



Public Disclosure

August 9, 1999

Community Reinvestment Act Performance Evaluation

**Pacific Century Bank, N.A.
Charter Number: 18152**

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Encino, California 91436**

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NOTE: This evaluation is not, nor should it 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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General Information

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision, to assess the 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. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of **Pacific Century Bank, N.A.** prepared by the **Office of the Comptroller of the Currency**, the institution's supervisory agency, as of **August 9, 1999**. The agency evaluates performance in assessment area(s), as they are delineated by the institution, rather than individual branches. This assessment area evaluation may include the visits to some, but not necessarily all of the institution's branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this Performance Evaluation. The definitions provide a general understanding of the terms, and may not be a strict legal definition.

Affiliate - Any company that controls, is controlled by, or is under common control by another company. A company is under common control with another company if both companies are directly or indirectly controlled by the same company. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Assessment Area (AA) - geographic area as delineated by a bank within which the OCC evaluates the bank's record of helping to meet the credit needs. Used interchangeably with community.

Block Numbering Area (BNA) - Statistical subdivisions of counties in nonmetropolitan areas in which census tracts have not been established. BNAs have been established by the United States Census Bureau in conjunction with state agencies.

Census Tract (CT) - Small, locally defined statistical areas within metropolitan statistical areas. These areas are determined by the United States Census Bureau in an attempt to group homogeneous populations. A CT has defined boundaries per decennial census and an average population of 4,000.

Community Development (CD) - Affordable 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 safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consolidated Metropolitan Statistical Area (CMSA) - Area defined by the Director of the United States Office of Management and Budget. A CMSA consists of an area with a population of more than one million.

Full-Scope Review - Performance under the Lending, Investment and Service Tests is analyzed considering fully understood performance context, quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution) and qualitative factors (e.g., innovation, complexity).

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 an MSA to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, and its disposition (e.g., approved, denied, withdrawn).

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

Limited-Scope 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, branch distribution).

Low Income - Income levels that are less than 50% of the median family income.

Median Family Income (MFI) - The median income determined by the United States Census Bureau every 10 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 Statistical Area (MSA) - Area defined by the Director of the United States Office of Management and Budget. MSAs consist of one or more counties, including large population centers and nearby communities, that have a high degree of interaction.

Middle Income - Income levels that are at least 80% and less than 120% of the MFI.

Moderate Income - Income levels that are at least 50% and less than 80% of the MFI.

Primary Metropolitan Statistical Area (PMSA) - Area defined by the Director of the United States Office of Management and Budget. A PMSA is a component of a CMSA.

Small Business Loans - Loans with an original amount of \$1 million or less that are: (1) secured by nonfarm nonresidential properties; or (2) commercial and industrial loans to U.S. addresses.

Small Farm Loans - Loans with original amounts of \$500 thousand or less that are: (1) secured by farmland; or (2) to finance agricultural production and other loans to farmers.

Tier 1 Capital - The total of common shareholder's equity, perpetual preferred shareholder's equity with noncumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper Income - Income levels that are 120% or more of the MFI.

Overall CRA Rating

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

The following table shows the performance level of **Pacific Century Bank, N.A. (PCB)** with respect to the Lending, Investment, and Service tests.

PERFORMANCE LEVELS	Pacific Century Bank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	X		
Low Satisfactory			X
Needs to Improve			
Substantial Noncompliance			

(*) Note: The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors supporting the institution’s rating are:

- < PCB’s lending activity demonstrates good responsiveness to community needs by making small business loans in California and Arizona.
- < A good geographic distribution of small business loans by income level of geography which closely approximates or exceeds the demographic distribution of businesses, especially in low- and moderate-income (LMI) geographies.
- < An excellent level of qualified community development (CD) investments and grants that address virtually all of the identified CD needs. The majority of total investments (82% by dollar and 52% by number) are in affordable housing projects that benefit LMI persons in PCB’s assessment areas.
- < PCB provides banking services which are reasonably accessible to geographies and individuals of different income levels in its assessment area (AA).
- < PCB demonstrates adequate participation in CD services.

Description of Pacific Century Bank, N.A.

Pacific Century Bank, N. A. (PCB), a wholly owned subsidiary of Pacific Century Financial Corporation (PCFC), is an interstate bank with operations in Southern California and Arizona. PCB is the result of numerous mergers and name changes. Pacific Century Financial Corporation purchased PCB in 1987 when it was First National Bank of Arizona. The name was later changed to PCB in 1997 to coincide with the change of the holding company's name from Bancorp Hawaii, Inc. To PCFC. PCFC purchased Los Angeles-based California United Bank (CUB) in 1997 and subsequently merged it with PCB in August of 1998. Even though CUB was the larger of the two institutions, the combined institution retained the name and charter number of PCB. Now headquartered in Encino, California, PCB operates 29 branch offices that offer a full range of banking products and services.

All of PCB's California branches are located in the southern part of the state across three counties. The branches are distributed as follows: Los Angeles - 13, Orange - 6, and Ventura - 1. Arizona's 9 branches are distributed across four counties as follows: Maricopa - 5, Pima - 2, Yavapai - 1, and Yuma - 1. PCB also operates 18 Automated Teller Machines (ATMs), which are attached to branches in California and Arizona. All but one of the 16 ATMs allow customers to withdraw and deposit cash. (*Refer to the Service Section of this report for location details.*) PCB also operates two ATMs at offsite locations in the cities of Carson and Fountain Valley in California.

As of December 31, 1998, PCB had total assets of \$1.3 billion and Tier 1 capital of \$132 million. According to regulatory definition PCB meets the "well-capitalized" standard. Early in 1999, PCB opened a China marketing office. PCB closed two branches during 1998, one in California and the other in Arizona. The branch closed in California was located in Los Angeles County in an upper-income geography. This branch was closed for business purposes and overlapped the area served by PCB's Hacienda branch. The closed Arizona branch was located in Maricopa County in a moderate-income geography. The branch facility was leased; the lease expired and the landlord elected not to renew the lease.

Net loans as of December 31, 1998, represented 62% of total assets and PCB's loan-to-deposit ratio was 80%. PCB's loans totaled \$826 million, and were distributed as follows: \$555 million or 67% commercial, \$154 million or 19% real estate, \$77 million or 9% construction, \$20 million or 2% in consumer, \$18 million or 2% agriculture, and \$5 million or 1% other loans. Commercial real estate accounts for 81% of the \$154 million of real estate loans.

PCB is primarily a business lender, with a middle market focus. The bank originated the largest number of loans to businesses with revenues less than \$10 million. Consumer loan products are not marketed, but are available as accommodations to PCB's business customers. PCB operates in a competitive banking environment. In California, there are 404 financial institutions located within the bank's AA.

PCB's deposit market share for the three California counties was as follows: Los Angeles - 0.38%, Orange - 0.49%, and Ventura - 0.24%. In Maricopa County, there are 49 financial institutions and the bank has 1.22% of the deposit market share.

PCFC, the bank's parent, which is headquartered in Honolulu, Hawaii reported assets totaling \$15 billion as of December 31, 1998. Foreign deposits for the same period totaled \$2.1 billion. PCFC is a financial services organization that maintains a broad presence throughout the Pacific region. In addition to California and Arizona, PCFC operates in the Philippines, Hong Kong, Japan, Singapore, South Korea, Taiwan, as well as the West and South Pacific regions. PCFC's oldest and largest market is Hawaii, where operations are conducted through the principal subsidiary, Bank of Hawaii, accounting for 90% of PCFC's total assets as of December 31, 1998. At the option of the bank, the evaluation did not include any activities of affiliates of PCB.

PCB's earnings and capital levels are strong. There are no legal, financial or other factors impeding the bank's ability to help meet the credit needs in its AAs. PCB's CRA performance was evaluated under the Large Retail Bank criteria. This is the first evaluation of the bank's CRA performance, since CUB was merged with PCB Arizona. Both banks were rated "satisfactory" prior to the August 1998 merger.

Scope of Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation (PE) assesses information from the previous examination on June 16, 1997, through August 8, 1999. The evaluation period for our review of PCB's small business and residential mortgage loan originations covers the period from January 1, 1998, through December 31, 1998. As indicated in the previous section, the bank was merged with PCB in August 1998. Due to differences in operational and reporting processes in the two banks, CRA small business data and other financial information for 1997 was not used in the lending test. The focus of our lending review was on small business loans since this is PCB's primary market niche. Our review of PCB's retail banking services and CD loans, investments and services covers the periods from June 16, 1997, through August 8, 1999. Appendix A contains additional details on the scope of this Performance Evaluation (PE).

Data Integrity

We performed a data integrity review of 1998 CRA data in May 1999. Our sample consisted of small business loans, and all CD loans, investments, and services. An insignificant number of errors were disclosed. The error rate, which was within tolerance, does not affect the accuracy of the information presented in the standardized tables. Overall, we determined the small business data to be reliable and the CD loans, investments, and services appeared to qualify. For reasons stated above, 1997 loan data was not reviewed or used.

Selection of Areas for Full Scope Review

We performed full-scope reviews on two of PCB's five AAs: one from each state. These are the Los Angeles/Orange County/Ventura AA (LOVAA) in California and the Maricopa AA (MAA) or the Phoenix-Mesa MSA in Arizona. In the selection process, we considered PCB's deposits received from the respective areas, in addition to its lending and branch distribution. Both areas contribute to the evaluation of PCB's overall performance. However, more weight was given to the performance in California where PCB has a stronger presence.

We gave consideration to the recent merger with the Arizona branches and recent PCB management changes. PCB has directed most of the CD activity to the MAA in the Phoenix-Mesa MSA and has had limited time to fully develop its CRA strategy in the other Arizona AAs. The three Arizona AAs receiving limited-scope reviews included: Pima (Tucson MSA), Yuma MSA, and Yavapai.

Ratings

In arriving at PCB’s overall CRA record of performance, we assessed activities under the Lending, Investment, and Service Tests in California and Arizona. The rating method is structured such that the Lending Test is weighted more heavily than the Investment or Service tests in the final determination. In rendering an overall bank rating, PCB’s performance in the state of California was weighed more heavily as it contributes 60% of its deposits and 77% of its reported loans in 1998. Consideration was given to the merger between CUB and PCB of Arizona that occurred in mid 1998, impacting staffing levels resulting from turnover and management changes. PCB is still in the process of staffing all their branches and establishing partnerships with community representatives in Arizona. Arizona contributes 40% of the deposits and 23% of the total reported loans. Nine of PCB’s 29 branches and four of 20 ATMs are located there.

