



LARGE BANK

Washington, DC 20219

PUBLIC DISCLOSURE

December 31, 2012

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

City National Bank
Charter Number: 14695

555 South Flower Street
Los Angeles, CA 90071-0000

Office of the Comptroller of the Currency

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

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General Information and Overall CRA Rating

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority, when examining financial institutions subject to its supervision, to assess the institution’s record of meeting the credit needs of its entire community, including low- and moderate-income (LMI) neighborhoods, consistent with the safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution’s record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of **City National Bank** issued by the OCC, the institution’s supervisory agency, for the evaluation period ending December 31, 2012. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.

Institution’s CRA Rating: This institution is rated “**Satisfactory.**”

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

Performance Levels	City National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	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:

- An overall excellent lending activity of home mortgage and small loans to businesses;
- An overall adequate distribution of loans in geographies of different income levels. Good geographic distribution for small loans to businesses was offset by very poor home mortgage loan distribution;
- An overall poor distribution of loans to borrowers of different income levels, as evidenced by poor small loans to businesses distribution and very poor home mortgage loan distribution;
- An overall excellent level of CD lending that had a significantly positive impact on lending performance in four of the eight full-scope AAs. The significantly positive performance in

California and Nevada was primarily responsible for elevating the lending test ratings in those two states to High Satisfactory, which ultimately resulted in elevating the overall adequate lending performance for the bank to High Satisfactory;

- An overall excellent level of CD investments that are responsive to AA credit and community needs;
- A branch distribution system that is accessible to geographies and individuals of different income levels. The bank provides an overall good level of CD 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) 2000 census: 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.

Census Tract (CT) 2010 census: Small, relatively permanent statistical subdivisions of a county delineated by local participants as part of the U.S. Census Bureau's Participant Statistical Areas Program. The primary purpose of CTs is to provide a stable set of geographic units for the presentation of decennial census data. CTs generally have between 1,500 and 8,000 people, with an optimum size of 4,000 people.

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

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

- (i) Low- or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved 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) 2000 census: 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.

Median Family Income (MFI) 2010 census: The median income derived from the United States Census Bureau's American Community Survey data every 5 years and used to determine the income level category of geographies. Also, it is the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level of individuals within a geography. For any given geography, the median is the point at which half of the families have income above it and half below it.

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

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

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

Middle-Income: Individual income that is at least 80 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

City National Bank (CNB or the bank), is a \$28.3 billion interstate financial institution headquartered in Los Angeles, California. CNB is a wholly-owned subsidiary of City National Corporation (CNC), a \$28.6 billion regional, one-bank holding company also headquartered in Los Angeles, California. As of December 31, 2012, CNC is the 46th largest bank holding company in the United States by assets.

CNB is a full-service banking institution with operations in California, Nevada, New York, Tennessee, and Georgia. Business lending is the primary focus. This is consistent with CNC's goal to provide financial solutions for individuals with \$1 million or more in investable assets, and small and mid-sized companies with annual revenues between \$1 million and \$250 million. Management's focus is on providing high quality personalized banking services to the entertainment and real estate industries, and professional services firms, including their executives.

According to the June 30, 2011 and June 30, 2012 FDIC Deposit Market Share Reports, CNB had total deposits of \$19.3 and \$21.2 billion, respectively. As of December 31, 2012, CNB had total loans of \$15.8 billion, and Tier One Capital of \$1.8 billion. The loan portfolio, by dollar volume, consisted of 55.2 percent real estate, 34.0 percent commercial, and 3.6 percent consumer loans. Of the real estate loans, 54.1 percent were residential loans, 36.6 percent were commercial loans, and 9.1 percent were multifamily loans. Net loans represented 57.0 percent of total assets.

CNB operates 78 branches throughout 15 assessment areas (AAs) in the states of California, Nevada, New York, Tennessee, and Georgia. The AAs consist of eight metropolitan areas in California: Los Angeles, San Francisco, Santa Ana, Oakland, Oxnard, Riverside, San Diego, and San Jose, and three metropolitan areas in Nevada: Las Vegas, Carson City, and Reno. Other AAs include the New York, Nashville and Atlanta metropolitan areas, and one non-metropolitan area in Nevada.

During the evaluation period, the bank acquired four financial institutions: Imperial Capital Bank on December 18, 2009, 1st Pacific Bank on May 7, 2010, Sun West Bank on May 28, 2010, and Nevada Commerce Bank on April 8, 2011. The bank also acquired a single branch each from Westamerica Bancorporation (November 13, 2009) and First Bank (February 11, 2011). Additionally, CNB expanded its operations into the Southeast in 2011, opening one branch in Nashville, Tennessee on May 26, 2011, and one branch in Atlanta, Georgia on December 5, 2011.

There are no legal, financial, or other factors impeding the ability of the bank to meet credit needs in its communities. CNB received a Satisfactory rating in its previous CRA examination dated July 7, 2009.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We reviewed home mortgage and small business loans from January 1, 2009 through December 31, 2012. The mortgage loans reviewed were home purchase, home improvement, and home refinance loans. However, home improvement loans were a primary loan product only in the Los Angeles MD AA. We did not evaluate small farm and multifamily loans because they were not primary loan products. However, we did consider multifamily loans meeting the CD definition as part of CD lending. Primary loan products for this review are products in which the bank originated at least 20 loans within the AA during the evaluation period. With the exception of the Tennessee and Georgia rating areas, performance tables one through 12 in Appendix D include only data covered by the 2000 Census, namely 2009 through 2011. Data from 2012 is discussed in the applicable narrative sections of the evaluation. We reviewed CD loans, investments, and services for the period July 8, 2009 through December 31, 2012.

Data Integrity

Prior to this CRA evaluation, we performed a data integrity examination to ensure the accuracy of the bank's publicly filed information on home mortgage, small business and CD loans. We reviewed data that the bank collected and reported during the evaluation period. We did not identify any substantive inaccuracies in the data. Therefore, we concluded that data for home mortgage loans, small loans to businesses, and CD loans is reliable for this examination. Additionally, we reviewed CD investments and services made or rendered during the evaluation period. We concluded, in this examination, all activities met the CD definition. Finally, we reviewed the appropriateness of the bank's processes for collecting and reporting home mortgage, small business, and small farm loan data. We found no substantive deficiencies in these processes.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, we selected a sample of assessment areas (AAs) within that state for full-scope reviews. Refer to the "Scope" section under each state rating for details regarding how we selected the areas and why they are representative.

Ratings

The bank's overall rating is a blend of the state ratings. There were five state rating areas. CRA performance in the state of California received the most weight. This area constitutes 91.2 percent of the bank's total deposit base. Likewise, CNB's lending volume and branch locations are most heavily concentrated in California. The state of New York received the next highest weighting with 6.0 percent of the total deposit base. The state of Nevada represents 2.5 percent of total deposits. The states of Tennessee and Georgia represent 0.2 percent and 0.1 percent of total deposits, respectively.

When evaluating lending test performance, we gave more weight to small business loan distribution, which is the bank's primary lending focus. Within the home loan category, we placed more weight on home refinance loans. Except for the Los Angeles MD AA, we did not

evaluate home improvement loan performance in any other AA because the bank made less than 20 of these loans during the evaluation period in these AAs.

We primarily based state ratings on those areas that received full-scope reviews. Refer to the “Scope” section under each state rating for details regarding how we weighted the areas in arriving at the overall state rating.

Inside/Outside Ratio

This ratio is a bank-wide calculation and is not calculated by individual AA. Analysis is limited to bank originations and purchases and does not include any affiliate data. For the evaluation period, CNB made a substantial majority of all loan products inside its AAs (94.5 percent). The percentage in number of loans made inside the AAs by loan type are as follows: small loans to businesses (96.2 percent), home refinance (87.6 percent), home purchase (89.4 percent), and home improvement (88.2 percent).

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.

State Rating

State of California

CRA Rating for California:	Satisfactory
The lending test is rated:	<u>High Satisfactory</u>
The investment test is rated:	<u>Outstanding</u>
The service test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Excellent home mortgage and small business loan lending activity;
- Overall geographic distribution was adequate, as demonstrated by good distribution of small loans to businesses offset by very poor distribution of home mortgage loans in geographies of different income levels;
- Overall borrower income distribution was poor, as evidenced by poor distribution of loans to businesses of different income levels and very poor distribution of home mortgage loans to borrowers of different income levels;
- A significantly positive level of CD loans that was responsive to community needs. This performance elevated otherwise overall adequate lending performance to good in the state;
- An excellent level of community development investments;
- A branch distribution system that is accessible to individuals living in geographies of different income levels in the AA, after considering the additional access to banking services provided by branches located in middle- or upper-income geographies that are near to low- and moderate-income geographies. Bank employees provided an excellent level of CD services

Description of Institution's Operations in California

CNB has eight AAs in the state of California. They include the Los Angeles-Long Beach-Glendale MD (Los Angeles AA), the San Francisco-San Mateo-Redwood City MD (San Francisco AA), the Santa Ana-Anaheim-Irvine MD (Santa Ana AA), the Oakland-Fremont-Hayward MD (Oakland AA), the Oxnard-Thousand Oaks-Ventura MSA (Oxnard AA), the Riverside-San Bernardino-Ontario MSA (Riverside AA), the San Diego-Carlsbad-San Marcos MSA (San Diego AA), and the San Jose-Sunnyvale-Santa Clara MSA (San Jose AA). With the exception of the San Francisco AA (San Francisco and San Mateo Counties) and the San Jose AA (Santa Clara County), all counties within the MD/MSAs are included in each AA. CNB operates 65 full-service branches in California.

As of June 30, 2012, the bank ranked eighth in total state deposits with a 2.03 percent market share. CNB's statewide deposits at June 30, 2012 totaled \$19.3 billion. Based on deposits,

the state of California was the largest rating area and accounted for 91.2 percent of total bank deposits.

Refer to the Market Profiles for the state of California in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in California

For the state of California, we performed full-scope reviews in the Los Angeles, San Francisco, and Santa Ana AAs. We performed limited-scope reviews in the Oakland, Oxnard, Riverside, San Diego, and San Jose AAs. These areas were selected based on their high percent of deposits in the state and their different economic and demographic compositions. Based on the percentage of deposits, the Los Angeles AA accounted for 73.3 percent, the Santa Ana AA accounted for 10.9 percent, and the San Francisco AA accounted for 4.1 percent of the bank's total deposits in California. The number of branches in full-scope areas represents 69.2 percent of the bank's branch network in the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in the state of California is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Los Angeles, Santa Ana, and San Francisco AAs is good.

Lending Activity

Refer to Tables 1 Lending Volume, in the state of California section of appendix D for the facts and data used to evaluate the bank's lending activity.

The bank's overall lending activity in the state of California is excellent. CNB faces strong competition from several nationwide lenders. Lending volumes and corresponding market shares are reflective of the bank's overall strategic focus. As such, small business lending received primary consideration in our lending activity conclusions. CNB's small business lending increased every year during the review period and increased by approximately 25.0 percent during the evaluation period. In 2009 small business lending in California totaled 2,146 loans totaling 554 million dollars. In 2012, the bank originated 2,682 small business loans totaling 688 million dollars.

Los Angeles AA

CNB's lending activity in the Los Angeles AA is excellent.

As of June 30, 2011, CNB had a deposit market share of 4.4 percent and ranked sixth among 155 depository institutions. Based on 2011 peer data, the bank ranked 11th with respect to small business lending, with a 0.7 percent market share among 166 lenders. Five nationwide

credit card lenders dominated the market with a combined market share of 82.8 percent. Amongst banks headquartered in the Los Angeles AA, CNB ranked first in market share for small business loan originations. In addition, the bank ranks within the top seven percent of lenders in the market.

For home refinance and home purchase loans, there are 624 and 509 lenders in the AA, respectively, reflecting strong competition. CNB ranked 59th in home refinance lending with a market share of 0.2 percent, and 88th in home purchase lending with a market share of 0.1 percent. Bank rankings for home refinance and home purchase loans are within the top 10 and top 20 percent, respectively, in the market. For home improvement loans, CNB ranks 33rd with a 0.3 percent market share, and ranks within the top 15 percent of lenders in the market. For home refinance, home purchase, and home improvement loans, the top five lenders in the market accounted for 59.3 percent, 49.8 percent, and 61.1 percent of the market, respectively.

Santa Ana AA

CNB's lending activity in the Santa Ana AA is excellent.

As of June 30, 2011, CNB had a deposit market share of 2.5 percent and ranked eighth amongst 94 depository institutions. Based on 2011 peer data, the bank ranked 15th with respect to small business lending, with a 0.2 percent market share among 124 lenders. Five nationwide credit card lenders dominated the market with a combined market share of 83.6 percent. CNB ranks within the top 15.0 percent of lenders in the market.

For home refinance and home purchase loans, there are 517 and 429 lenders in the AA, respectively, reflecting strong competition. CNB ranked 169th in home refinance lending with a market share of 0.03 percent, and 180th in home purchase lending with a market share of 0.03 percent. For home improvement loans, CNB ranks 89th with a 0.04 percent market share. For home refinance, home purchase, and home improvement loans, the top five lenders in the market accounted for 55.5 percent, 53.9 percent, and 59.8 percent of the market, respectively.

San Francisco AA

Lending activity in San Francisco AA is excellent.

As of June 30, 2011, CNB had a deposit market share of 0.4 percent, with a market share rank of 16 out of 58 depository financial institutions. Based on 2011 peer data, CNB ranked 17th with respect to small business lending, with a 0.2 percent market share out of 101 lenders. The top five financial institutions dominated the market with a combined market share of 87.2 percent. CNB ranks within the top 20.0 percent of lenders in the market.

For home refinance and home purchase loans, there are 388 and 280 lenders in the AA, respectively, reflecting strong competition. CNB ranked 122nd in home refinance lending with a market share of 0.03 percent, and 199th in home purchase lending with a market share of 0.01 percent. For home refinance and home purchase loans, the top five lenders in the market accounted for 55.8 percent and 53.3 percent of the market, respectively. According to 2011 peer data, CNB did not have a home improvement loan market share in this AA.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of the bank's lending is good. As previously noted, we placed more weight on the bank's small business loan performance, with secondary weight on home mortgage loan performance. Additionally, greater weight was given to the bank's performance in 2009 through 2011 than to its performance in 2012. When conducting our evaluation, consideration was given to the relatively low level of owner-occupied units and high level of rental units in the full-scope AAs. As discussed above in the lending activity comments, there were very large numbers of financial institutions competing for home mortgage loans when relatively few owner-occupied units were available.

In the San Francisco AA, we did not evaluate home purchase and home improvement loans. In the Santa Ana AA, we did not evaluate home improvement loans. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Home Mortgage Loans

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

The overall geographic distribution of home mortgage loans is very poor.

Los Angeles AA

The overall geographic distribution of home mortgage loans in the Los Angeles AA is very poor.

The overall geographic distribution of home purchase loans is very poor. The bank's geographic distribution of home purchase loans during 2009 through 2011 was very poor. The percentage of loans in both low- and moderate-income geographies was significantly below the percentage of owner-occupied units in these geographies. With an overall market share of 0.1 percent, an analysis of lending in low- and moderate-income geographies by market share was not meaningful. The bank's performance in 2012 was not inconsistent with performance noted in 2009 through 2011.

The overall geographic distribution of home improvement loans is very poor. The bank's geographic distribution of home improvement loans during 2009 through 2011 was very poor. The percentage of loans in both low- and moderate-income geographies was significantly below the percentage of owner-occupied units in these geographies. With an overall market share of 0.3 percent, an analysis of lending in low- and moderate-income geographies by market share was not meaningful. The bank's performance in 2012 was not inconsistent with performance noted in 2009 through 2011.

The overall geographic distribution of home refinance loans is very poor. The bank's geographic distribution of home refinance loans during 2009 through 2011 was very poor. The percentage of loans in both low- and moderate-income geographies was significantly below the percentage of owner-occupied units in these geographies. With an overall market share of

0.2 percent, an analysis of lending in low- and moderate-income geographies by market share was not meaningful. The bank's performance in 2012 was not inconsistent with performance noted in 2009 through 2011.

Santa Ana AA

The overall geographic distribution of home mortgage loans in the Santa Ana AA is very poor.

The overall geographic distribution of home purchase loans is very poor. The bank's geographic distribution of home purchase loans during 2009 through 2011 was very poor. The bank did not originate or purchase any home purchase loans in low-income geographies. The percentage of loans in moderate-income geographies was significantly below the percentage of owner-occupied units in these areas. With an overall market share of 0.03 percent, an analysis of lending in low- and moderate-income geographies by market share was not meaningful. The bank's performance in 2012 was not inconsistent with performance noted in 2009 through 2011.

The overall geographic distribution of home refinance loans is very poor. The bank's geographic distribution of home refinance loans during 2009 through 2011 was very poor. The bank did not originate or purchase any home refinance loans in low-income geographies. The percentage of loans in moderate-income geographies was significantly below the percentage of owner-occupied units in these areas. With an overall market share of 0.03 percent, an analysis of lending in low- and moderate-income geographies by market share was not meaningful. The bank's performance in 2012 was not inconsistent with performance noted in 2009 through 2011.

San Francisco AA

The overall geographic distribution of home mortgage loans in the San Francisco AA is adequate.

The overall geographic distribution of home refinance is adequate. The bank's geographic distribution of home refinance loans during 2009 through 2011 was adequate. The percentage of loans in low-income geographies exceeds the percentage of owner-occupied units in these geographies. CNB was successful in finding ways to meet the refinance needs of the community in low-income geographies, thus additional weight was given to CNB's performance in low-income geographies. The percentage of loans in moderate-income geographies is significantly below the percentage of owner-occupied units in these geographies. With an overall market share of 0.03 percent, an analysis of lending in low- and moderate-income geographies by market share was not meaningful. An analysis of 2012 home refinance loan performance was not performed as the bank did not originate or purchase a sufficient number of loans to analyze.

Small Loans to Businesses

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

Overall, the geographic distribution of small loans to businesses is good.

Los Angeles AA

The overall geographic distribution of small loans to business is adequate. The bank's geographic distribution of small loans to businesses during 2009 through 2011 was adequate. The percentage of loans in low-income geographies was below the percentage of businesses in these areas. Lending opportunities in low-income geographies are limited as only 6.5 percent of small businesses are located in these census tracts. The percentage of loans in moderate-income geographies is below the percentage of businesses in these geographies. With an overall market share of 0.7 percent, an analysis of lending in low- and moderate-income geographies by market share was not meaningful. The bank's performance in 2012 was not inconsistent with its performance 2009 through 2011.

Santa Ana AA

The overall geographic distribution of small loans to businesses is excellent. The bank's geographic distribution of small loans to businesses during 2009 through 2011 was excellent. The percentage of loans in both low- and moderate-income geographies exceeded the percentage of businesses in these geographies. With an overall market share of 0.2 percent, an analysis of lending in low- and moderate-income geographies by market share was not meaningful. The bank's performance in 2012 was not inconsistent with its performance in 2009 through 2011.

San Francisco AA

The overall geographic distribution of small loans to business is excellent. The bank's geographic distribution of small loans to businesses during 2009 through 2011 was excellent. The percentage of loans in both low- and moderate-income geographies exceeds the percentage of businesses in these geographies. With an overall market share of 0.2 percent, an analysis of lending in low- and moderate-income geographies by market share was not meaningful. The bank's performance in 2012 was weaker than its performance in 2009 through 2011 and was considered good. Excellent performance in low-income geographies was offset by adequate performance in moderate-income geographies.

