

PUBLIC DISCLOSURE

January 29, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**First Bank
RSSD #169653**

**11947 Olive Boulevard
St. Louis, Missouri 63141**

Federal Reserve Bank of St. Louis

**P.O. Box 442
St. Louis, Missouri 63166-0442**

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of the institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION’S CRA RATING

INSTITUTION’S CRA RATING: This institution is rated SATISFACTORY.

The following table shows the performance level of First Bank with respect to the Lending, Investment, and Service Tests.

First Bank			
Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory		X	
Low Satisfactory	X		X
Needs to Improve			
Substantial Noncompliance			

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors supporting the institution’s rating include the following:

- The bank’s lending levels reflect adequate responsiveness to credit needs of its assessment areas.
- An adequate percentage of loans are made in the bank’s assessment areas.
- The distribution of loans by borrower’s income/revenue profile reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The bank makes a relatively high level of community development loans.
- The bank makes extensive use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes a significant level of qualified community development investments and grants and exhibits good responsiveness to credit and community development needs.
- Service delivery systems are reasonably accessible to the bank’s assessment areas, and the bank’s record of opening and closing branches has generally not adversely affected the accessibility of its service delivery systems.
- The bank provides an adequate level of community development services.

INSTITUTION

DESCRIPTION OF INSTITUTION

First Bank is a full-service retail bank offering both consumer and commercial loan and deposit products. The bank is wholly owned by The San Francisco Company, a one-bank holding company. The San Francisco Company is a wholly owned subsidiary of FB Corporation, a one-bank financial holding company. First Bank, The San Francisco Company, and FB Corporation are all headquartered in Creve Coeur, Missouri.

In total, the bank operates 73 branches, with 37 branches having interactive teller machines (ITMs) on site and all branches having automated teller machines (ATMs) on site. The bank also operates five stand-alone, cash dispensing-only ATMs in its St. Louis assessment area and offers online and mobile banking services, such as funds transfers, bill pay, and consumer loan applications. In addition, and not included in the branch office total, are nine loan production offices (LPOs) located in: Lake Forest, California (commercial lending); Long Beach, California (commercial lending); Vacaville, California (home mortgage lending); San Mateo, California (home mortgage lending); Overland Park, Kansas (home mortgage lending); Kansas City, Missouri (home mortgage lending); Lincoln, Nebraska (home mortgage lending); Omaha, Nebraska (home mortgage lending); and Dallas, Texas (commercial lending).

Since its previous CRA evaluation, First Bank closed all 4 branches in nonmetropolitan statistical area (nonMSA) Illinois and all 3 branches in nonMSA Missouri. Additional branching changes include 19 closures and 1 opening in the St. Louis MSA, 1 opening in the Los Angeles consolidated statistical area (CSA), and 1 closure and 1 opening in the San Diego MSA.

The assessment area with the single largest concentration of branches and deposits remains St. Louis. However, the majority of branches and loans are distributed throughout the bank's California assessment areas. In total, the bank has designated six assessment areas. The composition of each assessment area is detailed in the *General Demographics* section for each separate assessment area.

For this review period, no legal impediments or financial constraints were identified that would have hindered the bank from serving the credit needs of its assessment areas, and the bank is capable of meeting assessment area credit needs based on its available resources and financial products. As of December 31, 2023, the bank reported total assets of \$6.6 billion, which represents a 6.2 percent increase since the previous evaluation. As of the same date, loans and leases outstanding were \$3.7 billion, while deposits totaled \$5.6 billion.

The bank’s loan portfolio composition by credit category is displayed in the following table.

Distribution of Total Loans as of December 31, 2023		
Credit Category	Amount \$ (000s)	Percentage of Total Loans
Commercial Real Estate	\$1,444,349	39.4%
1–4 Family Residential	\$1,083,132	29.5%
Commercial and Industrial	\$731,779	20.0%
Multifamily Residential	\$165,780	4.5%
Total Other Loans	\$116,919	3.2%
Construction and Development	\$105,278	2.9%
Loans to Individuals	\$12,771	0.3%
Farmland	\$5,426	0.1%
TOTAL	\$3,665,434	100%

As indicated by the table above, a significant portion of the bank’s lending resources is directed to commercial real estate loans and loans secured by 1–4 family residential properties. Commercial and industrial loans represent another significant product line. The bank also originates and subsequently sells a significant volume of loans related to residential real estate. As these loans are sold on the secondary market shortly after origination, this activity is not captured in the table. The bank originated and sold 3,204 loans totaling \$853.5 million and 950 loans totaling \$259.1 million in 2021 and 2022, respectively.

The bank received a Satisfactory rating at its previous CRA evaluation conducted by this Reserve Bank on April 9, 2018.

SCOPE OF EXAMINATION

The bank’s CRA performance was reviewed using the Federal Financial Institutions Examination Council’s (FFIEC’s) *Interagency Large Institution CRA Examination Procedures*, which include a Lending Test, Investment Test, and Service Test. Bank performance under these tests is rated at the institution, multistate MSA, and state levels and is a reflection of the conclusions drawn in each of the bank’s six assessment areas. The following table details the number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each rated area completed as part of this evaluation. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report data as of June 30, 2023.

Rated Areas	Offices		Deposits as of June 30, 2023		Assessment Area Reviews		
	#	%	\$ (000s)	%	Full Scope	Limited Scope	TOTAL
St. Louis Multistate MSA	29	39.7%	\$3,028,296	51.1%	1	0	1
California	44	60.3%	\$2,900,006	48.9%	1	4	5
OVERALL	73	100%	\$5,928,302	100%	2	4	6

The bank receives an overall CRA rating and individual ratings for the Lending, Investment, and Service Tests at the institution level, as well as for each rated area in which the bank maintains a branch presence. Overall CRA ratings are driven by performance in the various rated areas, which are weighted according to significance based on loan and deposit activity, branch structure, and other factors such as CRA performance history. The bank’s institution ratings are a blend of the two rated area ratings. Given the balance of operations in the rated areas, the St. Louis MSA and California are weighted equally.

To augment this evaluation, interviews were referenced with five community contacts throughout the bank’s full-scope assessment areas. These interviews helped to ascertain certain economic and demographic conditions, as well as credit needs and opportunities, in the assessment areas and provided context with which to evaluate the bank’s responsiveness to these credit needs. Key details from these community contact interviews are included in the *Description of Assessment Area* section applicable to the assessment area for which they were conducted.

Lending Test

Under the Lending Test, the bank’s performance is evaluated using the following criteria and time periods.

Lending Test Performance Criterion	Products Selected for Review	Time Period
Level of Lending Activity	<ul style="list-style-type: none"> Home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) Small business loans reported under the CRA 	January 1, 2021 – December 31, 2022
Assessment Area Concentration		
Loan Distribution by Borrower’s Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		April 9, 2018 – January 28, 2024
Product Innovation ¹		

As shown in the preceding table, HMDA and small business loans were used to evaluate the lending performance, as these loans are considered the core business lines based on lending volume and business strategy. The weighting given to each product when evaluating the lending performance varied based on loan demand, credit needs, and business strategy and is discussed at the rated area and assessment area level. In each assessment area, HMDA lending was given more weight than small business lending based on credit needs. Lastly, equal emphasis is placed on performance in 2021 and 2022.

¹ Unlike other large bank CRA performance criteria, a lack of innovative and/or flexible lending practices does not necessarily impact the bank’s performance negatively. These activities are largely used to augment consideration given to an institution’s performance under the quantitative criteria, resulting in a higher performance rating. This distinction also applies to the use of innovative or complex investments under the Investment Test.

The Lending Test performance is evaluated using the following criteria, as applicable:

- Level of lending activity
- Assessment areas concentration²
- Distribution of loans by borrower's income/revenue profile
- Geographic distribution of loans
- Community development lending activities
- Product innovation³

Under the previously noted borrower distribution and geographic distribution criteria, analyses often involve comparisons of bank performance to assessment area demographics and the performance of other lenders based on HMDA and CRA aggregate data. Unless otherwise noted, the following are the information sources referenced throughout the evaluation.

- Assessment area demographics are based on 2015 and 2020 American Community Survey (ACS) data, and business demographics are based on 2021 and 2022 Dun & Bradstreet data.
- Median family incomes are based on the FFIEC's 2021 and 2022 annual estimates. The estimates were used to classify borrowers into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the applicable median family income figure for that area.
- Industry demographics are sourced from 2022 U.S. Department of Labor, Bureau of Labor Statistics (BLS) Quarterly Census of Employment and Wages data, according to the North American Industry Classification System.
- Unemployment data are sourced from the BLS and are not seasonally adjusted.
- In the evaluation of the bank's distribution of loans to borrowers of different income levels and businesses of different revenue sizes, the demographic figure refers to the percentage of families in that assessment area that are classified as either low- or moderate-income or the percentage of businesses with annual revenues of \$1 million or less.
- In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to the percentage of owner-occupied housing units in that assessment area that are in either low- or moderate-income census tracts or the percentage of businesses located in low- and moderate-income (LMI) census tracts.

When analyzing bank performance, greater emphasis is placed on annually updated aggregate lending data, which are expected to describe many factors impacting lenders and to predict more relevant comparisons.

² This criterion is applicable at the institution level only.

³ Unlike other large bank CRA performance criteria, a lack of innovative or flexible lending practices does not necessarily impact the bank's performance negatively, as these activities are largely used to augment consideration given to an institution's performance under the quantitative criteria, potentially resulting in a higher rating.

Investment Test

All community development investments, including grants and donations, made since the previous CRA evaluation were reviewed and evaluated. In addition, investments made prior to the date of the previous CRA evaluation, but still outstanding as of this review date, were also considered. Qualified investments and grants were evaluated to determine the overall level of activity, use of innovative and/or complex investments, and responsiveness to assessment area credit and community development needs.

Service Test

The review period for retail and community development services includes activity from the date of the previous CRA evaluation to the date of the current evaluation.

The Service Test considers the following criteria:

- Distribution and accessibility of bank branches and alternative delivery systems.
- Changes in branch locations.
- Reasonableness of business hours and retail services.
- Community development services.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The performance under the Lending Test is rated low satisfactory. This rating reflects the performance in each rated area shown in the table below. Bank performance under each of the criteria of the Lending Test is shown in the tables that follow.

Rated Area	Lending Test Rating
St. Louis Multistate MSA	High Satisfactory
California	Low Satisfactory
OVERALL	LOW SATISFACTORY

Lending Activity

Overall, lending levels reflect adequate responsiveness to the credit needs of the combined assessment areas, based on loan activity reviewed under the Lending Test. (See the *Lending Inside and Outside of Assessment Areas* table below for a breakdown of lending activity by product type.) Additional lending activity details are discussed later for each assessment area reviewed under full-scope procedures.

Assessment Area Concentration

For the loan activity reviewed as part of this evaluation, the following table displays the number and dollar volume of loans inside and outside the bank’s assessment areas.

Lending Inside and Outside of Assessment Areas						
January 1, 2021 through December 31, 2022						
Loan Type	Inside Assessment Areas		Outside Assessment Areas		TOTAL	
HMDA	4,606	63.5%	2,653	36.5%	7,259	100%
	\$1,335,501	66.6%	\$668,353	33.4%	\$2,003,854	100%
Small Business	4,258	96.4%	159	3.6%	4,417	100%
	\$526,274	93.8%	\$34,527	6.2%	\$560,801	100%
TOTAL LOANS	8,864	75.9%	2,812	24.1%	11,676	100%
	\$1,861,775	72.6%	\$702,880	27.4%	\$2,564,655	100%

An adequate percentage of loans were made inside the assessment areas. As shown above, 75.9 percent of the bank’s total HMDA and small business loans were made inside the assessment areas, representing 72.6 percent of loans by dollar volume.

Borrower and Geographic Distribution

Overall, performance by borrower’s income or revenue profile is adequate, as shown in the following tables.

Rated Area	Loan Distribution by Borrower’s Profile
St. Louis Multistate MSA	Good
California	Adequate
OVERALL	ADEQUATE

The overall geographic distribution of loans reflects adequate penetration throughout the assessment areas, as displayed below.

Rated Area	Geographic Distribution of Loans
St. Louis Multistate MSA	Adequate
California	Adequate
OVERALL	ADEQUATE

Community Development Lending Activity

Overall, the bank makes a relatively high level of community development loans, as noted in the following tables.

Rated Area	Community Development Lending
St. Louis Multistate MSA	Relatively High Level
California	Relatively High Level
OVERALL	RELATIVELY HIGH LEVEL

During the review period, the bank originated or renewed 178 qualifying community development loans inside its assessment areas totaling \$345.5 million. This total includes 52 Paycheck Protection Program (PPP) loans with a community development purpose totaling \$104.0 million. These PPP loans were deemed responsive to area community development needs and positively affected the overall rating. In addition to meeting the community development lending needs of its own assessment areas, the bank made six loans totaling \$16.1 million outside its rated areas.

Product Innovation

Overall, the bank makes extensive use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas, as shown in the table below.

Rated Area	Use of Product Innovation
St. Louis Multistate MSA	Makes Extensive Use
California	Makes Use
OVERALL	MAKES EXTENSIVE USE

During the review period, the use of innovative and/or flexible lending practices resulted in 5,795 loans being originated totaling \$734.7 million. Detailed below are descriptions for each of these practices, listed in order of impact.

Consumer

- *Thrive mortgage loans:* The loan program is designed for unbanked and underbanked clients to obtain a home purchase loan. The program features terms up to 30 years and down payment assistance of up to \$2,000, among other things. During the review period, 230 loans were originated under this program totaling \$32.6 million.
- *Habitat for Humanity mortgage program:* The program facilitates mortgage loans to borrowers in St. Louis City and St. Louis County who meet income requirements. In the review period, 12 loans were originated through the program totaling \$1.7 million.
- *Fannie Mae HomeReady:* The program allows homebuyers to put as little as 3.0 percent down when purchasing a home. During the review period, 394 loans were originated under the program totaling \$73.2 million.
- *RefiNow home refinance program:* This is a refinance program for borrowers with an income of 80.0 percent or less of the area median income. Loans receive a 0.5 percent interest rate reduction. During the review period, the bank originated six RefiNow loans totaling \$1.7 million.
- *Missouri Housing Development Commission mortgage program:* The program facilitates mortgage loans with interest rates below market prices to first-time homebuyers. In the review period, First Bank originated 134 loans under the program totaling \$12.6 million.
- *California Housing Finance Agency (CalHFA) mortgage program:* The program facilitates mortgage loans and includes down payment assistance to first-time homebuyers. In the review period, the bank originated 54 loans through the program totaling \$8.0 million.

- *Golden State Finance Authority mortgage program:* The program provides first-time homebuyers with down payment assistance of up to 5.0 percent of the purchase price. During the review period, 31 loans were originated under the program totaling \$6.3 million.
- *Illinois Housing Development Authority mortgage program:* The program facilitates the development and preservation of affordable housing throughout the state. Since the previous CRA evaluation, 14 loans have been originated through the program totaling \$368,866.
- *Thrive home improvement loans:* The program is designed for unbanked and underbanked residents residing in LMI communities and extends home improvement loans of up to \$15,000. In the review period, 27 loans totaling \$288,543 were originated through the program.
- *Rural Housing Service mortgage program:* The program is designed to assist LMI individuals to purchase homes in rural areas. No down payment or mortgage insurance is required. Furthermore, terms of up to 30 years are offered. Since the previous CRA evaluation, 36 loans have been originated through the program totaling \$5.5 million.
- *Home Affordable Refinance Program:* The program offers lower pricing and higher loan-to-value limits than traditional refinance products. While the program was discontinued in 2018, the bank extended one loan in the review period totaling \$129,000.
- *Thrive Credit Builder:* The program is designed to assist borrowers in rebuilding credit, offering loan amounts as low as \$500. During the review period, the bank originated 1,086 loans through the program totaling \$544,500.
- *U.S. Department of Veterans Affairs (VA) home loans:* The program helps veterans, servicemembers, and surviving spouses purchase homes. Since the previous CRA evaluation, the bank originated 908 VA loans totaling \$249.5 million.
- *Federal Housing Administration (FHA) home loans:* The program has low down payment and more flexible underwriting requirements. In the review period, First Bank originated 1,088 FHA loans totaling \$242.3 million.

Small Business

- *Justine Petersen Minority Contractor:* The program facilitates short-term loans in amounts of \$100,000 or less to provide working capital to small contractors during the construction process. During the review period, the program originated 275 loans totaling \$13.0 million.
- *Simple Business Solutions:* The program provides loans of \$10,000 to \$100,000, with a streamlined application process to facilitate expedited funding. Since the previous CRA evaluation, 829 loans were originated through the program totaling \$44.2 million.

- *U.S. Small Business Administration (SBA) 504 loans:* The loans, offered through Certified Development Companies, are originated to businesses meeting SBA size guidelines for the purpose of promoting economic development. During the review period, the bank originated 67 SBA 504 loans totaling \$39.4 million.
- *Business Preferred Credit program:* The program provides a streamlined application for up to \$5,000 in overdraft credit. Since the previous CRA evaluation, the bank has originated 603 loans under the program totaling \$3.2 million.

INVESTMENT TEST

The bank’s performance under the Investment Test is rated high satisfactory. Overall, the bank made a significant level of qualified community development investments and grants and is occasionally in a leadership position. Additionally, the investments and grants exhibit good responsiveness to credit and community development needs, and the bank makes significant use of innovative and/or complex investments to support community development initiatives. The following tables display investment and grant activity performance for each assessment area.

Rated Area	Investments/Grants (\$)	Donations (\$)	Investment Test Rating
St. Louis Multistate MSA	\$2.9 million	\$2.7 million	Low Satisfactory
California	\$39.5 million	\$1.0 million	High Satisfactory
TOTAL	\$42.4 million	\$3.8 million	HIGH SATISFACTORY

During the review period, the bank made 23 new investments totaling \$39.5 million and had \$2.8 million in previous-period investments that were still outstanding. In addition, the bank made 820 donations totaling \$3.8 million. The bank’s investment activity consisted primarily of funding of small business investment companies (SBICs) and community development financial institutions (CDFIs), as well as mortgage-backed securities, which are investments in pools of loans made up of affordable housing loans to LMI borrowers.

While not included in the totals above, the bank also made five new investments totaling \$11.5 million and had \$2.6 million in previous-period investments benefiting a broader regional area. As these investments benefit more than one rated area, they are discussed at the institution level only. These investments were made in SBICs and a Rural Business Investment Company (RBIC) operating across several of the bank’s rated areas.

SERVICE TEST

The bank’s performance under the Service Test is rated low satisfactory based on the criteria shown in the table below.

Rated Area	Service Test Rating
St. Louis Multistate MSA	Low Satisfactory
California	High Satisfactory
OVERALL	LOW SATISFACTORY

Accessibility of Delivery Systems

The bank’s delivery systems are reasonably accessible to geographies and individuals of different income levels, as shown in the following tables.

Rated Area	Accessibility of Delivery Systems
St. Louis Multistate MSA	Reasonably Accessible
California	Reasonably Accessible
OVERALL	REASONABLY ACCESSIBLE

The bank currently operates 17 of its 73 branches (23.3 percent) in LMI geographies. In addition to branch locations, consideration was given to the distribution of ITMs and stand-alone ATMs, as well as the availability of alternative delivery systems, such as online and mobile banking.

Changes in Branch Locations

The bank’s record of opening and closing branches has generally not adversely affected the accessibility of the bank’s delivery systems, particularly to LMI geographies and individuals. While the bank opened one branch in a moderate-income census tract in the St. Louis MSA, two branches in LMI census tracts were closed, and a third located in a moderate-income census tract was sold, adversely affecting accessibility in the St. Louis MSA.

Rated Area	Changes in Branch Locations
St. Louis Multistate MSA	Adversely Affected
California	Not Adversely Affected
OVERALL	GENERALLY NOT ADVERSELY AFFECTED

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank’s hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. The bank’s branch locations are generally open between 9 a.m. and 5 p.m., with many locations offering extended ITM hours and drive-through services. Some of the bank’s locations also offer limited Saturday hours from and/or Saturday drive-through hours. While the bank’s hours vary slightly between assessment areas, they do not vary in a way that inconveniences certain portions of its assessment areas. The bank offers the same suite of products throughout its entire branch network. Finally, branches located inside grocery stores in LMI geographies in the St. Louis MSA maintain lobby hours from 9 a.m. to 5 p.m., while branches inside grocery stores in middle- and upper-income census tracts offer limited hours.

Rated Area	Reasonableness of Business Hours and Services
St. Louis Multistate MSA	Are Tailored to Convenience and Needs of
California	Do Not Vary in a Way that Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

In addition to standard retail services and community development services, the bank provides the following special retail banking services across its branch footprint. These special retail banking services were also considered as part of the bank’s overall evaluation under the Service Test.

- *Electronic Benefit Transfer Card:* This product allows individuals to access the bank’s ATM network without incurring additional fees.
- *First Card:* This product was developed for teenagers and works like a standard debit card, with added benefits such as financial education to help first-time card users to be more prepared when they are on their own.
- *Secured Mastercard:* This secured credit card product is designed for customers who are new to credit, in need of credit repair, or new to the United States. Activity is automatically reported to all three major credit bureaus. After six months of positive credit management, accounts are reviewed for potential qualification for a partial unsecured line increase, and after 15 months of good credit performance, the customer has the option to convert to a traditional unsecured credit card product.
- *Thrive Checking:* This product is designed for unbanked and underbanked clients to re-establish a banking relationship. Account features include a \$25 minimum opening deposit, no minimum balance requirement, and no overdraft fees, and the monthly service fee is waived with one direct deposit or debit point-of-sale transaction monthly.

Community Development Services

The bank provides an adequate level of community development services, as shown below.

