventory was a factor in the county not being impacted severely by the housing crisis. At one time, the area’s housing index enabled almost 60 percent of the population at median wage level to be able to afford a

home. Unfortunately, the index is decreasing and now just over 35 percent of the population can afford housing. Low-and moderate income and first time homebuyers have been priced out of the market. The pressure for more affordable housing is now impacting the area's valuable farmland, some of which is being converted into new housing.

The Santa Maria-Santa Barbara MSA AA includes the entire metropolitan area, complies with the regulation, and does not arbitrarily exclude any moderate-income areas. RNA has 17 branches in this AA. Approximately 14.1 percent of RNA's total deposits and 14.4 percent of total reported loans originated or purchased during the evaluation period are in the Santa Maria-Santa Barbara MSA. As of June 30, 2013, RNA ranked fourth (out of 20) in deposits with an 11.4 percent market share. RNA ranks tenth (1.7 percent market share) by number and second (13.8 percent market share) by total dollar amount in small business loans. For small farm loans, RNA is the top-ranked lender both by number of loans and by total dollar amount (34.0 percent and 75.5 percent market share, respectively). The Bank ranked fifth (3.6 percent market share) in home improvement loans and 17 (1.1 percent market share) in mortgage refinance loans. Market share for home purchase loans is not significant at less than 1 percent.

Despite its higher than average incomes, and better paying jobs, Santa Barbara has economic challenges in the form of the balance between the need for jobs and affordable housing, better infrastructure, especially transportation routes from the northern and southern areas of the county, and a high level of low-income children, many living below the poverty level. A contact with a local nonprofit organization indicated that the area is often neglected by large national financial institutions based on the AA's proximity to the Greater Los Angeles Area. There are ongoing needs for more investments, loans, and equity equivalent (EQ2) investments to support local loan funds. Most financial institutions do not provide micro and small loans, especially for startups. Therefore, the responsibility for providing access to credit falls on nonprofit organizations and CDFIs. Most of the local banks are supportive of the loan funds and even provide small operational grants. RNA is commended for the loans, investments, and services provided by its staff throughout the county.

EI Centro MSA

Demographic Information for Full Scope Area: EI Centro MSA (20940) 2010						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	31	0.00	38.71	38.71	22.58	0.00
Population by Geography	174,528	0.00	31.41	48.42	20.17	0.00
Owner-Occupied Housing by Geography	26,779	0.00	22.37	51.89	25.74	0.00
Business by Geography	7,614	0.00	32.22	45.26	22.52	0.00
Farms by Geography	478	0.00	20.29	40.79	38.91	0.00
Family Distribution by Income Level	38,146	24.44	17.03	16.45	42.09	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	15,817	0.00	43.12	46.13	10.74	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		43,490 48,000 21%	Median Housing Value Unemployment Rate (12/2013 CA EDD)		181,990 21.1%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The EI Centro MSA AA consists of Imperial County. The MSA includes the entire metropolitan area and complies with the regulation and does not arbitrarily exclude any low-or moderate- income areas. EI Centro is the least populous county in Southern California. It is located in the southeastern-most corner of the state and borders Arizona and Mexico. Despite its small population, the county had the fastest growth rate from 2000-2011. The AA is challenged in multiple areas: It has the highest unemployment rate in the state; environmental issues caused by pesticides and the Salton Sea; a high level of youth poverty; an undereducated population; low-wages and an underrepresentation of white-collar jobs; the greatest number of subprime loans; a high foreclosure rate that has not yet abated; and the county has not capitalized on its proximity to Mexico and the benefits that could accrue from the U.S./Mexico North American Free Trade Agreement (NAFTA).

EI Centro's primary industries are agriculture and government, including the military and prisons. Major employers are Imperial Valley College, the Calipatria and Centinela State Prisons, and Maui Harvesting. The Naval Air Facility EI Centro, the winter home of the Blue Angels flight squadron, and the Chocolate Mountain Aerial Gunnery Range are the two Department of Defense facilities in the AA. One in four jobs in the county is a government job. The recession highlighted the impact of the employment concentration when local governments were forced to lay-off employees.

Imperial County is basically a geographical desert. Annual rainfall totals three inches. The area's agriculture operations are maintained by water diverted from the Colorado River under an early 20th century federal agreement. The drought in the west requires reallocation of water resources. A concern is the impact that ongoing reallocation efforts may have on the MSA in the future. Currently, the area's main crops are off season lettuce, alfalfa, broccoli, and beets. Cattle are the largest contributors to the county's agricultural sector. The agricultural sector contributes to the area's high unemployment rate as many farmworkers return to Imperial County during the hot summer months from around the state, the off season for other crops.

Prior to the recession, low land costs and liberal financing contributed to a construction boom in the AA. Twenty-five percent of Imperial County's housing was constructed during the period from 2000-2010. Most of it was speculative. When the market failed during the mid-2000s, the area experienced high levels of foreclosures and vacancies. There is still a surplus of housing and most of the properties purchased when the market was at its highest point are still underwater. Although properties are some of the most affordable in the state, low-wages and limited employment opportunities prevent local residents from acquiring homes. Individuals and families willing to commute to jobs in San Diego County and staff from the local prisons are benefitting from the surplus housing developed when the market was at its peak.

RNA has six branches in the AA. Approximately 6.6 percent of RNA's total deposits and 4.7 percent of total reported loans originated or purchased during the evaluation period are in the AA. As of June 30, 2013, RNA ranked first (out of eight) in deposits with a 35.5 percent market share. RNA ranked eighth (3.2 percent market share) by number and second (25.6 percent market share) by total dollar amount in small business loans. For small farm loans, RNA ranked first by both number of loans and total dollar amount (43.5 percent market share and 68.9 percent market share, respectively). RNA is ranked third with a 6.5 percent market share in home improvement loans and 17th with a 1.1 percent market share in mortgage refinance loans. Market share for home purchase loans is not significant at less than 1 percent.

The combination of the economic challenges and limited opportunities, has resulted in most Imperial County residents with post-secondary educations moving to other areas for better paying jobs. A community contact with a local organization confirmed the need for technical assistance from local financial institutions in supporting nonprofit organizations. Capacity building is a major need. National institutions with branches in the area provide virtually no support. RNA is one of the few banks that supports area initiatives. However, in order to improve economically, the El Centro MSA needs to address its problems including improving its relationship with Mexico, addressing its below poverty-level and undocumented residents, and developing a plan to mitigate the threatened Colorado River water supply.

Oxnard-Thousand Oaks-Ventura MSA

Demographic Information for Full Scope Area: Oxnard-Thousand Oaks-Ventura MSA (37100) 2010						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	174	5.17	26.44	39.66	27.59	1.15
Population by Geography	823,318	5.38	26.09	40.80	27.72	0.01
Owner-Occupied Housing by Geography	175,452	1.92	17.13	43.17	37.79	0.00
Business by Geography	73,662	3.31	19.27	44.53	32.88	0.00
Farms by Geography	1,946	5.24	25.85	44.81	24.10	0.00
Family Distribution by Income Level	195,579	21.43	17.35	20.51	40.71	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	75,845	8.90	35.83	38.52	16.76	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		84,364 86,700 8%	Median Housing Value Unemployment Rate (12/2013 CA EDD)		558,324 7.0%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 U.S. Census and 2013 HUD updated MFI.

The Oxnard-Thousand Oaks-Ventura (Ventura) MSA AA consists of Ventura County and includes the entire metropolitan area. The AA complies with the regulation and does not arbitrarily exclude any low- or moderate-income areas.

RNA has ten branches in the AA. Approximately 10.7 percent of RNA's total deposits and 8.0 percent of total reported loans originated or purchased during the evaluation period are in the AA. As of June 30, 2013, RNA ranked sixth (out of 26) in deposits with a 5.4 percent market share. This compares to a ranking of 15th (0.7 percent market share) by number and fifth (6.1 percent market share) by total dollar amount of small business loans. For small farm loans, RNA ranked sixth (6.3 percent market share) by number of loans and first (28.5 percent market share) by total dollar amount. Market share for home purchase, home improvement, and mortgage refinance loans is not significant at less than 1 percent.

Ventura is the southernmost MSA on California's Central Coast. It is located northwest of Los Angeles County, possibly one of the contributors to its economic strength. The area's major industries are manufacturing, real estate, and government. Its major employers are the Ventura County Naval Base/Point Mugu Naval Air Station, Amgen, Inc., and Bank of America. Agriculture, especially strawberry, lemon, and raspberry crops, is also a major economic sector.

Ventura County's population grew during the 1990's with an exodus of individuals and families moving from Los Angeles County. The area was less crowded and several manufacturing firms providing well-paying jobs were moving into the county. Today, Ventura County has a higher median income than Los Angeles County to the east and Santa Barbara County to the west. One of the primary factors for the higher incomes is the better educated population as compared to surrounding counties' populations. The establishment in 2003, of the California State University, Channel Islands (CSUCI) and the Ventura Community College District are resources for area residents. The educated population (drop-out rate of less than 11 percent) is an attraction for

employers looking for Southern California locations. The better paying jobs results in the county's 8 percent of households below the poverty rate and a lower than average unemployment rate.

Housing costs in Ventura are higher than those in neighboring counties. Prior to the recession, the area experienced high levels of development. The housing crisis drove prices down, resulting in an excessive inventory and a higher affordability index. With the upswing in the economy, prices are once again rising, fueled by the lure of suburban communities, limited inventory, low interest rates, and the expansion of the main transportation artery from Los Angeles, the 101 freeway.

Ventura's economy is projected to continue to grow. Port Hueneme, the area's main port, is also expanding with an increasing number of companies using the facility for importing and exporting services. Military spending and manufacturing are also expected to increase. Risks to the area's economy are in the areas with a lack of investment in infrastructure, possible outsourcing of manufacturing jobs, and the ongoing drought in the state.

A community contact with a local nonprofit indicated that affordable housing is a major problem in Ventura. Competition for housing is steep with pressure on prospective low-and moderate-income homebuyers from investors and immigrants from Los Angeles County. Financial institutions, with the exception of RNA and local community banks, seem to overlook the area. Instead, investments and innovative programs and products go to areas with larger populations such as the Greater Los Angeles Area and the San Francisco Bay Area. RNA is commended for its support of local organizations and programs with loans, grants, and services.

Riverside-San Bernardino-Ontario MSA

Demographic Information for Full-Scope Area: (Name of MA or Nonmetropolitan Area)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	822	5.72	28.22	35.89	29.56	0.61
Population by Geography	4,224,851	5.71	26.45	35.43	32.09	0.32
Owner-Occupied Housing by Geography	855,253	2.87	21.60	36.29	0.00	0.00
Businesses by Geography	274,921	4.28	24.25	34.45	36.95	0.07
Farms by Geography	5,692	3.53	23.54	35.65	37.26	0.02
Family Distribution by Income Level	949,542	21.83	17.53	19.81	40.84	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	373,693	9.87	38.84	34.83	16.46	0.00
Median Family Income	= \$63,176					
HUD Adjusted Median Family Income for 2013	= \$62,600					
Households Below the Poverty Level	=12%					
				Median Housing Value	= \$317,566	
				Unemployment Rate	= 8.7%	
				(12/2013 CA EDD)		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2010 U.S. Census and 2013 HUD updated MFI.

The Riverside-San Bernardino-Ontario MSA, also known as the Inland Empire (IE), includes the entire metropolitan area and consists of Riverside and San Bernardino Counties. The AA complies with the CRA regulation and does not arbitrarily exclude any low-or moderate-income areas. The IE is the third most populous metro area in the state. Once the center of the California “Citrus Belt,” the area is now the state’s fastest growing metropolitan area with the cities of Riverside, San Bernardino, and Ontario forming the urbanized hub of the region. The IE is home to economic extremes. In addition to the western urban hub, the central portion of the MSA encompasses the desert resort communities of Palm Springs and Rancho Mirage. The far eastern border includes the Coachella Valley, an agricultural region, home to hundreds of migrant farmworkers.

The IE suffers from a number of regional challenges. Development in the MSA accelerated with the real estate growth of the early 2000s. At the height of the real estate crisis, Riverside and San Bernardino had the sixth highest foreclosure rate in the country. Although property values are on the rise, many homeowners are still “underwater.” Inadequate transportation infrastructure, the environment, and an undereducated workforce are other challenges. An estimated one third of the area’s population commutes to Los Angeles or Orange County each day. The IE’s geographical characteristics cause some of the worst air pollution in the country. High dropout rates have resulted in potential employers perceiving the workforce as unskilled and unable to hold higher paying jobs.

Primary industries in the area are federal, state, and local government including the military, retail, and health. Major employers include Stater Brothers Markets, the U.S. Marine Corps Air Ground Combat Center, and Fort Irwin. There are several health care facilities including VA Loma Linda Healthcare System, Kaiser Permanente, the Riverside County Regional Medical Center, and Eisenhower Medical Center. The area is also home to three large Indian gaming casinos. Several large corporations, including Amazon, have established distribution centers in the area. The

population's below average educational attainment results in most of the higher paying jobs being filled by people from surrounding areas.

All of the major national banks and many regional and community financial institutions have branches within the Inland Empire. RNA has ten branches in the AA. Approximately 7.0 percent of RNA's total deposits and 4.7 percent of total reported loans originated or purchased during the evaluation period are in the Riverside-San Bernardino-Ontario AA. As of June 30, 2013, RNA ranked 15th (out of 55) in deposits with a 1.5 percent market share. RNA ranked sixth (4.2 percent market share) and fourth (12.7 percent market share) in number and dollar amounts in small farm lending. The market share for small business, home purchase, home improvement, and mortgage refinance loans is not significant at less than 1 percent.

There are a limited number of community development organizations (CDFIs and CDCs) in the area. Financial institutions, regulators, community, and local government organizations are now partnering to address capacity building issues. A community contact with a national nonprofit serving the area revealed several needs including organizational training, technical assistance, and funding. In addition to organizational support, financial education classes and materials are also needed.

Bakersfield MSA

Demographic Information for Full Scope Area: Bakersfield-Delano MSA (12450) 2010						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	151	3.97	31.13	31.13	31.13	2.65
Population by Geography	839,631	3.38	32.56	28.83	33.16	2.08
Owner-Occupied Housing by Geography	152,284	2.00	23.16	30.78	44.06	0.00
Business by Geography	46,623	3.72	20.32	30.61	45.33	0.01
Farms by Geography	2,044	1.17	28.62	31.51	38.70	0.00
Family Distribution by Income Level	185,559	23.03	17.18	17.96	41.83	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	74,613	6.14	46.41	28.79	18.67	0.00
Median Family Income		51,311	Median Housing Value		212,638	
HUD Adjusted Median Family Income for 2013		52,500	Unemployment Rate (12/2013)		10.9%	
Households Below Poverty Level		18%	CA EDD)			

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The Bakersfield MSA AA consists of Kern County and includes the entire metropolitan area. The AA complies with the regulation and does not arbitrarily exclude any low- or moderate- income areas. The Bakersfield MSA is located at the southern end of the San Joaquin Valley. It is the third largest county in the state encompassing 8,140 square miles. The area includes several cities, with the City of Bakersfield as the county seat, oil fields, and farmlands. The area is also one of the most affordable housing markets in the state. The primary industries are agriculture, government (military facilities), education, and health. The major employers are Edwards Air Force Base, the China Lake Naval Weapons Center, and Giumarra Farms. There are also several large hospital employers including Bakersfield Memorial, Mercy, and the Kern Medical Center.

