

2007 Reinvestment Volume in San Diego County: A Summary

San Diego Reinvestment Task Force

3989 Ruffin Rd.

San Diego, CA 92123

Background on the Reinvestment Task Force

- San Diego City-County Reinvestment Task Force (RTF) was established in 1977 as a joint City and County quasi-public entity
- Monitor banking practices in the region
- Develop strategies for reinvestment in partnership with public, community and private lending institutions
- Add community development equity investment
- Broaden investor base beyond banks

Monitor Lending Practices

Develop specific agreements with major lenders in the County of San Diego

- Home mortgages in low-mod census tracts
- Affordable housing development
- Small business lending
- Community development lending
- Consumer loans for low-income borrowers
- Corporate giving for housing and economic development
- Investments

Agreements with Banks

As of 2007 specific agreements with 10 institutions:

- Bank of America
- Washington Mutual
- Wells Fargo
- Union Bank
- CA Bank & Trust
- US Bank
- San Diego National
- Citibank
- Comerica
- Borrego Springs

Note: Borrego Springs' data is not included due to small size relative to the other 9 banks.

Market Share

Institution	No. of Office 2007	No. of Offices 2008	%Market Share 2007	%Market Share 2008	※ Deposits 2008 (\$000)
Bank of America	74	75	16.6%	16.60%	7,970,515
Wells Fargo Bank	93	99	15.84%	15.84 %	8,195,299
Washington Mutual Bank	74	77	15.31 %	15.80 %	7,551,345
Union Bank of California	60	61	9.30 %	9.02 %	4,312,769
California Bank & Trust	27	27	5.18%	5.14%	2,454,777
San Diego National Bank	21	24	4.49 %	4.3 %	2,056,701
Citibank West	27	25	2.67 %	2.59%	1,239,980
US Bank	44	46	2.95%	2.78 %	1,329,272
Comerica Bank	3	3	1.65 %	1.33%	637,274

*source: FDIC Market Share Report for San Diego County: June 30, 2008

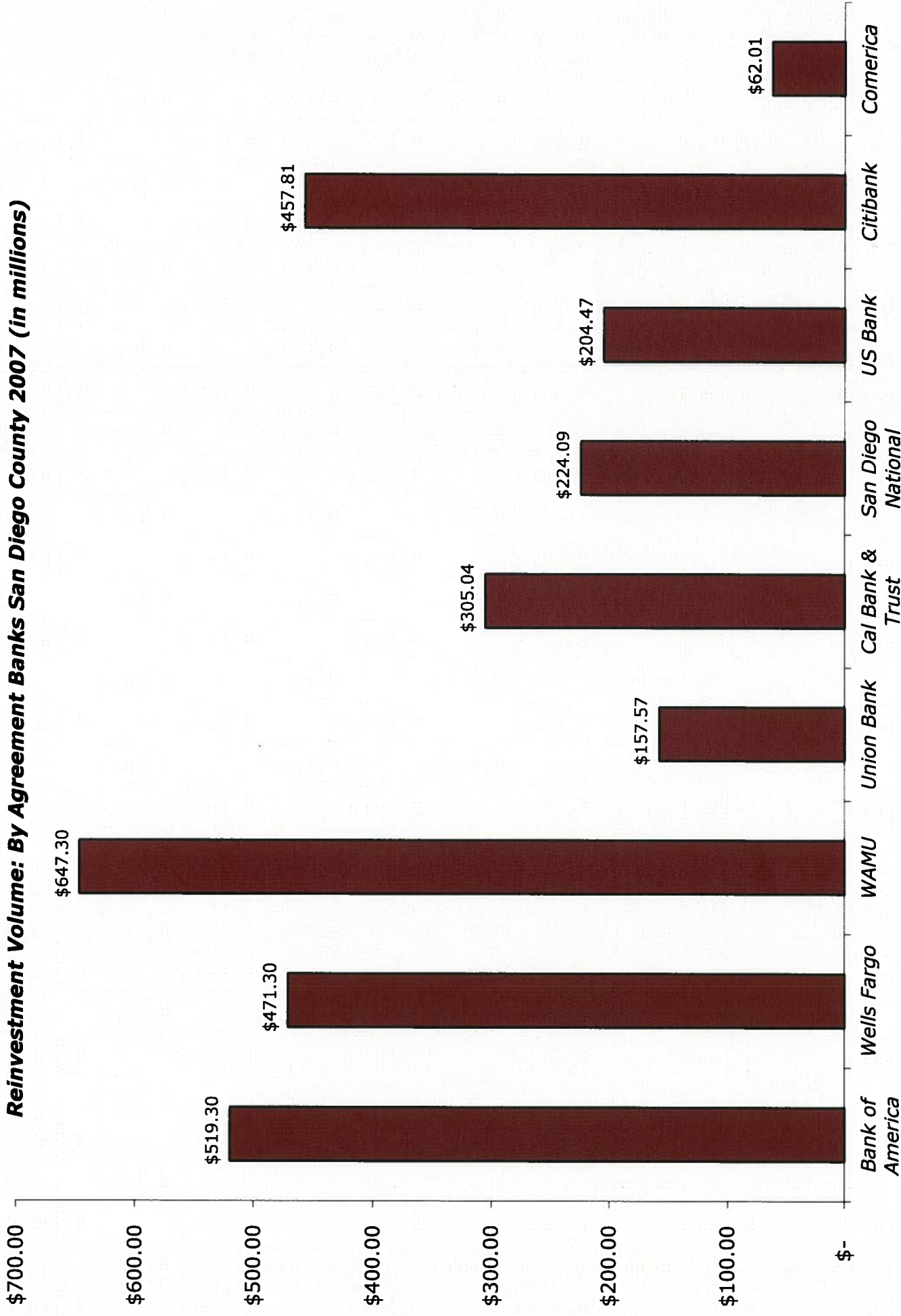
2007 CRA Activity in San Diego

Lending Institution	CRA Amount (millions)	2007 Percent of Deposits*	Percent of Deposits Difference 2006-2007
Bank of America	\$519.30	6.51%	.97%
Wells Fargo Bank	\$471.30	5.75%	-.32%
Washington Mutual	\$647.30	8.57%	-1.02%
Union Bank Of California	\$157.57	3.37%	.27%
California Bank and Trust	\$305.04	12.72%	5.3%
San Diego National Bank	\$224.09	10.89%	-11.69%
US Bank	\$204.47	15.38%	5.7%
Citibank	\$457.81	36.92%	-5.37%
Comerica	\$62.01	9.73%	-1.42%
Total/ Average:	\$3,048.18	8.53%	-.16%

➤ The CRA Amount decreased by \$18.72 million over 2006.