Lending Gap Analysis

We reviewed summary reports to analyze CNB's home mortgage and small business lending activity over the evaluation period and identify gaps in the geographic distribution of loans. We did not identify any unexplained gaps. The bank's AA consists of whole geographies, meets the requirements of the CRA regulation, and does not arbitrarily exclude any low- and moderate-income areas.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of the bank's lending is poor. As noted earlier, we placed more weight on the bank's small loans to businesses performance, with secondary weight on home mortgage performance. Additionally, greater weight was given to the bank's

performance in 2009 through 2011 than to its performance in 2012. We considered high poverty levels, high median housing values, and other economic factors in our analyses.

In the San Francisco AA, we did not evaluate home purchase and home improvement loans. In the Santa Ana AA, we did not evaluate home improvement loans. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Home Mortgage Loans

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

The overall borrower distribution of home mortgage lending is very poor.

Los Angeles AA

The overall borrower distribution of home mortgage loans in the Los Angeles AA is very poor.

The overall borrower distribution of home purchase loans is very poor. The bank's borrower distribution of home purchase loans during 2009 through 2011 was very poor. The percentage of loans to both low- and moderate-income borrowers was significantly below the percentage of such families. With an overall market share of 0.1 percent, an analysis of lending to low- and moderate-income borrowers by market share was not meaningful. The bank's performance in 2012 was not inconsistent with performance noted in 2009 through 2011.

The overall borrower distribution of home improvement loans is very poor. The bank's borrower distribution of home purchase loans during 2009 through 2011 was very poor. The percentage of loans to both low- and moderate-income borrowers was significantly below the percentage of such families. With an overall market share of 0.3 percent, an analysis of lending to low- and moderate-income borrowers by market share was not meaningful. The bank's performance in 2012 was not inconsistent with performance noted in 2009 through 2011.

The overall borrower distribution of home refinance loans is very poor. The bank's borrower distribution of home refinance loans during 2009 through 2011 was very poor. The percentage of loans to both low- and moderate-income borrowers was significantly below the percentage of such families. With an overall market share of 0.2 percent, an analysis of lending to low- and moderate-income borrowers by market share was not meaningful. The bank's performance in 2012 was not inconsistent with performance noted in 2009 through 2011.

Santa Ana AA

The overall borrower distribution of home mortgage loans in the Santa Ana AA is very poor.

The overall borrower distribution of home purchase loans is very poor. The bank's borrower distribution of home purchase loans during 2009 through 2011 was very poor. CNB did not originate or purchase any home purchase loans to low- and moderate-income borrowers

during the evaluation period. With an overall market share of 0.03 percent, an analysis of lending to low- and moderate-income borrowers by market share was not meaningful. An analysis of 2012 home purchase loan performance was not performed as the bank did not originate or purchase a sufficient number of loans to analyze.

The overall borrower distribution of home refinance loans is very poor. The bank's borrower distribution of home refinance loans during 2009 through 2011 was very poor. CNB did not originate or purchase any home refinance loans to low- and moderate-income borrowers during the evaluation period. With an overall market share of 0.02 percent, an analysis of lending to low- and moderate-income borrowers by market share was not meaningful. The bank's performance in 2012 was not inconsistent with performance noted in 2009 through 2011.

San Francisco AA

The overall borrower distribution of home mortgage loans in the San Francisco AA is very poor.

The overall borrower distribution of home refinance loans is very poor. The bank's borrower distribution of home refinance loans during 2009 through 2011 was very poor. The percentage of loans to both low- and moderate-income borrowers was significantly below the percentage of such families. With an overall market share of 0.3 percent, an analysis of lending to low- and moderate-income borrowers by market share was not meaningful. An analysis of 2012 home refinance loan performance was not performed as the bank did not originate or purchase a sufficient number of loans to analyze.

Small Loans to Businesses

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

The overall borrower distribution of small loans to businesses is poor.

Los Angeles AA

The overall borrower distribution of small loans to businesses is poor. The bank's borrower distribution of small loans to businesses during 2009 through 2011 was poor. The percentage of small loans to businesses with gross annual revenue of \$1 million or less was significantly below the percentage of small businesses. With an overall market share of 0.7 percent, an analysis of lending to small businesses by market share was not meaningful. The bank's performance in 2012 was not inconsistent with performance noted in 2009 through 2011.

Santa Ana AA

The overall borrower distribution of small loans to businesses is poor. The bank's borrower distribution of small loans to businesses during 2009 through 2011 was poor. The percentage of small loans to businesses with gross annual revenue of \$1 million or less was significantly below the percentage of small businesses. With an overall market share of 0.2 percent, an

analysis of lending to small businesses by market share was not meaningful. The bank's performance in 2012 was not inconsistent with performance noted in 2009 through 2011.

San Francisco AA

The overall borrower distribution of small loans to businesses is poor. The bank's borrower distribution of small loans to businesses during 2009 through 2011 was poor. The percentage of small loans to businesses with gross annual revenue of \$1 million or less was significantly below the percentage of small businesses. With an overall market share of 0.2 percent, an analysis of lending to small businesses by market share was not meaningful. The bank's performance in 2012 was not inconsistent with performance noted in 2009 through 2011.

Community Development Lending

Refer to Table 1 Lending Volume in the state of California section of 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.

CNB's level of community development Lending had a significantly positive impact on its overall lending performance in the Los Angeles, Santa Ana, and San Francisco AAs.

Los Angeles AA

CNB's level of CD lending had a significantly positive impact on the overall lending performance in the Los Angeles AA. During the evaluation period, CNB originated 144 CD loans for a total of \$699 million. This represented approximately 57.3 percent of allocated Tier One Capital. A majority of CD lending, 89 loans totaling \$409 million, helped promote economic development for small businesses. This is consistent with the bank's strategic focus and also is responsive to identified needs. CNB originated 47 loans totaling \$253 million to organizations that primarily provide community services to low- and moderate-income (LMI) individuals. Eight CD loans totaling \$37 million provided affordable housing.

Santa Ana AA

CNB's level of CD lending had a significantly positive impact on the overall lending performance in the Santa Ana AA. During the evaluation period, CNB originated 37 CD loans for a total of \$115 million. This represented approximately 63.6 percent of allocated Tier One Capital. A majority of CD lending, 32 loans totaling \$91 million, helped promote economic development for small businesses, which is an identified need in the AA. CNB made three loans totaling \$3.4 million to organizations that primarily provide community services to LMI individuals. Two CD loans totaling \$20 million provided affordable housing.

San Francisco AA

CNB's level of CD lending had a significantly positive impact on the overall lending performance in the San Francisco AA. During the evaluation period, CNB originated 24 CD loans totaling \$68 million. This represented 99.3 percent of allocated Tier One Capital. By dollar volume, 66.0 percent provided economic development for small businesses, Thirty-one percent provided CD services for LMI areas or residents, and 3.0 percent provided affordable

housing. The most notable is a \$12 million revolving line of credit to a medical administrator, which provides low cost healthcare to low- and moderate-income individuals.

Product Innovation and Flexibility

CNB offers flexible loan products. We did not consider any bank products or services innovative. Performance had a neutral impact on the bank's lending test performance.

Los Angeles AA

Since July 8, 2009, CNB provided \$26.4 million in lease financing to one of the region's largest distribution, warehousing and transportation companies. Funds were used to finance 182 independent owner-operators to acquire new liquefied natural gas (LNG)-powered cargo trucks in conjunction with the Port of Long Beach's Clean Trucks Program to improve air quality. This included \$11.9 million to 85 owner operators living in low- and moderate-income geographies. The bank offered flexible underwriting, including FICO scores in the low 500's and, in some instances, with no money down.

All assessment areas

CNB offers flexible small business loans through the Small Business Administration (SBA). Emphasis is on the 504 and 7(a) loan programs that focus on providing assistance to small businesses. These loans feature guarantees that allow the bank to offer flexible underwriting such as higher loan-to-value and debt-to-income requirements. From 2010 through 2012, the bank originated 492 loans under these programs totaling \$336 million. Of this amount, 402 loans totaling \$147 million were in amounts less than \$1 million. In 2011 through 2012, 33 loans were under \$100 thousand. These totals are bankwide and are not broken out by rating area.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on the limited-scope reviews, the bank's performance under the lending test in the Oakland, Oxnard, Riverside, and San Diego AAs is not consistent with the bank's overall "High Satisfactory" performance under the lending test in the state of California. In the San Jose AA, the bank's performance was stronger than the bank's overall performance in the state due to stronger geographic distribution.

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

INVESTMENT TEST

The bank's performance under the Investment Test is "Outstanding." Based on the full-scope review, the bank's performance in the Los Angeles, Santa Ana, and San Francisco AAs is excellent.

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

Los Angeles AA

The bank's investment performance in the Los Angeles AA is excellent. During the evaluation period, CNB originated 633 investments and grants totaling \$67.1 million. In addition, there were 50 prior period investments outstanding at the end of the evaluation period with a total book value of \$49.2 million. The total investments of \$116.3 million in the AA represented 9.5 percent of the allocated Tier One Capital.

The bank's responsiveness to CD needs is excellent. There are ample opportunities in the AA for the bank to provide investments or grants to community development organizations. Identified needs in the AA include housing for low- and moderate-income individuals and small business funding. In total dollar amount, 73.5 percent of the bank's investments and grants were associated with affordable housing, 21.9 percent with revitalization and stabilization, .7 percent with economic development, and 3.9 percent with community services. Investments of note include a \$4.0 million low-income housing tax credit for the development of a 108-unit building with the purpose of providing section 8 housing to the chronically homeless. Additionally, CNB invested \$14.0 million into HUD's section 108 projects. Part of CNB's investment was allocated to a business expansion loan program to encourage development and expansion of commercial and industrial businesses. This project is estimated to create 992 jobs, most of which will be for low- and moderate-income individuals.

Santa Ana AA

The bank's investment performance in the Santa Ana AA is excellent. During the evaluation period, CNB originated 69 investments and grants totaling \$25.1 million. In addition, there were 14 prior period investments outstanding at the end of the evaluation period with a total book value of \$3.8 million. The total investments of \$28.8 million in the AA represented 15.9 percent of the allocated Tier One Capital.

The bank's responsiveness to CD needs is excellent. There are ample opportunities in the AA for the bank to provide investments or grants to community development organizations. An identified need in the AA is housing for low- and moderate-income individuals. In total dollar amount, 98.2 percent of the bank's investments and grants were associated with affordable housing. A significant investment in this AA was a \$20 million bond made as part of Fannie Mae's Delegated Underwriting and Servicing program. This project consisted of 239 units; rent payment for all units were affordable to individuals earning 60.0 percent or less of the median area income.

San Francisco AA

The bank's investment performance in the San Francisco AA is excellent. During the evaluation period, CNB originated 55 investments and grants totaling \$4.1 million. In addition, there were 14 prior period investments outstanding at the end of the evaluation period with a total book value of \$2.9 million. The total investments of \$7.0 million in the AA represented 10.3 percent of the allocated Tier One Capital.

The bank's responsiveness to the CD needs in the AA is excellent. There are ample opportunities in the AA for the bank to provide investments or grants to community development organizations. Identified needs in the AA include housing for low- and moderate-

income individuals, small business funding, and financial education for individuals and businesses. In terms of total dollar amount, 99.0 percent of the bank's investments and donations were to organizations focused on affordable housing. This includes \$1.3 million in mortgage-backed securities in which the underlying mortgages were to LMI borrowers, and \$5.7 million in low-income housing tax credits. The remaining investments and donations were to organizations focused on providing community services to LMI individuals and economic development. Noteworthy donations include \$35 thousand to a nonprofit organization that provides life skill programs to persons that are homeless and at-risk youth. Additionally, CNB provided a \$15 thousand donation to an organization that supports economic development by assisting with the development and retention of jobs in LMI communities.

CNB also made eight investments totaling \$18.8 million to organizations in the state of California, but not located within the AAs in the state. These investments provide affordable housing through low-income housing tax credits. In addition, 19 statewide investments originated in prior evaluation periods totaling \$6.2 million remain outstanding. These investments promote affordable housing via a mortgage backed securities and low-income housing tax credits in the state.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Oakland, Oxnard, Riverside, San Diego, and San Jose AAs is not inconsistent with the bank's overall "Outstanding" performance under the investment test in the state of California.

Refer to Table 14 in the state of California section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of California is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Los Angeles, Santa Ana, and San Francisco AAs is good.

Retail Banking Services

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

Los Angeles

In the Los Angeles AA, CNB's overall branch distribution is good. The bank's branch distribution in 2009 through 2011 was good. Branches were accessible to geographies and individuals of different income levels in the AA. Access to branches in low-income tracts was excellent and access to branches in moderate-income tracts was adequate as compared to the

distribution of the population living in these geographies. The bank's branch distribution performance in 2012 was not inconsistent with its performance in 2009 through 2011.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems to low- and moderate-income geographies. During the evaluation period, CNB opened two branches in upper-income CTs. The bank did not close any branches in the AA during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals throughout the entire review period.

In addition to the traditional in-bank services, CNB provides a variety of alternative delivery systems and products. These include full-service ATMs, mobile banking, remote deposit capture, online banking and bill-pay. No significant weight was placed on these services as no data was available to determine their impact on low- and moderate-income individuals or geographies.

Santa Ana

In the Santa Ana AA, CNB's overall branch distribution is good, when considering the additional accessibility provided by near-to branches. The bank's branch distribution in 2009 through 2011 was adequate. Branches are reasonably accessible to geographies and individuals of different income levels in the AA. The bank did not have any branches in low-income tracts; however, the population in these tracts is very low. Access to branches in moderate-income tracts is good. Accessibility in moderate-income geographies improved significantly after considering near-to branches. Near-to branches are those located in middle- or upper-income geographies that are within one half mile from a low- or moderate-income geography. The bank's branch distribution performance in 2012 was not inconsistent with its performance in 2009 through 2011.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems to low- and moderate-income geographies. The bank opened one branch in 2010 located in a middle-income census branch. This is the only branch opening in this AA for the evaluation period. CNB did not close any branches in the AA during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals throughout the entire review period.

In addition to the traditional in-bank services, CNB provides a variety of alternative delivery systems and products. These include full-service ATMs, mobile banking, remote deposit capture, online banking and bill-pay. No significant weight was placed on these services, as no data was available to determine their impact on low- and moderate-income individuals or geographies.

San Francisco

In the San Francisco AA, CNB's overall branch distribution is good. The bank's branch distribution in 2009 through 2011 was good. Branches are accessible to geographies and individuals of different income levels in the AA. Access to branches in low-income tracts was

excellent. The only other branch is located in an upper-income census tract located within a half mile of a moderate-income census tract. The bank's branch distribution performance in 2012 was not inconsistent with its performance in 2009 through 2011.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems to low- and moderate-income geographies. The bank did not open or close any branches during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals throughout the entire review period.

In addition to the traditional in-bank services, CNB provides a variety of alternative delivery systems and products. These include full-service ATMs, mobile banking, remote deposit capture, online banking and bill-pay. No significant weight was placed on these services as no data was available to determine their impact on low- and moderate-income individuals or geographies.

Community Development Services

Overall, the level of CD Services provided is excellent. CNB employees in the Los Angeles AA provided an excellent level of community development services. In both Santa Ana and San Francisco AA, they provided an adequate level of community development services. Bank employees participated in a variety of organizations and partnerships, some in leadership roles, that benefited LMI individuals, promoted community service, economic development, and provided affordable housing.

Los Angeles

210 CNB employees provided CD services to 101 organizations that included a total of 501 services and 6,695 hours throughout the evaluation period. Following are some examples of CD services provided by CNB employees.

- City National Bank's Dollars + \$ense Financial Literacy. Employees teach financial literacy to schools that qualify under Title I provision of the Elementary and Secondary Education Act. The program instills money management skills and helps the children make good choices and successfully manage finances.
- CNB participated in the Federal Home Loan Bank of San Francisco's Affordable Housing Program (AHP). Through the AHP, City National facilitates grant subsidies that support affordable housing within its communities. AHP grants are awarded through a competitive application process to Bank members working with housing developers or community organizations to create rental or homeownership opportunities for low- and moderate-income households. Under this program, CNB employees provided 493 hours of service to facilitate \$9.34 million in grant subsidies.
- CNB assisted local economic development organizations and small business development associations. CNB's employees participated on the board of directors. Employees provide support and governance expertise. In the role of "supporter," board member duties include all or some of the following: raising money, bringing contacts to the organization, and acting as ambassadors to the community. In the role of "governance," duties may include all or some of the following: involvement and

protection of the public interest, being a fiduciary, selecting the executive director and assessing his/her performance, ensuring compliance with legal and tax requirements and evaluating the organization's work.

Santa Ana

Ten CNB employees provided CD services to nine organizations with 18 services totaling 379 hours of service during the evaluation period. CD services were concentrated on community service and affordable housing. The following are some examples of CD services provided by CNB employees.

- City National Bank's Dollars + \$ense Financial Literacy. Refer to the comment in the Los Angeles section above for detail.
- CNB employees participated as board members for organizations that focus on housing for low- and moderate-income families. Employees provide support and governance expertise. In the role of "supporter," board member duties include all or some of the following: raising money, bringing contacts to the organization, and acting as ambassadors to the community. In the role of "governance," duties may include all or some of the following: involvement and protection of the public interest, being a fiduciary, selecting the executive director and assessing his/her performance, and ensuring compliance with legal and tax requirements.

San Francisco

Forty-three CNB employees provided CD services to seven organizations for a total of 43 services, and 693 hours during the evaluation period. The majority of CD services involved affordable housing activities. The following are examples of CD services provided by CNB employees.

- Employee participation in the Federal Home Loan Bank of San Francisco's Affordable Housing Program (AHP). Through the AHP, CNB facilitated grant subsidies that support affordable housing within the LMI communities. AHP grants are awarded through a competitive application process to Bank members working with housing developers or community organizations to create rental or homeownership opportunities for low- and moderate-income individuals.
- CNB employee serves as a board member for a local nonprofit agency. The agency focuses on financial education for low- and moderate- individuals. In the role of "supporter," board member duties include all or some of the following: raising money, bringing contacts to the organization, and acting as ambassador to the community.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Oakland and San Jose AAs is stronger than the bank's overall "High Satisfactory" performance under the Service Test in California. In the Riverside, San Diego, and Oxnard AAs, the bank's performance under the Service Test is weaker than the bank's overall performance in the state and is considered adequate. Performance differences were based on branch distribution and did not impact the overall state rating.

Refer to Table 15 in the state of California section of appendix D for the facts and data that support these conclusions.

State Rating

State of New York

CRA Rating for New York:	Needs to Improve
The lending test is rated:	<u>Needs to Improve</u>
The investment test is rated:	<u>Outstanding</u>
The service test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

- A poor distribution of small loans to businesses and a very poor distribution of home mortgage loans in geographies of different income levels;
- A poor distribution of loans to businesses of different income levels and very poor distribution of home mortgage loans to borrowers of different income levels;
- Excellent small business and home mortgage lending activity;
- A branch distribution system that is reasonably accessible to individuals living in geographies of different income levels.

Description of Institution's Operations in New York

CNB has one AA within the state of New York, which consists of New York County (New York AA) in the New York-White Plains-Wayne MD. The bank has two branches within the AA. As of June 30, 2012, the bank ranked 51st in total state deposits with a 0.1 percent market share. The state of New York accounts for 6.0 percent of total deposits for the bank.

Refer to the Market Profiles for the state of New York in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in New York

We performed a full-scope review of the New York AA, which is the only AA in the state.

