



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

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COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Rabobank, National Association
Charter Number: 24583

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

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Overall CRA Rating

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

The following table indicates the performance level of Rabobank, National Association (RNA) with respect to the Lending, Investment, and Service Tests:

Performance Levels	RNA Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

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

The major factors that support this rating include:

- RNA’s overall distribution of loans by geography is good. The overall geographic distribution of home mortgage loans is good; the overall geographic distribution of small loans to businesses is excellent; and, the overall geographic distribution of small loans to farms is good.
- A substantial majority of RNA’s total loans originated and purchased are within the bank’s assessment areas (AAs).
- RNA’s overall distribution of loans by income level of the borrower is adequate. The overall borrower distribution of home mortgage loans is adequate; the overall distribution of small loans to businesses of different sizes is adequate; and, the overall distribution of small loans to farms of different sizes is adequate.
- Community development (CD) lending had a positive impact on the lending test in the Salinas, San Luis Obispo-Paso Robles, and Santa Barbara-Santa Maria-Goleta metropolitan statistical areas (MSAs). CD lending in the Oxnard-Thousand Oaks-Ventura MSA had a neutral impact on the lending test.
- RNA made a significant level of qualified investments. RNA was occasionally in a leadership position when making CD investments. The bank demonstrated significant use of innovative and complex investments, and demonstrated a good responsiveness to credit and community development needs.

- RNA's distribution of branches in the Oxnard-Thousand Oaks-Ventura MSA, Salinas MSA, San Luis Obispo-Paso Robles MSA, and Santa Barbara-Santa Maria-Goleta MSA is satisfactory.
- RNA's performance in providing community development services is good.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

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

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

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

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

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low- or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and

sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

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

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include additional data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing, and one-to-four family dwellings other than manufactured housing.

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

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

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

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

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

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a MSA that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a

rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate, or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings, and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Description of Institution

RNA is an intrastate financial institution and a wholly owned subsidiary of VIB Corporation (VIBC), a one-bank holding company. RNA is headquartered in Roseville, CA (outside of Sacramento) and has slightly over \$11 billion in total assets.

VIBC was the parent company of Valley Independent Bank, a \$1.6 billion institution established in 1982. VIBC and its subsidiaries were acquired by the Rabobank Group on December 27, 2002, with the stated strategic objective of using VIBC to create a platform for RNA's rural "country banking" concept which focuses heavily on lending to food and agribusiness companies. On April 4, 2005, Valley Independent Bank was renamed Rabobank, N.A. and converted from a state member bank to a national bank. The holding company structure was retained. From a legal entity standpoint, VIBC is owned by Utrecht-America Holdings, Inc. (UAH), the New York state licensed branch of the parent Dutch bank. The New York Federal Reserve Bank regulates UAH, as well as Rabo AgriFinance (RAF), an RNA affiliate headquartered in St Louis, MO, that specializes in agribusiness lending in all of the lower 48 states, except California. UAH is owned by Rabobank International Holdings BV (RIH), a subsidiary of the ultimate international parent, Rabobank Nederland.

As noted above, RNA's ultimate parent is Rabobank Nederland, an \$835 billion privately-owned Dutch cooperative banking organization located in Utrecht, the Netherlands. Rabobank Nederland has developed a strong international reputation and maintains an "AAA" credit rating.

RNA is a full-service banking institution offering retail and commercial banking services to individuals, businesses, commercial real estate developers, and agricultural customers. The bank currently operates 119 branches throughout 27 AAs in California.

Commercial real estate loans have traditionally accounted for the largest segment of RNA's loan portfolio, but the bank is also becoming more active in agricultural and agribusiness lending, with a strong focus on serving the banking needs of small- to medium-sized businesses. The loan portfolio (by dollar volume) is comprised of 48% commercial, 33% agricultural, 12% one-to-four family residential, 3% construction and land development, 2% multifamily residential, and 1% consumer loans. Other miscellaneous loans represent 1% of the loan portfolio. Tier one capital is \$1.17 billion.

There are no legal or financial constraints that impede the bank's ability to help meet the credit needs in its AAs.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the lending test, excluding community development (CD) loans, is January 1, 2007, through December 31, 2010. Products reviewed in the lending test include home mortgage, small business, and small farm loans. Although the bank originates multifamily loans, there was not enough multifamily lending activity during the evaluation period to perform an analysis. For CD loans, the investment test, and the service test, the assessment period is November 26, 2007, through April 4, 2011.

Data Integrity

We performed data integrity reviews prior to this examination to test the accuracy of Home Mortgage Disclosure Act (HMDA) and CRA data. We did not find any significant errors. Loan data is accurate and reliable. CD loan, investment, and service information was evaluated during this examination.

Selection of Areas for Full-Scope Review

RNA operates in 27 AAs in California. We selected the Oxnard-Thousand Oaks-Ventura MSA, the Salinas MSA, the San Luis Obispo-Paso Robles MSA, and the Santa Barbara-Santa Maria -Goleta MSA for full-scope reviews. Full-scope AAs represent 66% of loan activity and 55% of deposit activity during our evaluation period.

We performed limited-scope procedures on the following 13 AAs: the Bakersfield MSA, the El Centro MSA, the Fresno MSA, the Hanford-Corcoran MSA, the Merced MSA, the Modesto MSA, the Napa MSA, the Placer and Sacramento Counties AA, the Riverside-San Bernardino-Ontario MSA, the San Diego-Carlsbad-San Marcos MSA, the San Jose-Sunnyvale-Santa Clara MSA, the Santa Cruz-Watsonville MSA, and the Visalia-Porterville MSA.

The following ten AAs were not evaluated since branches in these areas were opened or acquired within the last twelve months: the Alameda County AA, the Calaveras County AA, the Chico MSA, the Colusa County AA, the Redding MSA, the Santa Rosa-Petaluma MSA, the Stockton MSA, the Tehama County AA, the Tuolumne County AA, and the Yuba City-Marysville MSA.

To provide a better understanding of the scope of RNA's AAs, please refer to the Market Profiles in Appendix B for detailed demographics and other performance context information for the full-scope AAs.

Ratings

The bank's overall rating is based primarily on those areas that received full-scope reviews. In general, the performance in each AA is weighted according to the percentage of loans and deposits in that area. Therefore, RNA's performance in the Oxnard-Thousand Oaks-Ventura MSA, the Salinas MSA, the San Luis Obispo-Paso Robles MSA, and the Santa Barbara-Santa Maria-Goleta MSA AAs carry the most weight in developing the overall conclusions for the bank.

Other

In conjunction with this CRA examination, we conducted two community contact interviews with representatives from a housing organization and a nonprofit organization that provide a wide range of services, including technical assistance and training to rural community development organizations. In both instances, the foreclosure crisis in California seems to overshadow just about every other issue. Affordable housing developers in rural communities are also suffering from a lack of support from large and community banks. The lack of support runs the gamut from grants and investments, to loans. Both contacts were complimentary of RNA and its efforts in the rural areas of the state.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Oxnard-Thousand Oaks-Ventura MSA, Salinas MSA, and Santa Barbara-Santa Maria-Goleta MSA is good, and in the San Luis Obispo-Paso Robles MSA is adequate.

Lending Activity

Refer to Table 1 (Lending Volume) in Appendix C for the facts and data used to evaluate the bank's lending activity.

RNA's overall lending levels reflect a good responsiveness to assessment area credit needs given the bank's business strategy, volume of lending, and competition. Small business loans and small farm loans are major products for RNA, and both represent the bank's primary business focus as a commercial and agricultural bank. Overall, home mortgage loans are not a major product for the bank (except for San Luis Obispo and Santa Barbara counties) and do not represent a primary business focus for the bank.

There is strong competition for small business loans in the bank's markets. In RNA's full-scope AAs, Wells Fargo, Chase, Bank of America, Citigroup, and American Express are dominant small business lenders in each area. There is also strong competition for mortgage loans in San Luis Obispo and Santa Barbara counties. Each of those markets is dominated by Bank of America, Wells Fargo, Chase (as successor to Washington Mutual), and other large mortgage lenders.

RNA is ranked sixth in deposits in the Oxnard-Thousand Oaks-Ventura AA with a 4.09% market share. This compares to a ranking of 13th with a 0.84% market share in small business loans. For small farm loans, the bank is ranked eighth with a 2.13% market share. The bank is ranked 65th with a 0.11% market share in home mortgage loans and 52nd with a 0.21% market share in home refinance loans. The bank is ranked 13th with a 1.11% market share in home improvement loans.

In the Salinas AA, RNA is ranked third in deposits with a 14.38% market share. This compares to a ranking of ninth with a 1.94% market share in small business loans. For small farm loans, the bank is ranked third with a 6.94% market share. The bank is ranked 23rd with a 0.65% market share in home mortgage loans, and 29th with a 0.50% market share in home refinance loans. The bank is ranked sixth with a 3.21% market share in home improvement loans.

In the San Luis Obispo-Paso Robles AA, RNA is ranked first in deposits with a 20.98% market share. This compares to a ranking of fifth with a 5.19% market share in small business loans. For small farm loans, the bank is ranked second with a 14.97% market share. The bank is

ranked 14th with 2.08% market share in home mortgage loans and sixth with a 3.67% market share in home refinance loans. The bank is ranked third with an 11.91% market share in home improvement loans.

In the Santa Barbara-Santa Maria-Goleta AA, RNA is ranked fourth in deposits with a 9.49% market share. This compares to a ranking of seventh with a 2.86% market share in small business loans. For small farm loans, the bank is ranked second with an 18.10% market share. The bank is ranked 25th with a 0.78% market share in home mortgage loans and 16th with a 1.16% market share in home refinance loans. The bank is ranked fifth with a 4.17% market share in home loans.

Distribution of Loans by Income Level of the Geography

RNA's overall distribution of loans by geography is good. There are no low-income geographies in the Salinas MSA or the San Luis Obispo-Paso Robles MSA. Therefore, no references are made to those market segments throughout the following analysis.

Home Mortgage Loans

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

The overall geographic distribution of home mortgage loans is good. Residential mortgage loans are not a primary product or business focus for the bank. However, mortgage loans were a major product for Mid-State Bank (acquired in 2007) and consequently, the bank still makes a relatively larger number of mortgage loans in San Luis Obispo and Santa Barbara counties.

The bank only originated 21 multifamily loans in its full-scope AAs during the assessment period. Therefore, a geographical analysis of multifamily loans is not meaningful.

Home Purchase Lending

Oxnard-Thousand Oaks-Ventura MSA: RNA's distribution of home purchase lending by income level of geography in the Oxnard-Thousand Oaks-Ventura MSA is good. Its distribution in low-income census tracts is significantly lower than the percentage of owner occupied units in those tracts, but its distribution in moderate-income tracts exceeds the percentage of owner occupied units in those tracts. RNA's 2009 market share for home purchase loans in this MSA is insignificant and therefore was not analyzed.

Salinas MSA: RNA's distribution of home purchase lending by income level of geography in the Salinas MSA is good. Its distribution in moderate-income census tracts is near to the percentage of owner occupied units in those tracts. RNA's 2009 market share for home purchase loans in this MSA is insignificant and therefore was not analyzed.

San Luis Obispo-Paso Robles MSA: RNA's distribution of home purchase lending by income level of geography in the San Luis Obispo-Paso Robles MSA is excellent. Its distribution in moderate-income census tracts significantly exceeds the percentage of owner occupied units

in those tracts. RNA's 2009 market share in moderate-income census tracts is significantly below its overall market share.

Santa Barbara-Santa Maria-Goleta MSA: RNA's distribution of home purchase lending by income level of geography in the Santa Barbara-Santa Maria-Goleta MSA is excellent. Its distribution in both low- and moderate-income census tracts significantly exceeds the percentage of owner occupied units in those tracts. RNA's 2009 market share for home purchase loans in this MSA is insignificant and therefore was not analyzed.

Home Improvement Lending

Oxnard-Thousand Oaks-Ventura MSA: RNA's distribution of home improvement lending by income level of geography in the Oxnard-Thousand Oaks-Ventura MSA is good. Its distribution in low-income census tracts is significantly lower than the percentage of owner occupied units in those tracts, but its distribution in moderate-income tracts significantly exceeds the percentage of owner occupied units in those tracts. RNA's 2009 market share in low-income census tracts is significantly lower than its overall market share, but in moderate-income census tracts significantly exceeds its overall market share.

Salinas MSA: RNA's distribution of home improvement lending by income level of geography in the Salinas MSA is good. Its distribution in moderate-income census tracts is near to the percentage of owner occupied units in those tracts. RNA's 2009 market share in moderate-income census tracts significantly exceeds its overall market share.

San Luis Obispo-Paso Robles MSA: RNA's distribution of home improvement lending by income level of geography in the San Luis Obispo-Paso Robles MSA is good. Its distribution in moderate-income census tracts is near to the percentage of owner occupied units in those tracts. RNA's 2009 market share in moderate-income census tracts is significantly lower than its overall market share.

Santa Barbara-Santa Maria-Goleta: RNA's distribution of home improvement lending by income level of geography in the Santa Barbara-Santa Maria-Goleta MSA is excellent. Its distribution in both low- and moderate-income census tracts significantly exceeds the percentage of owner occupied units in those tracts. RNA's 2009 market share in low-income census tracts is significantly lower than its overall market share, but its market share in moderate-income census tracts significantly exceeds its overall market share.

Home Refinance Lending

Oxnard-Thousand Oaks-Ventura MSA: RNA's distribution of home refinance lending by income level of geography in the Oxnard-Thousand Oaks-Ventura MSA is adequate. Its distribution in low-income census tracts is significantly lower than the percentage of owner occupied units in those tracts, and its distribution in moderate-income tracts is lower than the percentage of owner occupied units in those tracts. RNA's 2009 market share for home refinance loans in this MSA is insignificant and therefore was not analyzed.