➤ **2006 % of deposits were re-calculated to include the new policy of not reporting consumer loans

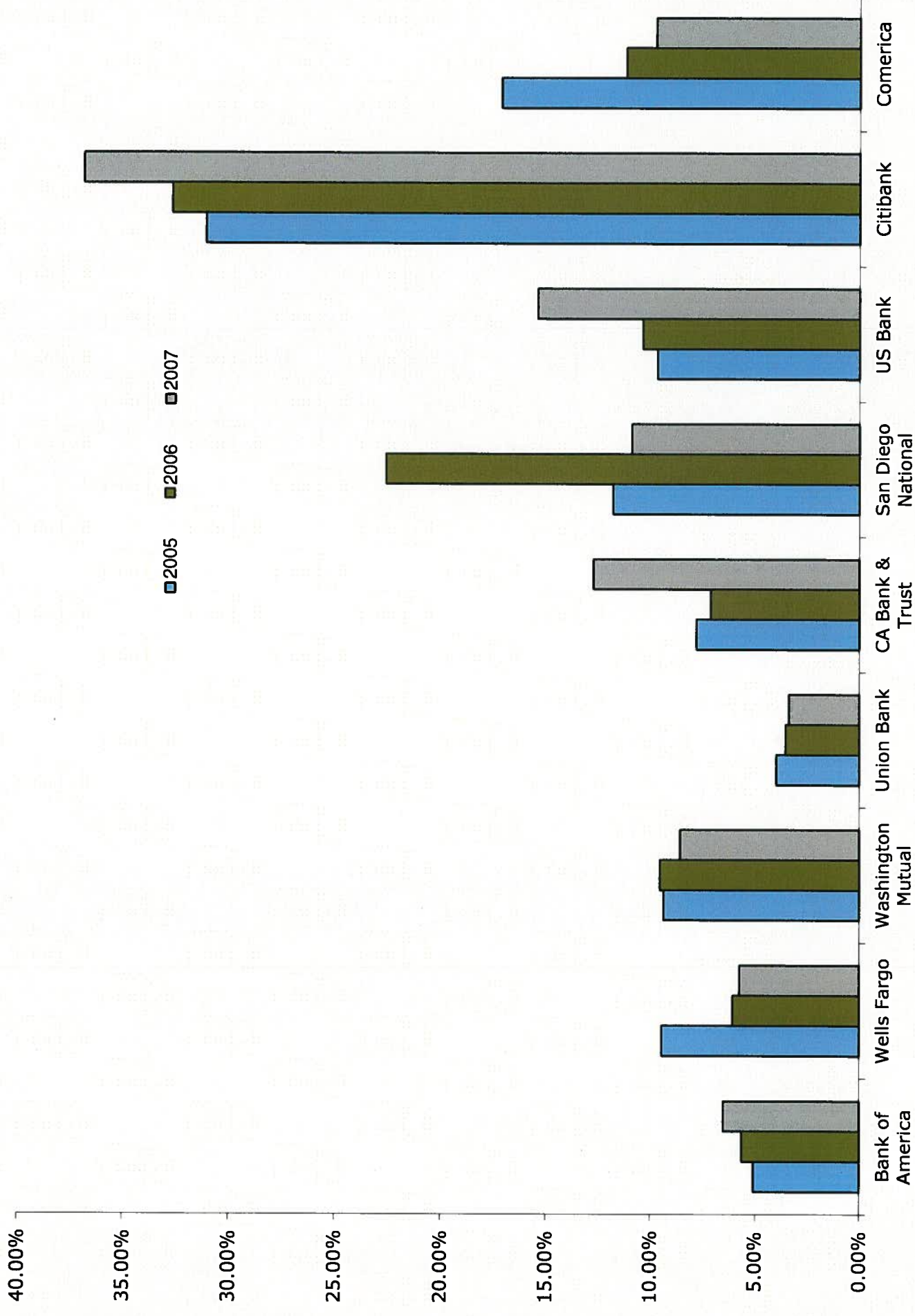
2007 CRA Volume By Individual Banks



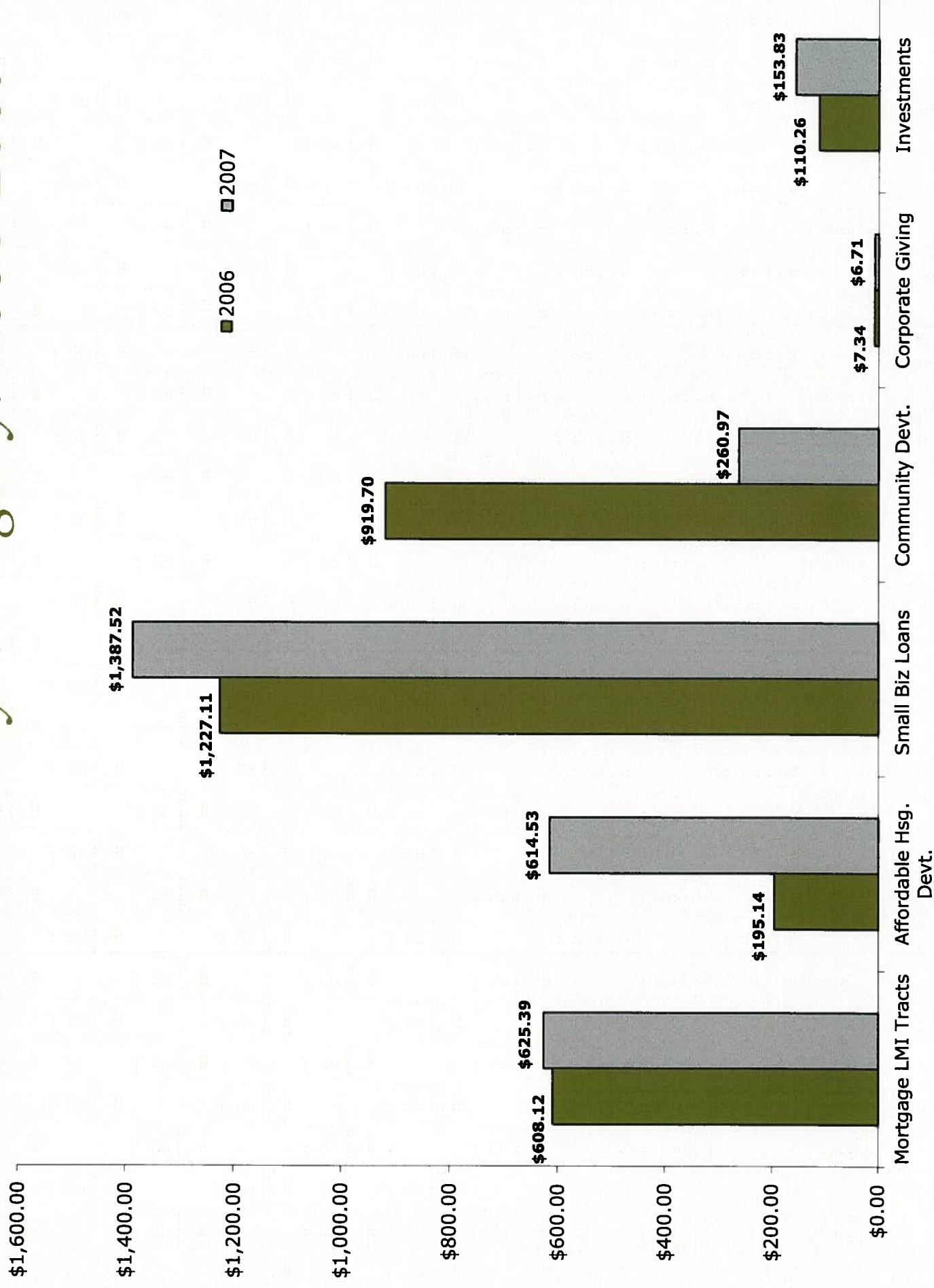
Difference in CRA Volume 2006-2007

Lending Institution	\$ CRA Volume Difference 2006-2007 (millions)	\$CRA Volume Percent Difference 2006-2007
<i>Bank of America</i>	\$72.74	16.29%
<i>Wells Fargo Bank</i>	\$4.22	2.75%
<i>Washington Mutual</i>	-\$43.50	-6.94%
<i>Union Bank of California</i>	\$1.23	.79%
<i>CA Bank & Trust</i>	\$129.08	73.35%
<i>San Diego National Bank</i>	-\$259.29	-53.64%
<i>US Bank</i>	\$58.23	40.02%
<i>Citibank West</i>	\$41.09	9.86%
<i>Comerica</i>	-\$25.65	-29.26%

Agreement Banks' CRA Volume in San Diego as % of Deposit (2005-2007)