In evaluating the bank's performance, we considered the significant affordability barriers that exist in the New York City metropolitan housing market. In the New York AA, the 2010 census median housing value was near \$700 thousand. According to Housing and Urban Development (HUD) updated median family income, low-income families earn up to approximately \$35 thousand and moderate-income families up to \$55 thousand annually. Additionally, the AA has high poverty rates and high rental housing unit levels. All of these factors make it difficult for low- or moderate-income families to afford a home in this AA.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in New York is rated "Needs to Improve." Based on full-scope reviews, the bank's performance in the New York MD is poor.

Lending Activity

Refer to Tables 1 Lending Volume and Other Products in the state of New York section of appendix D for the facts and data used to evaluate the bank's lending activity.

CNB's lending activity in the New York AA is excellent. The bank faces strong competition from several nationwide lenders. In performing our analysis, we placed greater weight on the comparison of CNB's rankings to similarly situated institutions. Additionally, we placed greater weight on the bank's small business lending performance.

As of June 30, 2011, CNB had a deposit market share of 0.2 percent and was ranked 31st among 93 depository institutions. Based on 2011 peer data for small loans to businesses, the bank ranked 15th with a 0.2 percent market share among 158 lenders. Five nationwide credit card lenders dominated the market with a combined market share of 85.4 percent. In addition, the bank ranked within the top 10.0 percent of lenders in the market.

For home refinance and home purchase loans, there are 212 and 186 lenders in the AA, respectively, reflecting strong competition. CNB ranked 26th in home refinance lending with a market share of 0.4 percent, and 40th in home purchase lending with a market share of 0.2 percent. For home improvement loans, CNB ranked ninth with a 2.8 percent market share. Bank rankings for home purchase and home improvement loans are within the top 25.0 percent of lenders in the market. For home refinance loans, CNB ranks within the top 15.0 lenders in the market.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of the bank's lending is poor. As noted previously, we placed more weight on the bank's small loans to businesses with secondary consideration to home refinance and home purchase loan performance. Additionally, greater weight was given to the bank's performance in 2009 through 2011 than to its performance in 2012. When conducting our evaluation, consideration was given to the relatively low level of owner-occupied units and high level of rental units in the AA. We did not evaluate home improvement loan performance, as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Home Mortgage Loans

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

The overall geographic distribution of home mortgage loans in the New York MD is poor.

The overall geographic distribution of home purchase loans is poor. The bank's geographic distribution of home purchase loans during 2009 through 2011 was poor. The percentage of

loans in low-income geographies was below the percentage of owner-occupied units in these geographies. The percentage of loans in moderate-income geographies was significantly below the percentage of owner-occupied units in these geographies. Lending opportunities in moderate-income tracts are limited with housing units consisting of 85.0 percent rental and 6.0 percent vacant units, with 96.0 percent of all units being multifamily. With an overall market share of 0.2 percent, an analysis of lending in low- and moderate-income geographies by market share was not meaningful. The Bank's performance in 2012 was not inconsistent with performance noted in 2009 through 2011.

The overall geographic distribution of home refinance loans is very poor. The bank's geographic distribution of home refinance loans during 2009 through 2011 was very poor. The percentage of loans in low-income geographies was significantly below the percentage of owner-occupied units in these geographies. CNB did not make any loans in moderate-income tracts. As noted above, lending opportunities in moderate-income geographies are somewhat limited. There are also very limited opportunities in low-income geographies with housing units consisting of 89.0 percent rental and 7.0 percent vacant units. With an overall market share of 0.4 percent, an analysis of lending in low- and moderate-income geographies by market share was not meaningful. The bank's performance in 2012 was not inconsistent with performance noted in 2009 through 2011.

Small Loans to Businesses

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

The overall geographic distribution of small loans to businesses is poor. The bank's geographic distribution of small business loans during 2009 through 2011 was very poor. The percentage of loans in low-income geographies was significantly below the percentage of businesses in these geographies. The percentage of loans in moderate-income geographies was also significantly below the percentage of businesses in these geographies. With an overall market share of 0.2 percent, an analysis of lending in low- and moderate-income geographies by market share was not meaningful. The bank's performance in 2012 was stronger than performance noted in 2009 through 2011 and was considered adequate. Excellent performance in low-income geographies was offset by very poor performance in moderate-income geographies. This performance had a positive impact on the overall geographic distribution performance in the AA.

Lending Gap Analysis

We reviewed summary reports to analyze CNB's home mortgage and small business lending activity over the evaluation period and identify gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps. The bank's AA consists of whole geographies, meets the requirements of the CRA regulation, and does not arbitrarily exclude any low- and moderate-income areas.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of the bank's lending is poor. As noted previously, we placed more weight on the bank's small loans to businesses with secondary consideration to home refinance and home purchase loan performance. Additionally, greater weight was given to the bank's performance in 2009 through 2011 than to its performance in 2012. When conducting our evaluation, consideration was given to the high median housing prices, high percentage of families below the poverty level, and relatively low median family incomes in the AAs. We did not evaluate home improvement loan performance, as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Home Mortgage Loans

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

The overall distribution of home mortgage lending is very poor.

The overall borrower income distribution of home purchase loans is very poor. The bank's borrower income distribution of home purchase loans during 2009 through 2011 was very poor. The bank did not make any loans to low-income borrowers. The distribution of loans to moderate-income borrowers was significantly below the percentage of such families. With an overall market share of 0.2 percent, an analysis of lending to low- and moderate-income borrowers by market share was not meaningful. The bank's performance in 2012 was not inconsistent with performance noted in 2009 through 2011.

The overall borrower income distribution of home refinance loans is very poor. The bank's borrower income distribution of home refinance loans during 2009 through 2011 was very poor. CNB did not make any loans to low- or moderate-income individuals during the evaluation period. The bank's performance in 2012 was not inconsistent with performance noted in 2009 through 2011.

Small Loans to Businesses

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

The overall borrower distribution of small loans to businesses is poor. The bank's borrower distribution of small loans to businesses during 2009 through 2011 was poor. The distribution of small loans to businesses with gross annual revenue of \$1 million or less was well below the percentage of small businesses. With an overall market share of 0.2 percent, an analysis of lending to small businesses by market share was not meaningful. The bank's performance in 2012 was not inconsistent with performance noted in 2009 through 2011.

Community Development Lending

Refer to Table 1 Lending Volume in the state of New York section of 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 multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

CD lending had a neutral impact on lending performance in the New York AA. CNB did not originate any CD loans in the AA during the evaluation period.

Product Innovation and Flexibility

The bank offers a traditional mix of lending products in the New York AA. We did not consider any bank products or services innovative. Impact on the Lending Test rating is neutral. Refer to the bankwide programs offered as described in the state of California.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in New York is rated "Outstanding." Based on full-scope reviews, the bank's performance in the New York AA is excellent.

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

Investment performance in the New York AA is excellent. During the evaluation period, CNB originated 27 investments in this AA totaling \$13.4 million. In addition, we considered the ongoing impact that investments made prior to the current evaluation period had within the AA. The remaining balance on two prior period investments as of our examination date was \$2.6 million. When considering both current and prior period investments, the total of \$16 million, represents approximately 14.6 percent of allocated Tier One Capital for the AA.

The Bank's responsiveness to the CD needs in the AA is excellent. There are ample opportunities in the AA for the bank to provide investments or grants to CD organizations. The main identified need in the AA is affordable housing. In terms of dollar amount, 99.5 percent of CNB's investments and grants were made to organizations focused on affordable housing. This includes \$13.3 million in low-income housing tax credits to provide new affordable housing units and funds for rehabilitation efforts. The remaining grants were made to organizations focused on community service and economic development.

CNB also made two investments totaling \$8 million to organizations in the state of New York, but not located within the AA in the state. These investments provide affordable housing through low-income housing tax credits. In addition, two statewide investments originated in prior evaluation periods totaling \$1.6 million remain outstanding. These investments promote affordable housing via a mortgage backed security and a low-income housing tax credit in the state.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in New York is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the New York AA is adequate.

Retail Banking Services

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

CNB's overall branch distribution in the New York AA is adequate. The bank's branch distribution in 2009 through 2011 was adequate. Branches were reasonably accessible to geographies and individuals of different income levels in the AA. The bank has a limited presence, with only two branches in the AA. One is in a middle-income census tract and one is in an upper-income tract. CNB opened these branches to accommodate Los Angeles clients that travel to New York. While they are open to the public, the branches are located on upper level floors in office buildings that are not prominently promoted. These factors present the bank with challenges in providing banking products and services. The bank's branch distribution performance in 2012 was not inconsistent with its performance in 2009 through 2011.

Branch openings and closings did not affect the overall accessibility of the bank's delivery systems. During the evaluation period, CNB opened one branch in a middle-income tract. The bank did not close any branches in the AA during the evaluation period.

Branch services and hours do not vary in a way that would inconvenience portions of the AA, particularly LMI individuals.

In addition to the traditional in-bank services, CNB provides a variety of alternative delivery systems and products. These include full-service ATMs, mobile banking, remote deposit capture, online banking and bill-pay. No significant weight was placed on these services as no data was available to determine their impact on low- and moderate-income individuals or geographies.

Community Development Services

CNB employees in the New York MD provided a very poor level of community development services. Two bank employees participated in two different CD organizations that provide community services targeted to students from LMI families, CNB employee participation totaled 15 hours throughout the evaluation period.

State Rating

State of Nevada

CRA Rating for Nevada:	Satisfactory
The lending test is rated:	<u>High Satisfactory</u>
The investment test is rated:	<u>High Satisfactory</u>
The service test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Excellent lending performance in the Las Vegas AA was offset by poor performance in the Carson City AA;
- A good geographic distribution and adequate borrower income distribution of small loans to businesses;
- An overall good lending activity;
- A significantly positive level of CD loans in one and neutral level of loans in the other full-scope area;
- An overall good level of qualified investments. Excellent performance in the Las Vegas AA was offset by very poor performance in the Carson City AA and combined weaker performance in the limited-scope AAs;
- A branch distribution system that is accessible to geographies and individuals of different income levels.

Description of Institution's Operations in Nevada

CNB has four AAs within the state of Nevada. These AAs include the Las Vegas MSA (Las Vegas AA) comprised of Clark County; the Reno MSA (Reno AA) that consists of Washoe County; the Nevada non-MSA area (NV non-MSA AA) that consists of Douglas County; and the Carson City MSA (Carson City AA). Carson City is an independent city and is not part of any county. CNB has nine branches within the state, representing 11.3 percent of the bank's total branch network.

As of June 30, 2012, CNB ranked 12th in total state deposits with a 0.5 percent market share. Bank deposits in Nevada represent 2.49 percent of total bank deposits.

Refer to the Market Profiles for the state of Nevada in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Nevada

For the state of Nevada, we performed full-scope reviews of the Las Vegas and Carson City AAs. We performed limited-scope reviews for the Reno and NV non-MSA AAs. The Las Vegas and Carson City AAs represent the two largest shares of the bank's deposits in Nevada at 65.8 and 15.8 percent, respectively.

We gave the most weight to performance in the Las Vegas AA because it represents the largest percent of the bank's deposits in Nevada. Also, six of the nine branches in the state are in this AA.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Nevada is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Las Vegas AA is excellent. In the Carson City AA, the bank's performance is poor. Performance in the Las Vegas AA is given greater weight because it represents the majority of the bank's deposits and operations in Nevada. The weaker performance in the Carson City AA offset the excellent performance noted in the Las Vegas AA.

Lending Activity

Refer to Tables 1 Lending Volume in the state of Nevada section of appendix D for the facts and data used to evaluate the bank's lending activity.

The bank's overall lending activity in the state of Nevada is good. Several nationwide lenders provide strong competition in the bank's AAs. In performing our analysis, we placed greater weight on the comparison of CNB's rankings to similarly situated institutions. Additionally, we placed greater weight on small business lending performance with secondary weight on home mortgage performance.

Las Vegas AA

Lending activity in the Las Vegas AA is good.

As of June 30, 2011, CNB had a deposit market share of 0.2 percent and ranked 12th among 41 depository institutions. Based on 2011 peer data for small loans to businesses, CNB ranked 12th among 152 lenders with a 0.5 percent market share. Several lenders that ranked higher than CNB are nationwide credit card lenders. The top five lenders in the AA dominated the market with a combined market share of 73.4 percent. Individual market shares of these banks ranged from 7.0 percent to 25.3 percent. CNB ranked within the top 15.0 percent of small business lenders in the market.

For home refinance loans, there are 261 lenders in the AA, reflecting strong competition. CNB ranked 130th in home refinance lending with 0.03 percent market share. According to 2011

peer data, CNB did not have a home purchase or home improvement loan market share in this AA.

Carson City AA

Lending activity in the Carson City AA is adequate.

As of June 30, 2011, CNB had a deposit market share of 8.3 percent and ranked fourth out of ten depository institutions. Based on 2011 peer data for small loans to businesses, CNB ranked tenth out of 38 lenders, with a 2.2 percent market share. Several lenders that ranked higher than CNB are nationwide credit card lenders. The top five lenders in the AA dominated the market with a combined market share of 77.2 percent. Individual market shares of these banks ranged from 5.8 percent to 31.0 percent. The bank ranked within the top 30.0 percent of small business lenders in the market.

According to 2011 peer data, CNB did not have a home purchase, home improvement, or home refinance loan market share in this AA.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of the bank's lending in the state of Nevada is good. As noted previously, we placed more weight on the bank's small loans to businesses performance. Additionally, greater weight was given to the bank's performance in 2009 through 2011 than to its performance in 2012. We did not analyze home purchase, home improvement, or home refinance loans. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Small Loans to Businesses

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

Overall, the geographic distribution of small loans to businesses is good.

Las Vegas AA

The overall geographic distribution of the bank's small loans to businesses in this AA is excellent. The bank's geographic distribution of small loans to businesses during 2009 through 2011 was excellent. The percentage of loans in low-income geographies exceeds the portion of businesses in these geographies. The percentage of loans in moderate-income geographies was near to the percentage of businesses in these geographies. With an overall market share of 0.5 percent, an analysis of lending in low- and moderate-income geographies by market share was not meaningful. The bank's performance in 2012 was weaker than its performance noted in 2009 through 2011 and was considered adequate. Excellent performance in moderate-income geographies was offset by very poor performance in low-income geographies. The weaker performance in 2012 did not impact the overall excellent performance in the AA.

Carson City AA

The overall geographic distribution of the bank's small loans to businesses in this AA is very poor. There are no low-income geographies in this AA. The bank's geographic distribution of small loans to businesses during 2009 through 2011 was very poor. The percentage of loans in moderate-income geographies was significantly below the portion of businesses in moderate-income geographies. Additionally, the bank had no market share of small loans to businesses in moderate-income geographies. The bank's performance in 2012 was not inconsistent with the bank's very poor performance for 2009 through 2011.

Lending Gap Analysis

We reviewed summary reports to analyze CNB's home mortgage and small business lending activity over the evaluation period and identify gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps. The bank's AA consists of whole geographies, meets the requirements of the CRA regulation, and does not arbitrarily exclude any low- and moderate-income areas.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of the bank's lending is adequate. More weight is placed on small business loan performance. As noted previously, we did not evaluate home purchase, home improvement, or home refinance lending since the bank did not originate or purchase a sufficient number of loans to analyze.

Small Loans to Businesses

The overall borrower distribution of small loans to businesses is adequate.

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

Las Vegas AA

The overall distribution of small loans to businesses of different sizes is adequate. The bank's borrower distribution of small loans to businesses during 2009 through 2011 was adequate. The percentage of small loans to businesses with gross annual revenue of \$1 million or less was well below the percentage of small businesses. However, the recession and the declining number of businesses impacted the Las Vegas economy, limiting the opportunities to lend. There was also a large reduction in the labor market and an outflow of population from the AA. This affected the bank's ability to lend, especially to small businesses. With an overall market share of 0.5 percent, an analysis of lending in low- and moderate-income geographies by market share was not meaningful. The bank's performance in 2012 was not inconsistent with its adequate performance in 2009 through 2011.

Carson City AA

The overall distribution of small loans to businesses of different sizes is adequate. The bank's borrower distribution of small loans to businesses during 2009 through 2011 was adequate. The percentage of small loans to businesses with gross annual revenues of \$1 million or less was well below the percentage of small businesses. However, lending opportunities are limited in the AA. Payroll and household employment is at its lowest level in a decade, with the loss of nearly 1,000 state government jobs over the past two years. This negatively impacted the number of businesses and the number of lending opportunities. The bank's market share of small loans to businesses was below its overall market share and reflected adequate performance. The bank's performance in 2012 was not inconsistent with its adequate performance in 2009 through 2011.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Nevada section of 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.

CNB's level of CD lending had a significantly positive impact on its overall lending performance in the Las Vegas AA. CD lending had a neutral impact in the Carson City AA.

Las Vegas AA

CD lending performance in the Las Vegas AA is excellent. CNB reported four loans totaling \$8.6 million. The volume represents 28.7 percent of allocated Tier One Capital. By dollar volume, 61.2 percent provided funds to revitalize or stabilize LMI geographies, 37.6 percent provided economic development, and 1.2 percent provided CD services for LMI areas or residents. The most notable is a \$5.25 million loan to relocate a large company to a low-income census tract in Las Vegas. This relocation will add over one thousand permanent jobs, many of them to LMI individuals, in the Las Vegas economy.

Carson City AA

CD lending had a neutral impact on lending performance in the Carson City AA. CNB reported one loan totaling \$100 thousand to an organization that provides community services to LMI individuals. The volume represents 1.4 percent of allocated Tier One Capital.

Product Innovation and Flexibility

The bank offers a traditional mix of lending products in the state of Nevada. We did not consider any bank products or services innovative. Impact on the Lending Test rating is neutral. Refer to the bankwide programs described in the state of California.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Reno AA is not inconsistent with the bank's overall "High Satisfactory" performance under the lending test in Nevada. In the NV non-MSA AA, the bank's performance is weaker than the bank's overall performance in the state and is considered poor. The weaker performance was the result of weaker geographic distribution. The combined limited-scope AA performance did not have an impact on the bank's overall rating in the state.

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

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Nevada is rated "High Satisfactory." Based on a full-scope review, the bank's performance in the Las Vegas AA is excellent. In the Carson City AA, the bank's performance is very poor.

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

Las Vegas AA

Overall, the bank's Investment Test performance in the Las Vegas AA is excellent. During the evaluation period, CNB originated 48 investments and grants in the Las Vegas AA totaling \$3.3 million. In addition, we considered the ongoing impact that investments made prior to the current evaluation period had within the AA. Two investments made in prior evaluation periods remained outstanding with a book value of \$4.6 million. When considering both current and prior period investments, the total of \$7.86 million represented 26.2 percent of allocated Tier One Capital for the AA.

The bank's responsiveness to the CD needs in the AA is excellent given the limited investment opportunities for financial institutions. In terms of total dollar amount, 61.0 percent of the bank's investments and grants were to organizations focused on affordable housing. The remaining investments and grants were to organizations focused on community services. A noteworthy investment included a \$3 million investment to a charter school with a majority of its students coming from LMI families. Funding for affordable housing and community services targeted to LMI individuals are identified CD needs in the AA.

Carson City AA

Overall, the bank's investment performance in the Carson City AA is very poor. During the evaluation period, CNB made 13 grants totaling \$19 thousand. These grants represented approximately 0.3 percent of allocated Tier One Capital for the AA.

The bank's responsiveness to the CD needs in the AA is poor. All of the bank's grants were made to organizations focused on community services. Funding for small businesses is the primary credit need identified for this AA. Additional needs include financial education for small businesses.

