PUBLIC DISCLOSURE

March 2, 2026

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 reflect good responsiveness to assessment area (AA) credit needs with a substantial majority of loans made inside the bank's AAs.
- Geographic distribution of loans reflects good penetration throughout the bank's AAs.
- Distribution of loans among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes is good.
- A relatively high level of community development (CD) loans that are responsive to the need for affordable housing and for social services for LMI individuals.
- Significant levels of qualified CD investments and grants, occasionally in a leadership position, particularly those not routinely provided by private investors.
- Delivery systems are accessible to geographies and individuals of different income levels in its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals.
- Relatively high levels of CD services and responsive to the available service opportunities.

INSTITUTION

Description of Institution

The bank is an intrastate financial institution headquartered in San Rafael, California. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Westamerica Bancorporation (WB). WB also owns Westamerica Mortgage Company, Community Banker Services Corporation, and Weststar Mortgage Corporation.
- The bank has total assets of $5.8 billion as of June 30, 2025.
- The bank operates a total of 76 full-service branches, and 23 drive-thru facilities among its 11 California AAs.
- The bank's primary business focus is commercial lending to businesses of various sizes, followed by consumer lending.
- Since the prior evaluation, the bank closed one branch in the Bakersfield Metropolitan Statistical Area (MSA) AA.

Exhibit 1 below represents the loan portfolio as of December 31, 2025. The loan mix reflects the bank's commercial focus.

EXHIBIT 1
LOANS AND LEASES AS OF DECEMBER 31, 2025

Loan Type	$ ('000s)	%
Commercial/Industrial & Non-Farm Non-Residential Real Estate	543,059	74.8
Construction & Land Development	-	0.0
Secured by 1-4 Family Residential Real Estate	13,837	1.9
Multi-Family Residential Real Estate	6,353	0.9
Farm Land & Agriculture	16,193	2.2
Consumer Loans & Credit Cards	113,457	15.6
All Other	33,583	4.6
Total (Gross)	726,482	100.0

There have been no changes to the bank's AAs since the previous examination. The bank delineates 11 AAs, encompassing 21 whole counties within California, and includes MSAs and combined statistical areas (CSAs), as follows:

1. Bakersfield – Kern: This area includes the entirety of the Bakersfield, California MSA, which is comprised of Kern County.
2. Fresno – Madera: This area includes the entirety of Fresno and Madera counties in California. Fresno County comprises the Fresno, California MSA and Madera County comprises the Madera, California MSA. Both counties and MSAs represent a portion of the Fresno-Madera-Hanford, California CSA.
3. Hanford – Kings: This area includes the entirety of the Hanford-Corcoran, California MSA, which is comprised of Kings County.

4. Lake – Mendocino: This area includes the entireties of Lake and Mendocino counties in a non-MSA within California.
5. Mariposa – Tuolumne: This area includes the entireties of Mariposa and Tuolumne counties in a non-MSA within California.
6. Merced: This area includes the entirety of the Merced, California MSA, which is comprised of Merced County.
7. Modesto – Stanislaus: This area includes the entirety of the Modesto, California MSA, which is comprised of Stanislaus County.
8. Nevada: This area includes the entirety of Nevada County in a non-MSA within California.
9. Sacramento: This area includes the entireties of Placer and Sacramento counties, which comprise a portion of the Sacramento-Roseville-Folsom, California MSA.
10. San Francisco Bay Area: This area includes the following seven counties in their entireties in the San Jose-San Francisco-Oakland, California CSA: Alameda, Contra Costa, Marin, Napa, San Francisco, Sonoma, and Solano.
    1. Alameda and Contra Costa counties comprise the Oakland-Berkeley-Livermore, California Metropolitan Division (MD), which are a part of the San Francisco-Oakland-Berkeley, California MSA.
    2. Marin County comprises the San Rafael, California MD, which is a part of the San Francisco-Oakland-Berkeley, California MSA.
    3. Napa County comprises the Napa, California MSA.
    4. San Francisco County comprises a portion of the San Francisco-San Mateo-Redwood City, California MD and San Francisco-Oakland-Berkeley, California MSA.
    5. Sonoma County comprises the Santa Rosa-Petaluma, California MSA.
    6. Solano County comprises the Vallejo, California MSA.
11. Visalia – Tulare: This area includes the entirety of the Visalia, CA MSA, which is comprised of Tulare County.

The bank was rated Satisfactory under the Community Reinvestment Act by the Federal Reserve Bank of San Francisco at its June 27, 2022, performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

Scope of Examination

Westamerica was assessed in accordance with the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Large Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, and credit needs. Examiners reviewed the following data:

- The bank's small business and small farm loans originated from January 1, 2022, through December 31, 2024, were evaluated. Small farm loans were considered during the review but did not influence the overall assessment due to limited volume.
- The bank's motor vehicle loans originated from January 1, 2022, through December 31, 2024, were evaluated as they represented a substantial majority of the bank's lending activity by number volume.
- CD loans originated from June 28, 2022, through March 2, 2026.

- Qualified investments that were made from June 28, 2022, to March 2, 2026, qualified investments made prior to but still outstanding during this period, and qualified grants made during this period; and,
- Retail banking services and CD services from June 28, 2022, to March 2, 2026.

In addition, seven community representatives were contacted in connection with the examination regarding credit needs and market conditions within the assessment area. Contacts represented small business development as well as affordable housing. Performance was assessed within the bank's 11 AAs. Full-scope reviews were performed on three MSAs: San Francisco Bay Area, Fresno-Madera, and Merced. Limited-scope reviews were conducted on five MSAs (Bakersfield, Hanford, Visalia, Modesto, and Sacramento) and three Nonmetropolitan AAs (Mariposa, Nevada, and Lake- Mendocino). For this evaluation, more weight was placed on the bank's performance in the San Francisco Bay MSA followed by Fresno-Madera, and Merced MSA when determining the overall institution rating conclusion based on the bank's relative branch presence, deposit levels, and lending volume within these three AAs.

Small farm loans were excluded from the lending test due to insufficient volume by number and dollar volume to support a meaningful analysis.

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 CD loans. In addition, small business loans carried more weight in the analysis based on the higher dollar volume of loans compared to the bank's motor vehicle loans given the bank's strategy and lending volumes. CD loans were evaluated for their responsiveness to the community needs of low-and moderate-income individuals and areas and small businesses. All of the bank's loans are presented in the lending tables contained in Appendix D. 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.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

The bank's overall lending test performance is high satisfactory. This conclusion is derived primarily from lending test conclusions in each of the bank's three AAs that received a full-scope review. A substantial majority of the loans were made within the bank's AA and overall geographic distribution of small business loans reflects good penetration. The borrower distribution of loans was good among businesses of different sizes and borrowers of different income levels. In addition, the bank made a relatively high level of CD loans that were responsive to the needs of its AAs.

LENDING ACTIVITY

The bank's overall lending activities reflect good responsiveness to AA credit needs as shown in Exhibit 2 below and Table 1 in Appendix D. Loan volumes were most significant in the San Francisco Bay MSA AA, followed by the Fresno-Madera MSA.

EXHIBIT 2
SUMMARY OF LENDING ACTIVITY
JANUARY 1, 2022 TO DECEMBER 31, 2024

Loan Type	#	%	$ (`000s)	%
Small Business	638	13	$188,184	52
Small Farm	25	0	$6,553	2
Motor Vehicle	4,396	87	$168,299	46
Total Loans	**5,059**	**100**	**$363,036**	**100**

Note: Affiliate loans include only loans originated or purchased within the bank's AAs.

ASSESSMENT AREA CONCENTRATION

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

EXHIBIT 3
LENDING INSIDE AND OUTSIDE THE ASSESSMENT AREAS
JANUARY 1, 2022, TO DECEMBER 31, 2024

Loan Type	Inside				Outside			
	#	%	$ ('000s)	%	#	%	$ ('000s)	%
Small Business	623	97.6	$182,954	97.2	15	2.4	$5,230	2.8
Small Farm	20	80	$4,690	71.6	5	20	$1,863	28.4
Total Loans	**643**	**97**	**$187,644**	**96.4**	**20**	**3**	**$7,093**	**3.6**

GEOGRAPHIC AND BORROWER DISTRIBUTION

The bank's overall geographic distribution of loans reflects good distribution among the different census tracts and dispersion throughout the AAs. This conclusion is derived from good performance in the San Francisco Bay MSA AA and Fresno-Madera MSA AA, and excellent performance in the Merced MSA AA. Small farm lending volumes in each of the bank's AAs were not significant enough to derive a meaningful analysis of the bank's performance, and as a result was not a factor in the overall rating. The distribution of lending to borrowers reflects good penetration among individuals of different income levels and businesses of different sizes, given the product lines offered. The bank exhibits a good record of serving the credit needs of LMI individuals and areas and very small businesses.

The overall ratings are based on several factors that impact the results in each AA. These factors include the credit needs and available opportunities in each AA, as well as the bank's ability and limitations to meet those needs. The facts and information that support these overall ratings can be found in each AA's detailed analysis.

COMMUNITY DEVELOPMENT LENDING

The bank makes a relatively high level of CD loans when considering the bank's capacity, AA needs, and the availability of lending opportunities. As shown in Table 1 in Appendix D, the bank made 112 CD loans totaling $149.3 million. The bank has been responsive in providing financing that addresses needs across all CD categories and was particularly responsive in originating loans that supported organizations delivering services to LMI individuals and affordable housing initiatives. The bank makes use of innovative and flexible lending practices in serving AA credit needs.

Investment Test

The bank's overall investment performance rating is high satisfactory. A significant level of CD investments and grants were provided with the bank occasionally in a leadership position, which reflect good responsiveness to credit and community development needs. The bank's activity includes investments in low-income mortgage-backed securities, municipal bonds, which benefited local schools that serve low-and moderate-income students, and Low-income Housing Tax Credits (LIHTCs) that address the critical needs for affordable housing for low-and moderate-income individuals. The bank's qualified investments during the evaluation period totaled approximately $54.2 million, including $31.2 million in current period investments, and $23 million in prior period investments that remain on its books.

The bank also supports community development organizations providing a variety of social services and affordable housing to low-and moderate-income individuals by making charitable donations. During the evaluation period, the bank made approximately 393 charitable donations to community development organizations totaling approximately $697,650.

Qualified investments, including donations, targeting specific statewide areas and/or AAs are discussed in conjunction with the evaluation of these areas. This assessment is driven particularly by the bank's performance in the San Francisco Bay, Fresno-Madera, and Merced AAs.

Service Test

The bank's overall performance under the service test is high satisfactory. Its delivery systems are accessible to the bank's geographies and individuals of different income levels across the bank's AA. Branch hours and services do not vary in a way that inconveniences portions of the bank's AAs, including geographies and individuals of different income levels. In addition, the bank provided a relatively high level of CD services in all three of the full-scope AAs.

Retail Banking Services

The bank's delivery systems are accessible to essentially all the bank's geographies and individuals of different income levels in its AAs. Branch hours and services do not vary in a way that inconveniences portions of those areas. The bank's full range of products and services are generally available at all branches. Other delivery systems, such as ATMs, telephone banking, and online banking, effectively provide customers with access to banking services after normal business hours. In addition, the bank offers a number of convenient services to its customers.

Overall, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low-and moderate-income areas or to low-and moderate-income individuals. Since the prior examination, the bank closed one branch in a middle-income census tract. The bank did not open any new branches during the review period.

Community Development Services

Bank employees provided a relatively high level of CD services that were responsive to the community development needs across its AAs. During the review period, employees provided 7,425 hours of CD services to a variety of organizations directly within their AAs. Services provided include serving on boards of directors (boards) of affordable housing organizations, non-profit entities that primarily serve LMI individuals and families, economic development organizations that primarily focus on attracting and retaining small businesses, and financial education.

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

San Francisco Bay Area Assessment Area

Description of Operations in San Francisco Bay Area

The San Francisco Bay Area AA consist of seven out of the nine counties in their entireties in the San Jose-San Francisco-Oakland, California CSA: Alameda, Contra Costa, Marin, Napa, San Francisco, Sonoma, and Solano.

