PUBLIC DISCLOSURE

June 27, 2022

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

Westamerica Bank
RSSD # 697763

1108 Fifth Avenue
San Rafael, California 94901

Federal Reserve Bank of San Francisco
101 Market Street
San Francisco, California 94105

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 the safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this 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 RATING

Institution's Community Reinvestment Act (CRA) Rating

Westamerica Bank is rated "SATISFACTORY"

The following table shows the performance level of Westamerica Bank with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	LENDING TEST*	INVESTMENT TEST	SERVICE TEST
OUTSTANDING			
HIGH SATISFACTORY	**X**	**X**	**X**
LOW SATISFACTORY			
NEEDS TO IMPROVE			
SUBSTANTIAL NONCOMPLIANCE			

* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

The major factors supporting the institution's rating include:

- Lending levels that reflect good responsiveness to assessment area credit needs, with a substantial majority of loans made within the bank's assessment areas;
- The overall geographic distribution of loans which reflects good penetration throughout the bank's assessment areas;
- An adequate distribution of loans among borrowers of different income levels and businesses of different sizes;
- Adequate responsiveness to credit needs of low-income individuals and areas and very small businesses.

- A relatively high level of community development loans that are responsive to the need for affordable housing, economic development, and the need for supportive social services for low- and moderate-income individuals.
- Significant levels of qualified investments and donations that are responsive to the critical need for affordable housing and social services for very low-income and homeless individuals; and
- A relatively high level of responsive community development services and accessible retail banking services throughout the bank's assessment areas.

INSTITUTION

Description of Institution

Westamerica Bank (Westamerica) is a state-chartered commercial bank headquartered in San Rafael, California, with $7.3 billion in total assets as of March 31, 2022. The bank is the primary subsidiary of Westamerica Bancorporation, a bank holding company. Westamerica and its subsidiaries provide a variety of financial services to businesses and consumers, primarily offering traditional deposit and loan products with a focus on small- to medium-sized businesses in the northern and central portions of California.

During the review period, Westamerica operated 78 full-service branches and 115 ATMs throughout its assessment areas. The bank's largest presence is in the San Francisco Bay Area where 35 of its branches are located. Since its previous CRA examination, Westamerica opened one branch, closed three branches, and relocated one branch.

Westamerica offers traditional commercial loans as well as construction and agricultural loans. The bank also purchases a significant number of consumer motor vehicle loans from automobile dealerships and provides a range of consumer loan products including consumer installment and personal unsecured lines of credit. The composition of the loan portfolio as of December 31, 2021, is shown in Exhibit 1 below and illustrates the bank's focus on business and consumer lending.

EXHIBIT 1		
LOANS AND LEASES AS OF DECEMBER 31, 2021		
Loan Type	**$ ('000s)**	**%**
Commercial/Industrial & Non-Farm Non-Residential Real Estate	$669,435	62.7
Consumer Loans and Credit Cards	$266,202	24.9
Secured by 1-4 Family Residential Real Estate	$34,217	3.2
Multi-Family Residential Real Estate	$24,407	2.3
Farmland & Agriculture	19,045	1.8
All Other	$54,820	5.1
Total (Gross)	**$1,068,126**	**100**

The bank's 11 assessment areas have not changed since the previous CRA examination in 2018.

Westamerica's assessment areas encompass 21 whole counties within California and include metropolitan statistical areas (MSAs) and combined statistical areas (CSAs), as follows:

1. The Bakersfield-Kern assessment area consists of Kern County, which composes the Bakersfield MSA.
2. The Fresno-Madera assessment area consists of Fresno and Madera counties, which form part of the Fresno-Madera-Hanford CSA.
3. The Hanford-Kings assessment area consists of Kings County, which composes the Hanford-Corcoran MSA.
4. The Lake-Mendocino assessment area is a nonmetropolitan area and consists of Lake and Mendocino counties.
5. The Mariposa-Tuolumne assessment area is a nonmetropolitan area and consists of Mariposa and Tuolumne counties.
6. The Merced assessment area consists of Merced County, which composes the Merced MSA.
7. The Modesto-Stanislaus assessment area consists of Stanislaus County, which composes the Modesto MSA.
8. The Nevada assessment area is a nonmetropolitan area and consists of Nevada County.
9. The Sacramento assessment area consists of Sacramento and Placer counties, which form part of the Sacramento-Roseville-Folsom MSA.
10. The San Francisco Bay Area assessment area consists of seven out of the nine counties that comprise the San Francisco Bay Area: Alameda, Contra Costa, Marin, Napa, San Francisco, Solano, and Sonoma. These counties represent the majority of the San Jose-San Francisco-Oakland CSA.
11. The Visalia-Tulare assessment area consists of Tulare County, which composes the Visalia MSA.

These assessment areas include diverse markets with specific credit needs that are discussed in the respective performance contexts. The bank received a rating of Satisfactory at its previous CRA examination conducted as of October 1, 2018. During the review period for this examination, there were no legal or financial impediments that inhibited the bank's ability to meet the credit needs of its community consistent with its business strategy, size, financial capacity, and local economic conditions. However, the government stay-at-home orders issued during 2020 to slow the spread of COVID-19 infections, impacted the bank's ability to provide some community development services that were typically provided at in-person gatherings.

Scope of Examination

Westamerica's performance was evaluated in accordance with the *Interagency Large Institution CRA Examination Procedures*. As such, performance was assessed under the lending, investment, and service tests. The evaluation period for the lending test was from January 1, 2018, through December 31, 2021. The evaluation period for community development loans, qualified investments, and community development services was October 2, 2018, through June 27, 2022. In addition, eight community representatives were contacted in connection with the examination regarding credit needs and market conditions within the assessment area. Contacts represented organizations working in small business development as well as affordable housing.

The San Francisco Bay Area, Fresno-Madera, Merced, and Sacramento assessment areas were reviewed using full-scope examination procedures. The remaining assessment areas received limited-scope reviews based upon the bank's smaller presence and lower volumes of lending and deposit activity. Performance in the San Francisco Bay Area assessment area carried the greatest weight in the evaluation, followed by the Fresno-Madera, Merced, and Sacramento assessment areas. Performance in the limited-scope areas was evaluated as being either consistent, below, or exceeding performance in the full-scope assessment areas. The Limited Scope Market Profiles in Appendix C include the facts and data upon which this evaluation is based.

The lending test, which is weighted more heavily than the investment or service tests, is based primarily on an evaluation of small business, motor vehicle, and community development loans. Small business loans were weighted more heavily in the geographic and borrower distribution performance criteria than motor vehicle loans given the bank's business strategy and lending volumes. Community development loans were evaluated for their responsiveness to the community needs of low- and moderate-income individuals and areas and small businesses. Small farm lending was limited in all assessment areas; as such, these loans were considered but did not significantly influence the overall assessment of the bank's lending performance. All of the bank's loans are presented in the lending tables contained in Appendix B. Demographic and aggregate comparators were considered in evaluating small business loan performance; however, because data for motor vehicle loans is not collected or reported, aggregate lending performance information is not available for this loan type.

The scope of the review is consistent throughout the performance evaluation unless otherwise noted.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Westamerica's overall performance under the lending test is high satisfactory and lending volumes within the various assessment areas were good. A substantial majority of the loans were made within the bank's assessment areas, and the overall geographic distribution of small business loans reflects good penetration throughout the assessment areas. The borrower distribution of loans was adequate among businesses of different sizes and borrowers of different income levels. In addition, the bank made a relatively high level of community development loans that were responsive to the needs of its assessment areas. Westamerica also exhibited an adequate record of serving the credit needs of low-income individuals and areas and very small businesses.

The bank made good use of innovative and flexible lending practices in serving assessment area credit needs. For example, the bank participated in the federal Paycheck Protection Program (PPP) launched to aid small businesses during the pandemic. The bank participated in both rounds of the program and funded 3,504 PPP loans totaling $356.5 million during 2020 and 2021. The bank also began offering a new Business Express loan program designed to meet the need for small dollar loans. The Business Express program began in the later part of the review period and thus has not generated many loans. Nonetheless, both the PPP and Business Express programs are considered to be innovative and flexible lending activities that enhanced the bank's overall lending test performance.

In addition to participating in the PPP loan program, the bank assisted customers experiencing financial hardships brought on by the pandemic by implementing a loan deferral program to provide payment relief. The bank granted deferrals on 1,224 loans totaling $95.2 million during the review period.

LENDING ACTIVITY

Overall, Westamerica's lending levels demonstrated good responsiveness to the credit needs of its assessment areas, as shown in Exhibit 2 on the following page and Table 1 in Appendix B.

EXHIBIT 2				
SUMMARY OF LENDING ACTIVITY				
JANUARY 1, 2018 TO DECEMBER 31, 2021				
Loan Type	**#**	**%**	**$ ('000s)**	**%**
Small Business	5,170	28	$772,698	62
Small Farm	124	1	$28,071	3
Motor Vehicle	12,901	71	$437,841	35
Total Loans	**18,195**	**100**	**$1,238,610**	**100**

ASSESSMENT AREA CONCENTRATION

A substantial majority of loans by number and dollar amount were made within the bank's assessment areas. Exhibit 3 below shows the number and dollar volume of loans extended within the designated assessment areas during the review period. The Tables in Appendix B contain additional information regarding assessment area specific lending activity.

EXHIBIT 3								
LENDING INSIDE AND OUTSIDE THE ASSESSMENT AREAS								
JANUARY 1, 2018 TO DECEMBER 31, 2021								
Loan Type	**Inside**				**Outside**			
	#	**%**	**$ ('000s)**	**%**	**#**	**%**	**$ ('000s)**	**%**
Small Business	5,079	98.2	$754,189	97.6	91	1.8	18,509	2.4
Small Farm	117	94.4	25,391	90.5	7	5.6	2,680	9.5
Motor Vehicle	12,210	94.6	$414,971	94.8	691	5.4	$22,870	5.2
Total Loans	**17,406**	**95.7**	**1,194,551**	**96.4**	**789**	**4.3**	**44,059**	**3.6**

GEOGRAPHIC AND BORROWER DISTRIBUTION

Westamerica has a good record of lending in different geographies and an adequate record of serving borrowers and businesses of different incomes and revenue sizes. Generally, Westamerica's geographic distribution of retail loans demonstrated good penetration among different geographies. Performance was strongest in Merced where the geographic distributions of loans was excellent. The distribution of borrowers generally reflects adequate penetration among low- and moderate-income borrowers and small businesses. However, performance was noteworthy in the Fresno-Madera and Merced assessment areas where the distributions of borrowers and businesses was excellent and good, respectively. Small farm lending volumes in each of the bank's assessment areas was not significant enough to

derive meaningful analysis of the bank's performance, and as a result was not a factor in the overall rating.

These overall conclusions are based on a variety of performance context matters that affect the individual conclusions in the assessment areas. Such factors include the credit needs and opportunities within each assessment area as well as the bank's capacity and constraints to meet those needs. The facts and data supporting the overall conclusions are presented within the respective assessment area analyses.

COMMUNITY DEVELOPMENT LENDING

Westamerica makes a relatively high level of community development loans. As shown in Table 1 in Appendix B, Westamerica made 166 community development loans totaling $194.2 million. The majority of loans were made to non-profit organizations that provide essential social services for low- and moderate-income individuals followed by loans that help to address the significant need for affordable housing. The bank also financed loans that help stabilize and revitalize low- and moderate-income areas, particularly those that suffered high unemployment due to the COVID-19 pandemic.

These loans benefitted all but one of Westamerica's assessment areas. The highest levels of community development lending were in the San Francisco Bay Area, where the bank has its largest presence. The bank made use of innovative and flexible community development lending practices in serving assessment area credit needs by participating in the federal PPP loan program as noted above.

Investment Test

Westamerica's overall performance under the investment test is high satisfactory. The bank makes a significant level of community development investments and grants that reflect excellent responsiveness to credit and community development needs. New investments were comprised of Low-income Housing Tax Credits (LIHTCs) that address the critical need for affordable housing for low- and moderate-income individuals and municipal bonds, which benefitted local schools that serve low- and moderate-income students. In addition, the bank invested in mortgage-backed securities secured by mortgage loans for multifamily properties that provide affordable housing to low- and moderate-income individuals.

As shown in Table 116 in Appendix B, Westamerica made a total of 649 qualified community development investments, grants and donations totaling $63.8 million. Of these,

93 investments totaling $42.5 million were prior period investments remaining on the bank's books and 556 investments totaling $21.3 million were made during the review period. Westamerica also had 16 qualified investments totaling $28.6 million in unfunded commitments. A portion of the qualified community development investments included 528 grants and donations totaling $787,025 to community organizations providing a variety of social services and affordable housing to low- and moderate-income individuals. Each investment, grant, and/or donation benefitted Westamerica's assessment areas or California on a statewide basis. The examples below highlight investments that benefitted a broader statewide or regional area, including the bank's assessment areas; all of which were made during a prior period and remain on the bank's books.

- Two investments in LIHTCs with a book value of $330,592 and unfunded commitment of $544,251. These investments addressed the critical need for affordable housing.
- Six mortgage-backed securities with a book value totaling $719,727 backed by loans to low- and moderate-income individuals in support of affordable housing.
- Three municipal bonds with book values totaling $443,824 that supported local school districts attended by students from low- and moderate-income families. The majority of students from these school districts qualify for the free or reduced meal program.

Service Test

Westamerica's performance under the service test is high satisfactory. The bank's relatively high level of qualified community development services coupled with delivery systems that are accessible to all portions of the assessment areas via branch locations and alternative delivery systems demonstrate good responsiveness to identified area needs during the review period.

RETAIL BANKING SERVICES

Westamerica's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment areas. Westamerica operated 78 full-service branches throughout its 11 assessment areas spread across 21 counties. As shown in Table 117 in Appendix B, the bank closed three branches during the review period, one in an upper-income census tract and two in middle-income census tracts. These closures did not adversely affect the accessibility of its delivery systems to its communities, particularly to low- and moderate-income geographies and individuals. Westamerica's network of branches is accessible to geographies of all income levels, including low- and moderate-income geographies, as the representation of branches is relatively comparable to the populations within each income category.

Westamerica offers a full range of products and services that are available throughout the assessment areas and do not vary in a way that inconveniences its communities. Each of the bank's branches are full-service and are supported by an ATM. The branches offer a reasonable mix of extended weekday hours, Saturday hours, and drive-up hours. In addition, there are stand-alone ATMs outside of its branch locations in low- and moderate-income census tracts. Other delivery systems include telephone and online banking to further enhance accessibility. Moreover, the bank employs foreign language speakers at most of its branches, improving accessibility to retail banking services for non-English speaking customers.

COMMUNITY DEVELOPMENT SERVICES

The bank provided a relatively high level of community development services. In total, bank employees provided 4,229 service hours to 97 organizations throughout the assessment areas. Community services were provided to organizations involved in each of the community development categories of affordable housing, social services to low- and moderate-income individuals, economic development, and stabilizing and revitalizing low- and moderate-income areas. Bank employees provided an array of services using their financial expertise as board members, loan committee members, and fundraising coordinators. Bank employees also provided personal financial education to over 8,000 low- and moderate-income individuals and students from low- and moderate-income families.

Each of the bank's assessment areas benefitted from these service activities, but the bulk of the activities benefitted the San Francisco Bay Area assessment area, where the bank has its largest presence. Details of community development services benefiting specific assessment areas are discussed in the respective assessment area analyses.

In addition to the community development services described above, Westamerica supported its community during the COVID-19 public health emergency in the following ways:

> *Use of bank facilities for COVID-19 testing and social distancing.* The bank partnered with two organizations to convert one of their drive-up facilities as a testing site. The two organization used the site on different days of the week for COVID 19 testing. The bank also provided a local farmers market access to the bank's parking lot to support public health safety measures for social distancing.

Handmade cloth masks. A bank employee constructed and donated 460 cloth masks to a non-profit organization that provides shelter, clothing, meals, education, counseling, and health services to homeless individuals.

Fair Lending or Other Illegal Practices Review

Concurrent with this CRA evaluation, we conducted a review of the bank's compliance with consumer protection laws and regulations and found no violations of the substantive provisions of anti-discrimination, fair lending, or other illegal credit practice rules , laws or regulations that were inconsistent with helping to meet community credit needs.

FULL-SCOPE ASSESSMENT AREA CONCLUSIONS

For each assessment area where a full-scope review was performed using the examination procedures.

San Francisco Bay Area Assessment Area

DESCRIPTION OF OPERATIONS IN SAN FRANCISCO BAY AREA

The San Francisco Bay Area assessment area consists of seven out of the nine counties that comprise the San Francisco Bay Area: Alameda, Contra Costa, Marin, Napa, San Francisco, Solano, and Sonoma. The assessment area is a part of the San Jose-San Francisco-Oakland CSA and are part of the following metropolitan statistical areas (MSA)s:

- Alameda, Contra Costa, Marin, and San Francisco counties are part of the San Francisco-Oakland-Berkeley MSA;
- Napa County comprises the Napa MSA;
- Sonoma County comprises the Santa Rosa-Petaluma MSA; and
- Solano County comprises the Vallejo MSA.

As of 2020, the seven-county assessment area was home to 5 million people.[1]

There were 71 Federal Deposit Insurance Corporation (FDIC)-insured commercial institutions operating 984 offices in the area as of June 30, 2021.[2] Westamerica Bank operated 35 branches in the assessment area, which held deposits totaling $3 billion, representing 0.6 percent of the market.[3]

Exhibit 4 on the following page presents key demographic and business information used to help develop a performance context for the assessment area.

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[1] U.S. Census Bureau, Annual Resident Population Estimates for States and Counties, July 1, 2020; available from https://www.census.gov/programs-surveys/popest/technical-documentation/research/evaluation-estimates/2020-evaluation-estimates/2010s-counties-total.html.
[2] Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2021; available from: https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2.
[3] Ibid.

Exhibit 4 — 2021 SAN FRANCISCO BAY AREA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	116	11.0	98,381	8.8	25,366	25.8	273,081	24.3
Moderate	242	22.9	243,241	21.6	29,122	12.0	184,340	16.4
Middle	349	33.0	402,070	35.8	25,041	6.2	205,700	18.3
Upper	332	31.4	378,327	33.6	10,352	2.7	461,202	41.0
Unknown	19	1.8	2,304	0.2	283	12.3	0	0.0
Total AA	1,058	100.0	1,124,323	100.0	90,164	8.0	1,124,323	100.0

	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	192,231	39,719	4.1	20.7	135,346	70.4	17,166	8.9
Moderate	424,160	176,304	18.3	41.6	218,695	51.6	29,161	6.9
Middle	669,307	360,404	37.4	53.8	266,726	39.9	42,177	6.3
Upper	610,230	386,341	40.1	63.3	188,501	30.9	35,388	5.8
Unknown	10,556	1,318	0.1	12.5	8,044	76.2	1,194	11.3
Total AA	1,906,484	964,086	100.0	50.6	817,312	42.9	125,086	6.6

	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = $1 Million		Over $1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low	27,700	10.7	24,536	10.3	3,014	15.3	150	11.4
Moderate	50,967	19.6	46,858	19.7	3,876	19.7	233	17.7
Middle	82,033	31.6	76,235	32.0	5,413	27.5	385	29.2
Upper	96,825	37.3	89,112	37.4	7,185	36.5	528	40.0
Unknown	1,931	0.7	1,705	0.7	203	1.0	23	1.7
Total AA	259,456	100.0	238,446	100.0	19,691	100.0	1,319	100.0
Percentage of Total Businesses:			91.9		7.6		0.5	
June 2022 Unemployment Rate[4]				June 2022 Median Housing Value[5]				

[4] U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Tables and Maps Created by BLS, County Data Table; available from: https://www.bls.gov/lau/#tables.

[5] California Association of Realtors, June 2022 County Sales and Price Activity; available from: June https://www.bls.gov/eag/eag.ca_bakersfield_msa.htmme sales and price report (car.org).

Alameda County	2.9	Alameda County	$1,420,000
Contra Costa County	3.2	Contra Costa County	$976,940
San Francisco County	2.2	San Francisco County	$1,900,000
Marin County	2.2	Marin County	$1,800,000
Napa County	2.7	Napa County	$975,000
Solano County	4.0	Solano County	$625,000
Sonoma County	2.7	Sonoma County	$850,000
2015 Median Family Income[6]		2021 Estimated Median Family[7] Income	
Napa, CA MSA	$80,920	Napa, CA MSA	$101,500
San Francisco-San Mateo-Redwood City, CA MSA	$103, 742	San Francisco-San Mateo-Redwood City, CA MSA	$145,400
Santa Rosa-Petaluma, CA MSA	$77,587	Santa Rosa-Petaluma, CA MSA	$103,300
Vallejo, CA MSA	$77,061	Vallejo, CA MSA	$99,300

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.

Economic Conditions

During the review period, the area economy expanded prior to the economic downturn in 2020, then entered into a recovery mode of the business cycle through 2021. Overall, the economic drivers in the area were technology, finance, and healthcare, with additional support from manufacturing and the nondefense federal government industry. As the area recovered from the pandemic-induced recession in early 2020, job growth lagged and some parts of the assessment area were slow to recoup the jobs lost during the downturn.[8] The housing market in the area showed improvement through the fourth quarter of 2020 as residential construction and permit issuance rebounded.[9] The housing market showed strong gains in some parts of the assessment area by the end of 2021, including in Sonoma County where house price appreciation increased by 15 percent and permit issuance trended upwards from the prior year.[10] The economic conditions within the three primary clusters of

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[6] Federal Financial Institution Examination Council, Median Family Income; available from: https://www.ffiec.gov/Medianincome.htm

[7] Ibid.

[8] Moody's Precis Report, Oakland-Hayward-Berkeley CA, November 2020.

[9] Moody's Precis Report, San Francisco-Redwood City-South San Francisco CA, November 2020; Moody's Precis Report, Oakland-Hayward-Berkeley CA, November 2020.

[10] Moody's Precis Report, Santa Rosa CA, November 2021.

the Bay Area assessment area, Alameda and Contra Costa counties, Sonoma, Napa, and Solano counties, as well as San Francisco and Marin counties, are described below.

In Alameda and Contra Costa counties, the primary economic drivers were technology and healthcare, with further support from the nondefense federal government and logistics industries.[11] The area's relatively lower costs compared to San Francisco, along with the skilled workforce and proximity to Silicon Valley, rendered the area a desirable alternative for technology companies looking to expand operations.[12] Higher wage tech jobs further advantaged the local area by supporting consumer spending.[13] In Alameda and Contra Costa counties, there was a total of $3.3 billion in venture capital investment in 2019, much of which went toward tech-related activities.[14] The level of venture capital investment in 2019 was the second highest on record, behind only the year prior that had a record-breaking $5.5 billion in capital invested in the area in 2018.[15] In addition to technology, healthcare was a primary employer and economic driver in Alameda County. As of early 2020, healthcare accounted for 15 percent of nonfarm employment in the area.[16] Employment in the healthcare industry increased by 0.6 percent year-over-year in March 2020.[17] Alameda County is also home to the Port of Oakland and is supported by a multitude of logistics, distribution, warehousing, and trade sectors. The Port of Oakland is among the largest seaports in the nation; although cargo volumes slowed in 2019.[18] The port saw increased demand for goods during the pandemic; however, the high level of demand paired with container shortages created backlogs at the port late in the review period.[19] Overall, Alameda County's diverse economy remained rooted in technology and a desirable alternative for businesses looking for lower costs.

In Sonoma, Napa, and Solano counties, the economic drivers in the area were agriculture, tourism, and military with further support from the healthcare industry. The tourism industry was the backbone of the economy for much of the area. Travelers were attracted to the

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[11] Moody's Precis Report, Oakland-Hayward-Berkeley CA, November 2019.

[12] Ibid.

[13] Moody's Precis Report, Oakland-Hayward-Berkeley CA, November 2020.

[14] East Bay Economic Development Alliance, East Bay Economic Outlook 2020, available from: https://eastbayeda.org/research/.

[15] Ibid.

[16] East Bay Economic Development Alliance, East Bay Economic Outlook 2020, available from: https://eastbayeda.org/research/.

[17] East Bay Economic Development Alliance, East Bay Economic Outlook 2020, available from: https://eastbayeda.org/research/.

[18] Moody's Precis Report, Oakland-Hayward-Berkeley CA, November 2019.

[19] Moody's Precis Report, Oakland-Hayward-Berkeley CA, November 2021.

area's high-end wines, craft beer, cuisine, and outdoor recreation.[20] Napa County alone employed 18 percent of workers in the leisure/hospitality industry, the highest share of employment in the industry in the state.[21] Early in the review period, the leisure and hospitality industry stagnated without adding new jobs between 2018 and 2019.[22] Late in the review period, the tourism industry showed signs of recovery from the economic downturn with two-thirds of the jobs lost in 2020 from the pandemic having been recovered as of early 2021.[23] In addition to tourism, the agriculture industry was a primary economic driver. The agriculture industry faced challenges during the review period. Growers experienced lower grape yields in 2020 from wildfire damage as well as severe drought conditions through 2021 that further impacted growers' yields.[24] In Sonoma County, total agricultural production value decreased by 29 percent from 2019 to 2020.[25] Napa County had a larger decrease of 51 percent in gross agricultural production values during the same years.[26] Furthermore, the military presence in Solano County was also a key economic driver in the area.[27] Travis Air Force Base employs 5 percent of the workforce in Solano County, and injects $1.6 billion a year into the economy.[28] Additional federal defense investment in new facilities at the base further supported economic growth in the area.[29]

In San Francisco and Marin counties, the economic drivers were technology, finance, and healthcare.[30] Early in the review period, technology firms were the driving force behind the economy's expansion. Larger firms contributed to the outsized gains; however, startup firms were the fastest growing segment of the tech scene.[31] The technology sector fared well during the economic downturn brought on by the onset of the pandemic and recovered the minimal job losses incurred during the downturn by the end of 2020.[32] Regarding living and housing costs, the area was one of the least affordable places to live in the country.[33] Low

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[20] Moody's Precis Report, Santa Rosa CA, November 2019.

[21] Moody's Precis Report, Napa CA, July 2019.

[22] Moody's Precis Report, Santa Rosa CA, November 2019.

[23] Moody's Precis Report, Napa CA, July 2021.

[24] Ibid.

[25] Sonoma County Department of Agriculture, 2020 Sonoma County Crop Report, available from: https://sonomacounty.ca.gov/natural-resources/agricultural-weights-and-measures/crop-reports.

[26] Napa County Department of Agriculture, 2020 Napa County Crop Report, available from: https://www.countyofnapa.org/258/Crop-Reports.

[27] Moody's Precis Report, Vallejo-Fairfield CA, November 2021.

[28] Moody's Precis Report, Vallejo-Fairfield CA, November 2019.

[29] Moody's Precis Report, Vallejo-Fairfield CA, November 2021.

[30] Moody's Precis Report, San Francisco-Redwood City-South San Francisco CA, November 2020.

[31] Moody's Precis Report, San Francisco-Redwood City-South San Francisco CA, November 2018.

[32] Moody's Precis Report, San Francisco-Redwood City-South San Francisco CA, July 2021.

[33] Moody's Precis Report, San Francisco-Redwood City-South San Francisco CA, November 2019.

housing affordability was compounded by low inventory during the review period.[34] Living cost pressures remained in the area, particularly for low- and mid-wage workers.[35]

Exhibit 5 on the following page depicts loans to small businesses from banks subject to the CRA increased during the review period. There were 160,419 loans totaling $9 billion made to small businesses in the assessment area in 2020. Lending to small businesses played a critical role in the economy given that small businesses accounted for 91.9 percent of all businesses in the assessment area, as noted in Exhibit 4. Late in the review period, the federal Paycheck Protection Program (PPP) was launched to aid small businesses during the pandemic. Nationwide, over 11 million loans totaling $799 trillion were approved for businesses in response to the pandemic's negative effect on consumer and business activity.[36] In the assessment area, over 170,000 PPP loans in the amount of less than $1 million were made and approximately 1 million jobs were self-reported to benefit from the loans made between April 2020 and May 2021.[37] According to the borrower firms that elected to report their industry sector, most loans under $1 million were made to businesses in the Professional, Scientific, and Technical Services sector, followed by the "Other Services (except Public Administration)" sector.[38]

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[34] Ibid.

[35] Moody's Precis Report, San Francisco-Redwood City-South San Francisco CA, November 2020.

[36] U.S. Small Business Administration, Paycheck Protection Program Report, Approvals through May 31, 2021; available from: https://www.sba.gov/sites/default/files/2021-06/PPP_Report_Public_210531-508.pdf.

[37] U.S. Small Business Administration, Paycheck Protection Program Loan Data; *Borrower firms self-reported data and had the option to abstain from reporting certain details of the loan application, therefore data may not capture some details of each loan made*; available from: https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program.

[38] Ibid.

Exhibit 5
Loans to Small Businesses in Assessment Area[39]
2016-2020
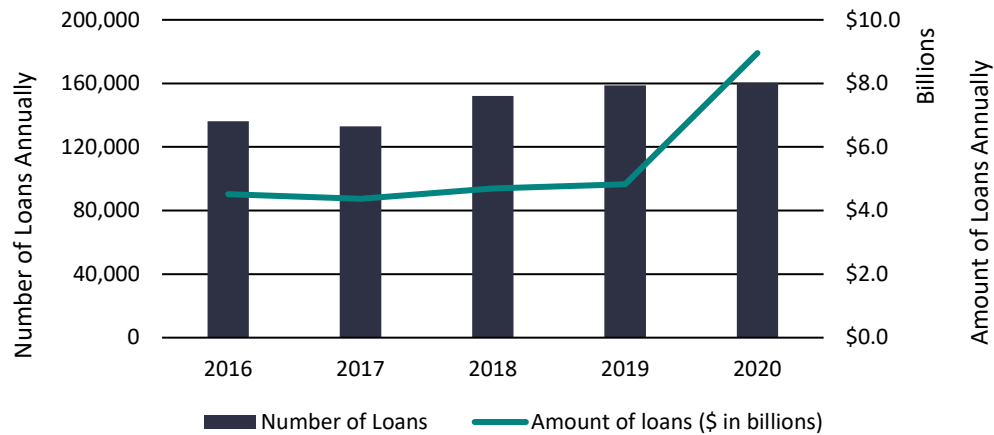
As depicted in Exhibit 6 on the following page, unemployment rates in the assessment area decreased early in the review period but increased sharply in 2020 before easing in 2021. The unemployment rates in the assessment area remained slightly lower than the statewide rate during the review period. Solano County had the highest unemployment rates in the assessment area during the review period. Marin and San Francisco counties had the lowest unemployment rates in 2018 and 2019, and Marin County maintained the lowest unemployment rate in the assessment area in 2020 and 2021.

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[39] Aggregate CRA Small Business data reports available from: https://www.ffiec.gov/craadweb/aggregate.aspx.

