



LARGE BANK

Comptroller of the Currency
Administrator of National Banks
Washington, DC 20219

Public Disclosure

November 1, 2004

Community Reinvestment Act Performance Evaluation

**Western Sierra National Bank
Charter Number: 18029**

**4011 Plaza Goldorado Circle
Cameron Park, CA 95682**

Office of the Comptroller of the Currency

**San Francisco Field Office
One Front Street, Suite 1000
San Francisco, CA 94111**

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

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Overall CRA Rating

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

The following table indicates the performance level of **Western Sierra National Bank (WSNB)** with respect to the Lending, Investment, and Service Tests:

Performance Levels	(Name of Depository Institution) Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory		X	
Low Satisfactory	X		X
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:

- Geographic and borrower distribution of HMDA lending in the Sacramento assessment area is adequate.
- WSNB’s distribution of small loans to businesses by borrower income is excellent.
- WSNB’s distribution of small loans to businesses by geography is adequate.
- WSNB’s community development lending had a positive impact on their overall rating. The bank made four loans totaling \$4,867M in its assessment area. This represented 10.7% of WSNB’s Tier 1 capital.
- WSNB has a good level of qualified investments that benefit its assessment area. Total investments and donations, since our last examination were \$4,872,324 or 10.71% of 9/30/04 Tier 1 Capital.
- Bank services are tailored to the needs of the assessment area and do not vary in a way that would inconvenience portions of the assessment area.
- WSNB provides an adequate level of community development services that are responsive and supportive of needs in the assessment area.

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 metropolitan area/assessment area.

Block Numbering Area (BNA): A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also

include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male household and no wife present) or 'female householder' (a family with a female householder and no husband present).

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

Geography: A census tract or a block numbering area 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 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, and the disposition of the application (e.g., approved, denied, and withdrawn).

Home Mortgage Loans: such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes loans for multifamily (five or more families) dwellings, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

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

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

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

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

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

Metropolitan Area (MA): Any primary metropolitan area (PMA), metropolitan area (MA), or consolidated metropolitan area (CMA), as defined by the Office of Management and Budget, with a population of 250,000 or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial 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 more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

Description of Institution

Western Sierra National Bank Association (WSNB) is an intrastate full service commercial bank headquartered in Cameron Park, California. As of September 30, 2004, the bank had total assets of \$527 million, total deposits of \$474 million, and a net tier one capital position of \$45 million. WSNB's loans, net of allowance for losses, totaled \$439 million, of which 12% are loans secured by 1 – 4 family residential or multifamily properties, 31% are loans for construction and land development, and 58% are secured and unsecured commercial and industrial loans. Farm loans were a small amount of the portfolio so it was not reviewed.

Western Sierra Bancorp wholly owns WSNB as well as Lake Community Bank, headquartered in Lakeport, California, Central California Bank headquartered in Sonora, California and Auburn Community Bank headquartered in Auburn, California. The bank began operations in January 1984 in Cameron Park in El Dorado County. The bank expanded to serve western El Dorado County and opened branch offices along Hwy 50, in Pollock Pines in November 1985, Placerville in December 1987, El Dorado Hills in August 1990 and West Placerville in September 1995.

Western Sierra Bancorp has total assets of \$1,036 million, total deposits of \$873 million. The bank holding company has four wholly-owned subsidiaries for the purpose of issuing trust preferred securities to investors and holding floating rate junior subordinated deferrable interest debentures with proceeds used for bank acquisitions, to provide regulatory capital for the subsidiary banks and for general corporate purposes. The holding company also operates the Western Sierra National Bank Investment Trust, a Maryland Real Estate Investment Trust.

Western Sierra Financial Services, a division of WSNB, was established in August 2003, to offer customers access to investments for retirement strategies, college funds and insurance products.

In February 1997, the bank purchased a branch from Wells Fargo in the town of Lincoln in South Placer County. Through a merger with Roseville First National Bank in May 2000, the bank acquired two additional branches in South Placer County (Roseville and Granite Bay).

Additional branches opened since 1999 include Sacramento (1999), Folsom (1999), Stanford Ranch in South Placer County (2000), and Elk Grove in Sacramento County (2004). A branch was approved for North Natomas area of north Sacramento County, but won't open until late 2004.

WSNB did not request consideration of any affiliate activity for this evaluation.