1. Alameda and Contra Costa counties comprise the Oakland-Berkeley-Livermore, California MD, which are a part of the San Francisco-Oakland-Berkeley, California MSA.
2. Marin County comprises the San Rafael, California MD, which is a part of the San Francisco-Oakland-Berkeley, California MSA.
3. Napa County comprises the Napa, California MSA.
4. San Francisco County comprises a portion of the San Francisco-San Mateo-Redwood City, California MD and San Francisco-Oakland-Berkeley, California MSA.
5. Sonoma County comprises the Santa Rosa-Petaluma, California MSA.
6. Solano County comprises the Vallejo, California MSA.

Exhibit 4 below presents key demographic and business information used to help develop a performance context for the AA.

Exhibit 4
Assessment Area Demographics[1]
San Francisco Bay Area

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	101	7.4	81,163	6	15,314	18.9	309,704	22.9
Moderate-income	305	22.4	288,395	21.3	23,494	8.1	224,053	16.6
Middle-income	492	36.1	516,040	38.2	20,807	4	262,364	19.4
Upper-income	418	30.6	452,054	33.5	11,197	2.5	554,853	41.1
Unknown-income	48	3.5	13,322	1	1,586	11.9	0	0
Total AA	**1,364**	**100.0**	**1,350,974**	**100.0**	**72,398**	**5.4**	**1,350,974**	**100.0**

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	146,420	33,976	2.9	23.2	102,082	69.7	10,362	7.1
Moderate-income	479,428	211,416	18	44.1	239,468	49.9	28,544	6
Middle-income	838,766	472,139	40.1	56.3	317,095	37.8	49,532	5.9

[1] 2024 FFIEC Census Data and 2024 D&B Information.

Upper-income	724,616	450,885	38.3	62.2	225,414	31.1	48,317	6.7
Unknown-income	42,184	8,312	0.7	19.7	29,711	70.4	4,161	9.9
Total AA	**2,231,414**	**1,176,728**	**100.0**	**52.7**	**913,770**	**41.0**	**140,916**	**6.3**

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	14,767	5.4	13,358	5.3	1,324	6.5	85	5.9
Moderate-income	49,237	17.9	45,669	18	3,348	16.3	220	15.3
Middle-income	98,391	35.7	91,049	35.9	6,868	33.5	474	33
Upper-income	102,168	37.1	94,248	37.2	7,346	35.8	574	39.9
Unknown-income	11,044	4	9,321	3.7	1,639	8	84	5.8
Total AA	**275,607**	**100.0**	**253,645**	**100.0**	**20,525**	**100.0**	**1,437**	**100.0**
Percentage of Total Businesses			**92.0**		**7.4**		**.5**	

Economic Conditions

San Francisco's economy is emerging from a downturn, with payrolls that declined sharply through the first half of 2025 now rising slightly.[2] The Bay Area has captured over half of AI and machine learning venture capital since 2024, bringing new investment to the tech sector.[3] However, broader tech employment remains soft, with information and professional services struggling amid elevated layoffs as traditional tech segments continue to face challenges.[4]

The residential real estate market ranks among the nation's least affordable due to lack of supply, keeping upward pressure on prices, while the commercial office market has stabilized but continues to face elevated vacancies and stagnant rents.[5]

Population outflow persists due to unaffordable housing and flexible work arrangements, and BART weekday ridership remains under 50 percent of pre-pandemic levels, indicating San Francisco city is in worse shape than its regional peers.[6]

Population Change

As of 2020, the population in the bank's AA represented 33.6 percent of California's total population. Napa and Sonoma Counties are sparsely populated, rural, and the only two counties with declining populations. As shown in Exhibit 5 on the following page, most residents (2,848,280 or 48.8 percent) lived in Alameda and Contra Costa Counties. The San Francisco Bay Area outpaced state growth, with the San Francisco-Oakland-Fremont CSA increasing 4.3 percent compared to California's 2.9 percent.

[2] Moody's Analytics Precis Report – San Francisco-San Mateo-Redwood City, CA – November 2025.
[3] Ibid.
[4] Ibid.
[5] Ibid
[6] **Ibid.**

EXHIBIT 5 POPULATION CHANGE SAN FRANCISCO BAY ASSESSMENT AREA			
Area	**2015 Population**	**2020 Population**	**Percent Change**
San Francisco-Oakland-Fremont CA CSA	5,590,020	5,829,381	4.3%
Alameda County, CA	1,584,983	1,682,353	6.1%
Contra Costa County, CA	1,096,068	1,165,927	6.4%
Marin County, CA	258,349	262,321	1.5%
Napa County, CA	140,295	138,019	-1.6%
San Francisco County, CA	840,763	873,965	3.9%
San Mateo County, CA	748,731	764,442	2.1%
Solano County, CA	425,753	453,491	6.5%
Sonoma County, CA	495,078	488,863	-1.3%
San Francisco-San Mateo-Redwood City, CA MD	1,589,494	1,638,407	3.1%
California	38,421,464	39,538,223	2.9%

Source: 2011-2015 U.S. Census Bureau American Community Survey
2020 U.S. Census Bureau Decennial Census

Median Family Income

Median family income (MFI) growth was positive in all AA counties and California between 2015 and 2020. Growth rates exceeded 30 percent in San Francisco County and 20 percent in all other AA counties except Contra Costa and Solano Counties. Solano County had the region's most modest MFI growth at 13.4 percent, the lowest rate among Bay Area counties and below the state average of 16.2 percent. Exhibit 6 below reflects MFI changes in the AAs and California.

EXHIBIT 6 MEDIAN FAMILY INCOME CHANGE SAN FRANCISCO BAY ASSESSMENT AREA			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
San Francisco-Oakland-Fremont CA CSA	$101,414	$122,974	21.3%
Alameda County, CA	$100,875	$125,834	24.7%
Contra Costa County, CA	$104,695	$119,567	14.2%
Marin County, CA	$132,344	$159,898	20.8%
Napa County, CA	$88,412	$107,995	22.1%
San Francisco County, CA	$105,254	$138,207	31.3%
San Mateo County, CA	$119,880	$148,138	23.6%
Solano County, CA	$84,195	$95,438	13.4%
Sonoma County, CA	$84,770	$102,411	20.8%
San Francisco-San Mateo-Redwood City, CA MD	$113,346	$143,526	26.6%
California	$77,267	$89,798	16.2%

Source: 2011 - 2015 U.S. Census Bureau American Community Survey
2016 - 2020 U.S. Census Bureau American Community Survey
Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.

Unemployment Rates

Unemployment rates in the AA remained consistently below California's statewide figures from 2020 through 2024, indicating stronger local labor market conditions. However, the San Francisco Bay Area experienced a marked deterioration in employment trends from 2022 through early 2024, with unemployment rates climbing. This increase was largely attributable to sustained; high-volume layoffs concentrated in the technology sector.[7] Exhibit 7 below reflects the unemployment rate of the AAs and the state of California.

EXHIBIT 7
UNEMPLOYMENT RATES
SAN FRANCISCO ASSESSMENT AREA

Area	2020	2021	2022	2023	2024
San Francisco-Oakland-Fremont CA CSA 2024	8.4%	5.7%	3.1%	3.7%	4.2%
Alameda County, CA	8.5%	5.9%	3.2%	3.8%	4.5%
Contra Costa County, CA	8.7%	6.1%	3.4%	3.9%	4.5%
Marin County, CA	7.2%	4.8%	2.9%	3.5%	3.9%
Napa County, CA	8.9%	6.1%	3.2%	3.4%	3.9%
San Francisco County, CA	8.5%	5.5%	2.8%	3.4%	3.9%
San Mateo County, CA	7.4%	4.8%	2.6%	3.1%	3.6%
Solano County, CA	9.4%	7.2%	4.1%	4.4%	5.0%
Sonoma County, CA	8.1%	5.6%	3.2%	3.6%	4.1%
San Francisco-San Mateo-Redwood City, CA MD	8.0%	5.2%	2.7%	3.3%	3.8%
California	10.1%	7.3%	4.3%	4.7%	5.3%

Source: Bureau of Labor Statistics(BLS), Local Area Unemployment Statistics

Housing Cost Burden

The cost burden for both LMI renters and homeowners in the AA was generally consistent with California's figures, with the greatest burden falling on low-income renters compared to low-income homeowners. A community contact noted that most households do not earn enough to keep up with extremely high local expenses, particularly housing, and that demand for housing support is at an all-time high. Exhibit 8 below reflects the percentage of cost-burdened renters and owners within the AAs and statewide.

EXHIBIT 8
HOUSING COST BURDEN
SAN FRANCISCO ASSESSMENT AREA

Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
San Francisco-Oakland-Fremont CA CSA 2024	77.0%	56.2%	43.5%	65.8%	45.5%	27.6%
Alameda County, CA	79.5%	56.8%	44.4%	67.0%	48.1%	26.6%

[7] Moody's Analytics Precis Report – San Francisco-San Mateo-Redwood City, CA – November 2025.

Contra Costa County, CA	80.2%	61.5%	49.2%	67.7%	47.0%	28.0%
Marin County, CA	77.3%	57.5%	47.1%	67.4%	48.8%	30.2%
Napa County, CA	78.7%	53.9%	48.9%	65.9%	39.7%	28.3%
San Francisco County, CA	66.8%	41.7%	33.7%	60.9%	36.1%	27.4%
San Mateo County, CA	82.9%	56.1%	44.6%	65.2%	43.4%	27.5%
Solano County, CA	83.2%	65.9%	49.5%	64.5%	50.3%	26.1%
Sonoma County, CA	79.0%	66.6%	49.9%	66.6%	47.9%	29.6%
San Francisco-San Mateo-Redwood City, CA MD	71.8%	47.6%	37.3%	63.1%	40.0%	27.5%
California	81.1%	56.6%	49.5%	67.3%	47.9%	29.1%

Cost Burden is housing cost that equals 30 percent or more of household income
Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy

Credit and Community Development Needs

Community representatives from organizations providing support services to area small businesses located within the bank's San Francisco Bay AA were contacted to provide context for local economic conditions and opportunities for participation by local financial institutions. The representatives communicated the following needs:

- Household incomes fail to keep pace with exceptionally high cost of living, particularly housing expenses, resulting in substantial housing instability and record demand for housing support among financial counseling clients.
- Consumer debt pressures have intensified through increased reliance on buy now, pay later and rent now, pay later services, while emergency savings are being rapidly depleted and wages remain stagnant, especially for service, caregiving, hospitality, and security workers.
- Regulated banks have clear opportunities to address financial gaps by offering credit-building products such as credit-builder loans, providing debt consolidation and credit repair assistance, and establishing supportive pathways with forgiving terms for scam victims.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SAN FRANCISCO BAY AREA

Lending Test

The bank's performance under the lending test in the San Francisco Bay AA is high satisfactory. An evaluation of small farm loans was not conducted due to lending volumes being too low to conduct a meaningful analysis.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in this AA included 314 small business and 398 motor vehicle loans originated between January 1, 2022, to December 31, 2024. In addition, the percentage of loans originated in the AA is comparable to the percentage of deposits taken in the area.

Lending Distribution by Geography

The bank's geographic distribution of loans reflects good distribution among the different census tracts and dispersion throughout the AA. This conclusion is derived from a good distribution of small business and motor vehicle lending.

<u>Small Business Lending</u>

The geographic distribution of small business lending is adequate. As shown in Table 4, the distribution of 2022 small business loans among low-income census tracts was below the aggregate lending data and the demographic figure, which represents the percentage of total businesses in census tract income level. The distribution among moderate-income census tracts was above the aggregate lending data by number and above the demographic figure.

As shown in Table 5, the geographic distribution of small business lending in 2023 and 2024 performance was consistent with 2022 performance.

<u>Motor Vehicle Lending</u>

The geographic distribution of motor vehicle lending is good. As shown in Table 12, the distribution of 2022 motor vehicle loans among low-income census tracts was significantly above the demographic figure which represents the percentage of households in each census tract income level. The distribution among moderate-income census tracts was also significantly above the demographic figure.

As shown in Table 13, the geographic distribution of motor vehicle lending in 2023 and 2024 was consistent with 2022 performance.

Lending Distribution by Borrower Income and Business Revenue

The bank's lending has a good distribution among individuals of different income levels and businesses of different sizes. The distribution of small business and motor vehicle lending reflects good performance.