Exhibit 6
Unemployment Rate[40]

2018-2021
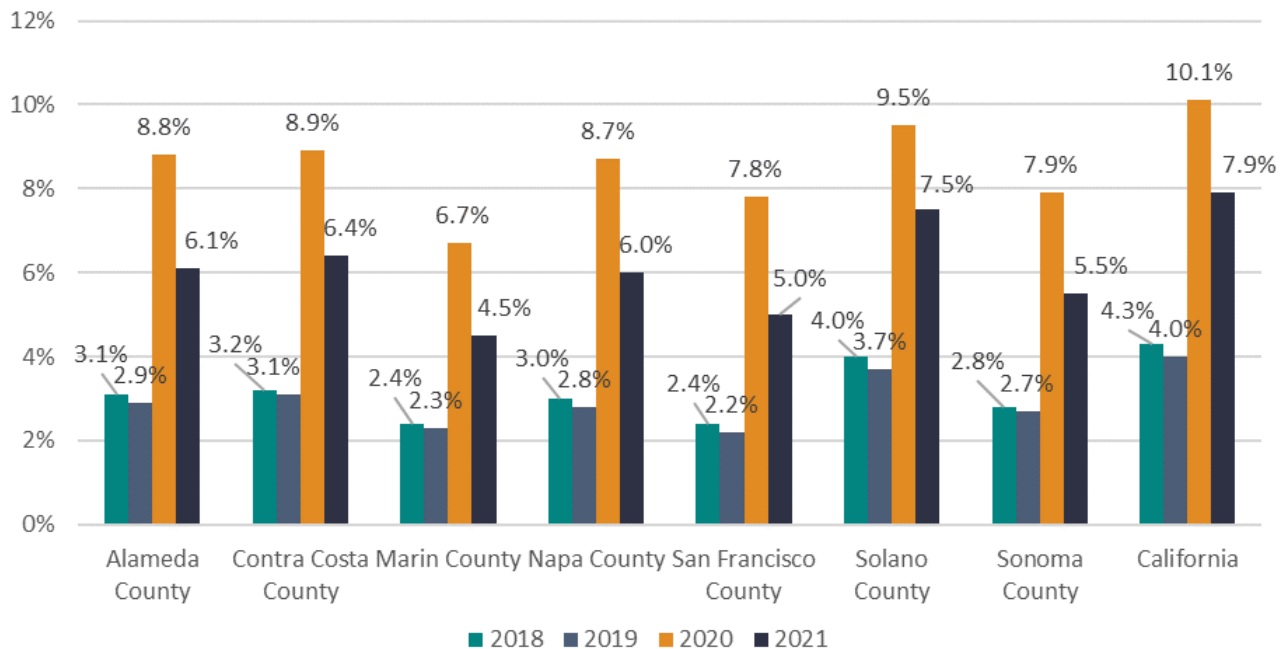
The trends in median home prices in the area are shown in Exhibit 7 on the following page. Median home prices in the area trended upward overall during the review period until showing signs of flattening by June 2021 in some parts of the assessment area. San Francisco County had the highest median home prices throughout the review period, followed by Marin County. Median home prices peaked during the review period in San Francisco County in June 2021 to $1.95 million and in Marin County in July 2021 to $1.75 million. Comparatively, the median home price in the state of California in June 2021 was $819,630. Median home prices in Contra Costa, Napa, and Sonoma counties tracked closer to the statewide median home prices for most of the review period. Solano County had the lowest median home prices throughout the review period, peaking during the review period in November 2021 to $593,000, which is less than one-third the median home price of San Francisco County at the same point in time. According to the California Association of Realtors' Housing Affordability Index, the percentage of households that could afford to purchase the median priced home in the fourth quarter of 2021 was less than 30 percent for Alameda, Marin, Napa, San Francisco, and Sonoma counties, 33.4 percent in Contra Costa County, and 41.7 percent in Solano County. Despite the range in affordability in the assessment area, the area overall had lower

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[40] U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics by County; available from: https://www.bls.gov/lau/.

affordability rates compared to the nationwide rate of 50.4 percent.[41] In addition, all counties in the area had more than 33 percent of homeowners who were cost burdened, defined as households who spend more than 30 percent or more of income on housing costs.[42] The area's share of cost burdened homeowners was higher than the share of homeowners nationwide, 28 percent, suggesting the area was a relatively higher cost area for homeowners.[43]

Exhibit 7
Median Home Prices[44]
January 2018-January 2022
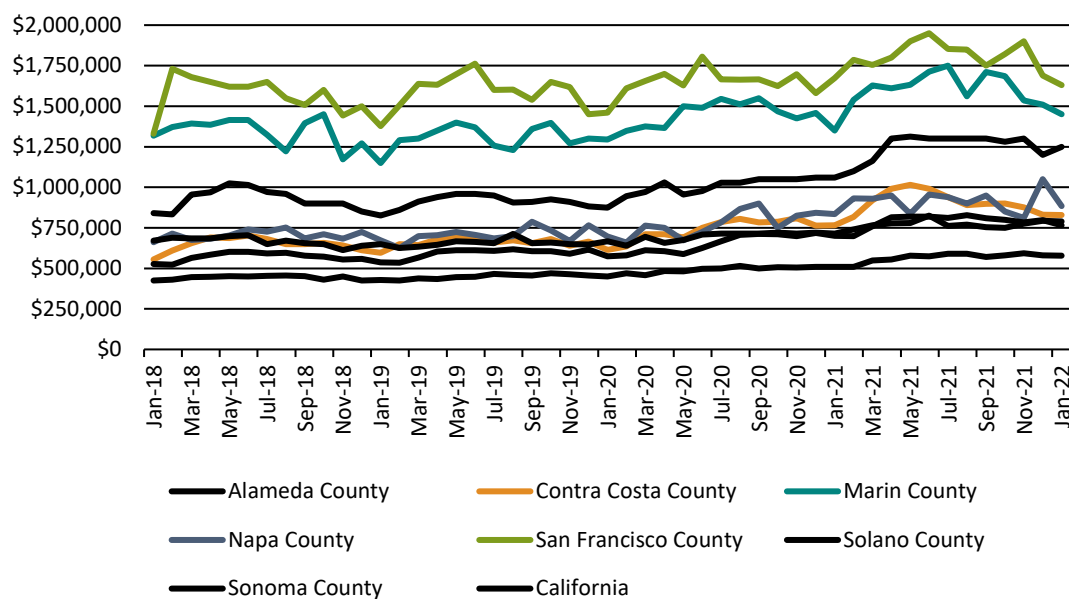
Rental prices for a 1-bedroom unit also increased in the assessment area during the review period. Rental prices for a 1-bedroom unit increased from 2018 to 2020 in Alameda County from $1,407 to $1,630, in Contra Costa County from $1,329 to $1,582, in Marin County from $1,679 to $1,796, in Napa County from $1,131 to $1,206, in San Francisco County from $1,827 to $2,100, in Solano County from $1,108 to $1,260, and in Sonoma County from $1,166 to $1,288.[45] In addition, 37 percent of renters in San Francisco County and 50 percent of renters in Alameda

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[41] California Association of Realtors, Housing Affordability Index-Traditional, 2021 Q4 available from: https://www.car.org/marketdata/data/haitraditional.

[42] Prosperity Now Scorecard, SF Bay Area, CA; available from: https://scorecard.prosperitynow.org.

[43] Ibid.

[44] California Association of Realtors, Historical Housing Data, Median Prices of Existing Detached Homes; available from: https://www.car.org/marketdata/data/housingdata/.

[45] U.S. Census Bureau, Median Gross Rent, 1-Bedroom, American Community Survey, 5-year estimate; available from: https://www.census.gov/data.

County were cost burdened. Over 50 percent of renters in the remaining counties in the assessment area were cost burdened.[46]

As depicted in Exhibit 8, the poverty rates and public assistance or Supplemental Nutrition Assistance Program (SNAP)/food stamp benefit usage rates in the assessment area generally decreased during the review period. Poverty rates in the assessment area were lower than the statewide rate throughout the review period and were lowest in Marin County. The poverty rates in San Francisco County were the highest in the assessment area throughout the review period. The public assistance or SNAP/food stamp benefit usage rates decreased in Alameda, Contra Costa, Solano, and Sonoma counties. However, the rate was relatively stagnant in Napa and Marin counties and increased slightly in San Francisco County during the review period.

Exhibit 8
Poverty and Food Stamp Usage Rates[47]
2018-2020

Income in the Past 12 Months Below Poverty Level

With Cash Public Assistance or Food Stamp/SNAP
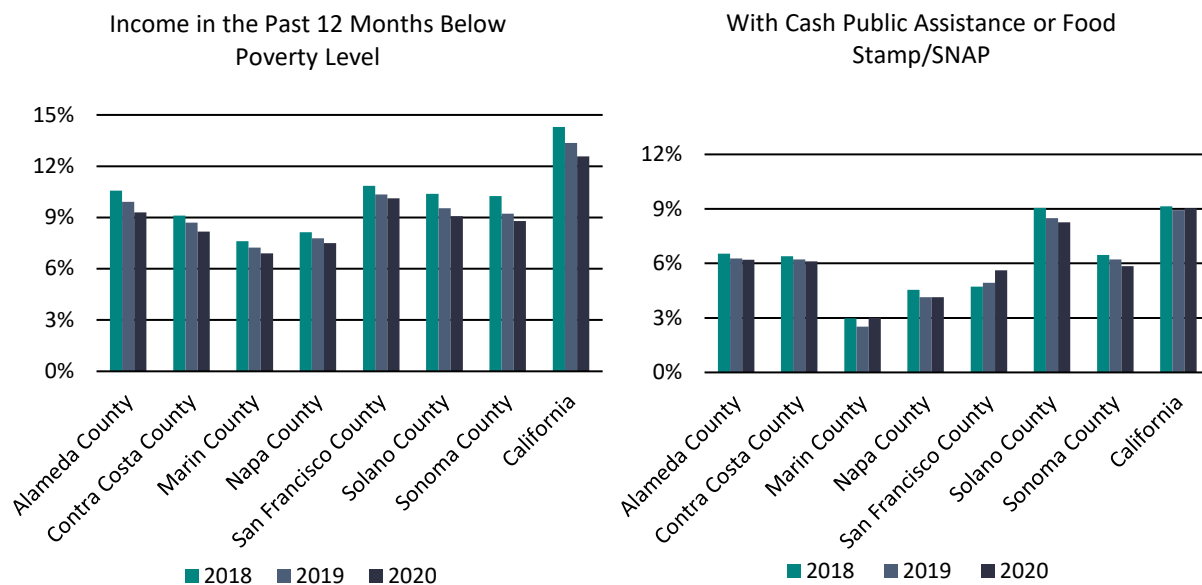
Credit and Community Development Needs

The economic data described above and feedback from community contacts indicate that credit and community development needs remain in the area. As previously discussed, small

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[46] Prosperity Now Scorecard, SF Bay Area, CA; available from: https://scorecard.prosperitynow.org.
[47] Poverty and Food Stamp Usage Rates, U.S. Census Bureau, American Community Survey, 5-Year Estimates; available from: https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml.

business lending levels remained steady during the review period before increasing in 2020 at the same time as PPP loans were distributed to meet the credit needs of small businesses enduring the impacts of COVID-19. According to the U.S. Census Bureau's Weekly Small Business Pulse Survey, as of March 20, 2022, 46 percent of small businesses in California reported that the COVID-19 pandemic had a moderate negative impact on their business.[48] At that time, 14 percent of small businesses reported that obtaining financial assistance would be needed in the next six months, compared to the national average of 13 percent of businesses.[49] However, 34 percent of small businesses in California reported it would take more than six months before the business returned to normal levels of operation relative to its usual level of operations.[50] Based on the survey results, small businesses in California appeared to have ongoing credit needs and expected additional time would be needed to recover business operations.

The most recent nationwide Small Business Credit Survey collected small business' insights on their credit needs. The survey results found that of the 36 percent of small business survey respondents that applied for credit in the prior 12 month period, 30 percent received all the financing they sought.[51] This share of applicants was a decrease from the prior two years of survey results and does not include pandemic-related financial assistance applicants may have sought.[52] Small business applicants most often sought loans or lines of credit.[53] A majority, 63 percent, of applicant firms cited that their reason for applying for credit was to meet operating expenses.[54] Despite the increase in small business lending during the pandemic described previously, the survey results indicate there are unmet credit needs for small businesses.

In addition to the above needs, a community contact with a small business development organization noted the biggest need for small businesses are financing in the form of grants. The contact indicated that many small businesses have taken on debt, primarily to manage

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[48] U.S. Census Bureau, Weekly Small Business Pulse Survey, Week 68, Collection Date March 14, 2022 – March 20, 2022; available from:
https://experience.arcgis.com/experience/0a2101a6bc6d41159cb0f4ee9cf38a7f/page/page_4/.
[49] Ibid.
[50] U.S. Census Bureau, Weekly Small Business Pulse Survey, Week 68, Collection Date March 14, 2022 – March 20, 2022; available from:
https://experience.arcgis.com/experience/0a2101a6bc6d41159cb0f4ee9cf38a7f/page/page_4/.
[51] Small Business Credit Survey, Report on Employer Firms 2022; available from:
https://www.fedsmallbusiness.org/medialibrary/FedSmallBusiness/files/2021/2022-sbcs-employer-firms-report.
[52] Ibid.
[53] Ibid.
[54] Ibid.

the impacts of the pandemic, and are hesitant to take on additional debt. Therefore, financing in the form of grants would be most helpful.

Community contacts with small business development organizations indicated the need for additional services for small businesses in the area. One contact indicated more financial literacy for small business owners is needed. Another contact indicated there is a need for more outreach to Latino business owners. Furthermore, the contact noted language appropriate outreach, such as conducting outreach in Spanish to Spanish-speaking business owners, is needed. These services would be most helpful in supporting small business development in the area.

The same community contacts from the small business development organizations also noted the opportunity for banks to support organizations that offer small business development services, including technical assistance and education for small business owners. The contacts indicated that by providing funding to these organizations, banks support the needs of small businesses in the area. In addition, the contacts stated that banks could also participate, such as at workshops with a small business development focus.

According to a community contact representing an organization that develops affordable housing, there is a need for more financing from banks for nonprofit affordable housing development organizations. The contact specifically noted investments, such as EQ2s, with low interest rates is the most helpful type of financing for organizations. In addition, the contact indicated more funding in the form of grants or donations would be most helpful in supporting nonprofit affordable housing development organizations.

Overall, according to the information shared by the contacts described above, there are opportunities for banks to help address the credit needs of small businesses as well as the community development needs of nonprofit organizations in the community through investments, loans, and donations.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SAN FRANCISCO BAY AREA

Lending Test

Westamerica's overall performance under the lending test in the San Francisco Bay Area assessment area is good. The bank's lending levels within the assessment area's geographies and among borrowers with different income and revenue levels reflect good responsiveness to the local credit needs. In addition, Westamerica made a relatively high level of impactful community development loans. The bank's lending performance in the assessment area was

enhanced by its participation in the federal PPP lending program, which is seen as a flexible and innovative lending practice.

Lending Activity

Lending levels reflect good responsiveness to the credit needs within the assessment area consistent with its capacity. As shown in Table 1, Westamerica's loan volumes in the San Francisco Bay assessment area are generally comparable with the bank's local share of deposits. The bank also extended a relatively high level of community development loans that help to address the needs of low- and moderate-income individuals and the economic effects of the COVID-19 pandemic. The bank's lending data and various loan programs reflect its efforts to meet area credit needs.

Lending Distribution by Geography

Overall, geographic lending distributions within the San Francisco Bay Area assessment area are good. The bank's lending volume and performance varied based on the product type, as shown in Tables 2 to 13. A reasonable distribution of loans was made within all census tract income categories in small business and motor vehicle lending; however, lending volumes for small farm loans were not sufficient to derive meaningful analysis. The evaluation of the bank's lending included consideration of the locations of the bank's branches as well as lending opportunities within the assessment area. The bank's lending patterns did not exhibit unusual or conspicuous lending gaps.

Small Business Lending

Lending distributions by geography were good. As shown in Tables 2 and 3, Westamerica's performance was particularly strong in moderate-income census tracts with lending volume significantly exceeding the percentage of businesses in the area and the aggregate lending performance. Conversely, performance in low-income census tracts was below both the percentage of businesses and aggregate lending performance. The relative lending volume disparity in low versus moderate-income census tracts is attributable to Westamerica's larger presence in moderate-income census tracts. Westamerica operates only two branches in low-income census tracts, compared to nine branches in moderate-income census tracts.

Motor Vehicle Lending

The geographic distribution of motor vehicle lending is excellent. As shown in Tables 6 and 7, Westamerica's performance in low- and moderate-income geographies generally exceeded

the percentage of households within those census tracts. In addition, aside from 2019 when volumes plummeted, the overall volume of motor vehicle lending increased each year as did the percentage of loans extended in low- and moderate-income geographies.

Lending Distribution by Borrower Income and Business Revenue

Overall, lending distribution by business revenue and borrower income within the San Francisco Bay Area assessment area was adequate, based primarily on the relatively low level of lending to small businesses. Good distributions were noted in motor vehicle lending with relatively strong performance in extending loans to moderate-income borrowers.

Small Business Lending

The distribution of loans to small businesses of different sizes and income levels was adequate. As shown in Tables 8 and 9, the level of lending to small businesses was below the percentage of small businesses in the assessment area and below aggregate lending; however, there were high percentages of revenue unknown. As such, the level of lending to small businesses could be understated since most of the bank's loans were in small dollar amounts. As shown in Tables 8 and 9, more than half of the bank's small business loans were made in amounts of $250,000 or less, and approximately one-third of the bank's overall lending was in amounts of $100,000 or less, which are amounts typically needed by small businesses. In addition, the bank's participation in the PPP loan program during 2020 and 2021, as described above, assisted small businesses in surviving the economic downturn caused by the pandemic. There was also a notable increase in loans to small businesses in 2021 where the percentage of the number of loans exceeded aggregate lending and the percentage by dollar amount compared favorably to aggregate levels.

Motor Vehicle Lending

The borrower distribution of motor vehicle lending was good. As noted in Tables 12 and 13, the bank's lending to low-income borrowers compared favorably to the percentage of households in the assessment area and lending levels to moderate-income borrowers generally exceeded the level of moderate-income households within the assessment area.

Community Development Lending

Westamerica extended a relatively high level of community development loans in light of the credit needs and opportunities within the San Francisco Bay Area assessment area. The

bank's responsiveness to the critical need for affordable housing and social services for the poor is evident in the focus of its activities. As shown in Table 1, the bank made a total of 75 community development loans totaling $77.2 million. The majority of the loans were made to non-profit organizations that provided social services to address the needs of low- and moderate-income individuals, many of which were responsive and impactful. Loans were also extended to non-profit organizations that helped provide affordable housing to low- and moderate-income individuals and stabilize and revitalize low- and moderate-income areas. The following are examples of notable community development loans made within the assessment area:

- An $8.7 million loan to an organization that develops new and manages 230 existing affordable housing properties for low- and moderate-income individuals. Funds will be used to finance essential pre-development work for the construction of new affordable housing units, which will increase the supply of much needed housing that will be affordable for low- and moderate-income individuals.

- A $3.6 million PPP loan to a non-profit organization that provides an array of behavioral health and housing services for low- and moderate-income individuals. Homeless programs and adult day care are available for clients with a range of physical and cognitive disabilities. The homeless outreach programs serve adults who are chronically homeless and have a variety of mental health and substance abuse issues. The organization also provides temporary shelter for the homeless and job support for all clients. Over 8,000 individuals were served by this organization according to their most recent annual report.

- A $2.5 million PPP loan to a non-profit organization provides legal serves to clients who are low- and very low-income members of the communities. Services are provided at no cost and include legal advice and counsel, referrals, and legal representation.

- A $1.1 million loan to a local housing authority that provides a number of programs to provide low- and moderate-income individuals with safe and affordable housing. There are specific programs directed to individuals who are chronically homeless and suffer from certain disabilities. Rental assistance is also available for individuals and families where a family member is HIV+ or has AIDS. The organization also offers a loan program with low-interest property improvement loans and technical assistance to qualified very-low-income homeowners to make basic repairs and improvement to eliminate health and safety hazards.

- A $1.2 million loan to a non-profit organization that provides affordable housing and homeless programs for low- and moderate-income individuals. According to its 2019-2020 Annual report, it served 12,478 people in one year, of which74 percent were unhoused, 64 percent were involved with the criminal justice system, and 92 percent live with mental health, substance use or a physical health condition. During the COVID-19 pandemic, the organization helped 695 families with rental assistance.

Investment Test

Westamerica's performance under the investment test in the San Francisco Bay Area assessment area was good. A significant level of qualified investments, grants, and donations were made that exhibited excellent responsiveness to credit and community development needs. These investments were particularly responsive to the critical need for affordable housing, some of which were targeted to very low-income and homeless persons. The bank's investments helped to increase the supply of affordable housing with new units and funded much needed repairs and improvement for aging properties. In addition, the bank's grants and donations demonstrated excellent responsiveness to the economic effects of the COVID-19 pandemic as demand for social services, housing, and food increased substantially due to high levels of unemployment.

The bank's investments include LIHTCs, municipal bonds, and mortgage-backed securities. As shown in Table 116, the bank invested a total of $19.2 million in this area, $10.1 million of which was from prior period investments, and $9.1 million was from current period investments including grants and donations totaling $371,725. The bank also had unfunded commitments totaling $13.7 million. The examples below highlight notable investments, grants, and donations:

- A $3.8 million investment in a mortgage-backed security that supports affordable housing for low- and moderate-income families. The property, located in Fremont, California, provides 132 units of housing, all of which are restricted to tenants earning no more than 60 percent of area median income.

- A $1.7 million investment in a LIHTC to fund the rehabilitation of two aging multifamily low-income housing properties in Vallejo, California. The properties were originally built in 1967 and 1968 and are currently occupied by low- and moderate-income individuals and families, none of which will be displaced during the rehabilitation. The property is comprised of two manager units and 19 buildings that include 150 housing units restricted to individuals earning not more than 50 percent of area median income,86 units restricted to 60 percent of area median income, and two units for on-site management. In addition,

each of the 150 units restricted to individuals earning 50 percent of the area median income or less receive rent subsidies from the HUD-Section 8 program. Located near public transit to San Francisco, the location provides residents commute options for jobs. The property also includes community supportive services for the low- and moderate-income residents such as a summer reading program and after-school tutoring.

- An $804,000 investment in a LIHTC to fund construction of new affordable housing for very low- and low- and moderate-income individuals in Santa Rosa, California. The project will consist of 40 units to households earning between 30 to 60 percent of area median income and at least 50 percent of the units will be for individuals and families who are homeless.

- A $753,000 investment in a school bond for the Hayward Unified School district attended by students from low- and moderate-income families. Over 68 percent of students in this district are eligible for the free and reduced lunch program available to low- and moderate-income families. The original purpose of the bond was to finance school facility improvements.

- A $353,000 investment in a LIHTC to fund new construction of 112 units of affordable housing for low- and moderate-income individuals in Fremont, California. The housing units will be income restricted to include 12 units for very low-income (earning 30 percent of area median income), 12 units for low-income (earning not more than 50 percent of area median income), 87 units for moderate-income (earning not more than 60 percent of area median income), and one manager unit.

- Investments in two LIHTCs totaling $755,000 to fund the rehabilitation of three aging multi-family buildings in San Francisco comprised of 160 units of affordable housing units for low- and moderate-income individuals and families. The units are income restricted to tenants earning 50, 60, and 80 percent of area median income. The investment will also fund the rehabilitation of another aging building in San Francisco that provides 110 units of affordable housing to low- and moderate-income individuals and families.

- More than $370,000 of grants and donations were provided to 106 organizations involved in providing affordable housing and social services to low- and moderate-income individuals and financing to small businesses. During the Covid-19 pandemic, the bank provided additional donations to these organizations in response to increased demand for food, rental assistance, and personal protective equipment. The bank also provided funds to help some of these organizations transition to providing services virtually, including mental health, mentoring, and companion services to seniors, to comply with

government mandated stay-at-home orders. Over $89,000 of these grants and donations were provided in response to the effects of the COVID-19 pandemic.

Service Test

The bank's performance under the service test was good. Retail banking services are accessible throughout the assessment area. Branch hours and services do not vary in a way that inconveniences geographies and individuals of different income levels. In addition, the bank provided a relatively high level of community development services.

Retail Banking Services

Westamerica's delivery systems are accessible to all geographies and individuals of different income levels in the San Francisco Bay Area assessment area. The bank operates 35 branches in this assessment area with two branches located in low-income census tracts and nine branches in moderate-income census tracts. The remaining 24 branches are in middle- and upper-income census tracts. The bank closed two branches in middle-income census tracts during the review period. Additionally, one branch was relocated into a different office suite within the same building during the review period. The branch closures did not negatively impact the low- and moderate-income geographies and populations given the bank's modest share of the market and the availability of retail services through the numerous financial institutions within the assessment area.

Services do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income areas and individuals. The bank offers drive-up services as well as Saturday hours at some branches to allow customers to conduct business outside normal business hours. In addition, the bank provides full-service ATMs for customers' banking needs. All of the bank's products and services are available at all branches in this assessment area. Furthermore, the bank employs staff that speak a variety of foreign languages to assist non-English speaking customers access banking services.

Community Development Services

The bank provided a relatively high level of community development service hours during the review period. Bank staff provided 694 services to 23 organizations totaling 1,542 service hours including the provision of personal financial education to 2,718 individuals. The community organizations served are involved in providing affordable housing, social services to low- and moderate-income individuals, and activities that help to revitalize and stabilize low- and moderate-income areas. Bank staff helped to meet the needs of the assessment

area by assisting local non-profit organizations with fundraising, serving on boards and committees, providing financial education courses to low- and moderate-income individuals, and offering employment readiness training. The examples below highlight notable community development services:

- Several bank employees provided a total of 408 hours of community service to an organization that serves low- and moderate-income individuals in five counties within this assessment area through its various chapters. The organization provides a variety of assistance to low- and moderate-income individuals including utility payments, food boxes, emergency shelters, daycare, rental assistance, bus tickets and free gasoline vouchers, among other things. Bank employees provided a variety of services including help with fundraising activities, providing personal financial education to individuals served by this organization, and as members on an advisory board and strategic planning committee.

- A bank employee provided 270 hours of community service to an organization that provides affordable housing to low-income older adults. The employee provided financial expertise as a board member to this organization.

- Several bank employees provided a total of 206 service hours in partnership with a non-profit organization that provides personal financial education to 905 students from low- and moderate-income families. These classes were provided in public schools where a majority of the students benefit from the free and reduced meal program.

- A bank employee provided 135 hours of community development service to a non-profit public benefit organization engaged in activities that help stabilize and revitalize a moderate-income census tract. Activities of the organization include improvement of sidewalks, security, and organizing public events to attract new and retain existing businesses and residents to the area. The bank employee serves as treasurer for this organization.

- Bank employees provided a total of 102 hours of community service to an organization that offers vocational rehabilitation, healthcare, and social assistance services to approximately 400 developmentally disabled adults and their families at seven program sites in Solano County. One of the employees serves as the organization's treasurer and other employees assist with fundraising.

Fresno-Madera Assessment Area

DESCRIPTION OF OPERATIONS IN FRESNO-MADERA

The Fresno-Madera assessment area consists of Fresno and Madera counties, which form part of the Fresno-Madera-Hanford CSA in California's San Joaquin Valley. As of 2020, the area was home to 1.2 million people.[55]

The assessment area had 23 FDIC-insured commercial institutions operating 136 offices that held $19.9 billion in deposits as of June 30, 2021.[56] The bank operated 12 branches in the assessment area, which held deposits totaling $699 million, representing 3.5 percent of the market.[57]

Exhibit 9 on the following page presents key demographic and business information used to help develop a performance context for the assessment area.

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[55] U.S. Census Bureau, Annual Resident Population Estimates for States and Counties, July 1, 2020; available from https://www.census.gov/programs-surveys/popest/technical-documentation/research/evaluation-estimates/2020-evaluation-estimates/2010s-counties-total.html.
[56] Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2021; available from: https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2.
[57] Ibid.

Exhibit 9 2021 FRESNO–MADERA AA DEMOGRAPHICS							
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income
	#	%	#	%	#	%	#	%
Low	18	8.1	16,106	6.5	8,108	50.3	62,125	24.9
Moderate	75	33.8	78,597	31.5	26,777	34.1	40,074	16.1
Middle	50	22.5	58,731	23.6	11,320	19.3	41,636	16.7
Upper	77	34.7	95,855	38.4	7,545	7.9	105,472	42.3
Unknown	2	0.9	18	0.0	6	33.3	0	0.0
Total AA	222	100.0	249,307	100.0	53,756	21.6	249,307	100.0

	Housing Units by Tract	Housing Type by Tract					
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	24,524	4,983	2.7	20.3	17,095	69.7	2,446	10.0
Moderate	116,625	41,372	22.6	35.5	66,461	57.0	8,792	7.5
Middle	87,901	43,106	23.6	49.0	36,911	42.0	7,884	9.0
Upper	142,046	93,284	51.0	65.7	35,764	25.2	12,998	9.2
Unknown	563	4	0.0	0.7	484	86.0	75	13.3
Total AA	371,659	182,749	100.0	49.2	156,715	42.2	32,195	8.7

	Total Businesses by Tract	Businesses by Tract & Revenue Size					
		Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,056	5.6	1,858	5.4	184	7.1	14	7.4
Moderate	9,758	26.4	8,829	25.9	875	33.7	54	28.6
Middle	8,354	22.6	7,710	22.6	607	23.3	37	19.6
Upper	16,364	44.3	15,399	45.1	890	34.2	75	39.7
Unknown	403	1.1	350	1.0	44	1.7	9	4.8
Total AA	36,935	100.0	34,146	100.0	2,600	100.0	189	100.0
Percentage of Total Businesses:			92.4		7.0		0.5	
June 2022 Unemployment Rate[58]				June 2022 Median Housing Value[59]			

[58] U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Tables and Maps Created by BLS, County Data Table; available from: https://www.bls.gov/lau/#tables

[59] California Association of Realtors, Current Sales and Price Statistics; available from: https://www.car.org/en/marketdata/data/countysalesactivity

Fresno County	5.8	Fresno County	$425,000
Madera County	5.6	Madera County	$421,000
2015 Median Family Income[60]	$49,999	2021 Estimated Median Family Income[61]	$62,800
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.			

Economic Conditions

During the review period, the area economy was in an expansionary mode before the economic downturn in 2020 and subsequent recovery through 2021. The economic drivers in the area were the agriculture, manufacturing, healthcare, and logistics industries.[62] The agriculture industry remained the primary economic driver in the area. Fresno County was the top ranking agricultural producing county in California.[63] In 2020, agricultural production in Fresno County alone totaled over $7.9 billion.[64] However, the agriculture industry showed some signs of deceleration during the review period.[65] In Madera County, the gross value of agricultural production decreased by 2.6 percent between 2019 and 2020, totaling $1.9 billion in 2020.[66] Additionally, deceleration in the area's top crop, almonds, was due in part to a 40 percent increase in yields in 2020 that lowered prices and was further impacted by supply chain disruptions that slowed export volumes of the top crop.[67] Stagnation in the industry, particularly for the almond crop, continued through 2021 due to drought conditions that impacted crop volume.[68]

In addition to agriculture, the healthcare and logistics sectors were economic drivers. The healthcare sector added jobs at twice the rate as the overall economy early in the review

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[60] Federal Financial Institution Examination Council, Median Family Income; available from: https://www.ffiec.gov/Medianincome.htm

[61] Ibid.

[62] Moody's Precis Report, Fresno CA November 2021.

[63] Fresno County Department of Agriculture, 2020 Crop Report, available from: https://www.co.fresno.ca.us/departments/agricultural-commissioner/fresno-county-crop-report-dmi.

[64] Ibid.

[65] Moody's Precis Report, Madera CA July 2018.

[66] Madera County Department of Agriculture, 2020 Crop & Livestock Report, available from: https://www.maderacounty.com/government/agricultural-commissioner-weights-and-measures/annual-crop-reports/crop-reports-the-2010s/crop-reports-the-2020s?msclkid=2dcf6877c5c311ec81d3b1cbdc8a60c8.

[67] Moody's Precis Report, Fresno CA, November 2020.

[68] Moody's Precis Report, Madera CA, July 2021.

period.[69] In addition, in Madera County alone, healthcare payrolls comprised 22 percent of total jobs in 2018 , compared to 13 percent nationally.[70] In the logistics sector, the transportation and warehousing industry grew during the review period due to the area's central location in the state and investment from nationwide retailers in distribution centers.[71] By late 2021, transportation and warehousing employment fell above pre-pandemic levels indicating strength in the sector.[72] The housing market in the area showed signs of strength through most of the review period, with house price appreciation exceeding the national average by late 2020 and with residential permit issuance increasing.[73]

Exhibit 10 on the following page depicts loans to small businesses from banks subject to the CRA increased during the review period. There were 24,036 loans totaling $1.3 billion made to small businesses in the assessment area in 2020. Lending to small businesses played a critical role in the economy given that small businesses accounted for 92.4 percent of all businesses in the assessment area, as noted in Exhibit 9. As described previously, lending to small businesses nationwide increased during the pandemic as a result of the federal PPP. In the assessment area, over 20,000 PPP loans in the amount of less than $1 million were made and approximately 200,000 jobs were self-reported to benefit from the loans made between April 2020 and May 2021.[74] According to the borrower firms that elected to report their business's sector, most loans under $1 million were made to businesses in the "Other Services (except Public Administration)" sector, followed by the Transportation and Warehousing sector.[75]

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[69] Moody's Precis Report, Fresno CA, November 2019.

[70] Moody's Precis Report, Madera CA, July 2018.

[71] Moody's Precis Report, Fresno CA, November 2021.

[72] Ibid.

[73] Moody's Precis Report, Fresno CA, November 2020.

[74] Small Business Administration, Paycheck Protection Program Loan Data; available from: https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program. *[Borrower firms self-reported data and had the option to abstain from reporting certain details of the loan application, therefore data may not capture some details of each loan made.]*
[75] Ibid.

Exhibit 10
Loans to Small Businesses in Assessment Area[76]
2016-2020
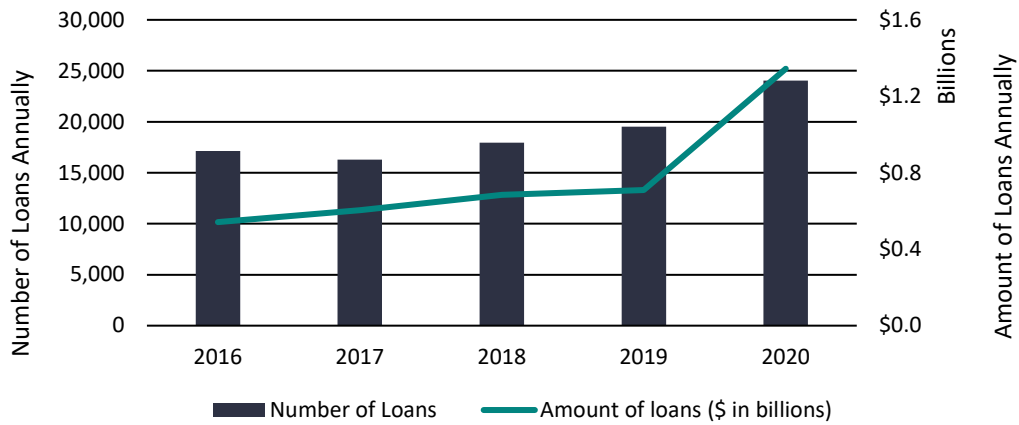
As depicted in Exhibit 11 on the following page, the unemployment rates in the assessment area were decreasing early in the review period but spiked in 2020 before easing in 2021. The unemployment rates were higher in the assessment area than statewide throughout the review period.

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[76] Aggregate CRA Small Business data reports available from:
https://www.ffiec.gov/craadweb/aggregate.aspx.

Exhibit 11
Unemployment Rate[77]
2018-2021
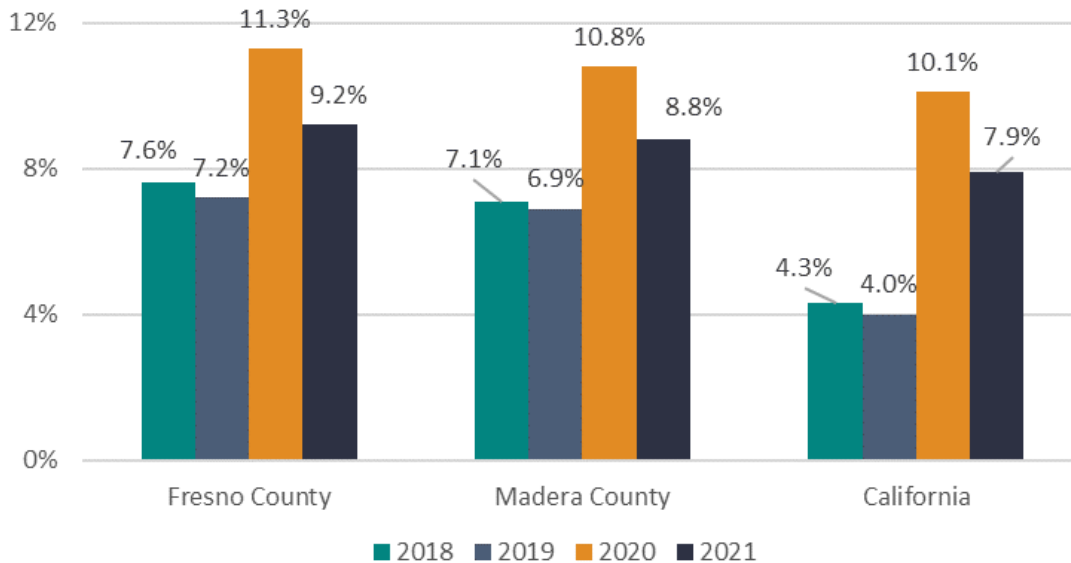
As depicted in Exhibit 12 on the following page, median home prices in the area trended upwards overall during the review period. The median home prices in the area peaked during the review period in October 2021 to $394,880 in Madera County and in January 2022 to $395,500 in Fresno County. The median home price in the area remained lower than the statewide median home price throughout the review period. The share of households that could afford to purchase the median priced home in the fourth quarter of 2021 was 40 percent in Fresno County, and 42 percent in Madera County, lower than the share of households nationwide, 50 percent.[78] The area had a higher percentage of homeowners who were cost burdened than the share of homeowners nationwide, at 32 percent in Fresno County, 33 percent in Madera County, and 28 percent in the U.S.[79]

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[77] U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics by County; available from: https://www.bls.gov/lau/.