Full-Scope Assessment Areas	Community Development Services
St. Louis Multistate MSA	Relatively High Level
Los Angeles CSA	Adequate Level
OVERALL	ADEQUATE LEVEL

In total, the bank provided 14,343 community development service hours to 281 different organizations. On an annual basis, this level of community development services is below the bank’s performance at the previous evaluation. However, consideration was given to the impact of the COVID-19 pandemic (pandemic) in 2020 on the bank’s ability to provide community development service activities. Many of the bank’s typical community development service activities are performed at in-person meetings or in large gatherings, many of which were restricted in 2020 and 2021 due to the pandemic. Consequently, declines in the level of community development service activities in certain assessment areas did not necessarily have a negative impact on the bank’s performance if these declines were attributable to the impacts of the pandemic.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Based on findings from the Consumer Affairs examination, including a fair lending analysis performed under Regulation B – Equal Credit Opportunity and Fair Housing Act requirements, conducted concurrently with this CRA evaluation, no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

ST. LOUIS, MISSOURI-ILLINOIS MULTISTATE MSA⁴ (Full-Scope Review)

CRA RATING FOR ST. LOUIS MSA:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated

SATISFACTORY

High Satisfactory

Low Satisfactory

Low Satisfactory

Factors supporting the ratings for the St. Louis assessment area include:

- The bank's lending levels reflect adequate responsiveness to the credit needs of the St. Louis assessment area.
- The distribution of loans by borrower's income or revenue profile reflects good penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the St. Louis assessment area.
- The bank makes a relatively high level of community development loans throughout the St. Louis assessment area.
- The bank makes extensive use of innovative and/or flexible lending practices in serving the credit needs of the St. Louis assessment area.
- The bank makes an adequate level of qualified community development investments and grants and is rarely in a leadership position in the St. Louis assessment area.
- Delivery systems are reasonably accessible to portions of geographies and individuals of different income levels in the St. Louis assessment area. Changes in branch locations have adversely affected the accessibility of the bank's delivery systems; however, business hours and services are tailored to the convenience and needs of its assessment area, particularly in LMI geographies.
- The bank provides a relatively high level of community development services.

⁴ This rating reflects performance within the multistate MSA. The statewide evaluation of Missouri is adjusted and does not reflect performance in the portion of Missouri contained in the St. Louis assessment area.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the St. Louis assessment area are consistent with the overall CRA examination scope presented in the *Institution, Scope of Examination* section.

The St. Louis assessment area was reviewed under full-scope examination procedures and included information obtained from two community contacts. These interviews were used to ascertain specific credit and community development needs and provided context with which to evaluate the bank’s responsiveness to these needs. Key details from these community contact interviews are included in the next section.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE ST. LOUIS ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates 29 (39.7 percent) of its total branches in the St. Louis assessment area.

Branch Locations by Census Tract Income Level			
Low-Income	Moderate-Income	Middle-Income	Upper-Income
1	5	11	12

Three branches are in the Illinois portion of the assessment area, with the remaining 26 branches in Missouri. In addition to branches, there are five stand-alone, cash-only ATMs within this assessment area. During this review period, the bank closed 10 branches in the assessment. Of the 10 branch closures, 8 were branches that operated within local grocery store locations and 7 were replaced with ITMs. Additionally, the bank sold 9 branches within the assessment area.

Based on this branch network and other service delivery systems, the bank is adequately positioned to deliver financial services to the St. Louis MSA. More specifically, the bank no longer has banking facilities in or near Franklin and Warren counties in Missouri and Madison County in Illinois due to recent branch closures. This, in turn, could make it difficult to serve these counties, which include LMI census tracts.

General Demographics

The bank’s assessment area is composed of Franklin, Jefferson, Lincoln, St. Charles, St. Louis, and Warren counties in Missouri, as well as the independent city of St. Louis. Illinois counties in the assessment area include Bond, Calhoun, Clinton, Jersey, Macoupin, Madison, Monroe, and St. Clair. These counties represent the entirety of the St. Louis, Missouri-Illinois multistate MSA. The following table displays the populations of each of the counties in the bank’s assessment area and the population of the assessment area as a whole.

State	County	Population
Illinois	Bond	16,725
	Calhoun	4,437
	Clinton	36,899
	Jersey	21,512
	Macoupin	44,967
	Madison	265,859
	Monroe	34,962
	St. Clair	257,400
Missouri	Franklin	104,682
	Jefferson	226,739
	Lincoln	59,574
	St. Charles	405,262
	St. Louis	1,004,125
	St. Louis City	301,578
	Warren	35,532
ASSESSMENT AREA		2,820,253

The majority of the assessment area’s population is concentrated in Missouri, particularly in St. Louis County. The assessment area includes strong manufacturing and commercial industries and is anchored by several national corporations with large presences in the area, including Anheuser-Busch InBev, BJC Healthcare, Boeing, Express Scripts, Bayer, and Edward Jones Investments. The assessment area is also home to numerous universities and colleges, most notably Washington University and Saint Louis University in the city of St. Louis. The banking industry in the St. Louis assessment area is competitive, with 112 FDIC-insured depository institutions operating 816 branches throughout the assessment area. Of these institutions, First Bank ranks 9th, with 2.3 percent of the deposit market share. Deposits held in branches in the St. Louis assessment area represent 51.1 percent of total bank deposits.

Competition for HMDA and CRA loans is high. An analysis of 2022 HMDA-reportable loans shows that 685 financial institutions had loan activity in the assessment area, of which the bank ranked 42nd, with less than 1.0 percent of total HMDA loans. The bank ranked 28th out of 188 institutions with CRA loan activity in the assessment area, accounting for less than 1.0 percent of total CRA loan activity.

The assessment area covers a large metropolitan area with a diverse population and demographic composition. As such, there are numerous credit needs in the assessment area, in addition to the standard blend of consumer and commercial loan and deposit products. Particular credit needs noted by community contacts include affordable home purchase and home improvement loans and small business lending. As a large city promoting a vibrant community development environment, the assessment area offers ample opportunity for community development involvement.

Income and Wealth Demographics

The following table reflects the number of census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	73	10.5%	45,011	6.2%
Moderate	153	22.0%	136,214	18.8%
Middle	269	38.6%	301,006	41.6%
Upper	194	27.9%	240,150	33.2%
Unknown	7	1.0%	2,012	0.3%
TOTAL	696	100%	724,393	100%

As shown in the table above, 32.5 percent of census tracts in the assessment area are designated as LMI, while 25.0 percent of assessment area families reside within those tracts. Additionally, assessment area demographics indicate that 21.6 percent of total owner-occupied housing units are located in LMI census tracts. The majority of these LMI census tracts are concentrated in the city of St. Louis, specifically the area north of downtown St. Louis, and in the city of East St. Louis.

Based on 2020 ACS data, the median family income for the assessment area was \$84,758. This income figure was higher than the median family income for the state of Missouri (\$72,834) but slightly lower than the median income for the state of Illinois (\$86,251) as a whole. More recently, the FFIEC estimated the median family income for the St. Louis MSA to be \$84,700 in 2021 and \$96,800 in 2022. The following table displays the distribution of assessment area families by income level compared to the states of Missouri and Illinois as a whole.

Family Population by Income Level						
	Assessment Area		Missouri		Illinois	
Low	150,414	20.8%	317,471	20.5%	696,043	22.3%
Moderate	129,743	17.9%	285,869	18.4%	532,206	17.1%
Middle	152,753	21.1%	333,130	21.5%	621,096	19.9%
Upper	291,483	40.2%	614,586	39.6%	1,267,070	40.7%
TOTAL	724,393	100%	1,551,056	100%	3,116,415	100%

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (38.7 percent) than reside in LMI census tracts (25.0 percent). Overall, the distribution of families by income level in the assessment area is closely aligned with the states of Missouri and Illinois. While the percentage of families below the poverty level in the assessment area (7.3 percent) is slightly lower than in Missouri (8.9 percent) and Illinois (8.5 percent), there are a few areas like St. Louis City (15.1 percent) and St. Clair County (10.1 percent) with noticeably higher poverty levels. However, considering income levels and family demographics, the assessment area appears to be slightly more affluent than Missouri and Illinois.

Housing Demographics

The following table displays housing demographics for the assessment area, the state of Missouri, and the state of Illinois. While statewide figures for Illinois are included for reference, these figures are driven largely by the city of Chicago, which is not representative of the housing demographics in the Illinois portion of the bank’s assessment area and the surrounding areas of Illinois, in which housing is generally more affordable than the statewide figures would indicate.

Housing Demographics					
Dataset	Median Housing Value	Housing Cost Burden (owners)	Median Gross Rent (monthly)	Housing Cost Burden (renters)	Affordability Ratio
Assessment Area	\$179,231	17.3%	\$913	42.1%	36.7%
Missouri	\$163,600	16.5%	\$843	39.7%	35.0%
Illinois	\$202,100	21.7%	\$1,038	42.7%	33.9%

While median housing values and rental costs varied between the assessment area, Missouri, and Illinois, higher income levels in the assessment area make housing slightly more affordable than in Missouri and Illinois, as evidenced by the affordability ratio. Based on additional housing demographics, such as the median age of housing stock, rental costs relative to income, and information gained from community contacts, affordable housing is likely out of reach for many LMI residents, particularly in St. Louis City and St. Louis County. As noted by community contacts, affordable home purchase and home improvement loans are credit needs in these areas.

Industry and Employment Demographics

The St. Louis assessment area supports a large and diverse business community. BLS industry demographics indicate that there are 1,159,923 paid nongovernmental employees in the assessment area, with the three largest industries by number of paid employees being healthcare and social assistance (17.7 percent), accommodation and food services (10.4 percent), and manufacturing (9.9 percent). The assessment area also supports a strong small business sector, with 90.5 percent of assessment area businesses having annual revenues of \$1 million or less.

The table below details unemployment data from the BLS (not seasonally adjusted) for the assessment area compared to Missouri and Illinois.

Unemployment Levels for the Assessment Area			
Time Period (Annual Average)	Assessment Area	Missouri	Illinois
2018	3.4%	3.2%	4.4%
2019	3.1%	3.1%	4.0%
2020	6.7%	6.1%	9.2%
2021	4.6%	4.4%	6.1%
2022 year-to-date (YTD) (January – August)	3.4%	3.1%	4.8%

As shown in the table above, unemployment levels in the assessment area approximated those of Missouri and were consistently below the state of Illinois throughout the review period. The

assessment area and the state of Missouri have returned to pre-pandemic unemployment levels, while unemployment in the state of Illinois remains slightly elevated. Unemployment levels in the assessment area were highest in St. Louis City and St. Clair County, which remained higher than the statewide levels in Missouri and Illinois, respectively, throughout the review period, but each experienced a downward trend.

Community Contact Information

For the St. Louis assessment area, two community contact interviews were referenced as part of this evaluation. One interviewee was from an organization focusing on economic and business development and the second was from an organization working on affordable housing development. The community contact interviewees described the local economy as recovering from the pandemic, with hospitality workers returning to the area and large employers adding jobs. Contacts noted that new housing development is limited, and home prices are increasing, with many houses needing significant improvements. While some low-income housing tax credits are available, the competition for these credits is high. Contacts stated that a significant portion of the population is underbanked, allowing payday lenders to thrive in St. Louis City. Noted opportunities for financial institutions include specialized products for LMI residents, bank staff dedicated to LMI outreach, and partnering with local organizations to make impactful investments.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ST. LOUIS ASSESSMENT AREA

LENDING TEST

The bank’s Lending Test performance in the St. Louis assessment area is rated high satisfactory. The following table displays the bank’s performance under the Lending Test in the St. Louis assessment area.

Lending Test Summary	
Lending Activity	Adequate
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Relatively High Level
LENDING TEST RATING	HIGH SATISFACTORY

Lending Activity

The following table displays the bank’s combined 2021 and 2022 lending volume in the St. Louis assessment area by number and dollar volume.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$ (000s)	%
Home Improvement	143	5.3%	\$9,248	2.1%
Home Purchase	538	20.1%	\$133,289	30.2%
Multifamily Housing	6	0.2%	\$3,772	0.9%
Refinancing	759	28.4%	\$149,776	34.0%
Other Purpose Line of Credit (LOC)	294	11.0%	\$27,252	6.2%
Other Purpose Closed/Exempt	4	0.1%	\$1,054	0.2%
Total HMDA	1,744	65.1%	\$324,391	73.5%
Small Business	933	34.9%	\$116,720	26.5%
TOTAL LOANS	2,677	100.0%	\$441,111	100.00%

Loans made in the St. Louis assessment area represent 30.2 percent of total 2021 and 2022 HMDA and small business loans by number and 23.7 percent by dollar of the total loans in this evaluation made within the combined assessment areas. These percentages are below, yet approaching, the percentage of branches (39.7 percent) in this assessment area and below the percentage of total bank deposits (51.1 percent) in this assessment area. Therefore, lending activity reflects adequate responsiveness to the credit needs of the St. Louis assessment area.

Loan Distribution by Borrower's Profile

The bank's overall loan distribution by borrower's profile is good. As previously discussed, HMDA lending received more weight in determining overall conclusions than small business lending did.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is excellent.

The bank originated 10.4 percent of its HMDA loans to low-income borrowers in 2021, which was above the performance of peer institutions in the assessment area (8.2 percent) but below the percentage of assessment area families who are low income (21.6 percent). In 2022, the bank originated 13.0 percent of its HMDA loans to low-income borrowers, which was again above aggregate lending levels (11.6 percent) yet below the demographic figure (20.8 percent). While the gap between the bank's performance and the demographic figure is notable in 2021 and 2022, a significant portion of borrowers in this demographic are unlikely to qualify for a home mortgage loan, given the overall household poverty level of 10.8 percent in the assessment area. Moreover, community contacts also described rising home prices as an additional barrier to affordable housing for assessment area families. Lastly, and most notably, the bank's innovative lending products were frequently utilized by low-income borrowers in the St. Louis assessment area, which expanded access to affordable, flexible home mortgage products. Therefore, the bank's performance in 2021 and 2022 is considered excellent.

In 2021, the bank originated 20.5 percent of its HMDA loans to moderate-income borrowers, which exceeds the aggregate lending level (17.2 percent) and the demographic figure (17.4 percent) and is considered excellent. In 2022, the bank made 20.1 percent of its HMDA loans to moderate-income borrowers, which is comparable to other lenders in the assessment area (20.2 percent) and the demographic figure (17.9 percent), reflecting good performance.

Small Business Lending

The bank's record of lending to businesses of different sizes is adequate overall.

The bank originated 69.8 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2021; this performance is considered good when compared with aggregate lending levels (50.9 percent) and the demographic figure (90.2 percent). However, lending to businesses with annual revenues of \$1 million or less was considerably lower in 2022 (29.0 percent) and was below both aggregate lending levels (53.4 percent) and the demographic figure (90.5 percent), reflecting poor performance. During 2021 and 2022, 88.8 percent of the bank's small business loans were in amounts of \$100,000 or less, which are amounts typically requested by small businesses and demonstrates the bank's willingness to meet those needs.

Geographic Distribution of Loans

The bank's geographic distribution of loans is adequate overall.

HMDA Lending

The overall distribution of HMDA loans by geography income level is adequate.

In 2021, the bank originated 1.1 percent of its HMDA loans in low-income geographies, which is comparable to peer institutions' performance (1.6 percent) in the assessment area yet trails demographic levels (4.9 percent), reflecting adequate performance. The bank's HMDA lending in low-income geographies in 2022 (1.9 percent) is also considered adequate, as the bank's performance approaches aggregate lenders (2.7 percent) but is below the demographic comparator (4.2 percent).

HMDA lending in moderate-income geographies is poor. In 2021, the bank's level of lending in moderate-income census tracts was 10.6 percent, which is comparable to aggregate lending (13.8 percent) and below the demographic figure (17.9 percent), reflecting adequate performance. In 2022, the bank's lending in moderate-income census tracts was 9.5 percent, which trailed aggregate performance (15.9 percent) and the demographic comparator (17.4 percent), reflecting poor performance.

Small Business Lending

The bank's record of lending to small businesses in LMI geographies is good overall.

The bank made 7.1 percent of its 2021 small business loans in low-income geographies, which is considered excellent when compared to aggregate lending levels (5.7 percent) and the demographic figure (6.2 percent). Small business lending in low-income geographies in 2022 (8.8 percent) is also excellent when compared with aggregate lending levels (5.6 percent) and the demographic figure (6.3 percent).

Small business lending in moderate-income census tracts in 2021 is adequate. The bank originated 17.3 percent of its small business loans in moderate-income census tracts, which is comparable to peer institutions in the assessment area (17.9 percent) and the demographic figure (19.5 percent). Performance in 2022 was good, as the bank's lending in moderate-income geographies (15.7 percent) was higher than aggregate lending levels (15.1 percent) and slightly below the demographic figure (17.0 percent).

An analysis of the dispersion of both loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2021, the bank had loan activity in 74.1 percent of all assessment area census tracts and 56.2 percent of all LMI geographies. In 2022, the bank had lending activity in 55.0 percent of census tracts in the assessment area and 36.7 percent of LMI geographies in the assessment area. The analysis reflects performance consistent with the bank's branch footprint. Additionally, geographically plotting HMDA and small business lending activity revealed adequate loan dispersion throughout the assessment area, consistent with

demographics and the bank’s branch network. This dispersion supports the conclusion that the geographic distribution of loans is adequate overall.

Community Development Lending Activity

The bank makes a relatively high level of community development loans in the St. Louis assessment area. As detailed in the table below, the bank made 36 community development loans totaling \$35.8 million. The bank also made 19 PPP loans with a community development purpose totaling \$39.9 million. The most impactful of these loans include three \$1.0 million commitments to organizations focused on affordable housing, a need noted by community contacts.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
CD* Loans	8	\$5,358	14	\$2,025	12	\$21,997	2	\$6,458	36	\$35,838
PPP Loans	-	-	-	-	19	\$39,867	-	-	19	\$39,867

*community development

INVESTMENT TEST

The bank’s Investment Test performance in the St. Louis assessment area is rated low satisfactory. The bank made an adequate level of qualified community development investments and grants in the assessment area and was rarely in a leadership position. The bank made four new qualified community development investments of \$1.6 million and received credit for six investments made prior to the review period that are still outstanding, totaling \$1.4 million. Furthermore, the bank made 528 donations totaling \$2.7 million.

SERVICE TEST

The bank’s performance under the Service Test in the St. Louis assessment area is rated low satisfactory. The following table displays the bank’s performance under the Service Test.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Adversely Affected
Reasonableness of Business Hours and Services	Are Tailored to Convenience and Needs of
Community Development Services	Relatively High Level
SERVICE TEST RATING	LOW SATISFACTORY

Accessibility of Delivery Systems

The bank operates 29 branches in the St. Louis assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	1	5	11	12	0	29
	3.4%	17.2%	37.9%	41.4%	0.0%	100%
Census Tracts	10.5%	22.0%	38.6%	27.9%	1.0%	100%
Household Population	7.4%	20.3%	41.4%	30.4%	0.5%	100%

Based on data in the preceding table, the bank operates 20.6 percent of its assessment area branches in LMI census tracts. This distribution is below, but approaches, the household population in LMI census tracts (27.7 percent) and the percentage of assessment area census tracts that are LMI. Moreover, the bank has 12 branches in either middle- or upper-income census tracts that are adjacent to low- or moderate-income census tracts. Therefore, the bank’s service delivery systems are reasonably accessible to geographies and individuals of different income levels in the assessment area.

Changes in Branch Locations

During the review period, the bank closed and/or sold 19 branch locations, three of which were located in low- or moderate-income census tracts. Of the remaining 16 branch closures, several were located near, and therefore accessible to, LMI geographies. Therefore, the bank’s changes in its branch locations left portions of the bank’s St. Louis assessment area, including LMI census tracts, without easy access to a First Bank branch. Thus, the bank’s record of opening and closing branch locations has adversely affected the accessibility of its service delivery systems in the assessment area, particularly for LMI individuals and geographies.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and banking services are tailored to the convenience and needs of the assessment area, particularly LMI geographies and individuals. The bank’s branches in the assessment area generally operate from 9 a.m. to 5 p.m. Monday through Friday, with one branch location operating extended hours on Friday until 6 p.m. The bank also operates branches with limited Saturday hours, including 2 branches in LMI census tracts. Drive-through facilities are located at 20 branches, including 3 of the 6 branches in LMI census tracts, the hours for which generally mirror bank lobby hours. ITMs, which are present at every branch location, operate 9 a.m. to 7 p.m. Monday through Friday and 9 a.m. to 2 p.m. on Saturdays. Lenders travel to branch locations as needed to meet with customers, and, finally, First Bank operates five locations in various area grocery stores. While hours at these locations are generally limited, the bank has kept standard hours at its location in a moderate-income census tract.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, bank employees provided 6,681 hours of community development services to 134 different organizations in the St. Louis assessment area.

These community development services included the following noteworthy services:

- A bank employee served on the board of directors of an organization that provides housing, education, and food services to LMI residents.
- A bank employee provided financial coaching to LMI applicants applying for home purchase loans.
- A bank employee led a seminar for LMI residents, enhancing financial literacy and understanding of residential real estate lending.

CALIFORNIA

CRA RATING FOR CALIFORNIA:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

Low Satisfactory

High Satisfactory

High Satisfactory

The major factors supporting the rating for the state of California include the following:

- The bank's lending levels reflect good responsiveness to credit needs of its assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The bank makes a relatively high level of community development loans.
- The bank makes use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes a significant level of qualified community development investments and grants and is occasionally in a leadership position.
- Service delivery systems are reasonably accessible to the bank's assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides an adequate level of community development services throughout the California assessment areas.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of California assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section.

The bank operates in five assessment areas throughout California, located in two CSAs and three MSAs. The bank's Los Angeles assessment area was reviewed under full-scope procedures and drives the overall state ratings. The remaining assessment areas were reviewed using limited-scope procedures.

To augment the evaluation of the full-scope review assessment areas in California, two community contact interviews were conducted. These interviews were used to ascertain specific community

credit needs and provided context with which to evaluate the bank’s responsiveness to these needs. Details from these interviews are included in the *Description of Institution’s Operations* sections applicable to the assessment areas in which the community contacts were made.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN CALIFORNIA

The following table gives additional detail regarding the bank’s operations within California.