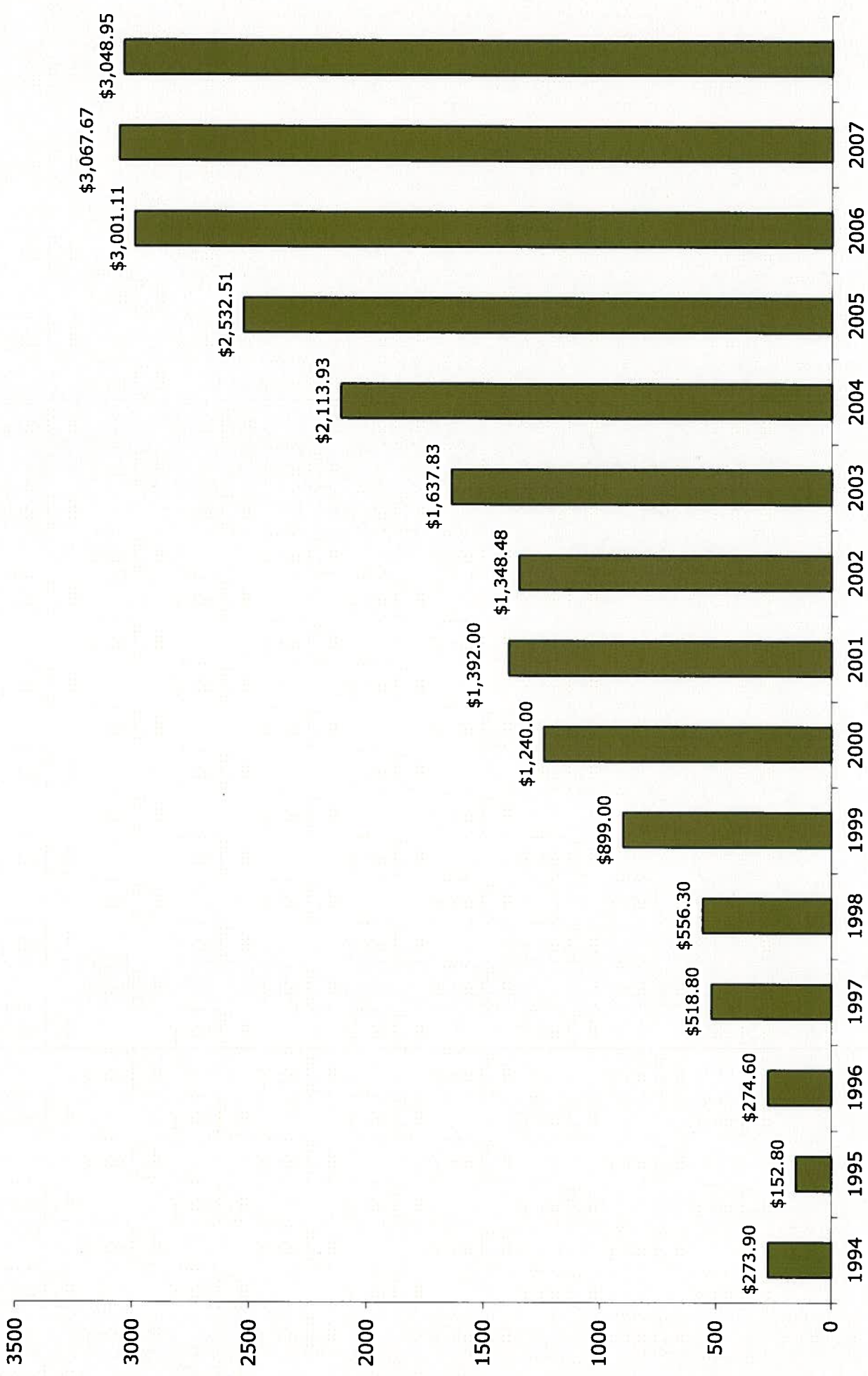
Reinvestment By Category: 2006-2007



Reinvestment Difference By Category: 2005-2007

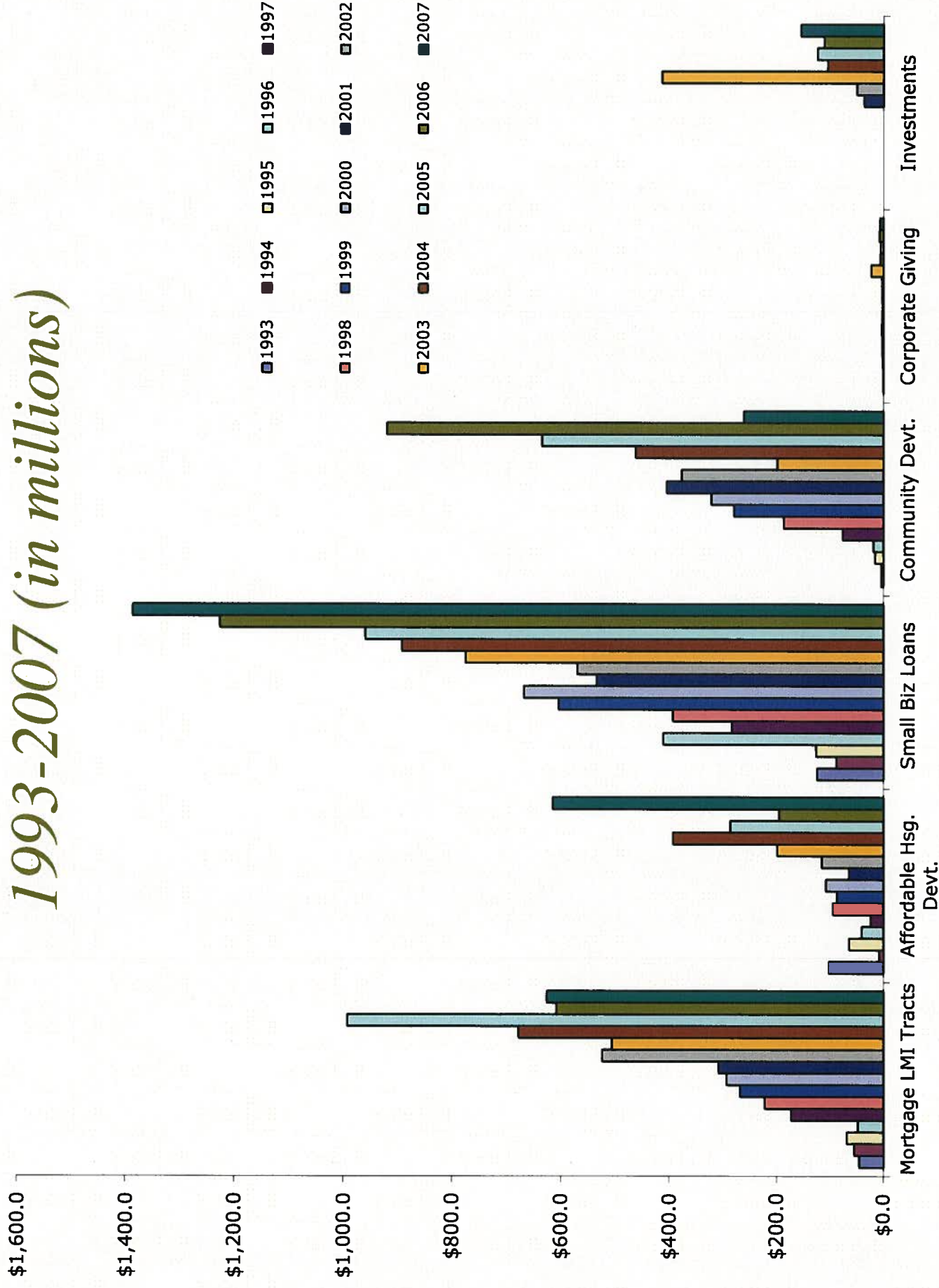
Category	\$ Difference (millions) 2005-2006	% Difference 2005-2006
Mortgage LMI Tracts	\$17.27	-2.83%
Affordable Housing	\$419.39	214.92%
Small Biz Loans	\$160.41	13.07%
Community Development	<i>\$(-658.73)</i>	<i>-71.62%</i>
Consumer Loans	<i>No longer reported</i>	
Corporate Giving	<i>\$(-.63)</i>	<i>-8.58%</i>
Investments	\$43.57	<i>39.51%</i>

