

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your Involvement is Encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the OCC, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) A map showing the assessment area containing this branch, which is the area in which the OCC evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at the following branch locations: 201 Main Street, Fort Lee, NJ 07024, 309 5th Avenue, New York, NY 10016, 156-44 Northern Blvd, Flushing, NY 11358, and 3194 W Olympic Blvd, Los Angeles, CA, 90006.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks and savings associations that are scheduled for CRA examination in that quarter. The list is available from the OCC's Northeastern District Office or online at www.occ.gov. You may send written comments about our performance in helping to meet community credit needs to CRA Officer, 222 Bridge Plaza South, Suite 730, Fort Lee, NJ 07024, or email: compliance@hanabank.us. You may also send comments directly to the OCC at Deputy Comptroller, Office of the Comptroller of the Currency, 7 Times Square, 10th Floor, New York, NY 10036, Phone: (212) 790-4000, and Email: CRAComments@occ.treas.gov. Your letter, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.



You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of Hana Bancorp Inc., a bank holding company. You may request from the Officer of Regional and Community Affairs at the Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045, an announcement of CRA-related applications filed by the holding company.