There are no legal, financial or other factors impeding WSNB's ability to help meet the credit needs in its assessment area.

This is the first CRA evaluation using the "Large Bank CRA" procedures. The bank received a "Satisfactory" rating at its last CRA examination in March 29, 1999.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation of WSNB's lending considered its primary product, CRA-reportable business lending, as well as HMDA lending for the calendar years 2002 and 2003. 2002 was the first year the bank began reporting as a large bank. Community development loans, investments and services, as well as retail services, were considered for the period March 29, 1999 (the date of the last CRA evaluation) through November 1, 2004. Because the evaluation period spanned two different periods of census demographic data (1990 data for 2002 and 2000 data for 2003), two separate sets of tables were compiled for each evaluation period and analysis was performed separately on each set of tables. Conclusion comments will refer to both evaluation periods unless there is a material difference in which case the comments will refer to each evaluation period separately.

Data Integrity

We reviewed a representative sample of WSNB's reported CRA and HMDA loans to determine the accuracy of the data submitted. This review determined there was a high level of accuracy. These errors were not considered significant and did not affect the utility of the data for this evaluation.

Selection of Areas for Full-Scope Review

Until July 1, 2002, the bank had four branches in Tuolumne County that constituted another separate assessment area. These branches were sold on July 1, 2002 and operated under the name of Sentinel Bank for only six months of the evaluation period. An insignificant number of loans were made through these branches. For these reasons, we will only consider WSNB's remaining assessment area, the Sacramento MSA, for the full-scope review. Please refer to Table 1 for data concerning volume and percentage of loans in the AA.

Ratings

WSNB's overall rating is based on the full scope review of the Sacramento MSA, which is WSNB's only current AA. As stated above, the bank had four branches in the Tuolumne AA, but they were sold. All the weight was given to WSNB's performance in the Sacramento MSA.

Other

Community contacts were conducted as part of this examination. The information from these contacts is incorporated into our evaluation.

Fair Lending Review

An analysis of the most recent public comments, consumer complaint information and HMDA data was performed according to the OCC's risk based fair lending approach. Based on its analysis of the information, the OCC decided that a comprehensive fair lending examination would not need to be conducted in connection with the CRA evaluation this year. The latest comprehensive fair lending exam was performed in March 1999.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

WSNB's performance under the lending test is rated low satisfactory based on the full-scope review of WSNB's Sacramento assessment area.

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other Products in Appendix C for the facts and data used to evaluate WSNB's lending activity.

Lending activity is adequate. During the evaluation period, the bank made 1,002 reportable home mortgage and CRA loans totaling \$218 million. For HMDA loans in the Sacramento AA, the bank was ranked 96th with .13% market share in 2002 and 145th with .08% market share in 2003. For CRA loans in the Sacramento AA, the bank was the 23rd ranked lender with .22% market in 2002 and the 18th ranked lender with .48% of CRA loans in 2003. The bank had a 12th ranked 1.93% share of all FDIC insured deposits in Sacramento County. The level of lending activity relative to deposits is adequate considering the large number of mortgage brokers and credit card companies with no deposit taking facilities that are lending in the AA.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3, 4 and 5 in Appendix C for the facts and data used to evaluate the geographic distribution of WSNB's home mortgage loan originations and purchases.

Sacramento AA

Geographic distribution of HMDA lending in the Sacramento AA is adequate. Lending in the Sacramento AA is severely restricted by the supply of affordable housing. For more information on housing affordability in the Sacramento AA, please refer to the Market Profile.

Home Purchase

The geographic distribution of home purchase loans in the Sacramento AA is adequate. Using 2002 and 2003 data, WSNB's percentage of loans in the low- and moderate-income census tracts was less than the percentage of owner occupied houses in those tracts. Market share by geography was insignificant and data was not analyzed.

The bank is above peer in lending to moderate-income applicants compared to total applicants in 2002, but below peer for low-income applicants in 2002 and 2003 and moderate-income applicants in 2003.

Home Improvement

Home improvement loans are not a part of WSNB's portfolio and are not included in the analysis.

Refinance

The geographic distribution of refinance loans in the Sacramento AA is adequate. The percentage of loans to borrowers in low-income census tracts is less than owner occupied housing in those tracts in 2002 and 2003. The percentage of loans to borrowers in moderate-income census tracts is the same as the owner occupied housing in those tracts in 2002 and less than the percentage of loans to borrowers in low and moderate-income census tracts in 2003. With the exception of moderate-income market share in 2002, the bank was below its overall market share for the other categories of borrowers.