<u>Small Business Lending</u>

The borrower distribution of small business lending is poor. As shown in Table 6, the distribution of lending to small businesses was below aggregate lending data and below the demographic figure, which represents the percentage of small businesses in the AA based on Dun & Bradstreet (D&B) data.

As shown in Table 7, the borrower distribution of small business loans originated in 2023 and 2024 was consistent with 2022 performance.

<u>Motor Vehicle Lending</u>

The borrower distribution of motor vehicle lending is excellent. As shown in Table 14, the distribution of 2022 motor vehicle loans among low-income census tracts was significantly above the demographic figure which represents the percentage of households in each census tract income level. The distribution among moderate-income census tracts was also significantly above the demographic figure.

As shown in Table 15, the borrower distribution of motor vehicle lending in 2023 and 2024 exceeded the 2022 performance.

Community Development Lending

The bank provided a relatively high level of CD loans in the AA, originating 44 loans totaling $70.1 million. The majority of the bank's CD lending supported organizations providing community services to LMI individuals and families, followed by affordable housing projects.

The bank makes a relatively high level of community development loans that are responsive to the critical need for affordable housing and social services for LMI individuals and families. The following are examples of notable CD loans made within the AA.

- The bank originated two loans totaling $13.2 million that financed the renewal of a revolving line of credit for an organization supporting affordable housing serving over 25,000 seniors, families, veterans, students, people with special needs, and the formerly unhoused.
- A $4 million loan to provide funding towards housing and homeless solutions, employment assistance, and assistance with mental health issues serving LMI individuals and families.

Investment Test

The bank's performance under the investment test in the San Francisco Bay AA is high satisfactory. The bank made a significant level of qualified CD investments and grants, occasionally in a leadership position. The bank exhibits good responsiveness to credit and community development needs, evidenced by 36 qualified investments totaling $27.7 million comprised of $20.1 million in new investments and $7.6 million in investments that remained on the bank's books from the prior period and 183 donations totaling $335,350. Notable examples of qualified investments that directly benefited the AA include the following:

- A $2,500 donation to a program which provides crisis support, emergency aid for diapers, formula, and grocery gift cards for LMI children and families within the AA.
- A $5 million investment in LIHTC to fund 142 studio and 1-bedroom low-income apartments for seniors.
- A $173,348 investment into a fund that finances the purchase of municipal bonds of a local Napa County school district where roughly 70 percent of children receive free or reduced priced lunch.

Service Test

The bank's performance under the service test in the San Francisco Bay AA is high satisfactory.

Retail Banking Services

Retail banking services are accessible to essentially all the bank's geographies and the hours and services offered do not vary in a way that inconveniences any portion of the San Francisco Bay AA. A full array of business banking products and services is offered at all locations in the San Francisco Bay AA. In addition, delivery systems including ATMs, telephone banking, mobile and online banking, and remote deposit capture provide customers with access to banking services after normal business hours. The bank did not open or close any branches during the review period in this AA.

Community Development Services

The bank provided a relatively high level of services in the San Francisco Bay AA. Bank employees provided a total of 2,102 hours of CD service during the review period. The following are notable examples of the types of services provided in the San Francisco Bay AA:

- A bank employee served on the board for a non-profit organization that provides affordable apartments for low-income senior citizens.
- Multiple bank employees presented financial literacy courses to LMI students. The organization's mission is to achieve educational equity and to support students from low-income backgrounds to and through college to realize their full potential and positively impact their communities and the world.
- Multiple bank employees provide assistance with cash and credit transactions including processing deposits during fundraising events. The organization offers vocational rehabilitation, health care and social assistance to around 400 developmentally disabled adults and their families.

Fresno- Madera

DESCRIPTION OF OPERATIONS IN FRESNO-MADERA

The Fresno-Madera AA consists of the entirety of Fresno and Madera counties in California. Fresno County comprises the Fresno, California MSA and Madera County comprises the Madera, California MSA. Both counties and MSAs represent a portion of the Fresno-Madera-Hanford, California CSA.

Exhibit 9 below presents key demographic and business information used to help develop a performance context for the AA.

EXHIBIT 9 ASSESSMENT AREA DEMOGRAPHICS[8] FRESNO-MADERA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	28	10.8	23,781	9.2	9,505	40	61,703	23.8
Moderate-income	73	28.2	68,989	26.6	18,115	26.3	43,023	16.6
Middle-income	67	25.9	69,305	26.8	9,218	13.3	45,440	17.5
Upper-income	90	34.7	96,791	37.4	5,528	5.7	108,851	42
Unknown-income	1	0.4	151	0.1	39	25.8	0	0
Total AA	**259**	**100.0**	**259,017**	**100.0**	**42,405**	**16.4**	**259,017**	**100.0**
Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	37,576	10,118	5.2	26.9	24,694	65.7	2,764	7.4
Moderate-income	100,768	36,083	18.4	35.8	58,379	57.9	6,306	6.3
Middle-income	105,468	53,714	27.4	50.9	42,389	40.2	9,365	8.9
Upper-income	139,514	95,775	48.9	68.6	33,058	23.7	10,681	7.7
Unknown-income	511	0	0	0	366	71.6	145	28.4
Total AA	**383,837**	**195,690**	**100.0**	**51.0**	**158,886**	**41.4**	**29,261**	**7.6**
Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,941	8.1	2,703	8	220	9.3	18	10.3
Moderate-income	7,750	21.2	7,107	20.9	605	25.6	38	21.8
Middle-income	10,883	29.8	10,097	29.7	731	31	55	31.6
Upper-income	14,697	40.3	13,865	40.8	772	32.7	60	34.5

[8] 2024 FFIEC Census Data and 2024 D&B Information

Unknown-income	232	0.6	196	0.6	33	1.4	3	1.7
Total AA	**36,503**	**100.0**	**33,968**	**100.0**	**2,361**	**100.0**	**174**	**100.0**
Percentage of Total Businesses			**93.1**		**6.5**		**.5**	

Economic Conditions

Fresno's economy faces significant challenges in the near and long term.[9] Recent performance shows that monthly job growth is driven mainly by local government positions, while the private sector remains stagnant outside of healthcare, and the labor force is shrinking, which keeps the unemployment rate from climbing further above its 8 percent level.[10]

In agriculture, Fresno produces nearly one-sixth of the global almond supply with prices rebounding in 2025, but profit margins are slim.[11] The medical sector provides substantial employment opportunities, as healthcare represents over one-fifth of Fresno's jobs—among the highest shares for Western metro areas—and new facilities are expanding throughout the region.[12]

Structural hurdles persist as Fresno's economy lacks industrial diversity, ranking in the bottom quartile of U.S. metro areas with heavy reliance on low-skilled, low-paid agricultural work, while opportunities in higher-growth industries like tech and finance are limited. Income growth is behind the rest of the state.[13]

Population Change

As of 2020, the population in the bank's AA represented 2.9 percent of the total population of California. As reflected in Exhibit 10 below, the majority of the 2020 population resided within Fresno County, with a total of 1,008,654 residents representing 86.5 percent of the total AA population, and the Fresno MSA grew faster than the state overall at 5 percent compared to California's 2.9 percent growth rate.

Exhibit 10
Population Change
Fresno-Madera Assessment Area

Area	2015 Population	2020 Population	Percent Change
Fresno CA MSA 2024	1,109,936	1,164,909	5.0%
Fresno County, CA	956,749	1,008,654	5.4%
Madera County, CA	153,187	156,255	2.0%
California	38,421,464	39,538,223	2.9%

Source: 2011-2015 U.S. Census Bureau American Community Survey
2020 U.S. Census Bureau Decennial Census

[9] Moody's Analytics Precis Report –Fresno, CA November 2025.
[10] Ibid.
[11] Ibid
[12] Ibid
[13] Ibid

Median Family Income

MFI growth was positive in all AA counties and California between 2015 and 2020, exceeding 15 percent in Fresno County and 20 percent in Madera County. However, 16.3 percent of AA families lived below the poverty level, above California's statewide figure of 8.9 percent. Exhibit 11 below reflects MFI changes in the AAs and California.

EXHIBIT 11
MEDIAN FAMILY INCOME CHANGE
FRESNO MADERA ASSESSMENT AREA

Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Fresno CA MSA 2024	$54,501	$63,947	17.3%
Fresno County, CA	$54,628	$64,036	17.2%
Madera County, CA	$53,833	$65,627	21.9%
California	$77,267	$89,798	16.2%

Source: 2011 - 2015 U.S. Census Bureau American Community Survey
2016 - 2020 U.S. Census Bureau American Community Survey
MFIs have been inflation-adjusted and are expressed in 2020 dollars.

Unemployment Rates

Unemployment rates in the AA were slightly higher than California's statewide figures from 2020 through 2024.The largest occupations in each area as of May 2023 in the AA include Home Health and Personal Care Aides (25,750), Farmworkers and Laborers, Crop, Nursery, and Greenhouse (18,360), Fast Food and Counter Workers (10,490), Cashiers (8,810), and Registered Nurses (8,300).[14] Exhibit 12 below reflects unemployment rates for the AA and California between 2020 and 2024.

EXHIBIT 12
UNEMPLOYMENT RATES
FRESNO-MADERA ASSESSMENT AREA

Area	2020	2021	2022	2023	2024
Fresno CA MSA 2024	11.6%	9.2%	6.5%	7.4%	7.9%
Fresno County, CA	11.8%	9.3%	6.6%	7.5%	7.9%
Madera County, CA	10.8%	8.6%	6.1%	7.1%	7.5%
California	10.1%	7.3%	4.3%	4.7%	5.3%

Source: BLS, Local Area Unemployment Statistics

Housing Cost Burden

The AA cost burden for both LMI renters and homeowners remained largely consistent with corresponding figures for the state of California, with the most substantial burden falling disproportionately on low-income renters when compared to their low-income homeowners.

[14] U.S. Bureau of Labor Statistics

Exhibit 13 below reflects the percentage of cost burdened renters and owners within the AAs and statewide.

EXHIBIT 13 HOUSING COST BURDEN FRESNO-MADERA ASSESSMENT AREA						
Area	**Cost Burden - Renters**			**Cost Burden - Owners**		
	Low Income	**Moderate Income**	**All Renters**	**Low Income**	**Moderate Income**	**All Owners**
Fresno CA MSA	80.0%	52.3%	48.9%	70.6%	45.4%	24.2%
Fresno County, CA	80.3%	53.4%	49.3%	69.8%	45.3%	23.5%
Madera County, CA	76.9%	41.7%	45.1%	74.9%	46.2%	27.8%
California	81.1%	56.6%	49.5%	67.3%	47.9%	29.1%

Cost Burden is housing cost that equals 30 percent or more of household income
Source: U.S. Department of HUD, 2017-2021 Comprehensive Housing Affordability Strategy

Credit and Community Development Needs

Community representatives from multiple organizations providing support services to small businesses located within the bank's Fresno-Madera AA provided context for local economic conditions and opportunities for participation by local financial institutions.

These contacts indicated that small businesses face a critical capital access crisis exacerbated by increasingly restrictive bank lending practices and inadequate support infrastructure. Banks have tightened their lending standards, increasing debt coverage ratios, resulting in 40 percent of loan applications being referred to Community Development Financial Institutions (CDFIs).

Community representatives pointed out the City of Fresno faces banking concerns, with stakeholders noting that banks have withdrawn community investment and discontinued capacity building grants. Most critically, West Fresno, a LMI community, continues to have zero bank or credit union branches.

Community representatives noted that the City of Fresno faces significant challenges in affordable housing development due to a lack of strategic infrastructure investments for essential services like sewer and water systems needed to support new housing projects. A prioritization on suburban sprawl contributes to the broader regional challenge of making affordable housing financially viable, as high land prices and increasing rental costs already make securing affordable housing incredibly difficult throughout the Central Valley.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FRESNO-MADERA

Lending Test

The bank's performance under the lending test in the Fresno-Madera AA is high satisfactory. An evaluation of small farm loans was not conducted due to lending volumes being too low to conduct a meaningful analysis.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in this AA included 56 small business and 1,233 motor vehicle loans originated between January 1, 2022, to December 31, 2024. In addition, the percentage of loans originated in the AA is comparable to the percentage of deposits taken in the area.