Salinas MSA: RNA's distribution of home refinance lending by income level of geography in the Salinas MSA is poor. Its distribution in moderate-income census tracts is significantly lower than the percentage of owner occupied units in those tracts. It should be noted, though, that of RNA's total mortgage refinance loans, only 4.5% were made in this MSA over the four-year assessment period. RNA's 2009 market share for home refinance loans in this MSA is insignificant and therefore was not analyzed.

San Luis Obispo-Paso Robles MSA: RNA's distribution of home refinance lending by income level of geography in the San Luis Obispo-Paso Robles MSA is adequate. Its distribution in moderate-income census tracts is somewhat lower than the percentage of owner occupied units in those tracts. RNA's 2009 market share in moderate-income census tracts is near to its overall market share.

Santa Barbara-Santa Maria-Goleta MSA: RNA's distribution of home refinance lending by income level of geography in the Santa Barbara-Santa Maria-Goleta MSA is excellent. Its distribution in low-income census tracts significantly exceeds the percentage of owner occupied units in those tracts, while its distribution in moderate-income census tracts is near to the percentage of owner occupied units in those tracts. RNA's 2009 market share in both low- and moderate-income census tracts significantly exceeds its overall market share.

Small Loans to Businesses

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

The overall geographic distribution of small loans to businesses is excellent.

Oxnard-Thousand Oaks-Ventura MSA: RNA's distribution of small loans to businesses by income level of geography in the Oxnard-Thousand Oaks-Ventura MSA is excellent. Its distribution in both low- and moderate-income census tracts significantly exceeds the percentage of businesses in those tracts. RNA's 2009 market share in both low- and moderate-income census tracts significantly exceeds its overall market share.

Salinas MSA: RNA's distribution of small loans to businesses by income level of geography in the Salinas MSA is excellent. Its distribution in moderate-income census tracts significantly exceeds the percentage of businesses in those tracts. RNA's 2009 market share in moderate-income census tracts significantly exceeds its overall market share.

San Luis Obispo-Paso Robles MSA: RNA's distribution of small loans to businesses by income level of geography in the San Luis Obispo-Paso Robles MSA is adequate. Its distribution in moderate-income census tracts is somewhat lower than the percentage of businesses in those tracts. RNA's 2009 market share in moderate-income census tracts substantially meets its overall market share.

Santa Barbara-Santa Maria-Goleta MSA: RNA's distribution of small loans to businesses by income level of geography in the Santa Barbara-Santa Maria-Goleta MSA is excellent. Its distribution in low-income census tracts is near to the percentage of businesses in those tracts

and its distribution in moderate-income census tracts exceeds the percentage of businesses in those tracts. RNA's 2009 market share in both low- and moderate-income census tracts significantly exceeds its overall market share.

Small Loans to Farms

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

The overall geographic distribution of small loans to farms is good.

Oxnard-Thousand Oaks-Ventura MSA: RNA's distribution of small loans to farms by income level of geography in the Oxnard-Thousand Oaks-Ventura MSA is excellent. Its distribution in low-income census tracts significantly exceeds the percentage of farms in those tracts, and its distribution in moderate-income census tracts exceeds the percentage of farms in those tracts. RNA's 2009 market share in both low- and moderate-income census tracts is significantly lower than its overall market share.

Salinas MSA: RNA's distribution of small loans to farms by income level of geography in the Salinas MSA is good. Its distribution in moderate-income census tracts is somewhat lower than the percentage of farms in those tracts. RNA's 2009 market share in moderate-income census tracts significantly exceeds its overall market share.

San Luis Obispo-Paso Robles MSA: RNA's distribution of small loans to farms by income level of geography in the San Luis Obispo-Paso Robles MSA is very poor. Its distribution in moderate-income census tracts is significantly lower than the percentage of farms in those tracts. RNA's 2009 market share in moderate-income census tracts is significantly lower than its overall market share.

Santa Barbara-Santa Maria-Goleta MSA: RNA's distribution of small loans to farms by income level of geography in the Santa Barbara-Santa Maria-Goleta MSA is good. Its distribution in low-income census tracts exceeds the percentage of farms in those tracts and its distribution in moderate-income census tracts is near to the percentage of farms in those tracts. RNA's 2009 market share in low-income census tracts is significantly below its overall market share and its market share in moderate-income census tracts is below its overall market share.

Lending Gap Analysis

Maps and reports were reviewed to identify any gaps in the geographic distribution of home mortgage, small loans to businesses, and small loans to farms. No unexplained or conspicuous gaps were identified.

Inside/Outside Ratio

A substantial majority of total loans originated and purchased are within the bank's AAs.

For the period 2007-2010, 94% of the number of all loans reviewed originated in the AAs. By product type, the percentage (by number) of home mortgage, small business, and small farm loans within the AAs is 92%, 96%, and 90%, respectively.

The bank's performance was a positive factor in the overall analysis of the geographic distribution of lending.

Distribution of Loans by Income Level of the Borrower

RNA's overall distribution of loans by income level of the borrower is adequate.

Home Mortgage Loans

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

The overall borrower distribution of home mortgage loans is adequate. Residential mortgage loans are not a primary product or business focus for the bank. However, for Mid-State Bank (acquired in 2007), mortgage loans were a major product and consequently, the bank still makes a relatively larger number of mortgage loans in San Luis Obispo and Santa Barbara counties.

Home Purchase Lending

Oxnard-Thousand Oaks-Ventura MSA: RNA's distribution of home purchase lending by income level of borrower in the Oxnard-Thousand Oaks-Ventura MSA is adequate. Its distribution among low-income borrowers is significantly lower than the percentage of low-income families within the MSA, but its distribution among moderate-income borrowers is near to the percentage of moderate-income families. RNA's lending performance to low-income borrowers is mitigated somewhat by 7% of households being below the poverty level. RNA's 2009 market share for home purchase loans in this MSA is insignificant and therefore was not analyzed.

Salinas MSA: RNA's distribution of home purchase lending by income level of borrower in the Salinas MSA is adequate. Its distribution among low-income borrowers is significantly lower than the percentage of low-income families within the MSA and its distribution among moderate-income borrowers is lower than the percentage of moderate-income families. However, RNA's lending performance to low-income borrowers is mitigated somewhat by 10% of households being below the poverty level. RNA's 2009 market share for home purchase loans in this MSA is insignificant and therefore was not analyzed.

San Luis Obispo-Paso Robles MSA: RNA's distribution of home purchase lending by income level of borrower in the San Luis Obispo-Paso Robles MSA is poor. Its distribution among both low- and moderate-income borrowers is significantly lower than the percentage of low- and moderate-income families within the MSA. However, RNA's 2009 market share among both low- and moderate-income borrowers significantly exceeds its overall market share. While San Luis Obispo County is a major market for the bank's mortgage lending, it is a relatively high-cost housing market. For approximately the first half of the evaluation period

(2007 and 2008), the bank faced increased competition from banks and mortgage companies offering subprime mortgages and other forms of relaxed underwriting standards. The bank made a strategic business decision not to enter the subprime market during this time, which contributed to its performance among low- and moderate-income borrowers. RNA's lending performance in home purchase lending to low-income borrowers in the San Luis Obispo-Paso Robles MSA is mitigated by 12% of households being below the poverty level.

Santa Barbara-Santa Maria-Goleta: RNA's distribution of home purchase lending by income level of borrower in the Santa Barbara-Santa Maria-Goleta MSA is poor. Its distribution among both low- and moderate income borrowers is significantly lower than the percentage of low- and moderate-income families within the MSA. RNA's 2009 market share for home purchase loans in this MSA is insignificant and therefore was not analyzed. As discussed above in San Luis Obispo County, the bank's performance here was also impacted by its business decision not to enter the subprime mortgage market.

Home Improvement Lending

Oxnard-Thousand Oaks-Ventura MSA: RNA's distribution of home improvement lending by income level of borrower in the Oxnard-Thousand Oaks-Ventura MSA is good. Its distribution among low-income borrowers is near to the percentage of low-income families within the MSA, and its distribution among moderate-income borrowers is somewhat lower than the percentage of moderate-income families. RNA's 2009 market share among both low- and moderate-income borrowers significantly exceeds its overall market share.

Salinas MSA: RNA's distribution of home improvement lending by income level of borrower in the Salinas MSA is poor. Its distribution among both low- and moderate-income borrowers is significantly lower than the percentage of low- and moderate-income families within the MSA. RNA's 2009 market share among both low- and moderate-income borrowers is significantly below its overall market share.

San Luis Obispo-Paso Robles MSA: RNA's distribution of home improvement lending by income level of borrower in the San Luis Obispo-Paso Robles MSA is good. Its distribution among low-income borrowers is significantly lower than the percentage of low-income families within the MSA, but its distribution among moderate-income borrowers significantly exceeds the percentage of moderate-income families within the MSA. RNA's 2009 market share among low-income borrowers significantly exceeds its overall market share and among moderate-income borrowers substantially meets its overall market share.

Santa Barbara-Santa Maria-Goleta MSA: RNA's distribution of home improvement lending by income level of borrower in the Santa Barbara-Santa Maria-Goleta MSA is adequate. Its distribution among low-income borrowers is lower than the percentage of low-income families within the MSA and its distribution among moderate-income borrowers is somewhat lower than the percentage of moderate-income families within the MSA. RNA's 2009 market share among low-income borrowers significantly exceeds its overall market share and among moderate-income borrowers is significantly below its overall market share.

Home Refinance Lending

Oxnard-Thousand Oaks-Ventura MSA: RNA's distribution of home refinance lending by income level of borrower in the Oxnard-Thousand Oaks-Ventura MSA is good. Its distribution among low-income borrowers is significantly lower than the percentage of low-income families within the MSA, but its distribution among moderate-income borrowers exceeds the percentage of moderate-income families within the MSA. RNA's lending performance to low-income borrowers is mitigated somewhat by 7% of households being below the poverty level. RNA's 2009 market share for home refinance loans in this MSA is insignificant and therefore was not analyzed.

Salinas MSA: RNA's distribution of home refinance lending by income level of borrower in the Salinas MSA is adequate. Its distribution among low-income borrowers is significantly lower than the percentage of low-income families within the market and its distribution among moderate-income borrowers is near to the percentage of moderate-income families within the market. However, RNA's lending performance to low-income borrowers is mitigated somewhat by 10% of households being below the poverty level. RNA's 2009 market share for home refinance loans in this MSA is insignificant and therefore was not analyzed.

San Luis Obispo-Paso Robles MSA: RNA's distribution of home refinance lending by income level of borrower in the San Luis Obispo-Paso Robles MSA is adequate. Its distribution among low-income borrowers is significantly lower than the percentage of low-income families within the market and its distribution among moderate-income borrowers is lower than the percentage of moderate-income families within the market. However, RNA's 2009 market share among low-income borrowers significantly exceeds its overall market share and among moderate-income borrowers exceeds its overall market share. RNA's lending performance in home mortgage refinance lending to low-income borrowers in the San Luis Obispo-Paso Robles MSA is mitigated by 12% of households being below the poverty level.

Santa Barbara-Santa Maria-Goleta MSA: RNA's distribution of home refinance lending by income level of borrower in the Santa Barbara-Santa Maria-Goleta MSA is adequate. Its distribution among low-income borrowers is significantly lower than the percentage of low-income families within the MSA and its distribution among moderate-income borrowers is somewhat lower than the percentage of moderate-income families within the MSA. RNA's lending performance to low-income borrowers is mitigated by 12% of households being below the poverty level. However, RNA's 2009 market share among both low- and moderate-income borrowers significantly exceeds its overall market share.

Small Loans to Businesses

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

The overall distribution of small loans to businesses of different sizes is adequate.

Oxnard-Thousand Oaks-Ventura MSA: RNA's distribution of small loans to businesses of different sizes in the Oxnard-Thousand Oaks-Ventura MSA is adequate. Its small loans to businesses with gross annual revenues less than or equal to \$1 million is lower than the

percentage of businesses with revenues of this size. RNA's 2009 market share for small loans to businesses with revenues less than or equal to \$1 million significantly exceeds its overall market share.

Salinas MSA: RNA's distribution of small loans to businesses of different sizes in the Salinas MSA is adequate. Its small loans to businesses with gross annual revenues less than or equal to \$1 million is lower than the percentage of businesses with revenues of this size. RNA's 2009 market share of small loans to businesses with revenues less than or equal to \$1 million significantly exceeds its overall market share.

San Luis Obispo-Paso Robles MSA: RNA's distribution of small loans to businesses of different sizes in the San Luis Obispo-Paso Robles MSA is adequate. Its small loans to businesses with gross annual revenues less than or equal to \$1 million is lower than the percentage of businesses with revenues of this size. RNA's 2009 market share of small loans to businesses with revenues less than or equal to \$1 million significantly exceeds its overall market share.

Santa Barbara-Santa Maria-Goleta MSA: RNA's distribution of small loans to businesses of different sizes in the Santa Barbara-Santa Maria-Goleta MSA is adequate. Its small loans to businesses with gross annual revenues less than or equal to \$1 million is lower than the percentage of businesses with revenues of this size. RNA's 2009 market share of small loans to businesses with revenues less than or equal to \$1 million significantly exceeds its overall market share.

Small Loans to Farms

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

The overall distribution of small loans to farms of different sizes is adequate.

Oxnard-Thousand Oaks-Ventura: RNA's distribution of small loans to farms of different sizes in the Oxnard-Thousand Oaks-Ventura MSA is adequate. Its small loans to farms with revenues less than or equal to \$1 million is lower than the percentage of farms with revenues of this size. It should be noted that of RNA's total small loans to farms, less than 1% (18 loans) were made in this MSA over the four-year assessment period. RNA's 2009 market share of small loans to farms with revenues less than or equal to \$1 million significantly exceeds its overall market share.

Salinas MSA: RNA's distribution of small loans to farms of different sizes in the Salinas MSA is poor. Its small loans to farms with revenues less than or equal to \$1 million is lower than the percentage of farms with revenues of this size. RNA's 2009 market share of small loans to farms with revenues less than or equal to \$1 million is below its overall market share.