The bank is above peer in lending to moderate-income applicants compared to total applicants in 2002, but below peer for moderate-income applicants in 2002 and low- and moderate-income applicants in 2003.

Multifamily Loans

The geographic distribution of multifamily loans in the Sacramento AA is good. In 2002 the bank did not have any multifamily loans in the AA. In 2003, the percentage of loans to borrowers in low-income census tracts is more than the demographics in those tracts. In 2003, the percentage of loans to borrowers in moderate-income census tracts is slightly less than the demographics in those tracts. Using 2003 data, the percentage of loans to borrowers in moderate-income census tracts is less than the demographics in those tracts. WSNB's low-income market share is more than the overall market share. WSNB's moderate-income market share is less than the overall market share.

The bank extended five multifamily loans in 2003. Using 2003 peer data, the bank exceeded peer demographics in lending to applicants in low-income tracts.

Small Loans to Businesses

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

The geographic distribution of small loans to businesses in the Sacramento AA is adequate.

Using 2002 data, the percentage of small loans to businesses is less than the percentage of businesses in low- and moderate-income tracts. Using 2003 data, the percentage of small business loans in low- and moderate-income geographies is less than the percentage of businesses in low and moderate-income tracts. WSNB's market share is less than the overall market share.

Although the data show the bank consistently below the demographics in the low and moderate-income census tracts, they exceed the demographics in the middle and upper income census tracts where the majority of business with revenues of less than one million dollars are located.

Small Loans to Farming

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

Small loans to farms were an insignificant part of WSNB's overall lending and were not considered in the overall rating.

Lending Gap Analysis

The examiners performed an analysis of WSNB's loan patterns of HMDA and small loans to businesses, utilizing a variety of techniques including mapping for the AA. This analysis revealed gaps in the geographic distribution of those loans. The gaps existed throughout the assessment area and resulted in disproportionate gaps in lending to low-income census tracts. Our analysis of the lending patterns indicated that the gaps were a result of the concentration of low-income census tracts in areas where the bank had not traditionally done businesses (downtown Sacramento) and not an attempt to exclude certain census tracts and persons. The existence of gaps did not negatively impact WSNB's rating.

Inside/Outside Ratio

In 2003, 70 percent of WSNB's HMDA loans and 92 percent of WSNB's small loans to business were inside WSNB's assessment area. In 2002, 60 percent of WSNB's HMDA loans and 96 percent of WSNB's small loans to businesses were inside WSNB's assessment area.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

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

Sacramento

The distribution of home mortgage lending by borrower income in the Sacramento AA is adequate.

Home Purchase

Using 2002 and 2003 data, home purchase lending to low- and moderate-income borrowers is adequate. In 2002 and 2003, home purchase lending in the Sacramento AA to low-income borrowers is below the percentage of low-income borrowers in the AA. In 2002 and 2003, home purchase lending in the Sacramento AA to moderate-income borrowers is the same as the percentage of moderate-income borrowers in the AA.

In 2002, WSNB's market share of loans to low- and moderate-income borrowers is less than its overall market share. In 2003, WSNB's market share of loans to low- and moderate-income borrowers exceeds its overall market share.

Using 2002 peer data, the bank is slightly above peer in lending to moderate-income applicants and below peer in lending to low-applicants. Using 2003 peer data, the bank also exceeded peer in lending to low and moderate-income applicants.

Home Improvement

Home improvement loans are an insignificant part of WSNB's portfolio and were not analyzed.

Refinance

Refinance lending by borrower income is adequate. Using 2002 data, WSNB's refinance loans to low- and moderate-income borrowers in the AA were less than the percentage of low- and moderate-income borrowers in the AA. Using 2003 data, WSNB's refinance loans to low- and moderate-income borrowers in the AA were less than the percentage of low- and moderate-income borrowers in the AA. In 2002, WSNB's market share to low-income borrowers was less than the overall market share. In 2002, WSNB's market share to moderate-income borrowers was equal to the overall market share. In 2003, WSNB's market share to low- and moderate-income borrowers was less than the overall market share.