Assessment Area	Offices		Deposits As of June 30, 2023		Review Procedures
	#	%	\$	%	
Los Angeles CSA	28	63.6%	\$1,881,540	64.9%	Full-Scope
San Francisco CSA	7	15.9%	\$478,331	16.5%	Limited-Scope
Sacramento MSA	3	6.8%	\$189,455	6.5%	Limited-Scope
San Diego MSA	3	6.8%	\$198,640	6.8%	Limited-Scope
Santa Barbara MSA	3	6.8%	\$152,040	5.2%	Limited-Scope
TOTAL	44	100%	\$2,900,006	100%	1 Full-Scope

The bank operates 44 branches (60.3 percent of total branches) throughout the five CRA assessment areas in the state of California. Deposits in these assessment areas total \$2.9 billion, which represents 48.9 percent of total bank deposits. In addition to the branch locations shown in the table above, the bank operates five LPO locations, three located in the Los Angeles CSA and two located in the San Francisco CSA. The bank’s operations in the state are heavily concentrated in the Los Angeles CSA, which drives statewide ratings. During the review period, the bank closed one branch and opened two branches throughout California.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CALIFORNIA

LENDING TEST

The bank’s performance under the Lending Test in California is rated low satisfactory. The rating reflects performance under the following criteria applicable to large banks.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Relatively High Level
OVERALL	LOW SATISFACTORY

Lending Activity

Overall, lending levels reflect good responsiveness to the credit needs of the bank’s full-scope review assessment area. Additional lending activity details are discussed later for each assessment area reviewed under full-scope procedures. The tables below display the bank’s lending activity performance by assessment area.

Full-Scope Assessment Areas	Lending Activity
Los Angeles CSA	Good
OVERALL	GOOD

Limited-Scope Assessment Areas	Lending Activity
San Francisco CSA	Consistent
Sacramento MSA	Consistent
San Diego MSA	Consistent
Santa Barbara MSA	Consistent

Borrower and Geographic Distribution

Overall, performance by borrower’s income or revenue profile is adequate, as shown in the following tables.

Full-Scope Assessment Areas	Loan Distribution by Borrower’s Profile
Los Angeles CSA	Adequate
OVERALL	ADEQUATE

Limited-Scope Assessment Areas	Loan Distribution by Borrower’s Profile
San Francisco CSA	Consistent
Sacramento MSA	Consistent
San Diego MSA	Consistent
Santa Barbara MSA	Consistent

The overall geographic distribution of loans reflects adequate penetration throughout the assessment areas, as displayed below.

Full-Scope Assessment Areas	Geographic Distribution of Loans
Los Angeles CSA	Adequate
OVERALL	ADEQUATE

Limited-Scope Assessment Areas	Geographic Distribution of Loans
San Francisco CSA	Consistent
Sacramento MSA	Consistent
San Diego MSA	Consistent
Santa Barbara MSA	Consistent

Community Development Lending Activity

Overall, the bank makes a relatively high level of community development loans, as noted in the following tables.

Full-Scope Assessment Areas	Community Development Lending
Los Angeles CSA	Relatively High Level
OVERALL	RELATIVELY HIGH LEVEL

Limited-Scope Assessment Areas	Community Development Lending
San Francisco CSA	Consistent
Sacramento MSA	Exceeds
San Diego MSA	Consistent
Santa Barbara MSA	Consistent

During the review period, the bank originated or renewed 123 qualifying community development loans inside its assessment areas totaling \$269.8 million. Moreover, the bank made a relatively high level of community development loans in the Los Angeles CSA assessment area, which drives the bank’s state rating. Included in the aforementioned total are 33 PPP loans with a community development purpose totaling \$64.1 million that were deemed responsive to area community development needs and positively affected the bank’s overall rating. In addition to meeting the community development lending needs of its own assessment areas, the bank made ten loans totaling \$43.9 million outside its assessment areas but within the state of California. These loans included funding of skilled nursing facilities, a CDFI, and affordable housing projects.

INVESTMENT TEST

The bank’s performance under the Investment Test is rated high satisfactory, driven by the performance in the Los Angeles CSA assessment area. Overall, the bank made a significant level of qualified community development investments and grants. The investments and grants exhibit good responsiveness to credit and community development needs, and the bank is occasionally in a leadership position. The bank makes significant use of innovative and/or complex investments to support community development initiatives. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
Los Angeles CSA	Significant Level
OVERALL	SIGNIFICANT LEVEL

Limited-Scope Assessment Areas	Investment and Grant Activity
San Francisco CSA	Exceeds
Sacramento MSA	Consistent
San Diego MSA	Consistent
Santa Barbara MSA	Consistent

During the review period, the bank made 19 new investments totaling \$38.0 million and had \$1.5 million in previous-period investments that were still outstanding. In addition, the bank made 292 donations totaling \$1.0 million. The bank’s investments were primarily in SBICs, Fannie Mae and Freddie Mac loan pools targeting affordable housing, and capital management funds focused on affordable housing. Finally, the bank made three donations to causes that benefited a broader statewide area totaling \$4,650.

SERVICE TEST

The bank’s performance under the Service Test is rated high satisfactory based on the criteria shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level
OVERALL	HIGH SATISFACTORY

Accessibility of Delivery Systems

The bank’s delivery systems are reasonably accessible to geographies and individuals of different income levels, as shown in the following tables.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Los Angeles CSA	Reasonably Accessible
OVERALL	REASONABLY ACCESSIBLE

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
San Francisco CSA	Consistent
Sacramento MSA	Consistent
San Diego MSA	Consistent
Santa Barbara MSA	Consistent

The bank currently operates 11 of its 44 branches (25.0 percent) in LMI geographies. These branches are spread across all California assessment areas. In addition to branch locations, consideration was given to the distribution of ITMs and the availability of alternative delivery systems, such as online and mobile banking.

Changes in Branch Locations

The bank’s record of opening and closing branches has not adversely affected the accessibility of the bank’s delivery systems, particularly to LMI geographies and individuals.

Full-Scope Assessment Areas	Changes in Branch Locations
Los Angeles CSA	Not Adversely Affected
OVERALL	NOT ADVERSELY AFFECTED

Limited-Scope Assessment Areas	Changes in Branch Locations
San Francisco CSA	Consistent
Sacramento MSA	Consistent
San Diego MSA	Consistent
Santa Barbara MSA	Consistent

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank’s hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. The bank’s branch locations are generally open between 9 a.m. and 5 p.m., with some locations offering drive-through services. While the bank’s hours vary slightly between assessment areas, they do not vary in a way that inconveniences certain portions of its assessment areas. The bank offers the same suite of products throughout its entire branch network.

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
Los Angeles CSA	Do Not Vary in a Way that Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
San Francisco CSA	Consistent
Sacramento MSA	Consistent
San Diego MSA	Consistent
Santa Barbara MSA	Consistent

Community Development Services

The bank provides an adequate level of community development services, as shown below.

Full-Scope Assessment Areas	Community Development Services
Los Angeles CSA	Adequate Level
OVERALL	ADEQUATE LEVEL

Limited-Scope Assessment Areas	Community Development Services
San Francisco CSA	Consistent
Sacramento MSA	Consistent
San Diego MSA	Consistent
Santa Barbara MSA	Consistent

In total, employees provided 7,662 hours of community development services to 147 different organizations. On an annual basis, this level of community development services is below the bank's performance at the previous evaluation. However, consideration was given to the impact of the pandemic in 2020 and 2021 on the bank's ability to provide community development service activities. Many of the bank's typical community development service activities are performed at in-person meetings or in large gatherings, many of which were restricted due to the pandemic. Consequently, declines in the level of community development service activities in certain assessment areas did not necessarily have a negative impact on the bank's performance if these declines were attributable to the impacts of the pandemic.

LOS ANGELES-LONG BEACH, CALIFORNIA CSA ASSESSMENT AREA (Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LOS ANGELES ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates 28 (38.4 percent) of its total branches in the Los Angeles assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
1	4	7	15	1

Five of these offices include an ITM. During the review period, First Bank opened one branch in an upper-income census tract. The bank also operates three commercial LPOs in the assessment area, two in Los Angeles County and the third in Orange County. Based on the branch network and other service delivery systems, the bank is positioned to deliver financial services to the most populous geographies of its assessment area, which are concentrated in the western portions of the Los Angeles CSA.

General Demographics

The assessment area is composed of the entirety of the Los Angeles CSA, which includes Los Angeles, Orange, Riverside, Ventura, and San Bernardino counties. As this CSA is large and heavily populated, it is further subdivided into two metropolitan divisions (MDs)—Anaheim-Santa Ana-Irvine, California MD and Los Angeles-Long Beach-Glendale, California MD—and two MSAs—Oxnard-Thousand Oaks-Ventura, California MSA and Riverside-San Bernardino-Ontario, California MSA. According to 2020 ACS data, the assessment area population was 18,644,680, which is most heavily concentrated in Los Angeles County (10,014,009). Of the 119 FDIC-insured depository institutions with a branch presence in the assessment area, First Bank ranked 32nd, encompassing 0.2 percent of deposit dollars. Competition for HMDA and CRA loans in the market is very high. An analysis of 2022 HMDA-reportable loans shows that 966 financial institutions had loan activity in the assessment area, of which the bank ranked 96th, with 0.2 percent of total HMDA loans. The bank ranked 51st of 310 institutions with CRA loan activity in the assessment area, accounting for 0.1 percent of total CRA loan activity.

As the assessment area covers coastal, urban, and suburban areas and a highly populated metropolitan area, credit needs in the area are diverse and include a blend of consumer and commercial credit products. Community contacts emphasized the need for affordable housing loans and low-rate, long-term business loans. As a large city promoting a vibrant community development environment, the Los Angeles CSA presents a wide range of opportunities for community development involvement.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	235	5.5%	186,329	4.5%
Moderate	1,184	27.6%	1,101,269	26.4%
Middle	1,365	31.8%	1,374,390	32.9%
Upper	1,405	32.8%	1,496,356	35.8%
Unknown	97	2.3%	20,759	0.5%
TOTAL	4,286	100%	4,179,103	100%

As shown above, 33.1 percent of the census tracts in the assessment area are LMI geographies, and 30.8 percent of the family population resides in these tracts.

Based on 2020 ACS data, the median family income for the assessment area was \$83,538. At the same time, the median family income for the state of California was \$89,798. The following table includes more recent FFIEC estimates of 2021 and 2022 median family income for the MDs and MSAs comprising the Los Angeles CSA.

FFIEC Median Family Income Estimates		
	2021	2022
Anaheim-Santa Ana-Irvine, California MD	\$106,700	\$119,100
Los Angeles-Long Beach-Glendale, California MD	\$80,000	\$91,100
Oxnard-Thousand Oaks-Ventura, California MSA	\$98,800	\$115,400
Riverside-San Bernardino-Ontario, California MSA	\$77,500	\$87,400

The following table displays population percentages of assessment area families by income level compared to the California family populations.

Family Population by Income Level				
	Assessment Area		California	
Low	967,293	23.1%	2,063,586	23.0%
Moderate	698,840	16.7%	1,511,427	16.8%
Middle	768,934	18.4%	1,681,149	18.7%
Upper	1,744,036	41.7%	3,730,504	41.5%
TOTAL	4,179,103	100%	8,986,666	100%

As shown in the table above, 39.8 percent of families within the assessment area were considered LMI, which is the same as the LMI family percentage of 39.8 percent in the state of California. Additionally, the percentage of families living below the poverty level in the assessment area (9.7 percent) is slightly above the level in the state of California (9.0 percent). Considering these factors, the assessment area appears similarly affluent to the state of California.

Housing Demographics

The following table displays housing demographics for the assessment area and the state of California.

Housing Demographics					
Dataset	Median Housing Value	Housing Cost Burden (owners)	Median Gross Rent (monthly)	Housing Cost Burden (renters)	Affordability Ratio
Assessment Area	\$549,679	32.0%	\$1,588	52.7%	13.6%
California	\$538,500	29.5%	\$1,586	50.0%	14.6%

Based on the data in the table above and accounting for lower-income levels in the assessment area, homeownership is slightly less affordable in the assessment area than in the state of California as a whole. Within the assessment area, homeownership is least affordable in Los Angeles County, based on an affordability ratio of 11.6 percent. While rents in the Los Angeles CSA are in line with the state as a whole, more renters’ housing costs exceed 30.0 percent of their income in the assessment area (54.3 percent) compared to the state of California (51.5 percent). These demographics indicate that homeownership or affordable rental options are likely a challenge for many LMI residents in the area, particularly those in Los Angeles County.

Industry and Employment Demographics

The assessment area supports a large and diverse business community, including a strong small business sector. BLS industry demographics indicate that there are 7,055,306 paid nongovernmental employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are healthcare and social assistance (17.3 percent), accommodation and food services (11.1 percent), and retail trade (10.8 percent). Additionally, based on Dun & Bradstreet data, 92.1 percent of all businesses in the assessment area have gross incomes of less than \$1 million.

The table below details BLS unemployment data (not seasonally adjusted) for the assessment area as a whole and the state of California.

Unemployment Levels					
Dataset	Time Period (Annual Average)				
	2018	2019	2020	2021	2022 YTD (January – September)
Assessment Area	4.2%	4.0%	11.1%	7.9%	4.5%
California	4.3%	4.1%	10.2%	7.3%	4.3%

As shown in the table above, unemployment rates in the assessment area were generally in line with statewide figures over the review period. Both the assessment area and the state of California saw their unemployment rates increase in 2020, which was likely a result of pandemic-related disruption of local and state economies. However, current unemployment rates for the assessment area and the state of California are at or near pre-pandemic levels.

Community Contact Information

For the Los Angeles assessment area, two community contact interviews were referenced as part of this evaluation. One interview was with an individual working for a housing services agency, and one was with two individuals specializing in small business development. One community contact interviewee characterized the local economy as reflective of the national economy, noting that many businesses in the area struggled to operate at full capacity due to lack of employees. Contacts also noted the high cost of housing and rent in the area, with many first-time homebuyers unable to afford a home. Specific credit needs noted include home loans with less-stringent credit score standards and small business loans with low rates and longer terms, making payments more affordable. Each contact indicated there are bountiful opportunities in the assessment area for community development engagement, including partnering with affordable housing organizations such as the CalHFA program and using state or federal government-guaranteed small business loan programs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LOS ANGELES ASSESSMENT AREA

LENDING TEST

The following table displays the bank’s performance under the Lending Test in the Los Angeles CSA assessment area.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Makes a Relatively High Level

Lending Activity

The following table displays the combined 2021 and 2022 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$ (000s)	%
Home Improvement	188	5.0%	\$40,363	4.8%
Home Purchase	90	2.4%	\$54,802	6.5%
Multifamily Housing	4	0.1%	\$15,913	1.9%
Refinancing	596	15.9%	\$273,264	32.5%
Other Purpose LOC	789	21.0%	\$182,467	21.7%
Other Purpose Closed/Exempt	5	0.1%	\$1,808	0.2%
Total HMDA	1,672	44.6%	\$568,617	67.6%
Small Business	2,081	55.4%	\$272,622	32.4%
TOTAL LOANS	3,753	100.0%	\$841,239	100.0%

The bank’s lending activity in the assessment area represents 42.3 percent of total 2021 and 2022 HMDA and small business loans by number and 45.2 percent by dollar. By comparison, the bank operates 38.4 percent of its total branches and holds 31.7 percent of total bank deposits in the assessment area. As the bank’s lending levels are above the share of deposits in the assessment area, the bank’s lending activity levels reflect good responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is adequate in the Los Angeles assessment area.

HMDA Lending

The bank's performance in making home mortgage loans to individuals of different income levels is poor overall.

The bank originated 1.5 percent of its HMDA loans to low-income borrowers in 2021, which was below the performance of peer institutions in the assessment area (3.1 percent) and the percentage of assessment area families who are low income (23.9 percent), constituting poor performance. In 2022, the bank originated 1.3 percent of its HMDA loans to low-income borrowers, which again fell short of aggregate lending levels (4.3 percent) and the demographic figure (23.1 percent), reflecting poor performance.

In 2021, the bank originated 5.9 percent of its HMDA loans to moderate-income borrowers, which was below both the aggregate lending level (8.5 percent) and demographic figure (16.5 percent) and is considered poor. In 2022, the bank made 5.8 percent of its HMDA loans to moderate-income borrowers as compared to 8.3 percent for other lenders in the assessment area and the demographic figure (16.7 percent), reflecting poor performance.

Small Business

The bank's distribution of small business loans by business revenue is adequate.

In 2021, the bank originated 66.6 percent of its small business loans to businesses with annual revenues of \$1 million or less, which exceeded aggregate lending levels (45.5 percent) but was below the demographic figure (92.1 percent), reflecting adequate performance. In 2022, the bank's percentage of small business loans to businesses with annual revenues of \$1 million or less (33.6 percent) was below aggregate performance (52.1 percent) and the demographic figure (92.1 percent), indicative of poor performance. During 2021 and 2022, 93.5 percent of the bank's small business loans were in amounts of \$100,000 or less, which are amounts typically requested by small businesses and demonstrates the bank's willingness to meet those needs.

Geographic Distribution of Loans

The bank's overall geographic distribution of loans in the assessment area is adequate.

HMDA Lending

The bank's distribution of HMDA loans in LMI geographies is poor overall.

In 2021, the bank's distribution of HMDA loans in low-income geographies (1.7 percent) approached both the aggregate lending level in low-income census tracts (2.3 percent) and the

demographic estimate of owner-occupied housing units in low-income census tracts (2.6 percent), reflecting adequate performance. Similarly, in 2022, the distribution of HMDA loans in low-income geographies (0.8 percent) was comparable to the aggregate lending level (1.9 percent) and the demographic estimate of owner-occupied housing units (1.6 percent). Therefore, performance is considered adequate.

In 2021, the bank's distribution of HMDA loans in moderate-income geographies (11.0 percent) was below both the aggregate lending level (16.6 percent) and the demographic estimate of owner-occupied housing units in low-income census tracts (18.6 percent), reflecting poor performance. Similarly, the 2022 distribution of HMDA loans in moderate-income geographies (8.2 percent) was below the aggregate lending level (18.1 percent) and the demographic estimate (18.3 percent), reflecting poor performance.

Small Business Lending

The bank's overall geographic distribution of small business loans is good.

The percentage of small business loans originated in low-income census tracts in 2021 (4.8 percent) compared favorably with aggregate lending levels (4.6 percent) and was in line with the demographic figure (4.9 percent) and is considered good performance. In 2022, the bank's percentage of small business loans originated in low-income census (3.0 percent) was in line with aggregate lending (3.1 percent) and the demographic figure (3.3 percent), also reflecting good performance.

In 2021, the bank originated 17.4 percent of small business loans in moderate-income geographies, which was slightly below aggregate performance (20.5 percent) and the demographic levels (20.8 percent), reflecting adequate performance. The bank made 22.1 percent of its small business loans in moderate-income geographies in 2022, which exceeded both aggregate performance (20.0 percent) and demographic levels (20.1 percent), reflecting excellent performance.

An analysis of the dispersion of lending activity throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2021, First Bank had loan activity in 32.2 percent of all assessment area census tracts and 19.6 percent of all LMI geographies. In 2022, the bank had lending activity in 20.2 percent of all census tracts and 10.4 percent of LMI geographies in the assessment area. The analysis reflects performance consistent with the bank's limited branch network in the large, densely populated assessment area, which has an elevated level of banking competition. Additionally, geographically plotting HMDA and small business lending activity revealed adequate loan dispersion throughout the assessment area consistent with demographics and the bank's branch network.

Community Development Lending Activity

First Bank makes a relatively high level of community development loans in the Los Angeles CSA assessment area. As detailed in the table below, the bank made 57 community development loans totaling \$111.1 million and 19 PPP loans totaling \$34.7 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
CD Loans	17	\$31,876	14	\$6,111	16	\$60,062	10	\$13,057	57	\$111,106
PPP Loans	-	-	-	-	20	\$34,964	-	-	20	\$34,964

- The bank originated a \$13.8 million loan to a real estate developer specializing in revitalizing dilapidated areas. The project finances new construction that will house three businesses, providing employment in a low-income area.
- The bank funded a \$5.0 million loan for the construction of a manufacturing facility in a low-income census tract. The project creates sustainable jobs for LMI residents.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants within the Los Angeles CSA assessment area and is occasionally in a leadership position. During the review period, the bank made seven investments totaling \$16.8 million in newly qualified investments and received credit for four investments made prior to the review period still outstanding totaling \$759,434. Most of the investments were in SBICs and Fannie Mae and Freddie Mac loan pools targeting affordable housing, an assessment area need outlined by community contacts.

In addition to these investments, the bank also made 202 donations totaling \$793,080 to various organizations throughout the assessment area. Several of these donations benefited youth mentorship programs and organizations focused on educating and assisting children from LMI families.

SERVICE TEST

The following table displays the bank’s performance under the Service Test in the Los Angeles CSA assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level

Accessibility of Delivery Systems

The bank operates 28 branches in the Los Angeles assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	1	4	7	15	1	28
	3.6%	14.3%	25.0%	53.6%	3.6%	100%
Census Tracts	5.5%	27.6%	31.8%	32.8%	2.3%	100%
Household Population	4.6%	25.8%	32.5%	36.0%	1.0%	100%

As shown in the previous table, the bank operates 17.9 percent of its branches in LMI geographies, less than the percentage of LMI census tracts (33.1 percent) and households (30.4 percent). However, the bank has nine branches in either middle- or upper-income census tracts that are adjacent to low- or moderate-income census tracts. As a result, the bank’s service delivery systems are reasonably accessible in the assessment area.

Changes in Branch Locations

During the review period, the bank did not close any branch locations. The bank opened one branch in an upper-income census tract. Therefore, the bank’s record of opening and closing branch locations has not adversely affected the accessibility of its service delivery systems in the assessment area, particularly for LMI individuals and geographies.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The hours of operation for the bank’s branches within the assessment area are generally uniform, with standard hours Monday

through Friday and no hours of operation on Saturdays. Five branches, including two in moderate-income census tracts, offer drive-through hours. Additionally, five branches, including two in moderate-income census tracts, host ITMs that are open 7 a.m. to 5 p.m. Monday through Friday and Saturdays 7 a.m. to noon. Lastly, all offices in the assessment area offer the same deposit and loan products, and lenders are equally dispersed throughout the bank's branch locations in the assessment area.

