



COMMUNITY STRONG

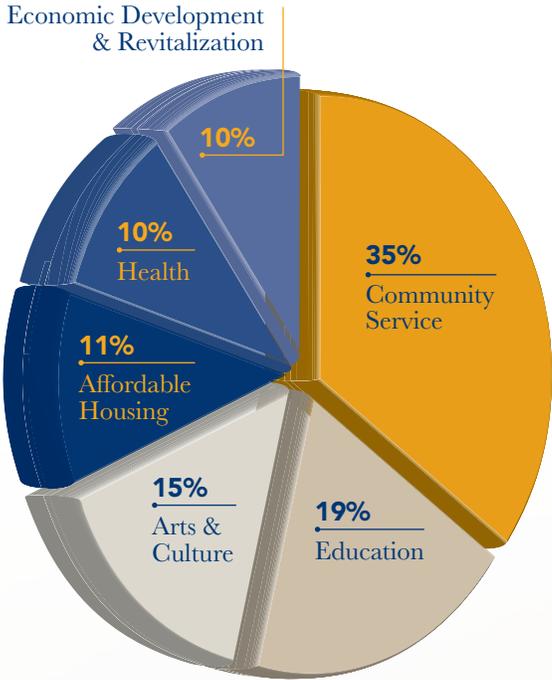
Taking an active role in
*supporting California
communities.*



CALIFORNIA BANK
TRUST

From Our CEO

Supporting Essential Community Needs



CB&T's philanthropic giving.*

*Percentages are based on 2013 corporate giving data.

For more than 60 years, California Bank & Trust (CB&T) has held to a set of core values recognizing that our financial performance represents only a part of our corporate obligations.

Indeed, one of those core values focuses squarely on community. We're dedicated to serve as responsible leaders and active partners to help enhance the quality of life throughout the communities we serve.

We serve these communities in a variety of ways – through community reinvestment, charitable donations, sponsorships, and contributing our time. In fact, I'm proud of our numerous associates who volunteer as trusted advisors to many worthwhile organizations, providing financial expertise that helps these organizations achieve their goals.

As you can see from the chart, California Bank & Trust's support covers a wide range of community needs. These include economic development, improving healthcare, supporting the arts, sponsoring educational opportunities, promoting affordable housing, and more.

We take great pride in our unwavering commitment to establishing deep roots in the areas we serve – adding value to our clients' businesses, of course, but also to the communities where we live and work. As a result, the Federal Deposit Insurance Corporation (FDIC), the primary government regulator of banks, has rated California Bank & Trust "Outstanding" for its Community Reinvestment Act (CRA) performance – a rating we've held for more than a decade.

Our mission is clear and our values are strong – enhance the quality of life throughout the state. It's important to me, to our associates, and to California's future.

David Blackford
CEO, California Bank & Trust

Serving Our Communities

A steadfast commitment to helping young people, families, the elderly, and others in need lead better lives.

California Bank & Trust associates take an active role in giving back to their neighborhoods, each year donating an average of more than 4,500 hours of their time to improve their local communities.

What's more, CB&T makes charitable contributions to many community organizations that help those in need lead better lives in a wide variety of ways. For example:



CB&T associates regularly volunteer their time for Habitat for Humanity. Here, San Diego associates put on hard hats and work with power tools to help construct new housing on one of the organization's "Build Days."

California Bank & Trust associates donate an average of more than 4,500 hours of their time each year to improve their local communities.



- **Providing Legal Services For All**

In Los Angeles, **Asian Americans Advancing Justice (AAAJ)** dedicates itself to advancing justice for all by providing legal services, advocacy, community education and training, coalition building, and leadership development.

A member of CB&T's Executive Management team serves on the AAAJ's board of directors to provide strategic and financial guidance.

- **Helping Young People Learn and Grow**

Boys & Girls Clubs throughout the state help young people reach their full potential as productive, caring, and responsible citizens. Many CB&T associates donate their time and expertise by serving on the boards of local Boys & Girls Club chapters throughout the state. Other CB&T associates volunteer to help young people learn the basics of money and finance. CB&T has also provided charitable contributions to fund an entrepreneurship training program at the Boys & Girls Club chapter in Fresno.