Total Reinvestment Volume 1993-2007

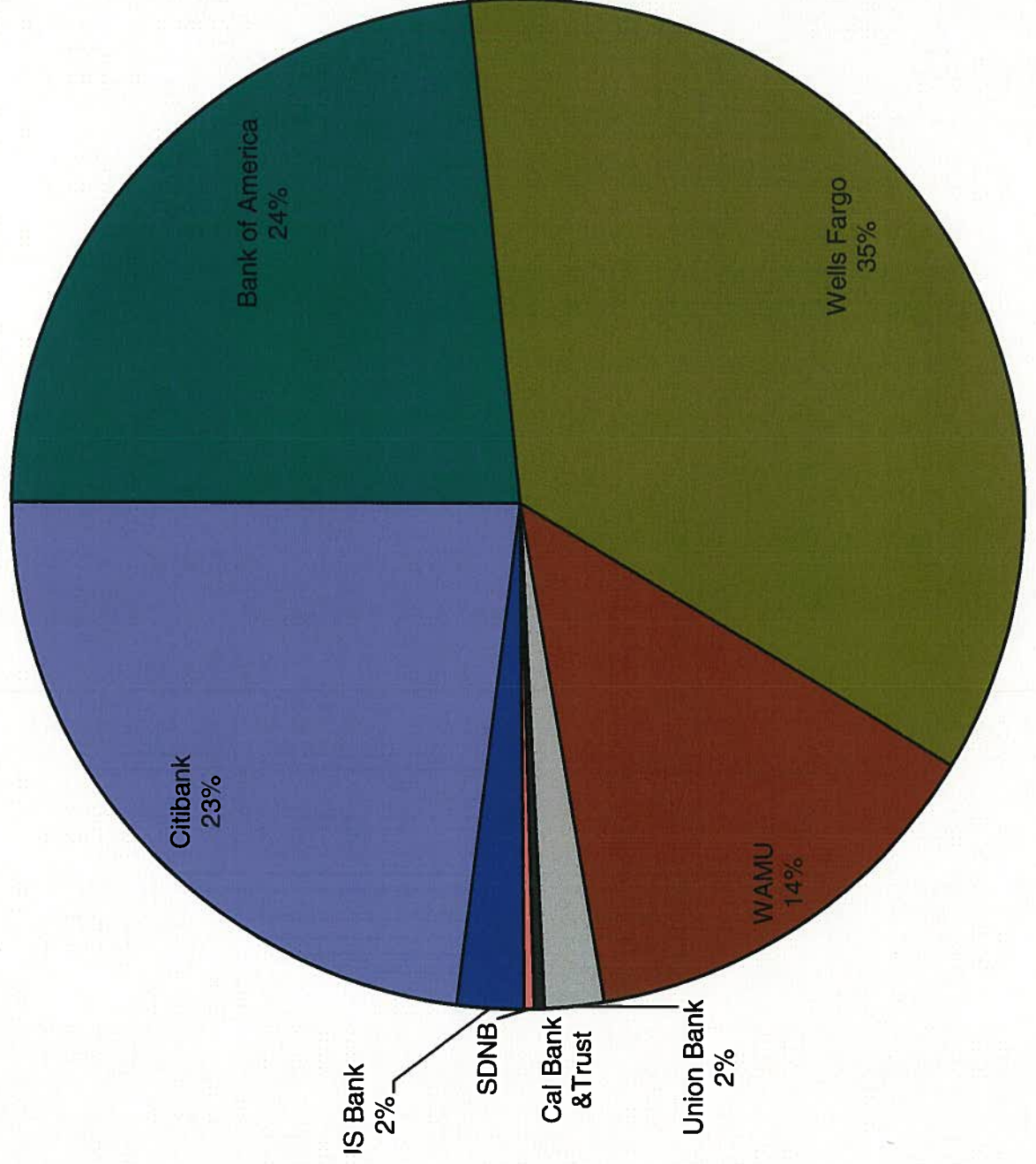


Reinvestment History by Category

1993-2007 (in millions)