The area's economy is improving, and there has been a rapid growth in the population at a rate of 2.1 percent per year-twice the statewide average. However, there are risks to the economic growth in terms of proposed regulatory restrictions on mining and oil operations, and the impact of the California drought on the agriculture industry. Unemployment in the AA continues to hover around 11 percent. Contributing factors include an undereducated population (high dropout rate) and the highest number of low-wage farmworker jobs in the country. There are major pockets of poverty in the county centered in a few older neighborhoods and rural communities that contribute to a high rate (18 percent) of households living below the poverty level.

Housing costs are low in comparison to other areas in the state, but are unattainable for area residents. Prior to the recession, prices rose as a result of interest from investors and transplants from Los Angeles who commute to L.A. County based jobs. The impact of the recession was mild in comparison to other parts of California, and property values are on the rise again. Rentals are affordable for almost 50 percent of the population. However, housing in low-income and rural neighborhoods is often substandard. The problem is extreme in farmworker communities where affordable housing organizations face subsidy limitations as federal regulations require the qualifying head of households to be a legal resident.

The Bakersfield MSA also has environmental challenges. The City of Bakersfield has been identified as one of the country's five worst cities with air pollution caused by oil refineries, dairy farms, traffic congestion, and smog. Pesticides are also contributing to environmental deterioration. It is estimated that groundwater runoff has impacted up to 10 percent of county residents with exposure to poor quality water. Also, although the area has large tracts of fertile farmland, there are many food deserts in low-income and rural neighborhoods.

The Bank has five branches in the AA. Approximately 7.0 percent of RNA's total deposits and 6.8 percent of total reported loans originated or purchased during the evaluation period are in the AA. As of June 30, 2013, RNA ranked fourth (out of 21 financial institutions) in deposits with a 7.8 percent market share. The bank ranked 15 (1.0 percent market share) by number and third (8.1 percent market share) by total dollar amount in small business loans. For small farm loans, RNA ranked third (7.7 percent market share) by number of loans and second (19.4 percent market share) by total dollar amount. Market share for home purchase, home improvement, and mortgage refinance loans is not significant at less than 1 percent.

A contact with a nonprofit organization located in the area indicated a variety of needs: More safe affordable housing; access to sources of healthy food in low-income neighborhoods; financial literacy and volunteer income tax assistance (VITA) programs; and operating funds for local nonprofits. Banks also need to collaborate in order to address geographical areas of greater need such as older and rural communities.

Appendix D: Tables of Performance Data

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. [Note: Do not renumber the tables.]

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. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 1. Other Products** - 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** - The 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 assessment area.
- 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 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)** - 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 book value as of the end of the evaluation period. Current 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. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

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.

Tables of Performance Data

State of California

Table 1. Lending Volume

LENDING VOLUME		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2011 TO DECEMBER 31, 2011						
Assessment Area (2011):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Bakersfield-Delano MSA	6.00	36	13,223	72	16,159	15	4,946	3	7,600	126	41,928	6.42
El Centro MSA	5.52	14	3,451	48	11,909	51	12,390	3	13,684	116	41,434	7.24
Oxnard-Thousand Oaks-Ventura MSA	9.09	38	23,203	136	28,990	15	4,904	2	5,400	191	62,497	10.00
Riverside-San Bernardino-Ontario MSA	4.00	25	10,499	51	9,333	6	1,820	2	3,308	84	24,960	6.80
Salinas MSA	8.61	48	22,863	107	27,399	26	8,683	0	0	181	58,945	13.58
San Luis Obispo-Paso Robles MSA	24.70	290	91,167	189	47,592	40	8,337	0	0	519	147,096	16.84
Santa Barbara-Santa Maria-Goleta MSA	14.66	141	70,952	116	27,839	50	11,603	1	5,000	308	115,394	13.56
Limited Review:												
CA Non-MSA	0.90	7	930	4	1,525	8	1,915	0	0	19	4,370	1.61
Chico MSA	3.52	38	11,607	23	6,263	11	2,534	2	14,700	74	35,104	3.80
Fresno MSA	3.57	23	10,534	21	4,303	27	5,764	4	15,350	75	35,951	2.85
Hanford-Corcoran MSA	1.38	8	5,614	12	1,760	9	1,670	0	0	29	9,044	0.98
Merced MSA	1.33	16	8,480	3	1,209	9	3,055	0	0	28	12,744	2.07
Modesto MSA	1.62	23	3,869	9	2,146	1	250	1	6,365	34	12,630	2.88
Napa MSA	2.52	13	14,716	34	7,131	6	1,430	0	0	53	23,277	1.77
Placer-Sacramento Counties	0.52	6	5,083	5	1,522	0	0	0	0	11	6,605	1.93
Redding MSA	0.33	2	232	3	421	2	575	0	0	7	1,228	0.19
San Diego-Carlsbad-San Marcos MSA	1.05	14	4,752	7	535	1	125	0	0	22	5,412	0.84
San Jose-Sunnyvale-Santa Clara MSA	1.95	10	4,176	19	2,279	12	2,751	0	0	41	9,206	1.14
Santa Cruz-Watsonville MSA	0.81	5	1,721	10	2,521	2	900	0	0	17	5,142	0.90
Santa Rosa-Petaluma MSA	0.76	4	21,095	11	3,416	1	400	0	0	16	24,911	0.56
Stockton MSA	1.86	12	2,274	13	2,282	14	3,279	0	0	39	7,835	1.32
Visalia-Porterville MSA	3.28	14	5,149	24	5,924	30	8,645	1	5,700	69	25,418	1.83
Yuba City MSA	2.00	11	12,548	11	2,823	20	4,289	0	0	42	19,660	0.87
Statewide	0.00	0	0	0	0	0	0	0	0	0	0	0.00

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2011 to December 31, 2011.

*** Deposit Data as of July 14, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1a. Lending Volume

LENDING VOLUME												
Geography: CALIFORNIA												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013												
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Bakersfield-Delano MSA	7.18	107	59,293	216	53,944	25	7,591	2	4,700	350	125,528	6.42
El Centro MSA	4.41	48	30,136	94	24,974	71	17,528	2	5,998	215	78,636	7.24
Oxnard-Thousand Oaks-Ventura MSA	7.47	120	50,370	225	48,390	19	5,749	0	0	364	104,509	10.00
Riverside-San Bernardino-Ontario MSA	5.07	112	59,410	121	21,342	13	3,358	1	1,630	247	85,740	6.80
Salinas MSA	8.21	128	62,789	229	61,005	39	11,356	4	16,265	400	151,415	13.58
San Luis Obispo-Paso Robles MSA	22.84	737	261,101	316	66,563	59	11,362	1	16,000	1,113	355,026	16.84
Santa Barbara-Santa Maria-Goleta MSA	14.18	367	152,661	246	51,097	74	15,918	4	26,980	691	246,656	13.56
Limited Review:												
CA Non-MSA	1.97	38	8,641	31	4,080	26	6,943	1	500	96	20,164	1.61
Chico MSA	2.81	78	15,582	45	13,668	10	2,217	4	13,070	137	44,537	3.80
Fresno MSA	3.57	91	40,946	48	10,378	34	9,904	1	885	174	62,113	2.85
Hanford-Corcoran MSA	1.13	17	17,828	18	4,224	20	6,018	0	0	55	28,070	0.98
Merced MSA	2.71	76	18,390	43	5,288	12	4,250	1	2,000	132	29,928	2.07
Modesto MSA	2.05	52	15,658	36	8,228	10	2,730	2	7,012	100	33,628	2.88
Napa MSA	2.18	53	103,237	39	7,470	13	4,120	1	4,120	106	116,327	1.77
Placer-Sacramento Counties	1.09	36	11,812	12	3,580	4	1,190	1	10,670	53	27,252	1.93
Redding MSA	0.25	4	2,508	6	600	2	425	0	0	12	3,533	0.19
San Diego-Carlsbad-San Marcos MSA	1.15	39	15,300	10	2,062	7	1,830	0	0	56	19,192	0.84
San Jose-Sunnyvale-Santa Clara MSA	1.97	24	13,563	52	9,744	19	4,521	1	17,380	96	45,208	1.14
Santa Cruz-Watsonville MSA	1.07	13	4,951	33	10,197	6	1,300	0	0	52	16,448	0.90
Santa Rosa-Petaluma MSA	1.03	27	30,910	21	5,256	2	795	0	0	50	36,961	0.56
Stockton MSA	2.03	62	55,491	21	1,428	16	4,064	0	0	99	60,983	1.32
Visalia-Porterville MSA	2.81	32	60,197	54	11,597	50	15,735	3	17,150	140	110,679	1.83
Yuba City MSA	2.75	36	43,438	36	9,402	62	13,404	0	0	134	66,244	0.87
Statewide	0.00	0	0	0	0	0	0	1	6,000	1	6,000	0.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2013 to December 31, 2013.

*** Deposit Data as of July 14, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2011 TO DECEMBER 31, 2011					Market Share (%) by Geography [*]				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans						
Full Review:																
Bakersfield-Delano MSA	18	11.46	2.10	0.00	23.06	0.00	33.51	33.33	41.33	66.67	0.24	0.00	0.00	0.26	0.28	
El Centro MSA	3	1.91	0.00	0.00	23.53	33.33	42.36	33.33	34.11	33.33	0.24	0.00	1.19	0.22	0.14	
Oxnard-Thousand Oaks-Ventura MSA	9	5.73	1.20	0.00	15.46	11.11	46.06	55.56	37.29	33.33	0.15	0.00	0.08	0.17	0.15	
Riverside-San Bernardino-Ontario MSA	11	7.01	1.49	9.09	21.74	36.36	43.33	45.45	33.44	9.09	0.03	0.26	0.05	0.02	0.01	
Salinas MSA	16	10.19	0.00	0.00	13.83	6.25	45.09	56.25	41.08	37.50	0.56	0.00	0.23	0.64	0.60	
San Luis Obispo-Paso Robles MSA	33	21.02	0.00	0.00	10.27	9.09	75.43	63.64	14.31	27.27	1.32	0.00	1.00	1.09	3.49	
Santa Barbara-Santa Maria-Goleta MSA	24	15.29	0.97	0.00	17.42	25.00	39.94	66.67	41.68	8.33	0.91	0.00	1.05	1.29	0.25	
Limited Review:																
CA Non-MSA	2	1.27	0.00	0.00	9.71	0.00	71.28	100.00	19.01	0.00	0.12	0.00	0.00	0.19	0.00	
Chico MSA	4	2.55	0.38	0.00	14.86	0.00	60.46	75.00	24.30	25.00	0.26	0.00	0.00	0.35	0.20	
Fresno MSA	9	5.73	1.60	0.00	21.71	0.00	35.87	22.22	40.82	77.78	0.12	0.00	0.00	0.08	0.19	
Hanford-Corcoran MSA	0	0.00	0.00	0.00	22.35	0.00	39.08	0.00	38.57	0.00	0.00	0.00	0.00	0.00	0.00	
Merced MSA	4	2.55	0.00	0.00	17.13	75.00	50.94	25.00	31.94	0.00	0.19	0.00	1.32	0.11	0.00	
Modesto MSA	3	1.91	1.12	0.00	14.63	33.33	53.88	33.33	30.36	33.33	0.06	0.00	0.18	0.03	0.06	
Napa MSA	3	1.91	0.00	0.00	13.85	33.33	60.87	66.67	25.28	0.00	0.26	0.00	0.43	0.28	0.00	
Placer-Sacramento Counties	3	1.91	3.83	0.00	19.06	0.00	41.15	33.33	35.97	66.67	0.01	0.00	0.00	0.01	0.02	
Redding MSA	1	0.64	0.00	0.00	12.78	0.00	70.92	100.00	16.30	0.00	0.08	0.00	0.00	0.13	0.00	
San Diego-Carlsbad-San Marcos MSA	4	2.55	2.30	25.00	14.03	0.00	41.01	75.00	42.66	0.00	0.02	0.11	0.00	0.03	0.00	
San Jose-Sunnyvale-Santa Clara MSA	1	0.64	1.13	0.00	16.54	100.00	47.80	0.00	34.53	0.00	0.01	0.00	0.03	0.00	0.00	
Santa Cruz-Watsonville MSA	1	0.64	0.00	0.00	20.21	100.00	40.44	0.00	39.35	0.00	0.06	0.00	0.23	0.00	0.00	
Santa Rosa-Petaluma MSA	0	0.00	0.00	0.00	9.17	0.00	71.27	0.00	19.56	0.00	0.00	0.00	0.00	0.00	0.00	
Stockton MSA	5	3.18	1.80	0.00	19.48	20.00	39.28	40.00	39.43	40.00	0.07	0.00	0.14	0.08	0.05	
Visalia-Porterville MSA	2	1.27	0.00	0.00	22.02	0.00	38.85	100.00	39.13	0.00	0.07	0.00	0.00	0.17	0.00	
Yuba City MSA	1	0.64	0.00	0.00	17.49	0.00	52.57	100.00	29.94	0.00	0.06	0.00	0.00	0.11	0.00	

^{*} Based on 2011 Peer Mortgage Data (USPR)