Lending Distribution by Geography

The bank's geographic distribution of loans reflects good distribution among the different census tracts and dispersion throughout the AA. This conclusion is derived from a good distribution of small business and motor vehicle lending.

<u>Small Business Lending</u>

The geographic distribution of small business lending is good. As shown in Table 16, the distribution of 2022 small business loans among low-income census tracts was above the aggregate lending data and the demographic figure, which represents the percentage of total businesses in census tract income level. The distribution among moderate-income census tracts was significantly above the aggregate lending data by number and above the demographic figure. The distribution of 2023 small business loans among low-income census tracts was below the aggregate lending data and the demographic figure. The distribution of small business loans among moderate-income census tracts was slightly above aggregate lending data and demographic figure.

As shown in Table 17, the geographic distribution of 2024 small business loans among low-income census tracts was below the aggregate lending data and the demographic figure. The distribution among moderate-income census tracts was significantly above the aggregate lending data by number and above the demographic figure.

<u>Motor Vehicle</u>

The geographic distribution of motor vehicle lending is good. As shown in Table 24, the distribution of 2022 and 2023 motor vehicle loans among low-income census tracts was consistent with the demographic figure which represents the percentage of households in each census tract income level. The distribution among moderate-income census tracts was also consistent with the demographic figure.

As shown in Table 25, the geographic distribution of motor vehicle lending in 2024 was consistent with the 2022 and 2023 performance.

Lending Distribution by Borrower Income and Business Revenue

The bank's lending has a good distribution among individuals of different income levels and businesses of different sizes. The distribution of small business and motor vehicle lending reflects good performance.

Small Business Lending

The borrower distribution of small business lending is poor. As shown in Table 18, the distribution of lending to small businesses was below aggregate lending data and below the demographic figure, which represents the percentage of small businesses in the AA based on D&B data.

The borrower distribution of small business loans originated in 2024 was consistent with 2022 and 2023 performance.

Motor Vehicle

The borrower distribution of motor vehicle lending is good. As shown in Table 26, the distribution of 2022 motor vehicle loans among low-income census tracts was below the demographic figure which represents the percentage of households in each census tract income level. 2022 loans among moderate-income census tracts was above demographic figures. 2023 motor vehicle lending was consistent with 2022 performance.

As shown in Table 27, the borrower distribution of motor vehicle lending in 2024 was consistent with 2022 and 2023 performance.

Community Development Lending

The bank provided a relatively high level of CD loans in the AA, originating 17 loans totaling $30.4 million. The majority of the bank's CD lending supported organizations providing community services to LMI individuals and families, followed by affordable housing projects.

The bank's responsiveness to the critical need to revitalize and stabilize economic conditions in LMI communities. The following are examples of notable CD loans made within the AA.

- A $3.5 million loan to revitalize and stabilize a farm (anchor business) in a moderate-income census trac that provides employment for LMI residents of the area.
- A $2.4 million a loan to a local government agency located in the AA primarily responsible for providing and managing wastewater treatment and water services for the community.

Investment Test

The bank's performance under the investment test in the Fresno-Madera is high satisfactory. The bank made a significant level of qualified CD investments and grants, occasionally in a leadership position. The bank exhibits good responsiveness to credit and community development needs, evidenced by 25 qualified investments totaling $8.1 million comprised of $3.5 million in new investments and $4.6 million in investments that remained on the bank's books from the prior period and 59 donations totaling $102,500. Notable examples of qualified investments that directly benefited the AA include the following:

- A $2,500 donation to a program which provides education programs and services to address problems such as drug and alcohol use, health and wellness as well as academic services to LMI children within the bank's AA.
- A $2.5 million investment in LIHTCs apartments for those seeking affordable housing options, which provides 28 low-income units.

- A $1 million investment to fund a development featuring 48 one, two and three-bedroom affordable apartments to serve low-income families and farm workers.

Service Test

The bank's performance under the service test in the Fresno-Madera AA is high satisfactory.

Retail Banking Services

Retail banking services are accessible to essentially all the bank's geographies and the hours and services offered do not vary in a way that inconveniences any portion of the Fresno-Madera AA. A full array of business banking products and services is offered at all locations in the Fresno-Madera AA. In addition, delivery systems including ATMs, telephone banking, mobile and online banking, and remote deposit capture provide customers with access to banking services after normal business hours. The bank did not open or close any branches during the review period in this AA.

Community Development Services

The bank provided a relatively high level of services in the Fresno-Madera AA. Bank employees provided a total of 753 hours of CD service during the review period. The following are notable examples of the types of services provided in the Fresno-Madera AA:

- Multiple bank employees rendered over 50 hours providing cash handling services including running the cash register, counting cash, and preparing deposits for an organization that helps build affordable housing for LMI individuals and families.
- Multiple bank employees presented financial literacy courses to LMI students. The organization provides programs promoting educational equity to support students from low-income backgrounds.

Merced

Description of Operations in Merced

The Merced AA consists of the entirety of the Merced, California MSA, which is comprised of Merced County.

Exhibit 14 below presents key demographic and business information used to help develop a performance context for the AA.

EXHIBIT 14
ASSESSMENT AREA DEMOGRAPHICS[15]
MERCED

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.6	635	1	294	46.3	13,646	22
Moderate-income	10	15.9	9,541	15.4	2,740	28.7	10,812	17.4
Middle-income	36	57.1	35,974	58	4,813	13.4	12,434	20
Upper-income	15	23.8	15,246	24.6	1,644	10.8	25,140	40.5
Unknown-income	1	1.6	636	1	86	13.5	0	0
Total AA	**63**	**100.0**	**62,032**	**100.0**	**9,577**	**15.4**	**62,032**	**100.0**

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,332	159	0.4	11.9	1,029	77.3	144	10.8
Moderate-income	12,714	4,192	9.9	33	7,948	62.5	574	4.5
Middle-income	50,938	25,137	59.2	49.3	22,329	43.8	3,472	6.8
Upper-income	20,741	12,541	29.5	60.5	7,105	34.3	1,095	5.3
Unknown-income	966	451	1.1	46.7	415	43	100	10.4
Total AA	**86,691**	**42,480**	**100.0**	**49.0**	**38,826**	**44.8**	**5,385**	**6.2**

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	321	5.5	296	5.5	23	6.3	2	4.9
Moderate-income	658	11.3	614	11.4	39	10.6	5	12.2
Middle-income	3,275	56.4	3,040	56.3	213	58	22	53.7
Upper-income	1,512	26	1,414	26.2	87	23.7	11	26.8
Unknown-income	41	0.7	35	0.6	5	1.4	1	2.4
Total AA	**5,807**	**100.0**	**5,399**	**100.0**	**367**	**100.0**	**41**	**100.0**
Percentage of Total Businesses			**93.0**		**6.3**		**.7**	

Economic Conditions

Merced's economy faces an uncertain outlook.[16] The private sector has contracted more rapidly than nearly all other metro areas since earlier in the year, with declines across manufacturing, logistics, and

[15] 2024 FFIEC Census Data and 2024 D&B Information.
[16] Moody's Analytics Precis Report – Merced, CA – July 2025

consumer industries, though household survey data suggests unmeasured strength among farm workers.[17]

The dairy industry, one of Merced's most vital commodities, benefits from sustained foreign demand, as nearly 17 percent of U.S. dairy production is exported with growing markets in Mexico and China, while new trade deals with the EU and U.K. enhance access to key overseas markets.[18]

University of California Merced provides additional support, with applications rising notably for fall 2025 after a weak 2024, which will boost enrollment and lift public-sector payrolls that are critical for mid-wage employment in the region.[19] However, structural obstacles may constrain long-term growth as educational attainment ranks among the nation's lowest, representing a major barrier to development.[20] Skill gaps and seasonal farm work contribute to persistently high unemployment and elevated poverty rates.[21]

These fundamental weaknesses mean that despite near-term resilience from dairy demand and university growth, Merced is expected to underperform relative to national trends over the longer term.[22]

Population Change

As of 2020, the bank's AA represented 0.7 percent of California's total population. As shown in Exhibit 15 below, the Merced MSA grew faster than the state overall, increasing 6.6 percent compared to California's 2.9 percent growth rate.

EXHIBIT 15 POPULATION CHANGE MERCED ASSESSMENT AREA			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Merced CA MSA 2024	263,885	281,202	6.6%
California	38,421,464	39,538,223	2.9%

Source: 2011-2015 U.S. Census Bureau American Community Survey
2020 U.S. Census Bureau Decennial Census

Median Family Income

Growth rates in MFI were positive in all the AA and in the state of California between 2015 and 2020, with rates exceeding 15 percent in the AA and state. Based on 2020 ACS data, the portion of AA families living below the poverty level was 15.4 percent, which was above the California statewide figure of 8.9 percent. Exhibit 16 on the following page reflects the change in MFI that occurred in the AAs and the state of California during that timeframe.

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[17] Ibid
[18] Ibid
[19] Ibid
[20] Ibid
[21] Ibid
[22] Ibid

Exhibit 16 Median Family Income Change Merced Assessment Area			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
Merced CA MSA 2024	$51,125	$61,162	19.6%
California	$77,267	$89,798	16.2%

Source: 2011 - 2015 U.S. Census Bureau American Community Survey
2016 - 2020 U.S. Census Bureau American Community Survey
MFIs have been inflation-adjusted and are expressed in 2020 dollars.

Unemployment Rates

The unemployment rates in the AA were consistently higher than statewide figures for California from 2020 through 2024. Major employment sectors in the AA include Home Health and Personal Care Aides (4,310), Farmworkers and Laborers, Crop, Nursery, and Greenhouse (4,030), Fast Food and Counter Workers (2,530), and Cashiers (2,240).[23] Exhibit 17 below, reflects the unemployment rates of the AAs and the state between 2020 and 2024.

Exhibit 17 Unemployment Rates Merced Assessment Area					
Area	**2020**	**2021**	**2022**	**2023**	**2024**
Merced CA MSA 2024	12.5%	10.3%	7.9%	9.0%	9.8%
California	10.1%	7.3%	4.3%	4.7%	5.3%

Source: BLS, Local Area Unemployment Statistics

Housing Cost Burden

As depicted in Exhibit 18 below, the AA cost burden for both LMI renters and homeowners was generally consistent with figures for the state of California, with the greatest burden falling on low-income renters compared to low-income homeowners.

Exhibit 18 Housing Cost Burden Merced Assessment Area						
Area	**Cost Burden - Renters**			**Cost Burden - Owners**		
	Low Income	**Moderate Income**	**All Renters**	**Low Income**	**Moderate Income**	**All Owners**
Merced CA MSA 2024	77.1%	49.9%	41.7%	65.1%	48.7%	26.1%
California	81.1%	56.6%	49.5%	67.3%	47.9%	29.1%

Cost Burden is housing cost that equals 30 percent or more of household income
Source: U.S. Department of HUD, 2017-2021 Comprehensive Housing Affordability Strategy

[23] U.S. Bureau of Labor Statistics 2023

Credit and Community Development Needs

Community representatives from multiple organizations providing support services to small businesses located within the bank's Fresno-Madera AA provided context for local economic conditions and opportunities for participation by local financial institutions.

Small businesses face substantial cost pressures, creating a strain on operations. Small and micro businesses face on-going challenges, unable to keep facilities operating or cover high startup costs. CDFIs loan delinquency rates jumped from 4 percent to 10 percent since mid-2025, most acute in hospitality, restaurants, breweries, and retail. Pandemic impacts persist as businesses struggle with Economic Injury Disaster Loan repayments.

With land prices being very high, new housing projects are unaffordable while rental prices continue increasing, making securing affordable housing incredibly difficult. One financial institution mentioned supporting a housing project with 22 homeownership units using a mortgage product with first-time homebuyer funds and covered closing costs. More products like this from banks are critically needed.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MERCED

Lending Test

The bank's performance under the lending test in the Merced AA is high satisfactory. An evaluation of small farm loans was not conducted due to lending volumes being too low to conduct a meaningful analysis.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in this AA included 67 small business and 107 motor vehicle loans originated between January 1, 2022, to December 31, 2024. In addition, the percentage of loans originated in the AA is comparable to the percentage of deposits taken in the area.