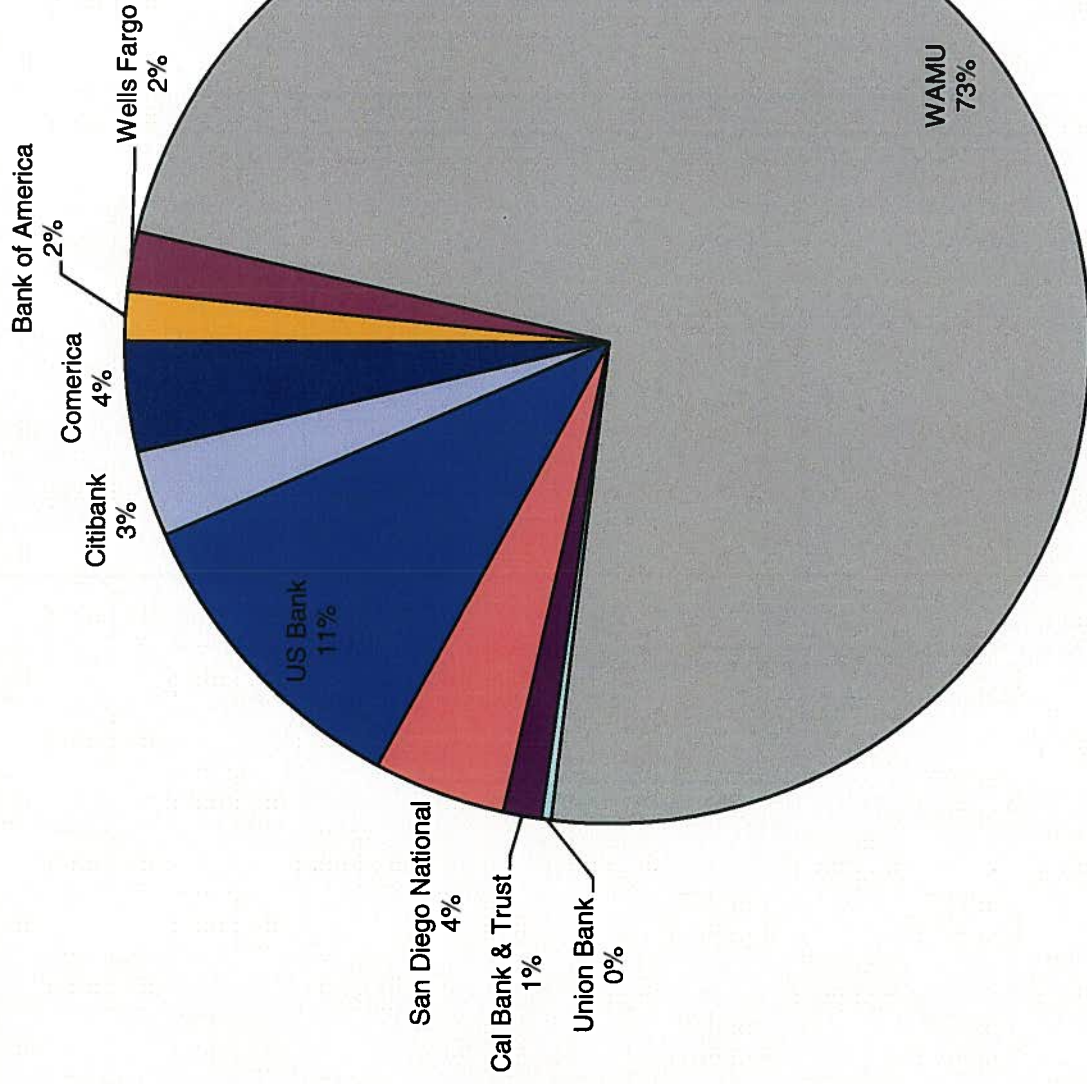


2007 Mortgage LMI Tracts Volume By Agreement Banks



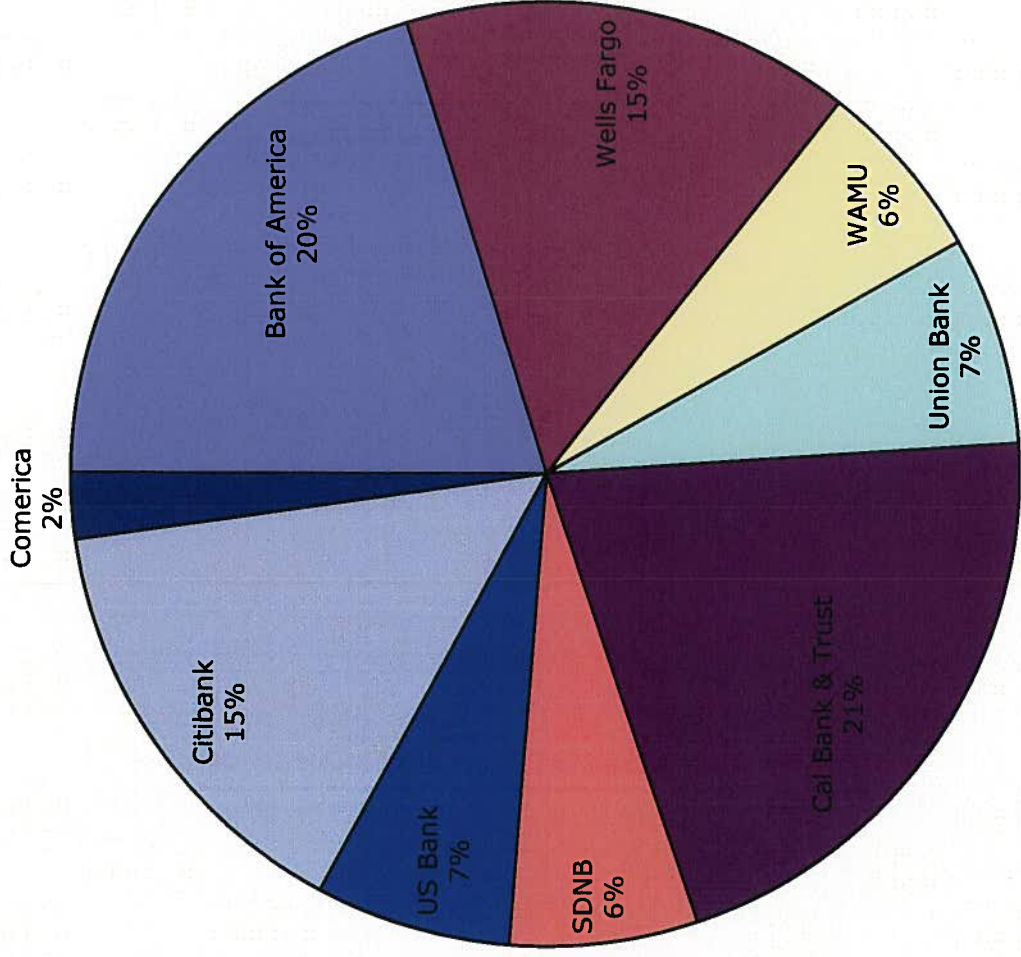
Lending Institution	Volume (in millions)
Bank of America	\$146.12
Wells Fargo	\$220.64
Washington Mutual	\$85.40
Union Bank	\$11.87
CA Bank & Trust	\$2.02
San Diego National Bank	\$2.06
US Bank	\$13.28
Citibank	\$144.00
Comerica	\$-