Using 2002 peer data, the bank is above peer in lending to low income and moderate-income applicants. Using 2003 peer data, the bank also exceeded peer in lending to moderate-income applicants.

Small Loans to Businesses

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

WSNB's distribution of small loans to businesses by borrower income is excellent. Using 2002 and 2003 data, the percentage of the bank's loans to businesses with revenues of less than \$1 million exceeds the percentage of these businesses in the community. WSNB's market share of loans to these businesses exceeds its overall market share.

Using 2002 and 2003 peer data, the bank also exceeded WSNB's market share of loans to these businesses.

Small Loans to Farms

Refer to Table 12 in the Appendix C for the facts and data used to evaluate the borrower distribution of WSNB's origination/purchase of small loans to businesses.

Small loans to farms were an insignificant part of WSNB's overall lending and were not considered in the overall rating.

Community Development Lending

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate WSNB'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.

WSNB's community development lending had a positive impact on their overall rating. The bank made four loans totaling \$4,867M in its assessment area. This represented 10.7% of WSNB's Tier 1 capital. How these loans impact the needs of WSNB's assessment area is discussed below.

The bank provided permanent financing (\$2,450M) to retrofit a commercial building in the county of Sacramento. The building is leased to the county, who in turn has contracted with St. John's Shelter for Women and Children to operate the facility as a women and children shelter.

The bank approved an irrevocable letter of credit (\$200M) for additional collateral to fund the construction of an affordable apartment project in Roseville.

The bank approved and funded a loan (\$200M) for a senior affordable apartment project in Roseville. The loan collateralizes the bank's obligation to guarantee repayment to the Federal Home Loan Bank.

The bank approved a construction facility (\$1,940M) to construct a 13 unit-condominium project in the downtown Sacramento area. The bank is working with the Sacramento Housing and Development Agency (SHRA). SHRA provides funds in the form of both a permanent subsidy and a "forgivable loan" to facilitate the development of affordable housing in the downtown area.

Product Innovation and Flexibility

The bank does not offer any flexible or innovative lending products.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

WSNB's performance under the investment test is rated High Satisfactory based on the full-scope review in WSNB's performance in the Sacramento Assessment Area.

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

Dollar amount of qualified investments

Western Sierra NB has a good level of qualified investments that benefit WSNB's assessment area. Since the previous evaluation, the bank made three (3) qualified investments totaling \$4,870M. There were no qualified investments at the prior examination in 1999. The bank also made donations of \$2,324. Total investments and donations, since our last examination were \$4,872,324 or 10.71% of 9/30/04 Tier 1 Capital. For 2004, the total investments are \$100,000 or 0.022% of 9/30/04 Tier 1 Capital.

Responsiveness of qualified investments to credit and community development needs

Discussion with EVP Wayne Koonce, information solicited from community contacts, and examiners' knowledge of the community confirm the investment opportunities available within the AA are limited. WSNB's investment in the FNMA Secured Bonds is responsive to the needs of the community because funds are used for financing multifamily low-to-moderate income housing units. The offering was made on 7/12/00 for \$1.7 million. The bank, in April 2003, invested \$3 million in WNC Institutional Tax Credit Fund Series 3. The company has eight properties in California with two properties in the bank's primary market area (Sacramento, Rancho Cordova). While the entire investment qualifies for CRA purposes, the level of responsiveness is not as high as it could be because many of the properties are located outside of WSNB's AA. The bank purchased \$100M in series C preferred stock investment in a CRA bank (Neighborhood Bancorp) on 5/12/04. The investment qualifies, but its impact on the rating is low because they only invest in properties in the San Diego area, which is outside WSNB's AA.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

WSNB's performance under the Service Test is rated Low Satisfactory based on the full-scope review of WSNB's performance in the Sacramento Assessment Area.

Retail Banking Services

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

The distribution of Western Sierra's twelve branches is adequate based on the geographic distribution of the population in WSNB's assessment areas. Thirty-one percent of WSNB's AA census tracts are low- and moderate-income tracts. However, none of WSNB's branches are in low-income census tracts, and only eight percent of the branches are in moderate-income census tracts. The lack of branches in the low-income census tracts is mitigated by the proximity to the branches in the moderate-income census tracts.