CNB also made one investment totaling \$1 million to an organization in the state of Nevada, but not located within the AAs in the state. This investment provided affordable housing through a low-income housing tax credit.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Reno AA is stronger than the bank's overall "High Satisfactory" performance under the investment test in Nevada and is considered excellent. In the NV non-MSA AA, the bank's performance is weaker than the bank's overall "High Satisfactory" performance in the state and is considered very poor. The differences in performance are due to the level of investments. The combined limited-scope AA performance had a negative impact on the bank's overall rating in the state.

Refer to Table 14 in the state of Nevada section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

CNB's performance under the service test is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Las Vegas AA is good and in the Carson City AA is adequate.

Retail Banking Services

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

Las Vegas AA

CNB's overall branch distribution in the Las Vegas AA is good after considering the additional access provided by near-to branches. The bank's branch distribution in 2009 through 2011 was adequate. Branches and ATMs were reasonably accessible to geographies and individuals of different income levels in the AA. There are no branches or ATMs located in low-income CTs, but the percentage of the population in these areas is very low. The one branch located in a moderate-income CT is reasonably accessible to individuals in the AA. Accessibility in moderate-income tracts improved significantly after considering near-to branches. CNB has two branches that are near to moderate-income CTs, which enhance services to LMI geographies and individuals. Near-to branches are those located in middle- or upper-income CTs that are within one half mile from a low- or moderate-income CT. The

bank's branch distribution performance in 2012 was not inconsistent with its performance in 2009 through 2011.

Branch openings and closings have affected the overall accessibility of the bank's delivery systems. During the rating period, the bank closed two branches located in moderate-income CTs. One closure was due to consolidations following the acquisition of Nevada Commerce Bank. The other closure in a moderate-income tract was to consolidate with another branch. CNB also closed three branches in upper-income CTs and two in middle-income CTs. The bank did not open any branches during the evaluation period.

Branch services and hours do not vary in a way that would inconvenience portions of the AA, particularly LMI individuals.

In addition to the traditional in-bank services, CNB provides a variety of alternative delivery systems and products. These include full-service ATMs, mobile banking, remote deposit capture, online banking and bill-pay. No significant weight was placed on these services as no data was available to determine their impact on low- and moderate-income individuals or geographies.

Carson City AA

CNB's overall branch distribution in the Carson City AA is adequate considering the bank's somewhat limited presence in the AA. The bank's branch distribution in 2009 through 2011 was adequate. The bank's only branch in this AA is accessible to geographies and individuals of different income levels. There are no low-income CTs in the AA. The bank does not have any branches located in moderate-income areas. The bank's only branch in this AA is located in a middle-income geography. However, less than 20.0 percent of the population is located in moderate-income geographies. The bank's branch distribution performance in 2012 was not inconsistent with its performance in 2009 through 2011.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems. The bank has not opened or closed any branches in the AA during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals.

In addition to the traditional in-bank services, CNB provides a variety of alternative delivery systems and products. These include full-service ATMs, mobile banking, remote deposit capture, online banking and bill-pay. No significant weight was placed on these services as no data was available to determine their impact on low- and moderate-income individuals or geographies.

Community Development Services

CNB's performance in providing CD services in the state of Nevada is good. CNB employees in the Las Vegas AA provided a good level of community development services. CNB employees in the Carson City AA provided an adequate level of community development

services. Bank employees participated in a variety of organizations and partnerships, some in leadership roles that benefited LMI individuals and provided affordable housing.

Las Vegas AA

CNB's performance in providing CD services in the Las Vegas AA was good and had a positive impact on the Service Test performance. In the Las Vegas AA, 17 employees participated in 18 community development organizations, including 12 employees serving in leadership roles. The majority of the organizations provided community services to low- and moderate-income individuals. Employees taught the bank's Dollars + \$ense Financial Literacy Program eight times to elementary grade students in schools with a high percentage of students from low-income families. The program instills money management skills and prepares students for managing their future finances.

Carson City MSA

CNB's performance in providing CD services in the Carson City AA was adequate and did not impact the Service Test performance. In the Carson City AA, two employees participated in three community development organizations, all in leadership roles. CNB participated in the Federal Home Loan Bank of San Francisco's Affordable Housing Program (AHP). Through the AHP, CNB facilitates grant subsidies that support affordable housing. AHP grants are awarded through a competitive application process to banks working with housing developers or community organizations to create affordable housing. This award provides \$360,000 in gap financing for the development of a 40-unit affordable housing project in Carson City.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Reno and NV non-MSA AAs is weaker than the bank's overall "High Satisfactory" performance under the Service Test in Nevada and is considered adequate. This performance is due to weaker branch distribution and did not affect the overall Service Test rating for the state.

Refer to Table 15 in the state of Nevada section of appendix D for the facts and data that support these conclusions.

State Rating

State of Tennessee

CRA Rating for Tennessee:	Satisfactory
The lending test is rated:	<u>Low Satisfactory</u>
The investment test is rated:	<u>Outstanding</u>
The service test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

- A good geographic distribution and poor borrower income distribution of small loans to businesses;
- An adequate level of lending activity;
- An excellent level of qualified investments that were responsive to the CD needs of the AA;
- A branch distribution system that is reasonably accessible to essentially all portions of the AA.

Description of Institution's Operations in Tennessee

CNB has one AA in the state of Tennessee, in the Nashville-Davidson-Murfreesboro-Franklin MSA (Nashville AA). This AA consists of Davidson County, where the bank opened one office in May 2011 as an extension of the bank's entertainment business division, offering bank and wealth management services to members of the entertainment community and entrepreneurs. As such, the Nashville office does not actively market itself throughout the MSA and is not well known within the area. The bank also does not offer ATM or drive-up services and is located in an office building.

As of June 30, 2012, the bank ranked 203rd in total state deposits with a .04 percent market share. CNB's statewide deposits at June 30, 2012 totaled \$47.4 million and accounted for less than one percent of the bank's total deposits.

Given that the branch in the Nashville AA was opened in May 2011, interagency tables covering 2012 performance were included in appendix D.

Refer to the Market Profiles for the state of Tennessee in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Tennessee

We performed a full-scope review of the Nashville AA, which is the only AA in the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of Tennessee is rated "Low Satisfactory." Based on a full-scope review, the bank's performance in the Nashville AA is adequate.

Lending Activity

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

CNB's lending activity in the Nashville AA is adequate and reflective of the bank's strategic focus. In performing our analysis, we placed greater weight on the comparison of CNB's rankings to similarly situated institutions. We also placed greater weight on the bank's small business lending performance. Additionally, we considered factors affecting CNB's ability to lend within the AA. Such factors include the bank's business strategy, its limited presence within the market, competition and economic conditions. The bank faces strong competition from several nationwide and regional lenders.

As of June 30, 2011, CNB had a deposit market share of 0.1 percent and ranked 25th among 28 depository institutions. Based on 2011 peer data, CNB ranked 30th among 90 business lenders with a 0.1 percent market share. Considering the bank was active in this market for only part of the year and does not actively market its presence, we considered this a good level of small business loans. Nationwide credit card lenders dominated the market. The top five lenders in the AA had a combined market share of 63.2 percent. The bank ranks within the top 35.0 percent of lenders in the market.

CNB originated only three home refinance loans and no home purchase or home improvement loans in the Nashville AA during the evaluation period.

Distribution of Loans by Income Level of the Geography

The geographic distribution of the bank's lending in the state of Tennessee is good. As noted previously, we placed more weight on the bank's small loans to businesses performance. Additionally, we placed more weight on the bank's performance in 2012 than its performance in 2009 through 2011, as the branch in this AA was opened in May 2011. We did not analyze home purchase, home improvement, or home refinance loans. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Small Loans to Businesses

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

The overall geographic distribution of small loans to businesses is good. The bank's geographic distribution of small loans to businesses in 2012 was good. The percentage of loans in low-income geographies exceeded the percentage of businesses in these geographies. The percentage of loans in moderate-income geographies was significantly below the percentage of businesses in these geographies. The bank did not originate or purchase a sufficient number of loans in 2011 to perform a meaningful analysis.

Lending Gap Analysis

We reviewed summary reports to analyze CNB's home mortgage and small business lending activity over the evaluation period and identify gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps. The bank's AA consists of whole geographies, meets the requirements of the CRA regulation, and does not arbitrarily exclude any low- and moderate-income areas.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of the bank's lending in the state of Tennessee is poor. As noted previously, we placed more weight on the bank's small loans to businesses performance. Additionally, we placed more weight on the bank's performance in 2012 than its performance in 2009 through 2011, as the branch in this AA was opened in May 2011. We did not analyze home purchase, home improvement, or home refinance loans. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Small Loans to Businesses

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

The overall borrower distribution of small loans to businesses is poor. The bank's borrower distribution of small loans to businesses in 2012 was poor. The percentage of small loans to businesses with gross annual revenue of \$1 million or less was well below the percentage of small businesses. The bank did not originate or purchase a sufficient number of loans in 2011 to perform a meaningful analysis.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Tennessee section of 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.

CNB's level of CD lending had a neutral impact on the overall lending performance in the Nashville AA. During the evaluation period, CNB did not originate any CD loans within the AA.

Product Innovation and Flexibility

The bank offers a traditional mix of lending products in the state of Tennessee. We did not consider any bank products or services innovative. Impact on the Lending Test rating is neutral. Refer to the bankwide programs described in the state of California.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Tennessee is rated "Outstanding." Based on full-scope reviews, the bank's performance in the Nashville AA is excellent.

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

Investment performance in the Nashville AA is excellent. During the evaluation period, CNB originated one investment totaling \$2.5 million and one grant of \$15 thousand in the AA. In total, this represents 61.3 percent of allocated Tier One Capital.

CNB's responsiveness to the CD needs in the Nashville AA is excellent. Affordable housing is an identified need in the AA. The investment funded affordable housing through a low-income housing tax credit, and the grant went to an organization focused on affordable housing.

CNB also made one \$2.5 million low-income housing tax credit investment within the state but not in the Nashville AA. This also shows a commitment to meet identified needs within the state.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Tennessee is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Nashville AA is adequate.

Retail Banking Services

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

In the Nashville AA, CNB's overall branch distribution is adequate. The bank's branch distribution in 2012 was adequate. The bank's one branch in the AA is reasonably accessible to geographies and individuals of different income levels. The branch is located in an office building in a moderate-income census tract. The office does not offer ATM services and does not have a drive-through service area. The bank's branch distribution performance in 2011 was not inconsistent with its performance in 2012.

Branch openings and closings improved the overall accessibility of the bank's delivery systems to low- and moderate-income geographies. As mentioned earlier, the bank opened the one branch in this AA in May 2011 in a moderate-income CT. Branch services and hours are considered reasonable.

In addition to the traditional in-bank services, CNB provides a variety of alternative delivery systems and products. These include full-service ATMs, mobile banking, remote deposit capture, online banking and bill-pay. No significant weight was placed on these services as no data was available to determine their impact on low- and moderate-income individuals or geographies.

Community Development Services

Overall, the level of CD services provided in the Nashville AA is very poor. During the evaluation period, CNB employees did not provide any CD services to qualifying organizations.

State Rating

State of Georgia

CRA Rating for Georgia:	Needs to Improve
The lending test is rated:	<u>Needs to Improve</u>
The investment test is rated:	<u>Outstanding</u>
The service test is rated:	<u>Needs to Improve</u>

The major factors that support this rating include:

- An overall poor lending activity. The bank originated or purchased two home mortgage loans and 15 small loans to businesses within the AA during the evaluation period;
- An excellent level of qualified CD investments;
- A branch distribution system that is unreasonably inaccessible to essentially all portions of the AA.

Description of Institution's Operations in Georgia

CNB has one AA in the state of Georgia, which is located in the Atlanta-Sandy Springs-Marietta MSA (Atlanta AA). This AA consists of Fulton and DeKalb Counties. CNB opened one office in Atlanta in December 2011 as an extension of the bank's entertainment business division, offering bank and wealth management services to members of the entertainment community and entrepreneurs. As a result, the Atlanta office has not actively marketed itself throughout the MSA and is not well known within the area. The bank also does not offer ATM or drive-up services and is located in an office building.

As of June 30, 2012, the bank ranked 252nd in total state deposits with a 0.01 percent market share. CNB's statewide deposits at June 30, 2012 totaled \$30.2 million and accounted for less than one percent of the bank's total deposits.

Given that the branch in the Atlanta AA was opened in December 2011, interagency tables covering 2012 performance were included in appendix D.

Refer to the Market Profiles for the state of Georgia in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Georgia

We performed a full-scope review of the Atlanta AA, which is the only AA in the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Georgia is rated "Needs to Improve." Based on a full-scope review, the bank's performance in the Atlanta AA is poor.

Lending Activity

Refer to Tables 1 Lending Volume in the state of Georgia section of appendix D for the facts and data used to evaluate the bank's lending activity.

With the creation of the Atlanta AA in December 2011, peer lending share data was not available to perform a lending activity analysis. Therefore, our conclusion is based solely on the volume of CNB's lending in the AA in 2012.

CNB's lending activity within the Atlanta AA is poor. CNB originated only two refinance home mortgage loans and 15 small loans to businesses during the evaluation period. The bank's limited lending is attributed to the recent opening of CNB's Atlanta office, limited presence within the market and its business strategy. In addition, other factors affecting CNB's lending include strong competition and strained economic conditions.

Distribution of Loans by Income Level of the Geography

Due to the bank's limited volume of home mortgage loans and small loans to businesses originated or purchased in 2012, an analysis of the geographic distribution of loans is not meaningful.

Lending Gap Analysis

We reviewed summary reports to analyze CNB's home mortgage and small business lending activity over the evaluation period and identify gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps. The bank's AA consists of whole geographies, meets the requirements of the CRA regulation, and does not arbitrarily exclude any low- and moderate-income areas.

Distribution of Loans by Income Level of the Borrower

Due to the bank's limited volume of home mortgage loans and small loans to businesses originated or purchased in 2012, an analysis of the distribution of loans by borrower income level is not meaningful.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Georgia section of 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 multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

CNB's level of CD lending had a neutral impact on the overall lending performance in the Atlanta AA. During the evaluation period, CNB did not originate any CD loans within the AA.

Product Innovation and Flexibility

The bank offers a traditional mix of lending products in the state of Georgia. We did not consider any bank products or services innovative. Impact on the Lending Test rating is neutral. Refer to the comment on bankwide programs described in the state of California.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Georgia is rated "Outstanding." Based on full-scope reviews, the bank's performance in the Atlanta AA is excellent.

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

Investment performance in the Atlanta AA is excellent. During the evaluation period, CNB originated one investment totaling \$2.5 million in the AA. This represented 96.3 percent of allocated Tier One Capital.

CNB's responsiveness to the CD needs in the Atlanta AA is excellent. Affordable housing is an identified need in the AA. The one AA investment funded affordable housing through a low-income housing tax credit.

CNB also made one \$2.5 million low-income housing tax credit investment within the state but not in the Atlanta AA. This demonstrates a commitment by the bank to meet the needs of the greater state.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Georgia is rated "Needs to Improve." Based on full-scope reviews, the bank's performance in the Atlanta AA is very poor.

Retail Banking Services

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

In the Atlanta AA, CNB's overall branch distribution is very poor. The bank's one branch in the AA is unreasonably inaccessible to geographies and individuals of different income levels. As stated previously, CNB opened its only office in the Atlanta AA in December 2011 as an extension of its entertainment division. The branch is located in an office building in an upper-income census tract. The office does not offer ATM services and does not have a drive-through service area.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems to low- and moderate-income geographies. As mentioned earlier, the bank opened the one branch in this AA in December 2011 in an upper-income CT.

In addition to the traditional in-bank services, CNB provides a variety of alternative delivery systems and products. These include full-service ATMs, mobile banking, remote deposit capture, online banking and bill-pay. No significant weight was placed on these services as no data was available to determine their impact on low- and moderate-income individuals or geographies.

Community Development Services

Overall, the level of CD services provided in the Atlanta AA is very poor. During the evaluation period, CNB employees did not provide any CD services to qualifying organizations.

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test (excludes CD Loans): 1/1/2009 to 12/31/2012 Investment and Service Tests and CD Loans: 7/8/2009 to 12/31/2012	
Financial Institution		Products Reviewed
City National Bank (CNB) Los Angeles, California		Home Purchase, Home Improvement, and Home Refinance loans; Small Business loans; Community Development loans, investments and services
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information (Reflects counties in non-MSA areas and/or counties in MSAs or MDs where whole MSAs or MDs were not selected)
State of California Los Angeles-Long Beach-Glendale MD San Francisco-San Mateo-Redwood City MD Santa Ana-Anaheim-Irvine MD Oakland-Fremont-Hayward MD Oxnard-Thousand Oaks-Ventura MSA Riverside-San Bernardino-Ontario MSA San Diego-Carlsbad-San Marcos MSA San Jose-Sunnyvale-Santa Clara MSA	Full Scope Full Scope Full Scope Limited Scope Limited Scope Limited Scope Limited Scope Limited Scope	San Francisco and San Mateo Counties Santa Clara County
State of New York New York-Wayne-White Plains MD	Full Scope	New York County
State of Nevada Las Vegas-Paradise MSA Carson City MSA Reno-Sparks MSA NV non-MSA area	Full Scope Full Scope Limited Scope Limited Scope	Washoe County Douglas County
State of Tennessee Nashville-Davidson-Murfreesboro-Franklin MSA	Full Scope	Davidson County
State of Georgia Atlanta-Sandy Springs-Marietta MSA	Full Scope	DeKalb and Fulton Counties

Appendix B: Summary of State Ratings

RATINGS: CITY NATIONAL BANK				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
City National Bank	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
State:				
California	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
New York	Needs to Improve	Outstanding	Low Satisfactory	Needs to Improve
Nevada	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Tennessee	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Georgia	Needs to Improve	Outstanding	Need to Improve	Needs to Improve

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

Appendix C: Market Profiles for Full-Scope Areas

State of California

Los Angeles-Glendale-Long Beach MD

Demographic Information for Full-Scope Area: Los Angeles-Glendale-Long Beach MD 2000 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2,054	8.71	28.29	27.99	34.23	0.78
Population by Geography	9,519,338	8.00	29.44	30.88	31.58	0.10
Owner-Occupied Housing by Geography	1,499,694	1.91	15.46	31.30	51.33	0.00
Businesses by Geography	1,035,293	6.47	18.72	26.40	47.64	0.78
Farms by Geography	8,187	3.09	15.57	30.85	49.93	0.55
Family Distribution by Income Level	2,154,311	23.87	16.49	17.40	42.24	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	869,463	13.65	41.46	28.95	15.94	0.00
Median Family Income		\$46,509				
HUD Adjusted Median Family Income for 2011		\$64,000		Median Housing Value	\$240,248	
Households Below the Poverty Level		15%		Unemployment Rate	3.72%	

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

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full-Scope Area: Los Angeles-Glendale-Long Beach MD 2010 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2,346	8.99	28.64	26.77	34.02	1.58
Population by Geography	9,818,605	8.01	29.43	28.26	33.92	.39
Owner-Occupied Housing by Geography	1,552,091	2.13	16.61	28.64	52.61	0.01
Businesses by Geography	996,037	6.35	18.50	25.29	48.70	1.15
Farms by Geography	8,432	3.36	17.10	26.94	51.94	0.65
Family Distribution by Income Level	2,170,227	24.05	16.43	17.64	41.88	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	878,478	13.64	41.84	26.84	17.67	0.01
Median Family Income		\$61,622				
HUD Adjusted Median Family Income for 2012		\$64,800		Median Housing Value	\$526,439	
Households Below the Poverty Level		14%		Unemployment Rate	4.39%	

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

Source: 2010 US Census and 2012 HUD updated MFI

The Los Angeles-Long Beach–Glendale AA is the bank's largest assessment area and is comprised of the entire Los Angeles County. CNB has 33 branches and 33 deposit-taking ATMs in the Los Angeles AA. As of June 30, 2012, the Los Angeles AA accounted for 73.3 percent of bank deposits in the state and 66.9 percent of total bank deposits. As of June 30, 2011, the AA had 74.3 percent of deposits in the state and 68.7 percent of total bank deposits.

