BANK OF THE WEST

2013 COMMITMENT TO COMMUNITY REPORT

GO WEST.
I am very pleased to present the Bank of the West Commitment to Community Report for 2013. Now in its fifth year, this report tells the story of our recent contributions through corporate philanthropy, neighborhood reinvestment, and nonprofit partnerships in the communities we serve.

Commitment to community is a core value for Bank of the West. Our team members have always demonstrated a strong commitment in their relationships with customers, fellow employees and our communities. In 2013, we were proud to support more than a thousand nonprofits — organizations such as Year Up Bay Area, which helps young adults reach their potential through higher education and professional careers, and ACCION New Mexico-Arizona-Colorado, which is helping ensure small businesses have access to credit and entrepreneurial training.

We believe a bank’s responsibility includes financing economic growth, but also giving back in other ways to our communities. In addition to financial support that our bank is able to provide, our team members gave back to their neighborhoods through more than 20,000 hours in volunteerism and nonprofit board service in 2013.

All of us at Bank of the West are honored by the trust our clients and communities place in our organization, and we appreciate the opportunity to contribute to the many stories of success that unfold every year in the 21 states we serve. From our earliest days 140 years ago as a community bank, we have remained dedicated to being a strong and reliable corporate neighbor. We look forward to continuing this commitment through our bank’s people and financial resources, as well as through the inspiring community partners with whom we collaborate to support the health and vibrancy of our neighborhoods.

Michael Shepherd
Chairman and CEO.
Reinvestment in our neighborhoods benefits all of us. That’s why Bank of the West supports nonprofit organizations that improve the quality of life for individuals and families in the communities we serve, particularly those that are under-resourced. Since 2002, we have supported under-resourced communities with more than $87 billion in loans, investments and charitable contributions to individuals, small businesses, companies and community-based organizations.

COMMUNITY SUPPORT

$87B in loans, investments and contributions since 2002

$95M Charitable Contributions
$28B Commercial Loans
$297M Community Development Investments
$9.5B Community Development Loans
$11.9B Consumer Loans and Leases
$4B Faith-Based Loans
$362M Minority Vendor Contracts
$8.8B Residential Mortgage Loans
$24B Small Business Small Farm Loans
Bank of the West celebrates individuals and nonprofits that advance innovative solutions and demonstrate meaningful impact. One way we do this is through the Bank of the West Philanthropy Awards, which showcase excellence in program models that effectively meet the needs of under-resourced communities across our footprint.

**PHILANTHROPY AWARDS**

$720K AWARDED SINCE 2010

**INNOVATION IN PHILANTHROPY AWARD WINNERS:**
- Momentum Alliance
- Beats Rhymes & Life
- LA River Revitalization Corp.

**COMMUNITY IMPACT AWARD WINNERS:**
- Accion
- Bread & Roses
- Team Smile, Inc.

**TEAM MEMBER COMMITMENT AWARD WINNERS:**
- Year Up Bay Area
- ARCA
- Girls Inc. of Omaha

"The young adult will have access to intensive and guidance required to realize his true potential."

Year Up Founder and CEO

**BANK OF THE WEST**

BNP PARIBAS GROUP
Bank of the West is committed to helping individuals of all ages develop healthy financial habits. In 2013, we worked with nonprofits to promote financial education in low-income neighborhoods through early childhood reading and family engagement; curricula that introduced students to saving, spending, budgeting and credit concepts; educational materials that helped tax filers keep more of their hard-earned money; and workshops on preventing identity theft and elder financial abuse. Our team members helped build a foundation for self-sufficiency in their communities by teaching in schools, volunteering at local events and serving on nonprofit boards and committees.

**FINANCIAL EDUCATION**

**FINANCIAL EDUCATION PROVIDES THE KNOWLEDGE AND TOOLS NECESSARY FOR ECONOMIC EMPOWERMENT**

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Tyrone Cosey of Operation HOPE with HOPE client Nai Saetern: “Since 2004, the Oakland HOPE Inside location has helped more than 100,000 people move toward their dream of owning a small business, buying a home, or saving for the future.”