The branches are distributed as follows: Sacramento is located in a moderate-income tract; Pollock Pines, Lincoln, Placerville, West Placerville and Stanford Ranch are located in a middle-income tract; and Cameron Park, El Dorado Hills, Roseville, Elk Grove, Folsom and Granite Bay are located in an upper income tract. By the end of 2004 Western Sierra Bank will be opening a branch in Natomas, which is located in a moderate-income tract.

The bank opened two branches in the upper income area and one branch in a middle-income area during this evaluation period. The bank did not close any branches within the assessment area during this evaluation period. The bank closed four branches outside of the assessment area, which were opened for the first six months of this evaluation period. The bank sold these branches operating under a trade name of Sentinel Community Bank, a branch of Western Sierra National Bank on July 1, 2002. The branch openings and closings did not adversely impact the accessibility of the bank delivery systems particularly to low- and moderate-income individuals.

Branch hours are reasonable. All of the branches are open Monday – Thursday 9:00 a.m. to 5:00 p.m. The majority of the branches are open Friday from 9:00 a.m. to 6:00 p.m.

Alternate Delivery Systems

The bank offers a wide range of consumer and business loan and deposit products at each of its full-service branch locations. ATMs are located at all of the branches except for Placerville and Granite Bay offices.

In addition, the bank provides online banking, which includes the transfer of money, payment of bills, printing of statements, and tracking and research of transactions. For businesses, the bank provides on line banking service that provides balance and statement reporting, electronic reconciliation, and wire initiation. Although many of these services can increase the

accessibility of the bank to low- and moderate-income persons, none was designed for that purpose.

Additionally, the bank is currently developing the following community service involvements that are designed specifically to increase accessibility to low- and moderate-income persons.

ATM Program – The bank is currently modifying its ATM machines to accept debit cards issued to individuals for payments of welfare, SSI and food stamp benefits. The bank will accept these debit cards and provide cash back without a surcharge.

Money Smart Program - Involvement in the FDIC's Money Smart Interactive Computer-Based Instruction Product. The training allows participants to learn banking basics. The bank is exploring the use of training facilities to "train the trainers" and then launch the CD-Rom based training in conjunction with "welfare to work" programs, schools and community groups in WSNB's assessment area.

Community Development Services

Western Sierra provides support to the community by providing expertise to non-profit organizations and affordable housing agencies. WSNB's participation in community development services is adequate in relation to similar institutions. Examples of these community services are listed below:

A bank officer provides financial expertise to a revolving loan fund facilitating credit to affordable housing.

A bank officer provides financial expertise to a Housing Rehabilitation Loan Program.

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 non-metropolitan 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): 1/1/2002 to 12/31/2003 Investment and Service Tests and CD Loans: 3/29/1999 to 11/1/2004	
Financial Institution	Products Reviewed	
Western Sierra National Bank Cameron Park, California	Home Mortgage Loans, Small Loans to Businesses, Community Development Loans, Investments and Services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	None	None
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Sacramento MSA	Full-Scope	

Appendix B: Market Profiles for Full-Scope Areas

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Market Profiles for Areas Receiving Full-Scope Reviews

Sacramento MSA.....	B-2
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Sacramento

Demographic Information for Full Scope Area: 2002WSAA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	275	6.18	20.73	48.00	24.00	1.09
Population by Geography	1,340,010	5.14	17.45	51.69	25.72	0.00
Owner-Occupied Housing by Geography	301,953	2.43	12.52	53.21	31.84	0.00
Business by Geography	93,705	4.92	19.95	46.42	28.71	0.00
Farms by Geography	2,091	2.20	12.77	58.39	26.64	0.00
Family Distribution by Income Level	349,108	20.17	18.02	23.02	38.79	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	133,326	8.29	25.45	51.51	14.75	0.00
Median Family Income		38,850	Median Housing Value		136,097	
HUD Adjusted Median Family Income for 2002		57,300	Unemployment Rate (1990 US Census)		2.97%	
Households Below Poverty Level		9.62%				

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

Source: 1990 US Census and 2002 HUD updated MFI

Demographic Information for Full Scope Area: 2003WSAA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	366	7.38	24.32	41.53	26.78	0.00
Population by Geography	1,628,197	6.69	24.75	40.68	27.87	0.00
Owner-Occupied Housing by Geography	376,212	3.39	17.85	43.89	34.87	0.00
Business by Geography	102,892	7.44	24.00	39.75	28.81	0.00
Farms by Geography	2,436	3.69	16.75	47.45	32.10	0.00
Family Distribution by Income Level	411,470	20.31	18.18	20.99	40.52	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	158,351	10.77	34.82	39.89	14.53	0.00
Median Family Income		54,006	Median Housing Value		163,312	
HUD Adjusted Median Family Income for 2003		59,800	Unemployment Rate (1990 US Census)		2.96%	
Households Below Poverty Level		10.15%				

