

California Bank Trust
2005 Community Development Loans

Date Originated	Type of Community Development	Location or Service Area	Borrower/ Address	Loan Amount	(1) Description of Organization and/or Project (2) Purpose of Loan (3) Community Development Eligibility
1/21/2005	Housing	Riverside County	Smith Apartments 123 Main St Mecca , Ca	2,355,139	(1) 58 unit apartment complex in the City of Mecca financed using 9% Low Income Housing Tax Credits. Project will be 100% affordable with 6 units set aside for families with 30% AMI, 23 units set aside for 50% AMI and 28 units set aside for 55% AMI. (2) Purpose of loan is to finance the construction of the units and convert to a permanent loan. (3) Affordable Housing Project located in a low income census tract within the bank's assessment area.
1/27/2005	Housing	Los Angeles	MakingTreks 123 Main St Costa Mesa, Ca	4,200,000	(1) MakingTreks is a comprehensive transitional living program for emancipating foster youth moving out of group homes. Makingtreks provides care, special education, therapeutic healing, family crisis intervention and a safe place to live for abused children referred by the Dependency Division of OC Superior Court. This project will provide housing to emancipated youth coming out of the California foster care system. Income for young adults coming out of this system is below 50% of area median. (2) Purpose of the loan is to acquire an existing market-rate 49-unit apartment complex in Costa Mesa. The apartment building will be renovated and 11 of the units will be set aside to house emancipated foster youth receiving rent vouchers from the State. (3) Special Needs Affordable Housing Project located in a moderate income census tract within the bank's assessment area.
9/12/2005	Economic	Los Angeles County	Pantz Manufacturing, Inc. 1000 Seminole Ave South Gate, Ca 90280	5,000,000	(1) Pantz Manufacturing is considered one of the largest full line contract manufacturers of denim pants in the United States. They operate out of two adjacent buildings in an Enterprise Zone in the City of South Gate. The area is also designated as a CDFI "distressed community". (2) The purposes of this loan is acquire and renovate an existing building to expand business. (3) This loan qualifies as a Community Development Loan under the Economic definitions. It is located in a California State Enterprise Zone and the Census Tract # 5356.02 qualifies as a "Hot Zone" under the US Treasury BEA Program. This loan meets both the Size Test and Purpose Test. The Company's Net Worth is less than \$7.5 million and Net Income in preceding two years is less than \$2.5 million. This loan facilitates creation of new and permanent jobs in a low income area.
9/19/22005	Housing	San Bernardino	Oakdale Manor 4th Street & Haven San Francisco, Ca	20,000,000	(1) Oakdale Manor signed a Development Agreement with the City of San Francisco Redevelopment Agency to set aside 15% of the units (45) for low and moderate income families with aggregate income at or below 80% of area median income. Rents for these set aside units will be restricted. This project is part of the City's Inclusionary Housing Plan to encourage developers to include affordable housing units in an otherwise higher income area. (2) This loan is a 50% participation to construct a 300-unit Class A apartment project. (3) Facilitates affordable housing for low and moderate income tenants in a middle income area within the bank's assessment area. Refer to Q&A .22(b)(4)
10/20/2005	Services	San Diego	Primary Services for the Homeless 123 Main St San Diego, Ca	300,000	(1) Primary Services For The Homeless is a non-profit 501c3 organization started in 1988 that provides food, shelter, clothing, medical attention, rehabilitation and work for homeless people as well as training to become self-sufficient (2) Purose of loan is working capital (3) This organization provides services to low income individuals. This loan can be reported as a Community Development Loan because it does not meet the definition of "small business" as it is a loan to a nonprofit not secured by real estate.

TOTAL

31,855,139

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Note: This is a sample report only. Names, loan amounts, and addresses have been changed to protect our customers' privacy.