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**Media Relations Contact:**

Cynthia Guiang  
CG Communications  
858-793-2471  
[cynthia@cgcommunications.com](mailto:cynthia@cgcommunications.com)

**San Diego National Bank Pledges Support of Chairmen's RoundTable**

***Community bank is the latest company to become CRT sponsor -***

San Diego, CA – November 22, 2004– The Chairmen's RoundTable (CRT), a non-profit volunteer organization that provides business advice and mentorship free of charge, today announced that San Diego National Bank (SDNB) is the latest company to pledge its support as a CRT sponsor.

"SDNB plays a major role in our region's efforts to achieve a global reputation as an idyllic place to live, work and play," said Dino D'Auria, SDNB, SVP/ Commercial Lending Manager, "by partnering with organizations that share our vision. The Chairmen's RoundTable tagline is 'Strengthening San Diego, One Company at Time.' That is exactly what we strive for in our Commercial Lending Department. We look forward to working with the CRT to support local companies, and in turn, the community as a whole."

"We welcome San Diego National Bank as a CRT sponsor," said Bob McRann, Chairman of the Chairmen's RoundTable. "It is important to us that our sponsors and strategic partners are committed to nurturing the mission of the CRT, which is to support the growth and success of the local business community through executive mentorship. It is clear to us that San Diego National Bank will actively support us in this mission."

"The Chairmen's RoundTable is an incredible resource for local businesses," said Cyrus Vafi, SDNB Commercial Loan Officer. "At no cost, a local CEO can obtain an altruistic perspective to their critical business issues from some of San Diego's sharpest business minds – people that have had to deal with the same business issues with regard to business strategy and/or internal financial and managerial issues. We are proud to sponsor this organization."

***About Chairmen's RoundTable***

The Chairmen's RoundTable is a non-profit volunteer organization comprised of more than 40 Chief Executive Officers with extensive board of director experience and diverse industry backgrounds. They provide businesses in San Diego County priceless business advice and mentorship free of charge, as a way of giving back to the community. CRT's well-defined mentoring program is ideal for companies at a strategic crossroads that are looking to gain an outside perspective on key business issues. To date, more than 125 local companies have benefited from CRT's mentorship. For more information and to read about past client successes, please visit [www.chairmensroundtable.com](http://www.chairmensroundtable.com).

***About San Diego National Bank***

SDNB, San Diego's largest community bank with assets in excess of \$2.2 billion, is a well-capitalized financial institution with 18 branch offices throughout the county. Additional branches are slated to open in 2004/2005 in Vista, East Oceanside and Mira Mesa.

A locally managed bank with a strong retail, business, and real estate lending presence, SDNB provided more than \$60 million in commercial loan commitments to San Diego businesses in 2003, and more than \$45 million in loan commitments thus far in 2004. SDNB recently announced net earnings of \$10.5 million for the quarter ended September 30, 2004 - a 149 percent increase over earnings of \$4.2 million recorded for the same quarter in 2003.

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