San Luis Obispo-Paso Robles MSA: RNA's distribution of small loans to farms of different sizes in the San Luis Obispo-Paso Robles MSA is adequate. Its small loans to farms with revenues less than or equal to \$1 million is lower than the percentage of farms with revenues

of this size. RNA's 2009 market share of small loans to farms with revenues less than or equal to \$1 million significantly exceeds its overall market share.

Santa Barbara-Santa Maria-Goleta MSA: RNA's distribution of small loans to farms of different sizes in the Santa Barbara-Santa Maria-Goleta MSA is adequate. Its small loans to farms with revenues less than or equal to \$1 million is lower than the percentage of farms with revenues of this size. RNA's 2009 market share of small loans to farms with revenues less than or equal to \$1 million is below its overall market share.

Community Development Lending

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Community development lending had a positive impact on the lending test in the Salinas MSA, the San Luis Obispo-Paso Robles MSA, and the Santa Barbara-Santa Maria-Goleta MSA. CD lending in the Oxnard-Thousand Oaks-Ventura MSA had a neutral impact on the lending test. RNA's responsiveness is considered adequate given its size, lending capacity, area needs, and opportunities. During the evaluation period, the bank made 18 CD loans totaling \$49 million in the full-scope MSAs. This dollar volume represents approximately 8% of allocated tier one capital.

RNA originated one CD loan for \$2 million in the Oxnard-Thousand Oaks-Ventura MSA (1.89% of allocated tier one capital), six CD loans for \$15 million in the Salinas MSA (8.42%), eight CD loans for \$24 million in the San Luis Obispo-Paso Robles MSA (13.27%), and three CD loans for \$7.57 million in the Santa Barbara-Santa Maria-Goleta MSA (4.49%). RNA made CD loans for affordable housing totaling \$67 million during the evaluation period. Affordable housing is a need in the bank's full scope AAs and this performance demonstrates the bank is responsive to the needs of their AA

Product Innovation and Flexibility

The bank has four lending programs that meet the criteria of an innovative and flexible product. Three of the programs are statewide and the other is available in the Santa Barbara-Santa Maria-Goleta MSA. The statewide programs include the Agricultural Credit Express (ACE) Small Farm Lending Program, the Small Business Administration (SBA) 7A and 504 Loan Programs, and the FHLB Affordable Housing Program. As a participant in these programs, RNA is able to assist start-up farmers and small businesses obtain financing. Under the ACE Program, RNA funded 297 loans totaling \$88.8 million during the evaluation period. The Affordable Housing Program allows RNA to assist low- and moderate-income individuals and families subsidize the financing of their homes. While these products are not particularly innovative, they do provide flexible underwriting criteria that benefit the community, including low- and moderate-income individuals and families. Under the Affordable Housing Program, RNA subsidized financing for seven projects totaling \$4.8 million.

RNA also participates in the Special Purpose Loan Program for the Santa Ynez Band of Mission Indians. The band is located in the Santa Barbara-Santa Maria-Goleta MSA. The program offers a prohibitive basis group access to credit that they may not otherwise have access to. The underwriting under this program allows for a higher debt-to-income ratio and no credit check, as long as the borrower has not filed for bankruptcy within the past five years.

The bank's offering of these flexible loan products had a positive impact on the Lending Test.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Bakersfield MSA, El Centro MSA, Fresno MSA, Hanford-Corcoran MSA, Merced MSA, Modesto MSA, Napa MSA, Placer and Sacramento Counties AA, Riverside-San Bernardino-Ontario MSA, San Diego-Carlsbad-San Marcos MSA, San Jose-Sunnyvale-Santa Clara MSA, Santa Cruz-Watsonville MSA, and Visalia-Porterville MSA is not inconsistent with the bank's overall High Satisfactory rating.

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

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

The bank's performance under the Investment Test is rated "High Satisfactory." RNA made a significant level of qualified investments, particularly those that are not routinely provided by private investors. RNA was occasionally in a leadership position when making CD investments. The bank demonstrated significant use of innovative and complex investments and demonstrated a good responsiveness to credit and community development needs. During the evaluation period, qualified investments and donations totaled \$77 million, which represents 6.57% of tier one capital.

Based on full-scope reviews, the bank's performance in the Oxnard-Thousand Oaks-Ventura is excellent. In the Salinas MSA, the San Luis Obispo-Paso Robles MSA and the Santa Barbara-Santa Maria-Goleta MSA, the bank's performance is good. Qualified investments have been responsive to community needs and focused on affordable housing. Donations provided community services to low- and moderate-income individuals and support economic development. Additionally, the bank has a significant volume of unfunded commitments which were also considered in arriving at the overall Investment Test conclusion.

In the Oxnard-Thousand Oaks-Ventura MSA, qualified investments and donations totaled \$14.8 million, which represents 13.97% of allocated tier one capital. All investments were from

the current period. RNA purchased low-income housing tax credit (LIHTC) investments in an L.L.C. whose sole purpose was to develop affordable housing projects within RNA's AAs. This investment provided for the renovation and "green conversions" of a 21-unit affordable housing development. The green conversion included installation of solar panels, water preserving facilities, and energy conserving appliances.

In the Salinas MSA, qualified investments and donations totaled \$8 million, which represents 4.49% of allocated tier one capital. All investments were from the current period and the most significant of which was a \$6.2 million LIHTC investment to develop a 40-unit affordable housing project in Greenfield. Six million dollars of this investment has been funded.

In the San Luis Obispo-Paso Robles MSA, qualified investments and donations totaled \$13.1 million, which represents 7.05% of allocated tier one capital. All investments were from the current period. RNA made a \$1.8 million LIHTC investment to rehabilitate a 53-unit affordable housing development. CD opportunities in this AA are limited. However, RNA demonstrated responsiveness to community needs by identifying and participating in the affordable housing project.

In the Santa Barbara-Santa Maria-Goleta MSA, qualified investments and donations totaled \$11.3 million, which represents 6.7% of allocated tier one capital. This MSA offers limited opportunities for CD investments; however, RNA purchased \$1 million in mortgage securities for the purpose of affordable housing. Affordable housing is a need in this AA and RNA's investments addressed this need.

Unfunded commitments total \$15.7 million and the majority is comprised of a \$15 million small farm fund created by RNA to support a Small Business Development Center (SBDC) and a Rural Development Center (RDC), both Community Development Financial Institutions (CDFIs). These CDFIs assist with the origination and funding of eligible small farm loans in 15 of the bank's AAs by providing loans to farms with revenues of \$1 million a year or less. This investment is a reflection of RNA's leadership in CD investments and responsiveness to community needs.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the El Centro MSA, the Napa MSA, the Placer and Sacramento Counties AA, and the Riverside-San Bernardino-Ontario MSA is not inconsistent with the bank's overall performance under the investments test. In the Hanford-Corcoran MSA the bank's performance is stronger than the bank's overall performance. In the Bakersfield MSA, the Fresno MSA, the Modesto MSA, the Merced MSA, the San Diego-Carlsbad-San Marcos MSA, the San Jose-Sunnyvale-Santa Clara MSA, the Santa Cruz-Watsonville MSA, and the Visalia-Porterville MSA, the bank's performance is weaker than the bank's overall performance. Refer to Table 14 in Appendix C for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Oxnard-Thousand Oaks-Ventura MSA, the Salinas MSA, the San Luis Obispo-Paso Robles MSA, and the Santa Barbara-Santa Maria-Goleta MSA is strong.

Retail Banking Services

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

RNA's distribution of branches in the Oxnard-Thousand Oaks-Ventura MSA, the Salinas MSA, the San Luis Obispo-Paso Robles MSA, and the Santa Barbara-Santa Maria-Goleta MSA is satisfactory. The percentage of branches in moderate-income geographies substantially exceeds the demographic comparator in the Salinas MSA and the Santa Barbara-Santa Maria-Goleta MSA. The percentage of branches in moderate-income geographies is somewhat lower than the demographic comparator in the Oxnard-Thousand Oaks-Ventura MSA and the San Luis Obispo-Paso Robles MSA. There are no low-income tracts in the Salinas MSA or the San Luis Obispo-Paso Robles MSA. RNA does not have any branches in low-income tracts in the Oxnard-Thousand Oaks-Ventura MSA or the Santa Barbara-Santa Maria-Goleta MSA. However, only 4% and 6% of the population resides in low-income census tracts in the Oxnard-Thousand Oaks-Ventura MSA and the Santa Barbara-Santa Maria-Goleta MSA, respectively. Furthermore, the bank has several branches that border low-income census tracts in both the Oxnard-Thousand Oaks-Ventura MSA and the Santa Barbara-Santa Maria-Goleta MSA. There are no differences in hours of operation and services in branches located in moderate-income geographies.

During our evaluation period, RNA opened 19 de novo branches, three of which were located in low- and moderate-income census tracts. The bank also added 24 branches through the acquisitions of Butte Community Bank, Napa Community Bank, and Pacific State Bank, including four in moderate-income geographies. Overall, branch closures are limited and do not adversely affect the bank's AAs. No branches were closed in the full-scope areas during the evaluation period. In the limited scope areas, one branch in a moderate-income census tract was closed in the rural MSA of Fresno. The bank opened a new branch just 1.5 miles from the former branch so low- and moderate-income families and individuals were not significantly impacted.

Hours of operation are flexible and based on customer needs. Banking hours generally range between 9 a.m. to 5 p.m. Monday through Thursday, and 9 a.m. to 6 p.m. on Fridays. Branches are primarily located in rural areas, which is consistent with the bank's business strategy to serve commercial and agricultural customers. Twelve branches offer Saturday hours, including four in moderate-income tracts. Three branches are open on Sundays and they are all located in upper-income census tracts.

RNA's ATM network is an effective alternative delivery system. The percentage of ATMs in moderate-income geographies exceeds demographics in the Oxnard-Thousand Oaks-Ventura MSA, the Salinas MSA, and the Santa Barbara-Santa Maria-Goleta MSA. However, the percentage of ATMs in moderate-income geographies is less than demographics in the San Luis Obispo-Paso Robles MSA. Also, RNA does not have any ATMs in the low-income census tracts of the Oxnard-Thousand Oaks-Ventura MSA and the Santa Barbara-Santa Maria-Goleta MSA.

RNA offers telephone banking, banking by mail, and online banking for individuals, small businesses, and corporate clients. RNA also offers a number of Spanish language options to customers. The bank does not maintain specific information on how effectively these alternative delivery systems benefit low- and moderate-income individuals and geographies; therefore, little weight is given to these systems in concluding the bank's performance.

Community Development Services

RNA's performance in providing community development services is good.

In each of the full-scope AAs, employees provided financial services to organizations that provide affordable housing, promote economic development by financing small businesses, and provide community services to low- and moderate-income individuals. Activities included membership on Boards, performing financial education sessions, and serving on loan committees. In addition, senior management is actively involved through leadership positions for several innovative organizations, including the California Bankers Collaborative.

During the evaluation period, RNA provided over 5,500 hours of services through its employees. In addition, bank employees provided a significant number of additional service hours to various organizations in the community; however, not all organizations had the primary purpose of community development and thus did not qualify for CRA consideration.

Through its membership with the Federal Home Loan Bank (FHLB) of San Francisco, RNA offers a service that is responsive to local community development needs. The bank sponsors various organizations in applying for grants from the FHLB, namely through the Affordable Housing Program (AHP), Individual Development and Empowerment Account (IDEA) program, the Workforce Initiative Subsidy for Homeownership (WISH) program, and the Access to Housing and Economic Assistance for Development (AHEAD) program. These programs require significant contributions of time by RNA employees. While most applications to these programs may not result in an awarded grant, considerable time is none the less expended on behalf of the organizations sponsored by RNA.

The AHP provides grants and subsidized loans to support affordable rental housing and homeownership opportunities. Under the AHP from 2008-2010, the bank submitted 20 applications and was awarded nine. The bank was able to utilize seven of the subsidies, which totaled nearly \$4.8 million, and represented 404 units of affordable housing in the Riverside-San Bernardino-Ontario MSA and the Fresno MSA.

Through the IDEA program, the FHLB provides matching subsidies to lower-income households saving to buy a home. This program serves families and individuals earning up to

80% of area median income. Participating households must be enrolled in an Individual Development Account program or participate in a program through their local public housing authority. In both 2008 and 2009, RNA was awarded \$60M. In 2010, RNA was awarded \$80M. The funds benefited individuals in the El Centro MSA.

The WISH program provides matching grants to qualified first-time homebuyers who complete the required homebuyer counseling program. In 2009, the bank was awarded \$60M for the benefit of a non-profit organization in Monterey County. In 2010, RNA was awarded \$350M for the benefit of organizations in the Bakersfield MSA and the Riverside-San Bernardino-Ontario MSA.

The AHEAD program provides grants to support economic development and housing projects. AHEAD grants fund projects that produce housing, services, or other benefits for low- to moderate-income households, result in the creation or retention of jobs in the community, or facilitate public or private infrastructure projects. In 2008, RNA was awarded \$25M for the benefit of broadcasting financial education information. In 2010, the bank was awarded \$20M to support the development and expansion of a farmer's market in a low-income area in the Placer and Sacramento Counties AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Bakersfield MSA, El Centro MSA, Fresno MSA, Hanford-Corcoran MSA, Merced MSA, Modesto MSA, Napa MSA, Riverside-San Bernardino-Ontario MSA, San Diego-Carlsbad-San Marcos MSA, San Jose-Sunnyvale-Santa Clara MSA, Santa Cruz-Watsonville MSA, and Visalia-Porterville MSA is consistent with the bank's overall "High Satisfactory" performance under the Service Test. In the Placer and Sacramento Counties AA, the bank's performance is weaker than the bank's overall performance due to the lack of branches or ATMs in low- and moderate-income census tracts. In this MSA, 33% of the population resides in these areas.

