

COMMUNITY REINVESTMENT ACT STATEMENT

HANA BANK USA COMMUNITY REINVESTMENT ACT STATEMENT

Hana Bank USA, National Association ("HBU"), formerly BNB Hana Bank, N.A., and KEB Hana Bank USA, National Association ("KEB Hana"), opened for business on September 16, 1986. Hana Bank USA is a wholly owned subsidiary of Hana Bancorp, Inc., which is owned by Hana Bank in Seoul, South Korea, a subsidiary of the Hana Financial Group. Hana Bank USA has its corporate office located at 222 Bridge Plaza South, Suite 730, Fort Lee, NJ 07024. Hana Bank USA has four (4) branch offices located in New York County and Queens County, New York; Bergen County, New Jersey; and Los Angeles County, California. Branch Offices provide full services, including loan and deposit products and services to businesses and consumers within the assessment areas delineated below:

Delineation of Assessment Area

Hana Bank USA has one Assessment Area that covers thirteen (13) counties located in New York, New Jersey, and California. The New York and New Jersey counties are located within three (3) Metropolitan Divisions (MDs) that are part of the New York-Northern New Jersey-Long Island, NY-NJ-PA Multistate Metropolitan Statistical Area (MMSA) (35620): Eight (8) counties are in the New York-White Plains-Wayne, NY-NJ MD (35614), two (2) counties are in the Newark, NJ-PA MD (35084), and one (1) county is in the Nassau County-Suffolk County MD (35004). Los Angeles and Orange Counties are part of the Los Angeles-Long Beach-Anaheim, CA Metropolitan Statistical Area (MSA) (31080).

1. New York

All of the Bronx County, Kings County, New York County, Queens County, Westchester County, and Nassau County have been delineated as the bank's assessment area. Hana Bank USA has two (2) branch offices in New York County and Queens County at below locations:

New York County:	309 Fifth Avenue, New York, New York 10016
Queens County:	156-44 Northern Blvd., Unit A, Flushing, New York 11354

2. New Jersey

All of the Bergen County, Hudson County, Passaic County, Essex County, and Union County have been delineated as the bank's assessment area. Hana Bank USA has one (1) branch office in Bergen County, located at the address below:

Bergen County:	201 Main St, Fort Lee, NJ 07024
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3. Los Angeles

All of the Los Angeles County and Orange County have been delineated as the bank's assessment area. Hana Bank USA has one (1) branch office in Los Angeles County, located at the address below:

Los Angeles County: 3194 W Olympic Blvd, Los Angeles, CA, 90006

Maps of the bank's assessment areas are available for review later in this CRA Public File.

Additional Hana Bank USA CRA-Oriented Activities

To ascertain community credit needs, officers of this bank make visits or phone calls to present and prospective customers in these communities. Additionally, bank officers frequently participate with local organizations in community programs to ascertain the credit needs of these communities. Lastly, the bank supports local and regional charities and not-for-profit organizations; particularly those that assist with community and small business development, housing, and quality of life, for low-to-moderate income regions.

Hana Bank USA enjoys and maintains an open line of communication with various formal and informal community organizations and community groups that represent a broad spectrum of the bank's local community. Many of the meetings are scheduled, some are ad hoc, but the bank pays its attention to understanding the growing needs of its local community and how these needs may be met through its products and services.