^{**} 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 2a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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:																
Bakersfield-Delano MSA	37	9.20	2.00	0.00	23.16	10.81	30.78	13.51	44.06	75.68	0.24	0.00	0.10	0.09	0.33	
El Centro MSA	4	1.00	0.00	0.00	22.37	0.00	51.89	25.00	25.74	75.00	0.27	0.00	0.00	0.00	0.79	
Oxnard-Thousand Oaks-Ventura MSA	21	5.22	1.92	9.52	17.13	19.05	43.17	47.62	37.79	23.81	0.13	0.60	0.25	0.16	0.00	
Riverside-San Bernardino-Ontario MSA	25	6.22	2.87	4.00	21.60	24.00	36.29	28.00	39.24	44.00	0.03	0.12	0.03	0.01	0.04	
Salinas MSA	27	6.72	1.79	0.00	16.11	22.22	37.70	29.63	44.41	48.15	0.42	0.00	0.24	0.55	0.37	
San Luis Obispo-Paso Robles MSA	103	25.62	0.30	0.97	5.63	1.94	66.30	62.14	27.78	34.95	1.21	7.69	0.53	1.05	1.72	
Santa Barbara-Santa Maria-Goleta MSA	44	10.95	2.85	0.00	15.09	20.45	34.95	43.18	47.11	36.36	0.70	0.00	0.85	0.96	0.45	
Limited Review:																
CA Non-MSA	13	3.23	0.00	0.00	11.06	7.69	61.53	38.46	27.41	53.85	0.06	0.00	0.00	0.12	0.00	
Chico MSA	9	2.24	0.28	0.00	14.47	0.00	56.01	33.33	29.24	66.67	0.18	0.00	0.00	0.12	0.35	
Fresno MSA	25	6.22	4.95	0.00	20.81	4.00	27.75	16.00	46.49	80.00	0.20	0.00	0.10	0.12	0.27	
Hanford-Corcoran MSA	5	1.24	0.00	0.00	27.94	0.00	25.61	0.00	46.45	100.00	0.31	0.00	0.00	0.00	0.50	
Merced MSA	17	4.23	1.17	0.00	23.76	41.18	40.43	17.65	34.64	41.18	0.17	0.00	0.58	0.15	0.00	
Modesto MSA	11	2.74	1.15	0.00	14.56	9.09	44.38	54.55	39.91	36.36	0.06	0.00	0.00	0.09	0.05	
Napa MSA	8	1.99	0.00	0.00	22.42	12.50	45.50	25.00	32.09	62.50	0.40	0.00	0.00	0.36	0.75	
Placer-Sacramento Counties	10	2.49	4.39	0.00	19.83	0.00	39.35	70.00	36.43	30.00	0.01	0.00	0.00	0.01	0.01	
Redding MSA	1	0.25	0.00	0.00	20.80	0.00	53.76	100.00	25.44	0.00	0.00	0.00	0.00	0.00	0.00	
San Diego-Carlsbad-San Marcos MSA	12	2.99	3.31	0.00	14.32	16.67	38.78	25.00	43.59	58.33	0.03	0.00	0.03	0.02	0.04	
San Jose-Sunnyvale-Santa Clara MSA	3	0.75	4.35	0.00	18.70	33.33	39.49	66.67	37.45	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Cruz-Watsonville MSA	3	0.75	0.47	0.00	22.33	0.00	36.59	100.00	40.62	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Rosa-Petaluma MSA	2	0.50	0.09	0.00	16.64	50.00	58.49	50.00	24.78	0.00	0.02	0.00	0.00	0.04	0.00	
Stockton MSA	11	2.74	2.21	0.00	20.81	0.00	32.98	36.36	44.00	63.64	0.07	0.00	0.00	0.18	0.03	
Visalia-Porterville MSA	8	1.99	0.73	12.50	22.50	0.00	34.56	62.50	42.21	25.00	0.11	0.00	0.00	0.41	0.00	
Yuba City MSA	3	0.75	1.36	0.00	19.05	0.00	36.03	66.67	43.56	33.33	0.12	0.00	0.00	0.17	0.13	

* Based on 2012 Peer Mortgage Data (USPR)

** 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 2010 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 IMPROVEMENT			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2011 TO DECEMBER 31, 2011					Market Share (%) by Geography [†]				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans						
Full Review:																
Bakersfield-Delano MSA	1	1.23	2.10	0.00	23.06	100.00	33.51	0.00	41.33	0.00	0.50	0.00	11.11	0.00	0.00	
El Centro MSA	2	2.47	0.00	0.00	23.53	0.00	42.36	50.00	34.11	50.00	10.00	0.00	0.00	25.00	8.33	
Oxnard-Thousand Oaks-Ventura MSA	1	1.23	1.20	0.00	15.46	0.00	46.06	100.00	37.29	0.00	0.15	0.00	0.00	0.35	0.00	
Riverside-San Bernardino-Ontario MSA	6	7.41	1.49	0.00	21.74	66.67	43.33	16.67	33.44	16.67	0.40	0.00	1.93	0.18	0.14	
Salinas MSA	7	8.64	0.00	0.00	13.83	0.00	45.09	42.86	41.08	57.14	4.70	0.00	0.00	3.85	6.35	
San Luis Obispo-Paso Robles MSA	32	39.51	0.00	0.00	10.27	12.50	75.43	68.75	14.31	18.75	17.78	0.00	26.67	16.06	21.43	
Santa Barbara-Santa Maria-Goleta MSA	8	9.88	0.97	0.00	17.42	0.00	39.94	25.00	41.68	75.00	1.69	0.00	0.00	1.45	2.10	
Limited Review:																
CA Non-MSA	1	1.23	0.00	0.00	9.71	0.00	71.28	100.00	19.01	0.00	1.00	0.00	0.00	1.43	0.00	
Chico MSA	5	6.17	0.38	0.00	14.86	0.00	60.46	60.00	24.30	40.00	6.33	0.00	0.00	6.00	8.70	
Fresno MSA	1	1.23	1.60	100.00	21.71	0.00	35.87	0.00	40.82	0.00	0.28	1.16	0.00	0.00	0.00	
Hanford-Corcoran MSA	1	1.23	0.00	0.00	22.35	0.00	39.08	100.00	38.57	0.00	1.39	0.00	0.00	4.76	0.00	
Merced MSA	2	2.47	0.00	0.00	17.13	0.00	50.94	100.00	31.94	0.00	3.64	0.00	0.00	6.90	0.00	
Modesto MSA	2	2.47	1.12	0.00	14.63	0.00	53.88	50.00	30.36	50.00	1.80	0.00	0.00	1.89	2.27	
Napa MSA	1	1.23	0.00	0.00	13.85	0.00	60.87	100.00	25.28	0.00	0.95	0.00	0.00	1.28	0.00	
Placer-Sacramento Counties	1	1.23	3.83	0.00	19.06	0.00	41.15	0.00	35.97	100.00	0.11	0.00	0.00	0.00	0.24	
Redding MSA	0	0.00	0.00	0.00	12.78	0.00	70.92	0.00	16.30	0.00	0.00	0.00	0.00	0.00	0.00	
San Diego-Carlsbad-San Marcos MSA	1	1.23	2.30	0.00	14.03	0.00	41.01	100.00	42.66	0.00	0.05	0.00	0.00	0.14	0.00	
San Jose-Sunnyvale-Santa Clara MSA	1	0.00	1.13	0.00	16.54	0.00	47.80	0.00	34.53	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Cruz-Watsonville MSA	0	0.00	0.00	0.00	20.21	0.00	40.44	0.00	39.35	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Rosa-Petaluma MSA	0	0.00	0.00	0.00	9.17	0.00	71.27	0.00	19.56	0.00	0.00	0.00	0.00	0.00	0.00	
Stockton MSA	3	3.70	1.80	0.00	19.48	0.00	39.28	66.67	39.43	33.33	1.64	0.00	0.00	3.03	1.14	
Visalia-Porterville MSA	4	4.94	0.00	0.00	22.02	0.00	38.85	25.00	39.13	75.00	3.36	0.00	0.00	2.33	4.62	
Yuba City MSA	2	2.47	0.00	0.00	17.49	50.00	52.57	0.00	29.94	50.00	3.03	0.00	14.29	0.00	5.56	

[†] Based on 2011 Peer Mortgage Data (USPR)

^{**} 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 3a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013						Market Share (%) by Geography [*]				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans						
Full Review:																
Bakersfield-Delano MSA	0	0.00	2.00	0.00	23.16	0.00	30.78	0.00	44.06	0.00	0.00	0.00	0.00	0.00	0.00	
El Centro MSA	4	2.52	0.00	0.00	22.37	0.00	51.89	75.00	25.74	25.00	7.69	0.00	0.00	13.33	0.00	
Oxnard-Thousand Oaks-Ventura MSA	7	4.40	1.92	0.00	17.13	0.00	43.17	57.14	37.79	42.86	0.60	0.00	0.00	1.03	0.40	
Riverside-San Bernardino-Ontario MSA	9	5.66	2.87	11.11	21.60	44.44	36.29	22.22	39.24	22.22	0.11	0.00	0.47	0.17	0.00	
Salinas MSA	14	8.81	1.79	0.00	16.11	14.29	37.70	42.86	44.41	42.86	3.83	0.00	5.88	2.78	4.20	
San Luis Obispo-Paso Robles MSA	56	35.22	0.30	1.79	5.63	3.57	66.30	62.50	27.78	32.14	12.02	0.00	20.00	12.31	11.27	
Santa Barbara-Santa Maria-Goleta MSA	20	12.58	2.85	0.00	15.09	15.00	34.95	40.00	47.11	45.00	4.63	0.00	6.67	9.43	2.76	
Limited Review:																
CA Non-MSA	4	2.52	0.00	0.00	11.06	25.00	61.53	0.00	27.41	75.00	0.00	0.00	0.00	0.00	0.00	
Chico MSA	6	3.77	0.28	0.00	14.47	16.67	56.01	50.00	29.24	33.33	2.78	0.00	8.33	1.82	2.44	
Fresno MSA	3	1.89	4.95	0.00	20.81	66.67	27.75	0.00	46.49	33.33	0.75	0.00	2.86	0.00	0.59	
Hanford-Corcoran MSA	1	0.63	0.00	0.00	27.94	0.00	25.61	100.00	46.45	0.00	0.00	0.00	0.00	0.00	0.00	
Merced MSA	6	3.77	1.17	0.00	23.76	0.00	40.43	50.00	34.64	50.00	2.94	0.00	0.00	0.00	9.09	
Modesto MSA	3	1.89	1.15	0.00	14.56	0.00	44.38	66.67	39.91	33.33	0.00	0.00	0.00	0.00	0.00	
Napa MSA	5	3.14	0.00	0.00	22.42	40.00	45.50	0.00	32.09	60.00	2.94	0.00	0.00	0.00	7.41	
Placer-Sacramento Counties	1	0.63	4.39	0.00	19.83	0.00	39.35	0.00	36.43	100.00	0.00	0.00	0.00	0.00	0.00	
Redding MSA	0	0.00	0.00	0.00	20.80	0.00	53.76	0.00	25.44	0.00	0.00	0.00	0.00	0.00	0.00	
San Diego-Carlsbad-San Marcos MSA	1	0.63	3.31	0.00	14.32	0.00	38.78	0.00	43.59	100.00	0.00	0.00	0.00	0.00	0.00	
San Jose-Sunnyvale-Santa Clara MSA	5	3.14	4.35	0.00	18.70	80.00	39.49	20.00	37.45	0.00	0.12	0.00	0.96	0.00	0.00	
Santa Cruz-Watsonville MSA	1	0.63	0.47	0.00	22.33	100.00	36.59	0.00	40.62	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Rosa-Petaluma MSA	4	2.52	0.09	0.00	16.64	25.00	58.49	75.00	24.78	0.00	0.25	0.00	0.00	0.41	0.00	
Stockton MSA	6	3.77	2.21	0.00	20.81	0.00	32.98	16.67	44.00	83.33	0.00	0.00	0.00	0.00	0.00	
Visalia-Porterville MSA	3	1.89	0.73	33.33	22.50	33.33	34.56	0.00	42.21	33.33	2.80	33.33	7.69	0.00	1.67	
Yuba City MSA	0	0.00	1.36	0.00	19.05	0.00	36.03	0.00	43.56	0.00	0.00	0.00	0.00	0.00	0.00	

^{*} Based on 2012 Peer Mortgage Data (USPR)

^{**} 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 2010 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 MORTGAGE REFINANCE			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2011 TO DECEMBER 31, 2011					Market Share (%) by Geography [*]				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans						
Full Review:																
Bakersfield-Delano MSA	17	3.08	2.10	0.00	23.06	23.53	33.51	17.65	41.33	58.82	0.38	0.00	1.30	0.29	0.32	
El Centro MSA	8	1.45	0.00	0.00	23.53	25.00	42.36	25.00	34.11	50.00	1.28	0.00	3.92	0.90	1.13	
Oxnard-Thousand Oaks-Ventura MSA	28	5.07	1.20	0.00	15.46	10.71	46.06	50.00	37.29	39.29	0.17	0.00	0.19	0.21	0.13	
Riverside-San Bernardino-Ontario MSA	8	1.45	1.49	0.00	21.74	25.00	43.33	25.00	33.44	50.00	0.02	0.00	0.05	0.01	0.02	
Salinas MSA	24	4.35	0.00	0.00	13.83	4.17	45.09	45.83	41.08	50.00	0.53	0.00	0.39	0.62	0.47	
San Luis Obispo-Paso Robles MSA	221	40.04	0.00	0.00	10.27	11.31	75.43	67.87	14.31	20.81	3.95	0.00	4.92	3.59	5.03	
Santa Barbara-Santa Maria-Goleta MSA	108	19.57	0.97	0.93	17.42	22.22	39.94	47.22	41.68	29.63	1.70	2.44	3.23	2.27	0.96	
Limited Review:																
CA Non-MSA	4	0.72	0.00	0.00	9.71	25.00	71.28	75.00	19.01	0.00	0.17	0.00	1.12	0.20	0.00	
Chico MSA	29	5.25	0.38	0.00	14.86	10.34	60.46	65.52	24.30	24.14	1.15	0.00	1.23	1.55	0.67	
Fresno MSA	13	2.36	1.60	0.00	21.71	15.38	35.87	38.46	40.82	46.15	0.20	0.00	0.41	0.34	0.13	
Hanford-Corcoran MSA	7	1.27	0.00	0.00	22.35	0.00	39.08	85.71	38.57	14.29	0.84	0.00	0.00	2.54	0.19	
Merced MSA	10	1.81	0.00	0.00	17.13	0.00	50.94	70.00	31.94	30.00	0.87	0.00	0.00	1.50	0.50	
Modesto MSA	18	3.26	1.12	0.00	14.63	11.11	53.88	50.00	30.36	38.89	0.49	0.00	0.73	0.47	0.48	
Napa MSA	9	1.63	0.00	0.00	13.85	0.00	60.87	55.56	25.28	44.44	0.40	0.00	0.00	0.39	0.57	
Placer-Sacramento Counties	2	0.36	3.83	0.00	19.06	0.00	41.15	100.00	35.97	0.00	0.01	0.00	0.00	0.02	0.00	
Redding MSA	1	0.18	0.00	0.00	12.78	0.00	70.92	100.00	16.30	0.00	0.05	0.00	0.00	0.08	0.00	
San Diego-Carlsbad-San Marcos MSA	8	1.45	2.30	0.00	14.03	12.50	41.01	12.50	42.66	75.00	0.01	0.00	0.02	0.01	0.02	
San Jose-Sunnyvale-Santa Clara MSA	9	1.63	1.13	0.00	16.54	22.22	47.80	11.11	34.53	66.67	0.02	0.00	0.04	0.00	0.02	
Santa Cruz-Watsonville MSA	4	0.72	0.00	0.00	20.21	25.00	40.44	25.00	39.35	50.00	0.07	0.00	0.12	0.04	0.08	
Santa Rosa-Petaluma MSA	4	0.72	0.00	0.00	9.17	0.00	71.27	100.00	19.56	0.00	0.04	0.00	0.00	0.06	0.00	
Stockton MSA	4	0.72	1.80	0.00	19.48	25.00	39.28	50.00	39.43	25.00	0.07	0.00	0.32	0.12	0.03	
Visalia-Porterville MSA	8	1.45	0.00	0.00	22.02	37.50	38.85	37.50	39.13	25.00	0.34	0.00	1.65	0.34	0.16	
Yuba City MSA	8	1.45	0.00	0.00	17.49	0.00	52.57	87.50	29.94	12.50	0.64	0.00	0.00	1.09	0.22	