SUMMARY OF STATE RATINGS

Ratings for Pacific Century Bank, N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
Pacific Century Bank, N.A.	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
State:				
California	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Arizona	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Fair Lending Review

In conjunction with this CRA evaluation, we also performed a fair lending examination of PCB. We reviewed policies, practices, and procedures for making loans and conducted a comparative file review of automobile installment loans granted from January 1, 1998, through June 30, 1999. The file review consisted of a comparative analysis of declined female applicants to approved male applicants.

Based on the findings of this review:

- C We found no evidence of illegal discrimination or disparate treatment being applied on a prohibited basis, and no violations of fair lending laws were cited.
- C PCB has a satisfactory process in place to help ensure ongoing compliance with fair lending laws.

State Rating

CRA Rating for California:	High Satisfactory
The Lending Test is rated:	High Satisfactory
The Investment Test is rated:	Outstanding
The Service Test is rated:	Low Satisfactory

PCB demonstrated good CRA performance in this AA, with good lending activity, an excellent level of investments, and adequate services.

The major factors which support this rating include:

- C PCB's lending record is very responsive to identified needs, particularly small business credit needs. The distribution of small business loans by size of business is adequate.
- C The geographic distribution of small business loans in California is good and closely approximates or exceeds the demographic distribution of businesses in LMI geographies.
- C PCB engaged in a good level of CD lending in California since the prior examination.
- C The bank's investment activity reflects excellent responsiveness to the CD needs of its AA. Approximately 93% of the equity investments were targeted for affordable housing projects for LMI persons within the bank's AA.
- C PCB has a good network of retail banking services that are readily accessible to geographies and individuals of different income levels in its AA. The level of CD services is low.

Description of Institution's Operations in California

PCB defines Los Angeles/Orange County/Ventura AA (LOVAA) as its primary market. The bank's headquarters office is located in this AA. PCB has 20 of its 29 facilities located in the southern part of the state across these three counties. Of these, 13 branches are in the Los Angeles County alone. See Table 13a in Appendix D for a breakdown of the number and location of branches and ATMs by income level of census tract (CT).

PCB is primarily a business lender. Its emphasis is on providing asset-based lending and related services for small and middle market businesses. By dollar volume, small business loans represented 94% of the total reported bank loans in the LOVAA. The offices in this AA also account for 79% of the bank's HMDA and CRA reportable loans and 60% of the bank's total deposits as of December 31, 1998. Local banking competition is aggressive and includes numerous commercial banks, thrifts, credit unions, and other financial service providers, some of which are affiliates of large, national banking companies headquartered outside of the state. Consumer products are available as accommodations to PCB's business customers.

Refer to the Market Profiles for the State of California in Appendix B for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in California

We performed a full-scope review of the LOVAA, which comprises a primary metropolitan statistical area (PMSA). Our conclusions regarding PCB's performance for the state of California received the most weight when determining the institution's overall CRA rating. This is due to the fact that the California AA represents a significant amount of the market in which the bank operates. Approximately three-fifths of its deposits are received there and three-fourths of the total reported bank loans were made there.

As part of our examination, we considered banking opportunities and information regarding the area's community needs obtained from nine organizations. Four organizations were contacted by the OCC and five from other regulatory agencies. The contacts were with community groups, economic development centers, and a low-income housing organization. In the remainder of the PE, when we discuss banking opportunities in the LOVAA, the information came from these sources. Refer to the Market Profiles for the State of California in Appendix B for details on identified community needs.

LENDING TEST

Conclusions for Areas Receiving Full Scope Review

PCB's performance under the Lending Test in California is rated High Satisfactory. The rating in California is based on the bank's good performance in the Los Angeles/Orange County/Ventura PMSA. We focused on PCB's small business lending in this AA since this is PCB's primary market niche. Small business lending is an identified need in this AA and PCB's good performance in this product line carries significant weight. The majority of the bank's CD loans are in California and this volume enhances lending performance.

Lending Activity

Refer to Table 1a for the State of California in Appendix D for the facts and data used to evaluate the bank's lending activity.

PCB originated 638 reportable small business, home mortgage, small farm, and CD loans in the AA during the evaluation period. PCB's market rank in the LOVAA for small business loans, its primary loan product, is 21. This compares favorably to its market rank for deposits, which is 34 in Los Angeles County, 32 in Orange County, and 26 in Ventura County. This is indicative of a good volume of lending in relation to PCB's size and capacity.

Market share analysis further supports a conclusion that the bank is responsive to the need for small business loans. PCB's market share for small business loans is higher than its market share for total deposits in the LOVAA. The bank's market share of small business loans is 0.47%, higher than its market share of deposits in Los Angeles County of 0.38% and in Ventura County of 0.24%, and very close to its deposit market share of 0.49% in Orange County. These numbers indicate PCB is relatively effective at reinvesting deposit funds into a loan product which community groups inform us is an important need in the community.

Small Business Loans

In this AA, small business lending activity is dominated by four large financial service providers, by number of loans made. PCB is not in that group. Together, the four dominant lenders held over 70% of the market share in 1997. Performance expectations for PCB's small business lending activity should be framed in this context.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2a through 6a for the State of California in Appendix D for the facts and data used to evaluate the distribution of loans by income level of the geography.

The majority of loans made by the bank in California were made in the LOVAA. Fully 92% of the small business and small farm loans and 83% of the home mortgage loans were to borrowers in the LOVAA.

The geographic distribution of small business loans in the LOVAA is good. This conclusion is supported by PCB's success in generating a pattern of loan activity which closely approximates or exceeds the demographic distribution of businesses in LMI geographies. The percentage of small business loans in the LOVAA that were made to borrowers in low-income geographies is close to the percentage of businesses located in those geographies. And in moderate-income geographies, the percentage of the bank's loans made to businesses exceeds the percentage of businesses located in those geographies. Overall, PCB was successful in distributing small business loan products to the economically disadvantaged geographies most in need of the stabilizing and revitalizing effects of small business lending.

PCB's market share of small business loans to borrowers in low-income geographies is lower than its overall market share of small business loans in the entire AA. But, its market share in moderate-income geographies is higher than its overall market share for all geographies. Since a much greater percentage of small business are located in moderate-income CTs than in low-income CTs, more weight is given to the good distribution to moderate-income tracts. This indicates that PCB did reasonably well at maintaining or increasing its overall market share while making small business loans to borrowers in LMI CTs. Within the context of the highly competitive banking environment in the LOVAA, PCB's market share performance is good.

An analysis of PCB's small business lending activity for conspicuous gaps is problematical when comparing 609 loans to 2,120 census tracts. In that context, we did not identify any pattern of lending that would arbitrarily exclude segments of the community.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 7a through 11a in Appendix D for the facts and data used to evaluate the distribution of the bank's small business loan originations by size of business.

The distribution of small business loans by income level of the borrower demonstrates an adequate level of responsiveness to area credit needs. PCB's percentage of small business loans made to businesses with revenues of \$1 million or less is close to the aggregate percentage for all other reporting lenders in the AA. Its lending activity, however, fell short of the demographic for that size of business in the AA. PCB is one of many relatively small lenders in a market dominated by four large financial service providers. In this context, PCB's performance in lending to small businesses is good and its performance is as good as the market.

The majority of PCB's small business loans were of relatively low dollar amounts. More than half of the loans were in amounts of \$100 thousand or less. More than three-quarters were in amounts of \$250 thousand or less. To the extent that the size of a loan is indicative of the size of the business, PCB did well in distributing its loan products to relatively small businesses.

PCB's market share of small business loans made to firms with revenues of \$1 million or less equaled its overall market share for all small business loans. This is a good indication that the bank focused a proportional amount of effort towards satisfying the credit needs of small businesses, where community groups tell us the greatest need exists.

Home Mortgage and Small Farm Loans

The volume of lending by PCB in these products is too low for meaningful analysis; therefore, it was not considered in this evaluation. PCB achieved less than a one percent market share in small farm loans and in all three home mortgage loan products. The bank's home mortgage lending in this area is primarily used as an accommodation to business customers. Small farm loans have not been identified as a priority need by community groups in this AA, so the small number of such loans does not adversely affect the performance evaluation.

Community Development Lending

PCB engaged in a substantial level of CD lending in the LOVAA. We evaluated community development lending since the previous examination on June 16, 1997, through August 8, 1999. PCB's dollar volume of qualified CD loans totaled slightly under \$5 million and involved 28 loans, of which 19 were through consortiums. One way of measuring the level of CD lending is to compare the volume of CD loans for that AA to the same portion of capital as deposits in the AA. As mentioned earlier, PCB's total bank deposits represent 60% in the LOVAA. Using this method, 60% of the bank's capital would be \$81.9 million. The bank's volume of CD loans represents 5.9% of this capital figure. This level is high and demonstrates a good responsiveness to CD lending needs in LOVAA.

Based on the dollar volume, approximately 97%, representing 13 loans, were made in the Los Angeles MSA and 2%, or 12 loans, in the Orange County MSA. No CD loans were extended in the Ventura MSA. Not included in the CD dollar volumes or loan numbers are 20 consortium loans with CD purposes which were reported as small business in accordance with reporting guidelines. Some of the projects representative of PCB's CD lending activities are as follows:

- C Two loans to facilitate the purchase of industrial buildings: one located in a Tax Incentive Boundary Area and the other in a Revitalization Zone. The purchase of these buildings stabilizes the adjacent low- and moderate-income census tracts, and supports job retention. Over 70% of the employees reside within five miles of these companies in moderate-income areas.
- C Two loans to a non-profit corporation which provides consulting services to small businesses under federal and state contracts. Services provided include strategic planning, production, business plans, and any facet of running and owning a manufacturing business. These services benefit the businesses throughout the AA helping to stabilize the communities where they are located.
- C A loan to a non-profit community service provider for job training and rehabilitation for LMI young adults.
- C A loan to a non-profit community provider for child care programs for LMI families.
- C A loan to a non-profit entity to purchase and rehabilitate a property for a new Head Start school site in a LMI CT.
- C A loan to a non-profit community housing services organization to refinance four affordable housing projects in LMI areas.

Product Innovation and Flexibility

PCB developed two loan programs since the previous examination in order to be more responsive to businesses that are small. These products have more flexible credit standards than the bank's traditional loans and require special structuring to meet the needs of small business borrowers. These programs include:

- C No Hassle Loan Product - This credit line was developed to meet the perceived needs of small business owners who require access to small, low cost loans. The credit line begins at \$10 thousand and has a ceiling of \$50 thousand. No financial information is required other than what is on the application itself. PCB purchased a credit scoring system to process these applications. Enhancements include a business check card. PCB has a total of 360 loans outstanding, with an aggregate balance of \$17 million. These loans are included in PCB's reported small business loan volume for 1998.