2007 Affordable Housing Volume By Agreement Banks



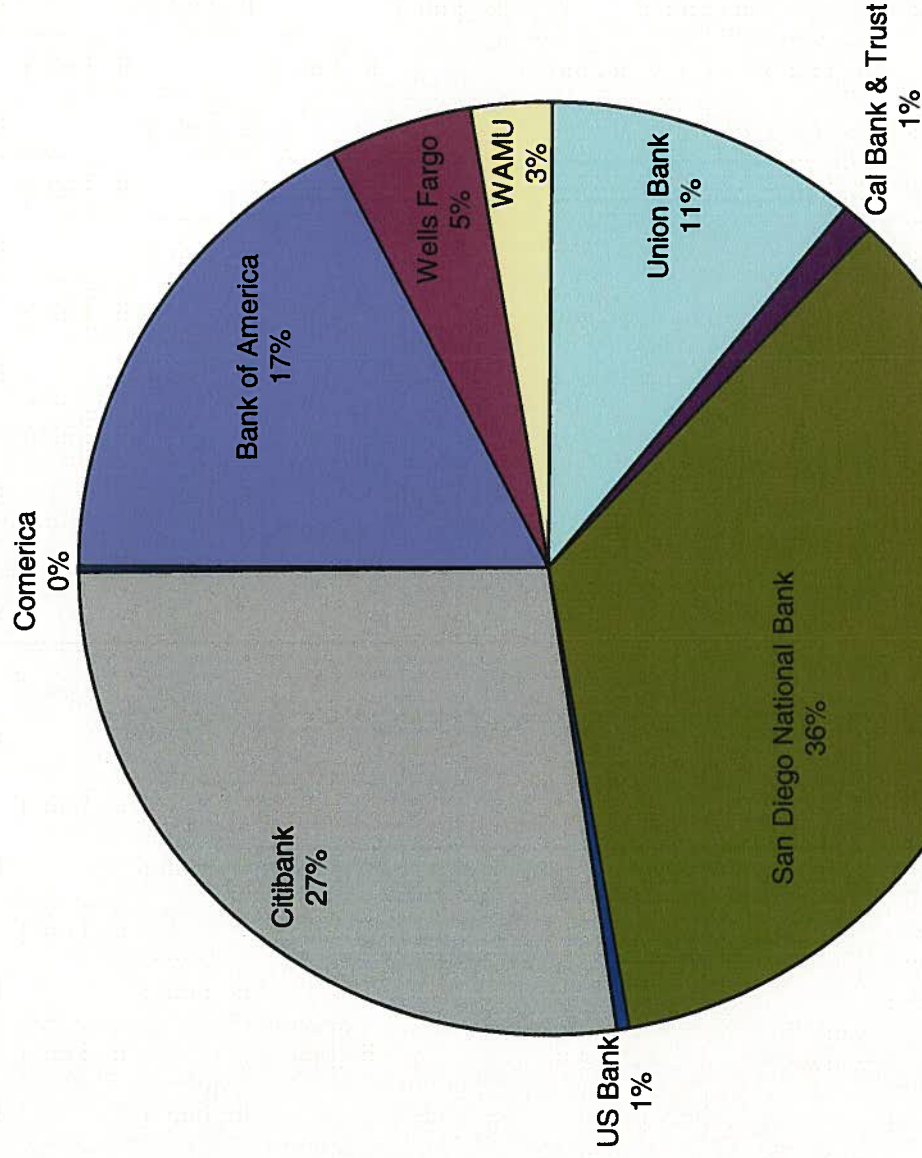
Lending Institution	Volume (in millions)
Bank of America	\$10.10
Wells Fargo	\$12.34
Washington Mutual	\$450.10
Union Bank	\$1.95
CA Bank & Trust	\$7.83
San Diego National Bank	\$27.02
US Bank	\$64.55
Citibank	\$17.90
Comerica	\$22.74