^{*} Based on 2011 Peer Mortgage Data (USPR)

^{**} 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 4a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Bakersfield-Delano MSA	63	3.74	2.00	1.59	23.16	14.29	30.78	11.11	44.06	73.02	0.29	2.04	0.47	0.14	0.30	
El Centro MSA	30	1.78	0.00	0.00	22.37	6.67	51.89	30.00	25.74	63.33	1.28	0.00	0.87	0.95	1.75	
Oxnard-Thousand Oaks-Ventura MSA	91	5.40	1.92	6.59	17.13	16.48	43.17	51.65	37.79	25.27	0.15	1.40	0.20	0.19	0.07	
Riverside-San Bernardino-Ontario MSA	72	4.28	2.87	2.78	21.60	13.89	36.29	47.22	39.24	36.11	0.03	0.00	0.04	0.04	0.02	
Salinas MSA	78	4.63	1.79	1.28	16.11	14.10	37.70	24.36	44.41	60.26	0.38	1.32	0.36	0.33	0.39	
San Luis Obispo-Paso Robles MSA	573	34.03	0.30	0.35	5.63	4.89	66.30	66.32	27.78	28.45	3.17	3.13	3.26	3.07	3.38	
Santa Barbara-Santa Maria-Goleta MSA	296	17.58	2.85	5.41	15.09	22.64	34.95	39.86	47.11	32.09	1.36	2.69	2.98	1.74	0.72	
Limited Review:																
CA Non-MSA	21	1.25	0.00	0.00	11.06	4.76	61.53	42.86	27.41	52.38	0.18	0.00	0.00	0.18	0.22	
Chico MSA	63	3.74	0.28	0.00	14.47	15.87	56.01	55.56	29.24	28.57	0.76	0.00	1.22	1.03	0.36	
Fresno MSA	61	3.62	4.95	0.00	20.81	32.79	27.75	22.95	46.49	44.26	0.24	0.00	0.63	0.28	0.16	
Hanford-Corcoran MSA	10	0.59	0.00	0.00	27.94	0.00	25.61	50.00	46.45	50.00	0.27	0.00	0.00	0.49	0.25	
Merced MSA	53	3.15	1.17	0.00	23.76	16.98	40.43	26.42	34.64	56.60	0.45	0.00	0.48	0.18	0.60	
Modesto MSA	38	2.26	1.15	0.00	14.56	2.63	44.38	36.84	39.91	60.53	0.23	0.00	0.12	0.14	0.33	
Napa MSA	40	2.38	0.00	0.00	22.42	12.50	45.50	30.00	32.09	57.50	0.45	0.00	0.38	0.45	0.49	
Placer-Sacramento Counties	25	1.48	4.39	0.00	19.83	8.00	39.35	32.00	36.43	60.00	0.02	0.00	0.03	0.02	0.03	
Redding MSA	3	0.18	0.00	0.00	20.80	33.33	53.76	33.33	25.44	33.33	0.05	0.00	0.14	0.00	0.07	
San Diego-Carlsbad-San Marcos MSA	26	1.54	3.31	15.38	14.32	15.38	38.78	38.46	43.59	30.77	0.02	0.20	0.02	0.02	0.01	
San Jose-Sunnyvale-Santa Clara MSA	16	0.95	4.35	0.00	18.70	31.25	39.49	25.00	37.45	43.75	0.01	0.00	0.02	0.00	0.01	
Santa Cruz-Watsonville MSA	8	0.48	0.47	0.00	22.33	50.00	36.59	12.50	40.62	37.50	0.01	0.00	0.00	0.00	0.03	
Santa Rosa-Petaluma MSA	20	1.19	0.09	0.00	16.64	10.00	58.49	35.00	24.78	55.00	0.06	0.00	0.04	0.04	0.11	
Stockton MSA	44	2.61	2.21	2.27	20.81	11.36	32.98	25.00	44.00	61.36	0.14	0.00	0.12	0.17	0.13	
Visalia-Porterville MSA	20	1.19	0.73	5.00	22.50	40.00	34.56	20.00	42.21	35.00	0.18	0.00	1.08	0.06	0.08	
Yuba City MSA	33	1.96	1.36	0.00	19.05	9.09	36.03	27.27	43.56	63.64	0.68	0.00	0.25	0.35	1.02	

* Based on 2012 Peer Mortgage Data (USPR)

** 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 2010 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: MULTIFAMILY		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2011 TO DECEMBER 31, 2011					Market Share (%) by Geography ¹				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ²	% of MF Units ³	% BANK Loans ⁴	% MF Units ³	% BANK Loans	% MF Units ³	% BANK Loans	% MF Units ³	% BANK Loans						
Full Review:																
Bakersfield-Delano MSA	0	0.00	5.58	0.00	33.58	0.00	31.60	0.00	29.24	0.00	0.00	0.00	0.00	0.00	0.00	
El Centro MSA	1	12.50	0.00	0.00	38.97	0.00	27.45	100.00	33.58	0.00	12.50	0.00	0.00	50.00	0.00	
Oxnard-Thousand Oaks-Ventura MSA	0	0.00	3.57	0.00	34.60	0.00	47.43	0.00	14.41	0.00	0.00	0.00	0.00	0.00	0.00	
Riverside-San Bernardino-Ontario MSA	0	0.00	7.73	0.00	38.68	0.00	37.84	0.00	15.76	0.00	0.00	0.00	0.00	0.00	0.00	
Salinas MSA	1	12.50	0.00	0.00	28.29	0.00	58.50	100.00	13.21	0.00	2.63	0.00	0.00	4.17	0.00	
San Luis Obispo-Paso Robles MSA	4	50.00	0.00	0.00	34.31	0.00	64.12	100.00	1.56	0.00	16.00	0.00	0.00	21.05	0.00	
Santa Barbara-Santa Maria-Goleta MSA	1	12.50	12.99	0.00	41.94	100.00	28.08	0.00	16.99	0.00	2.00	0.00	5.26	0.00	0.00	
Limited Review:																
CA Non-MSA	0	0.00	0.00	0.00	28.86	0.00	63.86	0.00	7.27	0.00	0.00	0.00	0.00	0.00	0.00	
Chico MSA	0	0.00	8.41	0.00	34.73	0.00	34.21	0.00	22.65	0.00	0.00	0.00	0.00	0.00	0.00	
Fresno MSA	0	0.00	6.51	0.00	38.38	0.00	39.03	0.00	16.08	0.00	0.00	0.00	0.00	0.00	0.00	
Hanford-Corcoran MSA	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	
Merced MSA	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	
Modesto MSA	0	0.00	3.38	0.00	26.24	0.00	49.18	0.00	21.20	0.00	0.00	0.00	0.00	0.00	0.00	
Napa MSA	0	0.00	0.00	0.00	24.02	0.00	72.18	0.00	3.80	0.00	0.00	0.00	0.00	0.00	0.00	
Placer-Sacramento Counties	0	0.00	11.15	0.00	36.16	0.00	38.28	0.00	14.41	0.00	0.00	0.00	0.00	0.00	0.00	
Redding MSA	0	0.00	0.00	0.00	44.43	0.00	47.48	0.00	8.09	0.00	0.00	0.00	0.00	0.00	0.00	
San Diego-Carlsbad-San Marcos MSA	0	12.50	11.77	0.00	32.61	100.00	37.33	0.00	18.29	0.00	0.17	0.00	0.43	0.00	0.00	
San Jose-Sunnyvale-Santa Clara MSA	1	0.00	6.94	0.00	26.10	0.00	53.65	0.00	13.30	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Cruz-Watsonville MSA	0	0.00	0.00	0.00	43.78	0.00	44.77	0.00	11.45	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Rosa-Petaluma MSA	0	0.00	0.00	0.00	29.86	0.00	65.54	0.00	4.60	0.00	0.00	0.00	0.00	0.00	0.00	
Stockton MSA	0	0.00	22.11	0.00	26.33	0.00	37.30	0.00	14.27	0.00	0.00	0.00	0.00	0.00	0.00	
Visalia-Porterville MSA	0	0.00	0.00	0.00	40.02	0.00	30.92	0.00	29.06	0.00	0.00	0.00	0.00	0.00	0.00	
Yuba City MSA	0	0.00	0.00	0.00	49.32	0.00	37.49	0.00	13.19	0.00	0.00	0.00	0.00	0.00	0.00	

¹ Based on 2011 Peer Mortgage Data (USPR)

² Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

³ 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.

⁴ Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 5a. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share (%) by Geography*				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Bakersfield-Delano MSA	7	13.46	8.38	14.29	37.14	14.29	27.60	57.14	26.88	14.29	0.00	0.00	0.00	0.00	0.00	
El Centro MSA	10	19.23	0.00	0.00	39.27	30.00	33.71	30.00	27.02	40.00	0.00	0.00	0.00	0.00	0.00	
Oxnard-Thousand Oaks-Ventura MSA	1	1.92	7.56	0.00	34.46	0.00	46.44	100.00	11.54	0.00	0.00	0.00	0.00	0.00	0.00	
Riverside-San Bernardino-Ontario MSA	6	11.54	11.28	0.00	36.12	16.67	35.44	66.67	17.17	16.67	1.66	0.00	0.00	3.33	4.76	
Salinas MSA	9	17.31	8.24	0.00	33.38	55.56	40.99	44.44	17.39	0.00	8.00	0.00	20.00	7.14	0.00	
San Luis Obispo-Paso Robles MSA	5	9.62	1.18	0.00	13.55	0.00	63.47	80.00	21.79	20.00	3.13	0.00	0.00	3.85	0.00	
Santa Barbara-Santa Maria-Goleta MSA	7	13.46	19.05	42.86	29.23	28.57	29.08	28.57	22.64	0.00	3.70	0.00	4.00	8.00	0.00	
Limited Review:																
CA Non-MSA	0	0.00	0.00	0.00	30.07	0.00	65.52	0.00	4.41	0.00	0.00	0.00	0.00	0.00	0.00	
Chico MSA	0	0.00	6.12	0.00	37.46	0.00	39.37	0.00	17.06	0.00	0.00	0.00	0.00	0.00	0.00	
Fresno MSA	2	3.85	17.36	0.00	32.69	50.00	29.99	0.00	19.96	50.00	2.44	0.00	6.67	0.00	0.00	
Hanford-Corcoran MSA	1	1.92	0.00	0.00	41.95	100.00	17.35	0.00	40.70	0.00	20.00	0.00	100.00	0.00	0.00	
Merced MSA	0	0.00	9.31	0.00	59.83	0.00	15.10	0.00	15.76	0.00	0.00	0.00	0.00	0.00	0.00	
Modesto MSA	0	0.00	6.64	0.00	17.98	0.00	50.02	0.00	25.36	0.00	0.00	0.00	0.00	0.00	0.00	
Napa MSA	0	0.00	0.00	0.00	46.75	0.00	34.77	0.00	18.48	0.00	0.00	0.00	0.00	0.00	0.00	
Placer-Sacramento Counties	0	0.00	12.40	0.00	36.03	0.00	35.46	0.00	16.11	0.00	0.00	0.00	0.00	0.00	0.00	
Redding MSA	0	0.00	0.00	0.00	53.33	0.00	35.30	0.00	11.38	0.00	0.00	0.00	0.00	0.00	0.00	
San Diego-Carlsbad-San Marcos MSA	0	0.00	14.62	0.00	26.63	0.00	33.39	0.00	25.36	0.00	0.00	0.00	0.00	0.00	0.00	
San Jose-Sunnyvale-Santa Clara MSA	0	0.00	10.18	0.00	32.23	0.00	39.62	0.00	17.98	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Cruz-Watsonville MSA	1	1.92	5.53	0.00	39.40	100.00	43.08	0.00	11.99	0.00	2.70	0.00	10.00	0.00	0.00	
Santa Rosa-Petaluma MSA	1	1.92	1.80	0.00	38.46	100.00	51.56	0.00	8.17	0.00	0.00	0.00	0.00	0.00	0.00	
Stockton MSA	1	1.92	21.80	0.00	33.80	0.00	28.11	100.00	16.29	0.00	0.00	0.00	0.00	0.00	0.00	
Visalia-Porterville MSA	1	1.92	4.85	0.00	38.42	0.00	29.16	0.00	27.56	100.00	0.00	0.00	0.00	0.00	0.00	
Yuba City MSA	0	0.00	3.75	0.00	55.92	0.00	27.65	0.00	12.68	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2012 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family 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 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: CALIFORNIA															
Evaluation Period: JANUARY 1, 2011 TO DECEMBER 31, 2011															
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses*	% BANK Loans	% of Businesses*	% BANK Loans	% of Businesses***	% BANK Loans	Overa II	Low	Mod	Mid	Upp
Full Review:															
Bakersfield-Delano MSA	72	7.76	2.24	1.39	24.49	18.06	28.59	27.78	44.67	52.78	0.76	0.59	0.58	0.86	0.83
El Centro MSA	48	5.17	0.00	0.00	30.30	29.17	38.43	39.58	31.27	31.25	3.50	0.00	3.79	3.41	3.58
Oxnard-Thousand Oaks-Ventura MSA	136	14.66	2.90	8.82	16.34	33.82	48.21	45.59	32.55	11.76	0.71	2.51	1.75	0.72	0.22
Riverside-San Bernardino-Ontario MSA	51	5.50	2.64	1.96	23.99	47.06	41.13	33.33	32.18	17.65	0.09	0.10	0.21	0.08	0.05
Salinas MSA	107	11.53	0.00	0.00	19.30	26.17	44.15	46.73	36.55	27.10	1.76	0.00	3.18	2.01	1.14
San Luis Obispo-Paso Robles MSA	189	20.37	0.00	0.00	18.67	15.34	67.54	65.61	13.80	19.05	3.19	0.00	3.02	3.17	3.87
Santa Barbara-Santa Maria-Goleta MSA	116	12.50	2.22	0.86	32.24	41.38	32.93	38.79	32.61	18.97	1.53	0.88	2.10	1.97	0.80
Limited Review:															
CA Non-MSA	4	0.43	0.00	0.00	9.83	25.00	74.06	75.00	16.10	0.00	0.13	0.00	0.39	0.13	0.00
Chico MSA	23	2.48	0.40	0.00	24.05	47.83	48.49	13.04	27.05	39.13	0.52	0.00	1.16	0.15	0.61
Fresno MSA	21	2.26	5.43	0.00	23.64	23.81	32.26	23.81	38.56	52.38	0.18	0.00	0.20	0.15	0.22
Hanford-Corcoran MSA	12	1.29	0.00	0.00	35.40	25.00	31.28	41.67	33.20	33.33	0.99	0.00	0.95	1.07	0.98
Merced MSA	3	0.32	0.00	0.00	25.08	0.00	47.61	100.00	27.31	0.00	0.14	0.00	0.00	0.28	0.00
Modesto MSA	9	0.97	6.49	0.00	14.64	33.33	51.23	55.56	27.64	11.11	0.14	0.00	0.35	0.15	0.05
Napa MSA	34	3.66	0.00	0.00	23.35	35.29	56.42	44.12	20.24	20.59	0.97	0.00	1.80	0.77	0.85
Placer-Sacramento Counties	5	0.54	6.12	0.00	19.52	40.00	37.78	0.00	36.57	60.00	0.02	0.00	0.04	0.00	0.02
Redding MSA	3	0.32	0.00	0.00	22.94	0.00	63.60	100.00	13.47	0.00	0.10	0.00	0.00	0.16	0.00
San Diego-Carlsbad-San Marcos MSA	7	0.75	4.29	0.00	18.44	28.57	36.62	42.86	40.60	28.57	0.01	0.00	0.02	0.01	0.01
San Jose-Sunnyvale-Santa Clara MSA	19	2.05	2.64	10.53	21.04	47.37	43.73	42.11	32.60	0.00	0.04	0.19	0.10	0.04	0.00
Santa Cruz-Watsonville MSA	10	1.08	0.00	0.00	20.73	30.00	45.71	60.00	33.56	10.00	0.16	0.00	0.24	0.22	0.05
Santa Rosa-Petaluma MSA	11	1.19	0.00	0.00	13.94	18.18	69.95	54.55	16.10	27.27	0.10	0.00	0.16	0.08	0.16
Stockton MSA	13	1.40	6.95	7.69	19.14	7.69	34.91	46.15	39.00	38.46	0.16	0.24	0.07	0.22	0.14
Visalia-Porterville MSA	24	2.59	0.00	0.00	25.81	29.17	35.56	37.50	38.60	33.33	0.50	0.00	0.59	0.52	0.45
Yuba City MSA	11	1.19	0.00	0.00	26.73	36.36	46.64	36.36	26.63	27.27	0.56	0.00	0.95	0.45	0.51