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

Source: 1990 US Census and 2003 HUD updated MFI

The Sacramento Metropolitan Statistical Area (MSA) is comprised of Sacramento, Placer, and El Dorado counties. The three-county region reaches from the Central Valley to the Lake

Tahoe region in the Sierra Nevada Mountains. The Sacramento County is the most populous county within the assessment area.

Western Sierra National Bank has 12 branches in its AA and 10 branches have at least one ATM available at least 24 hours a day. The bank ranks 24th in small business lending (dollars) in the county with a 0.22% market share. The bank ranks 121st in home mortgage lending with a 0.11% market share. As of June 30, 2004, WSNB's deposit market share was 1.93% and there are forty-two institutions with a physical presence in the market.

As of the 1990 census, the MSA includes 275 tracts and median housing values were over \$136,000. Median family income for 2002 was over \$57,000. As of the 2000 census, the MSA includes 366 tracts and median housing values were over \$155,000. Median family income for 2003 was over \$59,000.

Sacramento County is in the middle of the Central Valley and the southernmost portion of the county has direct access to the San Francisco Bay. The Department of Finance estimates Sacramento's 2003 population at more than 1.3 million, up 2.2 percent from the previous year. The city of Sacramento is the largest city in the county. Other large cities include Citrus Heights, Elk Grove and Folsom.

Placer County includes the grasslands of the Gold Country, the Sierra Nevada Mountain Range and numerous rivers, lakes, state and national parks, and ski resorts. The county's estimated 2003 population of 275,600 is up 3.7% from 2002 figures. Placer's largest cities include Roseville, Rocklin and Lincoln.

According to the Labor Market Information Division, the economy of El Dorado County is heavily dependent on tourism and recreation. With an estimated 2003 population of 166,000, the county's population increased 1.5 percent from the previous year. El Dorado's largest cities are South Lake Tahoe and Placerville.

D&B data dated 2002 shows that 51% of area businesses had sales of less than \$1 million. D&B data dated 2003 shows that 54% of area businesses had sales of less than \$1 million. State and local government is the leading employer. Other major industries are trade and professional services. The largest civilian employers in the area are California State University - Sacramento and Raley's, Inc. The state budget crisis will crimp the government sector through the end of FY 2005 and is a significant factor in the economy. House-price appreciation continues to accelerate and has nearly exceeded the record pace set in 1990. Housing demand is further fueled by current low interest rates.

Our community contacts indicated the need for single family and multi-family loans and homebuyer education classes.

Appendix C: 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: 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/AA. 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/AA. Community development loans to statewide or regional entities or made outside WSNB’s assessment area may receive positive CRA consideration.
- 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/AA. 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 WSNB'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 WSNB'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/AA. 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/AA.

- 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 WSNB's financial reporting system.
- Table 15. Distribution of Branch Delivery System and Branch Openings/Closings** - Compares the percentage distribution of the number of WSNB'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.

Institution ID: WESTERN SIERRA NATIONAL BANK

Table 1. Lending Volume

LENDING VOLUME		Geography: WESTERN SIERRA				Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002						
MA/Assessment Area (2002):	% 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:												
2002WSAA	100.00	286	58,560	237	44,557	2	280	2	2,217	527	105,614	100.00

* Loan Data as of December 31, 2002. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.

*** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: WESTERN SIERRA				Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002								
MA/Assessment Area (2002):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		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:														
2002WSAA	100.00	2	400	2	400	0	0	0	0	0	0	0	0	100.00

* Loan Data as of December 31, 2002. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2002 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: WESTERN SIERRA		Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002	
MA/Assessment Area (2002):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
2002WSAA	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2002 to December 31, 2002.