Refer to Table 15 in Appendix C for the facts and data that support these conclusions.

Appendix A: Scope of Examination

Time Period Reviewed	Lending Test (excludes CD Loans): (01/01/07 to 12/31/10) Investment and Service Tests and CD Loans: (11/26/07 to 04/04/11)		
Financial Institution	Products Reviewed		
Rabobank, National Association Roseville, California	HMDA Loans Small loans to businesses Small loans to farms Community Development loans Qualified Investments Community Development Services		
Affiliate(s)	Affiliate Relationship	Products Reviewed	
N/A	N/A.	None	
List of Assessment Areas and Type of Examination			
Assessment Area		Type of Exam	Other Information
Oxnard-Thousand Oaks-Ventura MSA #37100		Full Scope	
Salinas MSA #41500		Full Scope	
San Luis Obispo-Paso Robles MSA #42020		Full Scope	
Santa Barbara-Santa Maria-Goleta MSA #42060		Full Scope	
Bakersfield MSA #12540		Limited Scope	
El Centro MSA #20940		Limited Scope	
Fresno MSA #23420		Limited Scope	
Hanford-Corcoran MSA #25260		Limited Scope	
Merced MSA #32900		Limited Scope	
Modesto MSA #33700		Limited Scope	
Napa MSA #34900		Limited Scope	
Placer & Sacramento Counties AA #40900		Limited Scope	
Riverside-San Bernardino-Ontario MSA #40140		Limited Scope	
San Diego-Carlsbad-San Marcos MSA #41740		Limited Scope	
San Jose-Sunnyvale-Santa Clara MSA #41940		Limited Scope	
Santa Cruz-Watsonville MSA #42100		Limited Scope	
Visalia-Porterville MSA #47300		Limited Scope	

Appendix B: Market Profiles for Full-Scope Areas

Oxnard-Thousand Oaks-Ventura, CA MSA #37100

Demographic Information for Full-Scope Area: Oxnard-Thousand Oaks-Ventura, CA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	155	4.52	23.23	45.81	26.45	0.00
Population by Geography	753,197	3.86	23.98	44.41	27.75	0.00
Owner-Occupied Housing by Geography	164,373	1.20	15.46	46.06	37.29	0.00
Businesses by Geography	57,190	3.54	17.20	49.37	29.89	0.00
Farms by Geography	1,627	3.81	21.94	54.33	19.91	0.00
Family Distribution by Income Level	184,378	19.55	18.43	22.09	39.92	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	70,030	6.15	32.34	45.40	16.11	0.00
Median Family Income HUD Adjusted Median Family Income for 2010 Households Below the Poverty Level	= \$64,779 = \$86,700 = 7%				Median Housing Value = \$252,173 Unemployment Rate = 2.54% (2000 US Census)	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 U.S. Census, and 2010 HUD updated MFI.

The Oxnard-Thousand Oaks-Ventura MSA AA includes the entire metropolitan area and consists of Ventura County. Ventura County is located on the Pacific Coast of California in the southern portion of the state immediately northwest of Los Angeles County. This AA complies with the regulation and does not arbitrarily exclude any moderate-income areas. RNA's business strategy is focused on commercial real estate financing and agricultural lending with a strong focus on serving the banking needs of small- to medium-sized businesses. A wide variety of retail and commercial banking services is offered to individuals, businesses, commercial real estate developers, and agricultural customers.

RNA has ten branches in the Oxnard-Thousand Oaks-Ventura AA. Approximately 9.07% of RNA's total deposits and 9.94% of total reported loans originated or purchased during the evaluation period are in the AA. As of June 30, 2010, RNA had a 4.09% deposit market share and ranked sixth out of 28 financial institutions operating in the Oxnard-Thousand Oaks-Ventura MSA.

Salinas, CA MSA #41500

Demographic Information for Full-Scope Area: Salinas, CA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	84	0.00	21.43	48.81	28.57	1.19
Population by Geography	401,762	0.00	26.32	48.43	25.25	0.00
Owner-Occupied Housing by Geography	66,266	0.00	13.83	45.09	41.08	0.00
Businesses by Geography	23,938	0.00	19.94	44.71	35.35	0.00
Farms by Geography	1,079	0.00	18.07	51.71	30.21	0.00
Family Distribution by Income Level	88,539	19.70	18.38	21.52	40.40	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	33,713	0.00	35.74	50.08	14.18	0.00
Median Family Income = \$51,211			Median Housing Value = \$296,076			
HUD Adjusted Median Family Income for 2010 = \$66,100			Unemployment Rate = 3.90%			
Households Below the Poverty Level = 10%			(2000 US Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 U.S. Census, and 2010 HUD updated MFI.

The Salinas MSA AA includes the entire metropolitan area and is located in Monterey County. This AA complies with the regulation and does not arbitrarily exclude any moderate-income areas. RNA's business strategy is focused on commercial real estate financing and agricultural lending with a strong focus on serving the banking needs of small- and medium-sized businesses.

RNA has ten branches in the Salinas AA. Approximately 15.57% of RNA's total deposits and 10.54% of total reported loans originated or purchased during the evaluation period are in the Salinas MSA. As of June 30, 2010, RNA had a 14.38% deposit market share and ranked third out of 15 financial institutions operating in the MSA.

San Luis Obispo-Paso Robles MSA #42020

Demographic Information for Full-Scope Area: San Luis Obispo-Paso Robles MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	44	0.00	18.18	68.18	11.36	2.27
Population by Geography	246,681	0.00	16.72	69.48	13.79	0.01
Owner-Occupied Housing by Geography	56,992	0.00	10.27	75.43	14.31	0.00
Businesses by Geography	23,000	0.00	19.70	66.81	13.49	0.01
Farms by Geography	1,155	0.00	11.43	74.11	14.46	0.00
Family Distribution by Income Level	58,954	18.57	18.88	22.65	39.90	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	22,075	0.00	20.28	71.71	8.01	0.00
Median Family Income HUD Adjusted Median Family Income for 2010 Households Below the Poverty Level	= \$52,528 = \$72,500 = 12%	Median Housing Value = \$233,023 Unemployment Rate = 2.80% (2000 US Census)				

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 U.S. Census, and 2010 HUD updated MFI.

The San Luis Obispo-Paso Robles MSA AA includes the entire metropolitan area and consists of San Luis Obispo County. This AA complies with the regulation and does not arbitrarily exclude any moderate-income areas. San Luis Obispo County is located on the central coast of California. RNA's business strategy is focused on commercial real estate financing and agricultural lending with a strong focus on serving the banking needs of small- to medium-sized businesses.

RNA has 16 branches in the San Luis Obispo-Paso Robles AA. Approximately 15.93% of RNA's total deposits and 29.43% of total reported loans originated or purchased during the evaluation period are in the San Luis Obispo-Paso Robles MSA. As of June 30, 2010, RNA had a 20.98% deposit market share and ranked first out of 16 financial institutions operating in the MSA.

Santa Barbara-Santa Maria-Goleta,CA MSA #42060

Demographic Information for Full-Scope Area: Santa Barbara-Santa Maria-Goleta, CA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	86	4.65	30.23	33.72	31.40	0.00
Population by Geography	399,347	6.08	31.57	33.18	29.18	0.00
Owner-Occupied Housing by Geography	76,579	0.97	17.42	39.94	41.68	0.00
Businesses by Geography	30,616	2.60	33.53	33.37	30.50	0.00
Farms by Geography	1,285	1.95	21.63	33.15	43.27	0.00
Family Distribution by Income Level	90,314	20.00	18.61	20.45	40.95	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	34,865	7.30	41.83	33.16	17.71	0.00
Median Family Income	= \$54,109					
HUD Adjusted Median Family Income for 2010	= \$71,400					
Households Below the Poverty Level	= 12%					
				Median Housing Value	= \$323,962	
				Unemployment Rate	= 3.26%	
				(2000 US Census)		

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 U.S. Census, and 2010 HUD updated MFI.

The Santa Barbara-Santa Maria-Goleta MSA AA includes the entire metropolitan area and consists of Santa Barbara County. This AA complies with the regulation and does not arbitrarily exclude any moderate-income areas. Santa Barbara County is located on the Pacific Coast of California in the southern portion of the state.

RNA has 17 branches in the Santa Barbara-Santa Maria-Goleta AA. Approximately 14.45% of RNA’s total deposits and 16.05% of total reported loans originated or purchased during the evaluation period are in the Santa Barbara-Santa Maria-Goleta MSA. As of June 30, 2010, RNA had a 9.49% deposit market share and ranked fourth out of 22 financial institutions operating in the MSA.

Appendix C: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

Institution ID: RABOBANK NA - COMBINED (Included)

LENDING VOLUME		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2010						
Assessment Area (2010):	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
Full Review:												
Oxnard-Thousand Oaks-Ventura MSA	9.94	232	88,462	654	118,418	18	5,558	1	2,000	905	215,771	9.07
Salinas MSA	10.54	212	103,429	645	134,071	95	20,095	86	15,280	960	274,208	15.57
San Luis Obispo-Paso Robles MSA	29.43	1,455	459,132	1,091	242,139	128	23,122	7	24,649	2,681	749,042	15.93
Santa Barbara-Santa Maria-Goleta MSA	16.05	560	240,656	753	152,245	145	21,861	4	7,8659,198	1,462	423,960	14.45
Limited Review:												
Bakersfield-Delano MSA	4.60	133	49,543	251	41,206	31	9,769	4	10,129	419	110,647	4.65
El Centro MSA	8.07	146	20,841	406	76,383	179	37,318	4	22,835	735	157,377	9.20
Fresno MSA	3.73	75	38,733	150	30,264	113	27,183	2	3,350	340	99,530	7.84
Hanford-Corcoran MSA	1.14	22	10,342	58	6,888	23	3,699	1	5,750	104	26,679	1.26
Merced MSA	0.78	20	6,206	38	8,679	13	3,721	0	0	71	18,606	2.84
Modesto MSA	0.47	23	6,045	12	4,351	8	1,713	0	0	43	12,109	1.83
Napa MSA	0.29	19	7,666	7	1,671	0	0	0	0	26	9,337	2.21
Placer and Sacramento Counties	1.08	57	22,435	38	7,379	1	458	2	17,652	98	47,924	3.67
Riverside-San Bernardino-Ontario MSA	6.10	114	32,673	392	63,175	45	12,421	5	7,583	556	115,852	6.03
San Diego-Carlsbad-San Marcos MSA	1.54	63	29,317	60	8,239	17	4,339	0	0	140	41,895	0.91
San Jose-Sunnyvale-Santa Clara MSA	2.92	44	20,099	176	34,509	46	10,065	0	0	266	66,006	1.16
Santa Cruz-Watsonville MS	1.13	10	6,073	82	19,936	11	3,111	0	0	103	30,453	1.00
Visalia-Porterville MSA	2.20	54	15,433	73	12,846	72	16,860	1	8,400	200	53,539	2.38
Statewide Area - Benefit to more AAs								3	17,000			

* Loan Data as of December 31, 2010. Rated area refers to either state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from November 26, 2007 to April 04, 2011.
 *** Deposit Data as of June 30, 2010. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans **Institution ID: RABOBANK NA - COMBINED (Included)**

Geographic Distribution: HOME PURCHASE		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2010					Market Share (%) by Geography				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% 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	
Full Review:																
Oxnard-Thousand Oaks-Ventura MSA	57	6.72	1.20	0.00	15.46	15.79	46.06	57.89	37.29	26.32	0.11	0.00	0.16	0.11	0.08	
Salinas MSA	83	9.79	0.00	0.00	13.83	12.05	45.09	66.27	41.08	21.69	0.65	0.00	0.64	0.85	0.29	
San Luis Obispo-Paso Robles MSA	339	39.98	0.00	0.00	10.27	12.09	75.43	74.63	14.31	13.27	2.08	0.00	1.16	2.11	2.79	
Santa Barbara-Santa Maria-Goleta MSA	136	16.04	0.97	5.15	17.42	23.53	39.94	47.79	41.68	23.53	0.78	2.60	1.10	0.71	0.52	
Limited Review:																
Bakersfield-Delano MSA	41	4.83	2.10	0.00	23.06	7.32	33.51	41.46	41.33	51.22	0.08	0.00	0.15	0.11	0.05	
El Centro MSA	38	4.48	0.00	0.00	23.53	18.42	42.36	23.68	34.11	57.89	0.58	0.00	0.33	0.46	0.72	
Fresno MSA	21	2.48	1.60	0.00	21.71	4.76	35.87	19.05	40.82	76.19	0.07	0.00	0.05	0.04	0.10	
Hanford-Corcoran MSA	4	0.47	0.00	0.00	22.35	0.00	39.08	50.00	38.57	50.00	0.05	0.00	0.00	0.15	0.00	
Merced MSA	5	0.59	0.00	0.00	17.13	0.00	50.94	40.00	31.94	60.00	0.02	0.00	0.00	0.00	0.04	
Modesto MSA	8	0.94	1.12	0.00	14.63	12.50	53.88	62.50	30.36	25.00	0.03	0.00	0.00	0.03	0.03	
Napa MSA	3	0.35	0.00	0.00	13.85	33.33	60.87	66.67	25.28	0.00	0.00	0.00	0.00	0.00	0.00	
Placer and Sacramento Counties	34	4.01	3.83	5.88	19.06	23.53	41.15	26.47	35.97	44.12	0.02	0.00	0.03	0.01	0.04	
Riverside-San Bernardino-Ontario MSA	29	3.42	1.49	0.00	21.74	13.79	43.33	37.93	33.44	48.28	0.01	0.00	0.00	0.01	0.02	
San Diego-Carlsbad-San Marcos MSA	20	2.36	2.30	0.00	14.03	30.00	41.01	35.00	42.66	35.00	0.02	0.00	0.03	0.02	0.02	
San Jose-Sunnyvale-Santa Clara MSA	13	1.53	1.13	7.69	16.54	30.77	47.80	30.77	34.53	30.77	0.01	0.00	0.03	0.00	0.00	
Santa Cruz-Watsonville MSA	1	0.12	0.00	0.00	20.21	100.00	40.44	0.00	39.35	0.00	0.00	0.00	0.00	0.00	0.00	
Visalia-Porterville MSA	16	1.89	0.00	0.00	22.02	6.25	38.85	12.50	39.13	81.25	0.09	0.00	0.00	0.00	0.21	