* Based on 2011 Peer Small Business Data -- US and PR

** 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 (2011).

Table 6a. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share (%) by Geography [*]				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% of Businesses ^{**}	% BANK Loans	% of Businesses [*]	% BANK Loans	% of Businesses ^{**}	% BANK Loans	% of Businesses ^{***}	% BANK Loans						
Full Review:																
Bakersfield-Delano MSA	216	11.11	3.72	2.31	20.32	17.59	30.61	19.91	45.33	60.19	1.13	1.58	1.31	0.75	1.32	
El Centro MSA	94	4.83	0.00	0.00	32.22	32.98	45.26	39.36	22.52	27.66	3.53	0.00	4.06	3.64	3.77	
Oxnard-Thousand Oaks-Ventura MSA	225	11.57	3.31	4.89	19.27	32.00	44.53	50.22	32.88	12.89	0.71	1.59	1.33	0.89	0.23	
Riverside-San Bernardino-Ontario MSA	121	6.22	4.28	5.79	24.25	29.75	34.45	33.06	36.95	31.40	0.13	0.24	0.17	0.15	0.11	
Salinas MSA	228	11.72	1.33	0.44	19.29	19.30	38.64	49.56	40.25	30.70	2.49	0.00	3.25	3.72	1.64	
San Luis Obispo-Paso Robles MSA	315	16.20	2.07	1.59	10.86	7.62	60.55	61.27	26.45	29.52	3.03	1.16	2.89	3.28	2.99	
Santa Barbara-Santa Maria-Goleta MSA	246	12.65	13.06	8.94	20.76	34.96	26.62	25.61	38.96	30.49	1.83	1.89	3.01	2.06	1.32	
Limited Review:																
CA Non-MSA	31	1.59	0.00	0.00	12.07	3.23	64.43	74.19	23.49	22.58	0.63	0.00	0.32	0.81	0.62	
Chico MSA	45	2.31	0.41	0.00	27.50	48.89	45.06	24.44	27.02	26.67	0.59	0.00	1.40	0.28	0.55	
Fresno MSA	48	2.47	9.68	0.00	23.99	45.83	26.26	18.75	39.91	35.42	0.17	0.00	0.42	0.07	0.16	
Hanford-Corcoran MSA	18	0.93	0.00	0.00	40.73	33.33	21.60	38.89	37.52	27.78	0.39	0.00	0.25	0.61	0.40	
Merced MSA	43	2.21	2.11	0.00	38.59	53.49	29.31	34.88	29.98	11.63	0.81	0.00	1.38	1.00	0.13	
Modesto MSA	36	1.85	2.30	27.78	19.44	13.89	44.04	22.22	34.22	36.11	0.30	3.97	0.28	0.11	0.36	
Napa MSA	34	1.75	0.00	0.00	29.28	35.29	41.33	44.12	28.63	20.59	0.59	0.00	0.71	0.70	0.41	
Placer-Sacramento Counties	12	0.62	7.42	0.00	22.06	25.00	38.28	8.33	32.23	66.67	0.02	0.00	0.05	0.00	0.04	
Redding MSA	6	0.31	0.00	0.00	33.61	16.67	48.82	83.33	17.57	0.00	0.20	0.00	0.13	0.36	0.00	
San Diego-Carlsbad-San Marcos MSA	10	0.51	5.78	0.00	15.61	10.00	35.37	50.00	43.13	40.00	0.00	0.00	0.00	0.00	0.01	
San Jose-Sunnyvale-Santa Clara MSA	52	2.67	5.92	3.85	22.28	71.15	34.68	25.00	37.02	0.00	0.06	0.09	0.17	0.04	0.00	
Santa Cruz-Watsonville MSA	33	1.70	2.03	18.18	21.00	51.52	43.32	18.18	33.65	12.12	0.34	8.70	0.61	0.09	0.20	
Santa Rosa-Petaluma MSA	21	1.08	3.76	4.76	19.42	14.29	53.33	52.38	23.49	28.57	0.09	0.39	0.12	0.07	0.07	
Stockton MSA	21	1.08	7.60	14.29	22.42	4.76	31.64	19.05	38.34	61.90	0.14	0.22	0.06	0.16	0.16	
Visalia-Porterville MSA	54	2.78	1.23	0.00	28.18	38.89	28.24	27.78	42.32	33.33	0.53	0.00	0.99	0.49	0.39	
Yuba City MSA	36	1.85	0.63	0.00	32.39	33.33	31.45	19.44	35.53	47.22	0.67	0.00	1.11	0.29	0.87	

^{*} Based on 2012 Peer Small Business Data -- US and PR

^{**} 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 (2013).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2011 TO DECEMBER 31, 2011					Market Share (%) by Geography [†]				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Bakersfield-Delano MSA	15	4.21	1.42	0.00	31.37	46.67	33.82	20.00	33.38	33.33	6.20	0.00	7.29	4.23	6.85	
El Centro MSA	51	14.33	0.00	0.00	17.36	1.96	45.04	45.10	37.60	52.94	54.84	0.00	20.00	62.16	54.00	
Oxnard-Thousand Oaks-Ventura MSA	15	4.21	4.08	0.00	20.68	0.00	54.25	80.00	20.99	20.00	9.43	0.00	0.00	12.24	9.09	
Riverside-San Bernardino-Ontario MSA	6	1.69	1.81	0.00	24.07	66.67	41.84	16.67	32.26	16.67	2.52	0.00	6.25	1.15	1.25	
Salinas MSA	26	7.30	0.00	0.00	17.87	38.46	49.40	61.54	32.72	0.00	15.76	0.00	41.67	17.20	0.00	
San Luis Obispo-Paso Robles MSA	40	11.24	0.00	0.00	12.97	5.00	72.75	85.00	14.28	10.00	24.10	0.00	22.22	26.56	16.00	
Santa Barbara-Santa Maria-Goleta MSA	50	14.04	1.72	6.00	22.43	20.00	33.31	46.00	42.55	28.00	35.46	33.33	26.32	44.23	34.15	
Limited Review:																
CA Non-MSA	8	2.25	0.00	0.00	13.79	37.50	79.64	62.50	6.57	0.00	3.83	0.00	15.00	2.73	0.00	
Chico MSA	11	3.09	0.09	0.00	9.61	18.18	51.69	45.45	38.61	36.36	7.43	0.00	50.00	6.67	5.97	
Fresno MSA	27	7.58	1.29	0.00	24.51	14.81	44.11	66.67	30.06	18.52	5.79	0.00	3.13	8.96	4.00	
Hanford-Corcoran MSA	9	2.53	0.00	0.00	21.85	0.00	59.57	88.89	18.45	11.11	6.57	0.00	0.00	8.25	4.55	
Merced MSA	9	2.53	0.00	0.00	12.71	11.11	73.28	66.67	14.01	22.22	3.20	0.00	5.26	2.65	6.06	
Modesto MSA	1	0.28	1.83	0.00	12.09	0.00	62.56	100.00	23.52	0.00	0.27	0.00	0.00	0.42	0.00	
Napa MSA	6	1.69	0.00	0.00	13.62	0.00	46.22	16.67	40.16	83.33	5.08	0.00	0.00	1.59	10.64	
Placer-Sacramento Counties	0	0.00	4.22	0.00	16.55	0.00	44.35	0.00	34.88	0.00	0.00	0.00	0.00	0.00	0.00	
Redding MSA	2	0.56	0.00	0.00	13.30	0.00	73.23	100.00	13.47	0.00	6.06	0.00	0.00	6.67	0.00	
San Diego-Carlsbad-San Marcos MSA	2	0.28	3.47	0.00	16.73	0.00	40.79	100.00	38.99	0.00	0.41	0.00	0.00	1.02	0.00	
San Jose-Sunnyvale-Santa Clara MSA	12	3.37	2.17	0.00	28.89	33.33	43.08	50.00	25.87	16.67	9.60	0.00	12.50	10.17	5.88	
Santa Cruz-Watsonville MSA	2	0.56	0.00	0.00	21.99	0.00	39.46	100.00	38.55	0.00	2.41	0.00	0.00	6.90	0.00	
Santa Rosa-Petaluma MSA	1	0.28	0.00	0.00	5.95	0.00	80.70	100.00	13.35	0.00	0.53	0.00	0.00	0.63	0.00	
Stockton MSA	14	3.93	1.37	0.00	10.20	0.00	52.06	42.86	36.38	57.14	3.13	0.00	0.00	2.50	4.52	
Visalia-Porterville MSA	30	8.43	0.00	0.00	23.48	36.67	42.08	16.67	34.44	46.67	7.33	0.00	9.57	3.14	10.61	
Yuba City MSA	20	5.62	0.00	0.00	6.70	0.00	63.15	70.00	30.15	30.00	11.98	0.00	0.00	14.89	8.57	

[†] Based on 2011 Peer Small Business Data -- US and PR

^{**} 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 (2011).

Table 7a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share (%) by Geography [*]				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans						
Full Review:																
Bakersfield-Delano MSA	25	4.22	1.17	0.00	28.62	28.00	31.51	20.00	38.70	52.00	7.73	0.00	7.46	6.82	9.52	
El Centro MSA	71	11.97	0.00	0.00	20.29	4.23	40.79	22.54	38.91	73.24	43.53	0.00	16.67	25.00	65.12	
Oxnard-Thousand Oaks-Ventura MSA	19	3.20	5.24	5.26	25.85	36.84	44.81	36.84	24.10	21.05	6.34	0.00	10.71	6.67	5.00	
Riverside-San Bernardino-Ontario MSA	13	2.19	3.53	30.77	23.54	38.46	35.65	23.08	37.26	7.69	4.37	27.27	5.71	4.76	1.20	
Salinas MSA	39	6.58	0.73	0.00	16.76	5.13	43.00	79.49	39.27	15.38	18.44	0.00	3.45	37.29	7.50	
San Luis Obispo-Paso Robles MSA	59	9.95	0.64	0.00	6.64	0.00	62.74	49.15	29.98	50.85	26.90	0.00	0.00	24.32	35.00	
Santa Barbara-Santa Maria-Goleta MSA	74	12.48	6.64	13.51	16.47	22.97	25.19	27.03	51.49	36.49	34.29	35.29	50.00	28.57	37.04	
Limited Review:																
CA Non-MSA	26	4.38	0.00	0.00	12.79	23.08	76.51	76.92	10.70	0.00	4.55	0.00	12.50	4.49	0.00	
Chico MSA	10	1.69	0.17	0.00	20.32	20.00	39.12	50.00	40.39	30.00	3.79	0.00	0.00	6.67	3.17	
Fresno MSA	34	5.73	4.37	0.00	30.36	20.59	34.37	50.00	30.87	29.41	4.74	0.00	4.13	5.71	5.50	
Hanford-Corcoran MSA	20	3.37	0.00	0.00	22.19	0.00	42.33	45.00	35.34	55.00	9.24	0.00	0.00	7.14	15.22	
Merced MSA	12	2.02	0.20	0.00	16.13	0.00	54.64	75.00	29.03	25.00	3.27	0.00	0.00	3.45	4.69	
Modesto MSA	10	1.69	0.72	0.00	8.20	0.00	51.67	100.00	39.41	0.00	1.26	0.00	0.00	2.16	0.00	
Napa MSA	13	2.19	0.00	0.00	16.87	0.00	33.07	69.23	49.83	30.77	6.78	0.00	0.00	10.64	5.45	
Placer-Sacramento Counties	4	0.67	4.70	25.00	20.12	0.00	43.26	50.00	31.92	25.00	1.18	0.00	0.00	1.39	1.25	
Redding MSA	2	0.34	0.00	0.00	24.15	0.00	53.81	100.00	22.04	0.00	0.00	0.00	0.00	0.00	0.00	
San Diego-Carlsbad-San Marcos MSA	7	1.18	4.30	0.00	16.40	0.00	39.10	42.86	40.18	57.14	1.81	0.00	0.00	2.17	2.47	
San Jose-Sunnyvale-Santa Clara MSA	19	3.20	6.88	0.00	25.65	42.11	36.53	47.37	30.86	10.53	12.24	0.00	20.69	12.20	4.00	
Santa Cruz-Watsonville MSA	6	1.01	1.98	0.00	27.26	100.00	38.92	0.00	31.84	0.00	6.90	0.00	11.11	0.00	0.00	
Santa Rosa-Petaluma MSA	2	0.34	0.93	0.00	12.42	0.00	55.67	100.00	30.97	0.00	0.54	0.00	0.00	0.97	0.00	
Stockton MSA	16	2.70	4.82	0.00	11.69	6.25	31.90	18.75	51.59	75.00	2.01	0.00	3.13	1.96	2.15	
Visalia-Porterville MSA	50	8.43	2.35	0.00	26.26	30.00	41.95	30.00	29.44	40.00	8.49	0.00	6.78	6.41	16.47	
Yuba City MSA	62	10.46	0.26	0.00	8.01	8.06	36.78	37.10	54.95	54.84	17.39	0.00	27.27	20.75	15.38	