Lending Distribution by Geography

The bank's geographic distribution of loans reflects good distribution among the different census tracts and dispersion throughout the AA. This conclusion is derived from a good distribution of small business and motor vehicle lending.

<u>Small Business Lending</u>

The geographic distribution of small business lending is excellent. As shown in Table 28, the distribution of 2022 small business loans among low-income census tracts was below the aggregate lending data and the demographic figure, which represents the percentage of total businesses in census tract income level. The distribution among moderate-income census tracts was significantly above the aggregate lending data and the demographic figure.

As shown in Table 29, the geographic distribution of small business lending in 2023 and 2024 performance was consistent with 2022 performance.

Motor Vehicle Lending

The geographic distribution of motor vehicle lending is excellent. As shown in Table 36, the distribution of 2022 motor vehicle loans among low-income census tracts was consistent with the demographic figure which represents the percentage of households in each census tract income level. The distribution among moderate-income census tracts was also consistent with the demographic figure.

As shown in Table 37, the geographic distribution of motor vehicle lending in 2023 and 2024 was consistent with 2022 performance.

Lending Distribution by Borrower Income and Business Revenue

The bank's lending has a good distribution among individuals of different income levels and businesses of different sizes. The distribution of small businesses and motor vehicle lending reflects good performance.

Small Business Lending

The borrower distribution of small business lending is adequate. As shown in Table 30, the distribution of lending to small businesses was below aggregate lending data and below the demographic figure, which represents the percentage of small businesses in the AA based on D&B data.

The borrower distribution of small business loans originated in 2023 and 2024 was consistent with 2022 performance.

Motor Vehicle Lending

The borrower distribution of motor vehicle lending is good. As shown in Table 38, the distribution of 2022 motor vehicle loans among low-income census tracts was slightly below the demographic figure which represents the percentage of households in each census tract income level. The distribution among moderate-income census tracts was significantly above the demographic figure.

As shown in Table 39, the borrower distribution of motor vehicle lending in 2023 and 2024 exceeded the 2022 performance.

Community Development Lending

The bank provided a good level of CD loans in the AA, originating 20 loans totaling $34.3 million. The majority of the bank's CD lending supported organizations providing community services to LMI individuals and families, followed by affordable housing projects. The following examples below highlight notable CD loans made within the Merced AA:

- The bank originated two loans totaling $8 million that financed the renewal of a revolving line of credit for an organization which delivers healthcare services to the underserved population.

- A $350,000 line of credit provided to an organization which plays a critical role in maintaining and improving the health of over 41,000 low-income and food insecure populations.

Investment Test

The bank's performance under the investment test in the Merced AA is low satisfactory. The bank made an adequate level of qualified CD investments and grants, rarely in a leadership position, particularly those not routinely provided by private partners. The bank made five qualified investments totaling $2 million comprised of $2 million in new investments and 18 donations totaling $27,750. Notable examples of qualified donations that directly benefited the AA include the following:

- One community service donation totaling $5,000 to a community health center that provides high-quality healthcare services to low-income, uninsured, or underinsured patients.
- A $1.1 million investment in municipal bonds supporting a school district located in the bank's AA where over 70 percent of the students are eligible for free and reduced lunch program.

Service Test

The bank's performance under the service test in the Merced AA is high satisfactory.

Retail Banking Services

Retail banking services are accessible to essentially all the bank's geographies and the hours and services offered do not vary in a way that inconveniences any portion of the Merced AA. A full array of business banking products and services is offered at all locations in the Merced AA. In addition, delivery systems including ATMs, telephone banking, mobile and online banking, and remote deposit capture provide customers with access to banking services after normal business hours. The bank did not open or close any branches during the review period in this AA.

Community Development Services

The bank provided a relatively high level of services in the Merced AA. Bank employees provided a total of 595 hours of CD services during the review period. The following are notable examples of the types of services provided in the Merced AA:

- A bank employee volunteered 77 hours of financial leadership serving on a board for a non-profit organization that delivers quality healthcare to underserved LMI individuals and families.
- Bank employees contributed over 120 hours of financial education, conducting comprehensive literacy courses for LMI students that covered personal finance topics including strategic goal setting, budgeting, savings techniques, and investment basics.

LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS

Westamerica Bank's performance in the AAs receiving a limited review is generally consistent with the performance in the San Francisco Bay, Fresno-Madera and Merced AAs, as depicted in Exhibit 19 below. Due to the bank's smaller presence, lending volume and deposit share, performance in these areas received less weight than the areas receiving full-scope reviews. The performance in these AAs did not materially affect the bank's overall rating. Facts and data reviewed, including performance and demographic information, can be found in the tables accompanying this report.

EXHIBIT 19
LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS

ASSESSMENT AREA(S)	LENDING TEST	INVESTMENT TEST	SERVICE TEST
Bakersfield-Kern	Consistent	Consistent	Consistent
Hanford-Kings	Consistent	Consistent	Consistent
Modesto-Stanislaus	Consistent	Consistent	Consistent
Lake-Mendocino	Consistent	Consistent	Consistent
Mariposa-Tuolumne	Consistent	Consistent	Consistent
Nevada County	Consistent	Consistent	Consistent
Sacramento	Consistent	Consistent	Consistent
Visalia-Tulare	Consistent	Consistent	Consistent

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

SUMMARY OF RATINGS

SUMMARY OF RATINGS				
STATE/TERRITORY	LENDING TEST RATING	INVESTMENT TEST RATING	SERVICE TEST RATING	OVERALL RATING
California	High Satisfactory	High Satisfactory	High Satisfactory	High Satisfactory
San Francisco Bay	High Satisfactory	High Satisfactory	High Satisfactory	High Satisfactory
Fresno-Madera	High Satisfactory	High Satisfactory	High Satisfactory	High Satisfactory
Merced	High Satisfactory	Low Satisfactory	High Satisfactory	High Satisfactory

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, QuickFacts, Population Estimates, July 1, 2025; available from http://www.census.gov/quickfacts/.
- Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2025; available from: https://banks.data.fdic.gov/bankfind-suite/SOD/marketShare
- FFIEC Adjusted Median Family Income; available from: https://www.ffiec.gov/Medianincome.htm.

Bakersfield-Kern Assessment Area

The Bakersfield-Kern assessment area consists of the entirety of the Bakersfield, California Metropolitan Statistical Area (MSA), which is comprised of Kern County. Kern County is located North of Los Angeles and Ventura Counties, South of Kings and Tulare Counties, East of San Luis Obispo County, and West of San Bernadino County. Bakersfield is the county seat of Kern County. The area was home to more than an estimated 927,068 people in 2025.

The bank had a limited presence in the market for financial services. There were 16 FDIC-insured financial institutions operating 72 offices that held deposits totaling over $11.3 million in the area as of June 30, 2025. Westamerica Bank operated three branches in the area and held $136,231 thousand in total deposits, representing 1.20 percent of the deposit market share.

Exhibit 20 below presents key demographic and business information concerning the assessment area.

EXHIBIT 20
ASSESSMENT AREA DEMOGRAPHICS
BAKERSFIELD-KERN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	19	8.1	15,367	7.6	6,803	44.3	47,520	23.5
Moderate-income	65	27.5	56,179	27.8	13,745	24.5	34,432	17.1
Middle-income	70	29.7	60,968	30.2	9,037	14.8	35,259	17.5
Upper-income	74	31.4	67,690	33.5	3,432	5.1	84,728	42
Unknown-income	8	3.4	1,735	0.9	674	38.8	0	0
Total AA	**236**	**100.0**	**201,939**	**100.0**	**33,691**	**16.7**	**201,939**	**100.0**

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	24,130	6,071	3.8	25.2	15,717	65.1	2,342	9.7
Moderate-income	83,085	35,103	21.8	42.2	38,737	46.6	9,245	11.1
Middle-income	91,671	48,810	30.3	53.2	35,064	38.2	7,797	8.5
Upper-income	96,827	70,024	43.5	72.3	20,892	21.6	5,911	6.1
Unknown-income	3,466	1,105	0.7	31.9	2,033	58.7	328	9.5
Total AA	**299,179**	**161,113**	**100.0**	**53.9**	**112,443**	**37.6**	**25,623**	**8.6**

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,393	5.8	1,290	5.8	101	6.5	2	1.8
Moderate-income	4,817	20.1	4,489	20.1	311	20	17	15
Middle-income	6,548	27.3	6,126	27.5	394	25.4	28	24.8
Upper-income	9,695	40.5	9,048	40.6	602	38.7	45	39.8
Unknown-income	1,513	6.3	1,346	6	146	9.4	21	18.6
Total AA	**23,966**	**100.0**	**22,299**	**100.0**	**1,554**	**100.0**	**113**	**100.0**
Percentage of Total Businesses			**93.0**		**6.5**		**.5**	

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
Note: Percentages may not total 100.0 percent due to rounding.

Hanford-Kings Assessment Area

The Hanford-Kings assessment area includes the entirety of the Hanford-Corcoran, California MSA, which is comprised of Kings County. Kings County is located North of Bakersfield and Kern Counties, South of Freson County, East of Monterey County, and West of Tulare and Visalia Counties. Hanford is the county seat of Kings County. The area was home to more than an estimated 154,327 people in 2025.

The bank had a limited presence in the market for financial services. There were 10 FDIC-insured financial institutions operating 12 offices that held deposits totaling over $1.5 million in the area as of June 30, 2025. Westamerica operated one branch in the area and held $32,064 thousand in total deposits, representing 2.03% percent of the deposit market share.

Exhibit 21 below presents key demographic and business information concerning the assessment area.

EXHIBIT 21
ASSESSMENT AREA DEMOGRAPHICS
HANFORD-KINGS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	7,521	22
Moderate-income	9	29	8,916	26.1	2,187	24.5	5,971	17.5
Middle-income	11	35.5	13,915	40.7	1,650	11.9	6,939	20.3
Upper-income	9	29	11,324	33.2	627	5.5	13,724	40.2
Unknown-income	2	6.5	0	0	0	0	0	0
Total AA	**31**	**100.0**	**34,155**	**100.0**	**4,464**	**13.1**	**34,155**	**100.0**

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	11,989	4,579	19.6	38.2	6,538	54.5	872	7.3
Middle-income	18,815	9,080	38.9	48.3	8,666	46.1	1,069	5.7
Upper-income	15,463	9,709	41.5	62.8	5,032	32.5	722	4.7
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**46,267**	**23,368**	**100.0**	**50.5**	**20,236**	**43.7**	**2,663**	**5.8**

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	832	31.2	768	30.9	55	34.2	9	37.5
Middle-income	911	34.1	840	33.8	63	39.1	8	33.3
Upper-income	921	34.5	872	35.1	43	26.7	6	25
Unknown-income	6	0.2	5	0.2	0	0	1	4.2
Total AA	**2,670**	**100.0**	**2,485**	**100.0**	**161**	**100.0**	**24**	**100.0**
Percentage of Total Businesses			**93.1**		**6.0**		**.9**	

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
Note: Percentages may not total 100.0 percent due to rounding.

Modesto-Stanislaus Assessment Area

The Modesto-Stanislaus assessment area includes the entirety of the Modesto, California MSA, which is comprised of Stanislaus County. Stanislaus County is located North of Merced County, South of San Joaquin County, East of Alameda County, and West of Calaveras County. Modesto is the county seat of Stanislaus County. The area was home to more than an estimated 557,719 people in 2025.

The bank had a limited presence in the market for financial services. There were 17 FDIC-insured financial institutions operating 77 offices that held deposits totaling over $11.2 million in the area as of June 30, 2025. Westamerica operated four branches in the area and held $317,688 thousand in total deposits, representing 2.81 percent of the deposit market share.

Exhibit 22 below presents key demographic and business information concerning the assessment area.