[78] California Association of Realtors, Housing Affordability Index-Traditional, 2021 Q4 available from: https://www.car.org/marketdata/data/haitraditional.

[79] Prosperity Now Scorecard, Fresno-Madera Counties, CA; available from: https://scorecard.prosperitynow.org.

Exhibit 12
Median Home Prices[80]
January 2018-January 2022
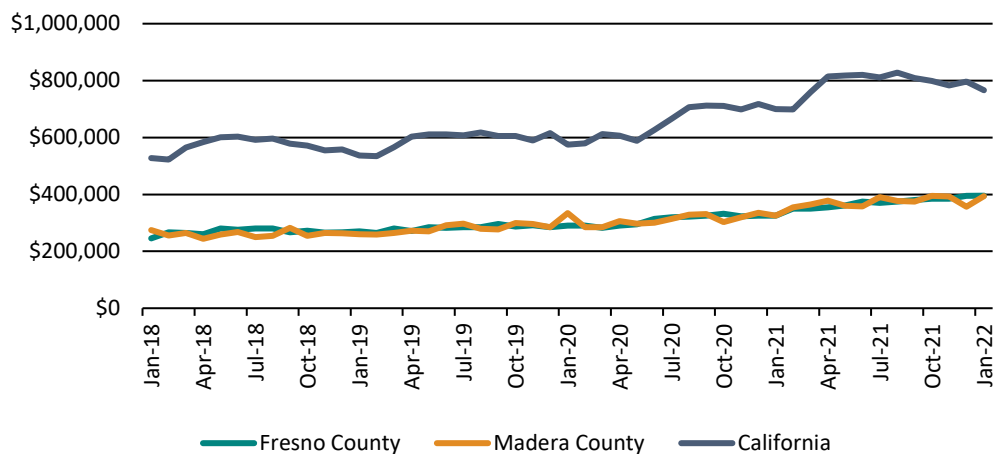
Rental prices for a 1-bedroom unit also increased in the assessment area during the review period from $726 in 2018, to $779 in 2020 in Fresno County and from $668 in 2018 to $684 in 2020 in Madera County.[81] In addition, there were higher shares of cost burdened renters in the area, 57 percent in Fresno County and 54 percent in Madera County, compared to the national average of 50 percent.[82]

The trends in the poverty rates and public assistance or SNAP/food stamp benefit usage rates are depicted in Exhibit 13 on the following page. The poverty rate decreased during the review period but remained higher than the statewide rate. The public assistance or SNAP/food stamp benefits usage rate decreased during the review period in Fresno County, but varied in Madera County, decreasing from 2018 to 2019 before increasing in 2020. For some of the review period, rates of households receiving public assistance or SNAP/food stamp benefits were twice as high as the rate of households statewide during the review period.

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[80] California Association of Realtors, Historical Housing Data, Median Prices of Existing Detached Homes; available from: https://www.car.org/marketdata/data/housingdata/.
[81] U.S. Census Bureau, Median Gross Rent, 1-Bedroom, American Community Survey, 5-year estimate; available from: https://www.census.gov/data.
[82] Prosperity Now Scorecard, Fresno-Madera County, CA; available from: https://scorecard.prosperitynow.org.

Exhibit 13
Poverty and Food Stamp Usage Rates[83]
2018-2020
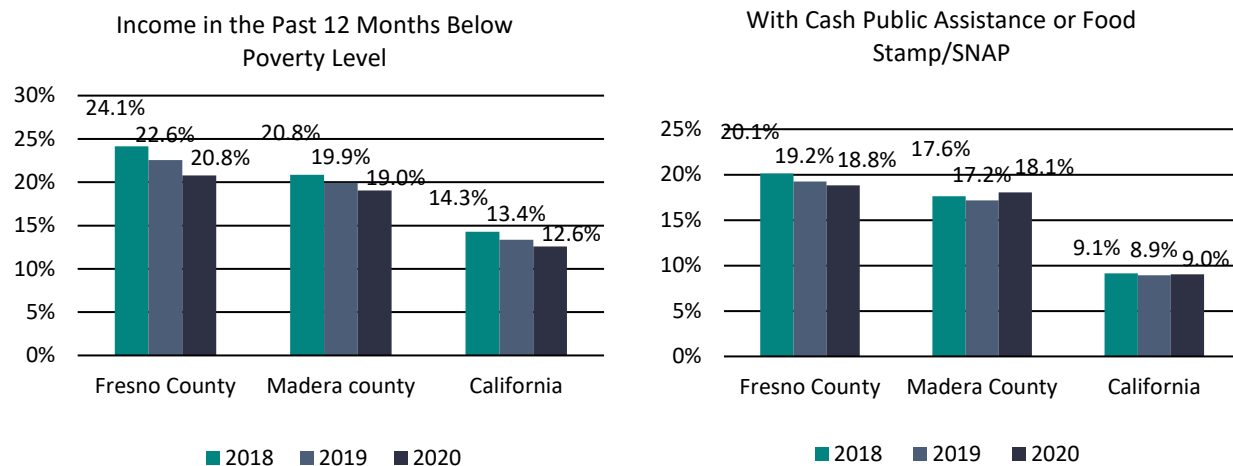
Income in the Past 12 Months Below Poverty Level

With Cash Public Assistance or Food Stamp/SNAP

Credit and Community Development Needs

Similar to the discussion for the credit needs of the previously discussed assessment area, small business lending levels increased during the review period before PPP loans were distributed in 2020 to help meet the immediate credit needs of small businesses enduring the impacts of COVID-19. In addition to the small business lending needs highlighted by the Small Business Credit Survey results discussed previously, community contacts noted credit needs remain in the area.

A community contact representing a small business development organization noted there are small business lending needs in the area. The contact indicated loans in the amounts of $2,500 to $25,000 are the most needed by small business owners in the area. The contact also stated there is an opportunity for banks to offer, or partner with community organizations that offer, technical assistance to small business owners. According to the contact, technical assistance services are important for small business owners and for banks to help learn about the unique credit and banking service needs of small businesses.

According to a community contact working with an affordable housing development organization, there are needs for financing affordable homeownership. The contact stated there is a need for more secondary financing that could help make the purchase of a home

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[83] Poverty and Food Stamp Usage Rates, U.S. Census Bureau, American Community Survey, 5-Year Estimates; available from: https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml.

more affordable. In addition, the contact indicated there is a need for more direct mortgage lending from banks.

The same contact from the affordable housing development organization also indicated the need for more financial literacy and education in the area. According to the contact, banks could help address the lack of financial literacy by providing it directly to the community or by partnering with an organization that offers financial literacy education.

Overall, according to the information shared by the contacts described above, there are opportunities for banks to support small business credit needs through loans and technical assistance as well as affordable housing in the community through investments, loans, and community services.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FRESNO–MADERA

Lending Test

Westamerica's performance under the lending test in the Fresno-Madera assessment area is good. Lending levels reflect good responsiveness to the credit needs within the assessment area, including impactful community development loans. The distribution of loans in low- and moderate-income geographies and distributions by business revenue size and borrower incomes are also good. The bank's participation in the PPP lending program was also considered and enhanced the bank's lending performance in the assessment area.

Lending Activity

Lending levels reflect good responsiveness to the credit needs within the assessment area. As shown in Table 1, Westamerica originated the largest volume of loans by number within this assessment area due to indirect motor vehicle loans. During the review period, the bank funded 729 small business loans and over 3,500 motor vehicle loans. Additionally, the bank made a relatively high level of community development loans within the assessment area. The small volume of small farm loans was considered, but did not significantly impact the overall lending performance.

Lending Distribution by Geography

Overall lending distribution by geography within the Fresno-Madera assessment area is good. As shown in Tables 14 to 25, the distribution of loans reflects good penetration throughout the assessment area and the pattern of lending does not exhibit unusual or conspicuous gaps.

Small Business Lending

The lending distribution of small business loans by geography is good. As shown in Tables 14 and 15, Westamerica's performance reflects good penetration in low- and moderate-income geographies with the percentage of loans extended compare favorably to both the percentage of businesses in the area and the aggregate lending performance. Performance is driven primarily by loans made during 2020 and 2021 when lending levels were highest during the review period, driven primarily by the bank's extension of PPP loans.

Motor Vehicle Lending

The geographic distribution of motor vehicle loans in the Fresno-Madera assessment area is good. This performance is driven by loans made during 2021 and 2020 where lending volumes were highest as shown on Tables 18 and 19. Performance in moderate-income census tracts exceeded the percentage of households within those census tracts and also represents the highest concentration of lending. This is notable as the highest concentration of households is within upper-income census tracts. Performance in low-income census tracts was generally comparable to the percentage of households within those tracts, which are also the areas where the lowest percentages of households reside.

Lending Distribution by Borrower Income and Business Revenue

Overall, lending distributions by borrower income and business revenue in the Fresno-Madera assessment area is excellent. This performance is largely driven by the small business loan distributions. As noted below, lending levels to small businesses were excellent. In addition, good distributions among borrowers of different incomes were noted in motor vehicle loans, particularly for moderate-income consumers.

Small Business Lending

As shown in Tables 20 and 21, the level of lending to small businesses in the Fresno-Madera assessment area is excellent. Performance in this assessment area is largely driven by the bank's participation in the PPP loan program and overall small business lending in 2020 and 2021 because these years produced the highest volumes of small business loans. Similar to San Francisco, there were high levels of loans with revenue unknown in 2020, but also high levels of loans in small amounts, indicating the level of loans to small businesses is higher than the data suggest. The bank was very responsive to the credit needs of small businesses in this assessment area, including the need for capital in order to survive the economic downturn caused by the pandemic, as the bank participated in both rounds of the PPP. Additionally, as

seen in Table 21, during 2021, small businesses received the majority of the bank's small business loans in the assessment area by number of loans overall, and lending data indicate that over 90 percent of those loans were in small dollar amounts of $100,000 or less, which was articulated as a credit need for this assessment area.

Motor Vehicle Lending

The distribution of motor vehicle loans to borrowers of different income levels in the Fresno-Madera assessment area is good. Loans were made in reasonable amounts to borrowers in all income categories. As shown in Tables 24 and 25, lending levels to moderate-income borrowers were generally above the percentage of households in those geographies, while the lending levels to low-income borrowers were less than the representation of such households within the assessment area. The lower levels of lending to low-income borrowers are reasonable given the economic challenges faced by this income group including rising housing affordability issues and the economic effects of the Pandemic within the assessment area.

Community Development Lending

Westamerica made a relatively high level of community development loans considering the credit needs and opportunities in the Fresno-Madera assessment area. As shown in Table 1, the bank funded 28 community development loans totaling $45.9 million in this assessment area. The majority of these loans supported non-profit organizations that provide social support services and healthcare to low- and moderate-income individuals. Loans also funded infrastructure and other improvements that helped stabilize and revitalize declining areas and financed small businesses in support of economic development. The examples below highlight notable community development loans made within the assessment area:

- A $5.0 million loan to a licensed Federally Qualified Health Center providing primary care services to low- and moderate-income individuals in underserved areas of the San Joaquin Valley communities.

- A $4.3 million loan that helped stabilize a moderate-income area by financing a local employer. The loan helped finance crop expenses in an area where 44.5 percent of the population are below the poverty line.

- A $1.8 million loan that helped stabilize a low- and moderate-income community. The loan was used to complete phased improvements to a district's water wells. The area is designated as a "Small Severely Disadvantaged" community which is defined as a

community with a population of less than 10,000 persons whose combined median household income is less than 60 percent of the statewide median household income.

- A $200,000 loan to a non-profit organization that funds and supports a variety of programs and strategies that help persons and families overcome the effects of poverty and improve their economic situation. Programs include crisis intervention for domestic violence – including emergency shelter, subsidized childcare, subsidies for utilities and home weatherization projects, and financial assistance and shelter for chronically homeless individuals.

Investment Test

Westamerica's performance under the investment test in the Fresno-Madera assessment area is good. The bank made a significant level of qualified investments, grants, and donations that demonstrated good responsiveness to community development needs. As seen in Table 116, the bank made 103 investments totaling $12.5 million, comprised of $7 million in prior period investments that remain on the bank's books and $5.6 million in new investments. There are also three investments totaling $5.4 million of unfunded commitments. The investments are predominantly municipal bonds that provide support for local schools attended primarily by students from low- and moderate-income families. Investments were also made in LIHTCs that address the critical need for affordable housing for low- and moderate-income individuals. Donations were provided to several organizations serving the needs of low- and moderate-income individuals in the assessment area. The following examples highlight notable investments and donations:

- A total of $5.4 million invested in seven school bonds to finance the renovation, construction, and improvement of school facilities in three school districts where up to 88 percent of students qualify for the free and reduced lunch program.

- A $1.3 million investment in a LIHTC made during a prior period that remains on the bank's books. This investment funded the rehabilitation of two aging properties in Fresno that provide affordable housing to very low- to moderate-income individuals and families. Each property benefits from Section 8 rental assistance and hosts on-site social services including after-school care and computer tutoring. Together, these properties provide a total of 280 affordable housing units.

- A $5.0 million investment in a LIHTC to fund the rehabilitation of 60 units of affordable housing for very low and moderate-income farmworker families in Mendota, California.

For this investment, $113,000 was paid during the review period and $4.9 million was in unfunded commitments

- A total of $7,550 in donations to an organization that provides a means for low- and moderate-income individuals to acquire affordable housing through "sweat equity" by building their own and other participant's homes. The program includes homeownership classes for the participants and the organization is also focused on neighborhood revitalization targeting underserved neighborhoods within the assessment area.

- A total of $7,000 in donations to a non-profit organization that provides shelter, meals, and clothing to homeless individuals suffering from substance abuse, domestic violence, and mental health issues. The organization also provides job training and resources to transition clients to permanent housing.

Service Test

Westamerica's performance under the service test in the Fresno-Madera assessment area is good based on the accessibility of delivery systems and a relatively high level of community development service hours.

Retail Banking Services

The bank's delivery systems are accessible to low- and moderate-income populations and areas within the Fresno-Madera assessment area. As shown in Table 117, the bank operates 12 branches in this assessment area, two of which are located in low-income census tracts in the Fresno MSA and one which is located in a moderate-income census tract in the Madera MSA. The bank did not open or close any branches during the review period in this assessment area.

Retail banking services do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income areas and individuals. The bank offers a full range of retail products and services within this assessment area, including walkup ATMs that provide service outside of normal business hours. Branches are open Monday through Friday with extended hours on Friday and one branch located in a low-income census tract is open on Saturday. As mentioned previously, branch personnel speak a variety of foreign languages improving accessibility to retail banking services for customers who do not speak English as their primary language.

Community Development Services

The bank provided a relatively high level of community development services in the Fresno-Madera assessment area. During the review period, bank employees provided 194 services totaling 481 service hours, including financial education to 2,745 low- and moderate-income individuals. The organizations served provide financing to small businesses and affordable housing, social services, and financial assistance to low- and moderate-income individuals. The examples below highlight notable community development services provided during the review period:

- A bank employee provided a total of 127 service hours to an organization that supports economic development by providing financing to small, women- and minority-owned businesses that do not use or qualify for traditional banking services. The mission of the organization is to grow businesses and jobs in underserved communities. In addition to financing, the organization also provides ongoing education to its clients. The bank employee serves on the organization's loan committee.

- Several bank employees provided a total of 85 service hours to provide financial education to 1,206 students from low- and moderate-income families. The financial education classes were conducted in partnership with a non-profit organization that works with schools where a majority of enrolled students qualify for the free and reduced meal program.

- Several bank employees provided a total of 48 service hours to a non-profit organization that provides emergency foster care for children from low- and moderate-income and homeless families. Employees provide fundraising support for this organization.

- One employee provided a total of 41 service hours serving as the treasurer for a non-profit organization that serves low- and moderate-income individuals with developmental disabilities. As the organization's treasurer, the employee presides over the budget and finance committee meetings.

Merced Assessment Area

DESCRIPTION OF OPERATIONS IN MERCED

The Merced assessment area consists of Merced County in its entirety. Merced County composes the Merced MSA and is located in the northern San Joaquin Valley in central California. As of 2020, the county had a population of 279,252 people.[84]

There were 10 FDIC-insured commercial institutions operating 29 offices, which held $3.3 billion in deposits in the area as of June 30, 2021. The bank operated seven branches in the area.[85] With total deposits of $626 million, the bank had a large presence in the market and held the largest share, 19.1 percent, of the deposit market.[86]

Exhibit 14 on the following page presents key demographic and business information used to help develop a performance context for the assessment area.

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[84] U.S. Census Bureau, Annual Resident Population Estimates for States and Counties, July 1, 2020; available from https://www.census.gov/programs-surveys/popest/technical-documentation/research/evaluation-estimates/2020-evaluation-estimates/2010s-counties-total.html.
[85] Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2021; available from: https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2.
[86] Ibid.

Exhibit 14								
2021 MERCED AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	2.0	727	1.2	454	62.4	13,933	23.4
Moderate	19	38.8	17,846	30.0	5,752	32.2	10,225	17.2
Middle	18	36.7	25,804	43.3	5,285	20.5	10,349	17.4
Upper	11	22.4	15,191	25.5	1,667	11.0	25,061	42.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	49	100.0	59,568	100.0	13,158	22.1	59,568	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,169	72	0.2	6.2	906	77.5	191	16.3
Moderate	27,152	9,952	24.8	36.7	14,677	54.1	2,523	9.3
Middle	34,174	17,168	42.8	50.2	14,501	42.4	2,505	7.3
Upper	21,568	12,932	32.2	60.0	7,484	34.7	1,152	5.3
Total AA	84,063	40,124	100.0	47.7	37,568	44.7	6,371	7.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = $1 Million		Over $1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low	81	1.3	74	1.3	6	1.6	1	2.3
Moderate	2,311	37.5	2,133	37.2	156	40.8	22	51.2
Middle	1,928	31.3	1,799	31.3	116	30.4	13	30.2
Upper	1,845	29.9	1,734	30.2	104	27.2	7	16.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,165	100.0	5,740	100.0	382	100.0	43	100.0
Percentage of Total Businesses:			93.1		6.2			0.7
June 2022 Unemployment Rate[87]			7.0	June 2022 Median Housing Value[88]			$400,000	

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[87] U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Tables and Maps Created by BLS, County Data Table; available from: https://www.bls.gov/lau/#tables.

[88] California Association of Realtors, Current Sales and Price Statistics; available from: https://www.car.org/en/marketdata/data/countysalesactivity.

2015 Median Family Income[89]	$46,793	2021 Estimated Family Income[90]	$66,400
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.			

Economic Conditions

During the review period, the area economy was in an expansionary mode before the economic downturn in 2020 and subsequent recovery through 2021. The economic drivers in the area were agriculture and higher education.[91] The agriculture industry remained the primary economic driver in the area, typically accounting for over 15 percent of earnings in the area.[92] Farms and food processors make up more than 20 percent of employment in the area as of 2018.[93] Early in the review period, exports of the area's top crops, dairy and almonds, slowed.[94] During the economic downturn in 2020, reduced demand lowered revenues and labor costs rose in the agriculture industry.[95] However, the industry remained strong in the area and by 2020, agriculture commodities grossed $3.4 billion, which represented a 7 percent increase from the prior year.[96] In addition to agriculture, the area is home to the University of California (UC) Merced that is an economic strength in the area. The university is the fastest-growing UC campus.[97] The university completed large scale projects during the review period, including a $1.2 billion project for new campus facilities to accommodate the growing student enrollment.[98] In the housing market in the area, population growth helped increase house prices by more than 10 percent early in the review period and the higher prices spurred more residential construction.[99] Housing prices grew throughout the review period, and by mid-2021, year-over-year house price growth was in the top quintile of all metro areas.[100]

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[89] Federal Financial Institution Examination Council, Median Family Income; available from: https://www.ffiec.gov/Medianincome.htm

[90] Ibid.

[91] Moody's Precis Report, Merced CA, September 2021.

[92] Moody's Precis Report, Merced CA, November 2020.

[93] Moody's Precis Report, Merced CA, November 2018.

[94] Ibid.

[95] Moody's Precis Report, Merced CA, November 2020.

[96] Merced County Department of Agriculture, 2020 Report on Agriculture; available from: https://www.co.merced.ca.us/151/Crop-Statistics-Reports?msclkid=359ba7d2c5c311ecbb6b7a9550546449.

[97] Moody's Precis Report, Merced CA, November 2020.

[98] Ibid.

[99] Moody's Precis Report, Merced CA, November 2018.

[100] Moody's Precis Report, Merced CA, September 2021.

Exhibit 15 below depicts loans to small businesses from banks subject to the CRA increased during the review period. There were 4,127 loans totaling $209 million made to small businesses in the assessment area in 2020. Lending to small businesses played a critical role in the economy given that small businesses accounted for 93.1 percent of all businesses in the assessment area, as noted in Exhibit 14. As described previously, lending to small businesses nationwide increased during the pandemic as a result of the federal PPP lending program. In the assessment area, over 3,000 PPP loans in amounts of less than $1 million were made and approximately 30,000 jobs were self-reported to benefit from the loans made between April 2020 and May 2021.[101] According to the borrower firms that elected to report their business sector, most loans under $1 million were made to businesses in the Agriculture, Forestry, Fishing and Hunting sectors, followed by the Transportation and Warehousing sectors.[102]

Exhibit 15
Loans to Small Businesses in Assessment Area[103]
2016-2020
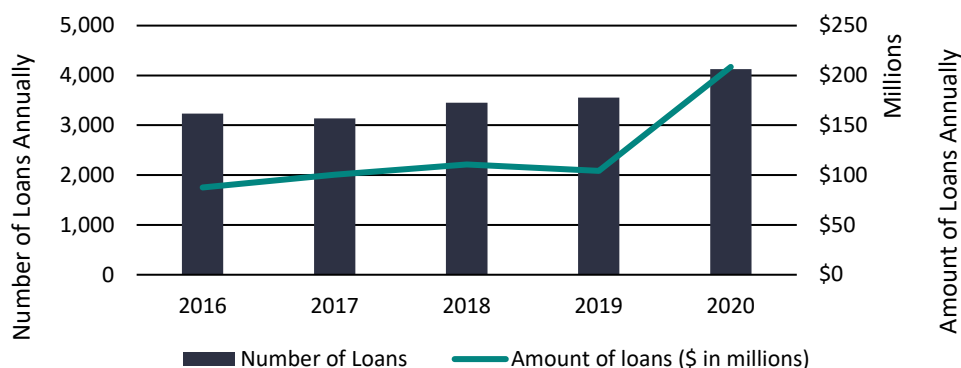
As depicted in Exhibit 16 on the following page, the unemployment rate in the assessment area decreased early in the review period but spiked in 2020 before easing in 2021. Early in the review period, the unemployment rate was higher in the assessment area than statewide, and by 2019, unemployment was double the statewide rate. In 2020 and 2021, the unemployment rate in the assessment area remained higher than the statewide unemployment rate.

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[101] Small Business Administration, Paycheck Protection Program Loan Data; available from: https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program. *[Borrower firms self-reported data and had the option to abstain from reporting certain details of the loan application, therefore data may not capture some details of each loan made.]*
[102] Ibid.
[103] Aggregate CRA Small Business data reports available from: https://www.ffiec.gov/craadweb/aggregate.aspx.

Exhibit 16
Unemployment Rate[104]
2018-2021
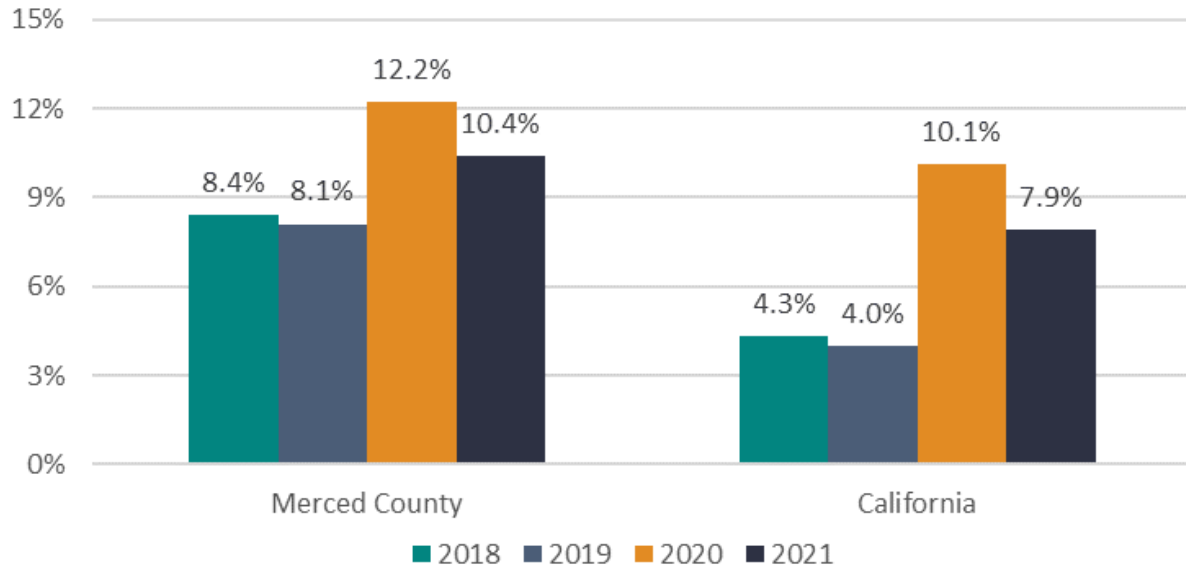
As depicted in Exhibit 17 on the following page, median home prices in the area trended upwards overall during the review period. The median home price in the area peaked during the review period in January 2022 to $387,380. The median home price in the area remained lower than the statewide median home price. The share of households that could afford to purchase the median priced home in the fourth quarter of 2021 was 45 percent in Merced County, lower than the share of households nationwide, 50 percent.[105] The area had a higher percentage of homeowners who were cost burdened than the share of homeowners nationwide, at 33 percent and 28 percent, respectively.[106]

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[104] U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics by County; available from: https://www.bls.gov/lau/.

[105] California Association of Realtors, Housing Affordability Index-Traditional, 2021 Q4 available from: https://www.car.org/marketdata/data/haitraditional.

[106] Prosperity Now Scorecard, Merced County, CA; available from: https://scorecard.prosperitynow.org.

Exhibit 17
Median Home Prices[107]
January 2018-January 2022
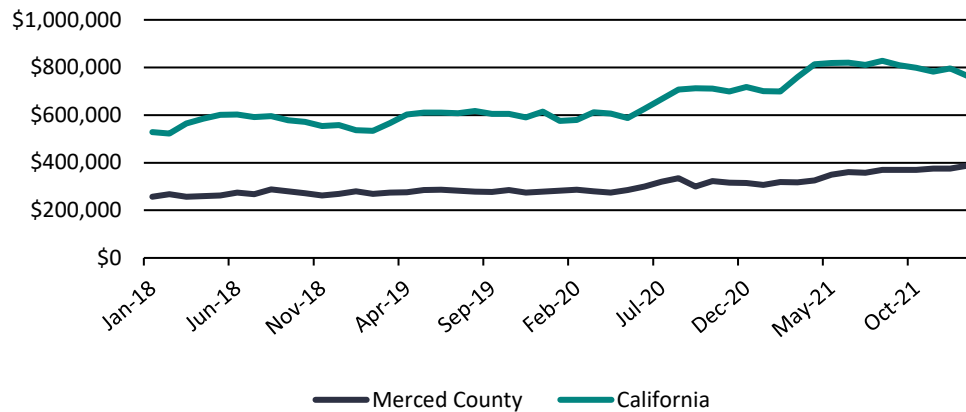
Rental prices for a 1-bedroom unit also increased in the assessment area during the review period from $667 in 2018, to $781 in 2020.[108] In addition, 51 percent of renters in the area were cost burdened.[109]

The trends in the poverty rates and public assistance or SNAP/food stamp benefit usage rates are depicted in Exhibit 18 on the following page. The poverty rate decreased during the review period but remained higher than the statewide rate. The public assistance or SNAP/food stamp benefits usage rate decreased from 2018 to 2019 but remained stagnant between 2019 and 2020. There were more than double the share of households receiving public assistance or SNAP/food stamp benefits in the assessment area compared to statewide during the review period.

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[107] California Association of Realtors, Historical Housing Data, Median Prices of Existing Detached Homes; available from: https://www.car.org/marketdata/data/housingdata/.

[108] U.S. Census Bureau, Median Gross Rent, 1-Bedroom, American Community Survey, 5-year estimate; available from: https://www.census.gov/data.

[109] Prosperity Now Scorecard, Merced County, CA; available from: https://scorecard.prosperitynow.org.

Exhibit 18
Poverty and SNAP/Food Stamp Usage Rates[110]
2018-2020
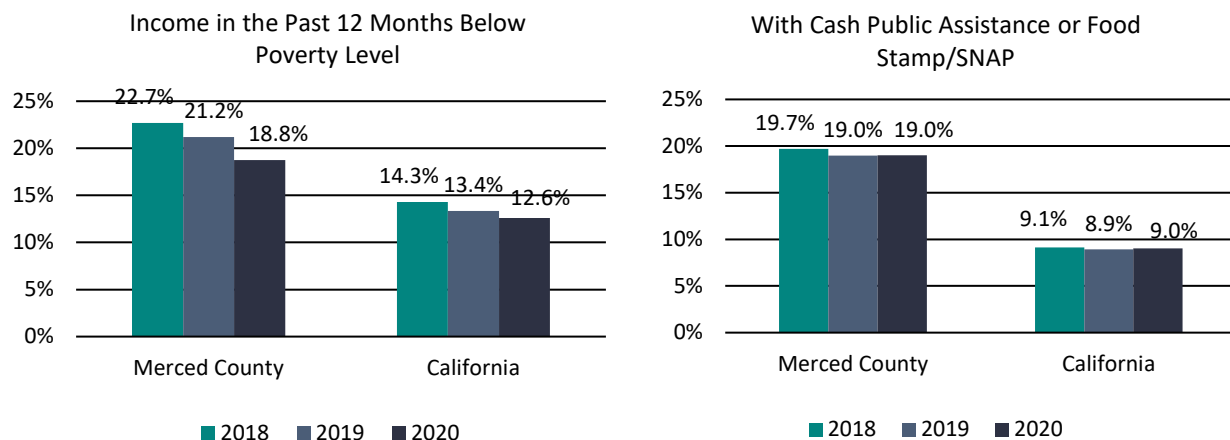
Income in the Past 12 Months Below Poverty Level

With Cash Public Assistance or Food Stamp/SNAP

Credit and Community Development Needs

Similar to the discussion for the credit needs of the previously discussed assessment areas, small business lending levels increased during the review period before PPP loans were distributed in 2020 to help meet the immediate credit needs of small businesses enduring the impacts of COVID-19. In addition to the small business lending needs highlighted by the Small Business Credit Survey results discussed previously, the credit and community development needs in the area are substantially similar to those described previously for the Fresno-Madera assessment area. According to community contacts, banks could help support small business credit needs by providing loans and technical assistance. In addition, banks have an opportunity in the area to support affordable housing needs through investments, loans, and community development services.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MERCED

Lending Test

Westamerica's performance under the lending test in the Merced assessment area is good. Lending levels reflect good responsiveness to community credit needs and overall excellent

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[110] Poverty and Food Stamp Usage Rates, U.S. Census Bureau, American Community Survey, 5-Year Estimates; available from: https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml.

distributions by geography, and good distributions by business revenue and borrower income. The bank also makes an adequate level of community development loans that are responsive to community credit needs within the assessment area.

Lending Activity

As shown in Table 1, lending levels reflect good responsiveness to the Merced assessment area credit needs as the percentage of loans is comparable to the percentage of deposits in this market. During the review period, Westamerica extended credit to fund 159 small business loans, 48 small farm loans, 476 motor vehicle loans, and 22 community development loans. Given the economic challenges described above, the bank extended a good number of loans in this assessment area.

Lending Distribution by Geography

Overall lending distribution by geography within the Merced assessment area is excellent. This performance is driven primarily by the lending distribution of small business loans. As shown in Tables 26-37, the bank's lending volume and performance varies based on the product type.

The distribution of loans reflects good penetration throughout the assessment area; however, the lending volume for small farm loans is insufficient to derive meaningful analysis. The pattern of lending is based on the locations of the bank's branches and does not exhibit unusual or conspicuous gaps.

Small Business Lending

The lending distribution of small business loans by geography is excellent. Similar to the Fresno-Madera assessment area, this performance is driven by loans extended during 2020 and 2021 as lending volume was highest during this period. As shown in Tables 26 and 27, loans were made in all income categories, but performance was particularly strong in moderate-income census tracts where lending levels were above aggregate lending and the percentage of businesses in those census tracts, by number of loans. This is particularly responsive as moderate-income census tracts are where the largest concentrations of businesses are located. The bank made only a few loans in low-income census tracts where there were fewer opportunities to lend as less than two percent of businesses are located there.