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: WESTERN SIERRA				Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MA/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:															
2002WSAA	62	100.00	2.43	0.00	12.52	11.29	53.21	41.94	31.84	46.77	0.13	0.00	0.15	0.12	0.15

* Based on 2002 Peer Mortgage Data (MSA 6920)

** 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 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: WESTERN SIERRA				Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MA/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:															
2002WSAA	0	0.00	2.43	0.00	12.52	0.00	53.21	0.00	31.84	0.00	0.01	0.00	0.00	0.03	0.00

* Based on 2002 Peer Mortgage Data (MSA 6920)

** 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 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: WESTERN SIERRA				Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					Market Share (%) by Geography [*]				
MA/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:															
2002WSAA	224	100.00	2.43	0.45	12.52	12.50	53.21	47.32	31.84	39.73	0.13	0.00	0.18	0.13	0.12

^{*} Based on 2002 Peer Mortgage Data (MSA 6920)

^{**} 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 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: WESTERN SIERRA				Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MA/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:															
2002WSAA	0	0.00	9.15	0.00	28.27	0.00	49.36	0.00	13.22	0.00	0.26	1.75	0.00	0.00	0.00

* Based on 2002 Peer Mortgage Data (MSA 6920)

** 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 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: WESTERN SIERRA				Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					Market Share (%) by Geography [*]				
MA/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:															
2002WSAA	237	100.00	4.92	0.42	19.95	13.08	46.42	49.79	28.71	36.71	0.22	0.00	0.11	0.26	0.30

^{*} Based on 2002 Small Business Data MSA 6920

^{**} 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 (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: WESTERN SIERRA					Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MA/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:																
2002WSAA	2	100.00	2.20	0.00	12.77	50.00	58.39	50.00	26.64	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2002 Small Business Data MSA 6920

** 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 (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WESTERN SIERRA					Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					Market Share [*]				
MA/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:																
2002WSAA	62	100.00	20.17	0.00	18.02	18.03	23.02	18.03	38.79	63.93	0.16	0.06	0.13	0.11	0.19	

^{*} Based on 2002 Peer Mortgage Data (MSA 6920)

^{**} As a percentage of loans with borrower income information available. No information was available for 1.6% of loans originated and purchased by BANK.

^{***} Percentage of Families is based on the 1990 Census information.

^{****} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: WESTERN SIERRA					Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					Market Share [*]				
MA/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:																
2002WSAA	0	0.00	20.17	0.00	18.02	0.00	23.02	0.00	38.79	0.00	0.01	0.00	0.00	0.00	0.03	

^{*} Based on 2002 Peer Mortgage Data (MSA 6920)

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

^{***} Percentage of Families is based on the 1990 Census information.

^{****} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: WESTERN SIERRA					Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					Market Share [*]				
MA/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:																
2002WSAA	224	100.00	20.17	3.14	18.02	13.00	23.02	23.77	38.79	60.09	0.15	0.13	0.15	0.14	0.15	

^{*} Based on 2002 Peer Mortgage Data (MSA 6920)

^{**} As a percentage of loans with borrower income information available. No information was available for 0.4% of loans originated and purchased by BANK.

^{***} Percentage of Families is based on the 1990 Census information.

^{****} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: WESTERN SIERRA			Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002				
MA/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:									
2002WSAA	237	100.00	71.83	100.00	51.05	29.96	18.99	0.22	0.75

^{*} Based on 2002 Small Business Data MSA 6920

^{**} 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 - 2002).

^{****} 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 0.00% 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: WESTERN SIERRA			Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002				
MA/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 \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
2002WSAA	2	100.00	89.19	100.00	50.00	50.00	0.00	0.00	0.00

^{*} Based on 2002 Small Business Data MSA 6920

^{**} 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 - 2002).

^{****} 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: WESTERN SIERRA									
Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
2002WSAA	0	0	1	1,770	1	1,770	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.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: WESTERN SIERRA				Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002									
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:																	
2002WSAA	100.00	10	100.00	0.00	20.00	60.00	20.00	1	4	0	0	- 3	0	5.14	17.45	51.69	25.72

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System		Geography: WESTERN SIERRA						Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002									
MA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
2002WSAA	100.00	10	100.00	0	20	60	20	10	100.00	0	2	6	2	5.14	17.45	51.69	25.72

Institution ID WESTERN SIERRA NATIONAL BANK

Table 1. Lending Volume

LENDING VOLUME		Geography: SACRAMENTO MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						
MA/Assessment Area (2003):	% 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:												
2003WSAA	100.00	305	68,086	271	46,508	1	125	2	2,650	579	117,369	100.00

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2003 to December 31, 2003.