CNB ranks 6th in the AA with a deposit market share of 4.4 percent. There are 155 depository institutions in the AA. There is significant competition for deposits and loans in the Los

Angeles AA. There is also strong competition from large national banks, finance companies, credit card providers, community banks and private wealth management services. The top five competitors are Bank of America, Wells Fargo Bank, Union Bank, JPMorgan, Chase Bank and Citibank. These institutions hold 59.6 percent of the deposit market share in the AA.

The AA population increased by 229,267, or 3.0 percent, between the 2000 and 2010 census. Based on 2000 Census, median family income in the AA is \$46,509. By the time of the 2010 Census, the median family income increased significantly to \$61,622.

Based on the 2010 Census, 14.1 percent of households and 12.6 percent of families are below the poverty level. In addition, 3.7 percent of households receive public assistance. These figures are slightly below 2000 census data, which evidenced 15.1 percent of households and 14.5 percent of families below the poverty level. In low- and moderate-income census tracts, the percent of families below the poverty level is high at 39.6 percent and 24.2 percent, respectively.

Employment and Economic Factors

As of December 2012, the unemployment rate in the AA is 10.3 percent according to the Bureau of Labor Statistics. This compares to an unemployment rate in the state of California of 9.8 percent and the national rate of 7.8 percent.

Los Angeles County has a diverse economic base. Measured by 2011 private sector employment, the leading industry clusters are health services; commercial services; hospitality; business and financial services; and real estate, construction and development. Major employers in the AA include the federal and state government, Los Angeles School District, University of California, and Kaiser Permanente.

Los Angeles has an extensive freeway and road system that allows access to all parts of the county. There is also a major international airport and several other regional airports. Los Angeles is also a major freight railroad transportation center, primarily due to the large volumes of freight moving in and out of the county's port facilities. Amtrak, Los Angeles Metro Rail, and Metrolink provide passenger rail service. In addition, the county has two main seaports, the Port of Los Angeles and the Port of Long Beach. Together, they handle over a quarter of all container traffic entering the United States, making the complex one of the largest and most important ports in the country, and the third-largest port in the world by shipping volume.

Housing

Median housing values increased significantly from \$240,248 (2000 Census) to \$526,439 (2010 Census).

There are limited opportunities for residential mortgage lending in low-income census tracts. According to 2010 census information, owner-occupied housing units comprise 45.3 percent of the available units in Los Angeles County. Only 2.0 percent of owner-occupied units are in low-income geographies. In addition, housing units in low-income geographies are 79.0 percent rental and 8.0 percent are vacant. These percentages are consistent with 2000 census data.

New home values decreased from 2009 to 2011 by 4.4 percent to \$388,684. According to the Construction Industry Research Board, new housing permits have been on the rise since 2009 when there were 5,653 permits issued, while in 2011 there were 10,403 permits issued. Foreclosures have had a significant impact in the Los Angeles AA. According to the Real Estate Research Council, the number of foreclosures averaged 31 thousand per year from 2009 to 2011 in the Los Angeles AA.

Community Needs

We considered performance context information from seven community organizations that provide assistance with affordable housing, economic development and small business financing as part of our full-scope review in this AA. Identified community needs include affordable housing for low- and moderate-income families, small business loans, CD loans, and technical assistance programs for small businesses.

Santa Ana-Anaheim-Irvine MD

Demographic Information for Full-Scope Area: Santa Ana-Anaheim-Irvine MD 2000 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	577	3.64	28.86	33.10	36.22	0.17
Population by Geography	2,846,289	4.95	30.96	31.84	32.26	0.00
Owner-Occupied Housing by Geography	574,193	1.25	19.56	33.56	45.63	0.00
Businesses by Geography	368,357	2.38	25.49	33.63	37.70	0.80
Farms by Geography	3,788	2.48	26.03	32.87	38.36	0.26
Family Distribution by Income Level	673,912	20.69	17.97	20.68	40.65	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	260,573	7.49	42.05	32.12	18.35	0.00
Median Family Income		\$64,321				
HUD Adjusted Median Family Income for 2011		\$84,200		Median Housing Value	\$275,476	
Households Below the Poverty Level		8%		Unemployment Rate	2.50%	

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

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full-Scope Area: Santa Ana-Anaheim-Irvine MD 2010 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	583	5.83	26.24	32.76	34.48	.69
Population by Geography	3,010,232	6.49	29.75	31.47	32.28	.02
Owner-Occupied Housing by Geography	599,032	2.99	19.61	33.21	44.19	0.00
Businesses by Geography	356,845	4.63	25.52	32.57	36.33	.96
Farms by Geography	3,890	4.22	25.99	32.90	36.30	.59
Family Distribution by Income Level	699,333	22.02	17.33	19.49	41.16	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	275,193	10.52	39.87	30.55	19.07	0.00
Median Family Income		\$83,735				
HUD Adjusted Median Family Income for 2012		\$85,300		Median Housing Value	\$598,487	
Households Below the Poverty Level		9%		Unemployment Rate	3.81%	

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

Source: 2010 US Census and 2012 HUD updated MFI

The Santa Ana-Anaheim-Irvine MD includes the entire Orange County, which includes 34 incorporated cities, two national protected areas and several unincorporated areas. The AA is most famous for its tourism with attractions such as Disneyland, Knott's Berry Farm, and several beaches spanning over 40 miles of coastline. Based on 2010 U.S. Census data, Orange County is the third most populous county in California, behind Los Angeles County and San Diego County. It is the sixth most populous county in the United States as of 2009. The AA is home to John Wayne Airport and in close proximity to LAX.

CNB's deposit market share was 2.5 percent and 2.7 percent as of June 30, 2011 and June 30, 2012, respectively. There are 94 financial institutions in the AA. The top five banks with a combined deposit market share of 61.1 percent are Wells Fargo Bank, Bank of America, JPMorgan Chase Bank, Union Bank, and U.S. Bank.

Based on 2000 Census, the total population is 2.8 million and the median family income in the AA is \$64,321. By the time of the 2010 Census, the population increased to 3 million and the median family income increased significantly to \$83,735. By 2012, the estimated median family income further increased to \$85,300. The percent of families and households below poverty is 7.1 percent and 8.7 percent, respectively, based on the 2010 Census. The percent of households receiving public assistance is 2.2 percent. These figures approximate 2000 census data, which evidenced 7.0 percent of families and 7.7 percent of households below the poverty level. In low- and moderate-income census tracts, the percent of families below the poverty level is high at 26.8 percent and 12.7 percent, respectively.

CNB has eight offices within the AA. As of June 30, 2012, 10.9 percent of total deposits are attributed to this rating area.

Employment and Economy

As of December 2012, the unemployment rate in Orange County is 6.8 percent according to the Bureau of Labor Statistics. This compares favorably to the 9.8 percent unemployment rate for the state of California and national rate of 7.8 percent.

The economy in Orange County is highly diverse. Main industries include aerospace and electronics manufacturing, computer-related technology engineering and manufacturing, international trade, financial services and convention and tourism. Household income in the county is among the highest in the nation, which supports a large retailing and local services sector. In addition, a number of large companies have established their headquarters offices in the AA. Large employers in Orange County include Walt Disney Company, the University of California at Irvine, Boeing, St. Joseph Health System, and Albertsons.

Housing

Based on 2000 Census, the median housing value in Orange County was \$275,476. Per the 2010 Census, the median housing value significantly increased to \$598,487. Affordable housing is a need in the AA. Per the 2010 Census, the median housing value in low- and moderate-income tracts is \$385,319 and \$448,612, respectively. According to DQNews.com, Notices of Default in the housing market declined to 2,169 during the 4th quarter of 2012 from 3,733 in the 1st quarter of 2012. The number of foreclosures also declined from 1,521 in the 1st quarter of 2012 to 941 in the 4th quarter of 2012.

Community Needs

We considered information from one affordable housing organization as part of our full-scope review of performance in Orange County. Affordable housing and foreclosure counseling are identified credit needs in the AA. There are many opportunities to work with local and statewide organizations to address this need.

San Francisco-San Mateo-Redwood City MD

Demographic Information for Full-Scope Area: San Francisco San Mateo-Redwood City MD 2000 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	331	7.85	23.87	38.97	28.70	0.60
Population by Geography	1,483,894	7.46	24.42	42.59	25.53	0.00
Owner-Occupied Housing by Geography	271,579	1.52	15.01	46.49	36.98	0.00
Businesses by Geography	190,326	15.68	20.41	34.08	29.74	0.08
Farms by Geography	1,802	6.83	20.26	38.79	34.13	0.00
Family Distribution by Income Level	319,743	22.20	17.98	20.36	39.47	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	128,443	12.09	31.51	41.93	14.47	0.00
Median Family Income		\$75,188				
HUD Adjusted Median Family Income for 2011		101,600		Median Housing Value	496,672	
Households Below the Poverty Level		8%		Unemployment Rate	2.21%	

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

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full-Scope Area: San Francisco-San Mateo-Redwood City MD 2010 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	355	12.68	19.15	35.49	31.27	1.41
Population by Geography	1,523,686	12.12	21.02	38.07	28.77	0.01
Owner-Occupied Housing by Geography	282,177	3.93	16.07	41.42	38.57	0.00
Businesses by Geography	186,659	18.70	14.22	29.32	37.62	0.14
Farms by Geography	1,887	11.02	14.79	32.64	41.49	0.05
Family Distribution by Income Level	322,846	24.87	16.63	18.62	39.87	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	133,986	17.73	29.08	36.62	16.57	0.01
Median Family Income		\$97,831				
HUD Adjusted Median Family Income for 2012		103,000		Median Housing Value	769,464	
Households Below the Poverty Level		9%		Unemployment Rate	3.89%	

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

Source: 2010 US Census and 2012 HUD updated MFI

The San Francisco-San Mateo-Redwood City MD AA consists of the entire San Francisco and San Mateo Counties. Based on 2000 Census, median family income was \$75,188. By the time of the 2010 Census, the median family income increased significantly to \$97,831. By 2012, the estimated median family income had further increased to \$103,000. The total population remained stable at 1.5 million for both 2000 and 2010 Census years. Based on the 2010 Census, the percent of families below poverty is 5.8 percent and the percent of households below poverty is 9.4 percent. The percent of households receiving public assistance is 1.9 percent. These figures approximate 2000 census data, which evidenced 5.5 percent of families and 7.9 percent of households below the poverty level. In low- and moderate-income census tracts, the percent of families below the poverty level is high at 21.3 percent and 9.5 percent, respectively.

CNB's deposit market share in this AA is 0.4 percent as of both June 30, 2011 and June 30, 2012. There are 58 institutions in the AA. The top five banks with a combined deposit market share of 85.8 percent are Bank of America, Wells Fargo Bank, Citibank, Bank of America California, and First Republic Bank.

CNB has four branches and four ATMs in the San Francisco AA. As of June 30, 2012, the San Francisco AA accounted for 4.1 percent of the bank's deposits in the state of California. As of June 30, 2011, the AA had 3.4 percent of deposits in the state.

The banking market in the San Francisco AA is very competitive. Median household income, levels and housing values in the AA are all significantly higher than in California overall, while the homeownership rate is similar to that of the state overall.

Employment and Economic Factors

According to the Bureau of Labor Statistics, as of December 2012, the unemployment rate in San Francisco County and San Mateo County is 6.4 percent and 6 percent, respectively. This is well below the 9.8 percent unemployment rate in the state of California and below the national rate of 7.8 percent.

The most important industries in the San Francisco region are in computer-related technology, life sciences and finance. Large employers in the area include the University of California, Kaiser Permanente, Wells Fargo, Genentech and California Pacific Medical Center.

Housing

Based on 2000 Census, the median housing value in the San Francisco AA was \$496,672. Per the 2010 Census, the median housing value increased significantly to \$769,464. Opportunities for residential mortgage lending are limited in low-income census tracts. Per the 2010 Census, owner-occupied housing in these tracts is only 3.9 percent. Based on 2000 Census data, opportunities were more restricted with only 1.5 percent of all owner-occupied housing in low-income CTs.

Moody's reports a decrease of 35 percent in existing home sale prices in the San Francisco area between 2007 and 2009. Despite the steep decline in values, affordable housing remains a significant need, both in owner-occupied and in rental units. For example, the National Low Income Housing Coalition reports that the San Francisco area is the most expensive rental housing market in the United States. At 30 percent of one's income, the HUD Fair Market Rent for a two-bedroom apartment, a person would have to earn more than \$36 per hour, which is well out of reach for an LMI person.

Community Needs

A review of community contact information from organizations focused on affordable housing and small business financing identified the following credit and community development needs in the San Francisco area: affordable housing, small business loans, financial counseling, support of nonprofit organizations addressing homeownership preservation, support for foreclosure prevention and mitigation, financing and other support for the disposition of

foreclosed properties, support for programs that help create jobs and technical assistance to small businesses.

State of New York

New York-Wayne-White Plains MD

Demographic Information for Full-Scope Area: New York-Wayne-White Plains MD 2000 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	296	20.27	19.93	8.11	48.65	3.04
Population by Geography	1,537,195	18.74	24.07	7.59	49.51	0.10
Owner-Occupied Housing by Geography	148,695	2.61	8.59	4.78	84.02	0.00
Business by Geography	305,573	6.17	8.58	7.46	75.39	2.40
Farms by Geography	843	5.93	8.42	7.12	77.34	1.19
Family Distribution by Income Level	306,220	29.16	13.29	12.67	44.88	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	129,981	37.53	39.68	6.19	16.60	0.00
Median Family Income		49,461	Median Housing Value		345,099	
HUD Adjusted Median Family Income for 2011		67,400	Unemployment Rate (2000 US Census)		4.63%	
Households Below Poverty Level		17%				

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

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full-Scope Area: New York-Wayne-White Plains MD 2010 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	288	12.85	22.57	7.99	52.43	4.17
Population by Geography	1,585,873	14.38	24.17	7.32	53.98	0.14
Owner-Occupied Housing by Geography	167,031	1.75	9.32	5.62	83.30	0.01
Business by Geography	291,865	4.79	10.58	6.32	71.63	6.68
Farms by Geography	851	3.76	9.75	5.52	77.56	3.41
Family Distribution by Income Level	300,147	26.49	12.45	11.44	49.63	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	116,849	32.27	41.93	6.90	18.89	0.01
Median Family Income		64,171	Median Housing Value		692,806	
HUD Adjusted Median Family Income for 2012		68,300	Unemployment Rate (2010 US Census)		4.60%	
Households Below Poverty Level		15%				

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

Source: 2010 US Census and 2012 HUD updated MFI

The New York-Wayne-White Plains MD AA includes all of New York County. The AA does not include other counties in the MD because the bank has no branches or banking operations in these counties. The population of the AA increased slightly by 48,678, or three percent, between the 2000 census and the 2010 census. The AA has 93 depository institutions. The top five institutions with a combined deposit market share of 82.1 percent are JPMorgan Chase Bank, The Bank of New York Mellon, Bank of America, HSBC Bank USA, and Citibank.

Based on 2000 Census, the median family income of the AA is \$49,461. By the time of the 2010 census, the median family income increased to \$64,171. By 2012, the estimated median family income had further increased to \$68,300. In terms of the distribution of geographies by income, at 2010, we note that 12.9 percent were low-income, a decrease from 20.3 percent

reported as low-income in the 2000 census. The population has remained stable at approximately 1.5 million based on 2000 and 2010 Census data. Families and households below poverty are 14.5 percent and 15.5 percent respectively, based on 2010 Census. In addition, households receiving public assistance are 2.7 percent. These figures are slightly below 2000 census data, which evidenced 17.6 percent of families and 16.7 percent of households below the poverty level. In low- and moderate-income census tracts, the percent of families below the poverty level is high at 37.0 percent and 26.5 percent, respectively.

CNB has two offices located within the AA. As of June 30, 2012, \$1.3 million, or 6.0 percent of total CNB deposits is attributed to this AA. As of June 30, 2011, the AA had \$956 thousand, or 4.5 percent of total CNB deposits.

Employment and Economic Factors

As of December 2012, the unemployment rate in the AA is 7.3 percent according to the Bureau of Labor Statistics. This compares favorably to both the statewide unemployment rate of 8.5 percent, and the national rate of 7.8 percent. However, the poverty rate in the AA remains significant at 14.5 percent based on the 2010 U.S. Census data. This compares to a poverty rate of 17.6 percent based on 2000 U.S. Census data.

Anchored by Wall Street, in lower Manhattan, the AA is one of the world's premier financial centers and is home to the New York Stock Exchange and NASDAQ. The AA includes high concentrations of service sector firms in fields such as law, accountancy, banking, and management consultancy. The financial, insurance, health care, and real estate industries form the basis of the economy. Government is the largest employer followed by the health care industry. Major employers in this AA are Metropolitan Transportation Authority, New York City Health and Hospitals Corporation, JPMorgan Chase and Company, and Citigroup Incorporated.

Housing

Based on the 2000 Census, the median housing value in the AA was \$345,099. The median housing value significantly increased to \$692,806 based on the 2010 Census.

There are very limited opportunities for residential mortgage lending in low- and moderate-income census tracts. Per the 2010 census, the percentage of owner-occupied units is 1.8 percent and 9.3 percent in low- and moderate-income geographies, respectively. In addition, over 80.0 percent of housing units are rental and over 90.0 percent of these units are multifamily in both low- and moderate-income tracts. This is consistent with 2000 census data. In the AA, 67.4 percent of housing units are rental. According to a January 2012 report from the Neighborhood Economic Development Advocacy Project, the volume of foreclosures remains high. In 2011, New York City had 94,890 mortgages at risk of foreclosure.

Community Contacts

We considered information from three community contacts from affordable housing and community development organizations as part of this performance evaluation. Organizations cited the following needs in the AA: affordable housing, funds for rehabilitation of affordable housing units, the expansion of banking services, and financial education.

State of Nevada

Las Vegas-Paradise MSA

Demographic Information for Full-Scope Area: Las Vegas MSA 2000 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	345	2.03	22.61	42.61	31.59	1.16
Population by Geography	1,375,765	2.05	27.84	41.73	28.38	0.00
Owner-Occupied Housing by Geography	302,842	0.39	16.32	44.57	38.72	0.00
Businesses by Geography	142,264	2.24	17.24	37.56	42.56	0.41
Farms by Geography	1,902	0.84	13.93	41.64	43.48	0.11
Family Distribution by Income Level	342,405	18.69	18.74	23.47	39.10	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	128,150	3.04	40.22	40.59	16.15	0.00
Median Family Income		\$50,504				
HUD Adjusted Median Family Income for 2011		\$63,400		Median Housing Value	\$127,982	
Households Below the Poverty Level		10%		Unemployment Rate	3.25%	

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

Source: 2000 U.S. Census, and 2011 HUD updated MFI.

Demographic Information for Full-Scope Area: Las Vegas MSA 2010 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	487	5.75	23.20	41.27	29.77	0.00
Population by Geography	1,951,269	5.29	22.78	42.19	29.74	0.00
Owner-Occupied Housing by Geography	405,047	1.74	15.53	45.66	37.07	0.00
Businesses by Geography	135,379	4.79	21.49	42.20	31.52	0.00
Farms by Geography	1,917	2.82	20.24	42.10	34.85	0.00
Family Distribution by Income Level	457,592	20.10	18.02	22.00	39.88	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	174,412	9.69	33.02	40.10	17.20	0.00
Median Family Income		63,888				
HUD Adjusted Median Family Income for 2012		64,300		Median Housing Value	253,307	
Households Below the Poverty Level		10%		Unemployment Rate	4.62%	

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

Source: 2010 U.S. Census, and 2012 HUD updated MFI.