Motor Vehicle Lending

The geographic distribution of motor vehicle lending in the Merced assessment area is adequate. The bank's lending in moderate-income census tracts was generally comparable to the percentage of households throughout the review period. Although only a few loans were extended to borrowers in low-income census tracts, the opportunities to lend in those geographies is limited with less than two percent of households in the assessment area.

Lending Distribution by Borrower Income and Business Revenue

Overall, lending distributions by borrower income and business revenue in the Merced assessment area are good. Lending levels to small businesses are comparable to aggregate lending performance and the overall lending levels of motor vehicle loans to low- and moderate-income borrowers are good with an improving trend toward the end of the review period.

Small Business Lending

The level of lending to small businesses in the Merced assessment area is good. As shown in Tables 32 and 33, lending levels in 2018 and 2021 are above the level of aggregate lending but below the percentage of small businesses. As noted previously, the high level of revenue unknown combined with high levels of loans in small dollar amounts indicate there were higher levels of lending to small businesses than the data suggest. In addition, the bank's participation in the PPP loan program during 2020 and 2021 enhanced the bank's performance in the assessment area. Additionally, nearly 70 percent of the loans extended were in amounts of $100,000 or less and over 79 percent of those loans were made to small businesses. This distribution is responsive to meeting an identified credit need throughout the review period, but particularly responsive during the pandemic.

Motor Vehicle Lending

The distribution of motor vehicle loans to borrowers of different income levels in the Merced assessment area is excellent. As shown in Tables 36 and 37, lending to moderate-income borrowers consistently exceeded the representation of such households by number of loans. Lending to low-income borrowers improved in 2020 and 2021 when the percentage of lending by number of loans was above the percentage of low-income households in the assessment area. The improved performance in lending to low-income borrowers is notable given the concentration of poverty in this assessment area.

Community Development Lending

Westamerica made an adequate level of community development loans considering the credit needs and opportunities within the Merced assessment area. As shown in Table 1, the bank made a total of 13 community development loans totaling $27.6 million. The vast majority of these loans were made to provide working capital to medical facilities that serve low- and moderate-income individuals. The following examples below highlight notable community development loans made within the Merced assessment area:

- A $5.0 million loan to a non-profit federally qualified health center (FQHC) that delivers healthcare services to underserved low- and moderate-income populations in Merced and Stanislaus counties. This medical center is a community-based organization that is a critical component of the health care safety net for this community.

- A $981,429 loan that helps stabilize a moderate-income area. The loan will fund crop production and support jobs for low- and moderate-income individuals in an area with 30 percent of the population below the poverty line and where the unemployment rate peaked at 14.5 percent in April of 2020.

- A $350,000 loan to a non-profit organization that provides skilled nursing services to low- and moderate-income individuals.

- A $100,000 loan to a local food bank that serves low- and moderate-income individuals. Programs include providing food and other items to more than 100 non-profit organizations that operate hunger-relief programs. These organizations include food pantries, soup kitchens, low-income day care centers, senior centers, substance-abuse rehabilitation programs, and faith-based programs.

Investment Test

Westamerica's performance under the investment test in the Merced assessment area is adequate. As shown in Table 116, Westamerica made a total of 37 qualified investments, grants, and donations totaling $2,209,000, consisting of $52,000 in grants and donations made during the review period and $2,157,000 in prior period investments that remain on its books. The donations were targeted to non-profit organizations that serve the homeless, provide access to free health care, and support local food banks. The bank made no new investments in this assessment area since the previous examination in 2018. In determining performance in this market, consideration was given to the limited investment opportunities available to purchase municipal securities or to invest in new LIHTCs.

Service Test

Westamerica's performance under the service test in the Merced assessment area is good based on the accessibility of delivery systems and a relatively high level of community development service hours.

Retail Banking Services

The bank's delivery systems are accessible to low- and moderate-income populations and areas within the Merced assessment area. Westamerica did not open or close any branches in the Merced assessment area during the review period. As shown in Table 117, the bank operates seven branches in this assessment area, four of which are in moderate-income census tracts. The bank does not operate a branch in the one low-income census tract within the assessment area where less than two percent of households and businesses are located. However, over half of the bank's branches are in moderate-income census tracts, which compares favorably to the percentage of the population living in these areas.

Retail banking services do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income areas and individuals. The bank offers a full range of retail products and services within this assessment area. All branches offer extended hours on Friday and offer walkup and drive-thru ATMs that provide customers access to services after banking hours. As mentioned previously, branch personnel speak a variety of foreign languages improving accessibility to retail banking services for customers who do not speak English as their primary language.

Community Development Services

The bank provided a relatively high level of community development services in the Merced assessment area. During the review period, bank employees provided 564 service hours to 19 different organizations, including providing financial education to 644 low- and moderate-income individuals. Community development service hours were provided to non-profit organizations serving the needs of low- and moderate-income individuals by serving on boards and committees, assisting with fundraising efforts, and by teaching personal financial education courses. The examples below highlight notable community development services hours provided:

- A bank employee provided a total of 318 service hours to a faith-based organization that serves low-income farming and dairy industry workers as well as migrant seasonal

workers through its facility located in a moderate-income census tract. As treasurer of the organization, the bank employee used their financial expertise to handle its finances.

- Several bank employees provided a total of 41 service hours to an organization that serve low- and moderate-income individuals by providing access to resources including, food, diapers, baby formula, household goods and furniture and appliances. Bank employees provided fundraising support to this organization.

- A bank employee provided 34 hours of community services as the secretary and board member of a non-profit Federally Qualified health center located in the city of Merced. The health center is as an entity that serves a medically underserved population comprised of migratory and seasonal low- and moderate-income agricultural workers, the homeless, and residents of public housing.

- Several employees provided 24 hours of financial education to 200 students from low-income families. The classes were provided in a school where nearly 80 percent of the enrolled students benefit from the free or reduced meal program.

Sacramento Assessment Area

DESCRIPTION OF OPERATIONS IN SACRAMENTO

The Sacramento assessment area consists of Sacramento and Placer counties in their entireties. Sacramento and Placer counties are part of the Sacramento-Roseville-Arden-Arcade MSA. As of 2020, the area was home to more than 1.6 million people.[111]

There were 31 FDIC-insured commercial institutions operating 191 offices which held deposits totaling $50 billion in the assessment area as of June 30, 2021.[112] The bank operated three branches in the assessment area, which had total deposits of $326 million, representing 0.7 percent of the market.[113]

Exhibit 19 on the following page presents key demographic and business information used to help develop a performance context for the assessment area.

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[111] U.S. Census Bureau, Annual Resident Population Estimates for States and Counties, July 1, 2020; available from https://www.census.gov/programs-surveys/popest/technical-documentation/research/evaluation-estimates/2020-evaluation-estimates/2010s-counties-total.html.
[112] Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2021; available from: https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2.
[113] Ibid.

Exhibit 19 2021 Sacramento AA Demographics							
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	42	10.4	40,741	9.3	13,946	34.2	107,073	24.4
Moderate	102	25.4	102,834	23.5	18,841	18.3	72,036	16.4
Middle	135	33.6	148,991	34.0	14,018	9.4	81,116	18.5
Upper	121	30.1	145,289	33.2	6,163	4.2	177,888	40.6
Unknown	2	0.5	258	0.1	91	35.3	0	0.0
Total AA	402	100.0	438,113	100.0	53,059	12.1	438,113	100.0

	Housing Units by Tract	Housing Type by Tract					
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	70,180	20,114	5.2	28.7	43,376	61.8	6,690	9.5
Moderate	173,409	76,533	19.9	44.1	83,926	48.4	12,950	7.5
Middle	252,559	136,192	35.4	53.9	95,834	37.9	20,533	8.1
Upper	218,461	151,545	39.4	69.4	48,932	22.4	17,984	8.2
Unknown	2,063	188	0.0	9.1	1,412	68.4	463	22.4
Total AA	716,672	384,572	100.0	53.7	273,480	38.2	58,620	8.2

	Total Businesses by Tract	Businesses by Tract & Revenue Size					
		Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7,979	9.2	7,121	8.8	820	15.9	38	7.5
Moderate	19,503	22.4	18,194	22.4	1,200	23.3	109	21.5
Middle	27,599	31.7	26,230	32.3	1,246	24.2	123	24.2
Upper	30,254	34.8	28,438	35.0	1,656	32.2	160	31.5
Unknown	1,640	1.9	1,337	1.6	225	4.4	78	15.4
Total AA	86,975	100.0	81,320	100.0	5,147	100.0	508	100.0
Percentage of Total Businesses:			93.5		5.9		0.6
June 2022 Unemployment Rate[114]				June 2022 Median Housing Value[115]			
Sacramento County			3.6	Sacramento County			$560,000

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[114] Federal Financial Institution Examination Council, Median Family Income; available from: https://www.ffiec.gov/Medianincome.htm

[115] California Association of Realtors, Current Sales and Price Statistics; available from: https://www.car.org/en/marketdata/data/countysalesactivity.

Placer County		2.6	Placer County	$720,000
2015 Median Family Income[116]		$71,829	2021 Estimated Median Family Income[117]	$90,900
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.				

Economic Conditions

During the review period, the Sacramento assessment area was in an economic expansion until the economic downturn in 2020, followed by an economic recovery. Early in the review period, unemployment remained historically low in the high 3 percent range.[118] After the economic downturn in 2020, one sign of the area's economic recovery was evident in employment gains, where three-fourths of jobs lost in 2020 were gained back.[119] Jobs were regained at a faster pace than most large California economies.[120] The economic drivers in the area were higher education, technology, and government as the home of the state capital.[121] Education and healthcare remained a stabilizing influence on the area economy during the review period.[122] The University of California Davis Medical Center is one of the area's primary healthcare and education assets that drives the area economy.[123] In addition, the rising student population in the area supports consumer industries and sustains high levels of education attainment.[124] In addition to education and healthcare, state government was an economic strength of the area. State and local government employs nearly one in four workers in the area as of 2018.[125] Early in the review period, state revenue collections increased by 11 percent in fiscal year 2018, primarily from corporate and income tax collections.[126] Through November 2019, job growth in state government remained solid.[127] Employment in state government performed well during the pandemic, and by the end of 2021

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[116] Federal Financial Institution Examination Council, Median Family Income; available from: https://www.ffiec.gov/Medianincome.htm

[117] Ibid.

[118] Moody's Precis Report, Sacramento-Roseville-Arden-Arcade CA, November 2019.

[119] Ibid.

[120] Moody's Precis Report, Sacramento-Roseville-Arden-Arcade CA, November 2021.

[121] Ibid.

[122] Moody's Precis Report, Sacramento-Roseville-Arden-Arcade CA, November 2019.

[123] Ibid.

[124] Ibid.

[125] Moody's Precis Report, Sacramento-Roseville-Arden-Arcade CA, November 2018.

[126] Ibid.

[127] Moody's Precis Report, Sacramento-Roseville-Arden-Arcade CA, November 2019.

employment in the sector exceeded pre-pandemic levels.[128] In the housing market in the area, home sales and homebuilding slowed early in the review period.[129] However, the housing market showed some signs of recovery in the second half of the review period, with home prices and homebuilding permits regaining some growth.[130]

Exhibit 20 on the following page depicts loans to small businesses from banks subject to the CRA increased during the review period. There were 35,364 loans totaling $1.7 billion made to small businesses in the assessment area in 2020. Lending to small businesses played a critical role in the economy given that small businesses accounted for 93.5 percent of all businesses in the assessment area, as noted in Exhibit 19. As described previously, lending to small businesses nationwide increased during the pandemic as a result of the federal PPP. In the assessment area, over 40,000 PPP loans in the amount of less than $1 million were made and approximately 250,000 jobs were self-reported to benefit from the loans made between April 2020 and May 2021.[131] According to the borrower firms that elected to report their business sector, most loans under $1 million were made to businesses in the "Other Services (except Public Administration)" sector, followed by the Transportation and Warehousing sector and the Professional, Scientific, and Technical Services sector.[132]

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[128] Moody's Precis Report, Sacramento-Roseville-Arden-Arcade CA, November 2021.

[129] Moody's Precis Report, Sacramento-Roseville-Arden Arcade CA, November 2019.

[130] Moody's Precis Report, Sacramento-Roseville-Arden Arcade CA, November 2021.

[131] Small Business Administration, Paycheck Protection Program Loan Data; available from: https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program. *[Borrower firms self-reported data and had the option to abstain from reporting certain details of the loan application, therefore data may not capture some details of each loan made.]*

[132] Ibid.

Exhibit 20
Loans to Small Businesses in Assessment Area[133]
2016-2020
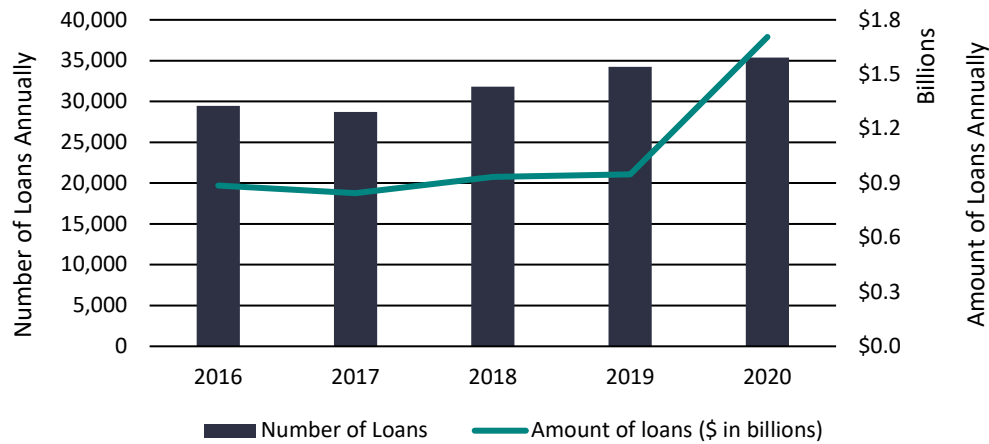

As depicted in Exhibit 21 on the following page, the unemployment rate in the assessment area decreased early in the review period prior to peaking during the review period in 2020. The unemployment rate in the assessment area was slightly lower than the statewide rate throughout the review period.

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[133] Aggregate CRA Small Business data reports available from:
https://www.ffiec.gov/craadweb/aggregate.aspx.

Exhibit 21
Unemployment Rate[134]
2018-2021
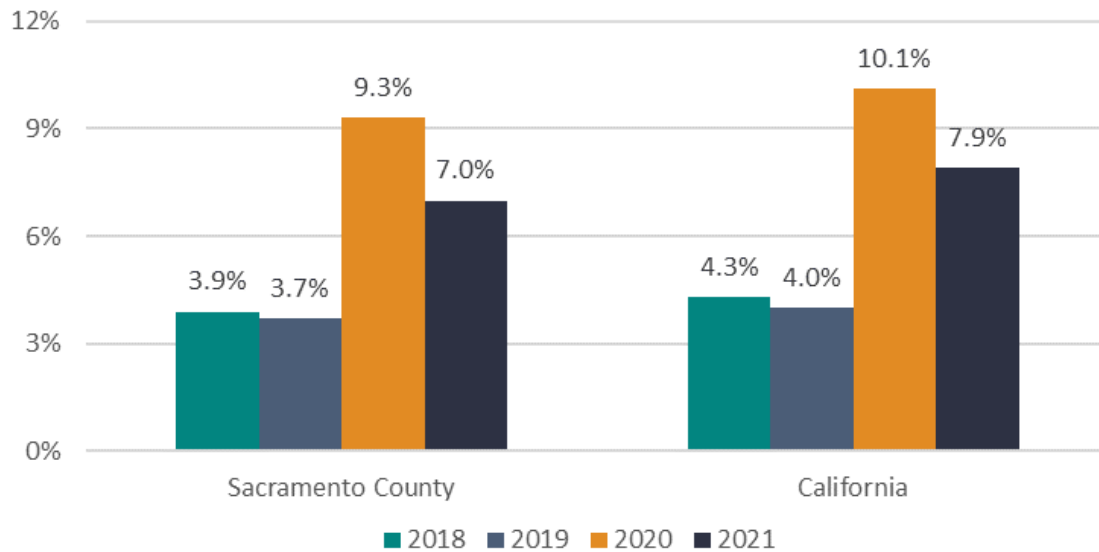
As shown in Exhibit 22 on the following page, the median home price in the assessment area trended upwards overall during the review period. The median home price in the area peaked during the review period in June 2021 to $525,000. Throughout the review period, the median home price in the area was lower than the statewide median home price. The share of households that could afford to purchase the median priced home in the fourth quarter of 2021 was 39 percent in Sacramento County, lower than the share of households nationwide at 50 percent.[135] In addition, the area had a higher percentage of homeowners who were cost burdened than the share of homeowners nationwide, at 33 percent and 28 percent, respectively.[136]

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[134] U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics by County; available from: https://www.bls.gov/lau/.

[135] California Association of Realtors, Housing Affordability Index-Traditional, 2021 Q4 available from: https://www.car.org/marketdata/data/haitraditional.

[136] Prosperity Now Scorecard, Sacramento County, CA; available from: https://scorecard.prosperitynow.org.

Exhibit 22
Median Home Prices[137]
January 2018-January 2022
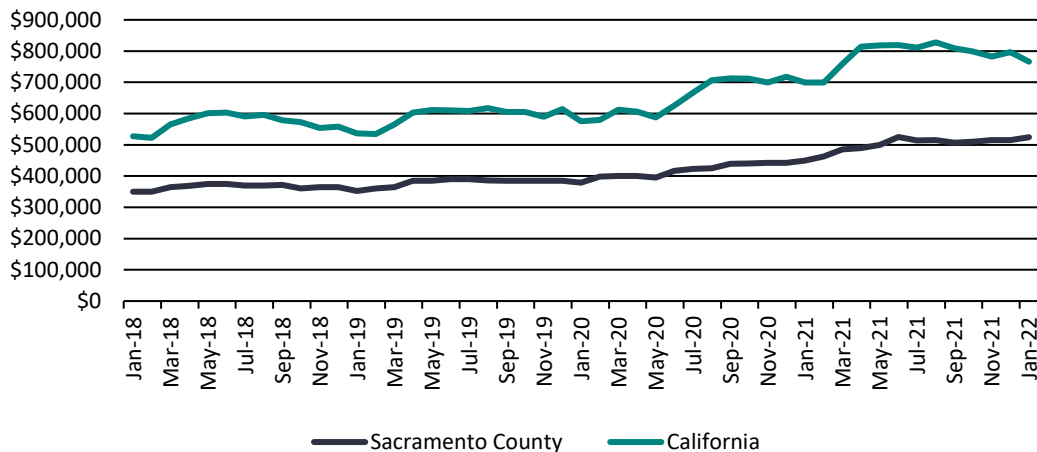
Rental prices for a 1-bedroom unit also increased in the assessment area during the review period from $902 in 2018, to $1,049 in 2020.[138] In addition, 55 percent of renters in the area were cost burdened.[139] Higher housing costs were exacerbated by a limited supply of rental housing. The area had one of the most severe shortages of rental homes affordable to households with extremely low incomes in the nation.[140] For every 100 renter households with extremely low income in the area, there were only 22 rental units available.[141]

The trends in the poverty rates and public assistance or SNAP/food stamp benefit usage rates are depicted in Exhibit 23 on the following page. The poverty rate decreased during the review period but remained slightly higher than the statewide rate. The public assistance or SNAP/food stamp benefits usage rate decreased from 2018 to 2019 but remained stagnant between 2019 and 2020. There were higher shares of households receiving public assistance or SNAP/food stamp benefits in the assessment area compared to statewide.

[137] California Association of Realtors, Historical Housing Data, Median Prices of Existing Detached Homes; available from: https://www.car.org/marketdata/data/housingdata/.
[138] U.S. Census Bureau, Median Gross Rent, 1-Bedroom, American Community Survey, 5-year estimate; available from: https://www.census.gov/data.
[139] Prosperity Now Scorecard, Sacramento County, CA; available from: https://scorecard.prosperitynow.org.
[140] National Low Income Housing Coalition, The Gap, April 2022; available from: https://reports.nlihc.org/gap.
[141] Ibid.

Exhibit 23
Poverty and Food Stamp Usage Rates[142]
2018-2020
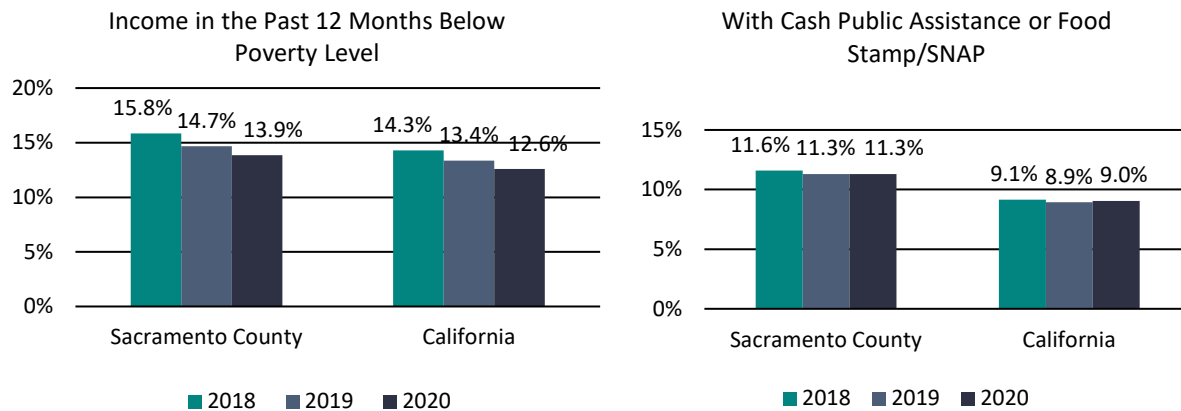
Income in the Past 12 Months Below Poverty Level

With Cash Public Assistance or Food Stamp/SNAP

Credit and Community Development Needs

Similar to the discussion for the credit needs of the previously discussed assessment areas, small business lending levels increased during the review period before PPP loans were distributed in 2020 to help meet the immediate credit needs of small businesses enduring the impacts of COVID-19. In addition to the small business lending needs highlighted by the Small Business Credit Survey results discussed previously, community contacts noted credit needs remain in the area. According to one community contact representing a small business development organization that also operates as a Community Development Financial Institution (CDFI), small businesses need more capital. The contact noted that there appears to be a lack of access to capital for low- and moderate-income and women-owned businesses. Based on the contact's comments, banks could help support the needs of small business owners by providing more small business financing.

The same contact from the small business development organization also noted that community organizations, including CDFIs, need more investments from banks. Specifically, the contact indicated investments such as EQ2s would be the most helpful to CDFIs and community organizations to support their small business development and lending.

In addition to the small business credit needs, a community contact with a nonprofit affordable housing advocacy organization, stated that there is a need for banks to support more affordable housing development. The contact specified that investments and loans for

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[142] Poverty and Food Stamp Usage Rates, U.S. Census Bureau, American Community Survey, 5-Year Estimates; available from: https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml.

affordable housing developments with Low Income Housing Tax Credits would be the most helpful.

The same contact from the affordable housing advocacy organization also noted there is a need in the area for more culturally sensitive banking services. According to the contact, it would be helpful if banks provided more multi-lingual outreach to better support the credit and banking service needs in the community.

As described above from information gathered from community contacts, needs in the area remain. Banks could provide more small business lending, investments in community organizations and in affordable housing, as well as community development services.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SACRAMENTO

Lending Test

Westamerica's performance under the lending test in the Sacramento assessment area is good. The bank extended good levels of loans in low- and moderate-income census tracts and the distribution of borrowers reflects adequate penetration among borrowers of different incomes and revenue sizes. The bank made an adequate level of community development loans that were responsive to community credit needs. The bank's lending performance in Sacramento was enhanced by its participation in the PPP lending program, which is seen as a flexible and innovative lending practice.

Lending Activity

Lending levels reflect good responsiveness to the Sacramento assessment area credit needs. As shown in Table 1, the percentage of loans compares favorably to the percentage of deposits in this community.

Lending Distribution by Geography

Overall lending distribution by geography within the Sacramento assessment area is good. As shown in Tables 38 to 49, the bank's lending volume and performance varies based on the product type. The bank's distribution of small business loans reflects good penetration in low - and moderate-income geographies while motor vehicle loan distributions are excellent. Lending volumes for small farm loans are not sufficient to derive meaningful analysis. The

geographic dispersion of lending surrounded the locations of the bank's branches and did not exhibit unusual or conspicuous gaps.

Small Business Lending

Lending distributions of small business loans by geography are generally good. Performance is driven by loans extended in 2020 as the highest volume of loans was generated due to the PPP loans. As shown in Tables 38 and 39, Westamerica's performance in low-income census falls slightly below the performance of aggregate lenders and the percentage of businesses. Performance in moderate-income census tracts is comparatively stronger than in low-income census tracts with lending levels above the aggregate and percentage of businesses. The bank's performance is notable because the bank does not maintain a branch in a low-income geography and maintains only one branch in a moderate-income geography in the Sacramento assessment area. In addition, performance is strongest during the pandemic, as the bank's extensive involvement in the PPP loan program assisted small businesses struggling through its economic impacts.

Motor Vehicle Lending

The geographic distribution of motor vehicle lending in the Sacramento assessment area is excellent. Performance was driven by loans extended in 2018, 2020 and 2021 as the highest volumes of loans were extended during these years and loans in 2019 were too few to render a meaningful conclusion. As seen in Tables 42 and 43, lending levels in low- and moderate-income census tracts combined were above the percentage of households in those combined geographies.

Lending Distribution by Borrower Income and Business Revenue

Overall, lending distributions by business revenue and borrower income in the Sacramento assessment area are adequate. Lending to small businesses with revenues of $1 million or less was adequate. However, good distributions were noted in motor vehicle lending with relatively strong performance in extending loans to moderate-income borrowers.

Small Business Lending

The level of lending to small businesses in the Sacramento assessment area is adequate. As shown in Tables 44 and 45, lending levels are generally below the level of aggregate lending and percentage of small businesses. However, the majority of the bank's originations of small business loans were in amounts of $250,000 or less, meeting an identified credit need. These

distributions are reasonable given the bank's small presence and deposit market share of less than one percent in this competitive market.

<u>Motor Vehicle Lending</u>

The distribution of motor vehicle loans to borrowers of different income levels in the Sacramento assessment area is good. As shown in Tables 48 and 49, lending to moderate-income borrowers consistently exceeded the representation of such households within the assessment area. However, lending to low-income borrowers was mixed over the review period, with strong performance in 2018 that trended downward over the remainder of the review period. These lower levels of lending for motor vehicle purchases are reasonable given the high poverty levels noted in the assessment area.

Community Development Lending

The bank extended an adequate level of community development loans considering the credit needs and opportunities within the Sacramento assessment area. As shown in Table 1, the bank made a total of 13 community development loans totaling $12.0 million in this area. Most of the loans provided working capital lines of credit to non-profit organizations addressing the needs of low- and moderate-income individuals. The bank demonstrated responsiveness to the financial difficulties brought on by the COVID-19 pandemic by participating in the federal PPP loan program. The examples below highlight notable community development loans made within the assessment area:

- A $2.7 million loan to expand a family-owned skilled nursing facility that serves low- and moderate-income individuals.

- A $1.4 million PPP loan that helped stabilize a moderate-income area by financing the payroll for 145 employees, rent, utilities, and other operations costs during the COVID-19 pandemic.

- A $1.4 million PPP loan to an organization that provides social services to youth from low- and moderate-income families. The organization provides an array of mental health, juvenile justice, foster care and adoption, and family support services.

- A $250,000 loan to an organization that provides mental health and support services for low-income individuals in a moderate-income area. The organization's mission is to deliver culturally and linguistically responsive mental health services that address the diverse, hard-to-reach, and underserved populations of the community.

Investment Test

Westamerica's performance under the investment test in the Sacramento assessment area is good. The bank made a significant level of qualified investments, grants, and donations that demonstrated excellent responsiveness to community development needs. The bank invested in two LIHTCs that funded much needed improvements and repairs to aging public housing structures for low- and moderate-income individuals. Investments also include municipal bonds that provide support for local schools attended primarily by students from low- and moderate-income families. Additionally, donations were provided to several organizations serving the needs of low- and moderate-income individuals in the assessment area.

As shown in Table 116, Westamerica made a total of 30 qualified investments, grants, and donations totaling $3.6 million, consisting of $915,000 in new investments made during the review period, and $2.7 million in prior period investments that remain on its books. The bank also had two investments totaling $2.7 million in unfunded commitments. The following are more details about these investments and examples of donations and grants:

- A $553,893 investment in a LIHTC that includes an additional $1.0 million in a legally binding unfunded commitment. The investment will fund the rehabilitation of an aging multifamily low-income housing facility in an unincorporated area of the city of Sacramento, California. The property was originally built in 1970 and most recently renovated in 2003. There are 126 units in the facility, of which 38 are restricted to individuals earning not more than 50 percent of area median income and 87 units are restricted to individuals earning not more than 60 percent of area median income, with one unit reserved for the property manager. The property also includes supportive social services for the low- and moderate-income residents such as after-school care and adult learning.

- A $312,890 investment in a LIHTC that includes an additional $1.6 million in a legally binding unfunded commitment. The investment will fund the rehabilitation of two aging public housing projects for low- and moderate-income seniors originally built in 1971 in downtown Sacramento, California. The project comprises 192 units, 189 of which are affordable housing for low- and moderate individuals and two units reserved for on-site managers, and one unit at market rate.

- Four investments in municipal bonds totaling $2.7 million that support two local school districts attended by students from low and moderate-income families. A majority of the students enrolled in these districts qualify for the federal free and reduced meal program. These investments were made during prior periods and remain on the bank's books.

- Donations totaling $9,000 were provided to an organization that serves homeless individuals. Funds were used to provide the homeless with basic essentials such as sleeping bags, hygiene kits, coats, shoes, blankets, and bicycles.

- Donations totaling $7,950 were provided to an organization that provides housing and other assistance to homeless individuals. Funds were used toward expenses associated with transitioning to permanent housing such as application fees, security deposits, and transportation costs. Funds were also used to support students from low- and moderate-income families through the purchase of books for local Title 1 schools and clothing and shoes for the students.

Service Test

Westamerica's performance under the service test in the Sacramento assessment area is adequate based on the accessibility of delivery systems and an adequate level of community development services.

Retail Banking Services

The bank's delivery systems are reasonably accessible to low- and moderate-income populations and areas within the Sacramento assessment area. As shown in Table 117, the bank operates 3 branches in this assessment area, with one branch each in a moderate-, middle-, and upper-income census tract in Sacramento County. There were no branches that were opened or closed during the review period.

Retail banking services do not vary in a way that inconveniences the bank's assessment area, including low- and moderate-income individuals and geographies. The bank offers a full range of retail banking products and services within this assessment area. Branches are open Monday through Friday with extended hours on Friday, including the branch located in a moderate-income census tract. In addition, the bank has walk-up ATMs that provide service outside of normal business hours. As mentioned previously, branch personnel speak a variety of foreign languages improving accessibility to retail banking services for customers who do not speak English as their primary language.

Community Development Services

The bank provided an adequate level of community development services in the Sacramento assessment area. During the review period, bank employees provided 261 service hours to five organizations. Community development service hours were provided to non-profit

organizations serving the needs of low- and moderate-income and homeless individuals by sitting on boards and committees, assisting with fundraising efforts, and by teaching financial literacy skills. The examples below highlight notable community development services provided during the review period:

- A bank employee provided 179 hours of community service by providing financial expertise as a board member to a non-profit organization that serves low- and moderate-income families. Support services include providing basic necessities such as food, clothing, and housing referrals as well as adult education and job training and placement assistance, and personal financial education.

- Bank employees provided 61 service hours by providing financial education to 354 low- and moderate-income individuals in partnership with an organization that educates and empowers homeless women with the skills and confidence necessary to secure a job, create a healthy lifestyle, and regain a home for themselves and their children.

LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS

For each assessment area where a limited-scope review was performed using the examination procedures.

Westamerica Bank's performance in the assessment areas receiving a limited review is generally consistent with the performance in areas receiving full-scope reviews. Due to the bank's smaller presence in these markets and the lower levels of loans and deposits, the limited-scope assessment area received less weight than the full-scope areas. As such, the performance in these limited-scope areas does not change the bank's overall lending, investments, and service test performance assessments. Facts and data reviewed, including performance and demographic information, can be found in the tables accompanying this report.

EXHIBIT 24			
LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS			
ASSESSMENT AREAS	**LENDING TEST**	**INVESTMENT TEST**	**SERVICE TEST**
Bakersfield-Kern	Exceeds	Consistent	Consistent
Hanford-Kings	Below	Consistent	Consistent
Lake-Mendocino	Below	Consistent	Consistent
Mariposa-Tuolumne	Consistent	Below	Consistent
Modesto-Stanislaus	Consistent	Consistent	Consistent
Nevada	Consistent	Consistent	Consistent
Visalia-Tulare	Exceeds	Consistent	Consistent

Lending test performance in these markets was generally consistent with performance in the full-scope assessment areas. While small business lending activity is generally adequate, consumer motor vehicle lending volume was significant in some markets. There were limited numbers of small farm loans made in most assessment areas and none in the Bakersfield-Kern, Lake-Mendocino, and Nevada assessment areas.

Overall lending levels were generally commensurate with the bank's limited presence and deposit market share within each assessment area. However, lending test performance in the Hanford-Kings assessment area fell below performance in full-scope assessment areas due to the absence of community development lending in this market. Lending test performance in the Lake-Mendocino assessment area was also below performance in full-scope assessment areas due to the low percentage of area loans compared to the percentage of area deposits there. Lending test performances in Visalia-Tulare and Bakersfield-Kern exceeded full-scope assessment areas due to the relatively high volume of community development lending in those areas.

Investment test performance is also generally consistent with full-scope area performance. The bank made an adequate level of investments that were responsive to community development needs, particularly community services targeted to low- and moderate-income individuals. Performance in the Mariposa-Tuolumne assessment areas was below full-scope performance due to the lack of new direct investment activity and low donations in that market.