*** Deposit Data as of November 16, 2004. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: SACRAMENTO MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003								
MA/Assessment Area (2003):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		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:														
2003WSAA	100.00	5	1,194	5	1,194	0	0	0	0	0	0	0	0	100.00

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2003 to December 31, 2003.

*** Deposit Data as of November 16, 2004. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: SACRAMENTO MSA		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003	
MA/Assessment Area (2003):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
2003WSAA	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2003 to December 31, 2003.

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: SACRAMENTO MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography *				
MA/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:															
2003WSAA	62	100.00	3.39	1.61	17.85	3.23	43.89	67.74	34.87	27.42	0.08	0.03	0.01	0.14	0.05

* Based on 2003 Peer Mortgage Data (Sacramento MSA)

** 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.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: SACRAMENTO MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MA/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:															
2003WSAA	0	0.00	3.39	0.00	17.85	0.00	43.89	0.00	34.87	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2003 Peer Mortgage Data (Sacramento MSA)

** 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.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: SACRAMENTO MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MA/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:																
2003WSAA	238	100.00	3.39	0.84	17.85	4.20	43.89	59.24	34.87	35.71	0.10	0.03	0.03	0.15	0.09	

* Based on 2003 Peer Mortgage Data (Sacramento MSA)

** 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.

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Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: SACRAMENTO MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MA/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:															
2003WSAA	5	100.00	10.73	20.00	36.33	20.00	38.22	60.00	14.72	0.00	1.14	1.30	0.49	2.52	0.00

* Based on 2003 Peer Mortgage Data (Sacramento MSA)

** 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 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: SACRAMENTO MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MA/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:																
2003WSAA	271	100.00	7.44	3.69	24.00	11.81	39.75	44.28	28.81	40.22	0.48	0.27	0.29	0.59	0.59	

* Based on 2003 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 (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: SACRAMENTO MSA															
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003															
MA/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:															
2003WSAA	1	100.00	3.69	0.00	16.75	0.00	47.45	100.00	32.10	0.00	0.32	0.00	0.00	0.66	0.00

* Based on 2003 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 (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: SACRAMENTO MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share [*]				
MA/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:																
2003WSAA	62	100.00	20.31	3.28	18.18	18.03	20.99	26.23	40.52	52.46	0.09	0.11	0.14	0.08	0.08	

^{*} Based on 2003 Peer Mortgage Data (Sacramento MSA)

^{**} As a percentage of loans with borrower income information available. No information was available for 1.6% of loans originated and purchased by bank.

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

^{****} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: SACRAMENTO MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share [*]				
MA/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:																
2003WSAA	0	0.00	20.31	0.00	18.18	0.00	20.99	0.00	40.52	0.00	0.00	0.00	0.00	0.00	0.00	

^{*} Based on 2003 Peer Mortgage Data (Sacramento MSA)

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

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

^{****} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: SACRAMENTO MSA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share [*]				
MA/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:																
2003WSAA	238	100.00	20.31	3.39	18.18	15.25	20.99	30.51	40.52	50.85	0.12	0.09	0.11	0.13	0.12	

^{*} Based on 2003 Peer Mortgage Data (Sacramento MSA)

^{**} As a percentage of loans with borrower income information available. No information was available for 0.8% of loans originated and purchased by bank.

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

^{****} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: SACRAMENTO MSA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/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:									
2003WSAA	271	100.00	64.06	100.00	53.87	28.78	17.34	0.48	0.84

^{*} Based on 2003 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 - 2003).

^{****} 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 0.00% 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: SACRAMENTO MSA		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					
MA/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 \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
2003WSAA	1	100.00	86.54	100.00	0.00	100.00	0.00	0.32	0.39

^{*} Based on 2003 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 - 2003).

^{****} 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: SACRAMENTO MSA									
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
2003WSAA	0	0	2	3,100	2	3,100	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.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
				Geography: SACRAMENTO MSA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
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:																	
2003WSAA	100.00	12	100.00	0.00	8.33	41.67	50.00	2	0	0	0	0	2	6.69	24.75	40.68	27.87

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System																	
Geography: SACRAMENTO MSA																	
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003																	
MA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
2003WSAA	100.00	12	100.00	0	8	42	50	10	100.00	0	1	4	5	6.69	24.75	40.68	27.87