* Based on 2009 Peer Mortgage Data (WE)

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Institution ID: RABOBANK NA - COMBINED (Included)

Geographic Distribution: HOME IMPROVEMENT			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2010					Market Share (%) by Geography				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
	#	% of Total**	% 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	
Full Review:																
Oxnard-Thousand Oaks-Ventura MSA	25	5.64	1.20	0.00	15.46	28.00	46.06	48.00	37.29	24.00	1.11	0.00	3.81	1.16	0.44	
Salinas MSA	32	7.22	0.00	0.00	13.83	12.50	45.09	46.88	41.08	40.63	3.22	0.00	7.69	3.88	2.14	
San Luis Obispo-Paso Robles MSA	162	36.57	0.00	0.00	10.27	9.26	75.43	73.46	14.31	17.28	11.91	0.00	2.56	10.94	20.78	
Santa Barbara-Santa Maria-Goleta MSA	83	18.74	0.97	2.41	17.42	26.51	39.94	44.58	41.68	26.51	4.17	0.00	12.31	4.58	1.42	
Limited Review:																
Bakersfield-Delano MSA	18	4.06	2.10	0.00	23.06	0.00	33.51	33.33	41.33	66.67	0.44	0.00	0.00	1.25	0.00	
El Centro MSA	48	10.84	0.00	0.00	23.53	8.33	42.36	52.08	34.11	39.58	16.13	0.00	12.50	19.05	15.152	
Fresno MSA	8	1.81	1.60	0.00	21.71	0.00	35.87	25.00	40.82	75.00	0.59	0.00	0.00	0.51	0.74	
Hanford-Corcoran MSA	3	0.68	0.00	0.00	22.35	0.00	39.08	66.67	38.57	33.33	0.00	0.00	0.00	0.00	0.00	
Merced MSA	4	0.90	0.00	0.00	17.13	0.00	50.94	100.00	31.94	0.00	0.91	0.00	0.00	2.08	0.00	
Modesto MSA	2	0.45	1.12	0.00	14.63	0.00	53.88	100.00	30.36	0.00	0.00	0.00	0.00	0.00	0.00	
Napa MSA	2	0.45	0.00	0.00	13.85	0.00	60.87	100.00	25.28	0.00	0.00	0.00	0.00	0.00	0.00	
Placer and Sacramento Counties	5	1.13	3.83	0.00	19.06	40.00	41.15	40.00	35.97	20.00	0.05	0.00	0.00	0.15	0.00	
Riverside-San Bernardino-Ontario MSA	30	6.77	1.49	0.00	21.74	53.33	43.33	26.67	33.44	20.00	0.17	0.00	0.70	0.09	0.07	
San Diego-Carlsbad-San Marcos MSA	6	1.35	2.30	0.00	14.03	16.67	41.01	66.67	42.66	16.67	0.07	0.00	0.00	0.20	0.00	
San Jose-Sunnyvale-Santa Clara MSA	6	1.35	1.13	0.00	16.54	50.00	47.80	33.33	34.53	16.67	0.09	0.00	0.48	0.00	0.12	
Santa Cruz-Watsonville MSA	1	0.23	0.00	0.00	20.21	100.00	40.44	0.00	39.35	0.00	0.00	0.00	0.00	0.00	0.00	
Visalia-Porterville MSA	8	1.81	0.00	0.00	22.02	12.50	38.85	37.50	39.13	50.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2009 Peer Mortgage Data (WE)

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans **Institution ID: RABOBANK NA - COMBINED (Included)**

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2010					Market Share (%) by Geography				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% 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	
Full Review:																
Oxnard-Thousand Oaks-Ventura MSA	146	7.63	1.20	0.00	15.46	10.27	46.06	59.59	37.29	30.14	0.21	0.00	0.20	0.34	0.11	
Salinas MSA	85	4.44	0.00	0.00	13.83	5.88	45.09	52.94	41.08	41.18	0.50	0.00	0.26	0.85	0.31	
San Luis Obispo-Paso Robles MSA	951	49.71	0.00	0.00	10.27	7.78	75.43	75.29	14.31	16.93	3.67	0.00	3.62	3.58	4.09	
Santa Barbara-Santa Maria-Goleta MSA	339	17.72	0.97	4.13	17.42	15.63	39.94	51.33	41.68	28.91	1.16	6.25	1.46	1.82	0.57	
Limited Review:																
Bakersfield-Delano MSA	74	3.87	2.10	0.00	23.06	9.46	33.51	31.08	41.33	59.46	0.37	0.00	0.12	0.35	0.41	
El Centro MSA	59	3.08	0.00	0.00	23.53	11.86	42.36	45.76	34.11	42.37	1.59	0.00	1.23	2.44	1.06	
Fresno MSA	42	2.20	1.60	0.00	21.71	9.52	35.87	33.33	40.82	57.14	0.09	0.00	0.10	0.19	0.06	
Hanford-Corcoran MSA	15	0.78	0.00	0.00	22.35	6.67	39.08	53.33	38.57	40.00	0.42	0.00	0.56	0.41	0.41	
Merced MSA	11	0.58	0.00	0.00	17.13	9.09	50.94	72.73	31.94	18.18	0.19	0.00	0.50	0.22	0.10	
Modesto MSA	13	0.68	1.12	0.00	14.63	7.69	53.88	46.15	30.36	46.15	0.02	0.00	0.00	0.03	0.00	
Napa MSA	14	0.73	0.00	0.00	13.85	14.29	60.87	35.71	25.28	50.00	0.03	0.00	0.00	0.00	0.09	
Placer and Sacramento Counties	18	0.94	3.83	5.56	19.06	11.11	41.15	38.89	35.97	44.44	0.02	0.12	0.03	0.02	0.01	
Riverside-San Bernardino-Ontario MSA	54	2.82	1.49	3.70	21.74	31.48	43.33	35.19	33.44	29.63	0.04	0.00	0.11	0.02	0.03	
San Diego-Carlsbad-San Marcos MSA	35	1.83	2.30	20.00	14.03	5.71	41.01	40.00	42.66	34.29	0.02	0.09	0.02	0.01	0.02	
San Jose-Sunnyvale-Santa Clara MSA	23	1.20	1.13	0.00	16.54	26.09	47.80	47.83	34.53	26.09	0.01	0.00	0.00	0.01	0.01	
Santa Cruz-Watsonville MSA	5	0.26	0.00	0.00	20.21	0.00	40.44	40.00	39.35	60.00	0.03	0.00	0.00	0.03	0.05	
Visalia-Porterville MSA	29	1.52	0.00	0.00	22.02	10.34	38.85	27.59	39.13	62.07	0.23	0.00	0.21	0.12	0.32	

* Based on 2009 Peer Mortgage Data (WE)

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Institution ID: RABOBANK NA - COMBINED (Included)

Geographic Distribution: MULTIFAMILY		Geography: CALIFORNIA						Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2010							
Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Oxnard-Thousand Oaks-Ventura MSA	4	11.43	3.57	0.00	34.60	100.00	47.43	0.00	14.41	0.00	0.00	0.00	0.00	0.00	0.00
Salinas MSA	12	34.29	0.00	0.00	28.29	83.33	58.50	8.33	13.21	8.33	11.76	0.00	20.00	10.00	0.00
San Luis Obispo-Paso Robles MSA	3	8.57	0.00	0.00	34.31	100.00	64.12	0.00	1.56	0.00	5.88	0.00	14.29	0.00	0.00
Santa Barbara-Santa Maria-Goleta MSA	2	5.71	12.99	0.00	41.94	0.00	28.08	100.00	16.99	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Bakersfield-Delano MSA	0	0.00	5.58	0.00	33.58	0.00	31.60	0.00	29.24	0.00	0.00	0.00	0.00	0.00	0.00
El Centro MSA	1	2.86	0.00	0.00	38.97	0.00	27.45	100.00	33.58	0.00	0.00	0.00	0.00	0.00	0.00
Fresno MSA	4	11.43	6.51	50.00	38.38	25.00	39.03	0.00	16.08	25.00	3.57	0.00	10.00	0.00	0.00
Hanford-Corcoran MSA	0	0.00	0.00	0.00	30.00	0.00	38.19	0.00	31.80	0.00	0.00	0.00	0.00	0.00	0.00
Merced MSA	0	0.00	0.00	0.00	39.39	0.00	42.53	0.00	18.09	0.00	0.00	0.00	0.00	0.00	0.00
Modesto MSA	0	0.00	3.38	0.00	26.24	0.00	49.18	0.00	21.20	0.00	0.00	0.00	0.00	0.00	0.00
Napa MSA	0	0.00	0.00	0.00	24.02	0.00	72.18	0.00	3.80	0.00	12.50	0.00	0.00	14.29	0.00
Placer and Sacramento Counties	0	0.00	11.15	0.00	36.16	0.00	38.28	0.00	14.41	0.00	0.00	0.00	0.00	0.00	0.00
Riverside-San Bernardino-Ontario MSA	1	2.86	7.73	0.00	38.68	0.00	37.84	100.00	15.76	0.00	0.75	0.00	0.00	2.13	0.00
San Diego-Carlsbad-San Marcos MSA	2	5.71	11.77	0.00	32.61	100.00	37.33	0.00	18.29	0.00	0.00	0.00	0.00	0.00	0.00
San Jose-Sunnyvale-Santa Clara MSA	2	5.71	6.94	0.00	26.10	100.00	53.65	0.00	13.30	0.00	0.00	0.00	0.00	0.00	0.00
Santa Cruz-Watsonville MSA	3	8.57	0.00	0.00	43.78	66.67	44.77	33.33	11.45	0.00	12.50	0.00	25.00	0.00	0.00
Visalia-Porterville MSA	1	2.86	0.00	0.00	40.02	100.00	30.92	0.00	29.06	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2009 Peer Mortgage Data (WE)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Institution ID: RABOBANK NA - COMBINED (Included)

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: CALIFORNIA		Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2010											
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Oxnard-Thousand Oaks-Ventura MSA	654	13.39	3.54	10.70	17.20	28.75	49.37	51.68	29.89	8.87	0.84	2.61	1.69	1.00	0.25
Salinas MSA	645	13.20	0.00	0.00	19.94	33.64	44.71	39.69	35.35	26.67	1.94	0.00	5.08	2.03	1.31
San Luis Obispo-Paso Robles MSA	1,091	22.33	0.00	0.00	19.70	14.02	66.81	70.12	13.49	15.86	5.19	0.00	5.01	5.90	4.67
Santa Barbara-Santa Maria-Goleta MSA	753	15.41	2.60	2.52	33.53	36.39	33.37	37.72	30.50	23.37	2.86	6.00	3.64	3.79	1.81
Limited Review:															
Bakersfield-Delano MSA	251	5.14	2.51	0.40	26.57	22.71	28.75	16.73	42.16	60.16	0.42	0.45	0.28	0.23	0.64
El Centro MSA	406	8.31	0.00	0.00	33.17	32.02	37.71	40.39	29.12	27.59	3.64	0.00	3.81	3.98	4.18
Fresno MSA	150	3.07	5.85	0.00	25.57	40.67	32.88	26.00	35.57	33.33	0.20	0.00	0.47	0.15	0.14
Hanford-Corcoran MSA	58	1.19	0.00	0.00	36.45	43.10	31.12	34.48	32.28	22.41	0.83	0.00	0.97	0.80	0.87
Merced MSA	38	0.78	0.00	0.00	28.13	15.79	46.71	71.05	25.16	13.16	0.68	0.00	0.19	1.28	0.26
Modesto MSA	12	0.25	7.09	8.33	15.40	25.00	50.88	41.67	26.63	25.00	0.05	0.32	0.12	0.03	0.00
Napa MSA	7	0.14	0.00	0.00	24.45	28.57	56.61	71.43	18.94	0.00	0.00	0.00	0.00	0.00	0.00
Placer and Sacramento Counties	38	0.78	6.50	10.53	20.83	13.16	38.23	42.11	34.44	34.21	0.02	0.00	0.03	0.02	0.03
Riverside-San Bernardino-Ontario MSA	392	8.02	3.19	2.04	26.39	41.33	41.17	31.38	29.18	25.26	0.14	0.15	0.26	0.13	0.10
San Diego-Carlsbad-San Marcos MSA	60	1.23	4.51	0.00	19.89	45.00	36.99	28.33	38.56	26.67	0.02	0.00	0.05	0.01	0.01
San Jose-Sunnyvale-Santa Clara MSA	176	3.60	2.81	2.84	22.84	60.23	43.44	30.11	30.91	6.82	0.10	0.09	0.37	0.05	0.03
Santa Cruz-Watsonville MSA	82	1.68	0.00	0.00	21.51	41.46	46.57	35.37	31.92	23.17	0.28	0.00	0.65	0.27	0.14
Visalia-Porterville MSA	73	1.49	0.00	0.00	28.67	31.51	34.88	38.36	36.42	30.14	0.20	0.00	0.22	0.36	0.05

* Based on 2009 Peer Small Business Data -- CA

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2010).