Service test performance was also generally consistent with full-scope area performance. Retail banking services and alternative delivery systems were accessible to the bank's assessment areas. Westamerica provided a relatively high level of community development services in most areas.

APPENDIX A

GLOSSARY OF TERMS

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.

Census tract: A small subdivision of metropolitan and other densely populated 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 upon 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 development: All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; 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; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize:
(i)   Low- or moderate-income geographies;
(ii) Designated disaster areas; or
(iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on:
   a. Rates of poverty, unemployment, and population loss; or
   b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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.

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 non-relatives 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 and community development tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 that 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 the income of applications, the amount of loan requested, and the disposition of the application (for example, 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 refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance under the lending and community development tests is analyzed using only quantitative factors (for example, 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.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A 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. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a 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**.**

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.

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 loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report 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 either secured 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): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report 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.

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

APPENDIX B

CRA CORE TABLES

All demographic and economic information in this appendix originates from one of the following sources:

2018, 2019, 2020, and 2021 FFIEC Census Data

2018, 2019, 2020, and 2021 Dun & Bradstreet Data

2011–2015 U.S. Census Bureau: American Community Survey

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Appendix B

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 1 – Lending Volume of Loans												Evaluation Period: January 1, 2018 to December 31, 2021
Assessment Areas	% of Rated Area Loans	Small Business Loans		Small Farm Loans		Motor Vehicle Loans		Community Development Loans		Total Loans		% of Rated Area Deposits
		#	$(000's)	#	$ (000's)	#	$(000's)	#	$(000's)	#	$(000's)	
Full Scope												
San Francisco Bay Area	36.6	2,495	396,023	35	6,892	773	28,462	75	77,186	3,378	508,563	49.7
Fresno-Madera	19.2	729	89,437	40	7,563	3,576	124,257	28	45,859	4,373	267,116	11.5
Merced	7.7	494	60,545	24	6,841	385	12,055	13	27,609	916	107,050	10.3
Sacramento	6.4	313	71,189	3	1,410	114	4,452	13	11,968	443	89,019	5.4
Limited Scope												
Bakersfield-Kern	14.1	121	15,313	0	0	5,166	167,126	6	13,934	5,293	196,373	2.8
Hanford Kings	1.4	44	7,833	1	500	331	11,667	0	0	376	20,000	0.6
Lake-Mendocino	2.6	257	34,062	0	0	2	27	5	2,550	264	36,639	7.0
Mariposa-Tuolumne	0.6	60	5,214	4	560	32	911	9	1,850	105	8,535	2.2
Modesto Stanislaus	4.2	341	49,880	8	1,300	73	2,596	5	4,042	427	57,818	6.5
Nevada	0.9	88	10,697	0	0	3	76	8	1,875	99	12,648	2.0
Visalia-Tulare	6.1	137	13,996	2	325	1,755	63,344	4	7,306	1,898	84,971	2.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 2 – Distribution of 2018 and 2019 Small Business Lending By Income Level of Geography											
Assessment Area: San Francisco Bay Area											
	Bank And Aggregate Loans by Year											**Total Businesses %**
Geographic Income Level	**2018**						**2019**					
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	8	3.2	9.5	2,092	2.7	11.6	9	3.9	9.6	3,672	5.0	11.8	10.7
Moderate	65	26.0	19.3	19,312	25.0	19.1	68	29.4	19.2	21,009	28.7	18.8	19.7
Middle	116	46.4	30.9	36,077	46.6	28.3	100	43.3	31.4	34,333	46.9	28.7	31.6
Upper	61	24.4	38.3	19,918	25.7	39.3	54	23.4	37.8	14,176	19.4	38.9	37.3
Unknown	0	0.0	0.7	0	0.0	0.7	0	0.0	0.7	0	0.0	0.7	0.7
Tract-Unknown	0	0.0	1.3	0	0.0	1.1	0	0.0	1.3	0	0.0	1.1	
Total	250	100.0	100.0	77,399	100.0	100.0	231	100.0	100.0	73,190	100.0	100.0	100.0

Table 3 – Distribution of 2020 and 2021 Small Business Lending by Income Level of Geography											
Assessment Area: San Francisco Bay Area											
	Bank And Aggregate Loans by Year											**Total Businesses %**
Geographic Income Level	**2020**						**2021**					
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	54	4.2	10.4	5,302	3.6	12.1	25	3.5	9.9	2,502	2.6	11.1	10.7
Moderate	337	26.1	19.0	36,607	24.7	18.6	178	24.7	19.8	24,926	25.6	19.4	19.6
Middle	536	41.5	30.8	64,987	43.8	28.4	318	44.0	31.7	43,082	44.3	29.1	31.6
Upper	363	28.1	38.5	41,198	27.8	39.6	201	27.8	37.4	26,672	27.4	38.9	37.3
Unknown	2	0.2	0.7	158	0.1	0.9	0	0.0	0.6	0	0.0	0.8	0.7
Tract-Unknown	0	0.0	0.6	0	0.0	0.5	0	0.0	0.8	0	0.0	0.6	
Total	1,292	100.0	100.0	148,252	100.0	100.0	722	100.0	100.0	97,182	100.0	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 4 – Distribution of 2018 and 2019 Small Farm Lending by Income Level of Geography											
Assessment Area: San Francisco Bay Area											
Geographic Income Level	Bank And Aggregate Loans by Year											Total Farms %
	2018						2019					
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.6	0	0.0	1.7	0	0.0	1.8	0	0.0	1.4	3.0
Moderate	2	14.3	11.4	515	16.3	8.2	0	0.0	12.8	0	0.0	7.6	13.3
Middle	6	42.9	39.9	1,716	54.3	47.4	7	63.6	38.2	1,161	61.5	46.8	40.8
Upper	6	42.9	39.7	931	29.4	36.3	4	36.4	38.8	726	38.5	38.9	42.7
Unknown	0	0.0	0.1	0	0.0	1.3	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unknown	0	0.0	7.3	0	0.0	5.0	0	0.0	8.4	0	0.0	5.2	
Total	14	100.0	100.0	3,162	100.0	100.0	11	100.0	100.0	1,887	100.0	100.0	100.0

Table 5 – Distribution of 2020 and 2021 Small Farm Lending by Income Level of Geography											
Assessment Area: San Francisco Bay Area											
Geographic Income Level	Bank And Aggregate Loans by Year											Total Farms %
	2020						2021					
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	2.4	0	0.0	1.1	0	0.0	3.0	0	0.0	1.6	3.4
Moderate	1	12.5	12.8	150	10.5	10.7	0	0.0	13.0	0	0.0	9.9	14.4
Middle	3	37.5	41.9	525	36.9	45.5	1	50.0	40.4	120	28.6	49.1	41.4
Upper	4	50.0	38.0	748	52.6	38.0	1	50.0	39.4	300	71.4	35.2	40.6
Unknown	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unknown	0	0.0	4.8	0	0.0	4.7	0	0.0	4.2	0	0.0	4.2	
Total	8	100.0	100.0	1,423	100.0	100.0	2	100.0	100.0	420	100.0	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 6 – Distribution of 2018 and 2019 Motor Vehicle Lending by Income Level of Geography									
Assessment Area: San Francisco Bay Area									
Geographic Income Level	Bank Loans by Year								Households %
	2018				2019				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	21	9.4	575	9.1	12	15.4	336	15.7	9.8
Moderate	57	25.4	1,679	26.5	27	34.6	779	36.4	22.2
Middle	100	44.6	2,821	44.5	25	32.1	619	29.0	35.2
Upper	46	20.5	1,264	19.9	14	17.9	404	18.9	32.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.5
Tract-Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total	224	100.0	6,339	100.0	78	100.0	2,138	100.0	100.0

Table 7 – Distribution of 2020 and 2021 Motor Vehicle Lending by Income Level of Geography									
Assessment Area: San Francisco Bay Area									
Geographic Income Level	Bank Loans by Year								Households %
	2020				2021				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	28	22.2	835	22.2	91	26.4	4,460	27.5	9.8
Moderate	34	27.0	1,031	27.4	132	38.3	6,602	40.7	22.2
Middle	39	31.0	1,173	31.2	92	26.7	3,873	23.9	35.2
Upper	25	19.8	718	19.1	29	8.4	1,252	7.7	32.3
Unknown	0	0.0	0	0.0	1	0.3	41	0.3	0.5
Tract-Unknown	0	0.0	1	0.0	0	0.0	0	0.0	
Total	126	100.0	3,758	100.0	345	100.0	16,228	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 8– Distribution of 2018 and 2019 Small Business Lending by Revenue Size of Businesses Assessment Area: San Francisco Bay Area													
	Bank And Aggregate Loans by Year												Total Businesses %
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	74	29.6	46.4	24,392	31.5	32.2	65	28.1	51.4	22,485	30.7	33.3	91.6
Over $1 Million	150	60.0		46,028	59.5		154	66.7		46,516	63.6		8.0
Revenue Unknown	26	10.4		6,979	9.0		12	5.2		4,189	5.7		0.5
Total	250	100.0		77,399	100.0		231	100.0		73,190	100.0		100.0
By Loan Size													
$100,000 or Less	80	32.0	95.4	5,482	7.1	47.0	70	30.3	95.6	4,865	6.6	48.1	
$100,001 – $250,000	69	27.6	2.3	12,770	16.5	12.8	59	25.5	2.3	10,782	14.7	12.5	
$250,001 – $1 Million	101	40.4	2.2	59,147	76.4	40.2	102	44.2	2.2	57,543	78.6	39.4	
Total	250	100.0	100.0	77,399	100.0	100.0	231	100.0	100.0	73,190	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	24	32.4		1,446	5.9		15	23.1		995	4.4		
$100,001 – $250,000	18	24.3		2,961	12.1		15	23.1		2,611	11.6		
$250,001 – $1 Million	32	43.2		19,985	81.9		35	53.8		18,879	84.0		
Total	74	100.0		24,392	100.0		65	100.0		22,485	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 9 – Distribution of 2020 and 2021 Small Business Lending by Revenue Size of Businesses — Assessment Area: San Francisco Bay Area												Total Businesses %
	Bank And Aggregate Loans by Year											
	2020						2021					
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue												
$1 Million or Less	61	4.7	42.2	11,720	7.9	24.1	443	61.4	45.2	25,795	26.5	25.7	91.9
Over $1 Million	136	10.5		43,462	29.3		273	37.8		70,369	72.4		7.6
Revenue Unknown	1,095	84.8		93,070	62.8		6	0.8		1,018	1.0		0.5
Total	1,292	100.0			100.0		722	100.0		97,182	100.0		100.0
By Loan Size												
$100,000 or Less	901	69.7	88.4	33,584	22.7	35.0	470	65.1	92.5	18,005	18.5	40.6	
$100,001 – $250,000	241	18.7	6.8	39,523	26.7	20.0	140	19.4	4.3	22,921	23.6	17.3	
$250,001 – $1 Million	150	11.6	4.8	75,145	50.7	45.0	112	15.5	3.2	56,256	57.9	42.2	
Total	1,292	100.0	100.0	148,252	100.0	100.0	722	100.0	100.0	97,182	100.0	100.0	
By Loan Size and Revenues $1 Million or Less												
$100,000 or Less	32	52.5		2,101	17.9		391	88.3		12,372	48.0		
$100,001 – $250,000	16	26.2		2,691	23.0		34	7.7		4,667	18.1		
$250,001 – $1 Million	13	21.3		6,928	59.1		18	4.1		8,756	33.9		
Total	61	100.0		11,720	100.0		443	100.0		25,795	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 10 – Distribution of 2018 and 2019 Small Farm Lending By Revenue Size of Farms												
Assessment Area: San Francisco Bay Area												
	Bank And Aggregate Loans By Year											**Total Farms %**
	2018					**2019**						
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue												
$1 Million or Less	5	35.7	46.4	836	26.4	48.1	3	27.3	54.4	216	11.4	47.5	94.2
Over $1 Million	6	42.9		1,856	58.7		7	63.6		1,551	82.2		5.6
Revenue Unknown	3	21.4		470	14.9		1	9.1		120	6.4		0.2
Total	14	100.0		3,162	100.0		11	100.0		1,887	100.0		100.0
By Loan Size												
$100,000 or Less	5	35.7	89.4	391	12.4	34.5	6	54.5	90.8	324	17.2	39.7	
$100,001 – $250,000	4	28.6	5.4	706	22.3	20.3	1	9.1	4.4	120	6.4	18.2	
$250,001 – $500,000	5	35.7	5.2	2,065	65.3	45.2	4	36.4	4.8	1,443	76.5	42.0	
Total	14	100.0	100.0	3,162	100.0	100.0	11	100.0	100.0	1,887	100.0	100.0	
By Loan Size and Revenues $1 Million or Less												
$100,000 or Less	3	60.0		241	28.8		3	100.0		216	100.0		
$100,001 – $250,000	1	20.0		180	21.5		0	0.0		0	0.0		
$250,001 – $500,000	1	20.0		415	49.6		0	0.0		0	0.0		
Total	5	100.0		836	100.0		3	100.0		216	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 11 – Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms												
Assessment Area: San Francisco Bay Area												
	Bank And Aggregate Loans By Year											**Total Farms %**
	2020					**2021**						
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue												
$1 Million or Less	3	37.5	55.3	223	15.7	42.9	0	0.0	59.3	0	0.0	47.7	94.6
Over $1 Million	5	62.5		1,200	84.3		1	50.0		300	71.4		5.2
Revenue Unknown	0	0.0		0	0.0		1	50.0		120	28.6		0.2
Total	8	100.0		1,423	100.0		2	100.0		420	100.0		100.0
By Loan Size												
$100,000 or Less	4	50.0	88.6	323	22.7	43.3	0	0.0	92.4	0	0.0	46.0	
$100,001 – $250,000	1	12.5	6.2	150	10.5	20.2	1	50.0	4.0	120	28.6	17.8	
$250,001 – $500,000	3	37.5	5.3	950	66.8	36.5	1	50.0	3.6	300	71.4	36.3	
Total	8	100.0	100.0	1,423	100.0	100.0	2	100.0	100.0	420	100.0	100.0	
By Loan Size and Revenues $1 Million or Less												
$100,000 or Less	3	100.0		223	100.0		0	0.0		0	0.0		
$100,001 – $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 – $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	3	100.0		223	100.0		0	0.0		0	0.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 12 - Distribution of 2018 and 2019 Motor Vehicle Lending By Borrower Income Level									
Assessment Area: San Francisco Bay Area									
Borrower Income Level	**Bank Loans By Year**								**Households by Household Income %**
	2018				**2019**				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	46	20.5	1,065	16.8	24	30.8	493	23.1	26.3
Moderate	79	35.3	2,160	34.1	27	34.6	767	35.9	14.9
Middle	50	22.3	1,566	24.7	18	23.1	637	29.8	16.5
Upper	49	21.9	1,548	24.4	9	11.5	241	11.3	42.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	5.4
Total	224	100.0	6,339	100.0	78	100.0	2,138	100.0	100.0

Table 13 - Distribution of 2020 and 2021 Motor Vehicle Lending By Borrower Income Level									
Assessment Area: San Francisco Bay Area									
Borrower Income Level	**Bank Loans By Year**								**Households by Household Income %**
	2020				**2021**				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	49	38.9	1,150	30.6	76	22.0	2,570	15.8	26.3
Moderate	53	42.1	1,769	47.1	145	42.0	6,867	42.3	14.9
Middle	14	11.1	475	12.6	96	27.8	5,238	32.3	16.5
Upper	10	7.9	363	9.7	28	8.1	1,554	9.6	42.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	5.4
Total	126	100.0	3,758	100.0	345	100.0	16,228	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 14 - Distribution of 2018 and 2019 Small Business Lending By Income Level of Geography Assessment Area: Fresno-Madera												
Geographic Income Level	**Bank And Aggregate Loans By Year**											**Total Businesses %**
	2018						**2019**					
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	6	11.8	4.2	1,465	11.9	4.8	4	9.5	4.1	1,130	9.6	4.0	5.7
Moderate	17	33.3	23.0	4,668	37.9	26.8	9	21.4	22.5	2,343	19.9	27.7	26.8
Middle	18	35.3	23.4	4,751	38.6	23.9	18	42.9	23.5	6,461	54.9	24.9	22.7
Upper	9	17.6	46.7	1,356	11.0	42.4	10	23.8	47.5	1,752	14.9	41.6	43.8
Unknown	1	2.0	1.0	75	0.6	0.9	1	2.4	0.8	75	0.6	0.7	1.0
Tract-Unknown	0	0.0	1.6	0	0.0	1.2	0	0.0	1.5	0	0.0	1.1	
Total	51	100.0	100.0	12,315	100.0	100.0	42	100.0	100.0	11,761	100.0	100.0	100.0

Table 15 - Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography Assessment Area: Fresno-Madera												
Geographic Income Level	**Bank And Aggregate Loans By Year**											**Total Businesses %**
	2020						**2021**					
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	22	5.0	4.2	1,906	4.7	4.4	8	4.0	4.2	1,498	6.0	4.0	5.6
Moderate	95	21.8	23.9	9,388	23.2	28.3	42	21.0	21.9	5,983	24.0	25.7	26.4
Middle	149	34.2	22.9	17,038	42.1	22.5	82	41.0	24.5	12,011	48.3	24.7	22.6
Upper	169	38.8	47.2	12,067	29.8	43.4	67	33.5	47.8	5,354	21.5	43.9	44.3
Unknown	1	0.2	1.0	75	0.2	0.9	1	0.5	0.9	41	0.2	0.9	1.1
Tract-Unknown	0	0.0	0.6	0	0.0	0.6	0	0.0	0.8	0	0.0	0.8	
Total	436	100.0	100.0	40,474	100.0	100.0	200	100.0	100.0	24,887	100.0	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 16 – Distribution of 2018 and 2019 Small Farm Lending By Income Level of Geography												
Assessment Area: Fresno-Madera												
	Bank And Aggregate Loans By Year											**Total Farms %**
Geographic Income Level	**2018**						**2019**					
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	2.4	0	0.0	3.7	0	0.0	1.3	0	0.0	2.1	3.1
Moderate	6	37.5	23.6	1,443	48.6	26.8	1	11.1	24.7	444	24.9	22.7	24.3
Middle	8	50.0	33.4	1,026	34.6	35.8	4	44.4	32.8	520	29.2	38.3	35.7
Upper	2	12.5	37.0	500	16.8	32.1	4	44.4	37.3	818	45.9	35.0	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	3.6	0	0.0	1.5	0	0.0	3.9	0	0.0	1.9	
Total	16	100.0	100.0	2,969	100.0	100.0	9	100.0	100.0	1,782	100.0	100.0	100.0

Table 17 – Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography												
Assessment Area: Fresno-Madera												
	Bank And Aggregate Loans By Year											**Total Farms %**
Geographic Income Level	**2020**						**2021**					
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.8	0	0.0	3.6	0	0.0	2.2	0	0.0	3.0	2.8
Moderate	3	30.0	22.8	868	49.4	25.7	1	20.0	22.2	220	20.8	24.3	24.2
Middle	6	60.0	38.3	638	36.3	38.7	3	60.0	37.2	486	46.0	42.2	36.0
Upper	1	10.0	34.8	250	14.2	30.4	1	20.0	35.4	350	33.1	28.6	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unknown	0	0.0	2.3	0	0.0	1.6	0	0.0	2.9	0	0.0	2.0	
Total	10	100.0	100.0	1,756	100.0	100.0	5	100.0	100.0	1,056	100.0	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 18 - Distribution of 2018 and 2019 Motor Vehicle Lending By Income Level of Geography
Assessment Area: Fresno-Madera

| Geographic Income Level | Bank Loans By Year | | | | | | | | Households % |
| | 2018 | | | | 2019 | | | | |
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	36	4.4	1,145	4.5	53	7.1	1,581	6.6	6.5
Moderate	262	31.7	8,290	32.4	276	37.1	8,796	37.0	31.8
Middle	226	27.3	6,719	26.3	189	25.4	6,005	25.2	23.6
Upper	302	36.5	9,374	36.7	223	30.0	7,345	30.9	38.0
Unknown	1	0.1	40	0.2	2	0.3	71	0.3	0.1
Tract- Unknown	0	0.0	1	0.0	0	0.0	0	0.0	
Total	827	100.0	25,569	100.0	743	100.0	23,798	100.0	100.0

Table 19 - Distribution of 2020 and 2021 Motor Vehicle Lending By Income Level of Geography
Assessment Area: Fresno-Madera

| Geographic Income Level | Bank Loans By Year | | | | | | | | Households % |
| | 2020 | | | | 2021 | | | | |
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	53	6.4	1,729	5.9	79	6.7	3,028	6.6	6.5
Moderate	313	37.6	10,955	37.6	419	35.7	15,937	34.8	31.8
Middle	218	26.2	7,673	26.3	323	27.5	12,736	27.8	23.6
Upper	248	29.8	8,771	30.1	352	30.0	14,037	30.7	38.0
Unknown	0	0.0	0	0.0	1	0.1	24	0.1	0.1
Tract-Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total	832	100.0	29,128	100.0	1,174	100.0	45,762	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 20 – Distribution of 2018 and 2019 Small Business Lending By Revenue Size of Businesses												
Assessment Area: Fresno-Madera												
	Bank And Aggregate Loans By Year											Total Businesses %
	2018						2019					
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue												
$1 Million or Less	15	29.4	41.0	3,003	24.4	25.5	9	21.4	42.7	1,380	11.7	27.1	92.1
Over $1 Million	35	68.6		9,256	75.2		31	73.8		10,081	85.7		7.5
Revenue Unknown	1	2.0		56	0.5		2	4.8		300	2.6		0.5
Total	51	100.0		12,315	100.0		42	100.0		11,761	100.0		100.0
By Loan Size												
$100,000 or Less	20	39.2	92.7	1,231	10.0	40.6	12	28.6	93.3	848	7.2	41.9	
$100,001 – $250,000	13	25.5	4.4	2,610	21.2	19.5	13	31.0	3.9	2,345	19.9	17.9	
$250,001 – $1 Million	18	35.3	2.9	8,474	68.8	39.8	17	40.5	2.8	8,568	72.9	40.2	
Total	51	100.0	100.0	12,315	100.0	100.0	42	100.0	100.0	11,761	100.0	100.0	
By Loan Size and Revenues $1 Million or Less												
$100,000 or Less	6	40.0		368	12.3		4	44.4		250	18.1		
$100,001 – $250,000	6	40.0		1,100	36.6		4	44.4		662	48.0		
$250,001 – $1 Million	3	20.0		1,535	51.1		1	11.1		468	33.9		
Total	15	100.0		3,003	100.0		9	100.0		1,380	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 21 - Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses Assessment Area: Fresno-Madera												Total Businesses %
	Bank And Aggregate Loans By Year											
	2020					2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	10	2.3	32.2	3,015	7.4	20.5	110	55.0	40.3	5,078	20.4	25.3	92.4
Over $1 Million	22	5.0		7,369	18.2		89	44.5		19,459	78.2		7.0
Revenue Unknown	404	92.7		30,090	74.3		1	0.5		350	1.4		0.5
Total	436	100.0		40,474	100.0		200	100.0		24,887	100.0		100.0
By Loan Size													
$100,000 or Less	328	75.2	86.9	10,723	26.5	35.1	133	66.5	92.1	4,744	19.1	42.1	
$100,001 - $250,000	69	15.8	8.6	10,789	26.7	24.6	38	19.0	4.9	5,774	23.2	20.0	
$250,001 - $1 Million	39	8.9	4.6	18,962	46.8	40.3	29	14.5	2.9	14,369	57.7	37.9	
Total	436	100.0	100.0	40,474	100.0	100.0	200	100.0	100.0	24,887	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	1	10.0		75	2.5		100	90.9		2,760	54.4		
$100,001 - $250,000	4	40.0		745	24.7		7	6.4		1,037	20.4		
$250,001 - $1 Million	5	50.0		2,195	72.8		3	2.7		1,281	25.2		
Total	10	100.0		3,015	100.0		110	100.0		5,078	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

	\multicolumn{11}{c|}{Bank And Aggregate Loans By Year}	Total Farms %
	\multicolumn{5}{c|}{2018}	\multicolumn{6}{c|}{2019}	
	Bank	Agg	\multicolumn{2}{c|}{Bank}	Agg	Bank	Agg	\multicolumn{2}{c|}{Bank}	Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	

Table 22 – Distribution of 2018 and 2019 Small Farm Lending By Revenue Size of Farms
Assessment Area: Fresno-Madera

	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	Total Farms %
**By Revenue**
$1 Million or Less	11	68.8	42.8	1,994	67.2	42.5	6	66.7	52.1	1,090	61.2	54.1	88.3
Over $1 Million	5	31.3		975	32.8		3	33.3		692	38.8		11.5
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.2
Total	16	100.0		2,969	100.0		9	100.0		1,782	100.0		100.0
**By Loan Size**
$100,000 or Less	5	31.3	81.5	311	10.5	27.7	3	33.3	83.8	225	12.6	30.6	
$100,001 – $250,000	10	62.5	8.7	2,162	72.8	20.8	3	33.3	7.8	501	28.1	20.6	
$250,001 – $500,000	1	6.3	9.8	496	16.7	51.5	3	33.3	8.4	1,056	59.3	48.8	
Total	16	100.0	100.0	2,969	100.0	100.0	9	100.0	100.0	1,782	100.0	100.0	
**By Loan Size and Revenues $1 Million or Less**
$100,000 or Less	4	36.4		211	10.6		2	33.3		125	11.5		
$100,001 – $250,000	6	54.5		1,287	64.5		2	33.3		251	23.0		
$250,001 – $500,000	1	9.1		496	24.9		2	33.3		714	65.5		
Total	11	100.0		1,994	100.0		6	100.0		1,090	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 23 – Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms											
Assessment Area: Fresno–Madera											
	Bank And Aggregate Loans By Year										**Total Farms %**
	2020					**2021**					
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue												
$1 Million or Less	9	90.0	48.0	1,506	85.8	41.5	3	60.0	51.2	581	55.0	45.7	88.9
Over $1 Million	1	10.0		250	14.2		2	40.0		475	45.0		11.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.1
Total	10	100.0		1,756	100.0		5	100.0		1,056	100.0		100.0
By Loan Size												
$100,000 or Less	4	40.0	80.4	199	11.3	32.0	1	20.0	86.6	55	5.2	35.9	
$100,001 – $250,000	3	30.0	10.3	495	28.2	23.0	2	40.0	7.5	345	32.7	24.0	
$250,001 – $500,000	3	30.0	9.3	1,062	60.5	44.9	2	40.0	5.9	656	62.1	40.1	
Total	10	100.0	100.0	1,756	100.0	100.0	5	100.0	100.0	1,056	100.0	100.0	
By Loan Size and Revenues $1 Million or Less												
$100,000 or Less	4	44.4		199	13.2		1	33.3		55	9.5		
$100,001 – $250,000	2	22.2		245	16.3		1	33.3		220	37.9		
$250,001 – $500,000	3	33.3		1,062	70.5		1	33.3		306	52.7		
Total	9	100.0		1,506	100.0		3	100.0		581	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 24 - Distribution of 2018 and 2019 Motor Vehicle Lending By Borrower Income Level									
Assessment Area: Fresno-Madera									
Borrower Income Level	**Bank Loans By Year**								**Households by Household Income %**
	2018				**2019**				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	110	13.3	2,651	10.4	119	16.0	2,943	12.4	25.0
Moderate	192	23.2	5,038	19.7	186	25.0	5,047	21.2	16.2
Middle	225	27.2	6,859	26.8	183	24.6	5,717	24.0	16.1
Upper	300	36.3	11,020	43.1	255	34.3	10,091	42.4	42.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	3.4
Total	827	100.0	25,569	100.0	743	100.0	23,798	100.0	100.0

Table 25 - Distribution of 2020 and 2021 Motor Vehicle Lending By Borrower Income Level									
Assessment Area: Fresno-Madera									
Borrower Income Level	**Bank Loans By Year**								**Households by Household Income %**
	2020				**2021**				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	144	17.3	3,500	12.0	199	17.0	5,439	11.9	25.0
Moderate	233	28.0	6,919	23.8	287	24.4	9,381	20.5	16.2
Middle	230	27.6	8,644	29.7	294	25.0	12,148	26.5	16.1
Upper	225	27.0	10,065	34.6	394	33.6	18,795	41.1	42.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	3.4
Total	832	100.0	29,128	100.0	1,174	100.0	45,762	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 26 – Distribution of 2018 and 2019 Small Business Lending By Income Level of Geography
Assessment Area: Merced

Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.2	0	0.0	0.7	0	0.0	1.3	0	0.0	1.3	1.4
Moderate	19	41.3	27.3	3,827	37.3	30.3	16	44.4	28.8	2,449	27.2	29.3	37.9
Middle	7	15.2	41.4	1,724	16.8	36.7	7	19.4	41.3	1,976	21.9	36.3	31.1
Upper	20	43.5	28.6	4,709	45.9	31.2	13	36.1	27.1	4,590	50.9	32.0	29.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	1.5	0	0.0	1.1	0	0.0	1.5	0	0.0	1.1	
Total	46	100.0	100.0	10,260	100.0	100.0	36	100.0	100.0	9,015	100.0	100.0	100.0

Table 27 – Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography
Assessment Area: Merced

Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	7	2.4	1.4	376	1.4	1.5	0	0.0	0.9	0	0.0	0.9	1.3
Moderate	126	43.3	30.1	8,645	32.1	30.1	54	44.6	28.4	4,588	32.0	32.6	37.5
Middle	74	25.4	38.9	7,821	29.0	32.9	32	26.4	40.3	3,467	24.2	32.3	31.3
Upper	84	28.9	28.9	10,103	37.5	35.0	35	28.9	29.6	6,270	43.8	33.4	29.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	0.7	0	0.0	0.5	0	0.0	0.7	0	0.0	0.9	
Total	291	100.0	100.0	26,945	100.0	100.0	121	100.0	100.0	14,325	100.0	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 28 – Distribution of 2018 and 2019 Small Farm Lending By Income Level of Geography
Assessment Area: Merced

Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.3	0	0.0	0.0	0.0
Moderate	1	9.1	13.1	125	4.0	11.8	2	28.6	15.9	140	7.4	16.7	16.3
Middle	5	45.5	46.0	1,600	51.0	38.6	3	42.9	49.6	990	52.7	45.9	54.5
Upper	5	45.5	38.9	1,415	45.1	48.9	2	28.6	31.4	750	39.9	36.3	29.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	2.0	0	0.0	0.7	0	0.0	2.9	0	0.0	1.0	
Total	11	100.0	100.0	3,140	100.0	100.0	7	100.0	100.0	1,880	100.0	100.0	100.0

Table 29 – Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography
Assessment Area: Merced

Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	25.0	9.3	300	19.4	12.5	1	50.0	12.7	21	7.7	15.4	16.8
Middle	2	50.0	60.2	750	48.4	50.7	1	50.0	54.5	250	92.3	56.6	54.3
Upper	1	25.0	29.2	500	32.3	36.0	0	0.0	31.4	0	0.0	27.4	29.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	1.2	0	0.0	0.9	0	0.0	1.4	0	0.0	0.6	
Total	4	100.0	100.0	1,550	100.0	100.0	2	100.0	100.0	271	100.0	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 30 – Distribution of 2018 and 2019 Motor Vehicle Lending By Income Level of Geography
Assessment Area: Merced

| Geographic Income Level | Bank Loans By Year | | | | | | | | Households % |
| | 2018 | | | | 2019 | | | | |
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	2	2.0	55	1.8	1.3
Moderate	36	27.7	1,118	28.1	26	26.3	825	27.0	31.7
Middle	71	54.6	2,101	52.8	43	43.4	1,378	45.1	40.8
Upper	23	17.7	763	19.2	28	28.3	800	26.2	26.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total	130	100.0	3,982	100.0	99	100.0	3,057	100.0	100.0

