

Bank of the West

Commitment to Community
2010 Report



Community

Partnering with you for a promising tomorrow

Bank of the West's commitment to community is core to our relationship banking approach. We understand that meeting the needs of our customers and communities is based on mutual trust. This trust begins by offering responsible financial services and exceptional customer service; it deepens when we partner with our team members and community organizations to give back. We know that our collective well-being is interrelated and that reinvestment in our neighborhoods makes us all better and stronger. To this end, we established a \$75 billion community support goal in 2002. By the end of 2010, Bank of the West had invested over \$66 billion in loans, investments, and contributions to support our communities, especially those that are under-resourced. In this report, we offer an overview of our commitment to community throughout 2010. We share our excitement about teaching financial education, launching our philanthropy awards, and investing in community events and nonprofit partnerships. It is a privilege to serve the many communities where we live and work.



Financial Education

Gaining financial knowledge is a key first step toward economic empowerment.

FINANCIAL EDUCATION

At Bank of the West, we believe financial education is essential for self-sufficiency. We support a broad range of financial education programs that combine team member leadership with innovative programs and meaningful nonprofit partnerships.

INNOVATIVE PROGRAMS

We support creative and engaging ways to promote financial education and asset preservation for individuals of all ages. To encourage early financial literacy Bank of the West team members read the book *Three Cups* (*Tres Tazas* in Spanish) to children, exposing them to the concepts of saving, spending, and sharing their money.

For middle school students, Bank of the West partners with the National Theatre for Children to present a production known as *Mad About Money*. Since 2008, this dynamic, funny performance has helped 12,000 youth explore the importance of budgeting, saving, and credit.

To support seniors, Bank of the West works with the Elder Financial Protection Network to raise public awareness and prevent elder financial abuse. Together, we have developed consumer awareness programs, and in 2010 Bank of the West sponsored the documentary film *Be Wise, Be Aware, Prevent Elder Financial Abuse*.

MEANINGFUL PARTNERSHIPS

Through committed relationships with nonprofit organizations, we combine our resources to make a strong, positive impact in our communities.

Since 2000, Bank of the West and Operation HOPE have partnered to provide financial education and services to under-resourced urban markets. This union includes the establishment of the landmark HOPE Center – a financial counseling office located within our Fruitvale District Branch in Oakland, California. The HOPE Center has served 45,000 people, helping them improve credit scores, develop business plans, and enter the financial mainstream. In 2010, Bank of the West sponsored Operation HOPE's Financial Literacy Empowerment Forum featuring Martin Luther King III.

Bank of the West is also proud to maintain a strong partnership with Junior Achievement (JA). Team members serve on JA boards and

Bank of the West educated 8,700 students in 2010.

volunteer with local chapters to teach financial education, workforce readiness, and entrepreneurship. In 2010, Bank of the West partnered with thirteen JA chapters to educate 2,500 students.

ECONOMIC EMPOWERMENT

We believe financial education can be even more effective when coupled with programs that offer incentives, encourage positive behavior, and build tangible assets. Bank of the West supports numerous volunteer income tax assistance sites and matched-savings programs so that low-income adults can keep more of their hard earned money and build assets. Together, we are creating wealth and improving the social and economic health of the communities we serve.

J. Michael Shepherd, Bank of the West Chairman and CEO receives an award from John Hope Bryant, Operation HOPE Chairman at the Oakland Financial Literacy Empowerment Forum.





Philanthropy Awards

The awards bring national visibility and support to deserving nonprofit organizations.

PHILANTHROPY AWARDS

In 2010, we launched the *Bank of the West Philanthropy Awards* to celebrate the leadership of Bank of the West team members, customers, and nonprofit organizations who demonstrate an outstanding commitment to our communities. Modeled after *BNP Paribas' Cercle de Philanthropes Awards*, our *Philanthropy Awards* are hosted by the Wealth Management Group and promote the importance of philanthropy.

For the inaugural year, we recognized California organizations and individuals in three award categories – Innovation in Philanthropy, Community Impact, and Team Member Commitment. One laureate and two finalists were selected for each award category. Each finalist received a cash grant and a professionally produced video to highlight their work.

INNOVATION IN PHILANTHROPY AWARD

This award recognizes an emerging nonprofit that is substantially improving the quality of life for individuals while also promoting systemic societal change.

The Mission Asset Fund was honored as the laureate for its unique and effective programs that enable San Francisco immigrants to understand the banking system, establish credit, and save for the future. Executive Director, Jose Quiñonez, insightfully noted

“Philanthropy in hard times gives us hope for a better tomorrow.”

The finalists in the Innovation in Philanthropy Award category were Illumination Foundation, which works to break the cycle of homelessness in Orange County, and Planting Justice, which turns Oakland’s backyards and empty lots into flourishing organic community gardens that nourish local residents.

Bank of the West awarded \$75,000 in cash grants and produced nine video vignettes.

COMMUNITY IMPACT AWARD

Recognizing a nonprofit inspired by a Bank of the West customer with a strong track record of philanthropic activity, our laureate was PVJOBS. Located in Los Angeles, PVJOBS collaborates with community organizations and construction projects to provide meaningful employment and skills for hard-to-employ individuals.