**$1.1M TO SUPPORT FINANCIAL EDUCATION AND ASSET BUILDING**
FINANCIAL EDUCATION

JUNIOR ACHIEVEMENT

Junior Achievement (JA) encourages young people to achieve economic success by fostering work-readiness, entrepreneurship and the understanding of financial concepts. Its programs, delivered by corporate and community volunteers, reach more than four million students across the United States annually. For nearly a century, JA’s mission of inspiring young people to succeed in a global economy has played an important role in supporting personal financial success and economic growth in under-served communities. In 2013, the bank invested $150,000 in 25 JA chapters nationwide. Our financial support was complemented by more than 1,400 volunteer hours from our team members who taught financial education classes to local youth and served on boards and committees in JA’s local chapters.

MAD ABOUT MONEY

National Theatre for Children’s (NTC) Mad About Money is a unique, arts-based program featuring actors who deliver live, humorous performances that introduce middle school students to basic financial concepts, including needs vs. wants, cash vs. credit, saving and spending. Teachers receive comprehensive lesson plans that allow them to continue these concepts in the classroom. In the fall of 2013, Bank of the West sponsored NTC’s Mad About Money tour in rural communities throughout Colorado, Nebraska and Wyoming, reaching almost 5,000 students in 24 middle schools.

MONEYWISE EMPOWERMENT TOUR

Moneywise, a grassroots traveling money management seminar hosted by TV personality Kelvin Boston, has become one of the leading African American, faith-based financial tours in the country. The program’s motivational workshops on budgeting, reducing debt, increasing savings and starting a small business help individuals and families use their resources more effectively. In 2013, Bank of the West hosted Moneywise tours in Oakland, Denver and Kansas City, Mo., and developed a program workbook to complement the lessons taught during these day-long events.

OPERATION HOPE

Since 2000, Bank of the West has collaborated with Operation HOPE to provide financial education and economic empowerment opportunities in under-served urban markets. The Oakland HOPE Center, housed inside the bank’s Fruitvale branch, offers workshops on financial management, homeownership and entrepreneurship. HOPE’s Banking on Our Future program teaches fourth through twelfth grade students the financial basics, such as needs vs. wants and the importance of saving. In 2013, Bank of the West team members served as banker-teachers and reached more than 1,000 students.
Jim Reiff, Executive Director of the Nebraska Enterprise Fund, with a small business client: “In Nebraska, livelihoods and communities are built through small, family-operated businesses and farms. They’re the base of our state’s economy.”

Bank of the West believes that small businesses impact our economy positively by creating jobs and stabilizing neighborhoods. We have a strong record of assisting small business owners and entrepreneurs by providing small business lending and supporting nonprofits that offer technical assistance and microfinance opportunities. Our investment in local entrepreneurs not only helps them retain and expand their businesses, but also builds prosperity at the local, state and national levels.

SMALL BUSINESS AND ENTREPRENEURSHIP

SMALL BUSINESSES PLAY A BIG ROLE IN GROWING OUR LOCAL ECONOMIES

$800K TO SUPPORT SMALL BUSINESS AND MICROFINANCE
SMALL BUSINESS AND ENTREPRENEURSHIP

ACCION NM–AZ–CO
ACCION New Mexico-Arizona-Colorado increases access to business credit, makes loans and provides training that enables emerging entrepreneurs and small businesses to realize their dreams and be catalysts for positive economic and social change. ACCION’s programs reach small business entrepreneurs in more than 159 urban and rural communities, including Albuquerque, Santa Fe, Tucson, Phoenix and Denver. A long-time supporter of ACCION, Bank of the West provided support through grants totaling $70,500, in addition to volunteer work and ongoing representation on its board in 2013.

COLORADO ENTERPRISE FUND
Since 1976, Colorado Enterprise Fund (CEF) has been “creating big opportunities for small businesses” by providing loans to support businesses that wouldn’t typically qualify for traditional bank financing. Through CEF’s loans, guidance, resources and training, small and emerging businesses are able to get started or stay in operation, contributing to the economic health and stability of Colorado neighborhoods. In partnership with banks, foundations and government agencies, CEF has loaned more than $34 million to more than 1,400 small businesses in Colorado. Bank of the West has been a supporter of CEF since 2007, contributing more than $80,000 in grant support, and continues its commitment through team member service on the nonprofit’s board and committees.