2007 Small Business Loans By Agreement Banks



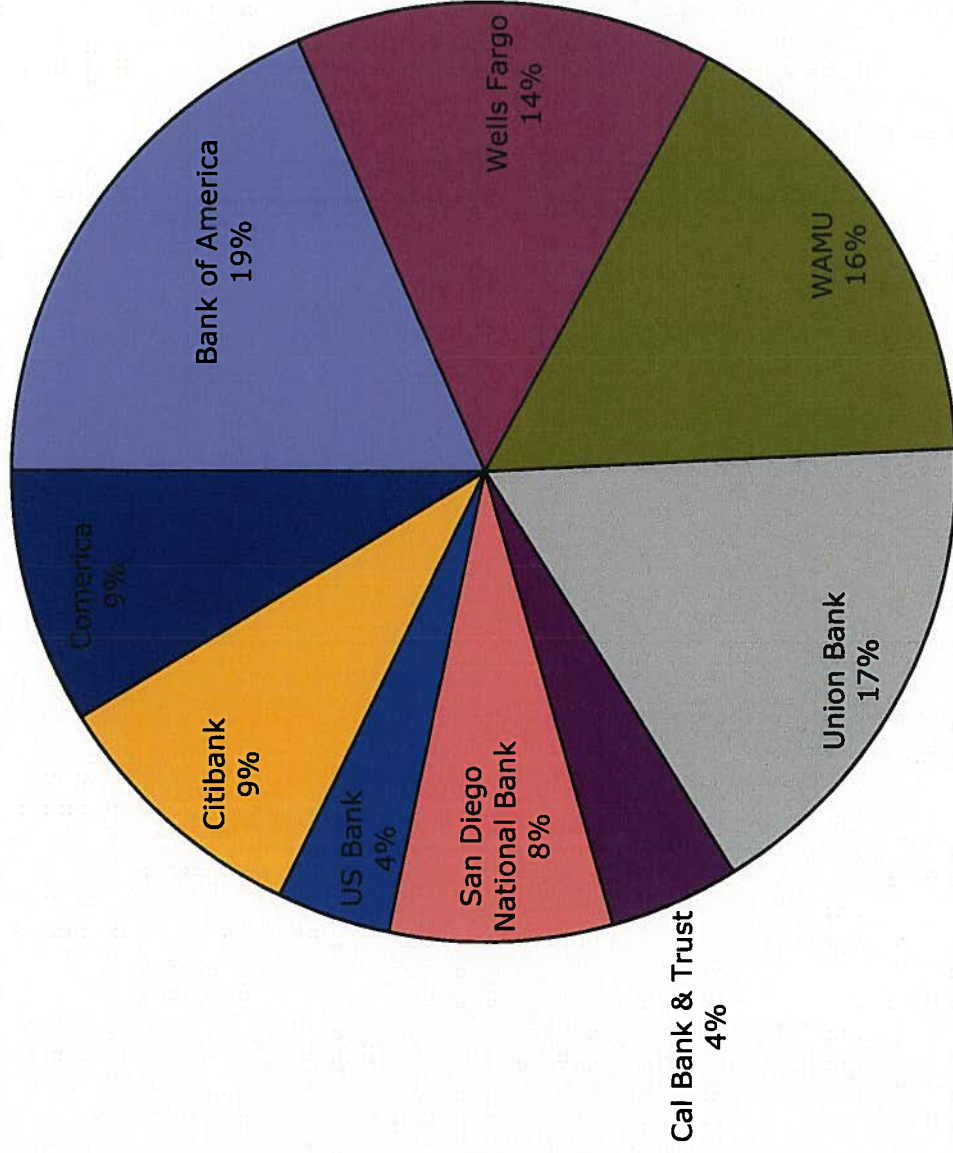
Lending Institution	Volume (in millions)
Bank of America	\$280.40
Wells Fargo	\$213.11
Washington Mutual	\$86.40
Union Bank	\$99.13
CA Bank & Trust	\$289.45
San Diego National Bank	\$89.36
US Bank	\$91.41
Citibank	\$206.70
Comerica	\$31.56

2007 Community Development Volume By Agreement Banks



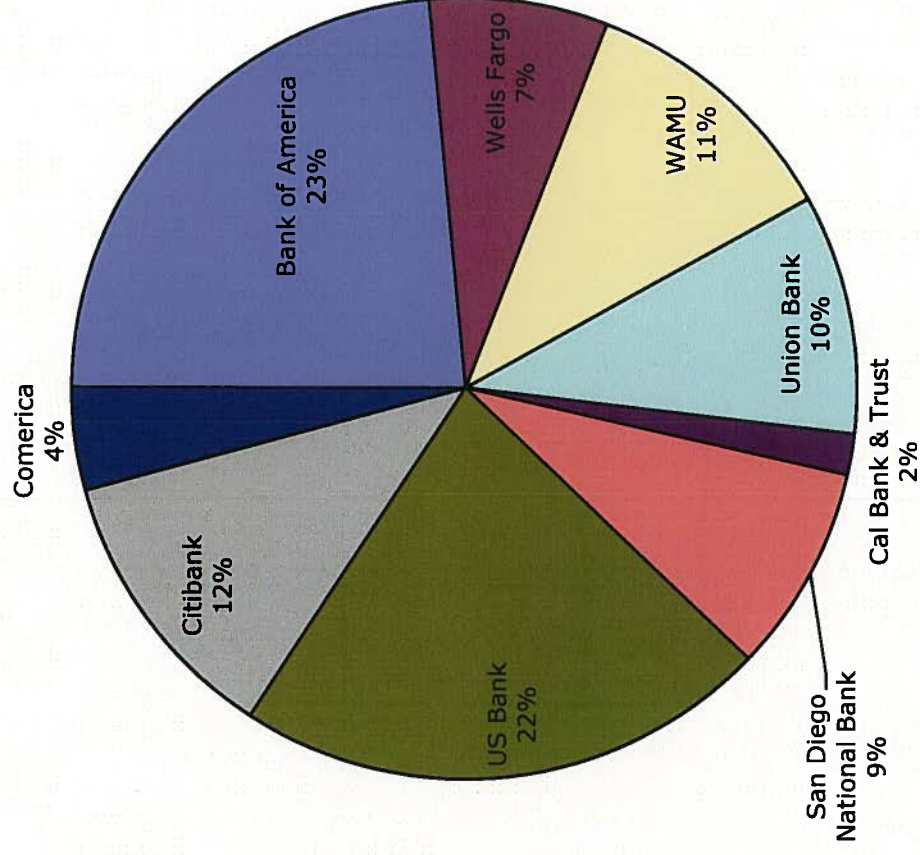
Lending Institution	Volume (in millions)
Bank of America	\$45.53
Wells Fargo	\$12.90
Washington Mutual	\$7.30
Union Bank	\$28.20
CA Bank & Trust	\$2.85
San Diego National Bank	\$91.93
US Bank	\$1.10
Citibank	\$70.80
Comerica	\$0.56

2007 Corporate Giving Volume By Agreement Banks



Lending Institution	Volume (in millions)
Bank of America	\$1.24
Wells Fargo	\$0.96
Washington Mutual	\$1.10
Union Bank	\$1.41
CA Bank & Trust	\$0.30
San Diego National Bank	\$0.51
US Bank	\$0.26
Citibank	\$0.61
Comerica	\$0.59

2007 Investment Volume By Agreement Banks



Lending Institution	Volume (in millions)
Bank of America	\$36.13
Wells Fargo	\$11.36
Washington Mutual	\$17.00
Union Bank	\$15.28
CA Bank & Trust	\$2.60
San Diego National Bank	\$13.21
US Bank	\$33.88
Citibank	\$17.80
Comerica	\$6.57