^{*} Based on 2012 Peer Small Business Data -- US and PR

^{**} 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 (2013).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2011 TO DECEMBER 31, 2011					Market Share ¹				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ¹	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Bakersfield-Delano MSA	18	11.46	23.46	0.00	16.67	0.00	18.13	0.00	41.75	100.00	0.24	0.00	0.00	0.00	0.58	
El Centro MSA	3	1.91	23.24	0.00	17.60	0.00	17.11	0.00	42.05	100.00	0.24	0.00	0.00	0.00	0.51	
Oxnard-Thousand Oaks-Ventura MSA	9	5.73	19.55	11.11	18.43	11.11	22.09	11.11	39.92	66.67	0.15	0.27	0.07	0.06	0.22	
Riverside-San Bernardino-Ontario MSA	11	7.01	21.73	9.09	17.48	27.27	20.23	27.27	40.56	36.36	0.03	0.02	0.03	0.03	0.02	
Salinas MSA	16	10.19	19.70	0.00	18.38	0.00	21.52	0.00	40.40	100.00	0.57	0.00	0.00	0.00	1.26	
San Luis Obispo-Paso Robles MSA	33	21.02	18.57	6.06	18.88	6.06	22.65	6.06	39.90	81.82	1.33	2.25	0.49	0.31	2.01	
Santa Barbara-Santa Maria-Goleta MSA	24	15.29	20.00	4.17	18.61	12.50	20.45	25.00	40.95	58.33	0.92	0.47	0.57	1.04	1.08	
Limited Review:																
CA Non-MSA	2	1.27	19.71	0.00	18.25	50.00	22.30	50.00	39.74	0.00	0.12	0.00	0.30	0.27	0.00	
Chico MSA	4	2.55	21.91	0.00	17.06	0.00	21.06	0.00	39.97	100.00	0.26	0.00	0.00	0.00	0.60	
Fresno MSA	9	5.73	22.80	0.00	17.05	11.11	18.53	11.11	41.63	77.78	0.12	0.00	0.06	0.05	0.23	
Hanford-Corcoran MSA	0	0.00	20.55	0.00	18.31	0.00	19.92	0.00	41.22	0.00	0.00	0.00	0.00	0.00	0.00	
Modesto MSA	3	1.91	21.74	0.00	17.27	0.00	20.71	66.67	40.28	33.33	0.06	0.00	0.00	0.15	0.06	
Napa MSA	3	1.91	18.55	33.33	19.66	0.00	22.34	0.00	39.45	66.67	0.27	1.23	0.00	0.00	0.36	
Placer-Sacramento Counties	3	1.91	20.98	0.00	18.42	0.00	20.97	0.00	39.63	100.00	0.01	0.00	0.00	0.00	0.04	
Redding MSA	1	0.64	20.36	0.00	18.02	0.00	21.24	0.00	40.38	100.00	0.08	0.00	0.00	0.00	0.19	
San Diego-Carlsbad-San Marcos MSA	4	2.55	21.02	0.00	17.91	0.00	20.09	0.00	40.98	100.00	0.02	0.00	0.00	0.00	0.03	
San Jose-Sunnyvale-Santa Clara MSA	1	0.64	20.54	0.00	18.11	0.00	21.70	100.00	39.66	0.00	0.01	0.00	0.00	0.03	0.00	
Santa Cruz-Watsonville MSA	1	0.64	19.96	0.00	17.98	0.00	21.23	0.00	40.83	100.00	0.06	0.00	0.00	0.00	0.11	
Santa Rosa-Petaluma MSA	0	0.00	17.73	0.00	18.87	0.00	24.32	0.00	39.08	0.00	0.00	0.00	0.00	0.00	0.00	
Stockton MSA	5	3.18	22.77	20.00	16.48	0.00	19.80	60.00	40.95	20.00	0.07	0.11	0.00	0.18	0.04	
Visalia-Porterville MSA	2	1.27	22.23	0.00	17.27	50.00	19.30	50.00	41.20	0.00	0.07	0.00	0.16	0.15	0.00	
Yuba City MSA	1	0.64	20.84	0.00	18.18	0.00	20.53	0.00	40.46	100.00	0.06	0.00	0.00	0.00	0.19	

¹ Based on 2011 Peer Mortgage Data (USPR)

^{**} 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 Families is based on the 2000 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

Table 8a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share [*]				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ²	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Bakersfield-Delano MSA	37	9.20	23.03	2.70	17.18	5.41	17.96	5.41	41.83	86.49	0.24	0.14	0.06	0.00	0.47	
El Centro MSA	4	1.00	24.44	0.00	17.03	0.00	16.45	0.00	42.09	100.00	0.27	0.00	0.00	0.00	0.53	
Oxnard-Thousand Oaks-Ventura MSA	21	5.22	21.43	0.00	17.35	4.76	20.51	28.57	40.71	66.67	0.13	0.00	0.07	0.05	0.22	
Riverside-San Bernardino-Ontario MSA	25	6.22	21.83	4.00	17.53	20.00	19.81	8.00	40.84	68.00	0.03	0.03	0.00	0.01	0.05	
Salinas MSA	27	6.72	21.84	0.00	16.71	3.85	19.49	15.38	41.97	80.77	0.38	0.00	0.19	0.30	0.56	
San Luis Obispo-Paso Robles MSA	103	25.62	19.80	1.96	18.20	10.78	21.60	8.82	40.40	78.43	1.22	2.41	1.55	0.40	1.47	
Santa Barbara-Santa Maria-Goleta MSA	44	10.95	21.72	2.27	17.79	4.55	18.61	25.00	41.88	68.18	0.71	0.00	0.16	1.02	0.88	
Limited Review:																
CA Non-MSA	13	3.23	20.49	7.69	18.92	0.00	19.33	38.46	41.26	53.85	0.06	0.00	0.00	0.28	0.00	
Chico MSA	9	2.24	22.10	0.00	17.16	22.22	19.36	22.22	41.38	55.56	0.18	0.00	0.27	0.26	0.13	
Fresno MSA	25	6.22	24.70	0.00	16.04	0.00	17.13	4.00	42.13	96.00	0.20	0.00	0.00	0.00	0.46	
Hanford-Corcoran MSA	5	1.24	22.37	0.00	18.52	0.00	18.90	0.00	40.21	100.00	0.31	0.00	0.00	0.00	0.76	
Merced MSA	17	4.23	24.83	5.88	16.51	11.76	17.16	0.00	41.51	82.35	0.17	0.52	0.00	0.00	0.30	
Modesto MSA	11	2.74	22.58	0.00	16.69	36.36	19.60	0.00	41.12	63.64	0.06	0.00	0.22	0.00	0.00	
Napa MSA	8	1.99	21.89	0.00	16.70	12.50	20.35	0.00	41.06	87.50	0.40	0.00	0.00	0.00	0.82	
Placer-Sacramento Counties	10	2.49	22.76	0.00	17.19	20.00	20.11	10.00	39.94	70.00	0.01	0.00	0.02	0.00	0.01	
Redding MSA	1	0.25	22.67	0.00	18.03	100.00	19.08	0.00	40.22	0.00	0.00	0.00	0.00	0.00	0.00	
San Diego-Carlsbad-San Marcos MSA	12	2.99	22.36	0.00	17.55	0.00	18.75	0.00	41.34	100.00	0.03	0.00	0.00	0.00	0.06	
San Jose-Sunnyvale-Santa Clara MSA	3	0.75	23.65	0.00	16.34	0.00	19.49	33.33	40.51	66.67	0.00	0.00	0.00	0.00	0.00	
Santa Cruz-Watsonville MSA	3	0.75	23.85	0.00	16.93	0.00	18.29	0.00	40.92	100.00	0.00	0.00	0.00	0.00	0.00	
Santa Rosa-Petaluma MSA	2	0.50	20.14	0.00	18.47	0.00	20.77	50.00	40.62	50.00	0.02	0.00	0.00	0.09	0.00	
Stockton MSA	11	2.74	22.05	0.00	17.73	0.00	19.13	18.18	41.09	81.82	0.07	0.00	0.00	0.12	0.11	
Visalia-Porterville MSA	8	1.99	22.78	0.00	17.63	12.50	17.83	0.00	41.76	87.50	0.11	0.00	0.17	0.00	0.17	
Yuba City MSA	3	0.75	21.41	33.33	17.29	0.00	20.30	0.00	40.99	66.67	0.12	0.00	0.00	0.00	0.40	

^{*} Based on 2012 Peer Mortgage Data (USPR)

^{**} 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 Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 0.5% of loans originated and purchased by bank.

² 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 IMPROVEMENT		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2011 TO DECEMBER 31, 2011					Market Share ¹				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families ³	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Bakersfield-Delano MSA	1	1.23	23.46	0.00	16.67	0.00	18.13	0.00	41.75	100.00	0.50	0.00	0.00	0.00	0.88	
El Centro MSA	2	2.47	23.24	0.00	17.60	0.00	17.11	0.00	42.05	100.00	10.53	0.00	0.00	0.00	15.38	
Oxnard-Thousand Oaks-Ventura MSA	1	1.23	19.55	0.00	18.43	100.00	22.09	0.00	39.92	0.00	0.16	0.00	0.81	0.00	0.00	
Riverside-San Bernardino-Ontario MSA	6	7.41	21.73	0.00	17.48	0.00	20.23	33.33	40.56	66.67	0.42	0.00	0.00	0.59	0.49	
Salinas MSA	7	8.64	19.70	0.00	18.38	0.00	21.52	0.00	40.40	100.00	4.73	0.00	0.00	0.00	7.45	
San Luis Obispo-Paso Robles MSA	32	39.51	18.57	9.38	18.88	18.75	22.65	37.50	39.90	34.38	18.08	27.27	17.14	27.91	12.50	
Santa Barbara-Santa Maria-Goleta MSA	8	9.88	20.00	0.00	18.61	12.50	20.45	37.50	40.95	50.00	1.71	0.00	2.50	3.75	1.19	
Limited Review:																
CA Non-MSA	1	1.23	19.71	0.00	18.25	0.00	22.30	0.00	39.74	100.00	1.02	0.00	0.00	0.00	2.50	
Chico MSA	5	6.17	21.91	20.00	17.06	0.00	21.06	40.00	39.97	40.00	6.33	14.29	0.00	11.11	5.41	
Fresno MSA	1	1.23	22.80	0.00	17.05	0.00	18.53	0.00	41.63	100.00	0.29	0.00	0.00	0.00	0.49	
Hanford-Corcoran MSA	1	1.23	20.55	0.00	18.31	0.00	19.92	0.00	41.22	100.00	1.39	0.00	0.00	0.00	2.27	
Merced MSA	2	2.47	20.72	0.00	18.32	0.00	19.88	50.00	41.08	50.00	3.92	0.00	0.00	7.14	4.17	
Modesto MSA	2	2.47	21.74	0.00	17.27	0.00	20.71	0.00	40.28	100.00	1.85	0.00	0.00	0.00	3.64	
Napa MSA	1	1.23	18.55	0.00	19.66	0.00	22.34	0.00	39.45	100.00	0.97	0.00	0.00	0.00	2.86	
Placer-Sacramento Counties	1	1.23	20.98	0.00	18.42	0.00	20.97	0.00	39.63	100.00	0.11	0.00	0.00	0.00	0.23	
Redding MSA	0	0.00	20.36	0.00	18.02	0.00	21.24	0.00	40.38	0.00	0.00	0.00	0.00	0.00	0.00	
San Diego-Carlsbad-San Marcos MSA	1	1.23	21.02	0.00	17.91	0.00	20.09	0.00	40.98	100.00	0.05	0.00	0.00	0.00	0.09	
San Jose-Sunnyvale-Santa Clara MSA	0	0.00	20.54	0.00	18.11	0.00	21.70	0.00	39.66	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Cruz-Watsonville MSA	0	0.00	19.96	0.00	17.98	0.00	21.23	0.00	40.83	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Rosa-Petaluma MSA	0	0.00	17.73	0.00	18.87	0.00	24.32	0.00	39.08	0.00	0.00	0.00	0.00	0.00	0.00	
Stockton MSA	3	3.70	22.77	0.00	16.48	0.00	19.80	33.33	40.95	66.67	1.70	0.00	0.00	2.44	2.67	
Visalia-Porterville MSA	4	4.94	22.23	0.00	17.27	0.00	19.30	0.00	41.20	100.00	3.36	0.00	0.00	0.00	5.63	
Yuba City MSA	2	2.47	20.84	0.00	18.18	0.00	20.53	0.00	40.46	100.00	3.13	0.00	0.00	0.00	9.52	

¹ Based on 2011 Peer Mortgage Data (USPR)

