



Comptroller of the Currency
Administrator of National Banks

Licensing Unit (Applications)
Western District Office
50 Fremont Street, Suite 3900
San Francisco, California 94105-2292

August 24, 1999

**CRA Decision #99
October 1999**

Board of Directors
United National Bank
Attn: Dick Lao, CFO
2090 Huntington Drive
San Marino, California 91108-2046

Re: Branch Relocation Approval

United National Bank - Charter No. 17785
Monterey Park, California
CAIS Control No. 99-WE-07-015

Dear Members of the Board:

This is to inform you that the Comptroller of the Currency (OCC) has approved your application to relocate Branch No. 81541A, from *18605 East Gale Avenue, City of Industry (Los Angeles County) California* to *800 Puente Hills Mall, City of Industry (Los Angeles County) California*, provided, however, that the relocation may not occur until the OCC conducts a Community Reinvestment Act examination of the bank, and the bank receives at least a "satisfactory" rating in the published public evaluation.

It is my understanding that the examination is currently scheduled for late 1999 or early 2000.

As you know, the OCC's most recently issued performance evaluation of the bank's CRA performance was issued on January 12, 1998, and the bank's performance was rated as "Needs to Improve." Since that time, the bank has adopted a CRA plan acceptable to the OCC and has made improvements in its performance. Most recently, the bank made an additional investment that qualifies for inclusion in the OCC's evaluation of the bank's performance under the Investment Test component of the CRA rating.

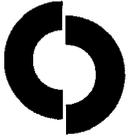
This approval is granted based on a thorough review of all information available, including the representations and commitments made in the application and by the bank's representatives. If the branch is not relocated within 18 months of this date, the approval will automatically terminate unless the OCC has granted an extension.

Within 10 days *prior* to the relocation of the branch, the bank must provide the Western District Office with written notice of the *opening date, name, and address* (with *ZIP+4 Code*) of the relocated branch so that we may issue our final authorization of the branch relocation. Please send your correspondence to the Licensing Unit in our San Francisco Office, and refer to the filing's CAIS control number.

If you have any questions, please contact Valerie Kirkpatrick, Licensing Assistant, at 415/545-5916.

Very truly yours,

/s/
James A. Bundy
Licensing Manager



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encl: Customer Survey