- C Community Investment Loan Pool - This program was developed to address the needs of "near-bankable" small businesses who did not currently meet the bank's credit standards. The pool was originally established at \$100 thousand with a 100% reserve, and has subsequently increased to \$200 thousand and the reserve percentage reduced to 50%. Loans booked under the pool include SBA LowDoc, referrals from small business centers, and all credits booked for the HUD-sponsored Long Beach Lead-Safe Affordable Housing Loan Program. PCB has a total of 19 loans outstanding, with an aggregate balance of \$472 thousand. The geographic distribution of these loans shows that the small businesses are located in LMI areas or in hard to lend areas.

PCB is participating in a pilot loan program with the City of Long Beach and the U.S. Department of Housing and Urban Development (HUD) which will benefit housing units located primarily in LMI areas. Proceeds of the Lead-Safe Affordable Housing Loan Program will be used to rehabilitate older housing units to reduce the risk of lead-based paint poisoning. HUD had requested that the city seek private lending sources to partially fund future abatement efforts. Without PCB's proactive response, the program would not have evolved. The program has been in effect approximately nine months. Currently, no loans have been booked under this program due to delays by the City of Long Beach.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Review

PCB's performance under the Investment test in California is rated Outstanding. The rating in California is based on PCB's excellent performance in making qualified investments, grants, and donations throughout the LOVAA. The bank operates in a highly competitive, complex socio-economic environment that provides a variety of opportunities for affordable housing and micro business investments, which are the most critical community needs.

Table 12a in the State of California section of Appendix D shows a significant amount of investment was made in the AA during the current evaluation period. From June 1997 through year-to-date 1999, the bank provided \$6 million in 60 qualified investments and grants. Using the same 60% proportionate level of capital as indicated earlier, this level of investment is excellent at over 7% of pro-rata net Tier 1 capital.

The bank's investment activity addresses virtually all identified community needs in the LOVAA. PCB invested \$6 million in LOVAA, of which 93% directly benefited this AA. Approximately 99% of the total equity investments were targeted for affordable housing for LMI families and individuals. The majority of the affordable housing investments (80%) were for multi-family housing purposes, centered in two corporate tax credit funds totaling \$5.8 million. Currently, PCB has \$4.3 million and \$404,598 outstanding in these projects with \$1.2 million in unfunded commitments. Approximately 93% of these investments were for properties located within the bank's AA. In the larger project, six of the nine properties were located within the AA and the smaller project was comprised of properties within a broader statewide area which included the bank's AA. Further, the bank invested in a mortgage-backed security of which \$998 thousand was backed by mortgage loans to eight LMI borrowers in Los Angeles, California.

PCB also made investments in certified community development financial institutions (CDFI) that provide financing for affordable housing purposes and other community services to LMI individuals. The bank provided a \$60 thousand capital investment in a for-profit, multi-bank CDFI, of which \$50 thousand was targeted for affordable housing financing for LMI individuals; and, \$50 thousand each in three other CDFIs, one in the form of a time certificate of deposit. The CDFIs provide lending and financial counseling services to LMI borrowers in distressed communities. The investments in the CDFIs are part of PCB's Bank Enterprise Award (BEA) support activity investments. During the examination, PCB received an award through this program for their community reinvestment efforts.

Two qualified investments totaling \$220 thousand remain outstanding since the prior CRA evaluation period. Of this, \$210 thousand represents an investment in redevelopment project bonds for small businesses and affordable housing. The agency funds several projects and programs for LMI housing through the “20% set aside” as required by state law.

Cash donations made during the evaluation period in the LOVAA total \$88 thousand. PCB provided funding to a variety of nonprofit organizations that offer community services such as financial and technical assistance, health services, and temporary shelter to LMI individuals and families, or are in LMI geographies in the AA. Support in the form of in-kind donations total \$8,400. The bank donated excess computers and office supplies to a nonprofit organization that provides assistance to a distressed community and contributed office copiers to a local community banking center.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank’s performance under the Service Test in California is rated Low Satisfactory. The bank’s performance in the Los Angeles MSA and the Orange County MSA is good. Performance in the Ventura MSA is adequate.

Retail Banking Services

Refer to Table 13a for the state of California in Appendix D for the facts and data used to evaluate the distribution of the bank’s branch and ATM delivery system.

PCB’s distribution of offices and ATMs throughout the LOVAA is good. All 20 branches are reasonably accessible to geographies and individuals of different income levels within its AA. Overall, PCB’s branch locations approximate the demographics in low-income geographies and exceed the demographics in moderate-income geographies. To provide a better understanding of the retail banking services, a discussion of the LOVAA by MSAs follows.

In the Los Angeles MSA, PCB’s branch locations in moderate-income geographies moderately exceed demographics (proportion of LMI geographies and/or population residing in those geographies). PCB has 31% of its Los Angeles MSA branches in moderate-income geographies, while only 24% of the CTs are designated moderate-income. PCB has no branches or ATMs in low-income areas of the Los Angeles MSA although 9% of the CTs are designated low-income. Overall, branch locations in LMI geographies approximate demographics.

In the Orange County MSA, PCB's branch locations in low-income geographies greatly exceed demographics and moderately exceed moderate-income geographies of the area. In low-income geographies, PCB has 17% of its branches, while only 3% of the geographies are designated low-income. PCB has 33% of its Orange County MSA branches in moderate-income geographies, compared to 26% of the CTs being designated in moderate-income geographies.

PCB's ATMs in the Orange County MSA are located predominantly in middle- and upper-income areas. In the Ventura MSA, PCB has only one branch located in a moderate-income area and no ATMs.

During the evaluation period, PCB closed one branch in the Los Angeles MSA. The San Gabriel Branch, located in a commercial high-rise building in an upper-income geography, was consolidated with another branch in May of 1998. This consolidation did not adversely impact the accessibility of the bank's delivery systems as PCB transferred the accounts to the Hacienda Heights Branch. The Hacienda Heights Branch is within a reasonable distance of the San Gabriel Branch and the transfer did not unduly inconvenience its primarily commercial account customers.

PCB's business hours are reasonable and structured to accommodate customer needs. In the Los Angeles MSA, PCB provides Saturday hours in six of the 13 branches. The bank provides Saturday hours in branches that have a retail, rather than commercial, focus. Only one of these branches is located in a moderate-income area and none in a low-income area. The bank provides Saturday hours in the Orange County MSA in three branches, one in an upper-income geography, one in a middle-income geography, and one in a moderate-income geography. PCB does not provide Saturday hours in the branch in the Ventura MSA. The bank offers a full range of products and services in all branches, including some products targeted to LMI customers and small businesses. Examples include an ATM checking account to reduce the standard monthly maintenance fee, the ability to combine checking and savings account balances in order to meet the account balance requirement, a business checking account that has lower daily balance and monthly fee requirements for low volume activity users, and a manual cash management sweep product that provides manual sweep availability to businesses that may not meet the deposit balance parameters for the automated cash management sweep program. In addition, the PCB further reaches commercial customers by extending hours and by appointment making tellers available to process business deposits that are delivered by messenger.

Community Development Services

PCB provides an adequate level of CD services that are specific to people and organizations within the LOVAA. They have focused their CD services on providing technical assistance to nonprofit organizations which serve low- and moderate-income individuals/families, and to other groups that promote community revitalization, community development, small business lending, or affordable housing. During the evaluation period, it provided 15 CD services. The following are examples of these services:

- C A bank officer serves on the loan board of an economic development center's financial restructuring loan program. As a result of a 1994 earthquake, the program received a grant that provides loan funds to quake impacted businesses for the purpose of rebuilding, saving jobs, and creating employment opportunities in the region. The grant also provides funds for administrative efforts required to implement lending and assistance programs as well as debt restructure, business acquisition, fixed asset, and working capital financing. Businesses impacted and served are primarily small businesses.

- C A bank officer served as a Board member of a development corporation that administers revolving loan funds on behalf of the City of Los Angeles. The corporation provides capital to businesses with a special focus on economically disadvantaged communities, enterprise zones, revitalization zones, redevelopment areas, and other areas severely impacted by natural disasters. Its mission is to participate in the development, finance, and implementation of economic development projects or strategies that are intended to be a catalyst in the revitalization of the impacted areas throughout the City of Los Angeles. The major goal of the funds administered is to increase the availability of jobs, goods, and community & financial services to LMI residents.

- C A bank officer serves on the credit committee of an organization that provides micro business loans and guidance to more than 60 micro businesses located in distressed areas of San Luis and surrounding neighborhoods.

In addition, bank officers and employees provide financial and technical expertise on behalf of the bank to several other organizations that provide CD services to LMI individuals or small businesses.

State Rating

CRA Rating for Arizona:	Satisfactory
The Lending Test is rated:	High Satisfactory
The Investment Test is rated:	High Satisfactory
The Service Test is rated:	Low Satisfactory

PCB demonstrated good CRA performance in this AA, with good lending activity, a satisfactory level of investments, and adequate services.

The major factors which support this rating include:

- C PCB's lending record is highly responsive to small business credit needs. The distribution of small business loans by size of business is good.
- C The geographic distribution of small business loans in Arizona is excellent. PCB's lending activity exceeds the demographic distribution of businesses in LMI geographies.
- C The bank's investment activity reflects a good responsiveness to the CD needs of its AA. All the bank's investments were within the AA. Approximately 50% of the equity investments were targeted for affordable housing projects for LMI persons and 13% for small businesses. The remainder of the investments were for municipal school bonds targeted to schools that receive funds to assist disadvantaged children.
- C PCB has an adequate network of retail banking services that are readily accessible to geographies and individuals of different income levels within its AA. The level of CD services is low.

Description of Institution's Operations in Arizona

PCB defines four AAs in the state of Arizona: Maricopa in the Phoenix-Mesa MSA; Pima in the Tucson MSA, Yuma MSA, and Yavapai, which is a non MSA. PCB has nine of its branches and four ATMs in these AAs. Six of the branches were formerly from one bank in Arizona whose identified market niche was small and medium size businesses. These were located in the Phoenix-Mesa and Yuma MSAs. The remaining three branches, which include the Green Valley and Prescott "cashless" branches, were acquired from another financial institution in March 1997. PCB of Arizona merged with CUB in August 1998, and management has had limited time to fully develop its CRA strategy.

Banking competition is aggressive and includes numerous commercial banks, thrifts, credit unions, and other financial service providers, some of which are affiliates of large, national banking companies headquartered outside of the state. Approximately 89 financial institutions (with 761 financial service offices) compete with PCB in its AAs.