EXHIBIT 22 ASSESSMENT AREA DEMOGRAPHICS MODESTO-STANISLAUS								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low-income	5	4.5	3,840	3	1,125	29.3	27,762	21.3
Moderate-income	22	19.6	24,524	18.9	4,742	19.3	23,330	17.9
Middle-income	54	48.2	62,438	48	5,943	9.5	24,831	19.1
Upper-income	31	27.7	39,255	30.2	1,724	4.4	54,134	41.6
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**112**	**100.0**	**130,057**	**100.0**	**13,534**	**10.4**	**130,057**	**100.0**
Income Categories	**Housing Units by Tract**	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	**%**	**%**	**#**	**%**	**#**	**%**
Low-income	6,006	1,717	1.7	28.6	4,012	66.8	277	4.6
Moderate-income	34,405	14,709	14.3	42.8	18,058	52.5	1,638	4.8
Middle-income	89,190	49,120	47.8	55.1	36,186	40.6	3,884	4.4
Upper-income	52,638	37,129	36.2	70.5	13,895	26.4	1,614	3.1
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**182,239**	**102,675**	**100.0**	**56.3**	**72,151**	**39.6**	**7,413**	**4.1**
Income Categories	**Total Businesses by Tract**		**Businesses by Tract & Revenue Size**					
			Less Than or Equal to $1 Million		**Greater than $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low-income	446	2.6	398	2.5	45	3.8	3	4
Moderate-income	3,714	21.8	3,407	21.5	288	24.5	19	25.3
Middle-income	8,065	47.3	7,478	47.3	557	47.4	30	40
Upper-income	4,840	28.4	4,531	28.7	286	24.3	23	30.7
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**17,065**	**100.0**	**15,814**	**100.0**	**1,176**	**100.0**	**75**	**100.0**
Percentage of Total Businesses			**92.7**		**6.9**		**.4**	

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
Note: Percentages may not total 100.0 percent due to rounding.

Lake-Mendocino Assessment Area

The Lake-Mendocino assessment area includes the entireties of Lake and Mendocino counties in a non-MSA within California. Lake and Mendocino Counties are located North of Sonoma and Napa Counties, South of Humboldt and Trinity Counties, West of Glenn and Colusa Counties. Ukiah and Lakeport are the county seats of Lake and Mendocino Counties. The area was home to more than an estimated 155,894 people in 2025.

There were 14 FDIC-insured financial institutions operating 29 offices that held deposits totaling over $3 million in the area as of June 30, 2025. Westamerica operated six branches in the area and held $323,836 thousand in total deposits, representing 30.1 percent of the deposit market share.

Exhibit 23 below presents key demographic and business information concerning the assessment area.

EXHIBIT 23
ASSESSMENT AREA DEMOGRAPHICS
LAKE-MENDOCINO

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.2	535	1.5	124	23.2	8,963	24.9
Moderate-income	16	35.6	13,262	36.9	2,470	18.6	6,791	18.9
Middle-income	19	42.2	15,912	44.3	1,455	9.1	6,503	18.1
Upper-income	8	17.8	6,219	17.3	425	6.8	13,671	38.1
Unknown-income	1	2.2	0	0	0	0	0	0
Total AA	**45**	**100.0**	**35,928**	**100.0**	**4,474**	**12.5**	**35,928**	**100.0**
Income Categories	**Housing Units by Tract**	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	**%**	**%**	**#**	**%**	**#**	**%**
Low-income	1,010	341	0.9	33.8	558	55.2	111	11
Moderate-income	28,635	12,318	32.5	43	10,180	35.6	6,137	21.4
Middle-income	32,848	17,997	47.5	54.8	8,268	25.2	6,583	20
Upper-income	12,858	7,231	19.1	56.2	2,779	21.6	2,848	22.1
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**75,351**	**37,887**	**100.0**	**50.3**	**21,785**	**28.9**	**15,679**	**20.8**
Income Categories	**Total Businesses by Tract**		**Businesses by Tract & Revenue Size**					
			Less Than or Equal to $1 Million		**Greater than $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low-income	204	3.6	188	3.6	16	4.5	0	0
Moderate-income	2,125	37.6	1,942	37.2	151	42.9	32	41
Middle-income	2,630	46.5	2,429	46.5	161	45.7	40	51.3
Upper-income	698	12.3	668	12.8	24	6.8	6	7.7
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**5,657**	**100.0**	**5,227**	**100.0**	**352**	**100.0**	**78**	**100.0**
Percentage of Total Businesses			**92.4**		**6.2**		**1.4**	

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
Note: Percentages may not total 100.0 percent due to rounding.

Mariposa-Tuolumne Assessment Area

The Mariposa-Tuolumne assessment area includes the entireties of Mariposa and Tuolumne counties in a non-MSA within California. Mariposa and Tuolumne Counties are North of Madera County, South of Calaveras and Alpine Counties, East of San Joaquin and Stanislaus Counties, and West of Mono County. Sonora and Mariposa are the county seats of Mariposa and Tuolumne Counties. The area was home to more than an estimated 70,078 people in 2025.

There were 13 FDIC-insured financial institutions operating 15 offices that held deposits totaling over $1.6 million in the area as of June 30, 2025. Westamerica operated two branches in the area and held $127,084 thousand in total deposits, representing 44.9 percent of the deposit market share.

Exhibit 24 below presents key demographic and business information concerning the assessment area.

EXHIBIT 24
ASSESSMENT AREA DEMOGRAPHICS
MARIPOSA-TUOLUMNE

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	3,588	19.7
Moderate-income	3	12.5	2,381	13.1	399	16.8	3,045	16.7
Middle-income	15	62.5	11,577	63.5	821	7.1	3,499	19.2
Upper-income	5	20.8	4,268	23.4	272	6.4	8,094	44.4
Unknown-income	1	4.2	0	0	0	0	0	0
Total AA	**24**	**100.0**	**18,226**	**100.0**	**1,492**	**8.2**	**18,226**	**100.0**

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5,538	2,719	12.1	49.1	1,187	21.4	1,632	29.5
Middle-income	27,135	14,632	65.3	53.9	5,374	19.8	7,129	26.3
Upper-income	9,424	5,055	22.6	53.6	1,816	19.3	2,553	27.1
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**42,097**	**22,406**	**100.0**	**53.2**	**8,377**	**19.9**	**11,314**	**26.9**

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	401	12.6	372	12.4	23	13.9	6	20
Middle-income	2,096	65.7	1,962	65.5	118	71.1	16	53.3
Upper-income	694	21.7	661	22.1	25	15.1	8	26.7
Unknown-income	1	0	1	0	0	0	0	0
Total AA	**3,192**	**100.0**	**2,996**	**100.0**	**166**	**100.0**	**30**	**100.0**
Percentage of Total Businesses			**93.9**		**5.2**		**.9**	

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
Note: Percentages may not total 100.0 percent due to rounding.

Nevada County Assessment Area

The Nevada County assessment area includes the entirety of Nevada County in a non-MSA within California. Nevada County is located North of Placer County, South of Sierra County, East of Yuba County. Nevada City is the county seat of Nevada County. The area was home to more than an estimated 101,911 people in 2025.

The bank had a limited presence in the market for financial services. There were 11 FDIC-insured financial institutions operating 21 offices that held deposits totaling over $2.5 million in the area as of June 30, 2025. Westamerica operated two branches in the area and held $91,280 thousand in total deposits, representing 3.59 percent of the deposit market share.

Exhibit 25 below presents key demographic and business information concerning the assessment area.

EXHIBIT 25
ASSESSMENT AREA DEMOGRAPHICS
NEVADA COUNTY

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.8	569	2.2	119	20.9	3,909	14.8
Moderate-income	0	0	0	0	0	0	3,753	14.2
Middle-income	8	30.8	8,775	33.3	559	6.4	4,906	18.6
Upper-income	17	65.4	17,033	64.6	656	3.9	13,809	52.4
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**26**	**100.0**	**26,377**	**100.0**	**1,334**	**5.1**	**26,377**	**100.0**
Income Categories	**Housing Units by Tract**	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	**%**	**%**	**#**	**%**	**#**	**%**
Low-income	1,311	253	0.8	19.3	965	73.6	93	7.1
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	18,201	10,410	34	57.2	4,855	26.7	2,936	16.1
Upper-income	34,393	19,942	65.2	58	4,492	13.1	9,959	29
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**53,905**	**30,605**	**100.0**	**56.8**	**10,312**	**19.1**	**12,988**	**24.1**
Income Categories	**Total Businesses by Tract**		**Businesses by Tract & Revenue Size**					
			Less Than or Equal to $1 Million		**Greater than $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low-income	112	1.9	104	1.9	8	2.7	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	2,156	36.3	2,035	36.3	110	37.2	11	36.7
Upper-income	3,665	61.8	3,468	61.9	178	60.1	19	63.3
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**5,933**	**100.0**	**5,607**	**100.0**	**296**	**100.0**	**30**	**100.0**
Percentage of Total Businesses			**94.5**		**5.0**		**.5**	

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
Note: Percentages may not total 100.0 percent due to rounding

Data regarding Westamerica Bank's deposits, loans, investments, and branches may be found in the Core Tables.

Sacramento Assessment Area

This area includes the entireties of Placer and Sacramento Counties, which comprise a portion of the Sacramento-Roseville-Folsom, California MSA. Sacramento County is located North of San Joaquin County, South of Sutter and Placer Counties, East of Yolo and Solano Counties, and West of El Dorado and Amador Counties. Sacramento is the county seat of Sacramento County. The area was home to more than an estimated 1,618,460 people in 2025.

There were 25 FDIC-insured financial institutions operating 308 offices that held deposits totaling over $94.7 million in the area as of June 30, 2025. Westamerica operated three branches in the area and held $188,137 thousand in total deposits, representing .2 percent of the deposit market share.

Exhibit 26 below presents key demographic and business information concerning the assessment area.

EXHIBIT 26
ASSESSMENT AREA DEMOGRAPHICS
SACRAMENTO

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	45	8	37,082	6.6	9,768	26.3	129,240	22.9
Moderate-income	138	24.5	127,806	22.6	18,024	14.1	94,734	16.8
Middle-income	194	34.5	201,877	35.8	13,458	6.7	107,818	19.1
Upper-income	177	31.4	195,628	34.7	6,958	3.6	232,707	41.2
Unknown-income	9	1.6	2,106	0.4	459	21.8	0	0
Total AA	**563**	**100.0**	**564,499**	**100.0**	**48,667**	**8.6**	**564,499**	**100.0**

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	65,216	18,327	3.6	28.1	42,322	64.9	4,567	7
Moderate-income	215,164	95,459	18.6	44.4	105,528	49	14,177	6.6
Middle-income	330,513	198,139	38.5	59.9	106,293	32.2	26,081	7.9
Upper-income	292,495	201,318	39.1	68.8	68,420	23.4	22,757	7.8
Unknown-income	5,745	1,358	0.3	23.6	3,761	65.5	626	10.9
Total AA	**909,133**	**514,601**	**100.0**	**56.6**	**326,324**	**35.9**	**68,208**	**7.5**

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8,110	7.7	7,260	7.3	817	14.5	33	5.6
Moderate-income	23,944	22.7	22,614	22.8	1,184	21	146	24.8
Middle-income	36,712	34.8	34,801	35.1	1,743	30.9	168	28.6
Upper-income	35,785	33.9	33,804	34.1	1,786	31.7	195	33.2
Unknown-income	933	0.9	775	0.8	112	2	46	7.8
Total AA	**105,484**	**100.0**	**99,254**	**100.0**	**5,642**	**100.0**	**588**	**100.0**
Percentage of Total Businesses			**94.1**		**5.3**		**.6**	

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
Note: Percentages may not total 100.0 percent due to rounding.

Visalia-Tulare Assessment Area

This area includes the entirety of the Visalia, CA MSA, which is comprised of Tulare County. Tulare County is located North of Kern County, South of Fresno County, East of Kings County, and West of Inyo County. Visalia is the county seat of Tulare County. The area was home to more than an estimated 485,146 people in 2025.

The bank had a limited presence in the market for financial services. There were 13 FDIC-insured financial institutions operating 47 offices that held deposits totaling over $7.3 million in the area as of June 30, 2025. Westamerica operated two branches in the area and held $94,118 thousand in total deposits, representing 1.29 percent of the deposit market share.

Exhibit 27 below presents key demographic and business information concerning the assessment area.