- **Ending Hunger in San Diego**

CB&T supports **Feeding America San Diego's** mission "to end hunger through healthy food, education, and advocacy." CB&T takes an active role in hosting food drives, collecting food at 16 CB&T branches – and last year collected more than 1,300 pounds of food.

CB&T makes corporate donations to the organization, plus our associates volunteer their time working at the organization's warehouse.

Supporting Affordable Housing

Contributing to help meet the staggering demand for affordable housing.

California Bank & Trust has financed and invested more than \$600 million to create more than 7,000 affordable housing units throughout the state.

CB&T partners with private organizations, non-profit groups, and government agencies to provide community reinvestment funds, charitable donations, and our associates' own time to help meet the state's staggering demand for affordable housing.



Residents of Rosa Parks Villas in Los Angeles enjoy an exercise class to promote health and wellness. The 60-unit complex – with construction and permanent financing provided by CB&T – offers seniors safe and affordable housing, plus support programs designed for seniors living in the area.

Some of the non-profit-sponsored projects we've supported include:

- **People Assisting the Homeless (PATH)**

Offering housing options for the most vulnerable citizens in our community, CB&T financed a new 23-unit development providing individualized services to tenants for meeting specialized health, mental health, and other needs.

- **Affordable Living for the Aging (ALA)**

CB&T financed a new 17-unit supportive housing development in West Hollywood, providing affordable housing and support services to formerly homeless or near-homeless seniors.

- **Habitat for Humanity**

CB&T supports and partners with a number of local Habitat for Humanity (HFH) chapters throughout the state to help the organization meet its vision of a world where everyone has a decent place to live. In addition, many CB&T associates participate in HFH "Community Build Days," and serve on the boards of directors of many HFH chapters throughout the state.

- **Rural Communities Assistance Corporation (RCAC)**

This HUD-approved national intermediary organization offers technical assistance, training, and financial support to a network of housing counseling agencies serving low- and moderate-income rural communities. CB&T offers support by hosting workshops and webinars for counselors on mortgage financing opportunities.



Making Mortgages More Accessible & Affordable

More Californians now own their own homes thanks to help from CB&T.



A family helped by San Diego Habitat for Humanity receives keys to their new home. CB&T associates volunteered at a "Community Build Day" to help build the family's new home.

In the last few years, CB&T has helped more than 200 families obtain a Friends and Neighbors Mortgage Loan to live "the American dream" of owning their own home.



Affordable housing helps renew and revitalize communities, but affordable housing means little without access to affordable mortgages.

At CB&T, our Friends and Neighbors Mortgage ProgramSM offers more flexible underwriting criteria and down payment assistance through the Federal Home Loan Bank of San Francisco's WISH Program – helping more people qualify for mortgage financing.

CB&T partners with these nonprofit organizations to help families secure financing through our Friends and Neighbors Mortgage Program:

- **Community Housing Works**, San Diego
- **NeighborWorks Orange County**
- **NeighborWorks HomeOwnership Center Sacramento Region**
- **Neighborhood Housing Services of Los Angeles County**
- **Ventura County Community Development Corporation**, an affiliate of The National Council of La Raza

Health, Education, & the Arts

Helping Californians stay healthy, obtain a quality education, and explore the arts and sciences.

The School of Vocal Music at the Oakland School for the Arts presents the first Spring Show of its kind, "Turn It Up." Students performed contemporary music with soloists, dancers, and bands – featuring songs by Lady Gaga, Kings of Leon, and Amy Winehouse.

Hands-on interactive displays at The Exploratorium uniquely blend art and science to make learning more engaging and fun.



HEALTHCARE:

California Bank & Trust supports a number of organizations that help ensure all Californians have access to healthcare. CB&T contributes annually to **La Maestra Family Community Health Centers**, a San Diego based organization that provides quality healthcare for underserved, ethnically diverse communities through a caring approach that respects the dignity of all patients.

CB&T also supports the **Bartz-Altadonna Community Health Center**, which serves low-income, homeless, and disenfranchised residents in the Antelope Valley. In addition to donating funds, a CB&T associate has served on the organization's board as treasurer for the past three years.