Additional finalists in this category include Donaldina Cameron House, which has provided services and support to women and their families in San Francisco’s Chinatown for more than 135 years, and Family Self Sufficiency, a program of the Fresno Housing Authority

Maura Markus, Bank of the West President and COO with Ernest Roberts, PVJOBS Executive Director and Community Impact Award laureate.

that helps families achieve economic independence through education and job training.

TEAM MEMBER COMMITMENT AWARD

Our Team Member Commitment Award recognizes a nonprofit in honor of a team member whose leadership has significantly advanced the organization’s mission and who inspired fellow

colleagues. In recognition of National Banking Office team member, Kimberly Key, the Boys & Girls Clubs of Greater Sacramento was named laureate. The finalists included Junior Achievement of Southern California – in honor of Regional Banking Group Division Executive, Richard Davis – and San Francisco’s oldest shelter, Raphael House – in honor of Private Banking Team Lead, Carole Obley.

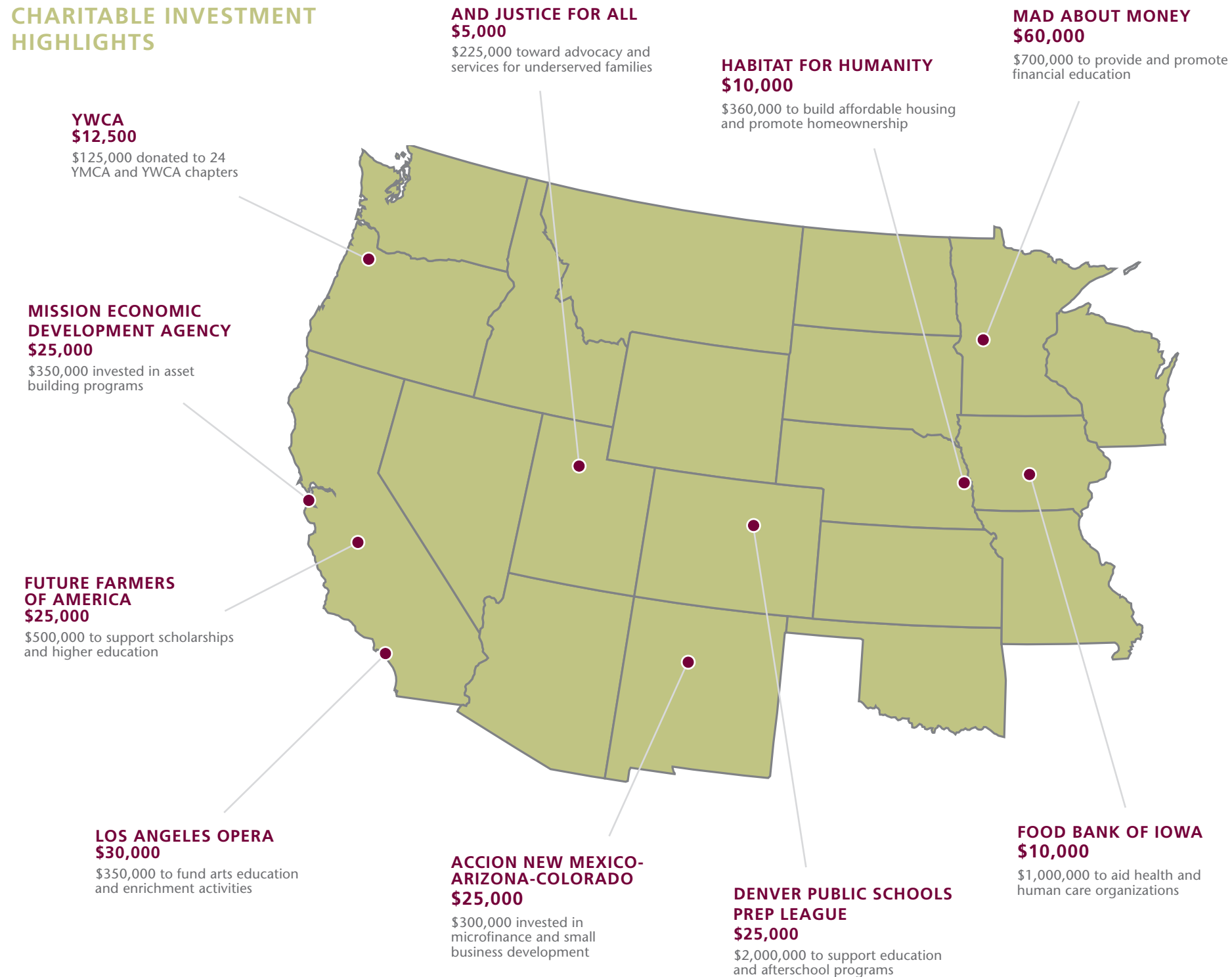




Charitable Investments

Bank of the West, along with our Charitable Foundation and employees, donated \$6.5 million to more than 2,000 organizations throughout 2010.