^{**} 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 Families is based on the 2000 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share [*]				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ⁴	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Bakersfield-Delano MSA	0	0.00	23.03	0.00	17.18	0.00	17.96	0.00	41.83	0.00	0.00	0.00	0.00	0.00	0.00	
El Centro MSA	4	2.52	24.44	0.00	17.03	25.00	16.45	25.00	42.09	50.00	8.00	0.00	50.00	20.00	0.00	
Oxnard-Thousand Oaks-Ventura MSA	7	4.40	21.43	14.29	17.35	14.29	20.51	14.29	40.71	57.14	0.62	0.00	0.99	0.00	0.93	
Riverside-San Bernardino-Ontario MSA	9	5.66	21.83	11.11	17.53	22.22	19.81	22.22	40.84	44.44	0.12	0.00	0.39	0.00	0.10	
Salinas MSA	14	8.81	21.84	0.00	16.71	14.29	19.49	21.43	41.97	64.29	3.86	0.00	0.00	0.00	6.15	
San Luis Obispo-Paso Robles MSA	56	35.22	19.80	7.14	18.20	16.07	21.60	26.79	40.40	50.00	12.14	0.00	14.63	12.50	12.12	
Santa Barbara-Santa Maria-Goleta MSA	20	12.58	21.72	15.00	17.79	20.00	18.61	25.00	41.88	40.00	4.72	18.18	12.00	2.50	2.94	
Limited Review:																
CA Non-MSA	4	2.52	20.49	0.00	18.92	0.00	19.33	25.00	41.26	75.00	0.00	0.00	0.00	0.00	0.00	
Chico MSA	6	3.77	22.10	0.00	17.16	33.33	19.36	0.00	41.38	66.67	2.88	0.00	4.76	0.00	3.77	
Fresno MSA	3	1.89	24.70	0.00	16.04	0.00	17.13	0.00	42.13	100.00	0.75	0.00	0.00	0.00	1.35	
Hanford-Corcoran MSA	1	0.63	22.37	0.00	18.52	0.00	18.90	0.00	40.21	100.00	0.00	0.00	0.00	0.00	0.00	
Merced MSA	6	3.77	24.83	0.00	16.51	16.67	17.16	50.00	41.51	33.33	2.94	0.00	0.00	14.29	0.00	
Modesto MSA	3	1.89	22.58	0.00	16.69	33.33	19.60	0.00	41.12	66.67	0.00	0.00	0.00	0.00	0.00	
Napa MSA	5	3.14	21.89	0.00	16.70	0.00	20.35	0.00	41.06	100.00	3.17	0.00	0.00	0.00	6.06	
Placer-Sacramento Counties	1	0.63	22.76	0.00	17.19	0.00	20.11	100.00	39.94	0.00	0.00	0.00	0.00	0.00	0.00	
Redding MSA	0	0.00	22.67	0.00	18.03	0.00	19.08	0.00	40.22	0.00	0.00	0.00	0.00	0.00	0.00	
San Diego-Carlsbad-San Marcos MSA	1	0.63	22.36	0.00	17.55	0.00	18.75	0.00	41.34	100.00	0.00	0.00	0.00	0.00	0.00	
San Jose-Sunnyvale-Santa Clara MSA	5	3.14	23.65	0.00	16.34	0.00	19.49	40.00	40.51	60.00	0.12	0.00	0.00	0.26	0.11	
Santa Cruz-Watsonville MSA	1	0.63	23.85	0.00	16.93	100.00	18.29	0.00	40.92	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Rosa-Petaluma MSA	4	2.52	20.14	25.00	18.47	0.00	20.77	0.00	40.62	75.00	0.26	0.00	0.00	0.00	0.60	
Stockton MSA	6	3.77	22.05	0.00	17.73	0.00	19.13	0.00	41.09	100.00	0.00	0.00	0.00	0.00	0.00	
Visalia-Porterville MSA	3	1.89	22.78	0.00	17.63	0.00	17.83	33.33	41.76	66.67	2.80	0.00	0.00	4.35	3.03	
Yuba City MSA	0	0.00	21.41	0.00	17.29	0.00	20.30	0.00	40.99	0.00	0.00	0.00	0.00	0.00	0.00	

^{*} Based on 2012 Peer Mortgage Data (USPR)

^{**} 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 Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

⁴ 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: HOME MORTGAGE REFINANCE		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2011 TO DECEMBER 31, 2011					Market Share [*]				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ⁵	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Bakersfield-Delano MSA	17	3.08	23.46	0.00	16.67	6.67	18.13	6.67	41.75	86.67	0.42	0.00	0.30	0.16	0.53	
El Centro MSA	8	1.45	23.24	0.00	17.60	0.00	17.11	14.29	42.05	85.71	1.46	0.00	0.00	1.37	1.69	
Oxnard-Thousand Oaks-Ventura MSA	28	5.07	19.55	12.50	18.43	12.50	22.09	16.67	39.92	58.33	0.16	0.27	0.13	0.11	0.17	
Riverside-San Bernardino-Ontario MSA	8	1.45	21.73	0.00	17.48	16.67	20.23	16.67	40.56	66.67	0.02	0.00	0.03	0.01	0.02	
Salinas MSA	24	4.35	19.70	0.00	18.38	4.76	21.52	9.52	40.40	85.71	0.52	0.00	0.24	0.28	0.66	
San Luis Obispo-Paso Robles MSA	221	40.04	18.57	6.85	18.88	13.24	22.65	24.20	39.90	55.71	4.24	4.90	4.36	4.32	4.12	
Santa Barbara-Santa Maria-Goleta MSA	108	19.57	20.00	9.62	18.61	12.50	20.45	20.19	40.95	57.69	1.81	3.28	2.34	2.04	1.55	
Limited Review:																
CA Non-MSA	4	0.72	19.71	25.00	18.25	0.00	22.30	0.00	39.74	75.00	0.20	0.93	0.00	0.00	0.23	
Chico MSA	29	5.25	21.91	0.00	17.06	14.81	21.06	25.93	39.97	59.26	1.21	0.00	1.37	1.38	1.24	
Fresno MSA	13	2.36	22.80	0.00	17.05	0.00	18.53	23.08	41.63	76.92	0.23	0.00	0.00	0.30	0.26	
Hanford-Corcoran MSA	7	1.27	20.55	33.33	18.31	0.00	19.92	0.00	41.22	66.67	0.93	8.00	0.00	0.00	0.94	
Merced MSA	10	1.81	20.72	0.00	18.32	0.00	19.88	12.50	41.08	87.50	0.86	0.00	0.00	0.65	1.16	
Modesto MSA	18	3.26	21.74	0.00	17.27	22.22	20.71	16.67	40.28	61.11	0.60	0.00	0.86	0.48	0.66	
Napa MSA	9	1.63	18.55	0.00	19.66	14.29	22.34	14.29	39.45	71.43	0.34	0.00	0.34	0.22	0.43	
Placer-Sacramento Counties	2	0.36	20.98	0.00	18.42	0.00	20.97	0.00	39.63	100.00	0.01	0.00	0.00	0.00	0.02	
Redding MSA	1	0.18	20.36	0.00	18.02	0.00	21.24	100.00	40.38	0.00	0.06	0.00	0.00	0.25	0.00	
San Diego-Carlsbad-San Marcos MSA	8	1.45	21.02	0.00	17.91	0.00	20.09	0.00	40.98	100.00	0.01	0.00	0.00	0.00	0.02	
San Jose-Sunnyvale-Santa Clara MSA	9	1.63	20.54	0.00	18.11	11.11	21.70	33.33	39.66	55.56	0.02	0.00	0.02	0.02	0.01	
Santa Cruz-Watsonville MSA	4	0.72	19.96	0.00	17.98	0.00	21.23	25.00	40.83	75.00	0.08	0.00	0.00	0.09	0.10	
Santa Rosa-Petaluma MSA	4	0.72	17.73	0.00	18.87	0.00	24.32	0.00	39.08	100.00	0.03	0.00	0.00	0.00	0.07	
Stockton MSA	4	0.72	22.77	0.00	16.48	0.00	19.80	0.00	40.95	100.00	0.09	0.00	0.00	0.00	0.16	
Visalia-Porterville MSA	8	1.45	22.23	14.29	17.27	0.00	19.30	0.00	41.20	85.71	0.36	0.94	0.00	0.00	0.48	
Yuba City MSA	8	1.45	20.84	0.00	18.18	0.00	20.53	0.00	40.46	100.00	0.52	0.00	0.00	0.00	0.95	

^{*} Based on 2011 Peer Mortgage Data (USPR)

^{**} 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 Families is based on the 2000 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 5.4% of loans originated and purchased by bank.

⁵ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share [*]				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ⁶	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Bakersfield-Delano MSA	63	3.74	23.03	0.00	17.18	6.56	17.96	8.20	41.83	85.25	0.33	0.00	0.11	0.17	0.43	
El Centro MSA	30	1.78	24.44	0.00	17.03	6.67	16.45	10.00	42.09	83.33	1.63	0.00	2.30	0.63	1.78	
Oxnard-Thousand Oaks-Ventura MSA	91	5.40	21.43	15.73	17.35	26.97	20.51	15.73	40.71	41.57	0.16	0.27	0.24	0.10	0.15	
Riverside-San Bernardino-Ontario MSA	72	4.28	21.83	4.23	17.53	14.08	19.81	15.49	40.84	66.20	0.03	0.02	0.02	0.02	0.04	
Salinas MSA	78	4.63	21.84	2.56	16.71	7.69	19.49	14.10	41.97	75.64	0.41	0.51	0.25	0.40	0.44	
San Luis Obispo-Paso Robles MSA	573	34.03	19.80	5.84	18.20	14.69	21.60	20.00	40.40	59.47	3.32	3.58	3.52	2.73	3.51	
Santa Barbara-Santa Maria-Goleta MSA	296	17.58	21.72	10.24	17.79	14.33	18.61	27.30	41.88	48.12	1.46	3.08	2.17	1.82	1.11	
Limited Review:																
CA Non-MSA	21	1.25	20.49	0.00	18.92	20.00	19.33	25.00	41.26	55.00	0.19	0.00	0.38	0.38	0.12	
Chico MSA	63	3.74	22.10	4.84	17.16	8.06	19.36	25.81	41.38	61.29	0.80	0.71	0.38	0.98	0.83	
Fresno MSA	61	3.62	24.70	0.00	16.04	3.57	17.13	14.29	42.13	82.14	0.25	0.00	0.07	0.25	0.29	
Hanford-Corcoran MSA	10	0.59	22.37	0.00	18.52	0.00	18.90	12.50	40.21	87.50	0.28	0.00	0.00	0.38	0.32	
Merced MSA	53	3.15	24.83	0.00	16.51	11.32	17.16	16.98	41.51	71.70	0.54	0.00	0.32	0.31	0.73	
Modesto MSA	38	2.26	22.58	5.26	16.69	5.26	19.60	18.42	41.12	71.05	0.27	0.17	0.08	0.29	0.33	
Napa MSA	40	2.38	21.89	0.00	16.70	5.41	20.35	8.11	41.06	86.49	0.46	0.00	0.18	0.25	0.72	
Placer-Sacramento Counties	25	1.48	22.76	0.00	17.19	20.00	20.11	16.00	39.94	64.00	0.03	0.00	0.05	0.02	0.03	
Redding MSA	3	0.18	22.67	0.00	18.03	0.00	19.08	0.00	40.22	100.00	0.05	0.00	0.00	0.00	0.10	
San Diego-Carlsbad-San Marcos MSA	26	1.54	22.36	3.85	17.55	3.85	18.75	7.69	41.34	84.62	0.02	0.02	0.01	0.01	0.02	
San Jose-Sunnyvale-Santa Clara MSA	16	0.95	23.65	0.00	16.34	6.67	19.49	13.33	40.51	80.00	0.01	0.00	0.01	0.00	0.01	
Santa Cruz-Watsonville MSA	8	0.48	23.85	14.29	16.93	0.00	18.29	14.29	40.92	71.43	0.00	0.00	0.00	0.00	0.00	
Santa Rosa-Petaluma MSA	20	1.19	20.14	10.53	18.47	0.00	20.77	21.05	40.62	68.42	0.06	0.17	0.00	0.05	0.07	
Stockton MSA	44	2.61	22.05	0.00	17.73	2.50	19.13	5.00	41.09	92.50	0.15	0.00	0.06	0.04	0.24	
Visalia-Porterville MSA	20	1.19	22.78	0.00	17.63	6.25	17.83	0.00	41.76	93.75	0.14	0.00	0.00	0.00	0.20	
Yuba City MSA	33	1.96	21.41	0.00	17.29	4.35	20.30	8.70	40.99	86.96	0.58	0.00	0.00	0.00	1.04	

^{*} Based on 2012 Peer Mortgage Data (USPR)

^{**} 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 Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 3.0% of loans originated and purchased by bank.

⁶ 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 LOANS TO BUSINESSES					A Evaluation Period: JANUARY 1, 2011 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		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
Full Review:									
Bakersfield-Delano MSA	72	7.76	70.62	31.94	43.06	29.17	27.78	0.76	0.58
El Centro MSA	48	5.17	62.07	31.25	56.25	14.58	29.17	3.50	2.61
Oxnard-Thousand Oaks-Ventura MSA	136	14.66	70.39	49.26	55.15	17.65	27.21	0.71	0.70
Riverside-San Bernardino-Ontario MSA	51	5.50	69.30	50.98	62.75	17.65	19.61	0.09	0.10
Salinas MSA	107	11.53	69.55	48.60	46.73	24.30	28.97	1.76	1.78
San Luis Obispo-Paso Robles MSA	189	20.37	70.96	53.97	46.03	21.16	32.80	3.19	3.68
Santa Barbara-Santa Maria-Goleta MSA	116	12.50	69.43	44.83	47.41	23.28	29.31	1.53	1.44
Limited Review:									
CA Non-MSA	4	0.43	71.95	50.00	25.00	25.00	50.00	0.13	0.14
Chico MSA	23	2.48	72.64	39.13	43.48	21.74	34.78	0.52	0.47
Fresno MSA	21	2.26	68.03	42.86	61.90	9.52	28.57	0.18	0.18
Hanford-Corcoran MSA	12	1.29	69.30	41.67	66.67	25.00	8.33	0.99	0.85
Merced MSA	3	0.32	68.11	66.67	33.33	33.33	33.33	0.14	0.22
Modesto MSA	9	0.97	69.91	22.22	33.33	44.44	22.22	0.14	0.07
Napa MSA	34	3.66	70.32	52.94	41.18	38.24	20.59	0.97	1.04
Placer-Sacramento Counties	5	0.54	69.29	40.00	40.00	20.00	40.00	0.02	0.01
Redding MSA	3	0.32	72.41	0.00	66.67	0.00	33.33	0.10	0.00
San Diego-Carlsbad-San Marcos MSA	7	0.75	66.93	28.57	100.00	0.00	0.00	0.01	0.01
San Jose-Sunnyvale-Santa Clara MSA	19	2.05	66.93	68.42	78.95	10.53	10.53	0.04	0.06
Santa Cruz-Watsonville MSA	10	1.08	72.32	50.00	40.00	30.00	30.00	0.16	0.16
Santa Rosa-Petaluma MSA	11	1.19	69.43	0.00	18.18	45.45	36.36	0.10	0.00
Stockton MSA	13	1.40	68.69	69.23	53.85	30.77	15.38	0.16	0.22
Visalia-Porterville MSA	24	2.59	70.32	37.50	41.67	29.17	29.17	0.50	0.45
Yuba City MSA	11	1.19	68.61	36.36	27.27	45.45	27.27	0.56	0.43

* Based on 2011 Peer Small Business Data -- US and PR

** 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 - 2011).

**** 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 1.29% of small loans to businesses originated and purchased by the bank.