Community Development Services

The bank provides an adequate level of community development services in the assessment area. During the review period, First Bank employees provided 4,073 hours of community development services to 106 different organizations in the Los Angeles assessment area.

These community development services included the following noteworthy services:

- A bank employee assisted in fundraising and accounting for an organization facilitating meal deliveries to LMI senior citizens.
- A bank employee served on the board of an organization providing mentorship to primarily LMI youth.
- A bank employee sat on the board of an organization focused on building affordable housing and assisting families in purchasing a home.

SAN JOSE-SAN FRANCISCO-OAKLAND, CALIFORNIA CSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE SAN FRANCISCO ASSESSMENT AREA

First Bank operates seven branches in the partial San Francisco CSA assessment area. The assessment area includes the entireties of Alameda, Contra Costa, San Francisco, San Mateo, Santa Clara, and Solano counties, 6 of 14 counties constituting the San Francisco CSA. The bank did not open or close any branches in this assessment area during the review period; however, two branches were relocated. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	129	363	571	501	46	1,610
	8.0%	22.5%	35.5%	31.1%	2.9%	100%
Family Population	102,819	349,264	622,919	563,263	13,445	1,651,710
	6.2%	21.1%	37.7%	34.1%	0.8%	100%
Household Population	168,684	530,710	930,603	820,257	38,116	2,488,370
	6.8%	21.3%	37.4%	33.0%	1.5%	100%
Business Institutions	20,705	65,178	123,498	139,280	12,590	361,251
	5.7%	18.0%	34.2%	38.6%	3.5%	100%
Agricultural Institutions	72	343	737	915	28	2,095
	3.4%	16.4%	35.2%	43.7%	1.3%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	383,173	269,850	313,447	685,240	1,651,710
	23.2%	16.3%	19.0%	41.5%	100%
Household Population	634,977	371,888	431,873	1,049,632	2,488,370
	25.5%	15.0%	17.4%	42.2%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SAN FRANCISCO ASSESSMENT AREA

LENDING TEST

First Bank’s overall lending performance in this assessment area is consistent with Lending Test performance in the Los Angeles assessment area (the full-scope assessment area), as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Criteria	Performance
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank made 16 community development loans totaling \$39.1 million. In addition, the bank received credit for eight PPP loans totaling \$17.0 million. One noteworthy loan totaling \$11.2 million financed the construction of a housing complex in a low-income census tract that will house homeless veterans.

INVESTMENT TEST

The bank’s investment test performance in this assessment area exceeds the bank’s overall performance in the Los Angeles assessment area. During the review period, the bank had eight community development investments totaling \$17.1 million, of which six investments totaling \$16.4 million were made in the current period. Furthermore, 32 donations were made totaling \$96,315. This performance exceeded the bank’s significant level of investment and grant activity in the Los Angeles assessment area.

SERVICE TEST

The bank’s Service Test performance in this assessment area is consistent with the service performance in the Los Angeles assessment area, as shown in the table below.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, employees provided 1,338 service hours to ten organizations. This exceeds the bank’s performance in the Los Angeles assessment area.

SACRAMENTO-ROSEVILLE-FOLSOM, CALIFORNIA
MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE SACRAMENTO ASSESSMENT AREA

First Bank operates three branches in this assessment area, which includes the entirety of Placer and Sacramento counties, two of four counties in the Sacramento MSA. There have been no structural changes in the branching structure within the assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	42	116	159	133	5	455
	9.2%	25.5%	34.9%	29.2%	1.1%	100%
Family Population	34,780	107,950	168,569	153,261	1,277	465,837
	7.5%	23.2%	36.2%	32.9%	0.3%	100%
Household Population	56,771	168,789	256,162	208,930	2,581	693,233
	8.2%	24.4%	37.0%	30.1%	0.4%	100%
Business Institutions	6,929	18,460	31,097	30,255	1,550	88,291
	7.8%	20.9%	35.2%	34.3%	1.8%	100%
Agricultural Institutions	30	159	323	349	8	869
	3.5%	18.3%	37.2%	40.2%	0.9%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	110,211	79,087	89,338	187,201	465,837
	23.7%	17.0%	19.2%	40.2%	100%
Household Population	171,590	111,812	120,345	289,486	693,233
	24.8%	16.1%	17.4%	41.8%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SACRAMENTO ASSESSMENT AREA

LENDING TEST

First Bank’s overall lending performance in this assessment area is consistent with Lending Test performance in the Los Angeles assessment area, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Criteria	Performance
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Exceeds
OVERALL	CONSISTENT

During the review period, the bank made 13 community development loans totaling \$47.8 million. A noteworthy loan totaling \$7.4 million financed the construction of an affordable housing complex in a moderate-income census tract. In addition to these loans, the bank received credit for four PPP loans with a community development purpose totaling \$7.6 million.

INVESTMENT TEST

The bank’s Investment Test performance in this assessment area is consistent with the bank’s overall performance in the Los Angeles assessment area. During the review period, the bank had two community development investments totaling \$2.1 million, both of which were made in the current period. Furthermore, ten donations were made totaling \$13,300.

SERVICE TEST

The bank’s Service Test performance in this assessment area is consistent with the service performance in the Los Angeles assessment area, as shown in the table below.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, employees provided 156 service hours to six organizations. This is consistent with the bank’s performance in the Los Angeles assessment area.

SAN DIEGO-CHULA VISTA-CARLSBAD, CALIFORNIA
MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SAN DIEGO ASSESSMENT AREA

First Bank operates three branches in this assessment area, which includes the entirety of San Diego County, the one county constituting the San Diego MSA. The bank closed one branch and opened one branch during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	46	167	262	248	14	737
	6.2%	22.7%	35.5%	33.6%	1.9%	100%
Family Population	43,837	173,346	260,157	279,925	2,153	759,418
	5.8%	22.8%	34.3%	36.9%	0.3%	100%
Household Population	65,954	260,581	407,389	391,895	4,884	1,130,703
	5.8%	23.1%	36.0%	34.7%	0.4%	100%
Business Institutions	6,913	30,660	61,356	76,901	1,451	177,281
	3.9%	17.3%	34.6%	43.4%	0.8%	100%
Agricultural Institutions	25	142	605	646	2	1,420
	1.8%	10.0%	42.6%	45.5%	0.1%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	172,988	131,098	142,293	313,039	759,418
	22.8%	17.3%	18.7%	41.2%	100%
Household Population	276,284	180,505	199,414	474,500	1,130,703
	24.4%	16.0%	17.6%	42.0%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SAN DIEGO ASSESSMENT AREA

LENDING TEST

First Bank’s overall lending performance in this assessment area is consistent with Lending Test performance in the Los Angeles assessment area, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Criteria	Performance
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank made three community development loans totaling \$6.3 million. Of the three loans, one was for the revitalization/stabilization of LMI geographies and two were for economic development. In addition to these loans, the bank also received credit for two PPP loans with a community development purpose totaling \$4.9 million.

INVESTMENT TEST

The bank’s Investment Test performance in this assessment area is consistent with the bank’s overall performance in the Los Angeles assessment area. During the review period, the bank had two community development investments totaling \$1.8 million, both of which were made in the current period. Furthermore, 28 donations were made totaling \$78,510. This performance is consistent with the significant level of investments and grants made by the bank in the Los Angeles assessment area.

SERVICE TEST

The bank’s Service Test performance in this assessment area is consistent with the service performance in the Los Angeles assessment area, as shown in the table below.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, bank employees provided 1,883 service hours to 20 organizations. This exceeds the bank’s performance in the Los Angeles assessment area.

SANTA MARIA-SANTA BARBARA, CALIFORNIA MSA
(Limited-Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE SANTA BARBARA ASSESSMENT AREA

First Bank operates three branches in this assessment area, which includes the entirety of Santa Barbara County, the one county constituting the Santa Barbara MSA. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	7	28	30	38	6	109
	6.4%	25.7%	27.5%	34.9%	5.5%	100%
Family Population	4,486	25,189	32,178	35,513	31	97,397
	4.6%	25.9%	33.0%	36.5%	0.0%	100%
Household Population	8,840	37,230	46,045	56,112	82	148,309
	6.0%	25.1%	31.1%	37.8%	0.1%	100%
Business Institutions	732	4,365	6,321	10,824	108	22,350
	3.3%	19.5%	28.3%	48.4%	0.5%	100%
Agricultural Institutions	11	95	188	312	2	608
	1.8%	15.6%	30.9%	51.3%	0.3%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	21,467	17,654	17,892	40,384	97,397
	22.0%	18.1%	18.4%	41.5%	100%
Household Population	35,149	24,659	26,156	62,345	148,309
	23.7%	16.6%	17.6%	42.0%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SANTA BARBARA ASSESSMENT AREA

LENDING TEST

First Bank’s overall lending performance in this assessment area is consistent with Lending Test performance in the Los Angeles assessment area, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

Lending Test Criteria	Performance
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank made one community development loan totaling \$1.3 million.

INVESTMENT TEST

The bank’s Investment Test performance in this assessment area is consistent with the bank’s overall performance in the Los Angeles assessment area. During the review period, the bank had two community development investments totaling \$1.0 million, both of which were made in the current period. Furthermore, 20 donations were made totaling \$25,889. This performance is consistent with the significant level of investments and grants made by the bank in the Los Angeles assessment area.

SERVICE TEST

The bank’s Service Test performance in this assessment area is consistent with the service performance in the Los Angeles assessment area, as shown in the table below.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, First Bank employees provided 213 service hours to five organizations. This is in line with the bank’s performance in the Los Angeles assessment area.

APPENDIX A – SCOPE OF EXAMINATION TABLES

Scope of Examination		
TIME PERIOD REVIEWED	January 1, 2021 – December 31, 2022 for HMDA and small business lending April 9, 2018 – January 28, 2024 for community development loans, investments, and service activities	
FINANCIAL INSTITUTION	PRODUCTS REVIEWED	
First Bank Creve Coeur, Missouri	HMDA Small Business	
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED
N/A	N/A	N/A

Assessment Area – Examination Scope Details					
Assessment Area	Rated Area	# of Offices	Deposits \$ (000s) (as of June 30, 2023)	Branches Visited	CRA Review Procedures
St. Louis MSA	St. Louis MSA	29	\$3,028,296	0	Full-Scope
Los Angeles CSA	California	28	\$1,881,540	0	Full-Scope
San Francisco CSA	California	7	\$478,331	0	Limited-Scope
Sacramento MSA	California	3	\$189,455	0	Limited-Scope
San Diego MSA	California	3	\$198,640	0	Limited-Scope
Santa Barbara MSA	California	3	\$152,040	0	Limited-Scope
OVERALL		73	\$5,928,302	0	2 Full-Scope

**APPENDIX B – SUMMARY OF STATE AND MULTISTATE
METROPOLITAN STATISTICAL AREA RATINGS**

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
St. Louis Multistate MSA	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
California	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

The following table depicts the previous ratings table in numerical form, which is used in determining the overall rating for each rated area for large banks. Summing the points from the Lending, Service, and Investment Tests, each rated area is given a total point value, which equates to an overall rating in accordance with the FFIEC’s *Interagency Large Institution CRA Examination Procedures*.

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Total Points	Overall Rating
St. Louis Multistate MSA	9	3	3	15	Satisfactory
California	6	4	4	14	Satisfactory

APPENDIX C – LENDING PERFORMANCE TABLES BY ASSESSMENT AREA

St. Louis, Missouri-Illinois Multistate Metropolitan Statistical Area

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	2	0.7%	2.4%	218	0.3%	1.2%	4.9%
Moderate	46	15.2%	17.7%	7,495	10.2%	11.4%	17.9%
Middle	139	45.9%	43.8%	28,733	39.2%	38.8%	42.7%
Upper	116	38.3%	35.9%	36,906	50.3%	48.5%	34.4%
Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.1%
TOTAL	303	100.0%	100.0%	73,352	100.0%	100.0%	100.0%
Refinance							
Low	4	0.7%	0.9%	452	0.4%	0.5%	4.9%
Moderate	50	8.4%	11.1%	6,768	5.8%	7.4%	17.9%
Middle	231	38.8%	41.5%	38,084	32.8%	34.8%	42.7%
Upper	311	52.2%	46.4%	70,943	61.0%	57.2%	34.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
TOTAL	596	100.0%	100.0%	116,247	100.0%	100.0%	100.0%
Home Improvement							
Low	1	1.8%	1.6%	15	0.5%	1.3%	4.9%
Moderate	7	12.3%	10.7%	157	5.2%	7.3%	17.9%
Middle	24	42.1%	37.2%	1,100	36.4%	31.7%	42.7%
Upper	25	43.9%	50.4%	1,753	58.0%	59.7%	34.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.1%
TOTAL	57	100.0%	100.0%	3,025	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	5	3.1%	1.6%	200	1.4%	0.7%	4.9%
Moderate	13	8.0%	9.3%	1,014	6.9%	5.8%	17.9%
Middle	62	38.3%	36.1%	4,080	27.9%	27.5%	42.7%
Upper	82	50.6%	52.9%	9,305	63.7%	66.0%	34.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.1%
TOTAL	162	100.0%	100.0%	14,599	100.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	0	0.0%	2.5%	0	0.0%	1.1%	4.9%
Moderate	0	0.0%	15.8%	0	0.0%	8.2%	17.9%
Middle	0	0.0%	43.5%	0	0.0%	32.4%	42.7%
Upper	0	0.0%	38.2%	0	0.0%	58.3%	34.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.1%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	7.3%	0	0.0%	5.3%	4.9%
Moderate	0	0.0%	25.5%	0	0.0%	19.1%	17.9%
Middle	0	0.0%	46.1%	0	0.0%	45.4%	42.7%
Upper	0	0.0%	21.1%	0	0.0%	30.1%	34.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	11.4%	0	0.0%	4.6%	13.1%
Moderate	3	100.0%	34.5%	883	100.0%	22.5%	21.4%
Middle	0	0.0%	39.9%	0	0.0%	31.7%	35.6%
Upper	0	0.0%	13.3%	0	0.0%	39.8%	29.0%
Unknown	0	0.0%	0.9%	0	0.0%	1.4%	0.8%
TOTAL	3	100.0%	100.0%	883	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner- Occupied Units
Low	12	1.1%	1.6%	885	0.4%	0.9%	4.9%
Moderate	119	10.6%	13.8%	16,317	7.8%	9.6%	17.9%
Middle	456	40.7%	42.2%	71,997	34.6%	36.2%	42.7%
Upper	534	47.6%	42.2%	118,907	57.1%	53.1%	34.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.2%	0.1%
TOTAL	1,121	100.0%	100.0%	208,106	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	10	4.3%	3.1%	1,107	1.8%	1.7%	4.2%
Moderate	28	11.9%	17.5%	4,481	7.5%	10.4%	17.4%
Middle	84	35.7%	45.4%	18,204	30.4%	40.5%	43.0%
Upper	111	47.2%	33.8%	35,620	59.4%	47.2%	35.2%
Unknown	2	0.9%	0.2%	525	0.9%	0.2%	0.2%
TOTAL	235	100.0%	100.0%	59,937	100.0%	100.0%	100.0%
Refinance							
Low	1	0.6%	2.2%	54	0.2%	1.3%	4.2%
Moderate	14	8.6%	14.6%	2,027	6.0%	8.9%	17.4%
Middle	67	41.1%	45.5%	11,574	34.5%	38.9%	43.0%
Upper	81	49.7%	37.6%	19,874	59.3%	50.7%	35.2%
Unknown	0	0.0%	0.2%	0	0.0%	0.1%	0.2%
TOTAL	163	100.0%	100.0%	33,529	100.0%	100.0%	100.0%
Home Improvement							
Low	1	1.2%	1.4%	15	0.2%	0.7%	4.2%
Moderate	7	8.1%	10.1%	361	5.8%	7.1%	17.4%
Middle	32	37.2%	39.4%	1,585	25.5%	32.4%	43.0%
Upper	46	53.5%	49.0%	4,262	68.5%	59.6%	35.2%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.2%
TOTAL	86	100.0%	100.0%	6,223	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.2%	0	0.0%	0.7%	4.2%
Moderate	9	6.8%	8.2%	386	3.1%	4.8%	17.4%
Middle	43	32.6%	38.1%	3,448	27.3%	30.1%	43.0%
Upper	80	60.6%	52.5%	8,819	69.7%	64.3%	35.2%
Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.2%
TOTAL	132	100.0%	100.0%	12,653	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.4%	0	0.0%	1.3%	4.2%
Moderate	0	0.0%	11.9%	0	0.0%	6.8%	17.4%
Middle	1	25.0%	46.0%	50	4.7%	33.6%	43.0%
Upper	3	75.0%	39.7%	1,004	95.3%	58.2%	35.2%
Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.2%
TOTAL	4	100.0%	100.0%	1,054	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	7.4%	0	0.0%	4.0%	4.2%
Moderate	0	0.0%	33.0%	0	0.0%	25.7%	17.4%
Middle	0	0.0%	43.4%	0	0.0%	47.4%	43.0%
Upper	0	0.0%	15.7%	0	0.0%	22.7%	35.2%
Unknown	0	0.0%	0.4%	0	0.0%	0.2%	0.2%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	10.2%	0	0.0%	9.4%	11.1%
Moderate	1	33.3%	31.3%	1,103	38.2%	13.5%	19.2%
Middle	1	33.3%	38.8%	904	31.3%	46.9%	40.2%
Upper	1	33.3%	18.5%	882	30.5%	29.2%	27.7%
Unknown	0	0.0%	1.2%	0	0.0%	1.1%	1.7%
TOTAL	3	100.0%	100.0%	2,889	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner- Occupied Units
Low	12	1.9%	2.7%	1,176	1.0%	2.2%	4.2%
Moderate	59	9.5%	15.9%	8,358	7.2%	10.2%	17.4%
Middle	228	36.6%	44.7%	35,765	30.8%	40.3%	43.0%
Upper	322	51.7%	36.5%	70,461	60.6%	47.1%	35.2%
Unknown	2	0.3%	0.2%	525	0.5%	0.2%	0.2%
TOTAL	623	100.0%	100.0%	116,285	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	44	14.5%	10.8%	5,626	7.7%	5.6%	21.6%
Moderate	71	23.4%	20.1%	14,202	19.4%	14.6%	17.4%
Middle	72	23.8%	18.5%	16,005	21.8%	17.9%	20.0%
Upper	105	34.7%	27.2%	35,260	48.1%	39.7%	40.9%
Unknown	11	3.6%	23.4%	2,259	3.1%	22.3%	0.0%
TOTAL	303	100.0%	100.0%	73,352	100.0%	100.0%	100.0%
Refinance							
Low	58	9.7%	6.7%	5,899	5.1%	3.4%	21.6%
Moderate	120	20.1%	15.7%	17,103	14.7%	10.7%	17.4%
Middle	139	23.3%	20.2%	24,085	20.7%	17.2%	20.0%
Upper	241	40.4%	34.1%	60,771	52.3%	45.0%	40.9%
Unknown	38	6.4%	23.3%	8,389	7.2%	23.7%	0.0%
TOTAL	596	100.0%	100.0%	116,247	100.0%	100.0%	100.0%
Home Improvement							
Low	8	14.0%	7.4%	282	9.3%	4.2%	21.6%
Moderate	9	15.8%	15.1%	254	8.4%	10.7%	17.4%
Middle	16	28.1%	22.6%	904	29.9%	19.3%	20.0%
Upper	21	36.8%	49.9%	1,499	49.6%	57.8%	40.9%
Unknown	3	5.3%	5.0%	86	2.8%	8.1%	0.0%
TOTAL	57	100.0%	100.0%	3,025	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	7	4.3%	6.6%	448	3.1%	3.0%	21.6%
Moderate	30	18.5%	15.1%	1,779	12.2%	8.4%	17.4%
Middle	49	30.2%	20.8%	3,440	23.6%	14.5%	20.0%
Upper	74	45.7%	52.9%	8,842	60.6%	70.8%	40.9%
Unknown	2	1.2%	4.6%	90	0.6%	3.2%	0.0%
TOTAL	162	100.0%	100.0%	14,599	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	11.4%	0	0.0%	5.4%	21.6%
Moderate	0	0.0%	17.2%	0	0.0%	11.9%	17.4%
Middle	0	0.0%	22.6%	0	0.0%	14.7%	20.0%
Upper	0	0.0%	40.7%	0	0.0%	56.5%	40.9%
Unknown	0	0.0%	8.0%	0	0.0%	11.5%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	2.7%	0	0.0%	2.0%	21.6%
Moderate	0	0.0%	1.6%	0	0.0%	1.8%	17.4%
Middle	0	0.0%	0.9%	0	0.0%	1.4%	20.0%
Upper	0	0.0%	0.6%	0	0.0%	0.8%	40.9%
Unknown	0	0.0%	94.2%	0	0.0%	93.9%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.1%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.6%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.7%	0	0.0%	0.1%	N/A
Upper	0	0.0%	3.8%	0	0.0%	0.7%	N/A
Unknown	3	100.0%	94.7%	883	100.0%	99.1%	N/A
TOTAL	3	100.0%	100.0%	883	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	117	10.4%	8.2%	12,255	5.9%	4.1%	21.6%
Moderate	230	20.5%	17.2%	33,338	16.0%	11.8%	17.4%
Middle	276	24.6%	19.4%	44,434	21.4%	16.7%	20.0%
Upper	441	39.3%	31.8%	106,372	51.1%	41.3%	40.9%
Unknown	57	5.1%	23.3%	11,707	5.6%	26.1%	0.0%
TOTAL	1,121	100.0%	100.0%	208,106	100.0%	100.0%	100.0%

