

NEWSWEST

BANK OF THE WEST



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INSIDE

Optical Storage:
7.5 Million Pages
On One Disk

Cross-Selling Success
For 121 Campaign

Enrollment Month For
BNP US Savings Plan

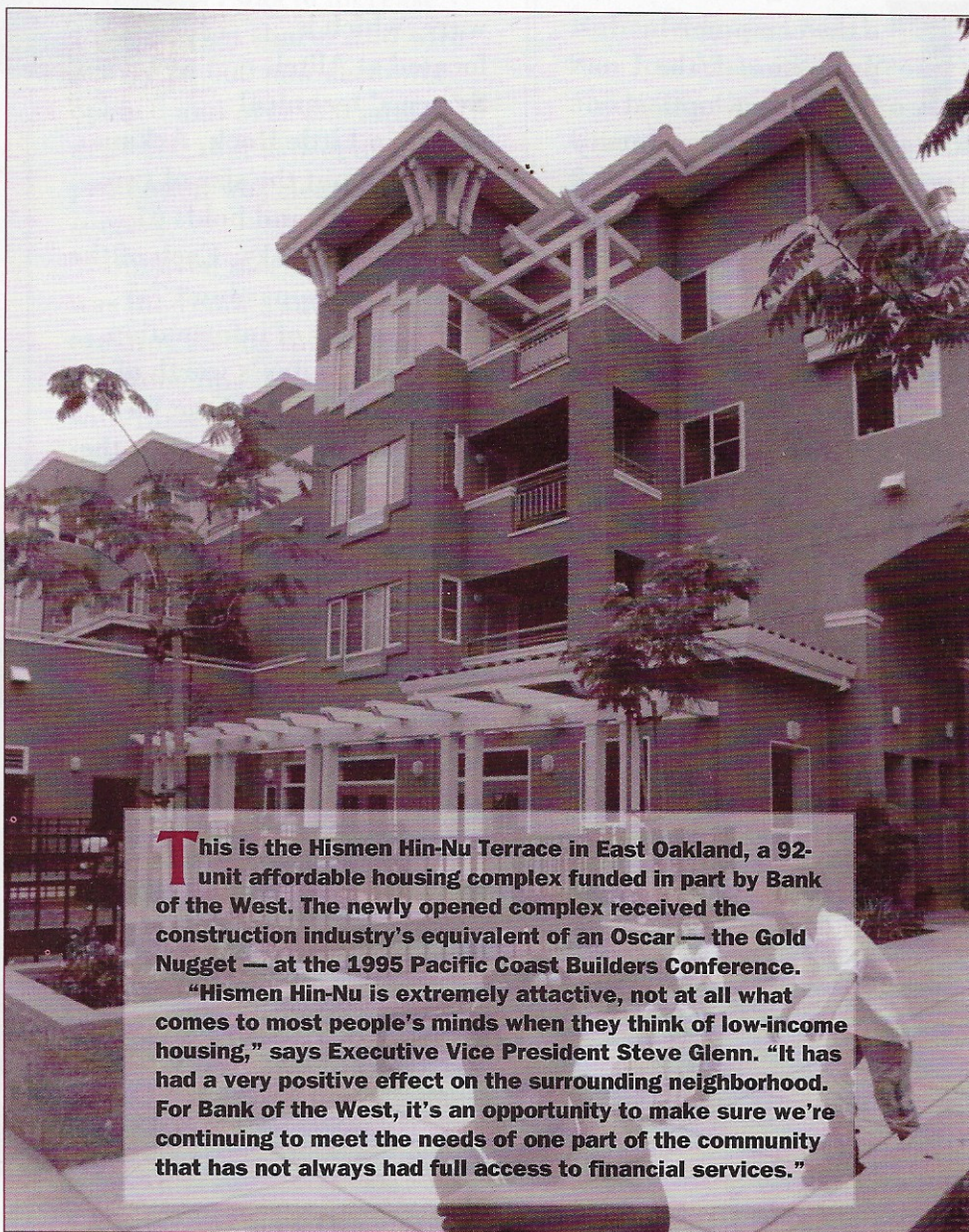
Dealer Incentive Nets
Bears For Kids

Golfers Name '95
Champs, '96 Courses

Bank Club To Repeat
Cruise In October

The Fastest Car (We
Hope) At The Bank

Bank Helps Fund New Affordable Housing Complex In Oakland



This is the Hismen Hin-Nu Terrace in East Oakland, a 92-unit affordable housing complex funded in part by Bank of the West. The newly opened complex received the construction industry's equivalent of an Oscar — the Gold Nugget — at the 1995 Pacific Coast Builders Conference.

“Hismen Hin-Nu is extremely attractive, not at all what comes to most people's minds when they think of low-income housing,” says Executive Vice President Steve Glenn. “It has had a very positive effect on the surrounding neighborhood. For Bank of the West, it's an opportunity to make sure we're continuing to meet the needs of one part of the community that has not always had full access to financial services.”

Banking At 170 MPH

This 190-horsepower, four-cylinder Ford Cosworth, shown here on display in the lobby at Walnut Creek, was part of the team that took first place in the eleven-city American City Racing League (ACRL) this year. The car's driver is Jeff Glenn, who captured some individual awards as well, including ACRL Rookie of the Year, Rising Star Award, and Third Place Overall, Driver's Championship. Jeff turned pro this year after winning five out of six races during 1994 in the San Francisco Region of the Sports Car Club of America (SCCA).

Bank of the West is one of the car's



sponsors, and that sponsorship has brought a significant number of new accounts, loans, and lines of credit into the Bank. Jeff says that the business has come from others involved in racing, many of whom are successful business owners themselves.

Among the new customers are an advertising agency and radio station in the Valley, several tire distributors, a professional photographer, and a racing supply store.

“Over 50 SCCA members, workers, and drivers have told me that they bank with Bank of the West because of its involvement in racing,” Jeff says.