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**Comptroller of the Currency  
Administrator of National Banks**

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Washington, DC 20219

**CRA Decision #97  
September 1999**

May 8, 1999

Stephanie E. Allen, Esq.  
1301 Dove Street  
Suite 1020  
Newport Beach, CA 92660

Re: United National Bank, Monterey Park, CA, Application to Relocate a Branch  
Our file number 99-WE-07-0002  
Your file number 0049-1

Dear Ms. Allen:

This is to inform you that the Office of the Comptroller of the Currency (OCC) denies the application from United National Bank, Monterey Park, CA, received February 22, 1999, to relocate its branch that is presently located at 18606 Gale Avenue, City of Industry, CA.

The OCC is required by law and regulation to take into account the bank's record of performance under the Community Reinvestment Act of 1977 (CRA) when deciding relocation applications. The most recent CRA examination of the bank, as of January 12, 1998, resulted in an overall rating of "Needs to Improve."

On May 27, 1998, the OCC granted conditional approval of the bank's application to establish a branch in Irvine, CA. That approval was conditioned upon the bank submitting, implementing, and adhering to an acceptable CRA improvement plan addressing the concerns identified during the examination. Compliance with such conditions is enforceable under 12 U.S.C. 1818. The bank submitted a CRA improvement plan to address the concerns identified by the OCC during its examination.

In January 1999, OCC examiners visited the bank to assess its progress in implementing its CRA improvement plan. Our examiners also reviewed information the bank provided subsequent to that visitation. The examiners' review indicated that the bank has not improved its CRA performance to a satisfactory level. Under these circumstances, we conclude that denial of the bank's relocation application is warranted.

If the bank believes it would be useful in connection with its efforts to identify lending, investment, or service opportunities, it should feel free to contact Julia Brown, a Community Reinvestment and Development Specialist located in our San Francisco office. Ms. Brown may be reached at (415) 545-5956.

Stephanie E. Allen, Esq.  
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Please feel free to direct questions regarding this decision to Alan Herlands, Director for Washington-Directed Licensing, or Greg Parvin, National Bank Examiner, at (202) 874-5060.

Sincerely,

/s/

Julie L. Williams  
Chief Counsel