Table 7. Geographic Distribution of Small Loans to Farms

Institution ID: RABOBANK NA - COMBINED (Included)

Geographic Distribution: SMALL LOANS TO FARMS			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2010					Market Share (%) by Geography				
Assessment Area:	Total Small Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Oxnard-Thousand Oaks-Ventura MSA	18	1.90	3.81	5.56	21.94	22.22	54.33	66.67	19.91	5.56	2.13	0.00	0.00	4.41	0.00	
Salinas MSA	95	10.05	0.00	0.00	18.07	13.68	51.71	75.79	30.21	10.53	6.94	0.00	14.29	11.48	2.94	
San Luis Obispo-Paso Robles MSA	128	13.54	0.00	0.00	11.43	0.78	74.11	81.25	14.46	17.97	14.97	0.00	0.00	18.75	14.81	
Santa Barbara-Santa Maria-Goleta MSA	145	15.34	1.95	2.07	21.63	20.00	33.15	40.00	43.27	37.93	18.10	10.00	15.00	19.05	30.00	
Limited Review:																
Bakersfield-Delano MSA	31	3.28	1.49	3.23	33.24	38.71	34.12	22.58	31.15	35.48	4.33	50.00	7.27	3.51	2.82	
El Centro MSA	179	18.94	0.00	0.00	16.29	2.23	47.10	67.60	36.61	30.17	40.00	0.00	16.67	37.93	51.61	
Fresno MSA	113	11.96	1.08	0.00	25.22	7.08	45.25	67.26	28.42	25.66	4.26	0.00	3.51	5.97	3.39	
Hanford-Corcoran MSA	23	2.43	0.00	0.00	17.17	0.00	63.22	78.26	19.45	21.74	5.00	0.00	0.00	6.73	0.00	
Merced MSA	13	1.38	0.00	0.00	13.31	15.38	73.90	76.92	12.79	7.69	0.00	0.00	0.00	0.00	0.00	
Modesto MSA	8	0.85	1.24	0.00	12.58	0.00	63.65	100.00	22.53	0.00	0.30	0.00	0.00	0.49	0.00	
Napa MSA	0	0.00	0.00	0.00	13.46	0.00	47.11	0.00	39.43	0.00	0.00	0.00	0.00	0.00	0.00	
Placer and Sacramento Counties	1	0.11	3.87	0.00	16.90	0.00	45.42	100.00	33.81	0.00	0.00	0.00	0.00	0.00	0.00	
Riverside-San Bernardino-Ontario MSA	45	4.76	1.91	0.00	25.53	46.67	42.16	13.33	30.41	40.00	1.75	0.00	5.08	0.00	1.92	
San Diego-Carlsbad-San Marcos MSA	17	1.80	3.43	0.00	17.63	5.88	41.30	35.29	37.62	58.82	0.85	0.00	2.04	0.00	1.32	
San Jose-Sunnyvale-Santa Clara MSA	46	4.87	1.82	0.00	29.70	67.39	43.48	30.43	25.00	2.17	4.55	0.00	6.06	7.41	0.00	
Santa Cruz-Watsonville MSA	11	1.16	0.00	0.00	22.07	36.36	41.13	36.36	36.79	27.27	0.00	0.00	0.00	0.00	0.00	
Visalia-Porterville MSA	72	7.62	0.00	0.00	24.36	36.11	43.26	41.67	32.38	22.22	1.08	0.00	0.90	2.54	0.00	

* Based on 2009 Peer Small Business Data -- CA

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2010).

Table 8. Borrower Distribution of Home Purchase Loans

Institution ID: RABOBANK NA - COMBINED (Included)

Borrower Distribution: HOME PURCHASE		Geography: CALIFORNIA						Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2010							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total	% Families ^{***}	% BANK Loans ^{****}	% Families ¹	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:															
Oxnard-Thousand Oaks-Ventura MSA	57	6.72	19.55	7.14	18.43	17.86	22.09	12.50	39.92	62.50	0.12	0.32	0.09	0.06	0.15
Salinas MSA	83	9.79	19.70	1.22	18.38	12.20	21.52	14.63	40.40	71.95	0.73	0.00	0.63	0.62	0.97
San Luis Obispo-Paso Robles MSA	339	39.98	18.57	2.48	18.88	8.07	22.65	20.81	39.90	68.63	2.33	3.45	2.86	2.29	2.18
Santa Barbara-Santa Maria-Goleta MSA	136	16.04	20.00	3.15	18.61	5.51	20.45	18.11	40.95	73.23	0.80	0.48	0.12	0.76	1.13
Limited Review:															
Bakersfield-Delano MSA	41	4.83	23.46	2.44	16.67	2.44	18.13	0.00	41.75	95.12	0.09	0.09	0.00	0.00	0.20
El Centro MSA	38	4.48	23.24	0.00	17.60	8.33	17.11	11.11	42.05	80.56	0.58	0.00	0.71	0.14	0.87
Fresno MSA	21	2.48	22.80	0.00	17.05	0.00	18.53	14.29	41.63	85.71	0.07	0.00	0.00	0.03	0.15
Hanford-Corcoran MSA	4	0.47	20.55	0.00	18.31	0.00	19.92	25.00	41.22	75.00	0.06	0.00	0.00	0.18	0.00
Merced MSA	5	0.59	20.72	20.00	18.32	0.00	19.88	0.00	41.08	80.00	0.02	0.00	0.00	0.00	0.05
Modesto MSA	8	0.94	21.74	0.00	17.27	0.00	20.71	0.00	40.28	100.00	0.03	0.00	0.00	0.00	0.08
Napa MSA	3	0.35	18.55	0.00	19.66	0.00	22.34	0.00	39.45	100.00	0.00	0.00	0.00	0.00	0.00
Placer and Sacramento Counties	34	4.01	20.98	0.00	18.42	7.14	20.97	7.14	39.63	85.71	0.02	0.00	0.00	0.00	0.07
Riverside-San Bernardino-Ontario MSA	29	3.42	21.73	3.45	17.48	0.00	20.23	24.14	40.56	72.41	0.01	0.01	0.00	0.00	0.03
San Diego-Carlsbad-San Marcos MSA	20	2.36	21.02	0.00	17.91	5.00	20.09	5.00	40.98	90.00	0.02	0.00	0.00	0.00	0.04
San Jose-Sunnyvale-Santa Clara MSA	13	1.53	20.54	0.00	18.11	10.00	21.70	10.00	39.66	80.00	0.00	0.00	0.02	0.00	0.00
Santa Cruz-Watsonville MSA	1	0.12	19.96	0.00	17.98	0.00	21.23	0.00	40.83	100.00	0.00	0.00	0.00	0.00	0.00
Visalia-Porterville MSA	16	1.89	22.23	0.00	17.27	0.00	19.30	6.67	41.20	93.33	0.10	0.00	0.00	0.00	0.23

* Based on 2009 Peer Mortgage Data (WE)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 4.5% of loans originated and purchased by bank.

¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Institution ID: RABOBANK NA - COMBINED (Included)

Borrower Distribution: HOME IMPROVEMENT		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2010					Market Share				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families ²	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Oxnard-Thousand Oaks-Ventura MSA	25	5.64	19.55	17.39	18.43	13.04	22.09	8.70	39.92	60.87	1.08	5.77	1.29	0.00	1.07	
Salinas MSA	32	7.22	19.70	0.00	18.38	3.33	21.52	26.67	40.40	70.00	3.46	0.00	0.00	5.77	3.49	
San Luis Obispo-Paso Robles MSA	162	36.57	18.57	8.86	18.88	20.89	22.65	22.15	39.90	48.10	12.50	25.00	10.71	12.37	12.11	
Santa Barbara-Santa Maria-Goleta MSA	83	18.74	20.00	13.16	18.61	14.47	20.45	28.95	40.95	43.42	4.06	18.18	2.33	7.37	1.71	
Limited Review:																
Bakersfield-Delano MSA	18	4.06	23.46	0.00	16.67	5.88	18.13	5.88	41.75	88.24	0.53	0.00	0.00	0.00	0.86	
El Centro MSA	48	10.84	23.24	4.35	17.60	8.70	17.11	17.39	42.05	69.57	17.31	100.00	40.00	0.00	16.22	
Fresno MSA	8	1.81	22.80	0.00	17.05	0.00	18.53	42.86	41.63	57.14	0.48	0.00	0.00	0.00	0.71	
Hanford-Corcoran MSA	3	0.68	20.55	0.00	18.31	0.00	19.92	0.00	41.22	100.00	0.00	0.00	0.00	0.00	0.00	
Merced MSA	4	0.90	20.72	0.00	18.32	25.00	19.88	25.00	41.08	50.00	1.05	0.00	0.00	5.56	0.00	
Modesto MSA	2	0.45	21.74	0.00	17.27	50.00	20.71	0.00	40.28	50.00	0.00	0.00	0.00	0.00	0.00	
Napa MSA	2	0.45	18.55	50.00	19.66	0.00	22.34	0.00	39.45	50.00	0.00	0.00	0.00	0.00	0.00	
Placer and Sacramento Counties	5	1.13	20.98	0.00	18.42	0.00	20.97	50.00	39.63	50.00	0.06	0.00	0.00	0.24	0.00	
Riverside-San Bernardino-Ontario MSA	30	6.77	21.73	11.54	17.48	42.31	20.23	15.38	40.56	30.77	0.16	0.61	0.56	0.17	0.00	
San Diego-Carlsbad-San Marcos MSA	6	1.35	21.02	0.00	17.91	50.00	20.09	33.33	40.98	16.67	0.08	0.00	0.00	0.34	0.00	
San Jose-Sunnyvale-Santa Clara MSA	6	1.35	20.54	0.00	18.11	16.67	21.70	16.67	39.66	66.67	0.10	0.00	0.00	0.00	0.19	
Santa Cruz-Watsonville MSA	1	0.23	19.96	0.00	17.98	0.00	21.23	0.00	40.83	0.00	0.00	0.00	0.00	0.00	0.00	
Visalia-Porterville MSA	8	1.81	22.23	0.00	17.27	0.00	19.30	25.00	41.20	75.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2009 Peer Mortgage Data (WE)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 5.2% of loans originated and purchased by bank.

² Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans **Institution ID: RABOBANK NA - COMBINED (Included)**

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2010					Market Share				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ³	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}					
Full Review:															
Oxnard-Thousand Oaks-Ventura MSA	146	7.63	19.55	5.97	18.43	18.66	22.09	23.13	39.92	52.24	0.23	0.07	0.28	0.20	0.24
Salinas MSA	85	4.44	19.70	8.64	18.38	16.05	21.52	13.58	40.40	61.73	0.59	2.40	1.62	0.47	0.42
San Luis Obispo-Paso Robles MSA	951	49.71	18.57	5.06	18.88	11.80	22.65	23.03	39.90	60.11	3.98	6.78	4.01	3.66	3.93
Santa Barbara-Santa Maria-Goleta MSA	339	17.72	20.00	7.47	18.61	13.96	20.45	21.10	40.95	57.47	1.22	2.36	2.42	1.36	0.96
Limited Review:															
Bakersfield-Delano MSA	74	3.87	23.46	0.00	16.67	7.69	18.13	15.38	41.75	76.92	0.52	0.00	0.79	0.55	0.52
El Centro MSA	59	3.08	23.24	3.85	17.60	0.00	17.11	21.15	42.05	75.00	2.50	0.00	0.00	3.57	2.90
Fresno MSA	42	2.20	22.80	0.00	17.05	6.06	18.53	6.06	41.63	87.88	0.06	0.00	0.12	0.07	0.06
Hanford-Corcoran MSA	15	0.78	20.55	0.00	18.31	0.00	19.92	7.69	41.22	92.31	0.54	0.00	0.00	0.45	0.70
Merced MSA	11	0.58	20.72	0.00	18.32	0.00	19.88	11.11	41.08	88.89	0.28	0.00	0.00	0.00	0.41
Modesto MSA	13	0.68	21.74	0.00	17.27	25.00	20.71	8.33	40.28	66.67	0.02	0.00	0.17	0.00	0.00
Napa MSA	14	0.73	18.55	0.00	19.66	7.69	22.34	30.77	39.45	61.54	0.00	0.00	0.00	0.00	0.00
Placer and Sacramento Counties	18	0.94	20.98	0.00	18.42	15.38	20.97	23.08	39.63	61.54	0.01	0.00	0.04	0.02	0.00
Riverside-San Bernardino-Ontario MSA	54	2.82	21.73	6.38	17.48	17.02	20.23	23.40	40.56	53.19	0.05	0.00	0.02	0.03	0.06
San Diego-Carlsbad-San Marcos MSA	35	1.83	21.02	0.00	17.91	5.88	20.09	5.88	40.98	88.24	0.02	0.00	0.01	0.01	0.03
San Jose-Sunnyvale-Santa Clara MSA	23	1.20	20.54	5.00	18.11	15.00	21.70	10.00	39.66	70.00	0.01	0.00	0.00	0.01	0.01
Santa Cruz-Watsonville MSA	5	0.26	19.96	0.00	17.98	0.00	21.23	0.00	40.83	100.00	0.04	0.00	0.00	0.00	0.06
Visalia-Porterville MSA	29	1.52	22.23	0.00	17.27	17.39	19.30	13.04	41.20	69.57	0.20	0.00	0.00	0.00	0.30

* Based on 2009 Peer Mortgage Data (WE)

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

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

**** As a percentage of loans with borrower income information available. No information was available for 8.2% of loans originated and purchased by bank.