Source: 2021 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	30	12.8%	11.6%	3,970	6.6%	5.8%	20.8%
Moderate	51	21.7%	20.6%	10,116	16.9%	15.2%	17.9%
Middle	68	28.9%	18.8%	15,900	26.5%	18.4%	21.1%
Upper	77	32.8%	26.1%	28,054	46.8%	39.0%	40.2%
Unknown	9	3.8%	22.9%	1,897	3.2%	21.6%	0.0%
TOTAL	235	100.0%	100.0%	59,937	100.0%	100.0%	100.0%
Refinance							
Low	24	14.7%	13.0%	2,460	7.3%	7.1%	20.8%
Moderate	31	19.0%	22.0%	4,400	13.1%	16.3%	17.9%
Middle	47	28.8%	21.3%	8,653	25.8%	19.8%	21.1%
Upper	55	33.7%	26.6%	16,061	47.9%	39.1%	40.2%
Unknown	6	3.7%	17.0%	1,955	5.8%	17.7%	0.0%
TOTAL	163	100.0%	100.0%	33,529	100.0%	100.0%	100.0%
Home Improvement							
Low	9	10.5%	9.1%	398	6.4%	5.7%	20.8%
Moderate	15	17.4%	16.6%	706	11.3%	11.9%	17.9%
Middle	21	24.4%	23.0%	1,452	23.3%	19.1%	21.1%
Upper	37	43.0%	47.8%	3,406	54.7%	58.9%	40.2%
Unknown	4	4.7%	3.5%	261	4.2%	4.4%	0.0%
TOTAL	86	100.0%	100.0%	6,223	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	17	12.9%	9.1%	1,272	10.1%	5.1%	20.8%
Moderate	28	21.2%	16.1%	2,127	16.8%	10.5%	17.9%
Middle	22	16.7%	23.7%	1,499	11.8%	17.9%	21.1%
Upper	62	47.0%	47.0%	7,658	60.5%	62.3%	40.2%
Unknown	3	2.3%	4.1%	97	0.8%	4.1%	0.0%
TOTAL	132	100.0%	100.0%	12,653	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	25.0%	12.6%	50	4.7%	6.7%	20.8%
Moderate	0	0.0%	18.9%	0	0.0%	10.3%	17.9%
Middle	2	50.0%	23.2%	585	55.5%	16.4%	21.1%
Upper	1	25.0%	40.1%	419	39.8%	59.8%	40.2%
Unknown	0	0.0%	5.3%	0	0.0%	6.7%	0.0%
TOTAL	4	100.0%	100.0%	1,054	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	3.8%	0	0.0%	3.1%	20.8%
Moderate	0	0.0%	1.4%	0	0.0%	2.3%	17.9%
Middle	0	0.0%	0.3%	0	0.0%	0.5%	21.1%
Upper	0	0.0%	0.1%	0	0.0%	0.0%	40.2%
Unknown	0	0.0%	94.4%	0	0.0%	94.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.2%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.2%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.5%	0	0.0%	0.0%	N/A
Upper	0	0.0%	2.0%	0	0.0%	0.3%	N/A
Unknown	3	100.0%	97.3%	2,889	100.0%	99.6%	N/A
TOTAL	3	100.0%	100.0%	2,889	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	81	13.0%	11.6%	8,150	7.0%	5.6%	20.8%
Moderate	125	20.1%	20.2%	17,349	14.9%	13.9%	17.9%
Middle	160	25.7%	19.8%	28,089	24.2%	17.1%	21.1%
Upper	232	37.2%	28.5%	55,598	47.8%	36.6%	40.2%
Unknown	25	4.0%	19.9%	7,099	6.1%	26.8%	0.0%
TOTAL	623	100.0%	100.0%	116,285	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	51	7.1%	5.7%	\$5,557	7.9%	6.1%	6.2%
Moderate	124	17.3%	17.9%	\$13,946	19.8%	18.8%	19.5%
Middle	238	33.2%	36.5%	\$23,145	32.8%	33.6%	36.7%
Upper	298	41.6%	38.8%	\$27,289	38.7%	39.5%	36.8%
Unknown	5	0.7%	1.1%	\$638	0.9%	2.0%	0.8%
TOTAL	716	100.0%	100.0%	\$70,575	100.0%	100.0%	100.0%

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	19	8.8%	5.6%	\$3,790	8.2%	6.8%	6.3%
Moderate	34	15.7%	15.1%	\$9,746	21.1%	14.9%	17.0%
Middle	79	36.4%	39.0%	\$17,864	38.7%	36.5%	38.9%
Upper	80	36.9%	39.2%	\$13,462	29.2%	39.8%	36.9%
Unknown	5	2.3%	1.2%	\$1,283	2.8%	2.0%	0.9%
TOTAL	217	100.0%	100.0%	\$46,145	100.0%	100.0%	100.0%

*Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey*
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	500	69.8%	50.9%	\$21,141	30.0%	30.1%	90.2%
	Over \$1 Million/Unknown	216	30.2%	49.1%	\$49,434	70.0%	69.9%	9.8%
	TOTAL	716	100.0%	100.0%	\$70,575	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	540	75.4%	89.5%	\$13,500	19.1%	28.1%	
	\$100,001-\$250,000	98	13.7%	5.3%	\$16,883	23.9%	17.2%	
	\$250,001-\$1 Million	78	10.9%	5.3%	\$40,192	56.9%	54.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	716	100.0%	100.0%	\$70,575	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	459	91.8%		\$9,715	46.0%		
	\$100,001-\$250,000	23	4.6%		\$3,564	16.9%		
	\$250,001-\$1 Million	18	3.6%		\$7,862	37.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	500	100.0%		\$21,141	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	63	29.0%	53.4%	\$7,669	16.6%	30.5%	90.5%
	Over \$1 Million/ Unknown	154	71.0%	46.6%	\$38,476	83.4%	69.5%	9.5%
	TOTAL	217	100.0%	100.0%	\$46,145	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	112	51.6%	92.2%	\$5,679	12.3%	31.0%	
	\$100,001–\$250,000	49	22.6%	3.7%	\$9,151	19.8%	15.5%	
	\$250,001–\$1 Million	56	25.8%	4.0%	\$31,315	67.9%	53.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	217	100.0%	100.0%	\$46,145	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	41	65.1%		\$1,946	25.4%		
	\$100,001–\$250,000	15	23.8%		\$2,586	33.7%		
	\$250,001–\$1 Million	7	11.1%		\$3,137	40.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	63	100.0%		\$7,669	100.0%		

Los Angeles-Long Beach, California Combined Statistical Area

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	2.7%	0	0.0%	1.9%	2.6%
Moderate	11	22.0%	18.4%	3,596	11.1%	13.1%	18.6%
Middle	15	30.0%	31.4%	5,979	18.4%	25.4%	30.8%
Upper	24	48.0%	46.9%	22,851	70.5%	58.9%	47.9%
Unknown	0	0.0%	0.6%	0	0.0%	0.8%	0.1%
TOTAL	50	100.0%	100.0%	32,426	100.0%	100.0%	100.0%
Refinance							
Low	8	2.0%	2.1%	3,009	1.7%	1.6%	2.6%
Moderate	54	13.5%	16.1%	18,078	10.5%	12.1%	18.6%
Middle	97	24.3%	30.4%	31,208	18.1%	25.1%	30.8%
Upper	240	60.2%	51.2%	120,215	69.7%	60.8%	47.9%
Unknown	0	0.0%	0.2%	0	0.0%	0.3%	0.1%
TOTAL	399	100.0%	100.0%	172,510	100.0%	100.0%	100.0%
Home Improvement							
Low	1	1.4%	1.2%	250	1.6%	1.1%	2.6%
Moderate	2	2.9%	11.9%	650	4.3%	10.3%	18.6%
Middle	17	24.6%	27.1%	2,791	18.4%	23.0%	30.8%
Upper	49	71.0%	59.6%	11,513	75.7%	65.3%	47.9%
Unknown	0	0.0%	0.2%	0	0.0%	0.3%	0.1%
TOTAL	69	100.0%	100.0%	15,204	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	6	1.7%	0.8%	621	0.8%	0.6%	2.6%
Moderate	28	7.8%	8.7%	4,367	5.5%	6.0%	18.6%
Middle	74	20.6%	24.3%	12,226	15.3%	17.2%	30.8%
Upper	251	69.7%	66.0%	62,306	78.1%	76.0%	47.9%
Unknown	1	0.3%	0.2%	250	0.3%	0.3%	0.1%
TOTAL	360	100.0%	100.0%	79,770	100.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	0	0.0%	1.5%	0	0.0%	0.6%	2.6%
Moderate	0	0.0%	13.4%	0	0.0%	5.2%	18.6%
Middle	0	0.0%	25.9%	0	0.0%	12.2%	30.8%
Upper	1	100.0%	58.9%	25	100.0%	81.7%	47.9%
Unknown	0	0.0%	0.3%	0	0.0%	0.3%	0.1%
TOTAL	1	100.0%	100.0%	25	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	4.6%	0	0.0%	3.6%	2.6%
Moderate	0	0.0%	28.0%	0	0.0%	21.1%	18.6%
Middle	0	0.0%	36.8%	0	0.0%	37.1%	30.8%
Upper	0	0.0%	30.5%	0	0.0%	38.1%	47.9%
Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.1%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	14.9%	0	0.0%	11.9%	12.1%
Moderate	2	66.7%	38.0%	12,050	92.7%	30.8%	32.6%
Middle	1	33.3%	22.5%	955	7.3%	28.3%	24.8%
Upper	0	0.0%	23.9%	0	0.0%	28.0%	29.6%
Unknown	0	0.0%	0.6%	0	0.0%	1.0%	1.0%
TOTAL	3	100.0%	100.0%	13,005	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner- Occupied Units
Low	15	1.7%	2.3%	3,880	1.2%	2.2%	2.6%
Moderate	97	11.0%	16.6%	38,741	12.4%	13.2%	18.6%
Middle	204	23.1%	30.5%	53,159	17.0%	25.2%	30.8%
Upper	565	64.1%	50.3%	216,910	69.3%	58.9%	47.9%
Unknown	1	0.1%	0.3%	250	0.1%	0.5%	0.1%
TOTAL	882	100.0%	100.0%	312,940	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	2.1%	0	0.0%	1.4%	1.6%
Moderate	6	15.0%	19.1%	2,830	12.6%	13.3%	18.3%
Middle	15	37.5%	34.8%	6,423	28.7%	28.7%	34.1%
Upper	18	45.0%	43.3%	12,907	57.7%	55.9%	45.6%
Unknown	1	2.5%	0.7%	216	1.0%	0.7%	0.4%
TOTAL	40	100.0%	100.0%	22,376	100.0%	100.0%	100.0%
Refinance							
Low	1	0.5%	1.8%	405	0.4%	1.3%	1.6%
Moderate	19	9.6%	18.5%	4,849	4.8%	12.9%	18.3%
Middle	51	25.9%	34.2%	19,027	18.9%	26.8%	34.1%
Upper	125	63.5%	45.0%	75,864	75.3%	58.5%	45.6%
Unknown	1	0.5%	0.5%	609	0.6%	0.5%	0.4%
TOTAL	197	100.0%	100.0%	100,754	100.0%	100.0%	100.0%
Home Improvement							
Low	1	0.8%	0.8%	60	0.2%	0.7%	1.6%
Moderate	5	4.2%	11.2%	638	2.5%	8.5%	18.3%
Middle	48	40.3%	31.2%	10,251	40.7%	24.8%	34.1%
Upper	65	54.6%	56.4%	14,210	56.5%	65.4%	45.6%
Unknown	0	0.0%	0.4%	0	0.0%	0.5%	0.4%
TOTAL	119	100.0%	100.0%	25,159	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	4	0.9%	0.7%	832	0.8%	0.5%	1.6%
Moderate	33	7.7%	10.4%	6,198	6.0%	6.4%	18.3%
Middle	109	25.4%	29.5%	22,037	21.5%	21.5%	34.1%
Upper	279	65.0%	59.0%	72,450	70.5%	71.3%	45.6%
Unknown	4	0.9%	0.4%	1,180	1.1%	0.4%	0.4%
TOTAL	429	100.0%	100.0%	102,697	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.1%	0	0.0%	0.5%	1.6%
Moderate	2	50.0%	13.6%	1,048	58.8%	4.9%	18.3%
Middle	1	25.0%	28.8%	650	36.5%	12.3%	34.1%
Upper	1	25.0%	55.8%	85	4.8%	81.3%	45.6%
Unknown	0	0.0%	0.7%	0	0.0%	1.0%	0.4%
TOTAL	4	100.0%	100.0%	1,783	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	3.0%	0	0.0%	2.0%	1.6%
Moderate	0	0.0%	30.1%	0	0.0%	34.7%	18.3%
Middle	0	0.0%	39.1%	0	0.0%	32.7%	34.1%
Upper	0	0.0%	27.4%	0	0.0%	30.2%	45.6%
Unknown	0	0.0%	0.5%	0	0.0%	0.4%	0.4%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	11.2%	0	0.0%	7.8%	8.6%
Moderate	0	0.0%	38.4%	0	0.0%	29.5%	31.5%
Middle	0	0.0%	25.4%	0	0.0%	29.2%	29.0%
Upper	1	100.0%	23.0%	2,908	100.0%	31.3%	28.4%
Unknown	0	0.0%	2.1%	0	0.0%	2.2%	2.6%
TOTAL	1	100.0%	100.0%	2,908	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner- Occupied Units
Low	6	0.8%	1.9%	1,297	0.5%	2.0%	1.6%
Moderate	65	8.2%	18.1%	15,563	6.1%	14.5%	18.3%
Middle	224	28.4%	33.8%	58,388	22.8%	27.5%	34.1%
Upper	489	61.9%	45.6%	178,424	69.8%	55.2%	45.6%
Unknown	6	0.8%	0.6%	2,005	0.8%	0.8%	0.4%
TOTAL	790	100.0%	100.0%	255,677	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	2.0%	1.8%	218	0.7%	1.1%	23.9%
Moderate	5	10.0%	5.7%	1,642	5.1%	2.7%	16.5%
Middle	14	28.0%	17.0%	6,317	19.5%	11.4%	17.6%
Upper	30	60.0%	57.0%	24,249	74.8%	66.9%	42.0%
Unknown	0	0.0%	18.5%	0	0.0%	17.8%	0.0%
TOTAL	50	100.0%	100.0%	32,426	100.0%	100.0%	100.0%
Refinance							
Low	11	2.8%	3.5%	1,972	1.1%	2.1%	23.9%
Moderate	37	9.3%	9.7%	9,714	5.6%	5.9%	16.5%
Middle	78	19.5%	18.6%	24,480	14.2%	14.4%	17.6%
Upper	268	67.2%	49.8%	134,354	77.9%	59.2%	42.0%
Unknown	5	1.3%	18.5%	1,990	1.2%	18.4%	0.0%
TOTAL	399	100.0%	100.0%	172,510	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	4.2%	0	0.0%	3.5%	23.9%
Moderate	3	4.3%	6.6%	303	2.0%	4.8%	16.5%
Middle	9	13.0%	14.8%	1,522	10.0%	11.5%	17.6%
Upper	57	82.6%	68.2%	13,379	88.0%	69.5%	42.0%
Unknown	0	0.0%	6.1%	0	0.0%	10.8%	0.0%
TOTAL	69	100.0%	100.0%	15,204	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	0.3%	4.0%	123	0.2%	4.7%	23.9%
Moderate	7	1.9%	4.6%	719	0.9%	2.5%	16.5%
Middle	35	9.7%	12.1%	4,147	5.2%	6.7%	17.6%
Upper	314	87.2%	72.6%	74,521	93.4%	76.0%	42.0%
Unknown	3	0.8%	6.7%	260	0.3%	10.1%	0.0%
TOTAL	360	100.0%	100.0%	79,770	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	5.6%	0	0.0%	2.7%	23.9%
Moderate	0	0.0%	8.4%	0	0.0%	2.7%	16.5%
Middle	1	100.0%	13.4%	25	100.0%	6.1%	17.6%
Upper	0	0.0%	60.5%	0	0.0%	67.4%	42.0%
Unknown	0	0.0%	12.0%	0	0.0%	21.0%	0.0%
TOTAL	1	100.0%	100.0%	25	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.1%	0	0.0%	0.0%	23.9%
Moderate	0	0.0%	0.5%	0	0.0%	0.1%	16.5%
Middle	0	0.0%	0.2%	0	0.0%	0.1%	17.6%
Upper	0	0.0%	0.5%	0	0.0%	0.2%	42.0%
Unknown	0	0.0%	98.7%	0	0.0%	99.5%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Upper	0	0.0%	0.3%	0	0.0%	0.1%	N/A
Unknown	3	100.0%	99.7%	13,005	100.0%	99.9%	N/A
TOTAL	3	100.0%	100.0%	13,005	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	13	1.5%	3.1%	2,313	0.7%	1.8%	23.9%
Moderate	52	5.9%	8.5%	12,378	4.0%	4.6%	16.5%
Middle	137	15.5%	17.8%	36,491	11.7%	12.6%	17.6%
Upper	669	75.9%	51.7%	246,503	78.8%	58.7%	42.0%
Unknown	11	1.2%	18.9%	15,255	4.9%	22.3%	0.0%
TOTAL	882	100.0%	100.0%	312,940	100.0%	100.0%	100.0%

Source: 2021 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.6%	0	0.0%	1.0%	23.1%
Moderate	2	5.0%	4.9%	450	2.0%	2.2%	16.7%
Middle	10	25.0%	15.3%	3,354	15.0%	9.8%	18.4%
Upper	28	70.0%	57.4%	18,572	83.0%	66.5%	41.7%
Unknown	0	0.0%	20.9%	0	0.0%	20.5%	0.0%
TOTAL	40	100.0%	100.0%	22,376	100.0%	100.0%	100.0%
Refinance							
Low	2	1.0%	7.8%	307	0.3%	5.2%	23.1%
Moderate	14	7.1%	12.8%	4,601	4.6%	7.5%	16.7%
Middle	24	12.2%	19.9%	8,349	8.3%	14.5%	18.4%
Upper	153	77.7%	43.5%	85,928	85.3%	54.2%	41.7%
Unknown	4	2.0%	15.9%	1,569	1.6%	18.6%	0.0%
TOTAL	197	100.0%	100.0%	100,754	100.0%	100.0%	100.0%
Home Improvement							
Low	2	1.7%	2.5%	175	0.7%	2.6%	23.1%
Moderate	7	5.9%	7.2%	552	2.2%	4.1%	16.7%
Middle	20	16.8%	18.0%	2,626	10.4%	11.9%	18.4%
Upper	89	74.8%	66.4%	21,718	86.3%	72.9%	41.7%
Unknown	1	0.8%	5.9%	88	0.3%	8.5%	0.0%
TOTAL	119	100.0%	100.0%	25,159	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	6	1.4%	3.3%	478	0.5%	4.3%	23.1%
Moderate	22	5.1%	5.6%	2,111	2.1%	2.9%	16.7%
Middle	66	15.4%	15.9%	9,394	9.1%	8.6%	18.4%
Upper	335	78.1%	65.3%	90,714	88.3%	72.8%	41.7%
Unknown	0	0.0%	9.9%	0	0.0%	11.4%	0.0%
TOTAL	429	100.0%	100.0%	102,697	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	4.9%	0	0.0%	2.4%	23.1%
Moderate	1	25.0%	8.4%	85	4.8%	2.6%	16.7%
Middle	0	0.0%	14.9%	0	0.0%	4.1%	18.4%
Upper	3	75.0%	58.1%	1,698	95.2%	67.5%	41.7%
Unknown	0	0.0%	13.7%	0	0.0%	23.4%	0.0%
TOTAL	4	100.0%	100.0%	1,783	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.1%	0	0.0%	0.0%	23.1%
Moderate	0	0.0%	0.3%	0	0.0%	0.2%	16.7%
Middle	0	0.0%	0.2%	0	0.0%	0.1%	18.4%
Upper	0	0.0%	0.1%	0	0.0%	0.0%	41.7%
Unknown	0	0.0%	99.4%	0	0.0%	99.7%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Upper	0	0.0%	0.2%	0	0.0%	0.1%	N/A
Unknown	1	100.0%	99.8%	2,908	100.0%	99.9%	N/A
TOTAL	1	100.0%	100.0%	2,908	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	10	1.3%	4.3%	960	0.4%	2.5%	23.1%
Moderate	46	5.8%	8.3%	7,799	3.1%	3.8%	16.7%
Middle	120	15.2%	17.1%	23,723	9.3%	10.3%	18.4%
Upper	608	77.0%	51.7%	218,630	85.5%	55.5%	41.7%
Unknown	6	0.8%	18.5%	4,565	1.8%	27.9%	0.0%
TOTAL	790	100.0%	100.0%	255,677	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$(000s)	\$ %	\$ %	
Low	77	4.8%	4.6%	\$12,634	7.4%	5.5%	4.9%
Moderate	281	17.4%	20.5%	\$37,729	22.1%	21.7%	20.8%
Middle	452	28.1%	27.5%	\$52,827	30.9%	28.9%	27.9%
Upper	780	48.4%	45.8%	\$64,222	37.6%	41.5%	44.9%
Unknown	21	1.3%	1.7%	\$3,592	2.1%	2.3%	1.4%
TOTAL	1,611	100.0%	100.0%	\$171,004	100.0%	100.0%	100.0%

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	14	3.0%	3.0%	\$3,525	3.5%	3.6%	3.3%
Moderate	104	22.1%	20.0%	\$28,596	28.1%	21.5%	20.1%
Middle	161	34.3%	30.8%	\$33,389	32.9%	30.8%	30.6%
Upper	180	38.3%	44.1%	\$34,024	33.5%	41.1%	43.9%
Unknown	11	2.3%	2.1%	\$2,084	2.1%	3.0%	2.1%
TOTAL	470	100.0%	100.0%	\$101,618	100.0%	100.0%	100.0%

*Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.*

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	1,073	66.6%	45.5%	\$39,151	22.9%	23.6%	92.1%
	Over \$1 Million/ Unknown	538	33.4%	54.5%	\$131,853	77.1%	76.4%	7.9%
	TOTAL	1,611	100.0%	100.0%	\$171,004	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	1,230	76.4%	93.8%	\$32,287	18.9%	41.4%	
	\$100,001–\$250,000	194	12.0%	3.6%	\$33,205	19.4%	17.3%	
	\$250,001– \$1 Million	187	11.6%	2.6%	\$105,512	61.7%	41.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	1,611	100.0%	100.0%	\$171,004	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	1,016	94.7%		\$21,694	55.4%		
	\$100,001–\$250,000	36	3.4%		\$5,504	14.1%		
	\$250,001– \$1 Million	21	2.0%		\$11,953	30.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	1,073	100.0%		\$39,151	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	158	33.6%	52.0%	\$13,808	13.6%	32.2%	92.1%
	Over \$1 Million/ Unknown	312	66.4%	48.0%	\$87,810	86.4%	67.8%	7.9%
	TOTAL	470	100.0%	100.0%	\$101,618	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	280	59.6%	96.2%	\$14,454	14.2%	50.9%	
	\$100,001– \$250,000	66	14.0%	2.3%	\$12,786	12.6%	14.2%	
	\$250,001– \$1 Million	124	26.4%	1.6%	\$74,378	73.2%	34.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	470	100.0%	100.0%	\$101,618	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	135	85.4%		\$6,268	45.4%		
	\$100,001– \$250,000	12	7.6%		\$1,791	13.0%		
	\$250,001– \$1 Million	11	7.0%		\$5,749	41.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	158	100.0%		\$13,808	100.0%		

San Jose-San Francisco-Oakland, California Combined Statistical Area

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	2	4.3%	5.2%	414	1.1%	3.2%	4.4%
Moderate	10	21.3%	18.1%	4,607	12.3%	12.7%	16.7%
Middle	15	31.9%	36.4%	8,863	23.6%	31.6%	35.4%
Upper	20	42.6%	40.0%	23,601	63.0%	52.2%	43.4%
Unknown	0	0.0%	0.3%	0	0.0%	0.3%	0.1%
TOTAL	47	100.0%	100.0%	37,485	100.0%	100.0%	100.0%
Refinance							
Low	28	9.6%	4.1%	10,016	7.8%	2.9%	4.4%
Moderate	49	16.7%	15.6%	18,971	14.8%	11.8%	16.7%
Middle	144	49.1%	35.4%	63,313	49.4%	31.4%	35.4%
Upper	72	24.6%	44.7%	35,865	28.0%	53.8%	43.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
TOTAL	293	100.0%	100.0%	128,165	100.0%	100.0%	100.0%
Home Improvement							
Low	1	4.5%	2.9%	100	2.5%	2.3%	4.4%
Moderate	4	18.2%	11.7%	677	16.8%	9.1%	16.7%
Middle	10	45.5%	35.0%	1,735	42.9%	31.1%	35.4%
Upper	7	31.8%	50.3%	1,529	37.8%	57.5%	43.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
TOTAL	22	100.0%	100.0%	4,041	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	1.0%	2.2%	100	0.4%	1.5%	4.4%
Moderate	7	7.2%	11.1%	861	3.6%	7.7%	16.7%
Middle	42	43.3%	33.3%	10,326	43.0%	27.6%	35.4%
Upper	47	48.5%	53.3%	12,716	53.0%	63.2%	43.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
TOTAL	97	100.0%	100.0%	24,003	100.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	0	0.0%	3.6%	0	0.0%	1.5%	4.4%
Moderate	0	0.0%	13.2%	0	0.0%	5.9%	16.7%
Middle	0	0.0%	30.8%	0	0.0%	18.5%	35.4%
Upper	1	100.0%	52.2%	548	100.0%	74.0%	43.4%
Unknown	0	0.0%	0.2%	0	0.0%	0.1%	0.1%
TOTAL	1	100.0%	100.0%	548	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	7.3%	0	0.0%	5.8%	4.4%
Moderate	0	0.0%	22.5%	0	0.0%	20.8%	16.7%
Middle	0	0.0%	36.4%	0	0.0%	31.5%	35.4%
Upper	0	0.0%	33.7%	0	0.0%	41.9%	43.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	18.3%	0	0.0%	12.9%	17.5%
Moderate	1	100.0%	26.9%	2,500	100.0%	32.3%	24.1%
Middle	0	0.0%	29.6%	0	0.0%	27.1%	31.1%
Upper	0	0.0%	24.2%	0	0.0%	27.1%	26.0%
Unknown	0	0.0%	1.0%	0	0.0%	0.6%	1.3%
TOTAL	1	100.0%	100.0%	2,500	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	32	6.9%	4.3%	10,630	5.4%	3.2%	4.4%
Moderate	71	15.4%	16.0%	27,616	14.0%	12.3%	16.7%
Middle	211	45.8%	35.5%	84,237	42.8%	31.2%	35.4%
Upper	147	31.9%	44.0%	74,259	37.7%	53.1%	43.4%
Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.1%
TOTAL	461	100.0%	100.0%	196,742	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	2.1%	3.8%	960	2.1%	2.2%	3.2%
Moderate	14	29.2%	19.8%	8,958	19.8%	13.9%	18.0%
Middle	17	35.4%	41.4%	15,276	33.7%	36.3%	38.7%
Upper	16	33.3%	34.3%	20,160	44.5%	46.9%	39.6%
Unknown	0	0.0%	0.7%	0	0.0%	0.6%	0.6%
TOTAL	48	100.0%	100.0%	45,354	100.0%	100.0%	100.0%
Refinance							
Low	2	2.9%	3.4%	855	2.4%	2.1%	3.2%
Moderate	22	31.4%	18.2%	9,685	26.8%	12.5%	18.0%
Middle	24	34.3%	37.5%	12,725	35.1%	31.2%	38.7%
Upper	22	31.4%	40.2%	12,939	35.7%	53.5%	39.6%
Unknown	0	0.0%	0.6%	0	0.0%	0.6%	0.6%
TOTAL	70	100.0%	100.0%	36,204	100.0%	100.0%	100.0%
Home Improvement							
Low	2	2.6%	1.8%	190	1.1%	1.2%	3.2%
Moderate	16	20.8%	13.5%	3,063	17.0%	9.6%	18.0%
Middle	40	51.9%	38.6%	8,299	46.0%	32.5%	38.7%
Upper	19	24.7%	45.8%	6,488	36.0%	56.3%	39.6%
Unknown	0	0.0%	0.4%	0	0.0%	0.4%	0.6%
TOTAL	77	100.0%	100.0%	18,040	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	4	6.7%	1.9%	412	2.4%	1.0%	3.2%
Moderate	7	11.7%	13.0%	1,650	9.6%	8.4%	18.0%
Middle	24	40.0%	37.5%	6,550	38.1%	29.6%	38.7%
Upper	25	41.7%	47.3%	8,580	49.9%	60.6%	39.6%
Unknown	0	0.0%	0.3%	0	0.0%	0.3%	0.6%
TOTAL	60	100.0%	100.0%	17,192	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.3%	0	0.0%	0.8%	3.2%
Moderate	1	100.0%	15.2%	470	100.0%	5.3%	18.0%
Middle	0	0.0%	36.6%	0	0.0%	18.7%	38.7%
Upper	0	0.0%	45.5%	0	0.0%	74.5%	39.6%
Unknown	0	0.0%	0.3%	0	0.0%	0.7%	0.6%
TOTAL	1	100.0%	100.0%	470	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	4.3%	0	0.0%	2.6%	3.2%
Moderate	0	0.0%	21.6%	0	0.0%	16.1%	18.0%
Middle	0	0.0%	48.2%	0	0.0%	45.1%	38.7%
Upper	0	0.0%	24.8%	0	0.0%	35.8%	39.6%
Unknown	0	0.0%	1.1%	0	0.0%	0.4%	0.6%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	12.3%	0	0.0%	11.2%	11.8%
Moderate	0	0.0%	27.6%	0	0.0%	23.2%	22.4%
Middle	0	0.0%	29.1%	0	0.0%	37.7%	34.7%
Upper	0	0.0%	27.6%	0	0.0%	25.5%	26.9%
Unknown	1	100.0%	3.4%	500	100.0%	2.4%	4.3%
TOTAL	1	100.0%	100.0%	500	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner- Occupied Units
Low	9	3.5%	3.4%	2,417	2.1%	2.7%	3.2%
Moderate	60	23.3%	18.1%	23,826	20.2%	13.6%	18.0%
Middle	105	40.9%	39.2%	42,850	36.4%	34.0%	38.7%
Upper	82	31.9%	38.6%	48,167	40.9%	49.0%	39.6%
Unknown	1	0.4%	0.6%	500	0.4%	0.7%	0.6%
TOTAL	257	100.0%	100.0%	117,760	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	2	4.3%	1.8%	635	1.7%	0.7%	24.1%
Moderate	8	17.0%	9.0%	3,001	8.0%	4.4%	15.9%
Middle	15	31.9%	19.0%	7,789	20.8%	12.8%	18.3%
Upper	22	46.8%	59.6%	26,060	69.5%	72.4%	41.7%
Unknown	0	0.0%	10.6%	0	0.0%	9.7%	0.0%
TOTAL	47	100.0%	100.0%	37,485	100.0%	100.0%	100.0%
Refinance							
Low	20	6.8%	6.0%	4,611	3.6%	3.3%	24.1%
Moderate	67	22.9%	13.7%	27,076	21.1%	8.7%	15.9%
Middle	75	25.6%	20.6%	32,651	25.5%	16.6%	18.3%
Upper	126	43.0%	48.2%	61,559	48.0%	59.9%	41.7%
Unknown	5	1.7%	11.5%	2,268	1.8%	11.4%	0.0%
TOTAL	293	100.0%	100.0%	128,165	100.0%	100.0%	100.0%
Home Improvement							
Low	1	4.5%	4.6%	175	4.3%	3.3%	24.1%
Moderate	5	22.7%	10.2%	570	14.1%	7.2%	15.9%
Middle	6	27.3%	20.5%	691	17.1%	16.3%	18.3%
Upper	10	45.5%	61.1%	2,605	64.5%	67.1%	41.7%
Unknown	0	0.0%	3.7%	0	0.0%	6.0%	0.0%
TOTAL	22	100.0%	100.0%	4,041	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.4%	0	0.0%	5.0%	24.1%
Moderate	4	4.1%	8.3%	530	2.2%	4.3%	15.9%
Middle	20	20.6%	18.8%	2,871	12.0%	12.3%	18.3%
Upper	70	72.2%	62.9%	19,789	82.4%	69.9%	41.7%
Unknown	3	3.1%	5.7%	813	3.4%	8.4%	0.0%
TOTAL	97	100.0%	100.0%	24,003	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	7.0%	0	0.0%	2.9%	24.1%
Moderate	0	0.0%	11.1%	0	0.0%	4.0%	15.9%
Middle	1	100.0%	17.0%	548	100.0%	7.5%	18.3%
Upper	0	0.0%	58.5%	0	0.0%	71.3%	41.7%
Unknown	0	0.0%	6.4%	0	0.0%	14.3%	0.0%
TOTAL	1	100.0%	100.0%	548	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	1.0%	0	0.0%	0.1%	24.1%
Moderate	0	0.0%	0.8%	0	0.0%	0.7%	15.9%
Middle	0	0.0%	0.1%	0	0.0%	0.2%	18.3%
Upper	0	0.0%	0.4%	0	0.0%	0.3%	41.7%
Unknown	0	0.0%	97.6%	0	0.0%	98.7%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.1%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Upper	0	0.0%	0.1%	0	0.0%	0.0%	N/A
Unknown	1	100.0%	99.9%	2,500	100.0%	100.0%	N/A
TOTAL	1	100.0%	100.0%	2,500	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	23	5.0%	5.0%	5,421	2.8%	2.5%	24.1%
Moderate	84	18.2%	12.5%	31,177	15.8%	7.2%	15.9%
Middle	117	25.4%	20.1%	44,550	22.6%	15.0%	18.3%
Upper	228	49.5%	51.0%	110,013	55.9%	62.5%	41.7%
Unknown	9	2.0%	11.4%	5,581	2.8%	12.8%	0.0%
TOTAL	461	100.0%	100.0%	196,742	100.0%	100.0%	100.0%

Source: 2021 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	2.0%	0	0.0%	0.8%	23.2%
Moderate	5	10.4%	8.9%	2,097	4.6%	4.0%	16.3%
Middle	14	29.2%	17.8%	7,132	15.7%	11.7%	19.0%
Upper	29	60.4%	58.9%	36,125	79.7%	72.4%	41.5%
Unknown	0	0.0%	12.4%	0	0.0%	11.1%	0.0%
TOTAL	48	100.0%	100.0%	45,354	100.0%	100.0%	100.0%
Refinance							
Low	7	10.0%	11.1%	2,480	6.9%	6.7%	23.2%
Moderate	9	12.9%	15.3%	2,999	8.3%	9.0%	16.3%
Middle	22	31.4%	18.5%	12,253	33.8%	14.2%	19.0%
Upper	32	45.7%	41.8%	18,472	51.0%	55.6%	41.5%
Unknown	0	0.0%	13.3%	0	0.0%	14.4%	0.0%
TOTAL	70	100.0%	100.0%	36,204	100.0%	100.0%	100.0%
Home Improvement							
Low	6	7.8%	4.3%	720	4.0%	2.6%	23.2%
Moderate	16	20.8%	11.6%	2,133	11.8%	6.9%	16.3%
Middle	16	20.8%	21.2%	2,936	16.3%	15.1%	19.0%
Upper	39	50.6%	58.5%	12,251	67.9%	70.4%	41.5%
Unknown	0	0.0%	4.4%	0	0.0%	5.0%	0.0%
TOTAL	77	100.0%	100.0%	18,040	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	3	5.0%	4.7%	311	1.8%	5.3%	23.2%
Moderate	10	16.7%	9.4%	1,846	10.7%	4.9%	16.3%
Middle	13	21.7%	20.7%	2,510	14.6%	13.4%	19.0%
Upper	34	56.7%	57.7%	12,525	72.9%	67.1%	41.5%
Unknown	0	0.0%	7.5%	0	0.0%	9.3%	0.0%
TOTAL	60	100.0%	100.0%	17,192	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	7.1%	0	0.0%	3.1%	23.2%
Moderate	1	100.0%	12.9%	470	100.0%	4.0%	16.3%
Middle	0	0.0%	17.1%	0	0.0%	5.8%	19.0%
Upper	0	0.0%	52.2%	0	0.0%	70.1%	41.5%
Unknown	0	0.0%	10.7%	0	0.0%	17.0%	0.0%
TOTAL	1	100.0%	100.0%	470	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	1.1%	0	0.0%	0.5%	23.2%
Moderate	0	0.0%	0.4%	0	0.0%	0.4%	16.3%
Middle	0	0.0%	0.7%	0	0.0%	0.0%	19.0%
Upper	0	0.0%	1.1%	0	0.0%	0.8%	41.5%
Unknown	0	0.0%	96.8%	0	0.0%	98.2%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.1%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.1%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.2%	0	0.0%	0.0%	N/A
Upper	0	0.0%	1.5%	0	0.0%	0.6%	N/A
Unknown	1	100.0%	98.2%	500	100.0%	99.3%	N/A
TOTAL	1	100.0%	100.0%	500	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	16	6.2%	5.9%	3,511	3.0%	2.9%	23.2%
Moderate	41	16.0%	11.6%	9,545	8.1%	5.5%	16.3%
Middle	65	25.3%	18.4%	24,831	21.1%	11.8%	19.0%
Upper	134	52.1%	51.6%	79,373	67.4%	61.8%	41.5%
Unknown	1	0.4%	12.6%	500	0.4%	18.0%	0.0%
TOTAL	257	100.0%	100.0%	117,760	100.0%	100.0%	100.0%

*Source: 2022 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.*

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	50	13.9%	9.3%	\$6,244	17.2%	10.6%	9.8%
Moderate	79	22.0%	18.4%	\$6,695	18.5%	18.1%	17.9%
Middle	130	36.2%	32.4%	\$13,277	36.7%	30.7%	31.5%
Upper	99	27.6%	38.8%	\$9,667	26.7%	39.8%	40.3%
Unknown	1	0.3%	1.1%	\$327	0.9%	0.7%	0.6%
TOTAL	359	100.0%	100.0%	\$36,210	100.0%	100.0%	100.0%

*Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.*

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	9	11.3%	5.7%	\$1,554	9.0%	6.0%	5.7%
Moderate	18	22.5%	18.9%	\$4,696	27.1%	17.9%	18.0%
Middle	38	47.5%	35.2%	\$6,951	40.1%	33.8%	34.2%
Upper	12	15.0%	37.1%	\$3,859	22.3%	38.1%	38.6%
Unknown	3	3.8%	3.0%	\$271	1.6%	4.2%	3.5%
TOTAL	80	100.0%	100.0%	\$17,331	100.0%	100.0%	100.0%

*Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.*

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	249	69.4%	48.1%	\$10,616	29.3%	24.2%	91.7%
	Over \$1 Million/ Unknown	110	30.6%	51.9%	\$25,594	70.7%	75.8%	8.3%
	TOTAL	359	100.0%	100.0%	\$36,210	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	271	75.5%	92.8%	\$7,869	21.7%	38.2%	
	\$100,001–\$250,000	54	15.0%	4.1%	\$9,515	26.3%	18.1%	
	\$250,001– \$1 Million	34	9.5%	3.1%	\$18,826	52.0%	43.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	359	100.0%	100.0%	\$36,210	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	227	91.2%		\$5,754	54.2%		
	\$100,001–\$250,000	17	6.8%		\$2,859	26.9%		
	\$250,001– \$1 Million	5	2.0%		\$2,003	18.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	249	100.0%		\$10,616	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	38	47.5%	55.1%	\$6,321	36.5%	32.3%	91.7%
	Over \$1 Million/ Unknown	42	52.5%	44.9%	\$11,010	63.5%	67.7%	8.3%
	TOTAL	80	100.0%	100.0%	\$17,331	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	38	47.5%	96.0%	\$1,647	9.5%	48.3%	
	\$100,001–\$250,000	16	20.0%	2.1%	\$2,879	16.6%	13.4%	
	\$250,001– \$1 Million	26	32.5%	1.8%	\$12,805	73.9%	38.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	80	100.0%	100.0%	\$17,331	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	21	55.3%		\$880	13.9%		
	\$100,001–\$250,000	10	26.3%		\$1,787	28.3%		
	\$250,001– \$1 Million	7	18.4%		\$3,654	57.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	38	100.0%		\$6,321	100.0%		