Scope of Evaluation in Arizona

We performed a full-scope review of the Maricopa AA (MAA), which is in the Phoenix-Mesa MSA. Our conclusions regarding PCB's performance for the State of Arizona received less weight when determining the institution's overall CRA rating. The Arizona offices account for 23% of the bank's HMDA and CRA reportable loans and 40% of the bank's total deposits as of December 31, 1998.

As part of our examination, we considered banking opportunities and information regarding the area's credit and community needs obtained from five organizations. The contacts were with community groups and economic development organizations. In the remainder of the PE, when we discuss banking opportunities in the Maricopa Assessment Area (MAA), the information came from these sources. Refer to the Market Profiles for Maricopa County in Appendix B for details on identified community needs.

LENDING TEST

Conclusions for Area Receiving Full Scope Review

PCB's performance under the Lending Test in Arizona is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Phoenix-Mesa MSA is good. We focused on PCB's small business lending in this AA since this is PCB's primary market niche. Since small business lending is an identified need in this AA, PCB's excellent performance in this product line carries significant weight.

Lending Activity

Refer to Table 1b for the State of Arizona in Appendix D for the facts and data used to evaluate the bank's lending activity.

PCB originated 136 reportable small business, home mortgage, and small farm loans in the MAA during the evaluation period. PCB's market rank in the MAA for small business loans is 12. This is substantially comparable to its market rank for deposits in Maricopa County, which is 10. This is indicative of a good volume of lending in relation to PCB's size and capacity.

Market share analysis further supports a conclusion that the bank is responsive to the need for small business loans. PCB's market share for small business loans is close to its market share for total deposits in the MAA. The bank's market share of small business loans is 1.11 and its market share of deposits in the MAA is 1.22. These numbers indicate PCB is relatively effective at reinvesting deposit funds into a loan product which community groups inform us is an important need in the community.

Small Business Loans

In this AA, small business lending activity is dominated by six large financial service providers, by number of loans made. PCB is not in that group. Together, the six dominant lenders held over 78% of the market share in 1997. Performance expectations for PCB's small business lending activity should be framed in this context.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2b through 6b for the State of Arizona in Appendix D for the facts and data used to evaluate the distribution of loans by income level of the geography.

The majority of loans made by PCB in Arizona were made inside the AAs. Ninety-seven percent of the small business loans were to borrowers in the four AAs in Arizona. There were too few small farm and home mortgage loans to perform a meaningful analysis of lending inside/outside of the AA's.

The geographic distribution of small business loans in the MAA is excellent. This conclusion is supported by PCB's success in generating a pattern of loan activity which exceeds the demographic distribution of businesses in LMI geographies. The percentage of small business loans in the MAA that were made to borrowers in low-income geographies is more than three times greater than the percentage of businesses located in those geographies. And in moderate-income geographies, the percentage of the bank's loans made to businesses is close to the percentage of businesses located in those geographies. Overall, PCB was highly successful in distributing small business loan products to

the economically disadvantaged geographies most in need of the stabilizing and revitalizing effects of small business lending.

We did not identify any conspicuous gaps in PCB's lending activity in the MAA.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 7b through 11b in Appendix D for the facts and data used to evaluate the distribution of loans by income level of the borrower.

The distribution of small business loans by income level of the borrower demonstrates a good level of responsiveness to area credit needs. PCB's percentage of small business loans made to businesses with revenues of \$1 million or less exceeds the aggregate percentage for all other reporting lenders in the AA. But, the bank's lending activity did fall short of the demographic for that size of business in the AA. PCB is one of many relatively small lenders in a market dominated by six large financial service providers. In this context, PCB's performance in lending to small businesses is as good as the market.

The majority of PCB's small business loans were of relatively low dollar amounts. More than half of the loans were in amounts of \$100 thousand or less. Almost three-quarters were in amounts of \$250 thousand or less. To the extent that the size of a loan is indicative of the size of the business, PCB did well in distributing its loan products to relatively small businesses.

PCB's market share of small business loans made to firms with revenues of \$1 million or less substantially exceeded its overall market share for all small business loans. This is a good indication that the bank focused a substantial amount of effort towards satisfying the credit needs of small businesses, where community groups tell us the greatest need exists.

Home Mortgage and Small Farm Loans

The volume of lending by PCB in these products is too low for meaningful analysis; therefore, it was not considered in this evaluation. PCB achieved less than a one percent market in all three home mortgage loan products and only made three small farm loans. The bank's home mortgage lending in this area is primarily used as an accommodation to business customers. Small farm loans have not been identified as a priority need by community groups in this AA, so the small number of such loans does not adversely affect the performance evaluation.

Community Development Lending

There are no CD loans in the MAA on the books for this evaluation period nor from the prior evaluation period.

Product Innovation and Flexibility

As indicated earlier, the No Hassle loan product for small business customers is available bank-wide. Management was unable to provide the number of No Hassle loans granted in the MAA or State. Although the following loan does not qualify under the specific CRA definition for CD, mention is made because it represents PCB's leadership and involvement in structuring a complex loan. PCB provided financial and technical assistance to a small ticket equipment leasing company which enabled small businesses to receive credit through the company. This credit arrangement benefited 46 small businesses by assisting them to remain viable businesses in their respective communities.

Conclusions for Areas Receiving Limited-Scope Reviews

Refer to Tables 1b through 11b in Appendix D for the facts and data that support these conclusions.

Based on a limited-scope review, PCB's lending performance under the Lending Test in the Yuma MSA is not inconsistent the bank's overall performance under the Lending Test in the state. PCB's share of loans originated in Yuma is 4.30% and its share of deposits is 3.30%. These numbers indicate PCB is relatively effective at reinvesting deposits funds into loan products. PCB also originated one CD loan to a non-profit community service provider in the Yuma AA.

In the Pima MSA and Yavapai Non-MSA AAs, the bank's performance is weaker than PCB's overall performance under the Lending Test in Arizona; however, it did not change the overall Lending Test rating for Arizona. Two of the three branches in these AAs are "cashless" and the other operated without a lender for part of 1998.

INVESTMENT TEST

Conclusions for Area Receiving Full-Scope Review

Refer to Table 12b in Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

PCB's performance under the Investment Test in Arizona is rated High Satisfactory. PCB competes with a relatively large number of financial institutions and other entities for a variety of opportunities for CD investment. In this context, the bank's performance in the Phoenix-Mesa MSA is good.

This is based on PCB's level of qualified investments in MAA reflecting a very good responsiveness in addressing affordable housing and community service needs in the MAA. PCB provided \$1.7 million or 65% of total investments in MAA. The bank invested \$752,350 in securities backed by ten mortgage loans made to LMI borrowers in the MAA. PCB also invested in a low-income housing federal tax credit totaling \$415 thousand for two multi-family, senior housing properties located in Phoenix, Arizona. PCB is the only investor in Arizona participating in this investment. Finally, PCB made a substantial qualifying investment in municipal school bonds in schools and school districts that qualify for Title 1 funding. These schools receive funding to provide capital improvements and equipment to help disadvantaged children reach the National Education Goals. The bonds benefitted schools in the Phoenix-Mesa MSA and other Arizona AAs, where perhaps the need is greater and the number of banks available to fill the need is lower. Current period grants and other investments consist of \$31 thousand in cash donations to a variety of nonprofit groups that support qualified CD services and micro-loan programs.

Conclusions For Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, PCB's performance under the Investment Test in the Pima MSA is stronger than the bank's overall performance under the Investment Test in Arizona. Performance under the Investment Test is consistent with the bank's overall performance in the Yuma MSA and weaker than the state's performance in the Yavapai Non-MSA. However, these ratings did not change the overall Investment Test rating for Arizona due to the lower weight assigned to these MSAs based on their level of deposits and proportionate capital.

PCB management attempted to allocate its available investment funds to the Pima, Yuma, and Yavapai AAs to the extent possible. They succeeded in allocating part of the Title 1 municipal school bonds in the Pima and Yuma AAs but no investments were extended in the Yavapai AA. There are limited opportunities for investment in Yavapai; however, the poor performance could be improved. Refer to Table 12b in Appendix D for supporting information for this evaluation.

SERVICE TEST

Conclusions for Area Receiving Full-Scope Reviews

The bank's performance under the Service Test in Arizona is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the Phoenix-Mesa MSA is adequate.

Retail Banking Services

Refer to Table 13b in the State of Arizona section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch and ATM delivery system.

PCB's distribution of offices and ATMs throughout its geographies in the Phoenix-Mesa MSA is adequate. Branches are reasonably accessible to geographies and individuals of different income levels within its AA.

In the MAA, the distribution of PCB's branch locations in moderate-income geographies is moderately lower than demographics (proportion of LMI geographies and/or population residing in those geographies). The bank has five branches in the MAA. It has no branches in low-income geographies. One branch is in a moderate-income geography, two branches are in middle-income geographies, and two are in upper-income geographies. Five percent of the Phoenix-Mesa MSA's CTs are designated low-income, and 24% are designated moderate-income. PCB's distribution of ATMs approximates demographics with one ATM in each category of moderate-, middle-, and upper-income geographies.

During the evaluation period, PCB closed one branch in the MAA. The Mesa Banking Center's lease expired, and the landlord chose to not renew the lease. In August 1998, PCB consolidated this office and transferred its accounts to the East Valley Banking Center. The East Valley Banking Center is also located in Mesa and is within a reasonable distance of the Mesa Banking Center. This consolidation did not adversely impact the accessibility of the bank's delivery systems and did not unduly inconvenience its customers.

PCB's business hours are reasonable and are uniform throughout the MAA. The bank offers a full range of products and services in all branches, including some products targeted to LMI customers and small businesses. Examples include an ATM checking account to reduce the standard monthly maintenance fee, the ability to combine checking and savings account balances in order to meet the account balance requirement, a business checking account that has lower daily balance and monthly fee requirements for low volume activity users, and a manual cash management sweep product that provides manual sweep availability to businesses that may not meet the deposit balance parameters for the automated cash management sweep program.