FRESNO COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION
Fresno Community Development Financial Institution (FRESNO CDFI) provides microloans to local start-ups and business owners who are in need of a credit infusion to support their existing businesses. Since the nonprofit’s inception in 2009, Fresno CDFI has welcomed program applicants from under-served communities and with varying levels of business experience, lending more than $9 million to 234 small businesses. The Fresno-based nonprofit provides a comprehensive training and technical assistance program that includes business planning, accounting, marketing, technology and personal finance skills, as well as counseling and networking to loan recipients. In the last five years, Bank of the West has contributed to its important mission of supporting small business owners in economically distressed communities through $140,000 in grants and program related investments.

NEBRASKA ENTERPRISE FUND
Since its beginning in 1997, Nebraska Enterprise Fund (NEF) has recognized that small and microbusinesses make up a significant base of the Nebraska economy. The nonprofit seeks to support small business owners with loan products that fill financing gaps while also partnering with community programs to provide business training and technical assistance. In 2013, 74 percent of NEF’s clients were low- to moderate-income citizens, which speaks to the nonprofit’s commitment to supporting small business owners with the resources to realize their potential. NEF is proud of its strategic partnerships, and was instrumental in fostering coordination among nonprofits and public programs to develop a statewide infrastructure for microbusiness development. The bank recognizes the long-lasting contributions that NEF has made to the livelihood of individuals and families, and is pleased to be a new supporter of NEF.
Interns from Year Up Bay Area. Jay Banfield, Executive Director Of Year Up Bay Area: “To help bridge the opportunity gap, we need more companies like Bank of the West who think outside the box and see the benefits of sourcing talent from nontraditional places.”

Bank of the West understands that a strong economy depends on a well-educated and highly trained workforce. Education and technical skills are essential to personal economic success and to the overall health and vitality of our communities. That’s why we support organizations that provide technical assistance and training to help prepare unemployed and under-employed individuals with the skills they need to secure employment. Our support also extends to nonprofits that enrich the professional development of urban youth entering the workforce through programs that place them in corporate internships and enable them to acquire the training and skills that will propel their careers.

$325K TO SUPPORT WORKFORCE DEVELOPMENT AND JOB CREATION

WORKFORCE DEVELOPMENT
MEANINGFUL EMPLOYMENT CREATES PATHWAYS TO SELF-SUFFICIENCY

Pictured: Interns from Year Up Bay Area. Jay Banfield, Executive Director Of Year Up Bay Area: “To help bridge the opportunity gap, we need more companies like Bank of the West who think outside the box and see the benefits of sourcing talent from nontraditional places.”
WORKFORCE DEVELOPMENT

PLAYA VISTA JOBS

Playa Vista Jobs (PVJOBS) in Los Angeles offers workforce development and job placement programs to guide at-risk job seekers toward self-sufficiency and economic stability. Clients register with PVJOBS and are contacted with information on construction job opportunities at the Playa Vista development site and other career-track employment opportunities. PVJOBS has been recognized by the Bank of the West Philanthropy Awards for its work in assisting clients with achieving economic independence, and the bank continues to support the nonprofit through grant funding and volunteerism.

WARDROBE FOR OPPORTUNITY

Wardrobe for Opportunity (WFO) works with low-income California Bay Area residents in their efforts to “Find a Job, Keep a Job and Build a Career.” WFO empowers its clients by providing professional clothing, mock interview workshops and support to find and retain employment and become economically self-sufficient. Clients gain confidence in their skills and a network to support them. In the 10 years that the bank has partnered with WFO, its $80,000 in support has contributed toward expanding the organization’s reach in Contra Costa. To date, WFO has served more than 22,000 low-income individuals with services including providing a professional wardrobe, image coaching and interview workshops. According to WFO, within 45 days of their interview wardrobe appointment, 53 percent of the clients secure employment.

WOMEN’S CENTER FOR ADVANCEMENT

Omaha-based Women’s Center for Advancement helps women and their families become self-sufficient by offering workforce development workshops, advocacy and outreach services. Since 2006, Bank of the West has provided support to this organization through grant funding and volunteerism. In 2013, the Women’s Connection, a bank resource group, volunteered during a two-day “Career Extravaganza” event that provided job skills training, mock interview clinics and career advice to low-income women seeking to advance their economic situations.