Table 31 – Distribution of 2020 and 2021 Motor Vehicle Lending By Income Level of Geography
Assessment Area: Merced

| Geographic Income Level | Bank Loans By Year | | | | | | | | Households % |
| | 2020 | | | | 2021 | | | | |
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	3	3.6	111	4.1	1.3
Moderate	22	30.6	646	28.2	26	31.0	841	30.8	31.7
Middle	38	52.8	1,217	53.2	34	40.5	1,038	38.0	40.8
Upper	12	16.7	424	18.5	21	25.0	740	27.1	26.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unknown	0	0.0	1	0.0	0	0.0	0	0.0	
Total	72	100.0	2,288	100.0	84	100.0	2,729	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 32 – Distribution of 2018 and 2019 Small Business Lending By Revenue Size of Businesses Assessment Area: Merced												
	Bank And Aggregate Loans By Year												Total Businesses %
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	26	56.5	50.5	5,579	54.4	38.0	13	36.1	49.2	3,542	39.3	33.5	92.9
Over $1 Million	20	43.5		4,681	45.6		23	63.9		5,473	60.7		6.5
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.6
Total	46	100.0		10,260	100.0		36	100.0		9,015	100.0		100.0
By Loan Size													
$100,000 or Less	16	34.8	94.2	1,140	11.1	42.8	10	27.8	94.6	667	7.4	47.0	
$100,001 – $250,000	17	37.0	3.5	3,208	31.3	17.6	13	36.1	3.4	2,448	27.2	18.9	
$250,001 – $1 Million	13	28.3	2.3	5,912	57.6	39.6	13	36.1	1.9	5,900	65.4	34.1	
Total	46	100.0	100.0	10,260	100.0	100.0	36	100.0	100.0	9,015	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	8	30.8		534	9.6		2	15.4		150	4.2		
$100,001 – $250,000	13	50.0		2,433	43.6		7	53.8		1,302	36.8		
$250,001 – $1 Million	5	19.2		2,612	46.8		4	30.8		2,090	59.0		
Total	26	100.0		5,579	100.0		13	100.0		3,542	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 33 - Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses Assessment Area: Merced												Total Businesses %
	Bank And Aggregate Loans By Year												
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	12	4.1	34.3	2,718	10.1	21.3	77	63.6	42.4	7,459	52.1	31.3	93.1
Over $1 Million	26	8.9		5,831	21.6		43	35.5		6,841	47.8		6.2
Revenue Unknown	253	86.9		18,396	68.3		1	0.8		25	0.2		0.7
Total	291	100.0		26,945	100.0		121	100.0		14,325	100.0		100.0
By Loan Size													
$100,000 or Less	217	74.6	88.4	8,057	29.9	38.1	83	68.6	93.3	3,309	23.1	43.8	
$100,001 – $250,000	51	17.5	7.6	8,269	30.7	23.6	25	20.7	4.4	3,908	27.3	21.8	
$250,001 - $1 Million	23	7.9	4.0	10,619	39.4	38.3	13	10.7	2.2	7,108	49.6	34.5	
Total	291	100.0	100.0	26,945	100.0	100.0	121	100.0	100.0	14,325	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	6	50.0		428	15.7		61	79.2		1,961	26.3		
$100,001 – $250,000	4	33.3		990	36.4		9	11.7		1,587	21.3		
$250,001 - $1 Million	2	16.7		1,300	47.8		7	9.1		3,911	52.4		
Total	12	100.0		2,718	100.0		77	100.0		7,459	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 34 – Distribution of 2018 and 2019 Small Farm Lending By Revenue Size of Farms												
Assessment Area: Merced												
	Bank And Aggregate Loans By Year											**Total Farms %**
	2018					**2019**						
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue												
$1 Million or Less	4	36.4	41.9	651	20.7	27.3	4	57.1	43.8	630	33.5	35.0	87.0
Over $1 Million	7	63.6		2,489	79.3		3	42.9		1,250	66.5		12.9
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.1
Total	11	100.0		3,140	100.0		7	100.0		1,880	100.0		100.0
By Loan Size												
$100,000 or Less	2	18.2	75.3	139	4.4	16.9	1	14.3	79.5	15	0.8	22.4	
$100,001 – $250,000	5	45.5	10.6	1,001	31.9	22.2	4	57.1	10.4	865	46.0	24.0	
$250,001 – $500,000	4	36.4	14.1	2,000	63.7	60.9	2	28.6	10.1	1,000	53.2	53.6	
Total	11	100.0	100.0	3,140	100.0	100.0	7	100.0	100.0	1,880	100.0	100.0	
By Loan Size and Revenues $1 Million or Less												
$100,000 or Less	1	25.0		100	15.4		1	25.0		15	2.4		
$100,001 – $250,000	3	75.0		551	84.6		3	75.0		615	97.6		
$250,001 – $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	4	100.0		651	100.0		4	100.0		630	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 35 – Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms											
Assessment Area: Merced											
	Bank And Aggregate Loans By Year										Total Farms %
	2020					2021					
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue												
$1 Million or Less	2	50.0	43.5	550	35.5	37.4	2	100.0	42.8	271	100.0	27.5	86.2
Over $1 Million	2	50.0		1,000	64.5		0	0.0		0	0.0		13.6
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.1
Total	4	100.0		1,550	100.0		2	100.0		271	100.0		100.0
By Loan Size												
$100,000 or Less	0	0.0	76.1	0	0.0	25.4	1	50.0	82.9	21	7.7	26.8	
$100,001 – $250,000	1	25.0	13.0	250	16.1	26.3	1	50.0	8.9	250	92.3	24.0	
$250,001 – $500,000	3	75.0	10.9	1,300	83.9	48.3	0	0.0	8.1	0	0.0	49.2	
Total	4	100.0	100.0	1,550	100.0	100.0	2	100.0	100.0	271	100.0	100.0	
By Loan Size and Revenues $1 Million or Less												
$100,000 or Less	0	0.0		0	0.0		1	50.0		21	7.7		
$100,001 – $250,000	1	50.0		250	45.5		1	50.0		250	92.3		
$250,001 – $500,000	1	50.0		300	54.5		0	0.0		0	0.0		
Total	2	100.0		550	100.0		2	100.0		271	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 36 – Distribution of 2018 and 2019 Motor Vehicle Lending By Borrower Income Level
Assessment Area: Merced

Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2018				2019				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	15	11.5	305	7.7	20	20.2	446	14.6	23.3
Moderate	34	26.2	932	23.4	25	25.3	645	21.1	16.8
Middle	40	30.8	1,150	28.9	27	27.3	868	28.4	17.3
Upper	41	31.5	1,594	40.0	27	27.3	1,099	36.0	42.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.6
Total	130	100.0	3,982	100.0	99	100.0	3,057	100.0	100.0

Table 37 – Distribution of 2020 and 2021 Motor Vehicle Lending By Borrower Income Level
Assessment Area: Merced

Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2020				2021				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	20	27.8	498	21.8	25	29.8	756	27.7	23.3
Moderate	19	26.4	428	18.7	19	22.6	588	21.5	16.8
Middle	17	23.6	656	28.7	21	25.0	792	29.0	17.3
Upper	16	22.2	705	30.8	19	22.6	594	21.8	42.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.6
Total	72	100.0	2,288	100.0	84	100.0	2,729	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 38 – Distribution of 2018 and 2019 Small Business Lending By Income Level of Geography
Assessment Area: Sacramento

Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	3	5.9	8.4	685	4.8	11.8	2	4.7	8.0	300	2.6	10.2	9.1
Moderate	16	31.4	20.7	3,230	22.5	21.7	13	30.2	21.0	2,776	24.3	22.4	22.5
Middle	4	7.8	29.3	1,175	8.2	24.8	6	14.0	29.4	2,592	22.6	26.1	31.9
Upper	28	54.9	38.8	9,277	64.6	38.6	22	51.2	38.8	5,777	50.5	37.9	34.6
Unknown	0	0.0	1.2	0	0.0	1.6	0	0.0	1.2	0	0.0	2.0	1.9
Tract-Unknown	0	0.0	1.6	0	0.0	1.6	0	0.0	1.6	0	0.0	1.5	
Total	51	100.0	100.0	14,367	100.0	100.0	43	100.0	100.0	11,445	100.0	100.0	100.0

Table 39 – Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography
Assessment Area: Sacramento

Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	11	7.5	9.0	2,690	9.5	11.1	6	8.2	8.7	695	4.1	11.0	9.2
Moderate	37	25.3	21.3	9,550	33.8	21.8	16	21.9	21.4	4,839	28.3	22.0	22.4
Middle	23	15.8	29.4	3,157	11.2	25.8	14	19.2	29.8	2,667	15.6	26.3	31.7
Upper	71	48.6	38.1	12,026	42.6	38.3	31	42.5	38.0	7,759	45.3	37.8	34.8
Unknown	4	2.7	1.4	827	2.9	2.2	6	8.2	1.2	1,167	6.8	2.1	1.9
Tract-Unknown	0	0.0	0.8	0	0.0	0.9	0	0.0	0.8	0	0.0	0.8	
Total	146	100.0	100.0	28,250	100.0	100.0	73	100.0	100.0	17,127	100.0	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 40 - Distribution of 2018 and 2019 Small Farm Lending By Income Level of Geography											
Assessment Area: Sacramento											
Geographic Income Level	**Bank And Aggregate Loans By Year**										**Total Farms %**
	2018						**2019**					
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%
Low	0	0.0	3.6	0	0.0	1.8	0	0.0	2.8	0	0.0	2.3	3.6
Moderate	0	0.0	10.5	0	0.0	8.8	0	0.0	14.7	0	0.0	18.3	15.0
Middle	0	0.0	28.3	0	0.0	36.3	0	0.0	28.4	0	0.0	27.0	32.2
Upper	1	100.0	53.0	450	100.0	50.0	1	100.0	48.8	480	100.0	49.5	48.6
Unknown	0	0.0	0.3	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	0.7
Tract-Unknown	0	0.0	4.3	0	0.0	2.9	0	0.0	5.3	0	0.0	2.9	
Total	1	100.0	100.0	450	100.0	100.0	1	100.0	100.0	480	100.0	100.0	100.0

Table 41 - Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography											
Assessment Area: Sacramento											
Geographic Income Level	**Bank And Aggregate Loans By Year**										**Total Farms %**
	2020						**2021**					
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%
Low	0	0.0	2.4	0	0.0	1.3	0	0.0	1.9	0	0.0	0.3	3.5
Moderate	0	0.0	12.7	0	0.0	8.7	0	0.0	7.1	0	0.0	6.1	15.6
Middle	0	0.0	26.6	0	0.0	33.4	0	0.0	33.7	0	0.0	33.9	31.1
Upper	1	100.0	55.9	480	100.0	54.1	0	0.0	51.6	0	0.0	56.4	49.0
Unknown	0	0.0	0.3	0	0.0	0.0	0	0.0	4.1	0	0.0	1.5	0.8
Tract-Unknown	0	0.0	2.1	0	0.0	2.5	0	0.0	1.6	0	0.0	2.0	
Total	1	100.0	100.0	480	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 42 – Distribution of 2018 and 2019 Motor Vehicle Lending By Income Level of Geography
Assessment Area: Sacramento

Geographic Income Level	Bank Loans By Year								Households %
	2018				2019				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	5	22.7	156	22.3	0	0.0	0	0.0	9.6
Moderate	6	27.3	188	26.9	4	44.4	126	46.2	24.4
Middle	7	31.8	227	32.5	3	33.3	83	30.4	35.3
Upper	4	18.2	128	18.3	2	22.2	64	23.4	30.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.2
Tract-Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total	22	100.0	699	100.0	9	100.0	273	100.0	100.0

Table 43 – Distribution of 2020 and 2021 Motor Vehicle Lending By Income Level of Geography
Assessment Area: Sacramento

Geographic Income Level	Bank Loans By Year								Households %
	2020				2021				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	3	9.1	137	11.4	11	22.0	498	21.9	9.6
Moderate	17	51.5	587	48.6	15	30.0	628	27.6	24.4
Middle	9	27.3	352	29.2	15	30.0	740	32.6	35.3
Upper	4	12.1	131	10.9	9	18.0	406	17.9	30.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.2
Tract-Unknown	0	0.0	0	0.0	0	0.0	1	0.0	
Total	33	100.0	1,207	100.0	50	100.0	2,273	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 44 – Distribution of 2018 and 2019 Small Business Lending By Revenue Size of Businesses Assessment Area: Sacramento												Total Businesses %
	Bank And Aggregate Loans By Year											
	2018					2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue												
$1 Million or Less	16	31.4	46.2	4,904	34.1	32.0	8	18.6	50.2	2,642	23.1	33.8	93.2
Over $1 Million	32	62.7		8,363	58.2		34	79.1		8,703	76.0		6.3
Revenue Unknown	3	5.9		1,100	7.7		1	2.3		100	0.9		0.5
Total	51	100.0		14,367	100.0		43	100.0		11,445	100.0		100.0
By Loan Size												
$100,000 or Less	17	33.3	95.3	950	6.6	47.2	10	23.3	95.7	737	6.4	49.9	
$100,001 – $250,000	13	25.5	2.5	2,544	17.7	13.8	18	41.9	2.4	3,313	28.9	13.9	
$250,001 – $1 Million	21	41.2	2.2	10,873	75.7	39.0	15	34.9	1.9	7,395	64.6	36.2	
Total	51	100.0	100.0	14,367	100.0	100.0	43	100.0	100.0	11,445	100.0	100.0	
By Loan Size and Revenues $1 Million or Less												
$100,000 or Less	5	31.3		143	2.9		0	0.0		0	0.0		
$100,001 – $250,000	3	18.8		535	10.9		5	62.5		877	33.2		
$250,001 – $1 Million	8	50.0		4,226	86.2		3	37.5		1,765	66.8		
Total	16	100.0		4,904	100.0		8	100.0		2,642	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 45 – Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses Assessment Area: Sacramento													Total Businesses %
	Bank And Aggregate Loans By Year												
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	8	5.5	41.4	3,740	13.2	25.2	30	41.1	45.2	5,159	30.1	28.6	93.5
Over $1 Million	23	15.8		7,036	24.9		40	54.8		10,488	61.2		5.9
Revenue Unknown	115	78.8		17,474	61.9		3	4.1		1,480	8.6		0.6
Total	146	100.0		28,250	100.0		73	100.0		17,127	100.0		100.0
By Loan Size													
$100,000 or Less	74	50.7	89.3	3,292	11.7	37.6	27	37.0	93.2	1,313	7.7	42.1	
$100,001 – $250,000	34	23.3	6.5	5,503	19.5	20.7	26	35.6	4.0	4,431	25.9	17.1	
$250,001 – $1 Million	38	26.0	4.2	19,455	68.9	41.8	20	27.4	2.9	11,383	66.5	40.9	
Total	146	100.0	100.0	28,250	100.0	100.0	73	100.0	100.0	17,127	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	1	12.5		25	0.7		19	63.3		828	16.0		
$100,001 – $250,000	1	12.5		125	3.3		6	20.0		957	18.6		
$250,001 – $1 Million	6	75.0		3,590	96.0		5	16.7		3,374	65.4		
Total	8	100.0		3,740	100.0		30	100.0		5,159	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 46 – Distribution of 2018 and 2019 Small Farm Lending By Revenue Size of Farms												
Assessment Area: Sacramento												
	Bank And Aggregate Loans By Year											Total Farms %
	2018					2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue												
$1 Million or Less	1	100.0	64.5	450	100.0	63.1	0	0.0	56.3	0	0.0	44.2	96.9
Over $1 Million	0	0.0		0	0.0		1	100.0		480	100.0		3.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.1
Total	1	100.0		450	100.0		1	100.0		480	100.0		100.0
By Loan Size												
$100,000 or Less	0	0.0	86.8	0	0.0	30.9	0	0.0	86.9	0	0.0	28.8	
$100,001 – $250,000	0	0.0	7.6	0	0.0	26.3	0	0.0	5.9	0	0.0	21.0	
$250,001 – $500,000	1	100.0	5.6	450	100.0	42.8	1	100.0	7.2	480	100.0	50.1	
Total	1	100.0	100.0	450	100.0	100.0	1	100.0	100.0	480	100.0	100.0	
By Loan Size and Revenues $1 Million or Less												
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 – $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 – $500,000	1	100.0		450	100.0		0	0.0		0	0.0		
Total	1	100.0		450	100.0		0	0.0		0	0.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 47 – Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms Assessment Area: Sacramento												
	Bank And Aggregate Loans By Year											Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	53.8	0	0.0	51.9	0	0.0	63.9	0	0.0	56.6	96.5
Over $1 Million	1	100.0		480	100.0		0	0.0		0	0.0		3.3
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.1
Total	1	100.0		480	100.0		0	0.0		0	0.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	87.3	0	0.0	34.5	0	0.0	86.7	0	0.0	29.0	
$100,001 – $250,000	0	0.0	6.6	0	0.0	21.1	0	0.0	6.0	0	0.0	17.5	
$250,001 – $500,000	1	100.0	6.0	480	100.0	44.4	0	0.0	7.3	0	0.0	53.4	
Total	1	100.0	100.0	480	100.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 – $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 – $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 48 – Distribution of 2018 and 2019 Motor Vehicle Lending By Borrower Income Level									
Assessment Area: Sacramento									
Borrower Income Level	**Bank Loans By Year**								**Households by Household Income %**
	2018				**2019**				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	8	36.4	165	23.6	2	22.2	39	14.3	25.5
Moderate	6	27.3	168	24.0	5	55.6	170	62.3	15.7
Middle	2	9.1	76	10.9	2	22.2	64	23.4	17.3
Upper	6	27.3	290	41.5	0	0.0	0	0.0	41.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	5.0
Total	22	100.0	699	100.0	9	100.0	273	100.0	100.0

Table 49 – Distribution of 2020 and 2021 Motor Vehicle Lending By Borrower Income Level									
Assessment Area: Sacramento									
Borrower Income Level	**Bank Loans By Year**								**Households by Household Income %**
	2020				**2021**				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	4	12.1	120	9.9	6	12.0	184	8.1	25.5
Moderate	15	45.5	497	41.2	17	34.0	636	28.0	15.7
Middle	10	30.3	388	32.1	14	28.0	711	31.3	17.3
Upper	4	12.1	202	16.7	13	26.0	741	32.6	41.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	5.0
Total	33	100.0	1,207	100.0	50	100.0	2,273	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 50 - Distribution of 2018 and 2019 Small Business Lending By Income Level of Geography Assessment Area: Bakersfield-Kern												Total Businesses %
Geographic Income Level	**Bank And Aggregate Loans By Year**											
	2018						**2019**					
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	1	11.1	4.2	100	4.5	3.7	1	11.1	4.4	275	10.1	3.8	6.0
Moderate	2	22.2	17.4	700	31.3	17.8	5	55.6	17.1	1,630	59.6	17.4	20.3
Middle	4	44.4	24.2	790	35.3	21.5	1	11.1	24.1	180	6.6	21.9	27.2
Upper	2	22.2	51.4	650	29.0	52.7	2	22.2	51.6	650	23.8	53.6	46.0
Unknown	0	0.0	1.0	0	0.0	2.8	0	0.0	0.7	0	0.0	1.7	0.6
Tract-Unknown	0	0.0	1.8	0	0.0	1.5	0	0.0	2.0	0	0.0	1.6	
Total	9	100.0	100.0	2,240	100.0	100.0	9	100.0	100.0	2,735	100.0	100.0	100.0

Table 51 - Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography Assessment Area: Bakersfield-Kern												Total Businesses %
Geographic Income Level	**Bank And Aggregate Loans By Year**											
	2020						**2021**					
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	10	13.2	4.6	516	8.1	4.5	0	0.0	4.5	0	0.0	4.3	5.9
Moderate	24	31.6	17.9	1,372	21.4	18.7	10	37.0	17.3	1,272	32.3	17.5	20.1
Middle	33	43.4	24.2	2,619	40.9	21.7	12	44.4	25.4	1,091	27.7	23.1	26.5
Upper	8	10.5	51.7	1,860	29.1	52.6	5	18.5	51.0	1,574	40.0	52.3	46.9
Unknown	1	1.3	0.8	34	0.5	1.6	0	0.0	0.9	0	0.0	1.9	0.6
Tract-Unknown	0	0.0	0.9	0	0.0	0.9	0	0.0	0.9	0	0.0	0.9	
Total	76	100.0	100.0	6,401	100.0	100.0	27	100.0	100.0	3,937	100.0	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 52 - Distribution of 2018 and 2019 Motor Vehicle Lending By Income Level of Geography
Assessment Area: Bakersfield-Kern

Geographic Income Level	Bank Loans By Year								Households %
	2018				2019				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	102	6.7	3,196	6.6	99	6.3	2,919	5.9	9.6
Moderate	329	21.6	10,162	20.9	343	21.7	11,021	22.3	21.7
Middle	517	33.9	16,548	34.0	533	33.6	16,446	33.3	32.1
Upper	568	37.2	18,356	37.7	606	38.3	18,908	38.3	36.5
Unknown	9	0.6	380	0.8	3	0.2	111	0.2	0.1
Tract-Unknown	0	0.0	0	0.0	0	0.0	1	0.0	
Total	1,525	100.0	48,642	100.0	1,584	100.0	49,406	100.0	100.0

Table 53 - Distribution of 2020 and 2021 Motor Vehicle Lending By Income Level of Geography
Assessment Area: Bakersfield-Kern

Geographic Income Level	Bank Loans By Year								Households %
	2020				2021				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	89	7.5	2,563	6.8	67	7.8	2,571	8.1	9.6
Moderate	307	25.7	9,788	26.1	239	27.7	9,021	28.6	21.7
Middle	403	33.8	12,955	34.5	307	35.6	11,229	35.6	32.1
Upper	393	32.9	12,150	32.4	247	28.6	8,604	27.3	36.5
Unknown	2	0.2	75	0.2	3	0.3	122	0.4	0.1
Tract-Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total	1,194	100.0	37,531	100.0	863	100.0	31,547	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

<table>
<tr><td colspan="13">Table 54 – Distribution of 2018 and 2019 Small Business Lending By Revenue Size of Businesses
Assessment Area: Bakersfield-Kern</td></tr>
<tr><td rowspan="4"></td><td colspan="11">Bank And Aggregate Loans By Year</td><td rowspan="3">Total Businesses %</td></tr>
<tr><td colspan="5">2018</td><td colspan="6">2019</td></tr>
<tr><td colspan="2">Bank</td><td>Agg</td><td colspan="2">Bank</td><td>Agg</td><td colspan="2">Bank</td><td>Agg</td><td colspan="2">Bank</td><td>Agg</td></tr>
<tr><td>#</td><td>#%</td><td>#%</td><td>$(000)</td><td>$%</td><td>$%</td><td>#</td><td>#%</td><td>#%</td><td>$(000)</td><td>$%</td><td>$%</td><td></td></tr>
<tr><td colspan="13">By Revenue</td></tr>
<tr><td>$1 Million or Less</td><td>3</td><td>33.3</td><td>39.2</td><td>565</td><td>25.2</td><td>24.9</td><td>4</td><td>44.4</td><td>42.8</td><td>1,205</td><td>44.1</td><td>26.3</td><td>92.8</td></tr>
<tr><td>Over $1 Million</td><td>5</td><td>55.6</td><td></td><td>1,450</td><td>64.7</td><td></td><td>5</td><td>55.6</td><td></td><td>1,530</td><td>55.9</td><td></td><td>6.9</td></tr>
<tr><td>Revenue Unknown</td><td>1</td><td>11.1</td><td></td><td>225</td><td>10.0</td><td></td><td>0</td><td>0.0</td><td></td><td>0</td><td>0.0</td><td></td><td>0.3</td></tr>
<tr><td>Total</td><td>9</td><td>100.0</td><td></td><td>2,240</td><td>100.0</td><td></td><td>9</td><td>100.0</td><td></td><td>2,735</td><td>100.0</td><td></td><td>100.0</td></tr>
<tr><td colspan="13">By Loan Size</td></tr>
<tr><td>$100,000 or Less</td><td>2</td><td>22.2</td><td>93.5</td><td>175</td><td>7.8</td><td>44.6</td><td>1</td><td>11.1</td><td>94.2</td><td>20</td><td>0.7</td><td>46.5</td><td></td></tr>
<tr><td>$100,001 - $250,000</td><td>4</td><td>44.4</td><td>4.2</td><td>760</td><td>33.9</td><td>21.0</td><td>4</td><td>44.4</td><td>3.7</td><td>690</td><td>25.2</td><td>19.5</td><td></td></tr>
<tr><td>$250,001 - $1 Million</td><td>3</td><td>33.3</td><td>2.3</td><td>1,305</td><td>58.3</td><td>34.4</td><td>4</td><td>44.4</td><td>2.1</td><td>2,025</td><td>74.0</td><td>34.1</td><td></td></tr>
<tr><td>Total</td><td>9</td><td>100.0</td><td>100.0</td><td>2,240</td><td>100.0</td><td>100.0</td><td>9</td><td>100.0</td><td>100.0</td><td>2,735</td><td>100.0</td><td>100.0</td><td></td></tr>
<tr><td colspan="13">By Loan Size and Revenues $1 Million or Less</td></tr>
<tr><td>$100,000 or Less</td><td>1</td><td>33.3</td><td></td><td>75</td><td>13.3</td><td></td><td>1</td><td>25.0</td><td></td><td>20</td><td>1.7</td><td></td><td></td></tr>
<tr><td>$100,001 - $250,000</td><td>1</td><td>33.3</td><td></td><td>185</td><td>32.7</td><td></td><td>1</td><td>25.0</td><td></td><td>160</td><td>13.3</td><td></td><td></td></tr>
<tr><td>$250,001 - $1 Million</td><td>1</td><td>33.3</td><td></td><td>305</td><td>54.0</td><td></td><td>2</td><td>50.0</td><td></td><td>1,025</td><td>85.1</td><td></td><td></td></tr>
<tr><td>Total</td><td>3</td><td>100.0</td><td></td><td>565</td><td>100.0</td><td></td><td>4</td><td>100.0</td><td></td><td>1,205</td><td>100.0</td><td></td><td></td></tr>
</table>

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 55 - Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses												
Assessment Area: Bakersfield-Kern												
	Bank And Aggregate Loans By Year											**Total Businesses %**
	2020						**2021**					
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue												
$1 Million or Less	3	3.9	33.7	402	6.3	22.8	16	59.3	36.6	962	24.4	24.5	92.8
Over $1 Million	3	3.9		1,150	18.0		11	40.7		2,975	75.6		6.7
Revenue Unknown	70	92.1		4,849	75.8		0	0.0		0	0.0		0.5
Total	76	100.0		6,401	100.0		27	100.0		3,937	100.0		100.0
By Loan Size												
$100,000 or Less	57	75.0	88.2	1,790	28.0	37.0	15	55.6	92.4	466	11.8	41.1	
$100,001 - $250,000	14	18.4	7.8	2,291	35.8	24.9	8	29.6	4.9	1,464	37.2	21.8	
$250,001 - $1 Million	5	6.6	4.0	2,320	36.2	38.1	4	14.8	2.7	2,007	51.0	37.0	
Total	76	100.0	100.0	6,401	100.0	100.0	27	100.0	100.0	3,937	100.0	100.0	
By Loan Size and Revenues $1 Million or Less												
$100,000 or Less	2	66.7		115	28.6		13	81.3		340	35.3		
$100,001 - $250,000	0	0.0		0	0.0		3	18.8		622	64.7		
$250,001 - $1 Million	1	33.3		287	71.4		0	0.0		0	0.0		
Total	3	100.0		402	100.0		16	100.0		962	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 56 - Distribution of 2018 and 2019 Motor Vehicle Lending By Borrower Income Level									
Assessment Area: Bakersfield-Kern									
Borrower Income Level	**Bank Loans By Year**								**Households by Household Income %**
	2018				**2019**				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	347	22.8	8,596	17.7	348	22.0	8,531	17.3	25.5
Moderate	361	23.7	10,486	21.6	392	24.7	11,253	22.8	16.2
Middle	305	20.0	10,268	21.1	315	19.9	10,264	20.8	15.8
Upper	512	33.6	19,292	39.7	529	33.4	19,357	39.2	42.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	4.9
Total	1,525	100.0	48,642	100.0	1,584	100.0	49,406	100.0	100.0

Table 57 - Distribution of 2020 and 2021 Motor Vehicle Lending By Borrower Income Level									
Assessment Area: Bakersfield-Kern									
Borrower Income Level	**Bank Loans By Year**								**Households by Household Income %**
	2020				**2021**				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	255	21.4	6,354	16.9	178	20.6	5,111	16.2	25.5
Moderate	358	30.0	10,380	27.7	293	34.0	9,736	30.9	16.2
Middle	251	21.0	8,189	21.8	186	21.6	7,293	23.1	15.8
Upper	330	27.6	12,607	33.6	206	23.9	9,406	29.8	42.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	4.9
Total	1,194	100.0	37,531	100.0	863	100.0	31,547	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 58 – Distribution of 2018 and 2019 Small Business Lending By Income Level of Geography
Assessment Area: Hanford-Kings

Geographic Income Level	Bank And Aggregate Loans By Year											Total Businesses %
	2018						2019					
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	2.2	0	0.0	1.9	0	0.0	1.5	0	0.0	3.3	1.6
Moderate	1	25.0	22.8	800	70.2	32.6	5	55.6	30.0	2,197	78.7	37.3	37.3
Middle	0	0.0	26.5	0	0.0	20.2	1	11.1	20.7	50	1.8	20.2	20.6
Upper	3	75.0	35.3	340	29.8	31.9	3	33.3	45.2	544	19.5	36.5	40.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.2
Tract-Unknown	0	0.0	13.2	0	0.0	13.5	0	0.0	2.5	0	0.0	2.5	
Total	4	100.0	100.0	1,140	100.0	100.0	9	100.0	100.0	2,791	100.0	100.0	100.0

Table 59 – Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography
Assessment Area: Hanford-Kings

Geographic Income Level	Bank And Aggregate Loans By Year											Total Businesses %
	2020						2021					
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.9	0	0.0	0.9	0	0.0	1.1	0	0.0	0.3	1.7
Moderate	6	27.3	32.2	1,155	53.2	39.1	5	55.6	29.4	1,574	91.0	39.6	38.1
Middle	7	31.8	21.8	362	16.7	21.6	3	33.3	21.8	129	7.5	21.6	21.0
Upper	9	40.9	44.0	655	30.2	37.2	1	11.1	45.9	27	1.6	36.5	39.0
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unknown	0	0.0	1.0	0	0.0	1.2	0	0.0	1.7	0	0.0	2.0	
Total	22	100.0	100.0	2,172	100.0	100.0	9	100.0	100.0	1,730	100.0	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 60 - Distribution of 2018 and 2019 Small Farm Lending By Income Level of Geography Assessment Area: Hanford-Kings												Total Farms %
Geographic Income Level	Bank And Aggregate Loans By Year												
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.7	0	0.0	0.3	0.4
Moderate	0	0.0	6.9	0	0.0	1.5	0	0.0	6.9	0	0.0	6.5	16.5
Middle	0	0.0	24.1	0	0.0	44.9	0	0.0	27.6	0	0.0	20.4	26.0
Upper	1	100.0	65.5	500	100.0	50.3	0	0.0	61.4	0	0.0	71.7	57.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	3.4	0	0.0	3.3	0	0.0	3.4	0	0.0	1.1	
Total	1	100.0	100.0	500	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Table 61 - Distribution of 2018 and 2019 Motor Vehicle Lending By Income Level of Geography Assessment Area: Hanford-Kings									
Geographic Income Level	**Bank Loans By Year**								**Households %**
	2018				**2019**				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	1	1.0	52	1.6	0	0.0	0	0.0	2.9
Moderate	29	28.7	935	27.9	19	27.1	596	26.4	26.8
Middle	28	27.7	986	29.4	28	40.0	832	36.8	29.4
Upper	43	42.6	1,380	41.2	23	32.9	830	36.8	40.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total	101	100.0	3,353	100.0	70	100.0	2,258	100.0	100.0

Table 62 - Distribution of 2020 and 2021 Motor Vehicle Lending By Income Level of Geography Assessment Area: Hanford-Kings									
Geographic Income Level	**Bank Loans By Year**								**Households %**
	2020				**2021**				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	2	2.8	71	2.8	2	2.3	75	2.1	2.9
Moderate	12	16.7	408	16.3	36	40.9	1,458	41.1	26.8
Middle	33	45.8	1,160	46.3	21	23.9	791	22.3	29.4
Upper	25	34.7	866	34.6	29	33.0	1,227	34.6	40.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total	72	100.0	2,505	100.0	88	100.0	3,551	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 63 - Distribution of 2018 and 2019 Small Business Lending By Revenue Size of Businesses												
Assessment Area: Hanford-Kings												
	Bank And Aggregate Loans By Year											Total Businesses %
	2018					2019						
	Bank		Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	Agg #%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue												
$1 Million or Less	0	0.0	56.6	0	0.0	36.9	3	33.3	41.1	1,137	40.7	23.6	92.8
Over $1 Million	4	100.0		1,140	100.0		6	66.7		1,654	59.3		6.6
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.6
Total	4	100.0		1,140	100.0		9	100.0		2,791	100.0		100.0
By Loan Size												
$100,000 or Less	2	50.0	90.4	200	17.5	62.4	2	22.2	94.2	150	5.4	46.5	
$100,001 - $250,000	1	25.0	8.1	140	12.3	19.8	3	33.3	4.6	454	16.3	27.1	
$250,001 - $1 Million	1	25.0	1.5	800	70.2	17.8	4	44.4	1.3	2,187	78.4	26.4	
Total	4	100.0	100.0	1,140	100.0	100.0	9	100.0	100.0	2,791	100.0	100.0	
By Loan Size and Revenues $1 Million or Less												
$100,000 or Less	0	0.0		0	0.0		1	33.3		50	4.4		
$100,001 - $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 - $1 Million	0	0.0		0	0.0		2	66.7		1,087	95.6		
Total	0	0.0		0	0.0		3	100.0		1,137	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 64 - Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses Assessment Area: Hanford-Kings													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	34.0	0	0.0	20.2	5	55.6	38.0	414	23.9	21.9	93.2
Over $1 Million	2	9.1		1,100	50.6		4	44.4		1,316	76.1		6.1
Revenue Unknown	20	90.9		1,072	49.4		0	0.0		0	0.0		0.7
Total	22	100.0		2,172	100.0		9	100.0		1,730	100.0		100.0
By Loan Size													
$100,000 or Less	18	81.8	87.5	605	27.9	37.3	6	66.7	92.8	284	16.4	40.8	
$100,001 - $250,000	1	4.5	8.1	184	8.5	23.6	1	11.1	4.5	250	14.5	20.8	
$250,001 - $1 Million	3	13.6	4.4	1,383	63.7	39.2	2	22.2	2.6	1,196	69.1	38.4	
Total	22	100.0	100.0	2,172	100.0	100.0	9	100.0	100.0	1,730	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		4	80.0		164	39.6		
$100,001 - $250,000	0	0.0		0	0.0		1	20.0		250	60.4		
$250,001 - $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		5	100.0		414	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 65 – Distribution of 2018 and 2019 Small Farm Lending By Revenue Size of Farms												
Assessment Area: Hanford-Kings												
	Bank And Aggregate Loans By Year											Total Farms %
	2018					2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue												
$1 Million or Less	0	0.0	69.0	0	0.0	32.5	0	0.0	38.6	0	0.0	35.2	87.7
Over $1 Million	1	100.0		500	100.0		0	0.0		0	0.0		11.9
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.4
Total	1	100.0		500	100.0		0	0.0		0	0.0		100.0
By Loan Size												
$100,000 or Less	0	0.0	89.7	0	0.0	44.1	0	0.0	84.1	0	0.0	29.0	
$100,001 – $250,000	0	0.0	0.0	0	0.0	0.0	0	0.0	9.7	0	0.0	29.2	
$250,001 – $500,000	1	100.0	10.3	500	100.0	55.9	0	0.0	6.2	0	0.0	41.9	
Total	1	100.0	100.0	500	100.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less												
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 – $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 – $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 66 – Distribution of 2018 and 2019 Motor Vehicle Lending By Borrower Income Level									
Assessment Area: Hanford-Kings									
Borrower Income Level	**Bank Loans By Year**								**Households by Household Income %**
	2018				**2019**				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	12	11.9	316	9.4	9	12.9	257	11.4	23.1
Moderate	23	22.8	598	17.8	18	25.7	515	22.8	16.4
Middle	32	31.7	976	29.1	24	34.3	722	32.0	18.1
Upper	34	33.7	1,463	43.6	19	27.1	764	33.8	42.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	1.2
Total	101	100.0	3,353	100.0	70	100.0	2,258	100.0	100.0