EXHIBIT 27
ASSESSMENT AREA DEMOGRAPHICS
VISALIA-TULARE

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	1.9	1,627	1.5	697	42.8	24,760	22.9
Moderate-income	34	33	34,587	31.9	9,732	28.1	18,584	17.2
Middle-income	35	34	36,382	33.6	6,593	18.1	18,771	17.3
Upper-income	31	30.1	35,732	33	2,929	8.2	46,213	42.7
Unknown-income	1	1	0	0	0	0	0	0
Total AA	**103**	**100.0**	**108,328**	**100.0**	**19,951**	**18.4**	**108,328**	**100.0**

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,730	652	0.8	23.9	1,919	70.3	159	5.8
Moderate-income	46,080	19,911	25.1	43.2	23,849	51.8	2,320	5
Middle-income	50,710	26,677	33.6	52.6	19,257	38	4,776	9.4
Upper-income	50,559	32,113	40.5	63.5	14,666	29	3,780	7.5
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**150,079**	**79,353**	**100.0**	**52.9**	**59,691**	**39.8**	**11,035**	**7.4**

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	325	3	308	3	16	2	1	2
Moderate-income	3,059	27.9	2,798	27.7	249	31.2	12	24.5
Middle-income	3,594	32.8	3,305	32.7	274	34.3	15	30.6
Upper-income	3,987	36.4	3,707	36.6	259	32.5	21	42.9
Unknown-income	1	0	1	0	0	0	0	0
Total AA	**10,966**	**100.0**	**10,119**	**100.0**	**798**	**100.0**	**49**	**100.0**
Percentage of Total Businesses			**92.3**		**7.3**		**.4**	

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX D

CRA CORE TABLES

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

- 2022 and 2024 FFIEC Census Data
- 2022 and 2024 Dun & Bradstreet Data
- 2016 - 2020 U.S. Census Bureau: American Community Survey

Table 1 - Lending Volume of Reported Loans Evaluation Period: January 1, 2022, to December 31, 2024

Assessment Areas	% of Rated Area Loans	Small Business Loans		Small Farm Loans		Motor Vehicle Loans		Community Development Loans		Total Reported Loans		% of Rated Area Deposits
		#	$ (000's)	#	$ (000's)	#	$ (000's)	#	$ (000's)	#	$ (000's)	
Full Scope												
San Francisco Bay Area	43%	314	94,008	8	1,364	398	16,268	44	70,168	764	181,808	50%
Fresno-Madera	20%	56	17,316	2	156	1,233	48,136	17	30,465	1,308	96,073	12%
Merced	3%	67	16,949	4	1,400	107	3,985	20	34,300	198	56,634	3%
Limited Scope												
Bakersfield-Kern	10%	7	1,657	0	0	1,490	56,215	6	5,043	13	62,915	2%
Hanford-Kings	1%	4	2,453	0	0	139	5,264	0	0	4	7,717	1%
Modesto-Stanislaus	2%	41	10,761	4	1,150	31	926	16	5,597	92	18,434	7%
Lake-Mendocino	1%	20	5,384	0	0	1	26	0	0	21	5,410	7%
Mariposa-Tuolumne	1%	6	1,329	1	140	12	451	0	0	19	1,920	2%
Nevada County	1%	13	4,023	0	0	2	113	0	0	15	4,136	2%
Sacramento	6%	84	26,858	1	480	59	2,471	9	3,806	153	33,615	5%
Visalia-Tulare	8%	11	2,217	0	0	924	34,446	0	0	11	36,663	2%

Table 2 - Qualified Investments

Evaluation Period: January 1, 2022, to December 31, 2024

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	7	$7,601	29	$20,144	36	$27,745	47	4	$4,399
Fresno-Madera	8	$4,626	17	$3,552	25	$8,178	14	2	$887
Merced	0	0	5	$2,0000	5	$2,000	3	0	0
Limited Scope									
Bakersfield-Kern	4	$3,176	9	$1,800	13	$4,976	8	2	$468
Hanford-Kings	1	$219	5	$2,160	6	$2,379	4	0	0
Modesto-Stanislaus	3	$1,532	7	$3,870	10	$5,402	9	1	$19
Lake-Mendocino	4	$590	3	$360	7	$950	2	0	0
Mariposa-Tuolumne	0	0	0	0	0	0	0	0	0
Nevada County	0	0	1	$535	1	$535	1	0	0
Sacramento	3	$1,801	4	$1,488	7	$3,289	6	2	$3,544
Visalia-Tulare	2	$2,748	3	1,005	5	$3,753	6	1	$76

Table 3 - Distribution of Branch Delivery System and Branch Openings/Closings Evaluation Period: January 1, 2022, to December 31, 2024

Assessment Areas	Deposits	Branches						Branch Openings / Closings						Population			
	% 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			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Scope																	
San Francisco Bay Area	50%	34	44.7	2.9	20.6	44.1	29.4	0	0	0	0	0	0	6.5	21.6	37.8	32.4
Fresno-Madera	12%	12	15.7	8.3	33.3	33.3	16.7	0	0	0	0	0	0	9.8	26.6	27.1	36.3
Merced	3%	7	9.2	0.0	0.0	57.1	28.6	0	0	0	0	0	0	1.5	14.9	58.4	24.2
Limited Scope																	
Bakersfield-Kern	2%	3	3.9	33.3	0.0	33.3	0.0	0	1	0	0	-1	0	8.0	27.0	30.7	33.2
Hanford-Kings	1%	1	1.3	0.0	0.0	0.0	100.0	0	0	0	0	0	0	0.0	25.5	40.7	33.8
Modesto-Stanislaus	7%	4	5.2	0.0	25.0	50.0	25.0	0	0	0	0	0	0	3.3	18.7	48.8	29.2
Lake-Mendocino	7%	6	7.8	0.0	50.0	50.0	0.0	0	0	0	0	0	0	1.5	37.7	44.0	16.8
Mariposa-Tuolumne	2%	2	2.6	0.0	50.0	50.0	0.0	0	0	0	0	0	0	0.0	12.7	65.0	22.3
Nevada County	2%	2	2.6	50.0	0.0	50.0	0.0	0	0	0	0	0	0	3.0	0.0	37.3	59.7
Sacramento	5%	3	3.9	0.0	66.7	0.0	33.3	0	0	0	0	0	0	7.2	23.9	36.2	32.1
Visalia-Tulare	2%	2	2.6	0.0	50.0	0.0	50.0	0	0	0	0	0	0	1.8	31.5	33.0	30.1

Table 4 - Distribution of 2022 Small Business Lending By Income Level of Geography

Assessment Area: San Francisco-Oakland-Fremont CA CSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	2	2.9	5.2	230	1.0	5.2	5.4
Moderate	17	24.3	18.8	4,584	19.1	17.1	18.1
Middle	30	42.9	35.5	10,754	44.7	34.6	35.3
Upper	21	30.0	36.7	8,474	35.2	37.9	37.0
Unknown	0	0.0	3.2	0	0.0	4.9	4.2
Tract-Unk	0	0.0	0.6	0	0.0	0.2	
Total	70	100.0	100.0	24,042	100.0	100.0	100.0

Table 5 - Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography

Assessment Area: San Francisco-Oakland-Fremont CA CSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	3	2.4	5.0	780	2.1	5.3	2	1.7	4.5	1,014	3.1	5.2	5.4
Moderate	29	22.8	18.7	9,231	24.9	17.2	35	29.9	18.6	7,586	23.0	17.8	17.9
Middle	59	46.5	35.4	14,659	39.6	33.9	53	45.3	35.5	15,336	46.6	35.0	35.7
Upper	35	27.6	37.4	12,211	33.0	38.4	27	23.1	38.1	8,999	27.3	37.8	37.1
Unknown	1	0.8	3.1	150	0.4	5.1	0	0.0	2.8	0	0.0	4.0	4.0
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	0.4	0	0.0	0.1	
Total	127	100.0	100.0	37,031	100.0	100.0	117	100.0	100.0	32,935	100.0	100.0	100.0

Table 6 - Distribution of 2022 Small Business Lending By Revenue Size of Businesses

Assessment Area: San Francisco-Oakland-Fremont CA CSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	19	27.1	54.7	5,228	21.7	31.9	91.8
Over $1 Million	50	71.4		18,764	78.0		7.6
Revenue Unknown	1	1.4		50	0.2		0.6
Total	70	100.0		24,042	100.0		100.0
By Loan Size							
$100,000 or Less	16	22.9	95.8	1,169	4.9	46.4	
$100,001 - $250,000	27	38.6	2.2	4,899	20.4	13.1	
$250,001 - $1 Million	27	38.6	2.0	17,974	74.8	40.5	
Total	70	100.0	100.0	24,042	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	8	42.1		627	12.0		
$100,001 - $250,000	6	31.6		1,115	21.3		
$250,001 - $1 Million	5	26.3		3,486	66.7		
Total	19	100.0		5,228	100.0		

Table 7 - Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: San Francisco-Oakland-Fremont CA CSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	30	23.6	57.4	6,992	18.9	32.6	26	22.2	57.7	5,342	16.2	35.8	92.0
Over $1 Million	93	73.2		28,629	77.3		85	72.6		24,089	73.1		7.4
Revenue Unknown	4	3.1		1,410	3.8		6	5.1		3,504	10.6		0.5
Total	127	100.0		37,031	100.0		117	100.0		32,935	100.0		100.0
By Loan Size													
$100,000 or Less	48	37.8	96.5	3,438	9.3	51.3	49	41.9	96.8	3,164	9.6	55.0	
$100,001 - $250,000	29	22.8	1.9	5,635	15.2	12.7	22	18.8	1.8	4,067	12.3	12.7	
$250,001 - $1 Million	50	39.4	1.6	27,958	75.5	36.1	46	39.3	1.4	25,704	78.0	32.3	
Total	127	100.0	100.0	37,031	100.0	100.0	117	100.0	100.0	32,935	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	15	50.0		978	14.0		14	53.8		810	15.2		
$100,001 - $250,000	6	20.0		1,110	15.9		4	15.4		675	12.6		
$250,001 - $1 Million	9	30.0		4,904	70.1		8	30.8		3,857	72.2		
Total	30	100.0		6,992	100.0		26	100.0		5,342	100.0		

Table 8 - Distribution of 2022 Small Farm Lending By Income Level of Geography

Assessment Area: San Francisco-Oakland-Fremont CA CSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	2.0	0	0.0	0.8	2.2
Moderate	0	0.0	14.2	0	0.0	13.2	12.4
Middle	2	66.7	42.8	170	72.6	50.4	41.0
Upper	1	33.3	39.0	64	27.4	35.0	43.1
Unknown	0	0.0	0.3	0	0.0	0.0	1.3
Tract-Unk	0	0.0	1.7	0	0.0	0.5	
Total	3	100.0	100.0	234	100.0	100.0	100.0

Table 9 - Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography

Assessment Area: San Francisco-Oakland-Fremont CA CSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.5	0	0.0	0.5	0	0.0	1.8	0	0.0	1.1	2.2
Moderate	0	0.0	13.1	0	0.0	10.7	0	0.0	12.9	0	0.0	11.5	12.0
Middle	1	33.3	42.2	120	22.6	44.8	1	50.0	42.0	250	41.7	46.1	41.2
Upper	2	66.7	41.2	410	77.4	42.8	1	50.0	40.7	350	58.3	40.5	43.7
Unknown	0	0.0	0.4	0	0.0	0.5	0	0.0	0.5	0	0.0	0.2	0.9
Tract-Unk	0	0.0	1.6	0	0.0	0.6	0	0.0	2.1	0	0.0	0.6	
Total	3	100.0	100.0	530	100.0	100.0	2	100.0	100.0	600	100.0	100.0	100.0

Table 10 - Distribution of 2022 Small Farm Lending By Revenue Size of Farms

Assessment Area: San Francisco-Oakland-Fremont CA CSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	62.8	0	0.0	49.2	94.9
Over $1 Million	2	66.7		114	48.7		5.0
Revenue Unknown	1	33.3		120	51.3		0.2
Total	3	100.0		234	100.0		100.0
By Loan Size							
$100,000 or Less	2	66.7	94.9	114	48.7	46.3	
$100,001 - $250,000	1	33.3	2.4	120	51.3	16.5	
$250,001 - $500,000	0	0.0	2.6	0	0.0	37.2	
Total	3	100.0	100.0	234	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 11 - Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: San Francisco-Oakland-Fremont CA CSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	63.2	0	0.0	48.4	0	0.0	64.0	0	0.0	44.6	95.0
Over $1 Million	2	66.7		410	77.4		2	100.0		600	100.0		4.8
Revenue Unknown	1	33.3		120	22.6		0	0.0		0	0.0		0.2
Total	3	100.0		530	100.0		2	100.0		600	100.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	93.5	0	0.0	41.6	0	0.0	94.3	0	0.0	44.9	
$100,001 - $250,000	2	66.7	2.6	230	43.4	13.9	1	50.0	2.9	250	41.7	19.6	
$250,001 - $500,000	1	33.3	3.9	300	56.6	44.5	1	50.0	2.9	350	58.3	35.5	
Total	3	100.0	100.0	530	100.0	100.0	2	100.0	100.0	600	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	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		