YEAR UP BAY AREA

Year Up Bay Area provides skills, experience and support to empower urban young adults ages 18 to 24 to reach their potential through higher education and professional careers. Bank of the West was introduced to Year Up Bay Area in 2011 by a bank team member who served as a mentor for the organization and was named to the San Francisco Bay Area Leadership Council in 2012. Since then, the bank has hired five Year Up Bay Area interns in full-time positions, primarily as IT support specialists. The nonprofit is proud to share a 100 percent placement rate of its qualified internships and reports that 85 percent of its graduates are employed or attending college full time within four months of completing its program.
Through loans and investments, Bank of the West expands affordable housing options and pathways to homeownership for low- to moderate-income families and seniors. Through grants, we support nonprofits offering affordable housing opportunities, first-time homebuyer counseling and down payment assistance programs. We also help individuals and families build and renovate their homes. This work is particularly important in serving a growing senior population who will need assistance as housing costs continue to rise.

Dan Sawislak of Resources for Community Development, in front of the Berrolesa Palms Senior Apartments: “The look of affordable housing has evolved — where we build and how we design can truly have a positive impact on the quality of life for our residents, as well as the broader community.”
CORPORATION FOR ENTERPRISE DEVELOPMENT

Corporation for Enterprise Development (CFED) supports economic opportunity by advancing policies and programs that help people start and grow businesses, go to college, own a home and save for their futures. Since 2010, Bank of the West has collaborated with CFED by providing more than $420,000 to its Homeownership Fund, which matches the savings that low-income individuals put aside for a down payment through Individual Development Accounts and for homeownership financial education programs that provide a foundation for economic success. Through CFED’s Homeownership Fund the bank has helped 75 families move into homes in Arizona, California, Colorado, Kansas, New Mexico, and Oregon.

HABITAT FOR HUMANITY

Habitat for Humanity builds and rehabilitates homes alongside homeowners with the help of donations and volunteer labor. This nonprofit not only improves the lives of the families whose homes are built and renovated, but also brings people together to transform entire communities. In support of Habitat’s mission to help families break the cycle of poverty and build long-term financial security, in 2013, Bank of the West deepened its relationship with Habitat for Humanity by providing grant support to more than 40 Habitat affiliates. Bank team members volunteered more than 540 hours by participating in home builds and serving on nonprofit boards and committees.

REACH COMMUNITY DEVELOPMENT

REACH has been providing quality affordable housing opportunities for individuals and families in Oregon’s low-income communities for more than 30 years. Today, REACH owns and manages a portfolio of more than 1,850 units of affordable housing, including new and renovatedplexes, apartment buildings and mixed-use developments. Bank of the West began its support of REACH in 2003 and has provided funding for the nonprofit’s programs, including neighborhood revitalization where REACH buys and renovates single family homes, and the volunteer-driven home repair program that serves seniors and disabled homeowners. REACH also offers support to families and individuals living in its housing communities through financial education for youth and adults.

RESOURCES FOR COMMUNITY DEVELOPMENT

For 30 years, Resources for Community Development (RCD) has created affordable housing for low-income individuals and families in northern California, resulting in thousands of residents who are able to live independently because of housing costs within their means. Founded by Berkeley community members, RCD has developed more than 1,800 homes in 50 residential communities housing more than 4,000 people, with a range of housing options, from studios and single-room occupancy to four-bedroom apartments. RCD reserves more than 30 percent of its units for people with special needs, and is mindful that computer rooms, community rooms and community gardens are amenities that can support and strengthen families. Bank of the West began its support of award-winning RCD in 2011, recognizing that the nonprofit’s mission fills an important need in our community.
Bank of the West strives to improve the social and economic health of our local communities. Through our charitable investments, volunteerism, sponsorships and responsible financial services, we help make our communities healthy, vibrant places to live and work.

To learn more about our commitment to community visit: www.bankofthewest.com/community or contact us: CommunityAffairs@bankofthewest.com.