Community Development Services

PCB provides an adequate level of CD services that are specific to people and organizations within the MAA. They have focused their CD services on providing financial and technical assistance to nonprofit organizations which serve small businesses and affordable housing. During the evaluation period, they provided the following services:

- C A bank officer serves on the micro-loan credit committee of an organization that promotes small business opportunities to the Hispanic population.
- C A bank officer serves on the board of directors of a corporation that provides financial and technical services to small manufacturers at lower costs than from private support firms according to the small manufacturer's budget requirements.
- C A bank officer serves on the board of directors of a national nonprofit organization funded by the Ford Foundation. The organization trains and provides financial and technical assistance to nonprofit community organizations which develop affordable housing, spur commercial investment, create jobs, develop youth centers, and other services that improve the quality of life in lower income communities for youth and their families.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, PCB's performance under the Service Test in the Pima and Yuma MSAs and the Yavapai Non-MSA is weaker than the overall performance in the state. This is primarily attributed to the lack of CRA strategy for these AAs. Refer to Table 13b in the State of Arizona section of Appendix D for the facts and data that support these conclusions.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and products considered. The table also reflects the metropolitan and nonmetropolitan 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: January 1, 1998 through December 31, 1998 Investment Test: June 12, 1997 through August 8, 1999 Service Test: June 12, 1997 through August 8, 1999	
Financial Institution	Products Reviewed	
Pacific Century Bank, N.A. Encino, CA	Small Business Loans, HMDA Loans, Small Farm Loans, Community Development Loans, Community Development Investments, Retail Banking Services and Community Development Services	
Affiliates(s)	Affiliate Relationship	Products Reviewed
None reviewed	NA	NA
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Los Angeles/Orange County/Ventura	Full-Scope	MSA
Phoenix-Mesa MSA/Maricopa	Full-Scope	MSA
Tucson MSA/Pima	Limited-Scope	MSA
Yavapai	Limited-Scope	NonMSA
Yuma MSA	Limited-Scope	MSA

Appendix B: Market Profiles for Full-Scope Areas

Description of Assessment Areas

Pacific Century Bank, N.A. (PCB) serves five AAs: one in Southern California and four AAs in Arizona. All of the AAs meet the requirements of the regulation and do not arbitrarily exclude any LMI areas. We performed full-scope review for the LOVAA and Maricopa AAs.

Southern California - LOVAA

PCB’s largest AA is located in Southern California and includes Los Angeles, Orange, and Ventura Counties. All three of the Southern California Counties are included in a PMSA. To provide a better understanding of the market profile each county in the Southern California LOVAA is more fully described below.

Los Angeles MSA

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: LOS ANGELES MSA (4480)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	1,597	9	24	33	34	1
Population by Geography	8,465,177	9	28	34	29	0*
Owner-Occupied Housing by Geography	1,346,893	3	15	34	48	0
Businesses by Geography**	312,157	10	20	33	38	1
Farms by Geography**	2,472	2	14	39	45	0
Family Distribution by Income Level	1,936,049	23	17	20	40	0
Distribution of Low- and Moderate-Income families throughout AA Geographies	782,690	16	39	31	14	0
Median Family Income	= \$39,035	Median Housing Value				= \$249,012
HUD Adjusted Median Family Income for 1999	= \$51,300	Unemployment Rate (1998)				= 6.6%
Households Below the Poverty Level	= 12.12%					

Source: 1990 U.S. Census and 1999 HUD updated MFI.

*Less than 1%

**Dun & Bradstreet

The Los Angeles (LA) County is designated as an MSA. The bank’s AA does not include the entire LA County. PCB excluded the Angeles National Forest from this AA. The area excluded by the bank did not have any impact on LMI individuals.

Los Angeles MSA is a complex, highly diverse urban region which includes 80 cities and a number of unincorporated areas. PCB has 13 branches located within this County. Of the 13 branches, 11 have ATMs attached to premises. There is one ATM at an offsite location. PCB has 0.38% market share of the FDIC insured deposits. Los Angeles is the largest and most rapidly growing metropolitan region in the fastest growing state in the country. Contained within MSA is the city of Los Angeles, which is the largest city in Southern California with an estimated population of 3.6 million as of January 1994. The Housing and Urban Development Agency (HUD) estimated the 1999 Median Family Income (MFI) for this AA at \$51,300. (*See the table above for details.*) Migration trends are also remarkable. Immigrants, both legal and undocumented have stimulated 60 percent of the growth over the last decade. Twenty-one percent of all households pay more than 30 percent of their income for housing. There are 123,280 families on the County Housing Authority Section 8 preliminary registration and waiting lists. Local governments are challenged to provide sufficient affordable housing.

Events such as the 1994 earthquake had a major impact on the supply and condition of housing in Los Angeles. According to information reported in the 1995 Consolidated Plan, 330 thousand units were adversely affected. The housing market cannot keep pace with the growth in population. The shortfall between supply and demand inflated rental rates and home prices. The majority of new housing available for first-time buyers is located in outlying areas of the County, or in neighboring counties where the price of land is less expensive. Government regulations also provide additional barriers to affordable housing. As a result, more multi-family housing is being constructed than single-family houses. Between 1977 and 1993, building permits issued for multi-family units were six times the number for single-family units.

In the late 1980s, structural changes in the economy and other events combined to undermine the general prosperity. Defense spending cuts and other Federal decisions caused huge reductions in aerospace and defense manufacturing jobs. Businesses were lured away by other states with tax concessions and more favorable business environments. The civil disturbances in 1992 further aggravated the business and community problems. Despite Federal and State assistance, many of the businesses destroyed during the disturbances have not reopened. As a result, jobs were lost creating further economic dislocations. The County's economy has rebounded. Evidence of this recovery is substantiated by the continued lowering of the unemployment rate, which was reported as 6.6 percent by Bureau of Labor and Statistics for 1998.

The County's largest industries in order of importance are services, retail trade, wholesale trade, finance and real estate manufacturing and construction. The film industry lured by concessions from other states, has moved a great deal of production activity out of Los Angeles. However, there are many business opportunities within the County. According to the recent Dun and Bradstreet statistics, 312,629 businesses and farms are located within the MSA. Of that number 232,877 of these businesses and farms have annual revenues less than \$1 million.

The financial environment is competitive; 224 financial institutions operate in this County. Of that number 116 are headquartered in the County. PCB's major competitors are First Business Bank, City National Bank, Tokai Bank, Sanwa Bank, and Union Bank.

Orange County MSA

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: ORANGE COUNTY MSA (5945)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	423	3	26	45	24	1
Population by Geography	2,043,396	4	30	43	23	0*
Owner-Occupied Housing by Geography	392,918	1	19	47	33	0
Businesses by Geography**	96,299	5	30	40	19	5
Farms by Geography**	1,182	3	27	46	19	2
Family Distribution by Income Level	491,448	20	20	24	36	0
Distribution of Low- and Moderate-Income families throughout AA Geographies	196,546	6	40	42	12	0
Median Family Income = \$51,269		Median Housing Value = \$252,380				
HUD Adjusted Median Family Income for 1999 = \$68,300		Unemployment Rate (1998) = 2.9%				
Households Below the Poverty Level = 6.59%						

Source: 1990 U.S. Census and 1999 HUD updated MFI.

*Less than 1%

**Dun & Bradstreet

Orange County is designated as an MSA. The bank’s AA does not include the entire County. PCB excluded the southern portion of the County and the El Toro Marine Base from this AA. This portion of the County is not reasonably accessible to the bank’s the branches. The area excluded has not adversely impacted LMI individuals. Employees of the El Toro Marine Base are served by two Federal credit unions.

This County is the second most populated County in Southern California with a population of 2.4 million as of the 1990 Census. PCB has six branches in this County, three of the branches have ATMs attached to the premises. There is one ATM located offsite. Within the County, 16 cities and 16 unincorporated communities participate in the HUD Federal Funds program. According to the National Association of Realtors, this County has the third most expensive housing market in the nation. The city of Santa Ana is the oldest and largest city in County, with an estimated population of 200,000 reported by the 1990 Census. The Housing and Urban Development Agency (HUD) estimated the 1999 MFI for this AA at \$68,300. (See the table above for details.) The growth in the County’s population has out paced the available housing stock.

One-third of all owner-occupied households pay more than 30 percent of their income for housing. The most prevalent housing problems among all renter households are cost burden and overcrowding. Based on the 1990 Census, the median rent is \$728, which is 73 percent higher than the low-income household can afford. The County’s Housing and Redevelopment Function provides rental assistance to 6,600 households and there are 3,000 on the waiting list, which was closed since 1991. The County estimates that 49,000 households require housing assistance. The recession of the late 1980s downsized businesses and eliminated jobs, reduced income levels and increased the numbers of homeless

families. As a result, a newer category of homeless people emerged; those who were well educated and had previously earned salaries above the median income level.

There are several barriers to creating and preserving affordable housing. Some of the identified barriers include: land use and design restrictions; general planning and zoning regulations; development processing constraints; and opposition by local officials or residents. All of these issues continue to keep the cost of housing high.

Along with the recession of the late 1980's, the County experienced a critical turning point in December 1994. The County filed for relief through bankruptcy. The effects of this financial disaster resulted in the reduction or elimination of several community, health, and social services programs. As a result, programs that provided assistance to low- and moderate-income individuals were eliminated or reduced. Churches, non-profit organizations, and targeted area communities were forced to expand services or create additional programs with less funding. The County's economy has improved. The Bureau of Labor and Statistics report an unemployment rate of 2.9 percent for 1998.

The County's largest industries in order of importance are services, retail trade, finance and real estate, wholesale trade, manufacturing, and construction. In 1993, the El Toro Marine Base was targeted for closing, which should be completed by the year 2000. All of the Base's operations will be moved to San Diego. This closure will result in loss of employment and income for the County. The County is still reviewing its options for replacement of these losses. There are many business opportunities within the County. Recent Dun and Bradstreet statistics show 97,481 businesses and farms are located within the MSA. Of that number 71,003 of these businesses and farms had annual revenues less than \$1 million.

PCB operates in a competitive environment. Of the 146 financial institutions operating within this County, 85 are headquartered here. PCB's major competitors are Sanwa Bank and Union Bank.

Ventura MSA

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: VENTURA MSA (8735)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	100	2	28	46	23	1
Population by Geography	525,709	2	27	45	26	0
Owner-Occupied Housing by Geography	111,815	0	17	47	35	0
Businesses by Geography	19,928	2	30	47	21	0
Farms by Geography**	547	1	34	48	17	0
Family Distribution by Income Level	130,653	17	19	25	39	0
Distribution of Low- and Moderate-Income families throughout AA Geographies	46,671	2	39	44	15	0
Median Family Income = \$50,103		Median Housing Value = \$253,108				
HUD Adjusted Median Family Income for 1999 = \$65,300		Unemployment Rate (1998) = 5.6%				
Households Below the Poverty Level = 5.32%						

Source: 1990 U.S. Census and 1999 HUD updated MFI.

*Less than 1%

**Dun & Bradstreet

Ventura County is designated as an MSA. The bank’s AA does not include the entire County. PCB excluded the southeastern and northern portions of the County from this AA. The excluded portions of the County are primarily forest reserve and mountains. The County’s forest reserve encompasses 46 percent of Ventura. There is no impact to LMI individuals from the areas excluded.

