

**Charles Schwab Bank CRA Strategic Plan  
Our Mortgage Lending Commitment to Low- and Moderate-Income Communities**

<b>Plan Year</b>	<b>HMDA Reporting Year</b>	<b>Three-Year HMDA Period</b>	<b>Assessment Area</b>	<b>Satisfactory Target *</b>	<b>Outstanding Target *</b>
Year 1	CY 2009	2005-2007	Reno-Sparks	20.66%	23.76%
			Bay Area	11.29%	12.98%
Year 2	CY 2010	2006-2008	Reno-Sparks	21.40%	24.61%
			Bay Area	12.25%	14.09%
Year 3	CY 2011	2007-2009	Reno-Sparks	29.31%	33.71%
			Bay Area	17.50%	20.13%
-	CY 2012	2008-2010	Reno-Sparks	36.75%	42.26%
			Bay Area	21.00%	24.15%

\* Target represents the percentage of HMDA-reportable loans to LMI borrowers.