Table 11a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		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
Full Review:									
Bakersfield-Delano MSA	216	11.07	73.55	21.76	38.89	31.48	29.63	1.13	0.65
El Centro MSA	94	4.82	67.13	34.04	46.81	15.96	37.23	3.53	2.88
Oxnard-Thousand Oaks-Ventura MSA	225	11.53	74.87	48.89	56.44	15.56	28.00	0.71	0.69
Riverside-San Bernardino-Ontario MSA	121	6.20	74.06	49.59	65.29	16.53	18.18	0.13	0.13
Salinas MSA	229	11.73	74.27	47.16	48.91	18.34	32.75	2.49	2.24
San Luis Obispo-Paso Robles MSA	316	16.19	76.10	58.86	58.23	16.46	25.32	3.03	4.15
Santa Barbara-Santa Maria-Goleta MSA	246	12.60	74.19	45.93	54.07	21.14	24.80	1.83	1.69
Limited Review:									
CA Non-MSA	31	1.59	75.51	41.94	74.19	9.68	16.13	0.63	0.45
Chico MSA	45	2.31	76.90	55.56	48.89	11.11	40.00	0.59	1.09
Fresno MSA	48	2.46	72.69	39.58	56.25	14.58	29.17	0.17	0.17
Hanford-Corcoran MSA	18	0.92	71.82	55.56	33.33	38.89	27.78	0.39	0.47
Merced MSA	43	2.20	72.34	69.77	79.07	11.63	9.30	0.81	1.38
Modesto MSA	36	1.84	74.32	41.67	44.44	22.22	33.33	0.30	0.24
Napa MSA	39	2.00	75.27	51.28	46.15	28.21	25.64	0.59	0.53
Placer-Sacramento Counties	12	0.61	74.33	58.33	50.00	16.67	33.33	0.02	0.04
Redding MSA	6	0.31	76.79	83.33	66.67	33.33	0.00	0.20	0.40
San Diego-Carlsbad-San Marcos MSA	10	0.51	72.72	40.00	50.00	30.00	20.00	0.00	0.01
San Jose-Sunnyvale-Santa Clara MSA	52	2.66	69.65	69.23	63.46	11.54	25.00	0.06	0.09
Santa Cruz-Watsonville MSA	33	1.69	77.48	48.48	33.33	27.27	39.39	0.34	0.37
Santa Rosa-Petaluma MSA	21	1.08	75.10	47.62	61.90	4.76	33.33	0.09	0.06
Stockton MSA	21	1.08	72.70	57.14	76.19	23.81	0.00	0.14	0.15
Visalia-Porterville MSA	54	2.77	73.71	50.00	46.30	27.78	25.93	0.53	0.68
Yuba City MSA	36	1.84	73.80	30.56	41.67	25.00	33.33	0.67	0.51

* Based on 2012 Peer Small Business Data -- US and PR

** 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 - 2013).

**** 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 1.74% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: CALIFORNIA		Evaluation Period: JANUARY 1, 2011 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share [*]	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Bakersfield-Delano MSA	15	4.21	88.58	46.67	0.00	40.00	60.00	6.20	6.54
El Centro MSA	51	14.33	82.85	43.14	17.65	39.22	43.14	54.84	59.46
Oxnard-Thousand Oaks-Ventura MSA	15	4.21	90.79	46.67	26.67	13.33	60.00	9.43	8.97
Riverside-San Bernardino-Ontario MSA	6	1.69	93.95	66.67	16.67	0.00	83.33	2.52	3.48
Salinas MSA	26	7.30	84.19	30.77	7.69	38.46	53.85	15.76	9.41
San Luis Obispo-Paso Robles MSA	40	11.24	96.16	82.50	42.50	27.50	30.00	24.10	34.74
Santa Barbara-Santa Maria-Goleta MSA	50	14.04	91.16	58.00	22.00	38.00	40.00	35.46	38.67
Limited Review:									
CA Non-MSA	8	2.25	94.50	62.50	25.00	25.00	50.00	3.83	3.79
Chico MSA	11	3.09	95.76	72.73	36.36	9.09	54.55	7.43	8.25
Fresno MSA	27	7.58	90.59	48.15	22.22	40.74	37.04	5.79	4.83
Hanford-Corcoran MSA	9	2.53	88.87	66.67	22.22	66.67	11.11	6.57	8.70
Merced MSA	9	2.53	91.31	55.56	0.00	22.22	77.78	3.20	4.50
Modesto MSA	1	0.28	92.95	100.00	0.00	100.00	0.00	0.27	0.58
Napa MSA	6	1.69	92.91	100.00	33.33	33.33	33.33	5.08	7.89
Placer-Sacramento Counties	0	0.00	95.39	0.00	0.00	0.00	0.00	0.00	0.00
Redding MSA	2	0.56	96.13	0.00	50.00	0.00	50.00	6.06	0.00
San Diego-Carlsbad-San Marcos MSA	1	0.28	94.81	100.00	0.00	100.00	0.00	0.41	0.78
San Jose-Sunnyvale-Santa Clara MSA	12	3.37	93.66	58.33	41.67	25.00	33.33	9.60	9.33
Santa Cruz-Watsonville MSA	2	0.56	92.77	0.00	0.00	0.00	100.00	2.41	0.00
Santa Rosa-Petaluma MSA	1	0.28	94.66	0.00	0.00	0.00	100.00	0.53	0.00
Stockton MSA	14	3.93	92.07	57.14	35.71	14.29	50.00	3.13	3.25
Visalia-Porterville MSA	30	8.43	89.00	30.00	23.33	23.33	53.33	7.33	4.25
Yuba City MSA	20	5.62	94.30	90.00	40.00	20.00	40.00	11.98	15.25

^{*} Based on 2011 Peer Small Business Data -- US and PR

^{**} 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 - 2011).

^{****} 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 5.62% of small loans to farms originated and purchased by the bank.

Table 12a. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: CALIFORNIA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share [†]	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Bakersfield-Delano MSA	25	4.22	89.43	40.00	8.00	40.00	52.00	7.73	8.22
El Centro MSA	71	11.97	81.38	53.52	29.58	28.17	42.25	43.53	54.55
Oxnard-Thousand Oaks-Ventura MSA	19	3.20	91.11	21.05	15.79	31.58	52.63	6.34	3.85
Riverside-San Bernardino-Ontario MSA	13	2.19	94.27	30.77	15.38	30.77	53.85	4.37	4.00
Salinas MSA	39	6.58	83.89	35.90	25.64	20.51	53.85	18.44	15.52
San Luis Obispo-Paso Robles MSA	59	9.95	96.57	77.97	40.68	35.59	23.73	26.90	46.88
Santa Barbara-Santa Maria-Goleta MSA	74	12.48	90.93	47.30	25.68	37.84	36.49	34.29	43.14
Limited Review:									
CA Non-MSA	26	4.38	95.25	65.38	11.54	38.46	50.00	4.55	5.00
Chico MSA	10	1.69	95.92	80.00	40.00	10.00	50.00	3.79	5.13
Fresno MSA	34	5.73	91.56	55.88	14.71	26.47	58.82	4.74	5.24
Hanford-Corcoran MSA	20	3.37	89.59	45.00	20.00	30.00	50.00	9.24	10.00
Merced MSA	12	2.02	90.92	33.33	0.00	16.67	83.33	3.27	1.96
Modesto MSA	10	1.69	93.11	50.00	30.00	20.00	50.00	1.26	0.70
Napa MSA	13	2.19	93.09	61.54	15.38	0.00	84.62	6.78	9.68
Placer-Sacramento Counties	4	0.67	95.52	100.00	50.00	0.00	50.00	1.18	2.06
Redding MSA	2	0.34	96.43	100.00	0.00	50.00	50.00	0.00	0.00
San Diego-Carlsbad-San Marcos MSA	7	1.18	94.97	28.57	14.29	42.86	42.86	1.81	1.49
San Jose-Sunnyvale-Santa Clara MSA	19	3.20	93.78	42.11	31.58	31.58	36.84	12.24	11.63
Santa Cruz-Watsonville MSA	6	1.01	93.76	33.33	0.00	83.33	16.67	6.90	4.00
Santa Rosa-Petaluma MSA	2	0.34	95.00	0.00	0.00	0.00	100.00	0.54	0.00
Stockton MSA	16	2.70	92.52	50.00	6.25	56.25	37.50	2.01	2.68
Visalia-Porterville MSA	50	8.43	89.60	36.00	8.00	30.00	62.00	8.49	7.14
Yuba City MSA	62	10.46	94.06	70.97	25.81	38.71	35.48	17.39	15.50

[†] Based on 2012 Peer Small Business Data -- US and PR

^{**} 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 - 2013).

^{****} 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 4.05% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: CALIFORNIA									
Evaluation Period: APRIL 4, 2011 TO JULY 14, 2014									
Assessment Area:	Prior Period Investments [*]		Current Period Investments		Total Investments			Unfunded Commitments ^{**}	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Bakersfield-Delano MSA	0	0	8	106	8	106	0.23	1	2,000
El Centro MSA	1	4,571	6	76	7	4,648	10.18	1	100
Oxnard-Thousand Oaks-Ventura MSA	1	100	13	1,090	14	1,190	2.61	0	0
Riverside-San Bernardino-Ontario MSA	1	2,053	9	2,818	10	4,871	10.67	2	2,294
Salinas MSA	1	50	22	133	23	183	0.40	0	0
San Luis Obispo-Paso Robles MSA	0	0	32	7,101	32	7,101	15.56	0	0
Santa Barbara-Santa Maria-Goleta MSA	0	0	18	5,834	18	5,834	12.78	1	3,664
Limited Review:									
CA Non-MSA	0	0	3	27	3	27	0.06	0	0
Chico MSA	0	0	2	25	2	25	0.05	0	0
Fresno MSA	0	0	7	2,399	7	2,399	5.26	1	2,204
Hanford-Corcoran MSA	0	0	1	5	1	5	0.01	0	0
Merced MSA	0	0	0	0	0	0	0.00	0	0
Modesto MSA	0	0	5	1,318	5	1,318	2.89	2	545
Napa MSA	0	0	8	102	8	102	0.22	0	0
Redding MSA	0	0	0	0	0	0	0.00	0	0
Placer-Sacramento Counties	1	4,000	4	51	5	4,051	8.88	0	0
San Diego-Carlsbad-San Marcos MSA	0	0	0	0	0	0	0.00	0	0
San Jose-Sunnyvale-Santa Clara MSA	0	0	0	0	0	0	0.00	0	0
Santa Cruz-Watsonville MSA	0	0	2	355	2	355	0.78	0	0
Santa Rosa-Petaluma MSA	0	0	4	58	4	58	0.13	0	0
Stockton MSA	0	0	0	0	0	0	0.00	0	0
Visalia-Porterville MSA	1	518	6	371	7	889	1.95	1	83
Yuba City MSA	0	0	0	0	0	0	0.00	1	400
Statewide/Regional:	0	0	24	12,477	24	12,477	27.34	10	26,180

^{*} '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 AND BRANCH OPENINGS/CLOSINGS																	
Geography: CALIFORNIA																	
Evaluation Period: APRIL 4, 2014 TO JULY 14, 2014																	
Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Bakersfield-Delano MSA	6.42	5	4.13	0.00	20.00	20.00	60.00	0	0	0	0	0	0	3.38	32.56	28.83	33.16
El Centro MSA	7.24	6	4.96	0.00	33.33	16.67	50.00	0	0	0	0	0	0	0.00	31.41	48.42	20.17
Oxnard-Thousand Oaks-Ventura MSA	10.00	10	8.26	0.00	30.00	60.00	10.00	0	0	0	0	0	0	5.38	26.09	40.80	27.72
Riverside-San Bernardino-Ontario MSA	6.80	10	8.26	0.00	60.00	20.00	20.00	1	0	0	0	0	1	5.71	26.45	35.43	32.09
Salinas MSA	13.58	10	8.26	0.00	60.00	30.00	10.00	1	1	0	0	-1	1	5.97	26.06	38.13	27.01
San Luis Obispo-Paso Robles MSA	16.84	16	13.22	6.25	6.25	62.50	25.00	0	0	0	0	0	0	0.48	8.16	63.95	24.62
Santa Barbara-Santa Maria-Goleta MSA	13.56	17	14.05	11.76	35.29	29.41	23.53	0	0	0	0	0	0	10.48	25.09	31.38	33.04
Limited Review:																	
CA Non-MSA	1.61	6	4.96	0.00	33.33	50.00	16.67	1	1	0	1	-1	0	0.00	13.79	62.04	22.25
Chico MSA	3.80	6	4.96	0.00	16.67	50.00	33.33	0	1	0	0	-1	0	1.92	25.19	48.53	24.36
Fresno MSA	2.85	2	1.65	0.00	0.00	50.00	50.00	0	0	0	0	0	0	10.89	29.44	27.63	31.29
Hanford-Corcoran MSA	0.98	1	0.83	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	35.27	21.19	31.41
Merced MSA	2.07	4	3.31	0.00	25.00	25.00	50.00	0	0	0	0	0	0	2.70	30.80	36.30	30.20
Modesto MSA	2.88	4	3.31	0.00	25.00	50.00	25.00	0	0	0	0	0	0	3.01	19.75	44.49	32.74
Napa MSA	1.77	1	0.83	0	0	100	0	0	0.00	0	0	0	0	0.00	30.12	40.98	28.01
Redding MSA	0.19	1	0.83	0	0	100	0	0	0.00	0	0	0	0	0.00	26.93	51.36	21.70
Placer-Sacramento Counties	1.93	2	1.65	0	0	0	100	0	0.00	0	0	0	0	8.06	25.63	36.07	29.86
San Diego-Carlsbad MSA	0.84	2	1.65	0	0	100	0	0	0.00	0	0	0	0	9.80	21.57	35.24	33.05
San Jose-Sunnyvale-Santa Clara MSA	1.14	2	1.65	0	100	0	0	0	0.00	0	0	0	0	8.95	25.33	37.20	28.38
Santa Cruz-Watsonville MSA	0.90	2	1.65	0	50	50	0	0	0.00	0	0	0	0	2.56	34.19	34.41	28.83
Santa Rosa-Petaluma MSA	0.56	2	1.65	0	50	0	50	0	0.00	0	0	0	0	0.43	24.20	55.15	20.22
Stockton MSA	1.32	4	3.31	0	50	50	0	0	0.00	0	0	0	0	5.71	26.08	32.39	35.83
Visalia-Porterville MSA	1.83	4	3.31	0	50	0	50	0	0.00	0	0	0	0	1.37	32.69	33.38	32.44
Yuba City MSA	0.87	4	3.31	0	50	0	50	0	0.00	0	0	0	0	2.02	28.10	36.24	33.65