The Las Vegas AA consists of Clark County in Nevada, which holds the city of Las Vegas. The population increased by 575,504, or 41.8 percent, between the 2000 Census and 2010 Census. Based on the 2010 Census, the median family income is \$50,504. By the time of the 2010 Census, the median family income increased to \$64,296. By 2012, the estimated median family income further increased to \$66,000. There are 40 depository institutions in the AA. The top five with a combined deposit market share of 72.4 percent are Bank of America, Wells Fargo Bank, Citibank, Beal Bank USA, and Nevada State Bank.

Based on 2010 Census, families and households below poverty are 8.7 percent and 10.5 percent, respectively. The percent of households receiving public assistance is 2.4 percent. These figures are slightly above 2000 census data, which evidenced 7.9 percent of families

and 9.5 percent of households below the poverty level. In low- and moderate-income census tracts, the percent of families below the poverty level is high at 27.9 percent and 16.6 percent, respectively.

CNB operates eight branches and eight deposit-taking ATMs in the AA. As of June 30, 2012, CNB had \$348 million in deposits in this AA, representing 1.6 percent of total deposits and 65.9 percent of CNB's deposits in Nevada. As of June 30, 2011, the AA represented 1.8 percent of total deposits and 62.4 percent of deposits in the state of Nevada.

Employment and Economic Factors

As of December 2012, the unemployment rate in the AA is 10.0 percent according to the Bureau of Labor Statistics. This compares to a 9.8 percent unemployment rate in the state of Nevada and a 7.8 percent national rate.

Las Vegas is a major resort city known primarily for gambling, shopping, nightlife, and is the leading financial and cultural center for southern Nevada. The primary drivers of the Las Vegas economy are tourism, gaming, and conventions, which feed the retail and restaurant industries.

Las Vegas is the most populous city in the state of Nevada. The Las Vegas MSA experienced population growth despite a significant economic downturn. Even though there was a steady population increase, the Las Vegas MSA experienced a decline in total employment from 2007 through 2010.

Major employers in the area include several large gaming and hotel operations and a nearby military base. Several large hospitals also employ a high number of individuals in the MSA.

Housing

According to the 2010 Census, the median housing value in the Las Vegas MSA is \$253,307, which was up significantly from the \$127,982 median housing value for the 2000 Census. Despite the increase from 2000 to 2010, the recession in the latter half of the decade significantly affected the housing market in the Las Vegas MSA, with home prices falling by more than 60 percent from their 2006 peak. Housing prices improved in 2012 and this trend is expected to continue. However, many Las Vegas homeowners (as many as 50.0 percent by some estimates) have mortgage balances that exceed their current home value.

Based on 2010 Census, 1.7 percent of owner-occupied housing units were located in low-income tracts. Within low-income geographies, 66.5 of units are rental and 18.6 percent of units are vacant. Based on 2000 Census, 0.39 percent of owner-occupied housing units were located in low-income tracts. Within these geographies, 75.1 percent of units are rental and 15.7 percent of units are vacant. Thus, there are limited opportunities for residential mortgage lending in low-income census tracts.

According to an article in vegasinc.com, Las Vegas had the 25th highest foreclosure rate in the 3rd quarter of 2012 among the 212 U.S. metro areas with at least 200 thousand people. However, the trend is declining.

Community Contacts

We considered information from one economic development community organization as part of or review of this full-scope AA. Identified community needs were business loans, affordable housing, food banks, and education for LMI individuals.

Carson City MSA

Demographic Information for Full-Scope Area: Carson City MSA 2000 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	10	0.00	10.00	60.00	30.00	0.00
Population by Geography	52,457	0.00	11.55	66.93	21.52	0.00
Owner-Occupied Housing by Geography	12,727	0.00	6.70	68.56	24.74	0.00
Businesses by Geography	6,608	0.00	13.04	70.05	16.90	0.00
Farms by Geography	106	0.00	5.66	73.58	20.75	0.00
Family Distribution by Income Level	13,433	18.53	18.74	22.28	40.45	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	5,007	0.00	12.70	74.50	12.80	0.00
Median Family Income		\$49,627				
HUD Adjusted Median Family Income for 2011		68,300		Median Housing Value	\$143,621	
Households Below the Poverty Level		9.00%		Unemployment Rate	2.18%	

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

Source: 2000 U.S. Census, and 2011 HUD updated MFI.

Demographic Information for Full-Scope Area: Carson City MSA 2010 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	13	0.00	23.08	69.23	7.69	0.00
Population by Geography	55,274	0.00	19.89	73.22	6.89	0.00
Owner-Occupied Housing by Geography	13,381	0.00	16.96	71.80	11.25	0.00
Businesses by Geography	6,283	0.00	12.81	80.68	6.51	0.00
Farms by Geography	108	0.00	15.74	81.48	2.78	0.00
Family Distribution by Income Level	13,558	22.27	17.26	19.79	40.68	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	5,360	0.00	30.13	67.33	2.54	0.00
Median Family Income	= \$65,389			Median Housing Value	= \$276,854	
HUD Adjusted Median Family Income for 2012	= \$69,300			Unemployment Rate	= 6.69%	
Households Below the Poverty Level	= 12%					

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

Source: 2010 U.S. Census, and 2012 HUD updated MFI.

The Carson City AA consists of the independent city of Carson City, Nevada. Because Carson City is independent, it is not part of any county. The AA is located in Western Nevada and does not have any low-income tracts. The population is stable at approximately 55 thousand residents based on the 2010 Census, which is up slightly from the 2000 Census population estimate of 52 thousand. Families and households below poverty total 6.9 percent and 9.2 percent, respectively, based on 2000 Census. According to the 2010 Census, families and households below poverty total 9.6 percent and 12.4 percent, respectively. Households receiving public assistance total 2.7 percent and 2.1 percent based on 2000 Census and 2010 Census data, respectively.

Based on the 2000 Census, median family income in the AA is \$49,627. By the time of the 2010 Census, the median family income increased to \$65,389. By 2012, the estimated median family income further increased to \$69,300. Ten financial institutions are located in the AA. CNB is ranked fourth with a deposit market share of 8.3 percent as of June 30, 2011. The top three banks, with a combined market share of 63.9 percent, are Wells Fargo Bank, U.S. Bank, and Bank of America. As of June 30, 2012, the bank is ranked fifth with a deposit market share of 7.7 percent.

CNB operates one branch and one deposit-taking ATM in the AA. As of June 30, 2012, CNB had \$84 million in deposits in the AA, representing 0.39 percent of total deposits and 15.8 percent of CNB's deposits in Nevada. As of June 30, 2011, this AA had 13.3 percent of the bank's deposits in the state.

Employment and Economic Factors

As of December 2012, the unemployment rate in Carson City is 10.1 percent according to the Bureau of Labor Statistics. This compares to a 9.8 percent unemployment rate in the state of Nevada and a 7.8 percent national rate. The recession, from approximately 2006, continues to affect the AA. In 2012, payroll and household employment was at its lowest level in a decade following the loss of nearly 1,000 state government jobs. The Carson City unemployment rate peaked in January 2011 at 14.4 percent.

Carson City is the capital of Nevada and sits on the Western edge of the state. The major employer in Carson City is the state government. Other employers in Carson City are the local government, local school district, and the Carson Tahoe Hospital.

Housing

Based on 2000 Census, the median housing value in Carson City was \$143,621. Per the 2010 Census, the median housing value increased to \$276,854. The percent of owner-occupied housing in moderate-income geographies is 6.7 percent based on the 2000 Census. This percentage increased significantly to 17.0 percent based on 2010 Census data. According to TopMetroArea.com, the 2012 foreclosure rate in the AA is 6.0 percent compared to the United States average of 5.2 percent.

Community Contacts

We considered information from one contact, an economic development organization, as part of our analysis of this full-scope AA. Identified community needs include bank services and products in rural areas and alternative financing for small businesses.

State of Tennessee

Nashville-Davidson-Murfreesboro-Franklin MSA

Demographic Information for Full-Scope Area: Nashville-Davidson-Murfreesboro-Franklin MSA 2000 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	144	10.42	25.00	45.83	18.06	.69
Population by Geography	569,891	8.38	23.61	49.42	18.59	0
Owner-Occupied Housing by Geography	131,384	26.45	41.23	54.53	67.52	0
Businesses by Geography	80,177	6.27	23.69	46.82	22.70	.51
Farms by Geography	987	4.15	18.95	49.85	26.44	.61
Family Distribution by Income Level	139,234	22.32	18.76	22.59	36.33	9.99
Distribution of Low- and Moderate-Income Families throughout AA Geographies	57,199	15.03	32.24	45.22	7.51	0
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below the Poverty Level		\$51,844 \$66,200 11.90%		Median Housing Value Unemployment Rate	\$126,795 2.80%	

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

Source: 2000 U.S. Census, and 2011 HUD updated MFI.

Demographic Information for Full-Scope Area: Nashville-Davidson-Murfreesboro-Franklin MSA 2010 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	161	18.63	26.09	29.81	23.60	1.86
Population by Geography	626,681	16.36	26.33	30.98	26.03	.31
Owner-Occupied Housing by Geography	145,521	8.62	21.79	36.78	32.82	0.00
Businesses by Geography	75,790	14.89	23.23	25.58	34.97	1.33
Farms by Geography	997	10.03	22.47	32.60	34.10	.80
Family Distribution by Income Level	141,879	26.08	18.50	20.22	35.21	.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	63,240	25.35	34.20	29.92	10.53	.00
Median Family Income HUD Adjusted Median Family Income for 2012 Households Below the Poverty Level		\$63,006 \$67,100 15.00%		Median Housing Value Unemployment Rate	\$189,503 4.05%	

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

Source: 2010 U.S. Census, and 2012 HUD updated MFI

The Nashville AA consists of Davidson County in the Nashville-Davidson-Murfreesboro-Franklin MSA. This AA meets the requirements of the CRA regulation and does not arbitrarily exclude low- or moderate-income geographies. In May 2011, CNB opened one branch in Davidson County and designated this county as the AA. Nashville is the second largest metropolitan area in Tennessee and has the second biggest music production center in the United States.

As of June 30, 2012, CNB had a 0.2 percent deposit market share in the Nashville AA, ranking 23rd out of 30 financial institutions in the AA. The top five institutions in the AA, with a

combined deposit market share of 76.2 percent, are Bank of America, Regions Bank, SunTrust Bank, Pinnacle National Bank, and First Tennessee Bank.

Based on 2000 Census, the median family income in the AA was \$51,844. By the time of the 2010 Census, the median family income increased to \$63,006. By 2012, the estimated median family income further increased to \$67,100. The percentage of households below the poverty level is high in the AA. Per the 2000 Census, 11.9 percent of households were below the poverty level. This compares to a poverty level of 15.0 percent based on the 2010 Census.

CNB has one office in the AA. As of June 30, 2012, less than one percent of total bank deposits are attributed to this AA.

Employment and Economic Factors

As of December 2012, the unemployment rate for the AA is 6.6 percent according to the Bureau of Labor Statistics. This compares favorably to the 8.5 percent unemployment rate in the state of Tennessee and the national rate of 7.8 percent.

From 2009-2011, the AA experienced weakened economic conditions and high unemployment. Since this time, the economy improved due to growth in healthcare and gains in auto production motives, which also improved the housing market. According to Moody's Analytics, prospects for continued growth in the AA are good.

The largest industries in the area are health care, government, service, colleges and universities. The five largest employers include the Vanderbilt University and Medical Center, Saint Thomas Health Systems, Nissan North America, Gaylord Entertainment, and Carlisle Companies.

Housing

Based on 2000 Census, the median housing value in the AA is \$126,795. Per the 2010 Census, the median housing value increased to \$189,503. Per the 2010 Census, the percent of owner-occupied housing in low- and moderate-income tracts is 8.6 percent and 21.8 percent, respectively.

Community Contacts

Our evaluation took into consideration information derived from a community organization that focuses on affordable housing. According to the community organization, community and credit needs of the AA include increased funding for affordable housing, financial counseling, education and foreclosure prevention.

State of Georgia

Atlanta-Sandy Springs-Marietta MSA

Demographic Information for Full-Scope Area: Atlanta-Sandy Springs-Marietta MSA 2010 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	349	20.06	23.78	20.92	34.10	1.15
Population by Geography	1,612,474	14.01	24.42	24.52	36.71	.35
Owner-Occupied Housing by Geography	355,224	7.13	20.15	26.63	46.08	.00
Businesses by Geography	252,139	8.67	20.92	24.36	45.98	.07
Farms by Geography	2,615	8.15	22.60	26.42	42.83	.00
Family Distribution by Income Level	356,268	25.14	15.79	16.39	42.68	.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	145,808	25.39	34.97	23.13	16.51	.00
Median Family Income		\$67,829				
HUD Adjusted Median Family Income for 2012		\$69,300		Median Housing Value	\$255,080	
Households Below the Poverty Level		14.00%		Unemployment Rate	5.32%	

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

Source: 2010 U.S. Census, and 2012 HUD updated MFI.

The Atlanta AA consists of Fulton and DeKalb Counties in the Atlanta-Sandy Springs-Marietta MSA. This AA meets the requirements of the CRA regulation and does not arbitrarily exclude low- or moderate-income areas. In December 2011, this AA was delineated with the opening of one branch. The MSA is the most populated area within the state of Georgia and has become a center for film and television production as well as music production. The 2012 estimated median family income is \$69,300. Competition from financial institutions is strong.

As of June 30, 2012, the bank had a 0.02 percent deposit market share in the AA, ranking 47th out of 55 financial institutions. The top five depository institutions, with a combined deposit market share of 84.9 percent, are SunTrust Bank, Bank of America, Wells Fargo Bank, Branch Banking and Trust Company, and RBC Bank (Georgia).

CNB has one office in the AA. As of June 30, 2012, less than one percent of total bank deposits are attributed to this AA.

Employment and Economic Factors

As of December 2012, the unemployment rate in the MSA is 8.4 percent according to the Bureau of Labor Statistics. This compares to an 8.7 percent unemployment rate for the state of Georgia and a 7.8 percent national rate. The 2008 financial crisis and subsequent recession, significantly affected the economy. This resulted in elevated levels of unemployment and a depressed commercial real estate and housing market. Currently, the area has rebounded and is outperforming most metro areas in the South and nationwide as job growth is spreading across more industries. A strengthening private industry and the return of higher paying manufacturing jobs will support further growth in business and consumer services.

The largest industries within the AA include state and federal government, restaurants and eating places, employment services, health care and computer systems design and related services. The five largest employers are Delta Airlines, Wal-Mart Stores, AT&T, Emory University, and Publix Supermarkets.

Community Contacts

Our evaluation took into consideration information derived from a community organization that focuses on affordable housing. According to the community organization, community and credit needs of the AA include foreclosure prevention and education, affordable housing, rental housing rehabilitation, and flexible lending programs. The contact also mentioned the need for funding to support affordable housing, which includes equity contributions to tax credit projects.

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. 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.

Table 1. Lending Volume

LENDING VOLUME		Geography: CALIFORNIA						Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area:	% 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:												
Los Angeles-Long Beach-Glendale MD	71.02	1,258	1,569,290	4,789	1,124,569	2	652	144	699,495	6,193	3,394,006	74.34
San Francisco-San Mateo-Redwood City MD	4.03	51	50,544	276	75,629	0	0	24	68,070	351	194,243	3.71
Santa Ana-Anaheim-Irvine MD	7.33	89	126,777	513	169,061	0	0	37	114,685	639	410,523	9.71
Limited Review:												
Oakland-Fremont-Hayward MD	3.85	41	35,111	275	82,432	0	0	20	53,761	336	171,304	3.95
Oxnard-Thousand Oaks-Ventura MSA	4.30	42	41,804	316	78,419	0	0	17	28,500	375	148,723	1.82
Riverside-San Bernardino-Ontario MSA	3.15	38	30,326	216	67,659	0	0	21	84,346	275	182,331	3.23
San Diego-Carlsbad-San Marcos MSA	4.86	58	126,673	349	93,164	0	0	17	46,868	424	266,705	2.56
San Jose-Sunnyvale-Santa Clara MSA	1.46	10	9,272	108	36,943	0	0	9	19,810	127	66,025	0.67

* 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 July 08, 2009 to December 31, 2012.

*** Deposit Data as of June 30, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: CALIFORNIA						Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA	Total Optional Loans**		Commercial Leases**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Los Angeles-Long Beach-Glendale MD	100.00	157	23,186	157	23,186	0	0	0	0	0	0	0	0	74.34
San Francisco-San Mateo-Redwood City MD	0	0	0	0	0	0	0	0	0	0	0	0	0	3.71
Santa Ana-Anaheim-Irvine MD	0	0	0	0	0	0	0	0	0	0	0	0	0	9.71
Limited Review:														
Oakland-Fremont-Hayward MD	0	0	0	0	0	0	0	0	0	0	0	0	0	3.95
Oxnard-Thousand Oaks-Ventura MSA	0	0	0	0	0	0	0	0	0	0	0	0	0	1.82
Riverside-San Bernardino-Ontario MSA	0	0	0	0	0	0	0	0	0	0	0	0	0	3.23
San Diego-Carlsbad-San Marcos MSA	0	0	0	0	0	0	0	0	0	0	0	0	0	2.56
San Jose-Sunnyvale-Santa Clara MSA	0	0	0	0	0	0	0	0	0	0	0	0	0	0.67

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

** The evaluation period for Optional Product Line(s) is From July 8, 2009 to December 31, 2012.

*** Deposit Data as of June 30, 2011. 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, 2009 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:																
Los Angeles-Long Beach-Glendale MD	376	82.46	1.91	0.27	15.46	2.39	31.30	8.24	51.33	89.10	0.14	0.00	0.03	0.04	0.26	
San Francisco-San Mateo-Redwood City MD	6	1.32	1.52	33.33	15.01	0.00	46.49	0.00	36.98	66.67	0.01	0.00	0.00	0.00	0.02	
Santa Ana-Anaheim-Irvine MD	24	5.26	1.25	0.00	19.56	8.33	33.56	0.00	45.63	91.67	0.03	0.00	0.01	0.00	0.05	
Limited Review:																
Oakland-Fremont-Hayward MD	8	1.75	3.49	0.00	13.07	12.50	43.58	12.50	39.86	75.00	0.01	0.00	0.00	0.01	0.03	
Oxnard-Thousand Oaks-Ventura MSA	14	3.07	1.20	0.00	15.46	0.00	46.06	28.57	37.29	71.43	0.07	0.00	0.00	0.06	0.12	
Riverside-San Bernardino-Ontario MSA	16	3.51	1.49	0.00	21.74	12.50	43.33	18.75	33.44	68.75	0.01	0.00	0.00	0.00	0.02	
San Diego-Carlsbad-San Marcos MSA	11	2.41	2.30	0.00	14.03	0.00	41.01	36.36	42.66	63.64	0.01	0.00	0.00	0.00	0.02	
San Jose-Sunnyvale-Santa Clara MSA	1	0.22	1.17	0.00	14.81	0.00	48.40	0.00	35.63	100.00	0.00	0.00	0.00	0.00	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 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2009 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:																
Los Angeles-Long Beach-Glendale MD	55	79.71	1.91	0.00	15.46	0.00	31.30	12.73	51.33	87.27	0.32	0.00	0.00	0.05	0.53	
San Francisco-San Mateo-Redwood City MD	1	1.45	1.52	0.00	15.01	0.00	46.49	0.00	36.98	100.00	0.00	0.00	0.00	0.00	0.00	
Santa Ana-Anaheim-Irvine MD	5	7.25	1.25	0.00	19.56	0.00	33.56	20.00	45.63	80.00	0.04	0.00	0.00	0.00	0.07	
Limited Review:																
Oakland-Fremont-Hayward MD	3	4.35	3.49	0.00	13.07	0.00	43.58	0.00	39.86	100.00	0.00	0.00	0.00	0.00	0.00	
Oxnard-Thousand Oaks-Ventura MSA	1	1.45	1.20	0.00	15.46	0.00	46.06	0.00	37.29	100.00	0.00	0.00	0.00	0.00	0.00	
Riverside-San Bernardino-Ontario MSA	0	0.00	1.49	0.00	21.74	0.00	43.33	0.00	33.44	0.00	0.00	0.00	0.00	0.00	0.00	
San Diego-Carlsbad-San Marcos MSA	4	5.80	2.30	0.00	14.03	0.00	41.01	25.00	42.66	75.00	0.04	0.00	0.00	0.00	0.07	
San Jose-Sunnyvale-Santa Clara MSA	0	0.00	1.17	0.00	14.81	0.00	48.40	0.00	35.63	0.00	0.00	0.00	0.00	0.00	0.00	