Sacramento-Roseville-Folsom, California Metropolitan Statistical Area

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	3	21.4%	7.6%	1,122	18.9%	5.4%	5.2%
Moderate	2	14.3%	20.2%	940	15.8%	15.8%	19.9%
Middle	7	50.0%	30.5%	2,921	49.1%	28.6%	35.4%
Upper	2	14.3%	41.5%	962	16.2%	50.2%	39.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%
TOTAL	14	100.0%	100.0%	5,945	100.0%	100.0%	100.0%
Refinance							
Low	2	4.3%	5.1%	713	5.1%	3.8%	5.2%
Moderate	6	12.8%	17.2%	826	5.9%	13.4%	19.9%
Middle	13	27.7%	33.5%	3,842	27.5%	30.5%	35.4%
Upper	26	55.3%	44.1%	8,613	61.5%	52.2%	39.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%
TOTAL	47	100.0%	100.0%	13,994	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	3.2%	0	0.0%	2.6%	5.2%
Moderate	1	14.3%	12.2%	95	9.3%	10.1%	19.9%
Middle	2	28.6%	30.7%	332	32.3%	29.1%	35.4%
Upper	4	57.1%	53.8%	600	58.4%	58.2%	39.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	7	100.0%	100.0%	1,027	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	2.5%	0	0.0%	1.7%	5.2%
Moderate	3	9.7%	11.9%	520	12.6%	8.5%	19.9%
Middle	8	25.8%	26.9%	1,175	28.4%	23.4%	35.4%
Upper	20	64.5%	58.8%	2,447	59.1%	66.4%	39.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	31	100.0%	100.0%	4,142	100.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	0	0.0%	5.0%	0	0.0%	2.0%	5.2%
Moderate	0	0.0%	13.5%	0	0.0%	7.1%	19.9%
Middle	0	0.0%	30.8%	0	0.0%	20.1%	35.4%
Upper	0	0.0%	50.4%	0	0.0%	70.6%	39.4%
Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	7.8%	0	0.0%	5.4%	5.2%
Moderate	0	0.0%	27.7%	0	0.0%	20.8%	19.9%
Middle	0	0.0%	40.1%	0	0.0%	42.3%	35.4%
Upper	0	0.0%	24.4%	0	0.0%	31.5%	39.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	18.5%	0	0.0%	10.2%	17.2%
Moderate	0	0.0%	30.6%	0	0.0%	29.7%	28.4%
Middle	0	0.0%	34.2%	0	0.0%	35.1%	36.7%
Upper	1	100.0%	14.9%	560	100.0%	24.5%	16.2%
Unknown	0	0.0%	1.8%	0	0.0%	0.5%	1.5%
TOTAL	1	100.0%	100.0%	560	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner- Occupied Units
Low	5	5.0%	5.8%	1,835	7.1%	4.5%	5.2%
Moderate	12	12.0%	17.9%	2,381	9.3%	14.7%	19.9%
Middle	30	30.0%	32.5%	8,270	32.2%	29.9%	35.4%
Upper	53	53.0%	43.8%	13,182	51.4%	50.7%	39.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%
TOTAL	100	100.0%	100.0%	25,668	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	4.9%	0	0.0%	3.5%	4.1%
Moderate	3	25.0%	20.1%	842	11.1%	15.3%	19.2%
Middle	3	25.0%	31.8%	980	12.9%	29.3%	39.0%
Upper	6	50.0%	43.0%	5,761	76.0%	51.8%	37.5%
Unknown	0	0.0%	0.2%	0	0.0%	0.1%	0.2%
TOTAL	12	100.0%	100.0%	7,583	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	5.2%	0	0.0%	3.9%	4.1%
Moderate	1	7.1%	21.5%	225	6.1%	16.4%	19.2%
Middle	8	57.1%	37.7%	2,220	59.9%	35.2%	39.0%
Upper	5	35.7%	35.4%	1,260	34.0%	44.4%	37.5%
Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.2%
TOTAL	14	100.0%	100.0%	3,705	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	2.5%	0	0.0%	1.8%	4.1%
Moderate	0	0.0%	12.9%	0	0.0%	9.7%	19.2%
Middle	5	31.3%	36.0%	1,121	45.7%	32.1%	39.0%
Upper	10	62.5%	48.5%	1,257	51.2%	56.2%	37.5%
Unknown	1	6.3%	0.1%	75	3.1%	0.1%	0.2%
TOTAL	16	100.0%	100.0%	2,453	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	2.0%	0	0.0%	1.4%	4.1%
Moderate	3	6.4%	11.6%	265	3.7%	7.6%	19.2%
Middle	18	38.3%	31.5%	2,636	36.6%	27.3%	39.0%
Upper	26	55.3%	54.8%	4,297	59.7%	63.7%	37.5%
Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.2%
TOTAL	47	100.0%	100.0%	7,198	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	3.3%	0	0.0%	2.3%	4.1%
Moderate	0	0.0%	16.0%	0	0.0%	6.9%	19.2%
Middle	0	0.0%	35.0%	0	0.0%	29.2%	39.0%
Upper	0	0.0%	45.3%	0	0.0%	61.3%	37.5%
Unknown	0	0.0%	0.3%	0	0.0%	0.3%	0.2%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	7.3%	0	0.0%	4.7%	4.1%
Moderate	0	0.0%	36.7%	0	0.0%	27.6%	19.2%
Middle	0	0.0%	36.2%	0	0.0%	39.1%	39.0%
Upper	0	0.0%	19.2%	0	0.0%	28.0%	37.5%
Unknown	0	0.0%	0.6%	0	0.0%	0.6%	0.2%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	17.6%	0	0.0%	23.7%	16.7%
Moderate	0	0.0%	34.8%	0	0.0%	24.8%	30.6%
Middle	0	0.0%	29.5%	0	0.0%	37.0%	33.0%
Upper	0	0.0%	17.1%	0	0.0%	14.4%	18.8%
Unknown	0	0.0%	1.0%	0	0.0%	0.1%	0.9%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner- Occupied Units
Low	0	0.0%	4.7%	0	0.0%	4.7%	4.1%
Moderate	7	7.9%	19.6%	1,332	6.4%	15.8%	19.2%
Middle	34	38.2%	34.2%	6,957	33.2%	31.5%	39.0%
Upper	47	52.8%	41.3%	12,575	60.1%	47.9%	37.5%
Unknown	1	1.1%	0.2%	75	0.4%	0.2%	0.2%
TOTAL	89	100.0%	100.0%	20,939	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	2.1%	0	0.0%	1.1%	24.4%
Moderate	4	28.6%	13.1%	1,489	25.0%	8.9%	16.4%
Middle	5	35.7%	24.3%	2,176	36.6%	21.2%	18.5%
Upper	5	35.7%	46.5%	2,280	38.4%	54.7%	40.6%
Unknown	0	0.0%	13.9%	0	0.0%	14.0%	0.0%
TOTAL	14	100.0%	100.0%	5,945	100.0%	100.0%	100.0%
Refinance							
Low	6	12.8%	5.3%	1,001	7.2%	3.2%	24.4%
Moderate	6	12.8%	15.0%	1,828	13.1%	11.1%	16.4%
Middle	9	19.1%	23.0%	3,190	22.8%	20.8%	18.5%
Upper	24	51.1%	40.7%	7,670	54.8%	47.8%	40.6%
Unknown	2	4.3%	16.0%	305	2.2%	17.1%	0.0%
TOTAL	47	100.0%	100.0%	13,994	100.0%	100.0%	100.0%
Home Improvement							
Low	1	14.3%	3.3%	95	9.3%	2.7%	24.4%
Moderate	0	0.0%	11.0%	0	0.0%	9.0%	16.4%
Middle	0	0.0%	22.1%	0	0.0%	18.8%	18.5%
Upper	6	85.7%	59.9%	932	90.7%	64.7%	40.6%
Unknown	0	0.0%	3.7%	0	0.0%	4.8%	0.0%
TOTAL	7	100.0%	100.0%	1,027	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	2.7%	0	0.0%	2.3%	24.4%
Moderate	2	6.5%	7.9%	150	3.6%	4.6%	16.4%
Middle	5	16.1%	22.8%	554	13.4%	16.7%	18.5%
Upper	23	74.2%	62.0%	3,316	80.1%	72.2%	40.6%
Unknown	1	3.2%	4.5%	122	2.9%	4.2%	0.0%
TOTAL	31	100.0%	100.0%	4,142	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	6.1%	0	0.0%	2.9%	24.4%
Moderate	0	0.0%	14.6%	0	0.0%	6.0%	16.4%
Middle	0	0.0%	16.2%	0	0.0%	6.7%	18.5%
Upper	0	0.0%	55.8%	0	0.0%	68.6%	40.6%
Unknown	0	0.0%	7.3%	0	0.0%	15.7%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.6%	0	0.0%	0.3%	24.4%
Moderate	0	0.0%	0.6%	0	0.0%	0.2%	16.4%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.5%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.6%
Unknown	0	0.0%	98.9%	0	0.0%	99.5%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Unknown	1	100.0%	100.0%	560	100.0%	100.0%	N/A
TOTAL	1	100.0%	100.0%	560	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	7	7.0%	4.4%	1,096	4.3%	2.4%	24.4%
Moderate	12	12.0%	14.2%	3,467	13.5%	9.8%	16.4%
Middle	19	19.0%	23.2%	5,920	23.1%	19.9%	18.5%
Upper	58	58.0%	42.9%	14,198	55.3%	48.5%	40.6%
Unknown	4	4.0%	15.3%	987	3.8%	19.3%	0.0%
TOTAL	100	100.0%	100.0%	25,668	100.0%	100.0%	100.0%

Source: 2021 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	8.3%	1.8%	316	4.2%	0.8%	23.7%
Moderate	1	8.3%	11.4%	392	5.2%	7.1%	17.0%
Middle	5	41.7%	22.6%	1,920	25.3%	19.5%	19.2%
Upper	5	41.7%	48.0%	4,955	65.3%	56.8%	40.2%
Unknown	0	0.0%	16.3%	0	0.0%	15.8%	0.0%
TOTAL	12	100.0%	100.0%	7,583	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	10.2%	0	0.0%	6.3%	23.7%
Moderate	0	0.0%	19.2%	0	0.0%	14.8%	17.0%
Middle	5	35.7%	23.2%	1,429	38.6%	21.8%	19.2%
Upper	8	57.1%	34.3%	2,051	55.4%	42.4%	40.2%
Unknown	1	7.1%	13.1%	225	6.1%	14.8%	0.0%
TOTAL	14	100.0%	100.0%	3,705	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	3.7%	0	0.0%	3.1%	23.7%
Moderate	2	12.5%	12.3%	150	6.1%	8.6%	17.0%
Middle	2	12.5%	23.7%	226	9.2%	18.4%	19.2%
Upper	12	75.0%	56.1%	2,077	84.7%	65.9%	40.2%
Unknown	0	0.0%	4.2%	0	0.0%	4.0%	0.0%
TOTAL	16	100.0%	100.0%	2,453	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	2.1%	4.5%	60	0.8%	4.8%	23.7%
Moderate	7	14.9%	9.8%	463	6.4%	5.6%	17.0%
Middle	10	21.3%	22.3%	902	12.5%	16.2%	19.2%
Upper	29	61.7%	54.5%	5,773	80.2%	65.1%	40.2%
Unknown	0	0.0%	8.9%	0	0.0%	8.4%	0.0%
TOTAL	47	100.0%	100.0%	7,198	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	6.6%	0	0.0%	3.0%	23.7%
Moderate	0	0.0%	12.9%	0	0.0%	5.0%	17.0%
Middle	0	0.0%	22.3%	0	0.0%	9.1%	19.2%
Upper	0	0.0%	49.2%	0	0.0%	63.6%	40.2%
Unknown	0	0.0%	9.0%	0	0.0%	19.4%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	1.1%	0	0.0%	0.4%	23.7%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.0%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.2%
Upper	0	0.0%	0.6%	0	0.0%	1.1%	40.2%
Unknown	0	0.0%	98.3%	0	0.0%	98.4%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Upper	0	0.0%	1.4%	0	0.0%	0.6%	N/A
Unknown	0	0.0%	98.6%	0	0.0%	99.4%	N/A
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	2	2.2%	5.0%	376	1.8%	2.5%	23.7%
Moderate	10	11.2%	14.0%	1,005	4.8%	8.8%	17.0%
Middle	22	24.7%	22.7%	4,477	21.4%	18.8%	19.2%
Upper	54	60.7%	44.2%	14,856	70.9%	49.8%	40.2%
Unknown	1	1.1%	14.2%	225	1.1%	20.1%	0.0%
TOTAL	89	100.0%	100.0%	20,939	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	15	7.4%	8.7%	\$2,276	15.4%	11.3%	9.2%
Moderate	54	26.5%	21.4%	\$4,170	28.1%	22.3%	22.4%
Middle	48	23.5%	30.0%	\$1,455	9.8%	26.6%	31.7%
Upper	87	42.6%	37.8%	\$6,916	46.7%	37.4%	34.8%
Unknown	0	0.0%	2.0%	\$0	0.0%	2.4%	1.9%
TOTAL	204	100.0%	100.0%	\$14,817	100.0%	100.0%	100.0%

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Business Lending							
By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	2	2.6%	7.4%	\$600	5.0%	10.3%	7.8%
Moderate	18	23.1%	20.6%	\$3,092	25.7%	19.4%	20.9%
Middle	27	34.6%	33.0%	\$4,885	40.6%	33.4%	35.2%
Upper	31	39.7%	37.4%	\$3,455	28.7%	35.4%	34.3%
Unknown	0	0.0%	1.6%	\$0	0.0%	1.5%	1.8%
TOTAL	78	100.0%	100.0%	\$12,032	100.0%	100.0%	100.0%

*Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey*
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 Small Business Lending								
By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	158	77.5%	48.3%	\$6,336	42.8%	27.2%	93.5%
	Over \$1 Million/ Unknown	46	22.5%	51.7%	\$8,481	57.2%	72.8%	6.5%
	TOTAL	204	100.0%	100.0%	\$14,817	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	167	81.9%	93.3%	\$4,233	28.6%	39.0%	
	\$100,001- \$250,000	26	12.7%	3.8%	\$4,762	32.1%	17.5%	
	\$250,001- \$1 Million	11	5.4%	2.9%	\$5,822	39.3%	43.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	204	100.0%	100.0%	\$14,817	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	146	92.4%		\$3,029	47.8%	
		\$100,001- \$250,000	7	4.4%		\$1,194	18.8%	
		\$250,001- \$1 Million	5	3.2%		\$2,113	33.3%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	158	100.0%		\$6,336	100.0%	

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	35	44.9%	55.4%	\$2,974	24.7%	34.1%	93.6%
	Over \$1 Million/ Unknown	43	55.1%	44.6%	\$9,058	75.3%	65.9%	6.4%
	TOTAL	78	100.0%	100.0%	\$12,032	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	47	60.3%	95.6%	\$2,101	17.5%	45.7%	
	\$100,001–\$250,000	19	24.4%	2.4%	\$3,410	28.3%	14.3%	
	\$250,001–\$1 Million	12	15.4%	2.0%	\$6,521	54.2%	40.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	78	100.0%	100.0%	\$12,032	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	28	80.0%		\$1,185	39.8%	
		\$100,001–\$250,000	5	14.3%		\$692	23.3%	
		\$250,001–\$1 Million	2	5.7%		\$1,097	36.9%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	35	100.0%		\$2,974	100.0%	

San Diego-Chula Vista-Carlsbad, California Metropolitan Statistical Area

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	3.5%	0	0.0%	2.5%	2.8%
Moderate	0	0.0%	16.6%	0	0.0%	12.3%	15.1%
Middle	1	33.3%	35.0%	2,202	71.9%	31.1%	35.5%
Upper	2	66.7%	44.9%	859	28.1%	54.0%	46.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	3,061	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	2.6%	0	0.0%	2.0%	2.8%
Moderate	5	15.6%	13.7%	1,986	18.0%	10.6%	15.1%
Middle	14	43.8%	33.9%	4,666	42.2%	30.3%	35.5%
Upper	13	40.6%	49.7%	4,396	39.8%	57.1%	46.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	32	100.0%	100.0%	11,048	100.0%	100.0%	100.0%
Home Improvement							
Low	1	9.1%	1.7%	35	2.3%	1.6%	2.8%
Moderate	1	9.1%	9.7%	55	3.6%	8.4%	15.1%
Middle	2	18.2%	31.9%	150	9.8%	27.0%	35.5%
Upper	7	63.6%	56.7%	1,285	84.3%	63.0%	46.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	11	100.0%	100.0%	1,525	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.1%	0	0.0%	0.6%	2.8%
Moderate	4	19.0%	9.4%	527	13.0%	5.5%	15.1%
Middle	5	23.8%	29.3%	820	20.2%	20.6%	35.5%
Upper	12	57.1%	60.3%	2,715	66.8%	73.3%	46.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	21	100.0%	100.0%	4,062	100.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	0	0.0%	2.1%	0	0.0%	0.9%	2.8%
Moderate	0	0.0%	9.0%	0	0.0%	3.8%	15.1%
Middle	0	0.0%	31.6%	0	0.0%	17.5%	35.5%
Upper	0	0.0%	57.3%	0	0.0%	77.7%	46.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	4.2%	0	0.0%	3.3%	2.8%
Moderate	0	0.0%	22.2%	0	0.0%	18.3%	15.1%
Middle	0	0.0%	37.4%	0	0.0%	34.9%	35.5%
Upper	0	0.0%	36.2%	0	0.0%	43.6%	46.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	33.3%	23.1%	763	15.4%	12.2%	13.0%
Moderate	1	33.3%	32.3%	1,885	38.1%	29.0%	26.4%
Middle	1	33.3%	31.9%	2,300	46.5%	34.0%	34.3%
Upper	0	0.0%	12.7%	0	0.0%	24.7%	26.3%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	4,948	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner- Occupied Units
Low	2	2.9%	2.9%	798	3.2%	2.7%	2.8%
Moderate	11	15.7%	14.3%	4,453	18.1%	12.0%	15.1%
Middle	23	32.9%	34.0%	10,138	41.1%	30.5%	35.5%
Upper	34	48.6%	48.8%	9,255	37.6%	54.8%	46.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	70	100.0%	100.0%	24,644	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	2.6%	0	0.0%	1.8%	2.4%
Moderate	0	0.0%	16.6%	0	0.0%	12.6%	15.8%
Middle	1	25.0%	38.9%	647	16.8%	35.0%	37.2%
Upper	3	75.0%	41.6%	3,195	83.2%	50.5%	44.4%
Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.2%
TOTAL	4	100.0%	100.0%	3,842	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	2.6%	0	0.0%	1.7%	2.4%
Moderate	0	0.0%	16.4%	0	0.0%	12.2%	15.8%
Middle	2	28.6%	37.5%	517	20.8%	32.5%	37.2%
Upper	5	71.4%	43.3%	1,965	79.2%	53.4%	44.4%
Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.2%
TOTAL	7	100.0%	100.0%	2,482	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.2%	0	0.0%	0.8%	2.4%
Moderate	0	0.0%	10.9%	0	0.0%	7.8%	15.8%
Middle	5	35.7%	36.4%	635	29.6%	29.5%	37.2%
Upper	9	64.3%	51.3%	1,510	70.4%	61.7%	44.4%
Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.2%
TOTAL	14	100.0%	100.0%	2,145	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.0%	0	0.0%	0.5%	2.4%
Moderate	3	12.0%	11.5%	411	8.0%	6.9%	15.8%
Middle	8	32.0%	32.3%	1,441	27.9%	23.9%	37.2%
Upper	14	56.0%	54.9%	3,315	64.2%	68.4%	44.4%
Unknown	0	0.0%	0.2%	0	0.0%	0.3%	0.2%
TOTAL	25	100.0%	100.0%	5,167	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.4%	0	0.0%	0.4%	2.4%
Moderate	0	0.0%	10.9%	0	0.0%	4.0%	15.8%
Middle	0	0.0%	35.5%	0	0.0%	15.6%	37.2%
Upper	0	0.0%	51.7%	0	0.0%	79.7%	44.4%
Unknown	0	0.0%	0.5%	0	0.0%	0.3%	0.2%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	2.7%	0	0.0%	2.3%	2.4%
Moderate	0	0.0%	23.1%	0	0.0%	17.6%	15.8%
Middle	0	0.0%	39.0%	0	0.0%	38.7%	37.2%
Upper	0	0.0%	35.2%	0	0.0%	41.3%	44.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	13.5%	0	0.0%	8.2%	10.1%
Moderate	0	0.0%	39.2%	0	0.0%	34.7%	29.1%
Middle	0	0.0%	32.5%	0	0.0%	35.0%	35.0%
Upper	0	0.0%	13.3%	0	0.0%	20.4%	25.0%
Unknown	0	0.0%	1.5%	0	0.0%	1.8%	0.9%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	2.4%	0	0.0%	2.2%	2.4%
Moderate	3	6.0%	15.7%	411	3.0%	13.7%	15.8%
Middle	16	32.0%	37.6%	3,240	23.8%	33.4%	37.2%
Upper	31	62.0%	44.0%	9,985	73.2%	50.5%	44.4%
Unknown	0	0.0%	0.2%	0	0.0%	0.3%	0.2%
TOTAL	50	100.0%	100.0%	13,636	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.1%	0	0.0%	0.5%	23.6%
Moderate	0	0.0%	7.2%	0	0.0%	3.8%	16.9%
Middle	1	33.3%	19.5%	450	14.7%	14.5%	17.8%
Upper	2	66.7%	57.4%	2,611	85.3%	66.9%	41.7%
Unknown	0	0.0%	14.7%	0	0.0%	14.2%	0.0%
TOTAL	3	100.0%	100.0%	3,061	100.0%	100.0%	100.0%
Refinance							
Low	2	6.3%	3.7%	424	3.8%	2.3%	23.6%
Moderate	10	31.3%	10.3%	3,083	27.9%	6.6%	16.9%
Middle	6	18.8%	18.6%	2,243	20.3%	15.1%	17.8%
Upper	14	43.8%	46.6%	5,298	48.0%	54.4%	41.7%
Unknown	0	0.0%	20.7%	0	0.0%	21.7%	0.0%
TOTAL	32	100.0%	100.0%	11,048	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	3.0%	0	0.0%	2.6%	23.6%
Moderate	0	0.0%	6.7%	0	0.0%	4.7%	16.9%
Middle	4	36.4%	15.9%	410	26.9%	12.1%	17.8%
Upper	7	63.6%	70.3%	1,115	73.1%	74.5%	41.7%
Unknown	0	0.0%	4.1%	0	0.0%	6.2%	0.0%
TOTAL	11	100.0%	100.0%	1,525	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	2.5%	0	0.0%	3.4%	23.6%
Moderate	1	4.8%	7.0%	35	0.9%	3.7%	16.9%
Middle	1	4.8%	15.6%	165	4.1%	8.8%	17.8%
Upper	19	90.5%	70.7%	3,862	95.1%	79.5%	41.7%
Unknown	0	0.0%	4.2%	0	0.0%	4.5%	0.0%
TOTAL	21	100.0%	100.0%	4,062	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	5.1%	0	0.0%	2.8%	23.6%
Moderate	0	0.0%	8.6%	0	0.0%	3.8%	16.9%
Middle	0	0.0%	13.4%	0	0.0%	6.2%	17.8%
Upper	0	0.0%	63.6%	0	0.0%	67.7%	41.7%
Unknown	0	0.0%	9.3%	0	0.0%	19.5%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.2%	0	0.0%	0.0%	23.6%
Moderate	0	0.0%	1.2%	0	0.0%	0.5%	16.9%
Middle	0	0.0%	1.0%	0	0.0%	0.7%	17.8%
Upper	0	0.0%	1.5%	0	0.0%	2.1%	41.7%
Unknown	0	0.0%	96.1%	0	0.0%	96.6%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Upper	0	0.0%	0.1%	0	0.0%	0.0%	N/A
Unknown	3	100.0%	99.9%	4,948	100.0%	100.0%	N/A
TOTAL	3	100.0%	100.0%	4,948	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	2	2.9%	3.1%	424	1.7%	1.7%	23.6%
Moderate	11	15.7%	9.4%	3,118	12.7%	5.4%	16.9%
Middle	12	17.1%	18.5%	3,268	13.3%	14.0%	17.8%
Upper	42	60.0%	49.8%	12,886	52.3%	55.4%	41.7%
Unknown	3	4.3%	19.1%	4,948	20.1%	23.6%	0.0%
TOTAL	70	100.0%	100.0%	24,644	100.0%	100.0%	100.0%