Table 67 – Distribution of 2020 and 2021 Motor Vehicle Lending By Borrower Income Level									
Assessment Area: Hanford-Kings									
Borrower Income Level	**Bank Loans By Year**								**Households by Household Income %**
	2020				**2021**				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	15	20.8	384	15.3	9	10.2	237	6.7	23.1
Moderate	22	30.6	678	27.1	25	28.4	899	25.3	16.4
Middle	18	25.0	730	29.1	34	38.6	1,398	39.4	18.1
Upper	17	23.6	713	28.5	20	22.7	1,017	28.6	42.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	1.2
Total	72	100.0	2,505	100.0	88	100.0	3,551	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 68 – Distribution of 2018 and 2019 Small Business Lending By Income Level of Geography											
Assessment Area: Lake-Mendocino											
Geographic Income Level	**Bank And Aggregate Loans By Year**										**Total Businesses %**
	2018						**2019**				
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	7	29.2	3.0	871	13.4	6.1	4	16.0	2.4	1,082	13.5	3.8	3.4
Moderate	3	12.5	22.3	1,500	23.1	21.4	3	12.0	22.7	800	10.0	21.1	24.2
Middle	10	41.7	51.8	3,569	54.9	50.0	15	60.0	52.8	5,358	67.0	51.7	58.8
Upper	4	16.7	15.7	559	8.6	14.1	3	12.0	14.4	754	9.4	15.7	13.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	7.2	0	0.0	8.5	0	0.0	7.7	0	0.0	7.7	
Total	24	100.0	100.0	6,499	100.0	100.0	25	100.0	100.0	7,994	100.0	100.0	100.0

Table 69 – Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography											
Assessment Area: Lake-Mendocino											
Geographic Income Level	**Bank And Aggregate Loans By Year**										**Total Businesses %**
	2020						**2021**				
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	11	7.3	3.2	816	6.4	3.6	4	7.0	2.6	299	4.4	2.6	3.5
Moderate	38	25.2	22.6	3,411	26.7	22.9	11	19.3	21.0	1,403	20.7	22.7	24.0
Middle	89	58.9	54.8	6,985	54.6	53.9	33	57.9	56.4	3,487	51.4	56.8	58.7
Upper	13	8.6	15.3	1,575	12.3	15.7	9	15.8	15.0	1,593	23.5	13.9	13.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	4.0	0	0.0	3.9	0	0.0	4.9	0	0.0	4.1	
Total	151	100.0	100.0	12,787	100.0	100.0	57	100.0	100.0	6,782	100.0	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Geographic Income Level	Bank Loans By Year								Households %
	2018				2019				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	4.7
Moderate	0	0.0	0	0.0	1	100.0	10	100.0	26.5
Middle	1	100.0	17	100.0	0	0.0	0	0.0	53.6
Upper	0	0.0	0	0.0	0	0.0	0	0.0	15.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total	1	100.0	17	100.0	1	100.0	10	100.0	100.0

Table 70 - Distribution of 2018 and 2019 Motor Vehicle Lending By Income Level of Geography
Assessment Area: Lake-Mendocino

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 71 - Distribution of 2018 and 2019 Small Business Lending By Revenue Size of Businesses Assessment Area: Lake-Mendocino													Total Businesses %
	Bank And Aggregate Loans By Year												
	2018						**2019**						
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	7	29.2	46.7	1,939	29.8	38.7	10	40.0	47.3	3,590	44.9	40.1	92.6
Over $1 Million	14	58.3		3,513	54.1		12	48.0		3,094	38.7		6.3
Revenue Unknown	3	12.5		1,047	16.1		3	12.0		1,310	16.4		1.2
Total	24	100.0		6,499	100.0		25	100.0		7,994	100.0		100.0
By Loan Size													
$100,000 or Less	10	41.7	96.2	630	9.7	51.5	6	24.0	96.6	277	3.5	55.0	
$100,001 - $250,000	5	20.8	1.8	920	14.2	11.9	7	28.0	1.9	1,258	15.7	12.2	
$250,001 - $1 Million	9	37.5	2.0	4,949	76.2	36.5	12	48.0	1.5	6,459	80.8	32.8	
Total	24	100.0	100.0	6,499	100.0	100.0	25	100.0	100.0	7,994	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	2	28.6		130	6.7		0	0.0		0	0.0		
$100,001 - $250,000	3	42.9		598	30.8		5	50.0		758	21.1		
$250,001 - $1 Million	2	28.6		1,211	62.5		5	50.0		2,832	78.9		
Total	7	100.0		1,939	100.0		10	100.0		3,590	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 72 – Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses Assessment Area: Lake-Mendocino													
	Bank And Aggregate Loans By Year												**Total Businesses %**
	2020						**2021**						
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	6	4.0	35.5	1,289	10.1	22.1	35	61.4	44.3	1,651	24.3	30.1	92.5
Over $1 Million	12	7.9		2,260	17.7		21	36.8		4,171	61.5		6.2
Revenue Unknown	133	88.1		9,238	72.2		1	1.8		960	14.2		1.3
Total	151	100.0		12,787	100.0		57	100.0		6,782	100.0		100.0
By Loan Size													
$100,000 or Less	115	76.2	91.6	3,517	27.5	43.3	40	70.2	94.5	1,446	21.3	46.1	
$100,001 – $250,000	23	15.2	5.2	3,599	28.1	18.7	10	17.5	3.0	1,724	25.4	14.6	
$250,001 – $1 Million	13	8.6	3.2	5,671	44.3	38.0	7	12.3	2.5	3,612	53.3	39.3	
Total	151	100.0	100.0	12,787	100.0	100.0	57	100.0	100.0	6,782	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	3	50.0		172	13.3		32	91.4		949	57.5		
$100,001 – $250,000	1	16.7		195	15.1		1	2.9		105	6.4		
$250,001 – $1 Million	2	33.3		922	71.5		2	5.7		597	36.2		
Total	6	100.0		1,289	100.0		35	100.0		1,651	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 73 - Distribution of 2018 and 2019 Motor Vehicle Lending By Borrower Income Level
Assessment Area: Lake-Mendocino

Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2018				2019				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	29.5
Moderate	0	0.0	0	0.0	1	100.0	10	100.0	17.7
Middle	0	0.0	0	0.0	0	0.0	0	0.0	15.2
Upper	1	100.0	17	100.0	0	0.0	0	0.0	37.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	2.3
Total	1	100.0	17	100.0	1	100.0	10	100.0	100.0

Table 74 - Distribution of 2018 and 2019 Small Business Lending By Income Level of Geography
Assessment Area: Mariposa-Tuolumne

Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	8.6	0	0.0	9.6	0	0.0	8.1	0	0.0	7.5	10.7
Middle	5	71.4	59.5	1,298	95.6	52.9	1	25.0	59.1	487	75.3	53.4	60.6
Upper	2	28.6	27.6	60	4.4	31.8	3	75.0	27.5	160	24.7	31.3	28.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	4.3	0	0.0	5.7	0	0.0	5.2	0	0.0	7.8	
Total	7	100.0	100.0	1,358	100.0	100.0	4	100.0	100.0	647	100.0	100.0	100.0

Table 75 - Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography
Assessment Area: Mariposa-Tuolumne

Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	2.4	9.3	51	1.8	10.6	0	0.0	7.9	0	0.0	13.0	11.2
Middle	26	63.4	59.5	1,938	69.6	53.6	7	87.5	61.2	415	97.6	52.9	59.7
Upper	14	34.1	28.6	795	28.6	32.3	1	12.5	28.0	10	2.4	30.3	29.1
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	2.6	0	0.0	3.5	0	0.0	2.8	0	0.0	3.8	
Total	41	100.0	100.0	2,784	100.0	100.0	8	100.0	100.0	425	100.0	100.0	100.0

Table 76 - Distribution of 2018 and 2019 Small Farm Lending By Income Level of Geography
Assessment Area: Mariposa-Tuolumne

Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	2.4
Middle	1	100.0	94.7	140	100.0	99.6	1	100.0	76.7	140	100.0	97.0	79.7
Upper	0	0.0	5.3	0	0.0	0.4	0	0.0	23.3	0	0.0	3.0	17.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	140	100.0	100.0	1	100.0	100.0	140	100.0	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 77 – Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography Assessment Area: Mariposa-Tuolumne													
	Bank And Aggregate Loans By Year												Total Farms %
Geographic Income Level	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	3.3
Middle	1	100.0	92.0	140	100.0	98.6	1	100.0	81.8	140	100.0	83.0	80.8
Upper	0	0.0	4.0	0	0.0	1.1	0	0.0	18.2	0	0.0	17.0	15.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	4.0	0	0.0	0.3	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	140	100.0	100.0	1	100.0	100.0	140	100.0	100.0	100.0

Table 78 – Distribution of 2018 and 2019 Motor Vehicle Lending By Income Level of Geography Assessment Area: Mariposa-Tuolumne									
	Bank Loans By Year								Households %
Geographic Income Level	2018				2019				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	1	7.7	23	5.9	6.3
Middle	7	100.0	182	100.0	10	76.9	277	71.6	69.5
Upper	0	0.0	0	0.0	2	15.4	87	22.5	24.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total	7	100.0	182	100.0	13	100.0	387	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 79 - Distribution of 2020 and 2021 Motor Vehicle Lending By Income Level of Geography									
Assessment Area: Mariposa-Tuolumne									
Geographic Income Level	**Bank Loans By Year**								**Households %**
	2020				**2021**				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	6.3
Middle	4	80.0	118	84.9	5	71.4	164	80.8	69.5
Upper	1	20.0	21	15.1	2	28.6	39	19.2	24.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total	5	100.0	139	100.0	7	100.0	203	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

<table>
<tr><td colspan="14">Table 80 – Distribution of 2018 and 2019 Small Business Lending By Revenue Size of Businesses
Assessment Area: Mariposa-Tuolumne</td></tr>
<tr><td rowspan="4"></td><td colspan="12">Bank And Aggregate Loans By Year</td><td rowspan="4">Total Businesses %</td></tr>
<tr><td colspan="6">2018</td><td colspan="6">2019</td></tr>
<tr><td colspan="2">Bank</td><td>Agg</td><td colspan="2">Bank</td><td>Agg</td><td colspan="2">Bank</td><td>Agg</td><td colspan="2">Bank</td><td>Agg</td></tr>
<tr><td>#</td><td>#%</td><td>#%</td><td>$(000)</td><td>$%</td><td>$%</td><td>#</td><td>#%</td><td>#%</td><td>$(000)</td><td>$%</td><td>$%</td></tr>
<tr><td colspan="14">By Revenue</td></tr>
<tr><td>$1 Million or Less</td><td>4</td><td>57.1</td><td>45.6</td><td>1,110</td><td>81.7</td><td>42.8</td><td>2</td><td>50.0</td><td>45.9</td><td>150</td><td>23.2</td><td>39.4</td><td>93.5</td></tr>
<tr><td>Over $1 Million</td><td>2</td><td>28.6</td><td></td><td>238</td><td>17.5</td><td></td><td>1</td><td>25.0</td><td></td><td>487</td><td>75.3</td><td></td><td>5.6</td></tr>
<tr><td>Revenue Unknown</td><td>1</td><td>14.3</td><td></td><td>10</td><td>0.7</td><td></td><td>1</td><td>25.0</td><td></td><td>10</td><td>1.5</td><td></td><td>0.9</td></tr>
<tr><td>Total</td><td>7</td><td>100.0</td><td></td><td>1,358</td><td>100.0</td><td></td><td>4</td><td>100.0</td><td></td><td>647</td><td>100.0</td><td></td><td>100.0</td></tr>
<tr><td colspan="14">By Loan Size</td></tr>
<tr><td>$100,000 or Less</td><td>5</td><td>71.4</td><td>95.7</td><td>320</td><td>23.6</td><td>52.4</td><td>3</td><td>75.0</td><td>96.7</td><td>160</td><td>24.7</td><td>58.3</td><td></td></tr>
<tr><td>$100,001 - $250,000</td><td>1</td><td>14.3</td><td>2.1</td><td>138</td><td>10.2</td><td>10.4</td><td>0</td><td>0.0</td><td>1.5</td><td>0</td><td>0.0</td><td>9.3</td><td></td></tr>
<tr><td>$250,001 - $1 Million</td><td>1</td><td>14.3</td><td>2.2</td><td>900</td><td>66.3</td><td>37.3</td><td>1</td><td>25.0</td><td>1.8</td><td>487</td><td>75.3</td><td>32.4</td><td></td></tr>
<tr><td>Total</td><td>7</td><td>100.0</td><td>100.0</td><td>1,358</td><td>100.0</td><td>100.0</td><td>4</td><td>100.0</td><td>100.0</td><td>647</td><td>100.0</td><td>100.0</td><td></td></tr>
<tr><td colspan="14">By Loan Size and Revenues $1 Million or Less</td></tr>
<tr><td>$100,000 or Less</td><td>3</td><td>75.0</td><td></td><td>210</td><td>18.9</td><td></td><td>2</td><td>100.0</td><td></td><td>150</td><td>100.0</td><td></td><td></td></tr>
<tr><td>$100,001 - $250,000</td><td>0</td><td>0.0</td><td></td><td>0</td><td>0.0</td><td></td><td>0</td><td>0.0</td><td></td><td>0</td><td>0.0</td><td></td><td></td></tr>
<tr><td>$250,001 - $1 Million</td><td>1</td><td>25.0</td><td></td><td>900</td><td>81.1</td><td></td><td>0</td><td>0.0</td><td></td><td>0</td><td>0.0</td><td></td><td></td></tr>
<tr><td>Total</td><td>4</td><td>100.0</td><td></td><td>1,110</td><td>100.0</td><td></td><td>2</td><td>100.0</td><td></td><td>150</td><td>100.0</td><td></td><td></td></tr>
</table>

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 81 – Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses Assessment Area: Mariposa-Tuolumne													Total Businesses %
	Bank And Aggregate Loans By Year												
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	4	9.8	40.3	1,070	38.4	32.2	4	50.0	43.0	89	20.9	34.5	93.6
Over $1 Million	2	4.9		324	11.6		3	37.5		326	76.7		5.5
Revenue Unknown	35	85.4		1,390	49.9		1	12.5		10	2.4		0.9
Total	41	100.0		2,784	100.0		8	100.0		425	100.0		100.0
By Loan Size													
$100,000 or Less	35	85.4	91.2	1,217	43.7	43.9	7	87.5	93.5	184	43.3	43.1	
$100,001 - $250,000	4	9.8	5.8	807	29.0	21.5	1	12.5	4.0	241	56.7	19.2	
$250,001 - $1 Million	2	4.9	3.0	760	27.3	34.7	0	0.0	2.5	0	0.0	37.7	
Total	41	100.0	100.0	2,784	100.0	100.0	8	100.0	100.0	425	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	1	25.0		60	5.6		4	100.0		89	100.0		
$100,001 - $250,000	1	25.0		250	23.4		0	0.0		0	0.0		
$250,001 - $1 Million	2	50.0		760	71.0		0	0.0		0	0.0		
Total	4	100.0		1,070	100.0		4	100.0		89	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 82 – Distribution of 2018 and 2019 Small Farm Lending By Revenue Size of Farms											
Assessment Area: Mariposa-Tuolumne											
	Bank And Aggregate Loans By Year											**Total Farms %**
	2018					**2019**						
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue												
$1 Million or Less	1	100.0	78.9	140	100.0	95.9	1	100.0	86.7	140	100.0	98.0	94.3
Over $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		5.7
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	1	100.0		140	100.0		1	100.0		140	100.0		100.0
By Loan Size												
$100,000 or Less	0	0.0	84.2	0	0.0	31.9	0	0.0	83.3	0	0.0	26.1	
$100,001 – $250,000	1	100.0	15.8	140	100.0	68.1	1	100.0	6.7	140	100.0	16.4	
$250,001 – $500,000	0	0.0	0.0	0	0.0	0.0	0	0.0	10.0	0	0.0	57.5	
Total	1	100.0	100.0	140	100.0	100.0	1	100.0	100.0	140	100.0	100.0	
By Loan Size and Revenues $1 Million or Less												
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 – $250,000	1	100.0		140	100.0		1	100.0		140	100.0		
$250,001 – $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	1	100.0		140	100.0		1	100.0		140	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 83 – Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms												Total Farms %
Assessment Area: Mariposa-Tuolumne												
	Bank And Aggregate Loans By Year												
	2020					2021							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	1	100.0	76.0	140	100.0	83.6	1	100.0	68.2	140	100.0	57.7	95.0
Over $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		5.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	1	100.0		140	100.0		1	100.0		140	100.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	84.0	0	0.0	28.2	0	0.0	77.3	0	0.0	20.7	
$100,001 – $250,000	1	100.0	8.0	140	100.0	19.4	1	100.0	15.9	140	100.0	44.5	
$250,001 – $500,000	0	0.0	8.0	0	0.0	52.4	0	0.0	6.8	0	0.0	34.8	
Total	1	100.0	100.0	140	100.0	100.0	1	100.0	100.0	140	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 – $250,000	1	100.0		140	100.0		1	100.0		140	100.0		
$250,001 – $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	1	100.0		140	100.0		1	100.0		140	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 84 - Distribution of 2018 and 2019 Motor Vehicle Lending By Borrower Income Level
Assessment Area: Mariposa-Tuolumne

Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2018				2019				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	1	14.3	23	12.6	1	7.7	29	7.5	21.2
Moderate	1	14.3	29	15.9	5	38.5	145	37.5	15.7
Middle	2	28.6	54	29.7	3	23.1	91	23.5	17.8
Upper	3	42.9	76	41.8	4	30.8	123	31.8	45.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	7	100.0	182	100.0	13	100.0	387	100.0	100.0

Table 85 - Distribution of 2020 and 2021 Motor Vehicle Lending By Borrower Income Level
Assessment Area: Mariposa-Tuolumne

Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2020				2021				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	2	40.0	55	39.6	3	42.9	69	34.0	21.2
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	15.7
Middle	3	60.0	84	60.4	3	42.9	120	59.1	17.8
Upper	0	0.0	0	0.0	1	14.3	14	6.9	45.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	5	100.0	139	100.0	7	100.0	203	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 86 – Distribution of 2018 and 2019 Small Business Lending By Income Level of Geography												
Assessment Area: Modesto-Stanislaus												
	Bank And Aggregate Loans By Year											Total Businesses %
Geographic Income Level	2018						2019					
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%
Low	0	0.0	1.7	0	0.0	1.2	0	0.0	1.6	0	0.0	1.1	1.9
Moderate	10	34.5	23.3	3,248	43.7	23.9	11	33.3	22.4	3,150	40.1	23.1	26.1
Middle	15	51.7	35.0	3,035	40.9	36.6	16	48.5	35.8	2,610	33.3	35.8	35.5
Upper	4	13.8	38.0	1,145	15.4	37.1	6	18.2	38.4	2,086	26.6	38.4	36.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.0	0	0.0	1.2	0	0.0	1.9	0	0.0	1.5	
Total	29	100.0	100.0	7,428	100.0	100.0	33	100.0	100.0	7,846	100.0	100.0	100.0

Table 87 – Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography												
Assessment Area: Modesto-Stanislaus												
	Bank And Aggregate Loans By Year											Total Businesses %
Geographic Income Level	2020						2021					
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%
Low	7	3.7	1.6	701	3.0	1.4	0	0.0	1.8	0	0.0	1.1	1.9
Moderate	47	25.1	23.5	6,010	25.6	24.8	18	19.6	23.1	1,826	16.4	24.7	26.1
Middle	71	38.0	36.9	11,036	47.0	38.4	43	46.7	37.6	5,329	48.0	37.8	35.8
Upper	62	33.2	37.0	5,747	24.5	34.6	31	33.7	36.5	3,957	35.6	35.5	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	0.9	0	0.0	0.8	0	0.0	1.1	0	0.0	0.8	
Total	187	100.0	100.0	23,494	100.0	100.0	92	100.0	100.0	11,112	100.0	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 88 - Distribution of 2018 and 2019 Small Farm Lending By Income Level of Geography												
Assessment Area: Modesto-Stanislaus												
	Bank And Aggregate Loans By Year											**Total Farms %**
Geographic Income Level	**2018**						**2019**					
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.6	0	0.0	3.4	0	0.0	1.7	0	0.0	4.7	0.0
Moderate	1	33.3	13.5	75	11.1	9.3	1	100.0	12.3	75	100.0	7.2	16.1
Middle	1	33.3	40.9	100	14.8	46.5	0	0.0	40.5	0	0.0	47.8	35.4
Upper	1	33.3	40.9	500	74.1	40.5	0	0.0	40.5	0	0.0	39.6	48.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	3.1	0	0.0	0.3	0	0.0	5.0	0	0.0	0.6	
Total	3	100.0	100.0	675	100.0	100.0	1	100.0	100.0	75	100.0	100.0	100.0

Table 89 - Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography												
Assessment Area: Modesto-Stanislaus												
	Bank And Aggregate Loans By Year											**Total Farms %**
Geographic Income Level	**2020**						**2021**					
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.9	0	0.0	0.0	0	0.0	0.9	0	0.0	3.8	0.1
Moderate	1	33.3	14.5	75	15.8	15.8	1	100.0	15.8	75	100.0	17.2	16.9
Middle	1	33.3	40.0	100	21.1	40.0	0	0.0	39.6	0	0.0	40.8	34.4
Upper	1	33.3	44.4	300	63.2	44.2	0	0.0	41.6	0	0.0	38.0	48.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	0.2	0	0.0	0.1	0	0.0	2.2	0	0.0	0.3	
Total	3	100.0	100.0	475	100.0	100.0	1	100.0	100.0	75	100.0	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 90 - Distribution of 2018 and 2019 Motor Vehicle Lending By Income Level of Geography
Assessment Area: Modesto-Stanislaus

| Geographic Income Level | Bank Loans By Year | | | | | | | | Households % |
| | 2018 | | | | 2019 | | | | |
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	1	6.3	34	7.5	3.4
Moderate	4	19.0	125	18.1	6	37.5	204	45.2	24.1
Middle	7	33.3	192	27.8	6	37.5	137	30.4	38.5
Upper	10	47.6	374	54.1	3	18.8	75	16.6	34.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unknown	0	0.0	0	0.0	0	0.0	1	0.2	
Total	21	100.0	691	100.0	16	100.0	451	100.0	100.0

Table 91 - Distribution of 2020 and 2021 Motor Vehicle Lending By Income Level of Geography
Assessment Area: Modesto-Stanislaus

| Geographic Income Level | Bank Loans By Year | | | | | | | | Households % |
| | 2020 | | | | 2021 | | | | |
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	1	10.0	52	16.8	2	7.7	128	11.2	3.4
Moderate	3	30.0	78	25.2	8	30.8	349	30.5	24.1
Middle	5	50.0	157	50.6	7	26.9	285	24.9	38.5
Upper	1	10.0	23	7.4	9	34.6	383	33.5	34.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total	10	100.0	310	100.0	26	100.0	1,144	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 92 – Distribution of 2018 and 2019 Small Business Lending By Revenue Size of Businesses Assessment Area: Modesto-Stanislaus													
	Bank And Aggregate Loans By Year												**Total Businesses %**
	2018						**2019**						
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	10	34.5	45.7	1,989	26.8	32.3	7	21.2	44.9	2,286	29.1	31.9	92.4
Over $1 Million	15	51.7		3,650	49.1		25	75.8		5,460	69.6		7.3
Revenue Unknown	4	13.8		1,789	24.1		1	3.0		100	1.3		0.4
Total	29	100.0		7,428	100.0		33	100.0		7,846	100.0		100.0
By Loan Size													
$100,000 or Less	8	27.6	93.7	555	7.5	39.0	14	42.4	94.5	1,050	13.4	42.8	
$100,001 – $250,000	12	41.4	3.4	2,334	31.4	16.4	9	27.3	3.0	1,296	16.5	15.1	
$250,001 – $1 Million	9	31.0	2.9	4,539	61.1	44.5	10	30.3	2.5	5,500	70.1	42.0	
Total	29	100.0	100.0	7,428	100.0	100.0	33	100.0	100.0	7,846	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	3	30.0		180	9.0		3	42.9		200	8.7		
$100,001 – $250,000	6	60.0		1,259	63.3		1	14.3		186	8.1		
$250,001 – $1 Million	1	10.0		550	27.7		3	42.9		1,900	83.1		
Total	10	100.0		1,989	100.0		7	100.0		2,286	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 93 - Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses												
Assessment Area: Modesto-Stanislaus												
	Bank And Aggregate Loans By Year											**Total Businesses %**
	2020					**2021**						
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue												
$1 Million or Less	12	6.4	37.0	4,226	18.0	26.1	49	53.3	42.6	3,488	31.4	30.1	92.6
Over $1 Million	19	10.2		3,928	16.7		43	46.7		7,624	68.6		7.0
Revenue Unknown	156	83.4		15,340	65.3		0	0.0		0	0.0		0.4
Total	187	100.0		23,494	100.0		92	100.0		11,112	100.0		100.0
By Loan Size												
$100,000 or Less	122	65.2	88.1	5,150	21.9	34.3	54	58.7	92.7	2,316	20.8	40.7	
$100,001 - $250,000	44	23.5	7.3	7,383	31.4	21.8	26	28.3	4.5	4,084	36.8	19.6	
$250,001 - $1 Million	21	11.2	4.6	10,961	46.7	43.9	12	13.0	2.8	4,712	42.4	39.7	
Total	187	100.0	100.0	23,494	100.0	100.0	92	100.0	100.0	11,112	100.0	100.0	
By Loan Size and Revenues $1 Million or Less												
$100,000 or Less	4	33.3		265	6.3		39	79.6		1,317	37.8		
$100,001 - $250,000	3	25.0		566	13.4		6	12.2		767	22.0		
$250,001 - $1 Million	5	41.7		3,395	80.3		4	8.2		1,404	40.3		
Total	12	100.0		4,226	100.0		49	100.0		3,488	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 94 – Distribution of 2018 and 2019 Small Farm Lending By Revenue Size of Farms												Total Farms %
Assessment Area: Modesto-Stanislaus												
	Bank And Aggregate Loans By Year												
	2018					2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	3	100.0	50.9	675	100.0	45.0	1	100.0	50.2	75	100.0	42.2	89.2
Over $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		10.6
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.2
Total	3	100.0		675	100.0		1	100.0		75	100.0		100.0
By Loan Size													
$100,000 or Less	2	66.7	74.2	175	25.9	17.4	1	100.0	82.8	75	100.0	23.1	
$100,001 – $250,000	0	0.0	11.2	0	0.0	22.2	0	0.0	7.3	0	0.0	21.1	
$250,001 – $500,000	1	33.3	14.5	500	74.1	60.4	0	0.0	9.9	0	0.0	55.8	
Total	3	100.0	100.0	675	100.0	100.0	1	100.0	100.0	75	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	2	66.7		175	25.9		1	100.0		75	100.0		
$100,001 – $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 – $500,000	1	33.3		500	74.1		0	0.0		0	0.0		
Total	3	100.0		675	100.0		1	100.0		75	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 95 – Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms Assessment Area: Modesto-Stanislaus												Total Farms %
	Bank And Aggregate Loans By Year												
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	1	33.3	49.1	100	21.1	38.2	0	0.0	49.7	0	0.0	34.0	88.6
Over $1 Million	2	66.7		375	78.9		1	100.0		75	100.0		11.2
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.2
Total	3	100.0		475	100.0		1	100.0		75	100.0		100.0
By Loan Size													
$100,000 or Less	2	66.7	78.6	175	36.8	27.1	1	100.0	83.6	75	100.0	27.1	
$100,001 – $250,000	0	0.0	11.6	0	0.0	26.2	0	0.0	7.7	0	0.0	20.4	
$250,001 – $500,000	1	33.3	9.8	300	63.2	46.8	0	0.0	8.8	0	0.0	52.4	
Total	3	100.0	100.0	475	100.0	100.0	1	100.0	100.0	75	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	1	100.0		100	100.0		0	0.0		0	0.0		
$100,001 – $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 – $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	1	100.0		100	100.0		0	0.0		0	0.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 96 – Distribution of 2018 and 2019 Motor Vehicle Lending By Borrower Income Level									
Assessment Area: Modesto-Stanislaus									
Borrower Income Level	Bank Loans By Year								**Households by Household Income %**
	2018				**2019**				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	4	19.0	84	12.2	4	25.0	93	20.6	24.1
Moderate	7	33.3	172	24.9	5	31.3	145	32.2	16.5
Middle	2	9.5	53	7.7	4	25.0	115	25.5	18.0
Upper	8	38.1	382	55.3	3	18.8	99	22.0	41.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	1.7
Total	21	100.0	691	100.0	16	100.0	451	100.0	100.0

Table 97 – Distribution of 2020 and 2021 Motor Vehicle Lending By Borrower Income Level									
Assessment Area: Modesto-Stanislaus									
Borrower Income Level	Bank Loans By Year								**Households by Household Income %**
	2020				**2021**				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	2	20.0	58	18.7	5	19.2	104	9.1	24.1
Moderate	1	10.0	25	8.1	5	19.2	168	14.7	16.5
Middle	4	40.0	138	44.5	8	30.8	422	36.9	18.0
Upper	3	30.0	89	28.7	8	30.8	450	39.3	41.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	1.7
Total	10	100.0	310	100.0	26	100.0	1,144	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 98 – Distribution of 2018 and 2019 Small Business Lending By Income Level of Geography Assessment Area: Nevada												Total Businesses %
Geographic Income Level	Bank And Aggregate Loans By Year												
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	6	66.7	15.9	1,878	82.4	28.3	4	57.1	15.2	425	52.8	16.7	19.6
Middle	1	11.1	21.1	100	4.4	16.2	0	0.0	21.1	0	0.0	18.4	23.6
Upper	2	22.2	58.9	300	13.2	51.3	3	42.9	59.8	380	47.2	61.6	56.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	4.0	0	0.0	4.1	0	0.0	3.9	0	0.0	3.3	
Total	9	100.0	100.0	2,278	100.0	100.0	7	100.0	100.0	805	100.0	100.0	100.0

Table 99 – Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography Assessment Area: Nevada												Total Businesses %
Geographic Income Level	Bank And Aggregate Loans By Year												
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	27	54.0	19.5	3,787	69.6	27.2	12	54.5	16.6	1,589	73.2	25.3	19.8
Middle	7	14.0	21.9	222	4.1	18.7	4	18.2	19.9	257	11.8	18.3	23.7
Upper	16	32.0	57.2	1,434	26.3	52.6	6	27.3	60.9	325	15.0	54.2	56.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	1.5	0	0.0	1.4	0	0.0	2.7	0	0.0	2.2	
Total	50	100.0	100.0	5,443	100.0	100.0	22	100.0	100.0	2,171	100.0	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 100 – Distribution of 2018 and 2019 Motor Vehicle Lending By Income Level of Geography									
Assessment Area: Nevada									
Geographic Income Level	Bank Loans By Year								Households %
	2018				2019				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	14.1
Middle	0	0.0	0	0.0	0	0.0	0	0.0	24.2
Upper	2	100.0	42	100.0	0	0.0	0	0.0	61.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total	2	100.0	42	100.0	0	0.0	0	0.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 101 – Distribution of 2018 and 2019 Small Business Lending By Revenue Size of Businesses Assessment Area: Nevada												Total Businesses %
	Bank And Aggregate Loans By Year											
	2018					2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue												
$1 Million or Less	4	44.4	47.8	1,378	60.5	37.7	3	42.9	49.8	255	31.7	35.0	94.1
Over $1 Million	5	55.6		900	39.5		4	57.1		550	68.3		5.5
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.4
Total	9	100.0		2,278	100.0		7	100.0		805	100.0		100.0
By Loan Size												
$100,000 or Less	3	33.3	95.2	278	12.2	49.0	4	57.1	96.1	355	44.1	55.0	
$100,001 – $250,000	3	33.3	2.8	450	19.8	16.7	3	42.9	2.5	450	55.9	16.0	
$250,001 – $1 Million	3	33.3	2.0	1,550	68.0	34.3	0	0.0	1.4	0	0.0	29.0	
Total	9	100.0	100.0	2,278	100.0	100.0	7	100.0	100.0	805	100.0	100.0	
By Loan Size and Revenues $1 Million or Less												
$100,000 or Less	2	50.0		178	12.9		3	100.0		255	100.0		
$100,001 – $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 – $1 Million	2	50.0		1,200	87.1		0	0.0		0	0.0		
Total	4	100.0		1,378	100.0		3	100.0		255	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 102 – Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses Assessment Area: Nevada												Total Businesses %
	Bank And Aggregate Loans By Year											
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	2	4.0	40.6	421	7.7	25.9	12	54.5	48.2	1,118	51.5	35.5	94.0
Over $1 Million	6	12.0		1,078	19.8		10	45.5		1,053	48.5		5.5
Revenue Unknown	42	84.0		3,944	72.5		0	0.0		0	0.0		0.5
Total	50	100.0		5,443	100.0		22	100.0		2,171	100.0		100.0
By Loan Size													
$100,000 or Less	35	70.0	90.8	1,372	25.2	44.4	16	72.7	94.7	760	35.0	50.1	
$100,001 – $250,000	12	24.0	5.9	1,927	35.4	21.5	4	18.2	3.3	534	24.6	16.8	
$250,001 – $1 Million	3	6.0	3.3	2,144	39.4	34.1	2	9.1	2.1	877	40.4	33.2	
Total	50	100.0	100.0	5,443	100.0	100.0	22	100.0	100.0	2,171	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		10	83.3		241	21.6		
$100,001 – $250,000	2	100.0		421	100.0		0	0.0		0	0.0		
$250,001 – $1 Million	0	0.0		0	0.0		2	16.7		877	78.4		
Total	2	100.0		421	100.0		12	100.0		1,118	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 103 – Distribution of 2018 and 2019 Motor Vehicle Lending By Borrower Income Level									
Assessment Area: Nevada									
Borrower Income Level	**Bank Loans By Year**								**Households by Household Income %**
	2018				**2019**				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	17.1
Moderate	2	100.0	42	100.0	0	0.0	0	0.0	14.9
Middle	0	0.0	0	0.0	0	0.0	0	0.0	16.4
Upper	0	0.0	0	0.0	0	0.0	0	0.0	51.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	2	100.0	42	100.0	0	0.0	0	0.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 104 - Distribution of 2018 and 2019 Small Business Lending By Income Level of Geography												
Assessment Area: Visalia-Tulare												
	Bank And Aggregate Loans By Year											Total Businesses %
Geographic Income Level	2018						2019					
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.5	0	0.0	0.6	0	0.0	0.9	0	0.0	0.5	1.2
Moderate	2	20.0	27.8	790	37.2	30.9	0	0.0	26.3	0	0.0	29.4	30.1
Middle	2	20.0	27.8	180	8.5	26.6	1	16.7	29.1	100	11.0	26.3	29.5
Upper	6	60.0	40.5	1,151	54.3	40.1	5	83.3	41.2	810	89.0	42.1	39.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	2.4	0	0.0	1.9	0	0.0	2.5	0	0.0	1.8	
Total	10	100.0	100.0	2,121	100.0	100.0	6	100.0	100.0	910	100.0	100.0	100.0