* 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 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2009 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***	% BANK Loans***	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****						
Full Review:																
Los Angeles-Long Beach-Glendale MD	817	78.63	1.91	0.00	15.46	1.71	31.30	6.73	51.33	91.55	0.17	0.00	0.04	0.05	0.24	
San Francisco-San Mateo-Redwood City MD	43	4.14	1.52	2.33	15.01	4.65	46.49	23.26	36.98	69.77	0.03	0.08	0.02	0.03	0.04	
Santa Ana-Anaheim-Irvine MD	57	5.49	1.25	0.00	19.56	0.00	33.56	7.02	45.63	92.98	0.03	0.00	0.00	0.00	0.04	
Limited Review:																
Oakland-Fremont-Hayward MD	30	2.89	3.49	0.00	13.07	6.67	43.58	13.33	39.86	80.00	0.02	0.00	0.02	0.00	0.02	
Oxnard-Thousand Oaks-Ventura MSA	26	2.50	1.20	0.00	15.46	7.69	46.06	26.92	37.29	65.38	0.05	0.00	0.05	0.03	0.06	
Riverside-San Bernardino-Ontario MSA	22	2.12	1.49	0.00	21.74	18.18	43.33	9.09	33.44	72.73	0.01	0.00	0.02	0.00	0.02	
San Diego-Carlsbad-San Marcos MSA	35	3.37	2.30	0.00	14.03	0.00	41.01	5.71	42.66	94.29	0.02	0.00	0.00	0.00	0.03	
San Jose-Sunnyvale-Santa Clara MSA	9	0.87	1.17	0.00	14.81	0.00	48.40	33.33	35.63	66.67	0.01	0.00	0.00	0.01	0.02	

* 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 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					Market Share (%) by Geography				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Los Angeles-Long Beach-Glendale MD	10	43.48	12.96	10.00	31.74	20.00	28.34	10.00	26.96	60.00	0.17	0.00	0.08	0.10	0.50	
San Francisco-San Mateo-Redwood City MD	1	4.35	20.81	0.00	25.25	0.00	30.49	0.00	23.45	100.00	0.00	0.00	0.00	0.00	0.00	
Santa Ana-Anaheim-Irvine MD	3	13.04	6.27	0.00	41.07	33.33	33.61	33.33	19.05	33.33	0.26	0.00	0.44	0.00	0.00	
Limited Review:																
Oakland-Fremont-Hayward MD	0	0.00	13.31	0.00	27.95	0.00	45.36	0.00	13.38	0.00	0.00	0.00	0.00	0.00	0.00	
Oxnard-Thousand Oaks-Ventura MSA	1	4.35	3.57	0.00	34.60	0.00	47.43	100.00	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	
San Diego-Carlsbad-San Marcos MSA	8	34.78	11.77	0.00	32.61	75.00	37.33	25.00	18.29	0.00	1.35	0.00	2.46	0.95	0.00	
San Jose-Sunnyvale-Santa Clara MSA	0	0.00	6.98	0.00	25.75	0.00	53.88	0.00	13.39	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2011 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 multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					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:																
Los Angeles-Long Beach-Glendale MD	4,709	69.74	6.47	4.78	18.72	12.32	26.40	20.96	47.64	61.95	0.72	0.65	0.55	0.60	0.84	
San Francisco-San Mateo-Redwood City MD	276	4.09	15.68	40.22	20.41	23.19	34.08	15.22	29.74	21.38	0.18	0.71	0.19	0.05	0.12	
Santa Ana-Anaheim-Irvine MD	503	7.45	2.38	3.38	25.49	38.17	33.63	35.19	37.70	23.26	0.22	0.31	0.34	0.26	0.12	
Limited Review:																
Oakland-Fremont-Hayward MD	275	4.07	8.80	18.91	15.45	12.73	38.68	42.55	36.96	25.82	0.16	0.51	0.16	0.18	0.10	
Oxnard-Thousand Oaks-Ventura MSA	316	4.68	2.90	8.54	16.34	20.25	48.21	50.63	32.55	20.57	0.58	1.66	0.82	0.69	0.31	
Riverside-San Bernardino-Ontario MSA	216	3.20	2.64	6.48	23.99	33.80	41.13	36.57	32.18	23.15	0.13	0.29	0.19	0.11	0.10	
San Diego-Carlsbad-San Marcos MSA	349	5.17	4.29	4.30	18.44	18.34	36.62	34.67	40.60	42.69	0.20	0.29	0.24	0.19	0.20	
San Jose-Sunnyvale-Santa Clara MSA	108	1.60	2.69	4.63	19.82	17.59	44.20	33.33	33.29	44.44	0.08	0.19	0.08	0.05	0.11	

* 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 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2009 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:																
Los Angeles-Long Beach-Glendale MD	2	100.00	3.09	0.00	15.57	0.00	30.85	0.00	49.93	100.00	0.00	0.00	0.00	0.00	0.00	
San Francisco-San Mateo-Redwood City MD	0	0.00	6.83	0.00	20.26	0.00	38.79	0.00	34.13	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Ana-Anaheim-Irvine MD	0	0.00	2.48	0.00	26.03	0.00	32.87	0.00	38.36	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Oakland-Fremont-Hayward MD	0	0.00	5.70	0.00	16.05	0.00	38.08	0.00	40.17	0.00	0.00	0.00	0.00	0.00	0.00	
Oxnard-Thousand Oaks-Ventura MSA	0	0.00	4.08	0.00	20.68	0.00	54.25	0.00	20.99	0.00	0.00	0.00	0.00	0.00	0.00	
Riverside-San Bernardino-Ontario MSA	0	0.00	1.81	0.00	24.07	0.00	41.84	0.00	32.26	0.00	0.00	0.00	0.00	0.00	0.00	
San Diego-Carlsbad-San Marcos MSA	0	0.00	3.47	0.00	16.73	0.00	40.79	0.00	38.99	0.00	0.00	0.00	0.00	0.00	0.00	
San Jose-Sunnyvale-Santa Clara MSA	0	0.00	2.45	0.00	23.86	0.00	44.45	0.00	29.24	0.00	0.00	0.00	0.00	0.00	0.00	

* 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 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: CALIFORNIA										Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]					
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp	
Full Review:																
Los Angeles-Long Beach-Glendale MD	376	82.46	23.87	0.00	16.49	0.00	17.40	2.11	42.24	97.89	0.11	0.00	0.00	0.00	0.20	
San Francisco-San Mateo-Redwood City MD	6	1.32	22.20	0.00	17.98	0.00	20.36	0.00	39.47	100.00	0.01	0.00	0.00	0.00	0.01	
Santa Ana-Anaheim-Irvine MD	24	5.26	20.69	0.00	17.97	0.00	20.68	0.00	40.65	100.00	0.03	0.00	0.00	0.00	0.05	
Limited Review:																
Oakland-Fremont-Hayward MD	8	1.75	20.97	0.00	17.47	0.00	21.18	0.00	40.38	100.00	0.01	0.00	0.00	0.00	0.02	
Oxnard-Thousand Oaks-Ventura MSA	14	3.07	19.55	0.00	18.43	0.00	22.09	0.00	39.92	100.00	0.06	0.00	0.00	0.00	0.15	
Riverside-San Bernardino-Ontario MSA	16	3.51	21.73	0.00	17.48	0.00	20.23	0.00	40.56	100.00	0.01	0.00	0.00	0.00	0.02	
San Diego-Carlsbad-San Marcos MSA	11	2.41	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	1	0.22	20.21	0.00	17.95	0.00	21.63	0.00	40.21	100.00	0.00	0.00	0.00	0.00	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 Families is based on the 2000 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 22.4% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Los Angeles-Long Beach-Glendale MD	55	79.71	23.87	0.00	16.49	0.00	17.40	2.00	42.24	98.00	0.33	0.00	0.00	0.00	0.52	
San Francisco-San Mateo-Redwood City MD	1	1.45	22.20	0.00	17.98	0.00	20.36	0.00	39.47	100.00	0.00	0.00	0.00	0.00	0.00	
Santa Ana-Anaheim-Irvine MD	5	7.25	20.69	0.00	17.97	0.00	20.68	25.00	40.65	75.00	0.04	0.00	0.00	0.00	0.08	
Limited Review:																
Oakland-Fremont-Hayward MD	3	4.35	20.97	0.00	17.47	0.00	21.18	33.33	40.38	66.67	0.00	0.00	0.00	0.00	0.00	
Oxnard-Thousand Oaks-Ventura MSA	1	1.45	19.55	0.00	18.43	0.00	22.09	0.00	39.92	100.00	0.00	0.00	0.00	0.00	0.00	
Riverside-San Bernardino-Ontario MSA	0	0.00	21.73	0.00	17.48	0.00	20.23	0.00	40.56	0.00	0.00	0.00	0.00	0.00	0.00	
San Diego-Carlsbad-San Marcos MSA	4	5.80	21.02	0.00	17.91	0.00	20.09	33.33	40.98	66.67	0.04	0.00	0.00	0.17	0.00	
San Jose-Sunnyvale-Santa Clara MSA	0	0.00	20.21	0.00	17.95	0.00	21.63	0.00	40.21	0.00	0.00	0.00	0.00	0.00	0.00	

* 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 10.1% of loans originated and purchased by bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2009 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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Los Angeles-Long Beach-Glendale MD	817	78.63	23.87	0.15	16.49	0.30	17.40	0.00	42.24	99.55	0.16	0.00	0.01	0.00	0.22	
San Francisco-San Mateo-Redwood City MD	43	4.14	22.20	0.00	17.98	0.00	20.36	8.11	39.47	91.89	0.03	0.00	0.00	0.02	0.04	
Santa Ana-Anaheim-Irvine MD	57	5.49	20.69	0.00	17.97	0.00	20.68	0.00	40.65	100.00	0.02	0.00	0.00	0.00	0.04	
Limited Review:																
Oakland-Fremont-Hayward MD	30	2.89	20.97	0.00	17.47	0.00	21.18	4.00	40.38	96.00	0.01	0.00	0.00	0.00	0.02	
Oxnard-Thousand Oaks-Ventura MSA	26	2.50	19.55	0.00	18.43	0.00	22.09	0.00	39.92	100.00	0.06	0.00	0.00	0.00	0.10	
Riverside-San Bernardino-Ontario MSA	22	2.12	21.73	0.00	17.48	5.56	20.23	0.00	40.56	94.44	0.02	0.00	0.00	0.00	0.02	
San Diego-Carlsbad-San Marcos MSA	35	3.37	21.02	0.00	17.91	0.00	20.09	3.70	40.98	96.30	0.02	0.00	0.00	0.00	0.03	
San Jose-Sunnyvale-Santa Clara MSA	9	0.87	20.21	0.00	17.95	0.00	21.63	16.67	40.21	83.33	0.01	0.00	0.00	0.01	0.01	

* 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 17.9% of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: CALIFORNIA			Evaluation Period: JANUARY 1, 2009 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:									
Los Angeles-Long Beach-Glendale MD	4,789	69.99	67.79	34.02	46.63	24.77	28.61	0.72	0.56
San Francisco-San Mateo-Redwood City MD	276	4.03	65.94	29.35	42.03	22.10	35.87	0.18	0.12
Santa Ana-Anaheim-Irvine MD	513	7.50	68.30	24.17	33.92	23.00	43.08	0.22	0.11
Limited Review:									
Oakland-Fremont-Hayward MD	275	4.02	68.46	24.00	40.00	20.00	40.00	0.16	0.09
Oxnard-Thousand Oaks-Ventura MSA	316	4.62	70.39	26.58	45.25	22.78	31.96	0.58	0.43
Riverside-San Bernardino-Ontario MSA	216	3.16	69.30	25.93	37.04	18.06	44.91	0.13	0.06
San Diego-Carlsbad-San Marcos MSA	349	5.10	66.93	23.50	43.55	17.77	38.68	0.20	0.09
San Jose-Sunnyvale-Santa Clara MSA	108	1.58	66.80	20.37	37.04	21.30	41.67	0.08	0.03

* 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 6.77% 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, 2009 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:									
Los Angeles-Long Beach-Glendale MD	2	100.00	95.03	50.00	0.00	50.00	50.00	0.00	0.00
San Francisco-San Mateo-Redwood City MD	0	0.00	93.84	0.00	0.00	0.00	0.00	0.00	0.00
Santa Ana-Anaheim-Irvine MD	0	0.00	93.72	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Oakland-Fremont-Hayward MD	0	0.00	94.67	0.00	0.00	0.00	0.00	0.00	0.00
Oxnard-Thousand Oaks-Ventura MSA	0	0.00	90.79	0.00	0.00	0.00	0.00	0.00	0.00
Riverside-San Bernardino-Ontario MSA	0	0.00	93.95	0.00	0.00	0.00	0.00	0.00	0.00
San Diego-Carlsbad-San Marcos MSA	0	0.00	94.81	0.00	0.00	0.00	0.00	0.00	0.00
San Jose-Sunnyvale-Santa Clara MSA	0	0.00	93.71	0.00	0.00	0.00	0.00	0.00	0.00

* 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 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: CALIFORNIA				Evaluation Period: JULY 8, 2009 TO DECEMBER 31, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Los Angeles-Long Beach-Glendale MD	50	\$49,208	633	67,051	683	116,259	51.48	0	0
San Francisco-San Mateo-Redwood City MD	14	2,939	55	4,107	69	7,046	3.12	0	0
Santa Ana-Anaheim-Irvine MD	14	3,763	69	25,058	83	28,821	12.76	0	0
Limited Review:									
Oakland-Fremont-Hayward MD	17	5,333	54	9,672	71	15,005	6.65	0	0
Oxnard-Thousand Oaks-Ventura MSA	15	4,051	56	6,906	71	10,957	4.85	0	0
Riverside-San Bernardino-Ontario MSA	19	4,575	20	3,502	39	8,077	3.58	0	0
San Diego-Carlsbad-San Marcos MSA	21	2,740	35	1,416	56	4,156	1.84	0	0
San Jose-Sunnyvale-Santa Clara MSA	16	2,111	18	8,393	34	10,504	4.65	0	0
CA Statewide	19	6,202	8	18,809	27	25,011	11.07	0	0

* '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: JULY 8, 2009 TO DECEMBER 31, 2011																	
MA/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:																	
Los Angeles-Long Beach-Glendale MD	74.34	33	50.77	15.15	3.03	12.12	69.70	2	0	0	0	0	+2	8.00	29.44	30.88	31.58
San Francisco-San Mateo-Redwood City MD	3.71	4	6.15	75.00	0.00	0.00	25.00	0	0	0	0	0	0	7.46	24.42	42.59	25.53
Santa Ana-Anaheim-Irvine MD	9.71	8	12.31	0.00	25.00	37.5	37.50	1	0	0	0	+1	0	4.95	30.96	31.84	32.26
Limited Review:																	
Oakland-Fremont-Hayward MD	3.95	4	6.15	25.00	25.00	50.00	0.00	0	0	0	0	0	0	8.54	20.25	41.14	30.04
Oxnard-Thousand Oaks-Ventura MSA	1.82	4	6.15	0.00	0.00	50.00	50.00	1	1	0	-1	0	+1	3.86	23.98	44.41	27.75
Riverside-San Bernardino-Ontario MSA	3.23	2	3.08	0.00	0.00	100.00	0.00	0	0	0	0	0	0	3.53	28.54	41.16	26.73
San Diego-Carlsbad-San Marcos MSA	2.56	7	10.77	0.00	0.00	14.29	85.71	0	0	0	0	0	0	7.78	24.46	37.46	30.01
San Jose-Sunnyvale-Santa Clara MSA	0.67	3	4.62	0.00	33.33	33.33	33.34	0	0	0	0	0	0	4.03	22.79	47.69	25.49

Table 1. Lending Volume

LENDING VOLUME		Geography: NEW YORK						Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area:	% 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:												
New York-Wayne-White Plains MD	100.00	146	176,974	445	106,945	0	0	0	0	591	283,919	100.00

* 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 July 08, 2009 to December 31, 2012.

*** Deposit Data as of June 30, 2011. 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: NEW YORK				Evaluation Period: JANUARY 1, 2009 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:																
New York-Wayne-White Plains MD	54	100.00	2.61	1.85	8.59	3.70	4.78	0.00	84.02	94.44	0.20	0.00	0.15	0.00	0.24	

* 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 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: NEW YORK				Evaluation Period: JANUARY 1, 2009 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:																
New York-Wayne-White Plains MD	10	100.00	2.61	10.00	8.59	0.00	4.78	0.00	84.02	90.00	2.82	10.00	0.00	0.00	2.99	

* 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 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: NEW YORK				Evaluation Period: JANUARY 1, 2009 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***	% BANK Loans***	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****						
Full Review:																
New York-Wayne-White Plains MD	81	100.00	2.61	1.23	8.59	0.00	4.78	1.23	84.02	97.53	0.35	0.00	0.00	0.00	0.41	

* 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 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: NEW YORK					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					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**	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****						
Full Review:																
New York-Wayne-White Plains MD	0	0.00	13.35	0.00	18.79	0.00	8.09	0.00	59.76	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2011 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 multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NEW YORK				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					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:																
New York-Wayne-White Plains MD	432	100.00	6.17	1.85	8.58	3.70	7.46	4.63	75.39	89.81	0.20	0.08	0.15	0.12	0.22	

* 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 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: NEW YORK				Evaluation Period: JANUARY 1, 2009 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:																
New York-Wayne-White Plains MD	0	0.00	5.93	0.00	8.42	0.00	7.12	0.00	77.34	0.00	0.00	0.00	0.00	0.00	0.00	

^{*} 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 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NEW YORK					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
New York-Wayne-White Plains MD	54	100.00	29.16	0.00	13.29	2.13	12.67	4.26	44.88	93.62	0.19	0.00	0.00	0.00	0.21	

* 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 13.0% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NEW YORK					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					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 ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
New York-Wayne-White Plains MD	10	100.00	29.16	0.00	13.29	0.00	12.67	11.11	44.88	88.89	2.54	0.00	0.00	3.85	2.52	

^{*} 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 10.0% of loans originated and purchased by bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: NEW YORK				Evaluation Period: JANUARY 1, 2009 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 ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}					
Full Review:															
New York-Wayne-White Plains MD	82	100.00	29.16	0.00	13.29	0.00	12.67	1.35	44.88	98.65	0.33	0.00	0.00	0.00	0.37

^{*} 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 9.8% of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: NEW YORK		Evaluation Period: JANUARY 1, 2009 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:									
New York-Wayne-White Plains MD	445	100.00	61.33	31.01	45.84	26.74	27.42	0.20	0.23

* 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 4.72% 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: NEW YORK		Evaluation Period: JANUARY 1, 2009 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:									
New York-Wayne-White Plains MD	0	0.00	94.42	0.00	0.00	0.00	0.00	0.00	0.00

^{*} 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 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NEW YORK				Evaluation Period: JULY 8, 2009 TO DECEMBER 31, 2012			
Assessment Area:	Prior Period Investments [*]		Current Period Investments		Total Investments			Unfunded Commitments ^{**}	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
New York-Wayne-White Plains MD	2	2,602	27	13,370	29	15,972	62.51	0	0
NY Statewide	2	1,578	2	8,000	4	9,578	37.49	0	0

^{*} '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: NEW YORK																	
Evaluation Period: JULY 8, 2009 TO DECEMBER 31, 2011																	
MA/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:																	
New York-Wayne-White Plains MD	100.00	2	100.00	0.00	0.00	50.00	50.00	1	0	0	0	+1	0	18.74	24.07	7.59	49.51

Table 1. Lending Volume

LENDING VOLUME		Geography: NEVADA						Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011				
Assessment Area:	% 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:												
Las Vegas-Paradise MSA	60.24	19	31,225	421	89,332	0	0	4	8,580	444	129,137	62.40
Carson City MSA	15.47	0	0	113	20,414	0	0	1	100	114	20,514	13.34
Limited Review:												
Reno-Sparks MSA	19.13	6	29,084	133	30,417	0	0	2	4,300	141	63,801	20.38
NV non-MSA area	5.16	1	1,544	37	3,830	0	0	0	0	38	5,374	3.88

* 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 July 08, 2009 to December 31, 2012.