³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Institution ID: RABOBANK NA - COMBINED (Included)

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: CALIFORNIA			Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2010				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Oxnard-Thousand Oaks-Ventura MSA	654	13.39	79.71	52.14	64.83	15.60	19.57	0.84	1.47
Salinas MSA	645	13.20	77.69	47.29	54.11	22.33	23.57	1.94	2.20
San Luis Obispo-Paso Robles MSA	1,091	22.33	81.83	52.43	53.71	19.25	27.04	5.19	8.34
Santa Barbara-Santa Maria-Goleta MSA	753	15.41	78.14	54.18	60.82	17.80	21.38	2.86	4.69
Limited Review:									
Bakersfield-Delano MSA	251	5.14	78.60	36.25	61.75	17.13	21.12	0.42	0.45
El Centro MSA	406	8.31	70.74	47.04	53.69	24.38	21.92	3.64	6.14
Fresno MSA	150	3.07	76.49	43.33	52.00	24.00	24.00	0.20	0.22
Hanford-Corcoran MSA	58	1.19	74.97	48.28	67.24	24.14	8.62	0.83	1.67
Merced MSA	38	0.78	76.18	42.11	57.89	7.89	34.21	0.68	0.73
Modesto MSA	12	0.25	78.64	33.33	33.33	25.00	41.67	0.05	0.04
Napa MSA	7	0.14	80.06	28.57	42.86	42.86	14.29	0.00	0.00
Placer and Sacramento Counties	38	0.78	75.72	60.53	60.53	18.42	21.05	0.02	0.05
Riverside-San Bernardino-Ontario MSA	392	8.02	79.25	53.83	68.37	14.29	17.35	0.14	0.26
San Diego-Carlsbad-San Marcos MSA	60	1.23	77.87	63.33	73.33	13.33	13.33	0.02	0.03
San Jose-Sunnyvale-Santa Clara MSA	176	3.60	77.64	50.00	57.39	17.61	25.00	0.10	0.12
Santa Cruz-Watsonville MSA	82	1.68	82.80	42.68	51.22	20.73	28.05	0.28	0.25
Visalia-Porterville MSA	73	1.49	77.18	41.10	56.16	16.44	27.40	0.20	0.07

* Based on 2009 Peer Small Business Data -- CA

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2010).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 6.92% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Institution ID: RABOBANK NA - COMBINED (Included)

Borrower Distribution: SMALL LOANS TO FARMS		Geography: CALIFORNIA			Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2010				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Oxnard-Thousand Oaks-Ventura MSA	18	1.90	88.32	61.11	27.78	11.11	61.11	2.13	2.70
Salinas MSA	95	10.05	80.54	38.95	41.05	28.42	30.53	6.94	4.88
San Luis Obispo-Paso Robles MSA	128	13.54	95.41	65.63	45.31	31.25	23.44	14.97	17.98
Santa Barbara-Santa Maria-Goleta MSA	145	15.34	89.73	59.31	49.66	32.41	17.93	18.10	13.51
Limited Review:									
Bakersfield-Delano MSA	31	3.28	87.01	51.61	6.45	32.26	61.29	4.33	4.67
El Centro MSA	179	18.94	81.03	50.84	35.20	30.73	34.08	40.00	35.29
Fresno MSA	113	11.96	88.91	69.03	15.04	49.56	35.40	4.26	4.62
Hanford-Corcoran MSA	23	2.43	88.15	69.57	34.78	56.52	8.70	5.00	4.84
Merced MSA	13	1.38	90.59	46.15	0.00	38.46	61.54	0.00	0.00
Modesto MSA	8	0.85	92.34	87.50	12.50	75.00	12.50	0.30	0.52
Napa MSA	0	0.00	91.25	0.00	0.00	0.00	0.00	0.00	0.00
Placer and Sacramento Counties	1	0.11	93.56	100.00	0.00	0.00	100.00	0.00	0.00
Riverside-San Bernardino-Ontario MSA	45	4.76	91.93	55.56	13.33	35.56	51.11	1.75	1.44
San Diego-Carlsbad-San Marcos MSA	17	1.80	93.17	47.06	11.76	35.29	52.94	0.85	0.50
San Jose-Sunnyvale-Santa Clara MSA	46	4.87	91.76	71.74	30.43	36.96	32.61	4.55	3.61
Santa Cruz-Watsonville MSA	11	1.16	91.07	36.36	9.09	36.36	54.55	0.00	0.00
Visalia-Porterville MSA	72	7.62	87.30	51.39	29.17	33.33	37.50	1.08	0.94

* Based on 2009 Peer Small Business Data -- CA

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2010).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 13.23% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

Institution ID: RABOBANK NA - COMBINED (Included)

QUALIFIED INVESTMENTS		Geography: CALIFORNIA				Evaluation Period: NOVEMBER 26, 2007 TO APRIL 4, 2011			
Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Oxnard-Thousand Oaks-Ventura MSA	0	0	17	14,781	16	14,781	19.30	1	833
Salinas MSA	0	0	243	8,026	23	8,155	10.65	1	833
San Luis Obispo-Paso Robles MSA	0	0	22	13,087	223	13,087	17.09	1	833
Santa Barbara-Santa Maria-Goleta MSA	0	0	236	11,290	26	11,290	14.74	0	833
Limited Review:									
Bakersfield-Delano MSA	0	0	6	955	6	995	1.30	1	714
El Centro MSA	0	4,571	32	1,223	33	5,794	7.57	1	1,667
Fresno MSA	0	0	22	1,070	22	1,070	1.40	1	714
Hanford-Corcoran MSA	0	0	1	9,191	1	9,191	12.00	1	714
Merced MSA	0	0	2	18	2	18	0.02	1	714
Modesto MSA	0	0	1	5	1	5	0.01	1	714
Napa MSA	0	0	1	15	1	15	0.02	1	833
Placer and Sacramento Counties	0	0	8	4,054	8	4,054	5.29	1	714
Riverside-San Bernardino-Ontario MSA	0	0	18	4,057	18	4,057	5.30	1	1,667
San Diego-Carlsbad-San Marcos MSA	01	0	1	20	2	30	0.04	1	1,667
San Jose-Sunnyvale-Santa Clara MSA	0	0	2	10	2	10	0.01	1	833
Santa Cruz-Watsonville MSA	0	0	5	21	5	21	0.03	0	0
Visalia-Porterville MSA	0	0	6	1,087	6	1,087	1.42	1	714
Statewide	0	0	30	2,919	30	2,919	3.81	1	702

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings Institution ID: RABOBANK NA - COMBINED (Included)

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: CALIFORNIA Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2010																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Oxnard-Thousand Oaks-Ventura MSA	9.07	10	10.31	0.00	20.00	70.00	10.00	1	0	0	0	1	0	3.86	23.98	44.41	27.75
Salinas MSA	15.57	10	10.31	0.00	40.00	60.00	0.00	0	0	0	0	0	0	0.00	26.32	48.43	25.25
San Luis Obispo-Paso Robles MSA	15.93	16	16.49	0.00	12.50	75.00	12.50	0	0	0	0	0	0	0.00	16.72	69.48	13.79
Santa Barbara-Santa Maria-Goleta MSA	14.45	17	17.53	0.00	47.06	35.29	17.65	1	0	0	0	1	0	6.08	31.57	33.18	29.18
Limited Review:																	
Bakersfield-Delano MSA	4.65	5	5.15	0.00	40.00	20.00	40.00	2	0	0	1	0	1	4.40	32.14	31.74	30.06
El Centro MSA	9.20	6	6.19	0.00	33.33	16.67	50.00	2	0	0	0	1	1	0.00	25.50	47.45	27.05
Fresno MSA	7.84	2	2.06	0.00	0.00	0.00	100.00	1	1	0	- 1	0	1	4.73	32.88	35.66	26.63
Hanford-Corcoran MSA	1.26	1	1.03	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	35.42	35.84	23.81
Merced MSA	2.84	4	4.12	0.00	25.00	25.00	50.00	4	0	0	1	1	2	0.00	26.44	50.04	23.52
Modesto MSA	1.83	4	4.12	25.00	0.00	75.00	0.00	4	0	1	0	3	0	2.66	21.22	52.77	23.35
Napa MSA	2.21	1	1.03	0.00	0.00	100.00	0.00	1	0	0	0	1	0	0.00	16.66	63.01	20.33
Placer and Sacramento Counties	3.67	1	1.03	0.00	0.00	0.00	100.00	0	0	0	0	0	0	7.38	25.89	38.54	28.18
Riverside-San Bernardino-Ontario MSA	6.03	10	10.31	0.00	50.00	30.00	20.00	1	0	0	0	0	1	3.53	28.54	41.16	26.73
San Diego-Carlsbad-San Marcos MSA	0.91	2	2.06	0.00	50.00	50.00	0.00	0	0	0	0	0	0	7.78	24.46	37.46	30.01
San Jose-Sunnyvale-Santa Clara MSA	1.16	2	2.06	0.00	100.00	0.00	0.00	0	0	0	0	0	0	3.90	24.42	46.97	24.71
Santa Cruz-Watsonville MSA	1.00	2	2.06	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	31.25	39.43	29.32
Visalia-Porterville MSA	2.38	4	4.12	0.00	50.00	0.00	50.00	2	0	0	0	0	2	0.00	32.31	38.64	28.80

Institution ID: RABOBANK, N.A. (1000024583) (Included)

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System				Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2010										
MA/Assessment Area:	Deposits	Branches						ATMs				Population						
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
Full Review:																		
Oxnard-Thousand Oaks-Ventura MSA	9.07	0	10.31	0.00	20.00	70.00	10.00	12	11.01	0	3	8	1	3.86	23.98	44.41	27.75	
Salinas MSA	15.57	10	10.31	0.00	40.00	60.00	0.00	12	11.01	0	5	0	6	1	0.00	26.32	48.43	25.25
San Luis Obispo-Paso Robles MSA	15.93	16	16.49	0.00	12.50	0.00	12.50	16	14.68	0	0	0	0	0.00	16.72	69.48	13.79	
Santa Barbara-Santa Maria-Goleta MSA	14.45	17	17.53	0.00	47.10	15.30	17.60	18	16.51	0	0	0	0	6.08	31.57	33.18	29.18	
Limited Review:																		
Bakersfield MSA	4.65	5	5.15	0.00	40.00	20.00	40.00	0	4.59	0	3	1	0	4.40	32.14	31.74	30.06	
California non-MSA areas	3.67	1	1.03	0.00	0.00	0.00	100.00	1	0.92	0	0	0	1	7.38	25.89	38.54	28.18	
El Centro MSA	9.20	6	6.19	0.00	33.33	16.70	50.00	8	7.34	0	2	2	4	0.00	25.50	47.45	27.05	
Fresno MSA	7.84	2	2.06	0.00	0.00	0.00	100.0	3	2.75	0	0	1	02	4.73	32.88	35.66	26.63	
Hanford-Corcoran MSA	1.26	1	1.03	100.00	0.00	0.00	0.00	1	0.92	0	01	0	0	0.00	35.42	35.84	23.81	
Merced MSA	2.84	4	4.12	0.00	0.00	0.00	50.00	4	3.67	0	1	1	2	0.00	26.44	50.04	23.52	
Modesto MSA	1.83	5	5.15	0.00	20.00	0.00	0.00	4	3.67	1	0	3	0	2.66	21.22	52.77	23.35	
Napa MSA	2.21	1	1.03	0.00	0.00	100.00	0.00	4	3.67	0	1	2	1	0.00	16.66	63.01	20.33	
Riverside-San Bernardino-Ontario MSA	6.03	10	10.31	0.00	50.00	30.00	20.00	11	10.09	0	7	2	2	3.53	28.54	41.16	26.73	
San Diego-Carlsbad-San Marcos MSA	0.91	2	2.06	0.00	50.00	50.00	0.00	2	1.83	0	1	1	0	7.78	24.46	37.46	30.01	
San Jose-Sunnyvale-Santa Clara MSA	1.16	2	2.06	0.00	100.00	0.00	0.00	2	1.83	0	2	0	0	3.90	24.42	46.97	24.71	
Santa Cruz-Watsonville MSA	1.00	2	2.06	0.00	50.00	50.00	0.00	2	1.83	0	1	1	0	0.00	31.25	39.43	29.32	
Visalia-Porterville MSA	2.38	3	3.09	0.00	66.66	0.00	33.33	4	3.67	0	2	1	1	0.00	32.31	38.64	28.80	

Institution ID: RABOBANK, N.A. (10000024583) (Included)

Bakersfield MSA

Demographic Information for Limited Scope Area: Bakersfield MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	140	3.57	28.57	32.14	33.57	2.14
Population by Geography	661,645	4.40	32.14	31.74	30.06	1.66
Owner-Occupied Housing by Geography	129,661	2.10	23.06	33.51	41.33	0.00
Business by Geography	37,857	2.51	26.57	28.75	42.16	0.01
Farms by Geography	1,817	1.49	33.24	34.12	31.15	0.00
Family Distribution by Income Level	157,723	23.46	16.67	18.13	41.75	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	63,288	7.56	43.97	31.14	17.33	0.00
Median Family Income HUD Adjusted Median Family Income for 2010 Households Below Poverty Level		39,425 51,900 18%	Median Housing Value Unemployment Rate (2000 US Census)		90,645 4.79%	

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

Source: 2000 US Census and 2010 HUD updated MFI

Institution ID: RABOBANK, N.A. (10000024583) (Included)

Visalia-Porterville MSA

Demographic Information for Limited Scope Area: Visalia-Porterville MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	76	0.00	32.89	36.84	28.95	1.32
Population by Geography	368,021	0.00	32.31	38.64	28.80	0.25
Owner-Occupied Housing by Geography	67,904	0.00	22.02	38.85	39.13	0.00
Business by Geography	17,561	0.00	28.67	34.88	36.42	0.03
Farms by Geography	2,196	0.00	24.36	43.26	32.38	0.00
Family Distribution by Income Level	87,712	22.23	17.27	19.30	41.20	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	34,646	0.00	42.24	38.57	19.19	0.00
Median Family Income		36,299	Median Housing Value		101,171	
HUD Adjusted Median Family Income for 2010		48,200	Unemployment Rate (2000 US Census)		5.32%	
Households Below Poverty Level		19%				

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

Source: 2000 US Census and 2010 HUD updated MFI

Institution ID: RABOBANK, N.A. (1000024583) (Included)

Santa Cruz-Watsonville MSA

Demographic Information for Limited Scope Area: Santa Cruz-Watsonville MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	52	0.00	26.92	42.31	30.77	0.00
Population by Geography	255,602	0.00	31.25	39.43	29.32	0.00
Owner-Occupied Housing by Geography	54,665	0.00	20.21	40.44	39.35	0.00
Business by Geography	20,586	0.00	21.51	46.57	31.92	0.00
Farms by Geography	829	0.00	22.07	41.13	36.79	0.00
Family Distribution by Income Level	57,858	19.96	17.98	21.23	40.83	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	21,951	0.00	40.45	38.22	21.33	0.00
Median Family Income HUD Adjusted Median Family Income for 2010 Households Below Poverty Level		62,332 84,200 10%	Median Housing Value Unemployment Rate (2000 US Census)		351,902 3.26%	