CHARITABLE INVESTMENT HIGHLIGHTS





Team Member Commitment

We are responsible for making our local communities a better place to live and work.

TEAM MEMBER COMMITMENT

Bank of the West team members volunteered time, served on boards, and made personal donations to 1,700 nonprofit organizations throughout 2010.

VOLUNTEER ENGAGEMENT

Bank of the West sponsors and participates in numerous local nonprofit service initiatives in which team members work collectively to meet the needs of the community. Some of these activities include Rebuilding Together National Build Day, United Way Week of Caring, and the AIDS Walk San Francisco.

Bank of the West also annually sponsors March of Dimes events throughout our enterprise and in 2010, nearly 1,000 individuals participated in local March for Babies walks. Over the past 19 years, the Bank and our team members have raised more than \$7 million to decrease infant mortality and promote prenatal services for low-income families.

Within our Northwest region, team members have organized a “Yes Team” to identify and organize family-friendly volunteer opportunities. One activity is the *REACH Annual Paint-and-Repair-a-thon* in Portland in which team members and their families help clean and

repair the residences of disabled and elderly individuals so they can safely remain in their homes.

LEADERSHIP DEVELOPMENT

Beyond sharing their time, our team members also dedicate their expertise to nonprofit boards and committees. In our Southwest region, for example, 100% of senior managers serve on nonprofit or community

boards. Their steadfast leadership helps ensure the continued success of local groups as they address critical needs.

Through partnerships with nonprofits such as Inroads and the Cristo Rey School Network, Bank of the West team members also voluntarily mentor and host student interns. Since 2004, Bank of the West has offered 50 students from each program internship placements. These skill-based placements provide valuable opportunities for mutual leadership development.

Bank of the West team members volunteered 45,000 hours in 2010.

EMPLOYEE GIVING

Team members often choose to give to their favorite charities through Bank of the West’s *Employee Match Program*. In 2010, employee contributions facilitated more than \$1.5 million in donations to 950 nonprofits representing a wide range of causes. In the Bank’s Midwest region the United Way of Cass Clay is a popular recipient of team members’ generosity.

Our team members’ contributions—personal and professional—to the communities in which they live and work are valuable resources for building and maintaining strong, healthy neighborhoods. These team member contributions serve as a cornerstone for Bank of the West’s broad commitment to community.

Nancy Boldiszar, Denver South Branch Manager, serves as vice president of the board of directors for Bessie’s Hope, a nonprofit that builds meaningful relationships between seniors in assisted living and youth. Pictured with Nancy is Bessie’s Hope Executive Director, Sharron Brandrup.



ABOUT OUR LOOK

Bank of the West would like to thank our design partner, Bayview Hunters Point Center for Arts and Technology (BAYCAT), for its expertise in developing our Commitment to Community look.

Located in San Francisco, BAYCAT, is a community media producer that educates and employs underserved youth and adults. Through its free digital media classes, BAYCAT students learn professional applications that empower them to use technology and media; giving voice to their unique stories and shaping their communities.

BAYCAT also operates STUIDO BAYCAT, a professional design studio, which supports BAYCAT's nonprofit programming. BAYCAT hires its students and graduates to work with its professionals, and together they create compelling marketing materials for nonprofit and corporate clients.

Inspired by BAYCAT's approach, quality work product, and leadership, Bank of the West hired BAYCAT to create the presentation of our community involvement. The result of this collaboration is our Commitment to Community image and the illustrations used throughout this report. Bank of the West is also proud to support BAYCAT with charitable grants.

To learn more about BAYCAT, visit www.baycat.org.





Headquartered and chartered in San Francisco, California, Bank of the West is a full-service commercial bank with \$58 billion in assets and \$39.5 billion in deposits at December 31, 2010. The bank operates more than 700 branch and commercial banking offices in 19 states – Arizona, California, Colorado, Idaho, Iowa, Kansas, Minnesota, Missouri, Oklahoma, Oregon, Nevada, New Mexico, Nebraska, North Dakota, South Dakota, Utah, Washington, Wisconsin, and Wyoming. Bank of the West originates commercial, small business and consumer loans and leases, offering a wide range of banking, insurance, trusts, and investment solutions for individuals and businesses. Subsidiary Essex Credit Corporation offers loans on marine pleasure crafts and recreational vehicles. See www.bankofthewest.com.



BNP PARIBAS

BNP Paribas (www.bnpparibas.com) is one of the six strongest global banks according to Standard & Poor's and the largest bank in the Euro Zone by deposits. With a presence in more than 80 countries and more than 200,000 employees, including 15,000 in North America and 160,000 in Europe, BNP Paribas is a leading provider of financial services worldwide and a market leader in its three core business segments: Retail Banking, Investment Solutions, and Corporate & Investment Banking. BNP Paribas has four domestic retail markets: Belgium, France, Italy, and Luxembourg. BNP Paribas' U.S. presence includes Corporate & Investment Banking, Bank of the West, and its sister institution, First Hawaiian Bank. In Corporate & Investment Banking and Investment Solutions, BNP Paribas enjoys top positions in Europe and solid and fast-growing businesses in Asia.

CORPORATE ADDRESS

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