*** Deposit Data as of June 30, 2011. 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: NEVADA				Evaluation Period: JANUARY 1, 2009 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:																
Las Vegas-Paradise MSA	5	62.50	0.39	0.00	16.32	0.00	44.57	40.00	38.72	60.00	0.00	0.00	0.00	0.00	0.00	
Carson City MSA	0	0.00	0.00	0.00	6.70	0.00	68.56	0.00	24.74	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Reno-Sparks MSA	3	37.50	0.99	0.00	16.60	0.00	43.47	33.33	38.95	66.67	0.01	0.00	0.00	0.00	0.02	
NV non-MSA area	0	0.00	0.00	0.00	6.46	0.00	40.82	0.00	52.72	0.00	0.00	0.00	0.00	0.00	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 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: NEVADA				Evaluation Period: JANUARY 1, 2009 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:																
Las Vegas-Paradise MSA	3	100.00	0.39	0.00	16.32	0.00	44.57	0.00	38.72	100.00	0.00	0.00	0.00	0.00	0.00	
Carson City MSA	0	0.00	0.00	0.00	6.70	0.00	68.56	0.00	24.74	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Reno-Sparks MSA	0	0.00	0.99	0.00	16.60	0.00	43.47	0.00	38.95	0.00	0.00	0.00	0.00	0.00	0.00	
NV non-MSA area	0	0.00	0.00	0.00	6.46	0.00	40.82	0.00	52.72	0.00	0.00	0.00	0.00	0.00	0.00	

* 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 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: NEVADA				Evaluation Period: JANUARY 1, 2009 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:																
Las Vegas-Paradise MSA	11	78.57	0.39	0.00	16.32	9.09	44.57	18.18	38.72	72.73	0.03	0.00	0.00	0.02	0.03	
Carson City MSA	0	0.00	0.00	0.00	6.70	0.00	68.56	0.00	24.74	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Reno-Sparks MSA	2	14.29	0.99	0.00	16.60	0.00	43.47	100.00	38.95	0.00	0.02	0.00	0.00	0.06	0.00	
NV non-MSA area	1	7.14	0.00	0.00	6.46	100.00	40.82	0.00	52.72	0.00	0.00	0.00	0.00	0.00	0.00	

* 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 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: NEVADA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					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**	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****						
Full Review:																
Las Vegas-Paradise MSA	0	0.00	5.44	0.00	45.33	0.00	37.71	0.00	11.53	0.00	0.00	0.00	0.00	0.00	0.00	
Carson City MSA	0	0.00	0.00	0.00	23.09	0.00	63.04	0.00	13.87	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Reno-Sparks MSA	1	100.00	11.65	0.00	53.61	100.00	24.69	0.00	10.05	0.00	5.56	0.00	8.33	0.00	0.00	
NV non-MSA area	0	0.00	0.00	0.00	0.00	0.00	52.96	0.00	47.04	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2011 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 multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NEVADA				Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					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:																
Las Vegas-Paradise MSA	417	59.57	2.24	6.47	17.24	14.87	37.56	35.49	42.56	43.17	0.50	0.97	0.70	0.49	0.42	
Carson City MSA	113	16.14	0.00	0.00	13.04	1.77	70.05	79.65	16.90	18.58	2.15	0.00	0.00	2.74	1.37	
Limited Review:																
Reno-Sparks MSA	133	19.00	2.48	3.76	33.85	42.11	29.47	23.31	34.20	30.83	0.42	1.16	0.67	0.29	0.29	
NV non-MSA area	37	5.29	0.00	0.00	5.16	0.00	39.49	27.03	55.35	72.97	0.46	0.00	0.00	0.18	0.68	

* 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 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: NEVADA				Evaluation Period: JANUARY 1, 2009 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:																
Las Vegas-Paradise MSA	0	0.00	0.84	0.00	13.93	0.00	41.64	0.00	43.48	0.00	0.00	0.00	0.00	0.00	0.00	
Carson City MSA	0	0.00	0.00	0.00	5.66	0.00	73.58	0.00	20.75	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Reno-Sparks MSA	0	0.00	1.40	0.00	22.59	0.00	37.38	0.00	38.63	0.00	0.00	0.00	0.00	0.00	0.00	
NV non-MSA area	0	0.00	0.00	0.00	4.86	0.00	34.05	0.00	61.08	0.00	0.00	0.00	0.00	0.00	0.00	

* 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 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NEVADA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Las Vegas-Paradise MSA	5	62.50	18.69	0.00	18.74	0.00	23.47	0.00	39.10	100.00	0.00	0.00	0.00	0.00	0.01	
Carson City MSA	0	0.00	18.53	0.00	18.74	0.00	22.28	0.00	40.45	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Reno-Sparks MSA	3	37.50	19.17	0.00	18.84	0.00	23.06	0.00	38.94	100.00	0.01	0.00	0.00	0.00	0.04	
NV non-MSA area	0	0.00	13.34	0.00	14.63	0.00	24.49	0.00	47.54	0.00	0.00	0.00	0.00	0.00	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 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.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NEVADA					Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011					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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Las Vegas-Paradise MSA	3	100.00	18.69	0.00	18.74	0.00	23.47	0.00	39.10	100.00	0.00	0.00	0.00	0.00	0.00	
Carson City MSA	0	0.00	18.53	0.00	18.74	0.00	22.28	0.00	40.45	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Reno-Sparks MSA	0	0.00	19.17	0.00	18.84	0.00	23.06	0.00	38.94	0.00	0.00	0.00	0.00	0.00	0.00	
NV non-MSA area	0	0.00	13.34	0.00	14.63	0.00	24.49	0.00	47.54	0.00	0.00	0.00	0.00	0.00	0.00	

* 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: NEVADA				Evaluation Period: JANUARY 1, 2009 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 ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Las Vegas-Paradise MSA	11	78.57	18.69	0.00	18.74	0.00	23.47	0.00	39.10	100.00	0.04	0.00	0.00	0.00	0.08	
Carson City MSA	0	0.00	18.53	0.00	18.74	0.00	22.28	0.00	40.45	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Reno-Sparks MSA	2	14.29	19.17	0.00	18.84	0.00	23.06	0.00	38.94	100.00	0.00	0.00	0.00	0.00	0.00	
NV non-MSA area	1	7.14	13.34	0.00	14.63	0.00	24.49	0.00	47.54	100.00	0.00	0.00	0.00	0.00	0.00	

^{*} 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 14.3% of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: NEVADA		Evaluation Period: JANUARY 1, 2009 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:									
Las Vegas-Paradise MSA	421	59.80	67.00	45.37	52.26	23.75	23.99	0.50	0.38
Carson City MSA	113	16.05	67.07	30.09	47.79	30.09	22.12	2.15	1.49
Limited Review:									
Reno-Sparks MSA	133	18.89	68.20	43.61	42.11	33.83	24.06	0.42	0.31
NV non-MSA area	37	5.26	73.72	56.76	72.97	16.22	10.81	0.46	0.45

^{*} 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 6.39% 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: NEVADA			Evaluation Period: JANUARY 1, 2009 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:									
Las Vegas-Paradise MSA	0	0.00	93.32	0.00	0.00	0.00	0.00	0.00	0.00
Carson City MSA	0	0.00	96.23	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Reno-Sparks MSA	0	0.00	93.61	0.00	0.00	0.00	0.00	0.00	0.00
NV non-MSA area	0	0.00	95.68	0.00	0.00	0.00	0.00	0.00	0.00

^{*} 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 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NEVADA				Evaluation Period: JULY 8, 2009 TO DECEMBER 31, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Las Vegas-Paradise MSA	2	4,610	48	3,249	51	7,859	76.16	0	0
Carson City MSA	0	0	13	19	13	19	0.18	0	0
Limited Review:									
Reno-Sparks MSA	1	1,437	2	2	3	1,439	13.95	0	0
NV non-MSA area	0	0	2	2	2	2	0.02	0	0
NV Statewide	0	0	1	1,000	1	1,000	9.69	0	0

* '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: NEVADA		Evaluation Period: JULY 8, 2009 TO DECEMBER 31, 2011			
MA/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:																							
Las Vegas-Paradise MSA	62.40	6	66.67	0.00	16.67	0.00	83.33	0	7	0	-2	-2	-3	2.05	27.84	41.73	28.38						
Carson City MSA	13.34	1	11.11	0.00	0.00	100.00	0.00	0	1	0	0	-1	0	0.00	11.55	66.93	21.52						
Limited Review:																							
Reno-Sparks MSA	20.38	1	11.11	0.00	0.00	0.00	100.00	0	0	0	0	0	0	3.65	29.63	39.48	27.25						
NV non-MSA area	3.88	1	11.11	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	5.16	47.63	47.21						

Table 1. Lending Volume

LENDING VOLUME		Geography: TENNESSEE						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
Assessment Area:	% 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:												
Nashville-Davidson-Murfreesboro-Franklin MSA	100.00	14	12,182	50	7,895	0	0	0	0	64	20,077	100.00

^{*} Loan Data as of December 31, 2012. Rated area refers to either state or multi-state MA rating area.

^{**} The evaluation period for Community Development Loans is from May 26, 2011 to December 31, 2012.

^{***} Deposit Data as of June 30, 2012. 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: TENNESSEE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					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:																
Nashville-Davidson-Murfreesboro-Franklin MSA	3	100.00	8.62	0.00	21.79	0.00	36.78	0.00	32.82	100.00	N/A	N/A	N/A	N/A	N/A	

* 2012 Peer Mortgage Data not available.

** 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: TENNESSEE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					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:																
Nashville-Davidson-Murfreesboro-Franklin MSA	0	0.00	8.62	0.00	21.79	0.00	36.78	0.00	32.82	0.00	N/A	N/A	N/A	N/A	N/A	

*2012 Peer Mortgage Data not available.

** 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: TENNESSEE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					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***	% BANK Loans***	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****					
Full Review:															
Nashville-Davidson-Murfreesboro-Franklin MSA	11	100.00	8.62	0.00	21.79	9.09	36.78	18.18	32.82	72.73	N/A	N/A	N/A	N/A	N/A

*2012 Peer Mortgage Data not available.

** 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: TENNESSEE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					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:																
Nashville-Davidson-Murfreesboro-Franklin MSA	0	0.00	22.31	0.00	32.56	0.00	25.13	0.00	20.00	0.00	N/A	N/A	N/A	N/A	N/A	

* 2012 Peer Mortgage Data not available.

** 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: TENNESSEE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					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:																
Nashville-Davidson-Murfreesboro-Franklin MSA	50	100.00	14.89	48.00	23.23	10.00	25.58	2.00	34.97	40.00	N/A	N/A	N/A	N/A	N/A	

* 2012 Peer Small Business Data not available.

** 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 (2012).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: TENNESSEE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012								
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms**	% BANK Loans	% of Farms** *	% BANK Loans	% of Farms** *	% BANK Loans	% of Farms** *	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville-Davidson-Murfreesboro-Franklin MSA	0	0.00	10.03	0.00	22.47	0.00	32.60	0.00	34.10	0.00	N/A	N/A	N/A	N/A	N/A

* 2012 Peer Small Business Data not available.

** 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 (2012).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: TENNESSEE					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Nashville-Davidson-Murfreesboro-Franklin MSA	3	100.00	26.08	0.00	18.50	0.00	20.22	0.00	35.21	100.00	N/A	N/A	N/A	N/A	N/A	

*2012 Peer Mortgage Data not available.

** 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 33.3% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: TENNESSEE				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****					
Full Review:															
Nashville-Davidson-Murfreesboro-Franklin MSA	0	0.00	26.08	0.00	18.50	0.00	20.22	0.00	35.21	0.00	N/A	N/A	N/A	N/A	N/A

*2012 Peer Mortgage Data not available.

** 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: TENNESSEE								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]				
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{***}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville-Davidson-Murfreesboro-Franklin MSA	11	100.00	26.08	0.00	18.50	10.00	20.22	0.00	35.21	90.00	N/A	N/A	N/A	N/A	N/A

^{*} 2012 Peer Mortgage Data not available.

^{**} 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 9.1% of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: TENNESSEE		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
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:									
Nashville-Davidson-Murfreesboro-Franklin MSA	50	100.00	69.50	64.00	72.00	14.00	14.00	N/A	N/A

* 2012 Peer Small Business Data not available.

** 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 - 2012).

**** 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 4.00% 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: TENNESSEE			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
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:									
Atlanta-Sandy Springs-Marietta MSA	0	0.00	96.09	0.00	0.00	0.00	0.00	N/A	N/A

* 2012 Peer Small Business Data not available.

** 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 - 2012).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: TENNESSEE				Evaluation Period: MAY 26, 2011 TO DECEMBER 31, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Nashville-Davidson-Murfreesboro-Franklin MSA	0	0	2	2,515	2	2,515	66.73	0	0
TN Statewide	0	0	1	2,500	1	2,500	33.27	0	0

* '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: TENNESSEE Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012																	
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:																	
Nashville-Davidson-Murfreesboro-Franklin MSA	100.00	1	100	0.00	100.00	0.00	0.00	1	0	0	+1	0	0	16.36	26.33	30.98	26.03

Table 1. Lending Volume

LENDING VOLUME		Geography: GEORGIA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
Assessment Area:	% 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:												
Atlanta-Sandy Springs-Marietta MSA	100.00	2	1,457	15	3,046	0	0	0	0	17	4,503	100.00

^{*} Loan Data as of December 31, 2012. Rated area refers to either state or multi-state MA rating area.

^{**} The evaluation period for Community Development Loans is from December 05, 2011 to December 31, 2012.

^{***} Deposit Data as of June 30, 2012. 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: GEORGIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					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:																
Atlanta-Sandy Springs-Marietta MSA	0	0.00	7.13	0.00	20.15	0.00	26.63	0.00	46.08	0.00	N/A	N/A	N/A	N/A	N/A	

* 2012 Peer Mortgage Data not available.

** 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: GEORGIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					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:																
Atlanta-Sandy Springs-Marietta MSA	0	0.00	7.13	0.00	20.15	0.00	26.63	0.00	46.08	0.00	N/A	N/A	N/A	N/A	N/A	

* 2012 Peer Mortgage Data not available.

** 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: GEORGIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					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***	% BANK Loans***	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****					
Full Review:															
Atlanta-Sandy Springs-Marietta MSA	2	100.00	7.13	0.00	20.15	0.00	26.63	0.00	46.08	100.00	N/A	N/A	N/A	N/A	N/A

* 2012 Peer Mortgage Data not available.

** 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: GEORGIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					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**	% MF Units***	% BANK Loans***	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****						
Full Review:																
Atlanta-Sandy Springs-Marietta MSA	0	0.00	21.78	0.00	26.47	0.00	17.97	0.00	33.78	0.00	N/A	N/A	N/A	N/A	N/A	

*2012 Peer Mortgage Data not available.

** 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 multifamily 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: GEORGIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					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:																
Atlanta-Sandy Springs-Marietta MSA	15	100.00	8.67	0.00	20.92	46.67	24.36	13.33	45.98	40.00	N/A	N/A	N/A	N/A	N/A	

* 2012 Peer Small Business Data not available.

** 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 (2012).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: GEORGIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					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:																
Atlanta-Sandy Springs-Marietta MSA	0	0.00	8.15	0.00	22.60	0.00	26.42	0.00	42.83	0.00	N/A	N/A	N/A	N/A	N/A	

* 2012 Peer Small Business Data not available.

** 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 (2012).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: GEORGIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					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***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Atlanta-Sandy Springs-Marietta MSA	0	0.00	25.14	0.00	15.79	0.00	16.39	0.00	42.68	0.00	N/A	N/A	N/A	N/A	N/A	

*2012 Peer Mortgage Data not available.

** 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 0.0% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: GEORGIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					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 ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}					
Full Review:															
Atlanta-Sandy Springs-Marietta MSA	0	0.00	25.14	0.00	15.79	0.00	16.39	0.00	42.68	0.00	N/A	N/A	N/A	N/A	N/A

^{*} 2012 Peer Mortgage Data not available.

^{**} 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: GEORGIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					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 ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}					
Full Review:															
Atlanta-Sandy Springs-Marietta MSA	2	100.00	25.14	0.00	15.79	0.00	16.39	0.00	42.68	100.00	N/A	N/A	N/A	N/A	N/A

^{*}2012 Peer Mortgage Data not available.

^{**} 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 0.0% of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: GEORGIA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
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:									
Atlanta-Sandy Springs-Marietta MSA	15	100.00	70.59	60.00	66.67	6.67	26.67	N/A	N/A

^{*} 2012 Peer Small Business Data not available.

^{**} 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 - 2012).

^{****} 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 6.67% 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: GEORGIA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
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:									
Atlanta-Sandy Springs-Marietta MSA	0	0.00	96.48	0.00	0.00	0.00	0.00	N/A	N/A

* 2012 Peer Small Business Data not available.

** 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 - 2012).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: Georgia				Evaluation Period: DECEMBER 5, 2011 TO DECEMBER 31, 2012					
Assessment Area:	Prior Period Investments [*]		Current Period Investments		Total Investments			Unfunded Commitments ^{**}	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Atlanta-Sandy Springs-Marietta MSA	0	0	1	2,500	1	2,500	50.00	0	0
GA Statewide	0	0	1	2,500	1	2,500	50.00	0	0

^{*} '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: Georgia Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012																	
MA/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:																	
Atlanta-Sandy Springs-Marietta MSA	100.00	1	100.00	0.00	0.00	0.00	100.00	1	0	0	0	0	0	14.01	24.42	24.52	36.71

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NATIONWIDE				Evaluation Period: JULY 8, 2009 TO DECEMBER 31, 2012			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Nationwide	3	982	2	5,110	5	6,092	100.00	0	0

* '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.