ARTS AND CULTURE:

California is well known for its arts and culture, and CB&T is proud to support organizations that widen access to these resources, such as the **Oakland School for the Arts**. This school balances an immersive arts program with a comprehensive academic curriculum to provide students opportunities for learning, innovation, expression, and personal growth. A CB&T Senior Vice President serves on the school's board of directors.

The Exploratorium, located in San Francisco, is a museum of science, art, and human perception that creates fun and engaging exhibits that help visitors follow their own curiosity. CB&T's charitable giving supports museum programs such as the High School Explainer Program. This program recruits and trains students to work at the Exploratorium for a semester, explaining exhibits to visitors, staff the information desk, and conducting pocket exhibits for those waiting in line.



EDUCATION:

To help young people dream big and reach their potential, CB&T supports **Junior Achievement (JA)** chapters throughout the state, to help the organization meet its mission of helping young people learn real-world skills and become more financially literate.

CB&T has partnered with Junior Achievement for 10 years through charitable contributions and volunteering. CB&T associates have donated more than 1,100 hours of their time hosting financial educational events and job shadowing programs that help JA students get a better head start on life.

Expanding Economic Growth

Helping entrepreneurs start and grow small businesses to revitalize communities.

To expand economic growth in the areas we serve, California Bank & Trust associates donate time, resources, and their financial expertise to help entrepreneurs start and expand their own businesses – by preparing strong loan applications, securing funding and financing, and learning how to run and grow their businesses.



Christine Riley and Melanie Andrews secured a loan to expand their spin studio when CB&T referred the owners to Accion San Diego. CB&T partners with Accion San Diego to provide such loan referrals that help more small businesses take advantage of opportunities to grow and expand.

CB&T associates donate time, resources, and their financial expertise to help entrepreneurs start and expand their own businesses.



CB&T is proud of its TEAM Initiative (Tools, Education, Access, Mentoring), a program designed to help minority and women business owners learn business skills and how to finance their companies. While many entrepreneurs qualify for traditional financing, CB&T associates are happy to connect small business owners with TEAM partner organizations that provide alternative financing resources (as listed on the back cover).

Other economic development activities and organizations that CB&T supports include:

- **Latina Style Business Series**, attended by more than 1,200 business owners in Southern California and the Bay Area to network, learn, and grow their businesses. Co-hosted by a CB&T Executive Vice President.
- **The Asian Pacific Islander Small Business Expo**, where CB&T bankers participate on panels which discuss lending to small businesses.
- **Pacific Coast Regional, Small Business Development Corporation**, where a CB&T Vice President serves on the loan committee.
- **Bankers Small Business Community Development Corporation of San Diego County**, where a CB&T Senior Vice President serves as President of the Board of Directors.
- **Orange County Small Business Development Corporation**, where a CB&T Branch Manager hosts workshops for small business owners.
- **U.S. Small Business Administration (SBA)** financing, with CB&T providing access to small business financing as an SBA Preferred Lender.

Financing Options for Minority & Women Business Owners

California Bank & Trust maintains relationships with and provides financial support to several small business service providers throughout the state to offer minority and women business owners a comprehensive array of financing options.

These organizations help business owners create business plans and provide tips on preparing a strong loan application. Yet, if California Bank & Trust cannot assist in providing credit, we refer small business owners to these organizations:

- **Working Solutions** in the San Francisco Bay Area, where a CB&T Senior Vice President serves on the board and CB&T sponsors the organization's Annual Fundraising Breakfast. tmcworkingsolutions.org
- **Valley Economic Development Center**, an organization that hosts "Where's the Money" events – sponsored by CB&T – to help small businesses. vedc.org
- **AmPac Tri-State Certified Development Company in the Inland Empire**, where CB&T sponsors the organization's Annual Faith-Based Small Business Summit. ampaccdc.com
- **ACCION San Diego** presents a quarterly workshop on how small business owners can access capital, an event CB&T helps host – and an organization where CB&T's Controller serves on the board. accionsandiego.org

For more information and a list of our branches, please visit our website at calbanktrust.com.

To reach the branch or banker nearest you, call **(800) 355-0512**.



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