Source: 2021 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.9%	0	0.0%	0.4%	22.8%
Moderate	0	0.0%	6.0%	0	0.0%	3.0%	17.3%
Middle	1	25.0%	17.3%	770	20.0%	12.3%	18.7%
Upper	3	75.0%	59.6%	3,072	80.0%	68.4%	41.2%
Unknown	0	0.0%	16.1%	0	0.0%	15.9%	0.0%
TOTAL	4	100.0%	100.0%	3,842	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	8.7%	0	0.0%	5.8%	22.8%
Moderate	1	14.3%	12.8%	85	3.4%	8.1%	17.3%
Middle	0	0.0%	20.2%	0	0.0%	15.9%	18.7%
Upper	6	85.7%	43.7%	2,397	96.6%	54.2%	41.2%
Unknown	0	0.0%	14.6%	0	0.0%	16.0%	0.0%
TOTAL	7	100.0%	100.0%	2,482	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	2.8%	0	0.0%	2.6%	22.8%
Moderate	1	7.1%	7.9%	140	6.5%	4.6%	17.3%
Middle	5	35.7%	20.8%	385	17.9%	13.8%	18.7%
Upper	8	57.1%	64.1%	1,620	75.5%	73.5%	41.2%
Unknown	0	0.0%	4.5%	0	0.0%	5.5%	0.0%
TOTAL	14	100.0%	100.0%	2,145	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	3.5%	0	0.0%	4.5%	22.8%
Moderate	1	4.0%	6.5%	60	1.2%	2.9%	17.3%
Middle	5	20.0%	15.9%	432	8.4%	8.7%	18.7%
Upper	19	76.0%	63.5%	4,675	90.5%	75.2%	41.2%
Unknown	0	0.0%	10.6%	0	0.0%	8.7%	0.0%
TOTAL	25	100.0%	100.0%	5,167	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	4.1%	0	0.0%	2.3%	22.8%
Moderate	0	0.0%	9.9%	0	0.0%	3.3%	17.3%
Middle	0	0.0%	17.4%	0	0.0%	5.5%	18.7%
Upper	0	0.0%	59.0%	0	0.0%	69.7%	41.2%
Unknown	0	0.0%	9.7%	0	0.0%	19.3%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	1.1%	0	0.0%	0.3%	22.8%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.3%
Middle	0	0.0%	1.6%	0	0.0%	0.9%	18.7%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.2%
Unknown	0	0.0%	97.3%	0	0.0%	98.8%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.1%	0	0.0%	0.1%	N/A
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Upper	0	0.0%	0.1%	0	0.0%	0.1%	N/A
Unknown	0	0.0%	99.7%	0	0.0%	99.8%	N/A
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	4.3%	0	0.0%	2.4%	22.8%
Moderate	3	6.0%	8.9%	285	2.1%	4.5%	17.3%
Middle	11	22.0%	18.6%	1,587	11.6%	12.4%	18.7%
Upper	36	72.0%	53.6%	11,764	86.3%	58.7%	41.2%
Unknown	0	0.0%	14.6%	0	0.0%	21.9%	0.0%
TOTAL	50	100.0%	100.0%	13,636	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	34	10.7%	5.2%	\$1,977	7.5%	5.2%	5.7%
Moderate	62	19.6%	14.2%	\$3,467	13.2%	13.8%	15.7%
Middle	123	38.8%	34.3%	\$10,931	41.6%	36.1%	35.2%
Upper	98	30.9%	45.5%	\$9,922	37.7%	44.7%	43.4%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.3%	0.1%
TOTAL	317	100.0%	100.0%	\$26,297	100.0%	100.0%	100.0%

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Business Lending							
By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	2	3.4%	3.4%	\$88	0.5%	3.9%	3.9%
Moderate	10	16.9%	16.7%	\$3,718	20.3%	16.3%	17.3%
Middle	6	10.2%	34.0%	\$433	2.4%	33.5%	34.6%
Upper	40	67.8%	44.7%	\$13,174	71.9%	45.2%	43.4%
Unknown	1	1.7%	1.2%	\$900	4.9%	1.2%	0.8%
TOTAL	59	100.0%	100.0%	\$18,313	100.0%	100.0%	100.0%

*Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey*
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 Small Business Lending									
By Borrower Income Level									
Business Revenue and Loan Size		2021							
		Count			Dollars				Total Businesses
		Bank		Aggregate	Bank		Aggregate		
		#	%	%	\$ (000s)	\$ %	\$ %	%	
Business Revenue	\$1 Million or Less	222	70.0%	46.5%	\$5,134	19.5%	25.2%	92.8%	
	Over \$1 Million/Unknown	95	30.0%	53.5%	\$21,163	80.5%	74.8%	7.2%	
	TOTAL	317	100.0%	100.0%	\$26,297	100.0%	100.0%	100.0%	
Loan Size	\$100,000 or Less	260	82.0%	93.4%	\$5,680	21.6%	39.7%		
	\$100,001-\$250,000	24	7.6%	3.8%	\$3,942	15.0%	17.9%		
	\$250,001-\$1 Million	33	10.4%	2.8%	\$16,675	63.4%	42.3%		
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%		
	TOTAL	317	100.0%	100.0%	\$26,297	100.0%	100.0%		
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	217	97.7%		\$3,718	72.4%		
		\$100,001-\$250,000	3	1.4%		\$384	7.5%		
		\$250,001-\$1 Million	2	0.9%		\$1,032	20.1%		
		Over \$1 Million	0	0.0%		\$0	0.0%		
		TOTAL	222	100.0%		\$5,134	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	21	35.6%	52.2%	\$4,856	26.5%	31.3%	92.8%
	Over \$1 Million/ Unknown	38	64.4%	47.8%	\$13,457	73.5%	68.7%	7.2%
	TOTAL	59	100.0%	100.0%	\$18,313	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	22	37.3%	95.9%	\$1,263	6.9%	49.6%	
	\$100,001–\$250,000	14	23.7%	2.4%	\$2,531	13.8%	15.2%	
	\$250,001–\$1 Million	23	39.0%	1.7%	\$14,519	79.3%	35.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	59	100.0%	100.0%	\$18,313	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	13	61.9%		\$573	11.8%		
	\$100,001–\$250,000	3	14.3%		\$483	9.9%		
	\$250,001–\$1 Million	5	23.8%		\$3,800	78.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	21	100.0%		\$4,856	100.0%		

Santa Maria-Santa Barbara, California Metropolitan Statistical Area

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	4.3%	0	0.0%	2.1%	3.1%
Moderate	0	0.0%	18.0%	0	0.0%	11.9%	15.6%
Middle	1	50.0%	35.5%	524	20.8%	24.3%	34.1%
Upper	1	50.0%	42.2%	2,000	79.2%	61.7%	47.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	2,524	100.0%	100.0%	100.0%
Refinance							
Low	1	1.8%	3.3%	143	0.7%	1.8%	3.1%
Moderate	10	17.9%	17.4%	2,608	13.5%	12.5%	15.6%
Middle	23	41.1%	34.0%	7,158	37.1%	25.2%	34.1%
Upper	22	39.3%	45.3%	9,402	48.7%	60.5%	47.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	56	100.0%	100.0%	19,311	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.2%	0	0.0%	0.6%	3.1%
Moderate	0	0.0%	10.0%	0	0.0%	6.2%	15.6%
Middle	1	100.0%	27.8%	16	100.0%	17.1%	34.1%
Upper	0	0.0%	61.0%	0	0.0%	76.1%	47.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	16	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	2	6.1%	1.8%	162	2.7%	0.4%	3.1%
Moderate	3	9.1%	7.1%	193	3.2%	3.3%	15.6%
Middle	12	36.4%	16.0%	1,897	31.5%	7.3%	34.1%
Upper	16	48.5%	75.1%	3,776	62.6%	89.0%	47.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	33	100.0%	100.0%	6,028	100.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	0	0.0%	1.0%	0	0.0%	0.1%	3.1%
Moderate	0	0.0%	6.7%	0	0.0%	2.8%	15.6%
Middle	0	0.0%	15.8%	0	0.0%	4.3%	34.1%
Upper	0	0.0%	76.4%	0	0.0%	92.9%	47.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	5.0%	0	0.0%	6.8%	3.1%
Moderate	0	0.0%	31.7%	0	0.0%	22.3%	15.6%
Middle	0	0.0%	40.0%	0	0.0%	32.6%	34.1%
Upper	0	0.0%	23.3%	0	0.0%	38.3%	47.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	28.1%	0	0.0%	29.4%	22.8%
Moderate	0	0.0%	27.2%	0	0.0%	28.6%	31.3%
Middle	0	0.0%	18.4%	0	0.0%	20.0%	20.4%
Upper	0	0.0%	26.3%	0	0.0%	22.0%	25.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner- Occupied Units
Low	3	3.3%	3.5%	305	1.1%	2.5%	3.1%
Moderate	13	14.1%	17.2%	2,801	10.0%	12.3%	15.6%
Middle	37	40.2%	33.7%	9,595	34.4%	23.9%	34.1%
Upper	39	42.4%	45.6%	15,178	54.4%	61.3%	47.2%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	92	100.0%	100.0%	27,879	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	2.4%	0	0.0%	1.2%	1.3%
Moderate	2	66.7%	23.8%	500	57.1%	14.9%	16.7%
Middle	0	0.0%	35.7%	0	0.0%	25.1%	36.0%
Upper	1	33.3%	38.1%	375	42.9%	58.9%	46.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	875	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	2.7%	0	0.0%	1.5%	1.3%
Moderate	2	20.0%	19.7%	615	20.8%	11.3%	16.7%
Middle	6	60.0%	33.6%	1,745	58.9%	21.9%	36.0%
Upper	2	20.0%	43.9%	601	20.3%	65.3%	46.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	10	100.0%	100.0%	2,961	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.8%	0	0.0%	0.3%	1.3%
Moderate	2	14.3%	12.6%	325	9.7%	7.9%	16.7%
Middle	2	14.3%	27.6%	500	14.9%	18.1%	36.0%
Upper	10	71.4%	59.0%	2,532	75.4%	73.7%	46.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	14	100.0%	100.0%	3,357	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.3%	0	0.0%	0.0%	1.3%
Moderate	11	25.0%	12.9%	1,715	21.4%	5.8%	16.7%
Middle	18	40.9%	29.9%	2,299	28.6%	14.5%	36.0%
Upper	15	34.1%	57.0%	4,018	50.0%	79.7%	46.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	44	100.0%	100.0%	8,032	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.7%	0	0.0%	0.1%	1.3%
Moderate	0	0.0%	9.0%	0	0.0%	2.1%	16.7%
Middle	0	0.0%	20.5%	0	0.0%	5.8%	36.0%
Upper	0	0.0%	69.8%	0	0.0%	92.0%	46.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	4.5%	0	0.0%	0.2%	1.3%
Moderate	0	0.0%	22.7%	0	0.0%	1.0%	16.7%
Middle	0	0.0%	40.9%	0	0.0%	2.1%	36.0%
Upper	0	0.0%	31.8%	0	0.0%	96.7%	46.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	21.9%	0	0.0%	21.5%	14.7%
Moderate	0	0.0%	28.6%	0	0.0%	23.4%	33.2%
Middle	0	0.0%	25.7%	0	0.0%	37.3%	23.7%
Upper	0	0.0%	23.8%	0	0.0%	17.8%	28.3%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	2.5%	0	0.0%	2.3%	1.3%
Moderate	17	23.9%	20.2%	3,155	20.7%	12.4%	16.7%
Middle	26	36.6%	33.3%	4,544	29.8%	22.4%	36.0%
Upper	28	39.4%	44.0%	7,526	49.4%	62.9%	46.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
TOTAL	71	100.0%	100.0%	15,225	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	1.4%	0	0.0%	0.5%	23.4%
Moderate	0	0.0%	8.6%	0	0.0%	3.9%	16.8%
Middle	0	0.0%	19.8%	0	0.0%	11.1%	18.2%
Upper	2	100.0%	54.0%	2,524	100.0%	65.1%	41.6%
Unknown	0	0.0%	16.2%	0	0.0%	19.4%	0.0%
TOTAL	2	100.0%	100.0%	2,524	100.0%	100.0%	100.0%
Refinance							
Low	8	14.3%	4.0%	1,070	5.5%	2.3%	23.4%
Moderate	10	17.9%	11.9%	2,465	12.8%	6.6%	16.8%
Middle	10	17.9%	19.0%	2,896	15.0%	13.3%	18.2%
Upper	27	48.2%	48.0%	12,500	64.7%	59.6%	41.6%
Unknown	1	1.8%	17.1%	380	2.0%	18.2%	0.0%
TOTAL	56	100.0%	100.0%	19,311	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	2.4%	0	0.0%	1.4%	23.4%
Moderate	0	0.0%	9.7%	0	0.0%	5.1%	16.8%
Middle	0	0.0%	14.4%	0	0.0%	10.5%	18.2%
Upper	1	100.0%	68.5%	16	100.0%	74.1%	41.6%
Unknown	0	0.0%	5.1%	0	0.0%	8.9%	0.0%
TOTAL	1	100.0%	100.0%	16	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	3.0%	2.7%	75	1.2%	5.5%	23.4%
Moderate	3	9.1%	4.4%	162	2.7%	1.3%	16.8%
Middle	3	9.1%	9.3%	385	6.4%	4.3%	18.2%
Upper	25	75.8%	78.7%	5,333	88.5%	81.8%	41.6%
Unknown	1	3.0%	4.9%	73	1.2%	7.0%	0.0%
TOTAL	33	100.0%	100.0%	6,028	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	4.4%	0	0.0%	1.3%	23.4%
Moderate	0	0.0%	4.4%	0	0.0%	0.7%	16.8%
Middle	0	0.0%	6.1%	0	0.0%	1.4%	18.2%
Upper	0	0.0%	72.7%	0	0.0%	70.3%	41.6%
Unknown	0	0.0%	12.5%	0	0.0%	26.3%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	0	0.0%	0.0%	23.4%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.8%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.2%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.6%
Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	0	0.0%	100.0%	N/A
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	9	9.8%	3.4%	1,145	4.1%	1.7%	23.4%
Moderate	13	14.1%	10.9%	2,627	9.4%	5.4%	16.8%
Middle	13	14.1%	18.7%	3,281	11.8%	11.8%	18.2%
Upper	55	59.8%	50.1%	20,373	73.1%	60.1%	41.6%
Unknown	2	2.2%	17.0%	453	1.6%	21.0%	0.0%
TOTAL	92	100.0%	100.0%	27,879	100.0%	100.0%	100.0%

Source: 2021 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.8%	0	0.0%	0.7%	22.0%
Moderate	1	33.3%	8.1%	375	42.9%	3.0%	18.1%
Middle	2	66.7%	20.9%	500	57.1%	11.8%	18.4%
Upper	0	0.0%	53.5%	0	0.0%	64.2%	41.5%
Unknown	0	0.0%	16.7%	0	0.0%	20.3%	0.0%
TOTAL	3	100.0%	100.0%	875	100.0%	100.0%	100.0%
Refinance							
Low	1	10.0%	7.6%	101	3.4%	5.4%	22.0%
Moderate	2	20.0%	14.7%	577	19.5%	7.1%	18.1%
Middle	4	40.0%	17.2%	1,133	38.3%	9.5%	18.4%
Upper	3	30.0%	45.3%	1,150	38.8%	56.9%	41.5%
Unknown	0	0.0%	15.2%	0	0.0%	21.1%	0.0%
TOTAL	10	100.0%	100.0%	2,961	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	2.3%	0	0.0%	1.5%	22.0%
Moderate	1	7.1%	7.8%	25	0.7%	3.1%	18.1%
Middle	2	14.3%	15.6%	575	17.1%	8.5%	18.4%
Upper	11	78.6%	66.2%	2,757	82.1%	73.8%	41.5%
Unknown	0	0.0%	8.1%	0	0.0%	13.1%	0.0%
TOTAL	14	100.0%	100.0%	3,357	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	2.3%	4.1%	195	2.4%	5.7%	22.0%
Moderate	4	9.1%	7.6%	255	3.2%	3.4%	18.1%
Middle	13	29.5%	17.7%	2,139	26.6%	9.3%	18.4%
Upper	26	59.1%	59.5%	5,443	67.8%	60.3%	41.5%
Unknown	0	0.0%	11.1%	0	0.0%	21.3%	0.0%
TOTAL	44	100.0%	100.0%	8,032	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	4.1%	0	0.0%	1.1%	22.0%
Moderate	0	0.0%	4.5%	0	0.0%	0.6%	18.1%
Middle	0	0.0%	8.2%	0	0.0%	1.7%	18.4%
Upper	0	0.0%	72.4%	0	0.0%	81.8%	41.5%
Unknown	0	0.0%	10.8%	0	0.0%	14.8%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	0	0.0%	0.0%	22.0%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.1%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	18.4%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.5%
Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	0	0.0%	100.0%	N/A
TOTAL	0	0.0%	100.0%	0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	2	2.8%	4.2%	296	1.9%	2.7%	22.0%
Moderate	8	11.3%	10.8%	1,232	8.1%	4.3%	18.1%
Middle	21	29.6%	18.0%	4,347	28.6%	9.3%	18.4%
Upper	40	56.3%	50.9%	9,350	61.4%	57.9%	41.5%
Unknown	0	0.0%	16.1%	0	0.0%	25.8%	0.0%
TOTAL	71	100.0%	100.0%	15,225	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$(000s)	\$ %	\$ %	
Low	5	4.1%	3.7%	\$442	6.0%	3.8%	5.1%
Moderate	19	15.6%	29.3%	\$2,195	29.6%	35.6%	30.2%
Middle	50	41.0%	25.2%	\$2,721	36.7%	26.6%	25.5%
Upper	48	39.3%	40.1%	\$2,058	27.8%	33.0%	38.7%
Unknown	0	0.0%	1.7%	\$0	0.0%	0.9%	0.5%
TOTAL	122	100.0%	100.0%	\$7,416	100.0%	100.0%	100.0%

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	3	12.0%	2.3%	\$510	11.3%	1.8%	3.3%
Moderate	0	0.0%	18.5%	\$0	0.0%	19.6%	19.5%
Middle	4	16.0%	28.6%	\$1,584	35.1%	26.0%	28.3%
Upper	18	72.0%	49.0%	\$2,422	53.6%	51.6%	48.4%
Unknown	0	0.0%	1.7%	\$0	0.0%	0.9%	0.5%
TOTAL	25	100.0%	100.0%	\$4,516	100.0%	100.0%	100.0%

*Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.*

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	91	74.6%	44.0%	\$3,888	52.4%	26.9%	92.0%
	Over \$1 Million/Unknown	31	25.4%	56.0%	\$3,528	47.6%	73.1%	8.0%
	TOTAL	122	100.0%	100.0%	\$7,416	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	109	89.3%	91.7%	\$2,513	33.9%	35.7%	
	\$100,001–\$250,000	6	4.9%	4.9%	\$887	12.0%	19.8%	
	\$250,001–\$1 Million	7	5.7%	3.4%	\$4,016	54.2%	44.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	122	100.0%	100.0%	\$7,416	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	85	93.4%		\$1,717	44.2%		
	\$100,001–\$250,000	3	3.3%		\$434	11.2%		
	\$250,001–\$1 Million	3	3.3%		\$1,737	44.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	91	100.0%		\$3,888	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	18	72.0%	50.2%	\$2,343	51.9%	33.5%	92.0%
	Over \$1 Million/ Unknown	7	28.0%	49.8%	\$2,173	48.1%	66.5%	8.0%
	TOTAL	25	100.0%	100.0%	\$4,516	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	15	60.0%	94.8%	\$507	11.2%	44.2%	
	\$100,001–\$250,000	4	16.0%	3.0%	\$625	13.8%	16.6%	
	\$250,001–\$1 Million	6	24.0%	2.3%	\$3,384	74.9%	39.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	25	100.0%	100.0%	\$4,516	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	12	66.7%		\$305	13.0%		
	\$100,001–\$250,000	3	16.7%		\$519	22.2%		
	\$250,001–\$1 Million	3	16.7%		\$1,519	64.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	18	100.0%		\$2,343	100.0%		

APPENDIX D – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Assessment area: One or more of the geographic areas delineated by the bank and used by the regulatory agency to assess an institution's record of CRA performance.

Census tract: A small subdivision of metropolitan and nonmetropolitan counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely, depending on population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community contact: Interviews conducted as part of the CRA examination to gather information that might assist examiners in understanding the bank's community, available opportunities for helping to meet local credit and community development needs, and perceptions on the performance of financial institutions in helping meet local credit needs. Communications and information gathered can help to provide a context to assist in the evaluation of an institution's CRA performance.

Community development: An activity associated with one of the following five descriptions: (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals; (2) community services targeted to low- or moderate-income individuals; (3) activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; (4) activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or (5) Neighborhood Stabilization Program (NSP) eligible activities in areas with HUD-approved NSP plans, which are conducted within two years after the date when NSP program funds are required to be spent and benefit low-, moderate-, and middle-income individuals and geographies.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Demographics: The statistical characteristics of human populations (e.g., age, race, sex, and income) used especially to identify markets.

Distressed nonmetropolitan middle-income geography: A middle-income, nonmetropolitan geography will be designated as distressed if it is in a county that meets one or more of the following triggers: (1) an unemployment rate of at least 1.5 times the national average, (2) a poverty rate of 20 percent or more, or (3) a population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders who do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and income of applicants; the amount of loan requested; and the disposition of the application (e.g., approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes, and refinancing of home improvement and home purchase loans.

Household: One or more persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Housing affordability ratio: Calculated by dividing the median household income by the median housing value. It represents the amount of single family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median family income: The dollar amount that divides the family income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The median family income is based on all families within the area being analyzed.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. An MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan statistical area (nonMSA): Not part of a metropolitan area. (See metropolitan area.)

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Performance context: The performance context is a broad range of economic, demographic, and institution- and community-specific information that an examiner reviews to understand the context in which an institution's record of performance should be evaluated. The performance context is not a formal or written assessment of community credit needs.

Performance criteria: These are the different criteria against which a bank's performance in helping to meet the credit needs of its assessment area(s) is measured. The criteria relate to lending, investment, retail service, and community development activities performed by a bank. The performance criteria have both quantitative and qualitative aspects. There are different sets of criteria for large banks, intermediate small banks, small banks, wholesale/limited purpose banks, and strategic plan banks.

Performance evaluation (PE): A written evaluation of a financial institution's record of meeting the credit needs of its community, as prepared by the federal financial supervision agency responsible for supervising the institution.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Small businesses/small farms: A small business/farm is considered to be one in which gross annual revenues for the preceding calendar year were \$1 million or less.

Small loan(s) to business(es): That is, "small business loans" are included in "loans to small businesses" as defined in the Consolidated Reports of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are secured either by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): That is, "small farm loans" are included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Reports of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Underserved middle-income geography: A middle-income, nonmetropolitan geography will be designated as underserved if it meets criteria for population size, density, and dispersion that indicate the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more, in the case of a geography.