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

Source: 2000 US Census and 2010 HUD updated MFI

Institution ID: RABOBANK, N.A. (1000024583) (Included)

Santa Barbara-Santa Maria-Goleta MSA

Demographic Information for Full Scope Area: Santa Barbara-Santa Maria-Goleta MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	86	4.65	30.23	33.72	31.40	0.00
Population by Geography	399,347	6.08	31.57	33.18	29.18	0.00
Owner-Occupied Housing by Geography	76,579	0.97	17.42	39.94	41.68	0.00
Business by Geography	30,616	2.60	33.53	33.37	30.50	0.00
Farms by Geography	1,285	1.95	21.63	33.15	43.27	0.00
Family Distribution by Income Level	90,314	20.00	18.61	20.45	40.95	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	34,865	7.30	41.83	33.16	17.71	0.00
Median Family Income HUD Adjusted Median Family Income for 2010 Households Below Poverty Level		54,109 71,400 12%	Median Housing Value Unemployment Rate (2000 US Census)		323,962 3.26%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2010 HUD updated MFI

Institution ID: RABOBANK, N.A. (10000024583) (Included)

San Luis Obispo-Paso Robles MSA

Demographic Information for Full Scope Area: San Luis Obispo-Paso Robles MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	44	0.00	18.18	68.18	11.36	2.27
Population by Geography	246,681	0.00	16.72	69.48	13.79	0.01
Owner-Occupied Housing by Geography	56,992	0.00	10.27	75.43	14.31	0.00
Business by Geography	23,000	0.00	19.70	66.81	13.49	0.01
Farms by Geography	1,155	0.00	11.43	74.11	14.46	0.00
Family Distribution by Income Level	58,954	18.57	18.88	22.65	39.90	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	22,075	0.00	20.28	71.71	8.01	0.00
Median Family Income		52,528	Median Housing Value		233,023	
HUD Adjusted Median Family Income for 2010		72,500	Unemployment Rate (2000 US Census)		2.80%	
Households Below Poverty Level		12%				

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

Source: 2000 US Census and 2010 HUD updated MFI

Institution ID: RABOBANK, N.A. (1000024583) (Included)

San Jose-Sunnyvale-Santa Clara MSA

Demographic Information for Limited Scope Area: San Jose-Sunnyvale-Santa Clara MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	349	4.01	22.64	46.70	26.65	0.00
Population by Geography	1,735,819	3.90	24.42	46.97	24.71	0.00
Owner-Occupied Housing by Geography	349,460	1.13	16.54	47.80	34.53	0.00
Business by Geography	127,315	2.81	22.84	43.44	30.91	0.00
Farms by Geography	2,148	1.82	29.70	43.48	25.00	0.00
Family Distribution by Income Level	412,783	20.54	18.11	21.70	39.66	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	159,536	6.05	32.58	46.36	15.01	0.00
Median Family Income		80,198	Median Housing Value		443,769	
HUD Adjusted Median Family Income for 2010		103,500	Unemployment Rate (2000 US Census)		2.07%	
Households Below Poverty Level		6%				

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

Source: 2000 US Census and 2010 HUD updated MFI

Institution ID: RABOBANK, N.A. (1000024583) (Included)

San Diego-Carlsbad-San Marcos MSA

Demographic Information for Limited Scope Area: San Diego-Carlsbad-San Marcos MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	605	7.93	22.48	37.69	31.40	0.50
Population by Geography	2,813,833	7.78	24.46	37.46	30.01	0.30
Owner-Occupied Housing by Geography	551,489	2.30	14.03	41.01	42.66	0.00
Business by Geography	227,232	4.51	19.89	36.99	38.56	0.05
Farms by Geography	4,203	3.43	17.63	41.30	37.62	0.02
Family Distribution by Income Level	669,102	21.02	17.91	20.09	40.98	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	260,483	13.60	34.90	35.56	15.94	0.00
Median Family Income HUD Adjusted Median Family Income for 2010 Households Below Poverty Level		53,544 75,500 10%	Median Housing Value Unemployment Rate (2000 US Census)		229,602 2.78%	

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

Source: 2000 US Census and 2010 HUD updated MFI

Institution ID: RABOBANK, N.A. (10000024583) (Included)

Salinas MSA

Demographic Information for Full Scope Area: Salinas MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	84	0.00	21.43	48.81	28.57	1.19
Population by Geography	401,762	0.00	26.32	48.43	25.25	0.00
Owner-Occupied Housing by Geography	66,266	0.00	13.83	45.09	41.08	0.00
Business by Geography	23,938	0.00	19.94	44.71	35.35	0.00
Farms by Geography	1,079	0.00	18.07	51.71	30.21	0.00
Family Distribution by Income Level	88,539	19.70	18.38	21.52	40.40	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	33,713	0.00	35.74	50.08	14.18	0.00
Median Family Income HUD Adjusted Median Family Income for 2010 Households Below Poverty Level		51,211 66,100 10%	Median Housing Value Unemployment Rate (2000 US Census)		296,076 3.90%	

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

Source: 2000 US Census and 2010 HUD updated MFI

Institution ID: RABOBANK, N.A. (10000024583) (Included)

Riverside-San Bernardino-Ontario MSA

Demographic Information for Limited Scope Area: Riverside-San Bernardino-Ontario MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	587	4.60	28.79	41.06	24.87	0.68
Population by Geography	3,254,821	3.53	28.54	41.16	26.73	0.04
Owner-Occupied Housing by Geography	689,493	1.49	21.74	43.33	33.44	0.00
Business by Geography	213,459	3.19	26.39	41.17	29.18	0.07
Farms by Geography	4,509	1.91	25.53	42.16	30.41	0.00
Family Distribution by Income Level	782,412	21.73	17.48	20.23	40.56	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	306,792	5.90	39.74	41.18	13.19	0.00
Median Family Income		47,448	Median Housing Value		130,941	
HUD Adjusted Median Family Income for 2010		65,000	Unemployment Rate (2000 US Census)		3.35%	
Households Below Poverty Level		13%				

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

Source: 2000 US Census and 2010 HUD updated MFI

Institution ID: RABOBANK, N.A. (1000024583) (Included)

Oxnard-Thousand Oaks-Ventura MSA

Demographic Information for Full Scope Area: Oxnard-Thousand Oaks-Ventura MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	155	4.52	23.23	45.81	26.45	0.00
Population by Geography	753,197	3.86	23.98	44.41	27.75	0.00
Owner-Occupied Housing by Geography	164,373	1.20	15.46	46.06	37.29	0.00
Business by Geography	57,190	3.54	17.20	49.37	29.89	0.00
Farms by Geography	1,627	3.81	21.94	54.33	19.91	0.00
Family Distribution by Income Level	184,378	19.55	18.43	22.09	39.92	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	70,030	6.15	32.34	45.40	16.11	0.00
Median Family Income HUD Adjusted Median Family Income for 2010 Households Below Poverty Level		64,779 86,700 7%	Median Housing Value Unemployment Rate (2000 US Census)		252,173 2.54%	

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

Source: 2000 US Census and 2010 HUD updated MFI

Institution ID: RABOBANK, N.A. (1000024583) (Included)

Napa MSA

Demographic Information for Limited Scope Area: Napa MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	27	0.00	22.22	51.85	25.93	0.00
Population by Geography	124,279	0.00	16.66	63.01	20.33	0.00
Owner-Occupied Housing by Geography	29,564	0.00	13.85	60.87	25.28	0.00
Business by Geography	10,666	0.00	24.45	56.61	18.94	0.00
Farms by Geography	743	0.00	13.46	47.11	39.43	0.00
Family Distribution by Income Level	30,876	18.55	19.66	22.34	39.45	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	11,797	0.00	23.21	61.87	14.92	0.00
Median Family Income HUD Adjusted Median Family Income for 2010 Households Below Poverty Level		61,203 81,800 7%	Median Housing Value Unemployment Rate (2000 US Census)		273,428 2.11%	

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

Source: 2000 US Census and 2010 HUD updated MFI

Institution ID: RABOBANK, N.A. (10000024583) (Included)

Modesto MSA

Demographic Information for Limited Scope Area: Modesto MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	89	3.37	22.47	50.56	23.60	0.00
Population by Geography	446,997	2.66	21.22	52.77	23.35	0.00
Owner-Occupied Housing by Geography	89,911	1.12	14.63	53.88	30.36	0.00
Business by Geography	24,176	7.09	15.40	50.88	26.63	0.00
Farms by Geography	2,011	1.24	12.58	63.65	22.53	0.00
Family Distribution by Income Level	110,249	21.74	17.27	20.71	40.28	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	43,009	3.82	29.07	51.66	15.45	0.00
Median Family Income		44,706	Median Housing Value		126,505	
HUD Adjusted Median Family Income for 2010		59,500	Unemployment Rate (2000 US Census)		5.14%	
Households Below Poverty Level		14%				

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

Source: 2000 US Census and 2010 HUD updated MFI

Institution ID: RABOBANK, N.A. (10000024583) (Included)

Merced MSA

Demographic Information for Limited Scope Area: Merced MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	47	0.00	25.53	51.06	23.40	0.00
Population by Geography	210,554	0.00	26.44	50.04	23.52	0.00
Owner-Occupied Housing by Geography	37,475	0.00	17.13	50.94	31.94	0.00
Business by Geography	8,610	0.00	28.13	46.71	25.16	0.00
Farms by Geography	1,360	0.00	13.31	73.90	12.79	0.00
Family Distribution by Income Level	50,136	20.72	18.32	19.88	41.08	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	19,575	0.00	37.33	48.45	14.22	0.00
Median Family Income		38,052	Median Housing Value		112,959	
HUD Adjusted Median Family Income for 2010		49,700	Unemployment Rate (2000 US Census)		5.39%	
Households Below Poverty Level		18%				

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

Source: 2000 US Census and 2010 HUD updated MFI

Institution ID: RABOBANK, N.A. (1000024583) (Included)

Hanford-Corcoran MSA

Demographic Information for Limited Scope Area: Hanford-Corcoran MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	26	0.00	26.92	38.46	26.92	7.69
Population by Geography	129,461	0.00	35.42	35.84	23.81	4.93
Owner-Occupied Housing by Geography	19,250	0.00	22.35	39.08	38.57	0.00
Business by Geography	4,486	0.00	36.45	31.12	32.28	0.16
Farms by Geography	658	0.00	17.17	63.22	19.45	0.15
Family Distribution by Income Level	27,147	20.55	18.31	19.92	41.22	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	10,549	0.00	46.06	35.98	17.95	0.00
Median Family Income		38,025	Median Housing Value		98,538	
HUD Adjusted Median Family Income for 2010		52,900	Unemployment Rate (2000 US		4.79%	
Households Below Poverty Level		16%	Census)			

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

Source: 2000 US Census and 2010 HUD updated MFI

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Fresno MSA

Demographic Information for Limited Scope Area: Fresno MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	158	5.70	29.75	33.54	30.38	0.63
Population by Geography	799,407	4.73	32.88	35.66	26.63	0.11
Owner-Occupied Housing by Geography	142,856	1.60	21.71	35.87	40.82	0.00
Business by Geography	43,795	5.85	25.57	32.88	35.57	0.14
Farms by Geography	3,434	1.08	25.22	45.25	28.42	0.03
Family Distribution by Income Level	188,489	22.80	17.05	18.53	41.63	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	75,107	7.09	43.76	36.21	12.93	0.00
Median Family Income HUD Adjusted Median Family Income for 2010 Households Below Poverty Level		38,493 52,200 18%	Median Housing Value Unemployment Rate (2000 US Census)		105,378 5.05%	

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

Source: 2000 US Census and 2010 HUD updated MFI

Institution ID: RABOBANK, N.A. (10000024583) (Included)

EI Centro MSA

Demographic Information for Limited Scope Area: EI Centro MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	29	0.00	27.59	41.38	31.03	0.00
Population by Geography	142,361	0.00	25.50	47.45	27.05	0.00
Owner-Occupied Housing by Geography	22,971	0.00	23.53	42.36	34.11	0.00
Business by Geography	6,388	0.00	33.17	37.71	29.12	0.00
Farms by Geography	448	0.00	16.29	47.10	36.61	0.00
Family Distribution by Income Level	31,731	23.24	17.60	17.11	42.05	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	12,959	0.00	38.32	45.19	16.49	0.00
Median Family Income		35,221	Median Housing Value		90,720	
HUD Adjusted Median Family Income for 2010		45,200	Unemployment Rate (2000 US Census)		4.48%	
Households Below Poverty Level		20%				

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

Source: 2000 US Census and 2010 HUD updated MFI

Institution ID: RABOBANK, N.A. (1000024583) (Included)

California non-MSA areas

Demographic Information for Limited Scope Area: California non-MSA areas						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	330	7.88	25.45	39.39	27.27	0.00
Population by Geography	1,471,898	7.38	25.89	38.54	28.18	0.00
Owner-Occupied Housing by Geography	332,179	3.83	19.06	41.15	35.97	0.00
Business by Geography	114,345	6.50	20.83	38.23	34.44	0.00
Farms by Geography	2,532	3.87	16.90	45.42	33.81	0.00
Family Distribution by Income Level	368,116	20.98	18.42	20.97	39.63	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	145,027	11.75	36.15	37.34	14.76	0.00
Median Family Income HUD Adjusted Median Family Income for 2010 Households Below Poverty Level		53,805 73,100 10%	Median Housing Value Unemployment Rate (2000 US Census)		160,035 2.98%	

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

Source: 2000 US Census and 2010 HUD updated MFI