Ventura has 10 cities and a number of communities. Most of the population and economic activity is in the southern of the County. The bank has one branch and no ATM in this area. The population grew rapidly during the 1970s and 1980s. The County expects little change from migration and a moderate increase from births. Households are declining in numbers from deaths and out-migration. The County’s 1995 Consolidated Plan reported a total population of 700 thousand. The Housing and Urban Development Agency (HUD) estimated the 1999 MFI for this AA at \$65,300. (*See the table above for details.*) Ventura County is home to two military bases, Port Hueneme and Mugu Naval, as well as the National Guard.

A 1989 study showed that among all California communities, Ventura County had the fewest number of households that could afford a new home. Since the 1990 Census, housing costs fell substantially below the cost reflected in the above table. The slow recovery from the mid 1990s recession was responsible for the lower prices, and also created economic problems for potential buyers. Rents have increased faster than incomes. The median rent is \$777. High construction costs prevent new developments. Nineteen (19) percent of all renters versus ten (10) percent of homeowners spend more than 50 percent of income for housing. Among the low-income households, 45 percent of

renters and 35 percent of homeowners experience cost burdens. The 1994 earthquake aggravated the housing situation and property damage was estimated at nearly \$1 billion dollars.

There are several barriers to creating affordable housing. Among those barriers, some are attributable to government restrictions. In the unincorporated areas, housing development of all kinds is discouraged because of insufficient water supplies, poor air quality and other environmental concerns.

A 1994 County report described the County’s economy as being “in the weakest condition of the last 30 years.” Ventura County has seen substantial decrease in manufacturing jobs, which are the best-paying private sector jobs in the area. However, the overall employment is not expected to decrease, unless either of the two military bases in the County closes. The economic base is diverse, which was weakened by recession and drought. The economy has improved since 1994, as evidenced by the 5.6 percent unemployment rate reported by the Bureau of Labor and Statistics for 1998.

The County’s largest industries in order of importance are services, retail trade, finance and real estate, construction, wholesale trade, and manufacturing. There are many business opportunities within the County. Recent Dun and Bradstreet statistics show 20,475 businesses and farms are located within the MSA. Of that number 15,641 of these businesses and farms had annual revenues less than \$1 million.

PCB operates in a competitive environment. Within the County, there are 34 financial institutions of which 21 are headquartered here. PCB’s major competitors are Bank of Ventura, Union Bank, City National Bank, American Commercial Bank, and Camarillo Community Bank.

LOVAA Needs

As part of our examination, we considered information obtained from nine organizations to inquire about the area’s credit needs. Four organizations were contacted by the OCC and five by the other regulatory agencies. The types of organizations contacted include a non profit community banking and resource center, a community service organization, a church CDC, an economic development corporation, a community development bank, a small business development center, a city economic development bureau, a civil rights organization, and a county small business development center. Additionally, we reviewed Consolidated Plans for the counties of Los Angeles, Orange, and Ventura. Generally, the needs identified by these organizations are similar throughout Southern California. The following are the identified needs:

Lending

- # Small business loans including micro loans.
- # Loans for the development of affordable housing.
- # Infrastructure such as roads, bridges, sewers needed to support development of additional affordable housing.
- # Participation in home purchase programs to assist LMI home buyers.
- # Rehabilitation loans for LMI rental properties.
- # Development of elderly housing units.

- # Business start-up capital.

Investments

- # Funding to provide community services.
- # Grants to provide financial education.
- # Investments in community projects.
- # Contribution of premises for use as community centers.

Services

- # Credit counseling and training among less financially sophisticated individuals.
- # Technical assistance budgeting, accounting and lending expertise.
- # Mentoring for new small business owners.
- # General banking services.
- # Partnership opportunities with community organizations.

Arizona Assessment Areas

Maricopa County

Maricopa County is a part of the Phoenix-Mesa MSA. PCB did not include the entire County as its AA. The greater Phoenix area was designated as the bank’s AA. The areas excluded were not readily accessible to the bank’s five branches. LMI individuals were not impacted negatively by the areas excluded. PCB has three ATMs, which are attached to branch premises.

According to the 1990 Census, Maricopa has a population of 2.3 million, which is more than half the State’s population. The County enjoys a diverse economy. This area is experiencing sustained economic and employment growth. Prevailing economic conditions are quite strong with residential single-family permitting at an all time high, while multi-family market conditions are inducing escalating rental rates. The supply for both single- and multi-family homes is limited. The rapid acceleration in home values and apartment rental rates is stressing stock availability for the low-income persons. Since the 1990 Census, 90 percent of all new units are single-family homes. The new multi-family units are built in high-cost areas. As a result, people pay over 30 percent of income for housing. HUD estimated the 1999 MFPI for this area at \$50,200. (See table below for additional details.)

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: MARICOPA - PHOENIX MESA MSA (6200)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	458	6	23	38	32	1
Population by Geography	2,083,033	5	24	40	31	0
Owner-Occupied Housing by Geography	501,238	2	19	43	36	0
Businesses by Geography	83,152	6	25	36	32	1
Farms by Geography**	1,536	3	19	42	36	0
Family Distribution by Income Level	542,566	19	18	23	40	0
Distribution of Low- and Moderate-Income families throughout AA Geographies	200,328	8	36	41	15	0
Median Family Income =	\$35,425	Median Housing Value =		\$86,959		
HUD Adjusted Median Family Income for 1999 =	\$50,200	Unemployment Rate (1998) =		2.6%		
Households Below the Poverty Level =	10.81%					

Source: 1990 U.S. Census and 1999 HUD updated MFI.

*Less than 1%

**Dun & Bradstreet

Maricopa’s 1995 Consolidated Plan identified several barriers to affordable housing created by Federal, State, and local government. Each government agency’s laws and regulations creates different hardships for the development of affordable housing.

Fort McDowell, Salt River, Gila River, are three American Indian Reservations that occupy significant territory in the eastern and southern parts of Maricopa. Gaming, agriculture, tourism, industrial parks, retail shopping centers, mining and waste disposal are the major sources of employment on the reservations. The combined Native American population on the reservations is estimated at 18,600 and approximates 1 percent of the MSA.

This County is unique among major U.S. urban areas as it has never experienced two consecutive years of job losses. The 1998 unemployment rate of 2.6 percent is a reflection of this strong economy. The primary industry changed from agriculture to high technology manufacturing. Other important industries include tourism, services, retail trade, construction and financing. There are many business opportunities within the County. According to the recent Dun & Bradstreet statistics, 84,688 businesses and farms are located within Maricopa. Of that number 60,615 of these businesses and farms have annual revenues less than \$1 million.

Competition is intense. There are 49 financial institutions competing for the available business in Maricopa, of that number 16 are headquartered within the County. The bank's major competitors are Arizona National Bank, Bank One and M & I Thunderbird Bank.

MAA Needs

As part of our examination, we obtained and considered information from five organizations and government agencies to gain an understanding of area credit needs. Representatives were contacted from the following types of organizations: chamber of commerce, CDC, local government, federal government agency, and non profit. Additionally, we reviewed the Consolidated Plans for Maricopa County. The community groups and governmental agencies identified the following community needs:

Lending

- # Small business loans including micro loans.
- # Affordable housing.
- # Funding agriculture production.
- # Interim financing including construction loans.
- # Take-out loans for single family residences.

Investments

- # Provide employment opportunities.
- # Funding for affordable child care and education.

Services

- # Credit and debt counseling.
- # Low-cost deposit accounts.
- # Investment and retirement services.
- # Members to serve on loan committees.

Appendix C: Explanation of Standardized Tables

Content of Standard Tables

The following is a listing and brief description of each table included in the set of standard tables. Also included is other information that may assist the reader in interpreting the tables. Market rank is based on the number of loans made by the bank as compared to all other lenders in the MSA/assessment area 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 MSA/assessment area. High market rank is not an automatic indicator of strong (“outstanding”) performance. Market rank should be evaluated in the contextual sense.

Table 1. - Lending Volume - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MSA/assessment area.

Table 2. - Geographic Distribution of Home Purchase Loan Originations - 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 rank and market share information based on the most recent aggregate market data available.

Table 3. - Geographic Distribution of Home Improvement Loan Originations - See Table 2.

Table 4. - Geographic Distribution of Home Mortgage Refinance Loan Originations - See Table 2.

Table 5. - Geographic Distribution of Small Business Loan Originations - The percentage distribution of the number of small loans (<\$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 rank and market share information based on the most recent aggregate market data available.

Table 6. - Geographic Distribution of Small Farm Loan Originations - The percentage distribution of the number of small loans (<\$500 thousand) 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 rank and market share information based on the most recent aggregate market data available.

Table 7. - Borrower Distribution of Home Purchase Loan Originations - 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 MSA/assessment area. The table also presents market rank and market share information based on the most recent aggregate market data available.

Table 8. - Borrower Distribution of Home Improvement Loan Originations - See Table 7.

Table 9. - Borrower Distribution of Home Mortgage Refinance Loan Originations - See Table 7.

Table 10. - Borrower Distribution of Small Business Loan Originations - Compares the percentage distribution of the number of small loans (<\$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. The table also 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 11. - Borrower Distribution of Small Farm Loan Originations - Compares the percentage distribution of the number of small loans (<\$500 thousand) 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. The table also 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 12. - Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MSA/assessment area. The table presents aggregate investment data, regardless as to if the investment was made during prior evaluation periods (and is still outstanding) or made during the current evaluation period. If the timing of the investments impacts the examiner's evaluation of the bank's performance under the test, such an issue should be addressed in the narrative.

Table 13. - Distribution of Branch and ATM Delivery System - Compares the percentage distribution of the number of the bank's retail branches and ATMs in low-, moderate-, middle- and upper-income geographies to the percentage of the population within each geography.

Appendix D: Standardized Tables**Table 1a. Lending Volume**

LENDING VOLUME												State: California	Evaluation Period: 01/01/1998 TO 12/31/1998	
MSA/Assessment Area:	% of Total Bank Deposits in Rated Area	Home Mortgage		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in Rated Area		
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)			
Full-Scope:														
LA/Orange Co./Ventura	100.00%	10	\$3,121	609	\$111,250	3	\$700	16	\$3,100	638	\$118,171	100.00%		

Table 1b. Lending Volume

LENDING VOLUME												State: Arizona	Evaluation Period: 01/01/1998 O 12/31/1998	
MSA/Assessment Area:	% of Total Bank Deposits in Rated Area	Home Mortgage		Small Business		Small Farm		Community Development		Total Reported Loans		% of Total Reported Bank Loans in Rated Area		
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)			
Full-Scope:														
Phoenix-Mesa MSA/Maricopa	62.60%	2	\$52	131	\$27,265	3	\$790	0	\$0	136	\$28,107	79.64%		
Limited-Scope:														
Tucson MSA/Pima	22.97%	0	\$0	3	\$415	2	\$175	0	\$0	5	\$590	1.67%		
Yavapai	6.16%	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0.00%		
Yuma MSA	8.27%	1	\$185	26	\$5,812	2	\$550	1	\$50	30	\$6,597	18.69%		

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Table 2a. Geographic Distribution of Home Purchase Loan Originations

Geographic Distribution: HOME PURCHASE																State: California		Evaluation Period: 01/01/1998 TO 12/31/1998	
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans				
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total			
Full-Scope:																			
LA/Orange Co./Ventura	2.05%	0%	16.06%	0%	37.88%	100%	44.01%	0%	0	0	0	0	0	0	1	100.00%			

(*) Based on 1997 Aggregate HMDA Data only.