Table 105 - Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography												
Assessment Area: Visalia-Tulare												
	Bank And Aggregate Loans By Year											Total Businesses %
Geographic Income Level	2020						2021					
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.9	0	0.0	0.9	0	0.0	0.9	0	0.0	0.4	1.1
Moderate	23	25.8	28.6	1,013	14.4	35.6	7	21.9	26.8	837	21.4	30.3	29.9
Middle	20	22.5	28.8	2,066	29.3	25.8	8	25.0	29.7	743	19.0	27.0	29.9
Upper	46	51.7	40.9	3,979	56.4	36.7	17	53.1	41.4	2,327	59.6	41.0	39.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	0.9	0	0.0	0.9	0	0.0	1.1	0	0.0	1.2	
Total	89	100.0	100.0	7,058	100.0	100.0	32	100.0	100.0	3,907	100.0	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 106 - Distribution of 2018 and 2019 Small Farm Lending By Income Level of Geography Assessment Area: Visalia-Tulare												
	Bank And Aggregate Loans By Year											Total Farms %
Geographic Income Level	2018						2019					
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.4	0	0.0	0.0	0	0.0	1.3	0	0.0	2.0	1.0
Moderate	0	0.0	42.9	0	0.0	52.1	0	0.0	38.3	0	0.0	51.7	41.1
Middle	1	100.0	19.9	65	100.0	15.6	0	0.0	25.2	0	0.0	21.6	25.7
Upper	0	0.0	31.1	0	0.0	30.7	0	0.0	29.8	0	0.0	22.3	32.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	5.6	0	0.0	1.6	0	0.0	5.4	0	0.0	2.5	
Total	1	100.0	100.0	65	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Table 107 - Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography Assessment Area: Visalia-Tulare												
	Bank And Aggregate Loans By Year											Total Farms %
Geographic Income Level	2020						2021					
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.4	0	0.0	0.1	0	0.0	1.5	0	0.0	0.9	1.0
Moderate	0	0.0	34.6	0	0.0	44.2	0	0.0	34.1	0	0.0	41.2	39.8
Middle	0	0.0	27.0	0	0.0	23.1	0	0.0	28.4	0	0.0	26.5	25.3
Upper	1	100.0	34.2	260	100.0	30.4	0	0.0	32.7	0	0.0	28.9	34.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unknown	0	0.0	3.7	0	0.0	2.3	0	0.0	3.3	0	0.0	2.5	
Total	1	100.0	100.0	260	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 108 - Distribution of 2018 and 2019 Motor Vehicle Lending By Income Level of Geography Assessment Area: Visalia-Tulare									Households %
Geographic Income Level	**Bank Loans By Year**								
	2018				**2019**				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	4	0.9	118	0.8	13	3.4	439	3.3	2.0
Moderate	132	30.5	4,683	31.1	111	29.3	3,832	29.0	30.7
Middle	136	31.4	4,675	31.1	127	33.5	4,330	32.8	31.7
Upper	161	37.2	5,558	37.0	128	33.8	4,604	34.9	35.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unknown	0	0.0	1	0.0	0	0.0	0	0.0	
Total	433	100.0	15,035	100.0	379	100.0	13,204	100.0	100.0

Table 109 - Distribution of 2020 and 2021 Motor Vehicle Lending By Income Level of Geography Assessment Area: Visalia-Tulare									Households %
Geographic Income Level	**Bank Loans By Year**								
	2020				**2021**				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	18	4.3	533	3.6	15	2.9	628	3.1	2.0
Moderate	145	34.4	5,661	37.9	172	33.0	6,619	32.8	30.7
Middle	116	27.6	4,118	27.6	170	32.6	6,414	31.8	31.7
Upper	142	33.7	4,634	31.0	165	31.6	6,498	32.2	35.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unknown	0	0.0	1	0.0	0	0.0	0	0.0	
Total	421	100.0	14,947	100.0	522	100.0	20,159	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 110 - Distribution of 2018 and 2019 Small Business Lending By Revenue Size of Businesses Assessment Area: Visalia-Tulare													
	Bank And Aggregate Loans By Year												Total Businesses %
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	4	40.0	40.1	365	17.2	24.6	0	0.0	43.0	0	0.0	28.6	91.5
Over $1 Million	6	60.0		1,756	82.8		6	100.0		910	100.0		8.1
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.4
Total	10	100.0		2,121	100.0		6	100.0		910	100.0		100.0
By Loan Size													
$100,000 or Less	5	50.0	93.6	375	17.7	39.7	4	66.7	94.1	310	34.1	41.6	
$100,001 - $250,000	3	30.0	3.7	496	23.4	18.9	1	16.7	3.4	200	22.0	18.1	
$250,001 - $1 Million	2	20.0	2.7	1,250	58.9	41.4	1	16.7	2.4	400	44.0	40.4	
Total	10	100.0	100.0	2,121	100.0	100.0	6	100.0	100.0	910	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	3	75.0		200	54.8		0	0.0		0	0.0		
$100,001 - $250,000	1	25.0		165	45.2		0	0.0		0	0.0		
$250,001 - $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	4	100.0		365	100.0		0	0.0		0	0.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 111 – Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses Assessment Area: Visalia-Tulare												
	Bank And Aggregate Loans By Year											Total Businesses %
	2020					2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue												
$1 Million or Less	2	2.2	31.0	1,250	17.7	18.9	13	40.6	39.4	916	23.4	27.4	91.8
Over $1 Million	3	3.4		400	5.7		19	59.4		2,991	76.6		7.7
Revenue Unknown	84	94.4		5,408	76.6		0	0.0		0	0.0		0.5
Total	89	100.0		7,058	100.0		32	100.0		3,907	100.0		100.0
By Loan Size												
$100,000 or Less	71	79.8	86.8	2,597	36.8	32.8	19	59.4	92.6	842	21.6	40.3	
$100,001 - $250,000	13	14.6	8.1	2,048	29.0	23.3	10	31.3	4.5	1,631	41.7	19.9	
$250,001 - $1 Million	5	5.6	5.1	2,413	34.2	43.9	3	9.4	3.0	1,434	36.7	39.9	
Total	89	100.0	100.0	7,058	100.0	100.0	32	100.0	100.0	3,907	100.0	100.0	
By Loan Size and Revenues $1 Million or Less												
$100,000 or Less	0	0.0		0	0.0		10	76.9		169	18.4		
$100,001 - $250,000	0	0.0		0	0.0		2	15.4		247	27.0		
$250,001 - $1 Million	2	100.0		1,250	100.0		1	7.7		500	54.6		
Total	2	100.0		1,250	100.0		13	100.0		916	100.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 112 – Distribution of 2018 and 2019 Small Farm Lending By Revenue Size of Farms Assessment Area: Visalia–Tulare												Total Farms %
	Bank And Aggregate Loans By Year												
	2018						2019						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	38.2	0	0.0	36.4	0	0.0	45.4	0	0.0	36.9	84.2
Over $1 Million	1	100.0		65	100.0		0	0.0		0	0.0		15.5
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.3
Total	1	100.0		65	100.0		0	0.0		0	0.0		100.0
By Loan Size													
$100,000 or Less	1	100.0	75.1	65	100.0	19.8	0	0.0	84.6	0	0.0	34.8	
$100,001 – $250,000	0	0.0	11.0	0	0.0	22.4	0	0.0	9.1	0	0.0	25.9	
$250,001 – $500,000	0	0.0	13.9	0	0.0	57.7	0	0.0	6.3	0	0.0	39.2	
Total	1	100.0	100.0	65	100.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 – $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 – $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 113 - Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms												
Assessment Area: Visalia-Tulare												
	Bank And Aggregate Loans By Year											**Total Farms %**
	2020						**2021**					
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue												
$1 Million or Less	1	100.0	39.2	260	100.0	31.1	0	0.0	48.6	0	0.0	37.7	85.7
Over $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		13.8
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.4
Total	1	100.0		260	100.0		0	0.0		0	0.0		100.0
By Loan Size												
$100,000 or Less	0	0.0	76.0	0	0.0	26.1	0	0.0	85.7	0	0.0	35.2	
$100,001 - $250,000	0	0.0	14.2	0	0.0	30.5	0	0.0	8.4	0	0.0	26.6	
$250,001 - $500,000	1	100.0	9.8	260	100.0	43.4	0	0.0	5.9	0	0.0	38.3	
Total	1	100.0	100.0	260	100.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less												
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 - $500,000	1	100.0		260	100.0		0	0.0		0	0.0		
Total	1	100.0		260	100.0		0	0.0		0	0.0		

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 114 - Distribution of 2018 and 2019 Motor Vehicle Lending By Borrower Income Level									
Assessment Area: Visalia-Tulare									
Borrower Income Level	**Bank Loans By Year**								**Households by Household Income %**
	2018				**2019**				
	#	**#%**	**$(000)**	**$%**	**#**	**#%**	**$(000)**	**$%**	
Low	41	9.5	1,131	7.5	40	10.6	992	7.5	24.0
Moderate	91	21.0	2,702	18.0	90	23.7	2,586	19.6	16.5
Middle	83	19.2	2,720	18.1	93	24.5	3,209	24.3	17.1
Upper	218	50.3	8,481	56.4	156	41.2	6,417	48.6	42.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.9
Total	433	100.0	15,035	100.0	379	100.0	13,204	100.0	100.0

Table 115 - Distribution of 2020 and 2021 Motor Vehicle Lending By Borrower Income Level									
Assessment Area: Visalia-Tulare									
Borrower Income Level	**Bank Loans By Year**								**Households by Household Income %**
	2020				**2021**				
	#	**#%**	**$(000)**	**$%**	**#**	**#%**	**$(000)**	**$%**	
Low	42	10.0	1,007	6.7	41	7.9	1,133	5.6	24.0
Moderate	97	23.0	2,820	18.9	157	30.1	5,104	25.3	16.5
Middle	104	24.7	3,501	23.4	154	29.5	6,189	30.7	17.1
Upper	178	42.3	7,619	51.0	170	32.6	7,733	38.4	42.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.9
Total	421	100.0	14,947	100.0	522	100.0	20,159	100.0	100.0

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 116 – Qualified Investments							Evaluation Period: October 2, 2018 to June 27, 2022		
Assessment Areas	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	$ (000's)	#	$ (000's)	#	$ (000's)	% of Total	#	$ (000's)
Full Scope									
San Francisco Bay Area	20	10,085	250	9,065	270	19,150	30.0	5	13,733
Fresno-Madera	19	6,960	84	5,581	103	12,541	19.7	3	5,372
Merced	5	2,157	32	52	37	2,209	3.5	0	0
Sacramento	4	2,717	26	915	30	3,632	5.7	2	2,737
Statewide/Regional	11	1,494	21	32	32	1526	2.4	2	544
Limited Scope									
Bakersfield-Kern	10	4,438	24	2,561	34	6,999	11.0	2	876
Hanford Kings	7	3,075	5	7	12	3,082	4.8	0	0
Lake-Mendocino	4	610	27	744	31	1,354	2.1	0	0
Mariposa-Tuolumne	0	0	23	22	23	22	0.0	0	0
Modesto Stanislaus	8	8,861	34	2,119	42	10.980	17.2	1	527
Nevada	1	535	13	15	14	550	0.9	0	0
Visalia-Tulare	4	1,598	17	167	21	1,765	2.8	1	2,851
Total	93	42,530	556	21,280	649	63,810	100.0	16	28,641

WESTAMERICA BANK, San Rafael, California

Rated Area: State of California

Table 117 - Distribution of Branch Delivery System and Branch Openings/Closings								Evaluation Period: October 2, 2018 to June 27, 2022									
Assessment Areas	Deposits	Branches							Branch Openings / Closings						Households			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income Level of Geography (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Households within each Geography[1]			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Scope																	
San Francisco Bay Area	49.7	35	44.3	5.7	25.7	45.7	22.9	0	2	0	0	-2	0	9.8	22.2	35.2	32.3
Fresno-Madera	11.5	12	15.2	16.7	8.3	41.7	33.3	0	0	0	0	0	0	6.5	31.8	23.6	38.0
Merced	10.3	7	8.9	0	42.9	14.3	42.9	0	0	0	0	0	0	1.3	31.7	40.8	26.3
Sacramento	5.4	3	3.8	0	33.3	33.3	33.3	0	0	0	0	0	0	9.6	24.4	35.3	30.5
Limited Scope0																	
Bakersfield-Kern	2.8	4	5.1	25.0	25.0	50.0	0.0	0	0	0	0	0	0	9.6	21.7	32.1	36.5
Hanford Kings	0.6	1	1.3	0.0	0.0	0.0	100.0	0	0	0	0	0	0	2.9	26.8	29.4	40.8
Lake-Mendocino	7.0	6	7.6	16.7	16.7	50.0	16.7	0	0	0	0	0	0	4.7	26.5	53.6	15.3
Mariposa-Tuolumne	2.2	2	2.5	0.0	0.0	50.0	50.0	0	0	0	0	0	0	0.0	6.3	69.5	24.1
Modesto Stanislaus	6.5	4	5.1	0.0	25.0	25.0	50.0	0	1	0	0	0	-1	3.4	24.1	38.5	34.0
Nevada	2.0	2	2.5	0.0	50.0	0.0	50.0	0	0	0	0	0	0	0.0	14.1	24.2	61.7
Visalia-Tulare	2.0	3	3.8	0.0	50.0	0.0	50.0	1	1	0	0	-1	1	2.0	30.7	31.7	35.6

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[1] Does not include % unknown

APPENDIX C

LIMITED-SCOPE ASSESSMENT AREA
MARKET PROFILES

All demographic and economic information in this appendix originates from one of the following sources:

U.S. Census Bureau, Annual Resident Population Estimates for States and Counties, July 1, 2020; available from: https://www.census.gov/programs-surveys/popest/technical-documentation/research/evaluation-estimates/2020-evaluation-estimates/2010s-counties-total.html.

Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2021; available from: https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2.

Federal Financial Institution Examination Council, Median Family Income; available from: https://www.ffiec.gov/Medianincome.htm

U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, Tables and Maps Created by BLS, County Data Table; available from: https://www.bls.gov/lau/#tables

California Association of Realtors, Current Sales, and Price Statistics; available from: https://www.car.org/en/marketdata/data/countysalesactivity

Bakersfield-Kern Assessment Area

The Bakersfield-Kern assessment area consists of Kern County, which composes the Bakersfield MSA. As of 2020, Kern County was home to 901,362 people.

There were 18 FDIC-insured institutions operating 82 offices holding deposits totaling $12 billion in the area as of June 30, 2021. The bank's four branches in the assessment area held deposits totaling $172 million, representing 1.4 percent of the market. In 2020, there were 133 lenders reporting small business loans pursuant to reporting requirements of the CRA. These lenders, which represent only a portion of the overall commercial lending market, extended 15,184 small business loans totaling $752 million. Westamerica Bank extended 76 small business loans totaling $6.4 million, ranking 24th in the area for the number of small business loans by institution.

Exhibit 25 on the following page presents key demographic and business information concerning the assessment area. Data regarding the bank's deposits, loans, investment, and branches may be found in the Core Tables in Appendix B.

Exhibit 25 2021 Bakersfield-Kern AA Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	%	#	%	#	%	#	%
Low	14	9.3	18,025	9.2	8,253	45.8	48,684	24.8
Moderate	40	26.5	42,620	21.7	13,472	31.6	32,197	16.4
Middle	44	29.1	63,927	32.6	11,156	17.5	31,508	16.1
Upper	48	31.8	71,284	36.4	5,075	7.1	83,708	42.7
Unknown	5	3.3	241	0.1	40	16.6	0	0.0
Total AA	**151**	**100.0**	**196,097**	**100.0**	**37,996**	**19.4**	**196,097**	**100.0**
	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	28,763	8,194	5.6	28.5	16,660	57.9	3,909	13.6
Moderate	62,634	23,228	15.8	37.1	33,034	52.7	6,372	10.2
Middle	95,144	47,544	32.3	50.0	35,870	37.7	11,730	12.3
Upper	102,704	67,982	46.2	66.2	26,923	26.2	7,799	7.6
Unknown	284	177	0.1	62.3	88	31.0	19	6.7
Total AA	**289,529**	**147,125**	**100.0**	**50.8**	**112,575**	**38.9**	**29,829**	**10.3**
	Total Businesses by Tract	**Businesses by Tract & Revenue Size**						
		Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**		
	#	%	#	%	#	%	#	%
Low	1,547	5.9	1,426	5.8	114	6.5	7	5.6
Moderate	5,310	20.1	4,878	19.9	396	22.4	36	28.8
Middle	7,001	26.5	6,537	26.7	436	24.7	28	22.4
Upper	12,378	46.9	11,557	47.2	769	43.6	52	41.6
Unknown	149	0.6	97	0.4	50	2.8	2	1.6
Total AA	**26,385**	**100.0**	**24,495**	**100.0**	**1,765**	**100.0**	**125**	**100.0**
Percentage of Total Businesses:			92.8		6.7		0.5	
Unemployment Rate			6.8	**Median Housing Value**			$380,000	
2015 FFIEC Median Family Income			$52,649	**2021 FFIEC Median Family Income**			$57,900	

Hanford-Kings Assessment Area

The Hanford-Kings assessment area consists of Kings County, which composes the Hanford-Corcoran MSA. As of 2020, Kings County was home to 152,692 people.

There were 10 FDIC-insured institutions operating 12 offices holding deposits totaling $1.6 billion in the area as of June 30, 2021. The bank's single branch in the area held deposits totaling $36 million, representing 2.3 percent of the deposit market. In 2020, there were 66 lenders reporting small business loans pursuant to reporting requirements of the CRA. These lenders, which represent only a portion of the overall commercial lending market, extended 1,633 small business loans totaling $90 million. Westamerica Bank extended 22 small business loans totaling $2.2 million, ranking 18th in the area for the number of small business loans by institution.

Exhibit 26 on the following page presents key demographic and business information concerning the assessment area. Data regarding the bank's deposits, loans, investment, and branches may be found in the Core Tables in Appendix B.

Exhibit 26								
2021 Hanford-Kings AA Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	%	#	%	#	%	#	%
Low	1	3.7	975	3.1	450	46.2	7,411	23.3
Moderate	7	25.9	8,706	27.3	2,683	30.8	5,430	17.0
Middle	8	29.6	9,355	29.4	1,468	15.7	5,664	17.8
Upper	9	33.3	12,827	40.3	1,265	9.9	13,358	41.9
Unknown	2	7.4	0	0.0	0	0.0	0	0.0
Total AA	**27**	**100.0**	**31,863**	**100.0**	**5,866**	**18.4**	**31,863**	**100.0**
	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,289	275	1.3	21.3	924	71.7	90	7.0
Moderate	12,386	4,883	22.9	39.4	6,264	50.6	1,239	10.0
Middle	12,867	5,514	25.8	42.9	6,723	52.2	630	4.9
Upper	18,086	10,691	50.0	59.1	6,280	34.7	1,115	6.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**44,628**	**21,363**	**100.0**	**47.9**	**20,191**	**45.2**	**3,074**	**6.9**
	Total Businesses by Tract	**Businesses by Tract & Revenue Size**						
		Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**		
	#	%	#	%	#	%	#	%
Low	50	1.7	47	1.7	3	1.6	0	0.0
Moderate	1,144	38.1	1,048	37.4	85	46.7	11	50.0
Middle	631	21.0	581	20.8	47	25.8	3	13.6
Upper	1,172	39.0	1,118	39.9	47	25.8	7	31.8
Unknown	6	0.2	5	0.2	0	0.0	1	4.5
Total AA	**3,003**	**100.0**	**2,799**	**100.0**	**182**	**100.0**	**22**	**100.0**
Percentage of Total Businesses:			**93.2**		**6.1**		**0.7**	
Unemployment Rate			**6.4**	**Median Housing Value**			**$327,000**	
FFIEC 2015 Median Family Income			**$49,735**	**FFIEC 2021 Median Family Income**			**$65,800**	

Lake-Mendocino Assessment Area

The Lake-Mendocino assessment area consists of Lake and Mendocino counties in their entirety. As of 2020, the two-county area was home to 150,540 people.

There were 7 FDIC-insured institutions operating 29 offices holding deposits totaling $3.1 billion in the area as of June 30, 2021. The bank's six branches in the area held deposits totaling $425 million, representing 13.7 percent of the market. In 2020, there were 86 lenders reporting small business loans pursuant to reporting requirements of the CRA. These lenders, which represent only a portion of the overall commercial lending market, extended 2,391 small business loans totaling $103 million. Westamerica Bank extended 151 small business loans totaling $12.8 million, ranking 4th in the area for the number of small business loans by institution.

Exhibit 27 on the following page presents key demographic and business information concerning the assessment area. Data regarding the bank's deposits, loans, investment, and branches may be found in the Core Tables in Appendix B.

	Exhibit 27 2021 Lake-Mendocino AA Demographics							
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	%	#	%	#	%	#	%
Low	2	5.6	1,517	4.2	561	37.0	9,165	25.2
Moderate	10	27.8	9,031	24.8	1,984	22.0	6,880	18.9
Middle	18	50.0	19,760	54.4	2,507	12.7	7,013	19.3
Upper	5	13.9	6,038	16.6	486	8.0	13,288	36.6
Unknown	1	2.8	0	0.0	0	0.0	0	0.0
Total AA	36	100.0	36,346	100.0	5,538	15.2	36,346	100.0

	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,688	1,344	3.7	36.4	1,520	41.2	824	22.3
Moderate	20,989	8,833	24.1	42.1	7,310	34.8	4,846	23.1
Middle	40,580	19,969	54.4	49.2	12,703	31.3	7,908	19.5
Upper	11,012	6,547	17.8	59.5	2,784	25.3	1,681	15.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	76,269	36,693	100.0	48.1	24,317	31.9	15,259	20.0

	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low	212	3.5	201	3.6	10	2.7	1	1.3
Moderate	1,456	24.0	1,319	23.6	114	30.3	23	28.8
Middle	3,553	58.7	3,295	58.8	214	56.9	44	55.0
Upper	834	13.8	784	14.0	38	10.1	12	15.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,055	100.0	5,599	100.0	376	100.0	80	100.0
Percentage of Total Businesses:			92.5		6.2		1.3	
Unemployment Rate			$69,700	**Median Housing Value**				
Lake County			4.4	**Lake County**			$365,000	
Mendocino County			3.3	**Mendocino County**			$582,000	
2015 Median Family Income			$56,948	**2021 Estimated Median Family Income**			$69,700	

Mariposa-Tuolumne Assessment Area

The Mariposa-Tuolumne assessment area consists of Mariposa and Tuolumne counties in their entirety. As of 2020, the two-county area was home to 71,675 people.

There were 11 FDIC-insured institutions operating 16 offices holding deposits totaling $1.7 billion in the area as of June 30, 2021. Westamerica Bank's two branches in the area held deposits totaling $135 million, representing 7.8 percent of the market. In 2020, there were 75 lenders reporting small business loans pursuant to reporting requirements of the CRA. These lenders, which represent only a portion of the overall commercial lending market, extended 1,518 small business loans totaling $66 million. The bank extended 41 small business loans totaling $2.8 million, ranking 11th in the area for the number of small business loans by institution.

Exhibit 28 on the following page presents key demographic and business information concerning the assessment area. Data regarding the bank's deposits, loans, investment, and branches may be found in the Core Tables in Appendix B.

Exhibit 28 2021 Mariposa-Tuolumne AA Demographics							
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,952	20.3
Moderate	1	5.9	940	4.8	268	28.5	2,916	14.9
Middle	11	64.7	13,777	70.6	1,344	9.8	4,165	21.4
Upper	4	23.5	4,791	24.6	324	6.8	8,475	43.4
Unknown	1	5.9	0	0.0	0	0.0	0	0.0
Total AA	**17**	**100.0**	**19,508**	**100.0**	**1,936**	**9.9**	**19,508**	**100.0**

	Housing Units by Tract	Housing Type by Tract					
		Owner-occupied			**Rental**		**Vacant**	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,092	572	2.8	27.3	1,298	62.0	222	10.6
Middle	30,242	14,547	71.5	48.1	5,944	19.7	9,751	32.2
Upper	9,339	5,234	25.7	56.0	1,883	20.2	2,222	23.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**41,673**	**20,353**	**100.0**	**48.8**	**9,125**	**21.9**	**12,195**	**29.3**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low	**0**	0.0	0	0.0	0	0.0	0	0.0
Moderate	389	11.2	361	11.1	27	14.1	1	3.3
Middle	2,076	59.7	1,952	59.9	100	52.1	24	80.0
Upper	1,014	29.1	944	29.0	65	33.9	5	16.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**3,479**	**100.0**	**3,257**	**100.0**	**192**	**100.0**	**30**	**100.0**
Percentage of Total Businesses:			**93.6**		**5.5**		**0.9**	
Unemployment Rate					**Median Housing Value**			
Mariposa County			**3.9**		*Mariposa County*		**$470,000**	
Tuolumne County			**3.9**		*Tuolumne County*		**$430,000**	
2015 Median Family Income			**$56,948**		**2021 Estimated Median Family Income**		**$69,700**	

Modesto-Stanislaus Assessment Area

The Modesto-Stanislaus assessment area consists of Stanislaus County, which composes the Modesto MSA. As of 2020, Stanislaus County was home to 550,081 people.

There were 17 FDIC-insured institutions operating 77 offices and holding deposits totaling $11.4 billion in the area as of June 30, 2021. The bank's four branches in the assessment area held deposits totaling $396.3 million, representing 3.5 percent of the market. In 2020, there were 118 lenders reporting small business loans pursuant to reporting requirements of the CRA. These lenders, which represent only a portion of the overall commercial lending market, extended 10,308 small business loans totaling $562 million. Westamerica Bank extended 187 small business loans totaling $23.5 million, ranking 18th in the area for the number of small business loans by institution.

Exhibit 29 on the following page presents key demographic and business information concerning the assessment area. Data regarding the bank's deposits, loans, investment, and branches may be found in the Core Tables in Appendix B.

Exhibit 29 2021 Modesto-Stanislaus AA Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	%	#	%	#	%	#	%
Low	4	4.3	4,362	3.5	1,741	39.9	28,273	22.7
Moderate	28	29.8	29,576	23.7	7,838	26.5	21,490	17.2
Middle	37	39.4	48,298	38.7	7,279	15.1	23,374	18.7
Upper	25	26.6	42,500	34.1	3,224	7.6	51,599	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**94**	**100.0**	**124,736**	**100.0**	**20,082**	**16.1**	**124,736**	**100.0**
	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	6,154	1,742	1.8	28.3	4,039	65.6	373	6.1
Moderate	44,492	17,263	18.0	38.8	23,575	53.0	3,654	8.2
Middle	69,352	37,364	38.9	53.9	27,769	40.0	4,219	6.1
Upper	60,171	39,585	41.3	65.8	17,859	29.7	2,727	4.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**180,169**	**95,954**	**100.0**	**53.3**	**73,242**	**40.7**	**10,973**	**6.1**
	Total Businesses by Tract	**Businesses by Tract & Revenue Size**						
		Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**		
	#	%	#	%	#	%	#	%
Low	327	1.9	304	1.9	22	1.8	1	1.5
Moderate	4,578	26.1	4,169	25.6	386	31.2	23	33.8
Middle	6,294	35.8	5,851	36.0	421	34.0	22	32.4
Upper	6,374	36.3	5,944	36.5	408	33.0	22	32.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**17,573**	**100.0**	**16,268**	**100.0**	**1,237**	**100.0**	**68**	**100.0**
Percentage of Total Businesses:			**92.6**		**7.0**		**0.4**	
2022 Unemployment Rate			**5.2**	**Median Housing Value**			**$480,000**	
2015 FFIEC Median Family Income			**$55,611**	**2021 FFIEC Estimated Median Family Income**			**$68,900**	

Nevada Assessment Area

The Nevada assessment area consists of Nevada County, which composes the Truckee-Grass Valley MSA. As of 2020, Nevada County was home to 99,606 people.

There were 11 FDIC-insured institutions operating 23 offices holding depositing totaling $3.0 billion in the area as of June 30, 2021. Westamerica Bank's two branches in the area held deposits totaling $120.6 million, representing 4.0 percent of the market. In 2020, there were 90 lenders reporting small business loans pursuant to reporting requirements of the CRA. These lenders, which represent only a portion of the overall commercial lending market, extended 3,219 small business loans totaling $143 million. The bank extended 50 small business loans totaling $5.4 million, ranking 14th in the area for the number of small business loans by institution.

Exhibit 30 on the following page presents key demographic and business information concerning the assessment area. Data regarding the bank's deposits, loans, investment, and branches may be found in the Core Tables in Appendix B.

Exhibit 30 2021 Nevada AA Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	4,307	16.5
Moderate	2	10.0	2,617	10.0	592	22.6	4,038	15.5
Middle	6	30.0	6,231	23.9	587	9.4	4,287	16.4
Upper	12	60.0	17,271	66.1	931	5.4	13,487	51.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**20**	**100.0**	**26,119**	**100.0**	**2,110**	**8.1**	**26,119**	**100.0**

	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	6,288	2,467	8.3	39.2	3,309	52.6	512	8.1
Middle	11,878	7,257	24.4	61.1	2,663	22.4	1,958	16.5
Upper	34,851	19,959	67.2	57.3	5,338	15.3	9,554	27.4
Total AA	**53,017**	**29,683**	**100.0**	**56.0**	**11,310**	**21.3**	**12,024**	**22.7**

	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,333	19.8	1,210	19.1	119	32.2	4	12.5
Middle	1,591	23.7	1,511	23.9	70	19.0	10	31.3
Upper	3,799	56.5	3,601	57.0	180	48.8	18	56.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**6,723**	**100.0**	**6,322**	**100.0**	**369**	**100.0**	**32**	**100.0**
Percentage of Total Businesses:			**94.0**		**5.5**		**0.5**	
2022 Unemployment Rate			**2.9**		**Median Housing Value**		**$590,000**	
2015 FFIEC Median Family Income			**$56,948**		**2021 FFIEC Estimated Median Family Income**		**$69,700**	

Visalia-Tulare Assessment Area

The Visalia-Tulare assessment area consists of Tulare County, which composes the Visalia-Porterville MSA. As of 2020, Tulare County was home to 468,680 people.

There were 13 FDIC-insured institutions operating 50 offices holding deposits totaling $6.8 billion in the area as of June 30, 2021. The bank's three branches in the area held deposits totaling $121 million, representing 1.8 percent of the market. In 2020, there were 111 lenders reporting small business loans pursuant to reporting requirements of the CRA. These lenders, which represent only a portion of the overall commercial lending market, extended 7,496 small business loans totaling $440 million. Westamerica Bank extended 89 small business loans totaling $7.1 million, ranking 21st in the area for the number of small business loans by institution.

Exhibit 31 on the following page presents key demographic and business information concerning the assessment area. Data regarding the bank's deposits, loans, investment, and branches may be found in the Core Tables in Appendix B.

Exhibit 31 2021 Visalia-Tulare AA Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	%	#	%	#	%	#	%
Low	2	2.6	2,385	2.3	1,293	54.2	24,283	23.3
Moderate	26	33.3	32,608	31.3	11,498	35.3	18,330	17.6
Middle	26	33.3	33,318	32.0	7,606	22.8	17,455	16.8
Upper	23	29.5	35,819	34.4	3,792	10.6	44,062	42.3
Unknown	1	1.3	0	0.0	0	0.0	0	0.0
Total AA	**78**	**100.0**	**104,130**	**100.0**	**24,189**	**23.2**	**104,130**	**100.0**
	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,855	972	1.3	34.0	1,720	60.2	163	5.7
Moderate	43,895	17,831	23.6	40.6	23,170	52.8	2,894	6.6
Middle	45,622	24,091	31.8	52.8	18,231	40.0	3,300	7.2
Upper	52,420	32,791	43.3	62.6	14,764	28.2	4,865	9.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**144,792**	**75,685**	**100.0**	**52.3**	**57,885**	**40.0**	**11,222**	**7.8**
	Total Businesses by Tract	**Businesses by Tract & Revenue Size**						
		Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**		
	#	%	#	%	#	%	#	%
Low	124	1.1	112	1.0	10	1.1	2	3.4
Moderate	3,476	29.9	3,119	29.2	345	38.3	12	20.3
Middle	3,474	29.9	3,214	30.1	240	26.7	20	33.9
Upper	4,556	39.2	4,226	39.6	305	33.9	25	42.4
Unknown	1	0.0	1	0.0	0	0.0	0	0.0
Total AA	**11,631**	**100.0**	**10,672**	**100.0**	**900**	**100.0**	**59**	**100.0**
Percentage of Total Businesses:			**91.8**		**7.7**		**0.5**	
Unemployment Rate			**7.3**	**Median Housing Value**			**$378,000**	
2015 FFIEC Median Family Income			**$44,814**	**2021 FFIEC Estimated Median Family Income**			**$57,900**	