Table 2b. Geographic Distribution of Home Purchase Loan Originations

Geographic Distribution: HOME PURCHASE																State: Arizona		Evaluation Period: 01/01/1998 TO 12/31/1998	
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans				
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total			
Full-Scope:																			
Phoenix-Mesa MSA/Maricopa	2.17%	0%	18.61%	0%	42.97%	0%	36.24%	100%	0	0	0	0	0	0	1	50.00%			
Limited-Scope:																			
Tucson MSA/Pima	2.47%	0%	23.30%	0%	43.66%	0%	30.57%	0%	0	0	0	0	0	0	0	0%			
Yavapai	0%	0%	0%	0%	54.33%	0%	45.67%	0%	0	0	0	0	0	0	0	0%			
Yuma MSA	0%	0%	29.74%	0%	39.09%	100%	31.17%	0%	0	0	0	0	0	1	50.00%				

(*) Based on 1997 Aggregate HMDA Data only.

Table 3a. Geographic Distribution of Home Improvement Loan Originations

Geographic Distribution: HOME IMPROVEMENT																	State: California		Evaluation Period: 01/01/1998 TO 12/31/1998				
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans								
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total							
Full-Scope:																							
LA/Orange Co./Ventura	2.05%	0%	16.06%	0%	37.88%	33.33%	44.01%	66.67%	132	.03	0	.02	.04	.04	6	100.00%							

(*) Based on 1997 Aggregate HMDA Data only.

Table 3b. Geographic Distribution of Home Improvement Loan Originations

Geographic Distribution: HOME IMPROVEMENT																	State: Arizona		Evaluation Period: 01/01/1998 TO 12/31/1998				
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Improvement Loans								
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total							
Full-Scope:																							
Phoenix-Mesa MSA/Maricopa	2.17%	0%	18.61%	100%	42.97%	0%	36.24%	0%	0	0	0	0	0	0	1	100.00%							
Limited-Scope:																							
Tucson MSA/Pima	2.47%	0%	23.30%	0%	43.66%	0%	30.57%	0%	0	0	0	0	0	0	0	0%							
Yavapai	0%	0%	0%	0%	54.33%	0%	45.67%	0%	0	0	0	0	0	0	0	0%							
Yuma MSA	0%	0%	29.74%	0%	39.09%	0%	31.17%	0%	0	0	0	0	0	0	0	0%							

(*) Based on 1997 Aggregate HMDA Data only.

Table 4a. Geographic Distribution of Home Mortgage Refinance Loan Originations

Geographic Distribution: HOME MORTGAGE REFINANCE																	State: California		Evaluation Period: 01/01/1998 TO 12/31/1998				
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans								
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total							
Full-Scope:																							
LA/Orange Co./Ventura	2.05%	0%	16.06%	0%	37.88%	100%	44.01%	0%	529	0	0	0	0	0	1	100%							

(*) Based on 1997 Aggregate HMDA Data only.

Table 4b. Geographic Distribution of Home Mortgage Refinance Loan Originations

Geographic Distribution: HOME MORTGAGE REFINANCE																	State: Arizona		Evaluation Period: 01/01/1998 TO 12/31/1998				
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Mortgage Refinance Loans								
	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans	% Owner Occ Units	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total							
Full-Scope:																							
Phoenix-Mesa MSA/Maricopa	2.17%	0%	18.61%	0%	42.97%	0%	36.24%	0%	0	0	0	0	0	0	0	0%							
Limited-Scope:																							
Tucson MSA/Pima	2.47%	0%	23.30%	0%	43.66%	0%	30.57%	0%	0	0	0	0	0	0	0	0%							
Yavapai	0%	0%	0%	0%	54.33%	0%	45.67%	0%	0	0	0	0	0	0	0	0%							
Yuma MSA	0%	0%	29.74%	0%	39.09%	0%	31.17%	0%	0	0	0	0	0	0	0	0%							

(*) Based on 1997 Aggregate HMDA Data only.

Table 5a. Geographic Distribution of Small Business Loan Originations

Geographic Distribution: SMALL BUSINESS																	State: California		Evaluation Period: 01/01/1998 TO 12/31/1998				
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans								
	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total							
Full-Scope:																							
LA/Orange Co./Ventura	8.48%	7.72%	23.01%	27.26%	35.26%	33.99%	31.74%	30.05%	21	0.47	0.29	0.60	0.45	0.44	609	100.00%							

(*) Based on 1997 Aggregate Small Business Data only.

Table 5b. Geographic Distribution of Small Business Loan Originations

Geographic Distribution: SMALL BUSINESS																	State: Arizona		Evaluation Period: 01/01/1998 TO 12/31/1998				
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans								
	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total							
Full-Scope:																							
Phoenix-Mesa MSA/Maricopa	6.04%	19.08%	24.94%	22.14%	36.18%	28.24%	32.12%	30.53%	12	1.11	1.86	1.30	1.23	0.72	131	81.88%							
Limited-Scope:																							
Tucson MSA/Pima	8.82%	0.00%	31.03%	33.33%	35.06%	0.00%	25.09%	66.67%	17	0.15	0.00	0.07	0.12	0.27	3	1.87%							
Yavapai	0.00%	0.00%	0.00%	0.00%	59.08%	0.00%	40.92%	0.00%	0	0.00	0.00	0.00	0.00	0.00	0	0.00%							
Yuma MSA	0.00%	0.00%	33.22%	23.08%	37.88%	34.62%	28.90%	42.31%	7	4.65	0.00	1.98	6.09	5.23	26	16.25%							

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(*) Based on 1997 Aggregate Small Business Data only.

Table 6a. Geographic Distribution of Small Farm Loan Originations

Geographic Distribution: SMALL FARM		State: California								Evaluation Period: 01/01/1998 TO 12/31/1998							
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans		
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total	
Full-Scope:																	
LA/Orange Co./Ventura	2.62%	0.00%	20.03%	0.00%	42.07%	33.33%	34.62%	66.67%	0	0.00	0.00	0.00	0.00	0.00	3	100.00%	

(*) Based on 1997 Aggregate Small Farm Data only.

Table 6b. Geographic Distribution of Small Farm Loan Originations

Geographic Distribution: SMALL FARM		State: Arizona								Evaluation Period: 01/01/1998 TO 12/31/1998							
MSA/Assessment Area:	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Farm Loans		
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Over-all	Low	Mod	Mid	Upp	#	% of Total	
Full-Scope:																	
Phoenix-Mesa MSA/Maricopa	2.99%	0.00%	18.42%	100.00%	42.12%	0.00%	36.33%	0.00%	4	7.69	0.00	0.00	14.29	5.00	3	42.86%	
Limited-Scope:																	
Tucson MSA/Pima	6.31%	0.00%	23.79%	0.00%	39.08%	0.00%	30.83%	100.00%	4	10.00	0.00	25.00	0.00	0.00	2	28.57%	

Yavapai	0.00%	0.00%	0.00%	0.00%	56.00%	0.00%	44.00%	0.00%	0	0.00	0.00	0.00	0.00	0.00	0	0.00%
Yuma MSA	0.00%	0.00%	29.19%	100.00%	38.51%	0.00%	32.30%	0.00%	3	13.73	0.00	15.38	12.90	14.29	2	28.57%

(*) Based on 1997 Aggregate Small Farm Data only.

Table 7a. Borrower Distribution of Home Purchase Loan Originations

Borrower Distribution: HMDA HOME PURCHASE																	State: California		Evaluation Period: 01/01/1998 TO 12/31/1998				
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank*	Market Share by Borrower Income**					Total Home Purchase Loans								
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total							
Full-Scope:																							
LA/Orange Co./Venture	22.40%	0.00%	17.68%	0.00%	20.63%	0.00%	39.29%	100.00%	0	0.00	0.00	0.00	0.00	0.00	1	100.00%							

(*) As a percentage of loans with borrower income information available. No information was available for 0% of loans originated by PCB.

(**) Based on 1997 Aggregate HMDA Data only.

Table 7b. Borrower Distribution of Home Purchase Loan Originations

Borrower Distribution: HMDA HOME PURCHASE																	State: Arizona		Evaluation Period: 01/01/1998 TO 12/31/1998				
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank*	Market Share by Borrower Income**					Total Home Purchase Loans								
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Over-all	Low	Mod	Mid	Upp	#	% of Total							
Full-Scope:																							
Phoenix-Mesa MSA/Maricopa	18.84%	0.00%	18.08%	0.00%	23.22%	0.00%	39.86%	100.00%	0	0.00	0.00	0.00	0.00	0.00	1	50.00%							
Limited-Scope:																							
Tucson MSA/Pima	22.10%	0.00%	18.86%	0.00%	23.31%	0.00%	35.73%	0.00%	0	0.00	0.00	0.00	0.00	0	0.00%								
Yavapai	14.19%	0.00%	18.00%	0.00%	22.74%	0.00%	45.07%	0.00%	0	0.00	0.00	0.00	0.00	0	0.00%								
Yuma MSA	20.11%	0.00%	17.75%	0.00%	21.56%	0.00%	40.58%	100.00%	0	0.00	0.00	0.00	0.00	1	50.00%								

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(*) As a percentage of loans with borrower income information available. No information was available for 0% of loans originated by PCB.

(**) Based on 1997 Aggregate HMDA Data only.

Table 8a. Borrower Distribution of Home Improvement Loan Originations

Borrower Distribution: HOME IMPROVEMENT State: California Evaluation Period: 01/01/1998 TO 12/31/1998																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank*	Market Share by Borrower Income**					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
LA/Orange Co./Ventura	22.40%	16.67%	17.68%	16.67%	20.63%	33.33%	39.29%	33.33%	132	.03	0	.10	.05	.02	6	100.00%

(*) As a percentage of loans with borrower income information available. No information was available for 0% of loans originated by PCB.

(**) Based on 1997 Aggregate HMDA Data only.

Table 8b. Borrower Distribution of Home Improvement Loan Originations

Borrower Distribution: HOME IMPROVEMENT State: Arizona Evaluation Period: 01/01/1998 TO 12/31/1998																
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank*	Market Share by Borrower Income**					Total Home Improvement Loans	
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total
Full-Scope:																
Phoenix-Mesa MSA/Maricopa	18.84%	0.00%	18.08%	100.00%	23.22%	0.00%	39.86%	0.00%	0	0.00	0.00	0.00	0.00	0.00	1	100.00%
Limited-Scope:																
Tucson MSA/Pima	22.10%	0.00%	18.86%	0.00%	23.31%	0.00%	35.73%	0.00%	0	0.00	0.00	0.00	0.00	0.00	0	0.00%
Yavapai	14.19%	0.00%	18.00%	0.00%	22.74%	0.00%	45.07%	0.00%	0	0.00	0.00	0.00	0.00	0.00	0	0.00%

Yuma MSA	20.11%	0.00%	17.75%	0.00%	21.56%	0.00%	40.58%	0.00%	0	0.00	0.00	0.00	0.00	0.00	0	0.00%

(*) As a percentage of loans with borrower income information available. No information was available for 0% of loans originated by PCB.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9a. Borrower Distribution of Home Mortgage Refinance Loan Originations

Borrower Distribution: HOME MORTGAGE REFINANCE																	State: California		Evaluation Period: 01/01/1998 TO 12/31/1998			
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank*	Market Share by Borrower Income**					Total Home Mortgage Refinance Loans							
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total						
Full-Scope:																						
LA/Orange Co./Ventura	22.40%	0.00%	17.68%	0.00%	20.63%	0.00%	39.29%	100.00%	529	0.00	0.00	0.00	0.00	0.00	1	100.00%						

(*) As a percentage of loans with borrower income information available. No information was available for 0% of loans originated by PCB.

(**) Based on 1997 Aggregate HMDA Data only.

Table 9b. Borrower Distribution of Home Mortgage Refinance Loan Originations

Borrower Distribution: HOME MORTGAGE REFINANCE																	State: Arizona		Evaluation Period: 01/01/1998 TO 12/31/1998			
MSA/Assessment Area:	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall Market Rank*	Market Share by Borrower Income**					Total Home Mortgage Refinance Loans							
	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*	% of Families	% BANK Loans*		Overall	Low	Mod	Mid	Upp	#	% of Total						
Full-Scope:																						
Phoenix-Mesa MSA/Maricopa	18.84%	0.00%	18.08%	0.00%	23.22%	0.00%	39.86%	0.00%	0	0.00	0.00	0.00	0.00	0.00	0	0.00%						
Limited-Scope:																						

Tucson MSA/Pima	22.10%	0.00%	18.86%	0.00%	23.31%	0.00%	35.73%	0.00%	0	0.00	0.0	0.00	0.00	0.00	0	0.00%
Yavapai	14.19%	0.00%	18.00%	0.00%	22.74%	0.00%	45.07%	0.00%	0	0.00	0.0	0.00	0.00	0.00	0	0.00%
Yuma MSA	20.11%	0.00%	17.75%	0.00%	21.56%	0.00%	40.58%	0.00%	0	0.00	0.0	0.00	0.00	0.00	0	0.00%

(*) As a percentage of loans with borrower income information available. No information was available for 0% of loans originated by PCB.

(**) Based on 1997 Aggregate HMDA Data only.

Table 10a. Borrower Distribution of Small Business Loan Originations

Borrower Distribution: SMALL BUSINESS													State: California		Evaluation Period: 01/01/1998 TO 12/31/1998				
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans										
	% of Businesses*	% BANK Loans**	% Market Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size								
Full-Scope:																			
LA/Orange Co./Ventura	73.76%	36.29%	37.20%	59.93%	17.73%	22.33%	0.47%	0.47%	609	100.00%	\$182								

Table 10b. Borrower Distribution of Small Business Loan Originations

Borrower Distribution: SMALL BUSINESS													State: Arizona		Evaluation Period: 01/01/1998 TO 12/31/1998			
MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share****		Total Small Business Loans									
	% of Businesses*	% BANK Loans**	% Market Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size							
Full-Scope:																		

Phoenix-Mesa MSA/Maricopa	71.35%	32.06%	31.53%	54.96%	19.08%	25.95%	1.11%	2.15%	131	81.88%	\$208
Limited-Scope:											
Tucson MSA/Pima	71.59%	66.67%	36.07%	33.33%	66.67%	0.00%	0.15%	0.36%	3	1.87%	\$138
Yavapai	78.63%	0.00%	33.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0	0.00%	\$0
Yuma MSA	71.63%	53.57%	28.34%	53.85%	15.38%	30.77%	4.65%	10.55%	26	16.25%	\$224

(*) As a percentage of businesses with known revenues.
 (**) As a percentage of loans with revenue information available. No information was available for 9% of loans originated by PCB.
 (***) The market consists of all other Small Business reporters in PCB's assessment area and is based on 1997 Aggregate Small Business Data only.
 (****) Based on 1997 Aggregate Small Business Data only.

Table 11a. Borrower Distribution of Small Farm Loan Originations

Borrower Distribution: SMALL FARM												State: California		Evaluation Period: 01/01/1998 TO 12/31/1998		
MSA/Assessment Area:	Farms with Revenues of \$1 million or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans							
	% of Farms*	% BANK Loans**	% Market Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size					
Full-Scope:																
LA/Orange Co./Ventura	85.06%	0.00%	56.41%	66.67%	0.00%	33.33%	0.00%	0.00%	3	100.00%	\$233					

(*) As a percentage of farms with known revenues.
 (**) As a percentage of loans with revenue information available. No information was available for 0% of loans originated by PCB.
 (***) The market consists of all other Small Farm reporters in PCB's assessment area and is based on 1997 Aggregate Small Farm Data only.
 (****) Based on 1997 Aggregate Small Farm Data only.

Table 11b. Borrower Distribution of Small Farm Loan Originations

Borrower Distribution: SMALL FARM												State: Arizona		Evaluation Period: 01/01/1998 TO 12/31/1998		
MSA/Assessment Area:	Farms with Revenues of \$1 million or less			Loans by Original Amount Regardless of Farm Size			Market Share****		Total Small Farm Loans							
	% of Farms*	% BANK Loans**	% Market Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev \$1 million or less	#	% of Total	Avg Loan Size					

Full-Scope:											
Phoenix-Mesa MSA/Maricopa	83.98%	0.00%	36.92%	33.33%	33.33%	33.33%	7.69%	12.73%	3	42.86%	\$263
Limited-Scope:											
Tucson MSA/Pima	88.35%	50.00%	40.00%	50.00%	50.00%	0.00%	10.00%	0.00%	2	28.57%	\$88
Yavapai	96.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0	0.00%	\$0
Yuma MSA	67.08%	50.00%	7.84%	50.00%	0.00%	50.00%	13.73%	50.00%	2	28.57%	\$275

(*) As a percentage of farms with known revenues.

(**) As a percentage of loans with revenue information available. No information was available for 0% of loans originated by PCB.

(***) The market consists of all other Small Farm reporters in PCB's assessment area and is based on 1997 Aggregate Small Farm Data only.

(****) Based on 1997 Aggregate Small Farm Data only.

Table 12a. Qualified Investments

QUALIFIED INVESTMENTS										State: California	Evaluation Period: 06/16/97 TO 07/31/1999
MSA/Assessment Areas:	Prior Period Investments*			Current Period Investments			Total Investments				
	#	\$ (000's)	%**	#	\$ (000's)	%**	#	\$ (000's)	% of Total \$'s		
Full-Scope:											
LA/Orange Co./Ventura	2	220	3.54%	60	5,988	96.46 %	62	\$6,208	100.00%		

(*) "Prior Period Investments" means investments made in a previous evaluation period that remain outstanding.

(**) Percentage of the dollars invested in that MSA/Assessment Area that are prior period investments or current period investments.

Table 12b. Qualified Investments

QUALIFIED INVESTMENTS										State: Arizona	Evaluation Period: 06/16/97 TO 07/31/1999
MSA/Assessment Areas:	Prior Period Investments*			Current Period Investments			Total Investments				
	#	\$ (000's)	%**	#	\$ (000's)	%**	#	\$ (000's)	% of Total \$'s		
Full-Scope:											
Phoenix-Mesa MSA/Maricopa	1	25	1.48%	24	1,664	98.52 %	25	\$1,689	63.71%		
Limited-Scope:											
Tucson MSA/Pima	0	0	0.00%	5	762	100.0 %	5	\$762	28.74%		
Yavapai	0	0	0.00%	0	0	0.00%	0	\$0	0.00%		

Yuma MSA	0	0	0.00%	1	200	100.0%	1	\$200	7.55%
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(*) "Prior Period Investments" means investments made in a previous evaluation period that remain outstanding.
 (**) Percentage of the dollars invested in that MSA/Assessment Area that are prior period investments or current period investments.

Table 13a. Distribution of Branch and ATM Delivery System

DISTRIBUTION OF BRANCH AND ATM DELIVERY SYSTEM																	State: California		Evaluation Period: 06/16/1997 TO 07/31/1999			
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 the Population within Each Geography								
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp					
Full-Scope:																						
LA/Orange Co./ Ventura	100.00%	20	68.97%	5.00%	35.00%	15.00%	45.00%	16	80.00%	0.00%	25.00%	25.00%	50.00%	8.09%	28.13%	35.79%	27.83%					

Table 13b. Distribution of Branch and ATM Delivery System

DISTRIBUTION OF BRANCH AND ATM DELIVERY SYSTEM																	State: Arizona		Evaluation Period: 06/16/1997 TO 07/31/1999			
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 the Population within Each Geography								
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp					
Full-Scope:																						
PHX MSA/ Maricopa	62.60%	5	17.24%	0.00%	20.00%	40.00%	40.00%	3	15.00%	0.00%	33.33%	33.33%	33.33%	4.55%	24.39%	40.12%	30.77%					
Limited-Scope:																						

Tucson MSA/Pima	22.97%	2	6.90%	0.00%	0.00%	100.00%	0.00%	1	5.00%	0.00%	0.00%	100.00%	0.00%	5.06%	32.39%	38.50%	24.05%
Yavapai	6.16%	1	3.45%	0.00%	0.00%	0.00%	100.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	58.16%	41.84%
Yuma MSA	8.27%	1	3.45%	0.00%	0.00%	100.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	36.4%	33.2%	30.2%