Table 12 - Distribution of 2022 Motor Vehicle Lending By Income Level of Geography

Assessment Area: San Francisco-Oakland-Fremont CA CSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	51	18.0	2,686	21.0	6.5
Moderate	98	34.5	4,473	35.0	21.6
Middle	88	31.0	3,769	29.5	37.8
Upper	44	15.5	1,678	13.1	32.4
Unknown	3	1.1	170	1.3	1.8
Tract-Unk	0	0.0	0	0.0	
Total	284	100.0	12,776	100.0	100.0

Table 13 - Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: San Francisco-Oakland-Fremont CA CSA									
Geographic Income Level	Bank Loans By Year								Households %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	6	8.6	231	10.9	2	4.5	80	5.8	6.5
Moderate	25	35.7	793	37.5	13	29.5	411	29.9	21.6
Middle	20	28.6	553	26.1	19	43.2	594	43.2	37.8
Upper	16	22.9	461	21.8	10	22.7	290	21.1	32.4
Unknown	3	4.3	79	3.7	0	0.0	0	0.0	1.8
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	70	100.0	2,117	100.0	44	100.0	1,375	100.0	100.0

Table 14 - Distribution of 2022 Motor Vehicle Lending By Borrower Income Level

Assessment Area: San Francisco-Oakland-Fremont CA CSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	89	31.3	3,004	23.5	25.5
Moderate	110	38.7	5,637	44.1	15.1
Middle	49	17.3	2,521	19.7	17.4
Upper	36	12.7	1,614	12.6	42.0
Unknown	0	0.0	0	0.0	0.0
Total	284	100.0	12,776	100.0	100.0

Table 15 - Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: San Francisco-Oakland-Fremont CA CSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	36	51.4	1,081	51.1	21	47.7	662	48.1	25.5
Moderate	17	24.3	532	25.1	15	34.1	489	35.6	15.1
Middle	10	14.3	312	14.7	6	13.6	166	12.1	17.4
Upper	7	10.0	192	9.1	2	4.5	57	4.1	42.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	70	100.0	2,117	100.0	44	100.0	1,375	100.0	100.0

Table 16 - Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography

Assessment Area: Fresno CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	2	10.0	6.5	450	8.5	7.2	0	0.0	6.3	0	0.0	5.9	8.7
Moderate	9	45.0	20.9	2,805	53.0	23.9	6	33.3	20.7	2,625	39.8	24.2	22.0
Middle	5	25.0	25.9	1,457	27.5	26.7	6	33.3	25.5	2,150	32.6	27.6	28.0
Upper	4	20.0	45.4	580	11.0	41.2	6	33.3	46.6	1,823	27.6	41.3	40.4
Unknown	0	0.0	0.8	0	0.0	0.8	0	0.0	0.7	0	0.0	0.9	0.9
Tract-Unk	0	0.0	0.6	0	0.0	0.2	0	0.0	0.3	0	0.0	0.1	
Total	20	100.0	100.0	5,292	100.0	100.0	18	100.0	100.0	6,598	100.0	100.0	100.0

Table 17 - Distribution of 2024 Small Business Lending By Income Level of Geography

Assessment Area: Fresno CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	5.3	0	0.0	4.8	8.1
Moderate	8	44.4	19.9	2,419	44.6	27.9	21.2
Middle	7	38.9	26.2	2,257	41.6	25.2	29.8
Upper	3	16.7	47.8	750	13.8	41.4	40.3
Unknown	0	0.0	0.5	0	0.0	0.7	0.6
Tract-Unk	0	0.0	0.4	0	0.0	0.1	
Total	18	100.0	100.0	5,426	100.0	100.0	100.0

Table 18 - Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses

Assessment Area: Fresno CA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	6	30.0	48.0	1,675	31.7	30.0	1	5.6	50.1	100	1.5	29.5	92.8
Over $1 Million	10	50.0		2,317	43.8		17	94.4		6,498	98.5		6.7
Revenue Unknown	4	20.0		1,300	24.6		0	0.0		0	0.0		0.5
Total	20	100.0		5,292	100.0		18	100.0		6,598	100.0		100.0
By Loan Size													
$100,000 or Less	6	30.0	93.8	386	7.3	42.6	3	16.7	94.7	300	4.5	46.3	
$100,001 - $250,000	6	30.0	4.0	856	16.2	20.1	7	38.9	3.3	1,248	18.9	18.2	
$250,001 - $1 Million	8	40.0	2.3	4,050	76.5	37.3	8	44.4	2.0	5,050	76.5	35.5	
Total	20	100.0	100.0	5,292	100.0	100.0	18	100.0	100.0	6,598	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	3	50.0		155	9.3		1	100.0		100	100.0		
$100,001 - $250,000	1	16.7		220	13.1		0	0.0		0	0.0		
$250,001 - $1 Million	2	33.3		1,300	77.6		0	0.0		0	0.0		
Total	6	100.0		1,675	100.0		1	100.0		100	100.0		

Table 19 - Distribution of 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: Fresno CA MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	1	5.6	51.1	403	7.4	30.1	93.1
Over $1 Million	17	94.4		5,023	92.6		6.5
Revenue Unknown	0	0.0		0	0.0		0.5
Total	18	100.0		5,426	100.0		100.0
By Loan Size							
$100,000 or Less	4	22.2	94.7	305	5.6	47.4	
$100,001 - $250,000	8	44.4	3.3	1,564	28.8	17.4	
$250,001 - $1 Million	6	33.3	2.0	3,557	65.6	35.1	
Total	18	100.0	100.0	5,426	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $1 Million	1	100.0		403	100.0		
Total	1	100.0		403	100.0		

Table 20 - Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography

Assessment Area: Fresno CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	4.2	0	0.0	4.7	0	0.0	3.5	0	0.0	6.5	4.8
Moderate	0	0.0	21.7	0	0.0	29.1	0	0.0	17.5	0	0.0	20.5	22.5
Middle	0	0.0	41.0	0	0.0	46.0	1	100.0	44.1	106	100.0	45.7	40.8
Upper	0	0.0	30.9	0	0.0	19.8	0	0.0	34.4	0	0.0	27.2	31.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	2.2	0	0.0	0.3	0	0.0	0.4	0	0.0	0.1	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	106	100.0	100.0	100.0

Table 21 - Distribution of 2024 Small Farm Lending By Income Level of Geography

Assessment Area: Fresno CA MSA							
	Bank And Aggregate Loans						
Geographic Income Level	Bank		Agg	Bank		Agg	Total Farms %
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	2.8	0	0.0	1.8	3.9
Moderate	0	0.0	16.6	0	0.0	18.9	19.2
Middle	1	100.0	37.8	50	100.0	41.9	39.0
Upper	0	0.0	41.5	0	0.0	37.2	38.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.2	0	0.0	0.2	
Total	1	100.0	100.0	50	100.0	100.0	100.0

Table 22 - Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms

Assessment Area: Fresno CA MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	52.8	0	0.0	46.2	1	100.0	56.7	106	100.0	39.4	89.2
Over $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		10.7
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.1
Total	0	0.0		0	0.0		1	100.0		106	100.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	87.9	0	0.0	28.8	0	0.0	89.6	0	0.0	34.7	
$100,001 - $250,000	0	0.0	5.6	0	0.0	19.4	1	100.0	5.7	106	100.0	23.3	
$250,001 - $500,000	0	0.0	6.5	0	0.0	51.8	0	0.0	4.7	0	0.0	42.1	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	106	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		1	100.0		106	100.0		
$250,001 - $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		1	100.0		106	100.0		

Table 23 - Distribution of 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: Fresno CA MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	1	100.0	44.9	50	100.0	33.0	90.4
Over $1 Million	0	0.0		0	0.0		9.5
Revenue Unknown	0	0.0		0	0.0		0.1
Total	1	100.0		50	100.0		100.0
By Loan Size							
$100,000 or Less	1	100.0	89.4	50	100.0	37.6	
$100,001 - $250,000	0	0.0	6.0	0	0.0	23.5	
$250,001 - $500,000	0	0.0	4.6	0	0.0	38.9	
Total	1	100.0	100.0	50	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	1	100.0		50	100.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	1	100.0		50	100.0		

Table 24 - Distribution of 2022 and 2023 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Fresno CA MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2022				2023				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	69	8.7	2,922	8.9	15	6.0	427	4.9	10.5
Moderate	227	28.6	9,645	29.2	75	30.2	2,682	30.8	27.7
Middle	238	30.0	9,618	29.1	72	29.0	2,525	29.0	25.6
Upper	259	32.7	10,820	32.8	86	34.7	3,063	35.2	36.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.1
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	793	100.0	33,006	100.0	248	100.0	8,697	100.0	100.0

Table 25 - Distribution of 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Fresno CA MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	15	7.8	503	7.8	9.8
Moderate	53	27.6	1,785	27.7	26.6
Middle	51	26.6	1,708	26.6	27.1
Upper	73	38.0	2,437	37.9	36.3
Unknown	0	0.0	0	0.0	0.1
Tract-Unk	0	0.0	0	0.0	
Total	192	100.0	6,433	100.0	100.0

Table 26 - Distribution of 2022 and 2023 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Fresno CA MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2022				2023				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	118	14.9	3,995	12.1	41	16.5	1,251	14.4	25.9
Moderate	195	24.6	6,945	21.0	85	34.3	3,020	34.7	15.5
Middle	218	27.5	9,089	27.5	70	28.2	2,601	29.9	16.0
Upper	258	32.5	12,765	38.7	52	21.0	1,825	21.0	42.6
Unknown	4	0.5	212	0.6	0	0.0	0	0.0	0.0
Total	793	100.0	33,006	100.0	248	100.0	8,697	100.0	100.0

Table 27 - Distribution of 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Fresno CA MSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	28	14.6	811	12.6	25.6
Moderate	66	34.4	2,206	34.3	15.7
Middle	61	31.8	2,179	33.9	16.3
Upper	37	19.3	1,237	19.2	42.3
Unknown	0	0.0	0	0.0	0.0
Total	192	100.0	6,433	100.0	100.0

Table 28 - Distribution of 2022 Small Business Lending By Income Level of Geography

Assessment Area: Merced CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	2.6	0	0.0	2.1	5.1
Moderate	4	18.2	8.4	491	8.5	9.9	10.5
Middle	15	68.2	57.4	4,454	76.9	62.7	57.6
Upper	2	9.1	29.9	750	12.9	24.6	26.1
Unknown	1	4.5	0.8	100	1.7	0.4	0.7
Tract-Unk	0	0.0	0.8	0	0.0	0.3	
Total	22	100.0	100.0	5,795	100.0	100.0	100.0

Table 29 - Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography

Assessment Area: Merced CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	2.3	0	0.0	2.4	0	0.0	2.8	0	0.0	2.8	5.5
Moderate	1	3.8	8.6	50	0.8	6.3	4	21.1	7.9	1,142	24.6	8.4	11.3
Middle	19	73.1	58.7	5,330	81.9	64.0	12	63.2	58.5	2,667	57.4	58.8	56.4
Upper	5	19.2	29.1	1,025	15.8	26.6	2	10.5	29.7	750	16.1	29.5	26.0
Unknown	1	3.8	0.7	100	1.5	0.4	1	5.3	0.6	90	1.9	0.4	0.7
Tract-Unk	0	0.0	0.6	0	0.0	0.2	0	0.0	0.4	0	0.0	0.1	
Total	26	100.0	100.0	6,505	100.0	100.0	19	100.0	100.0	4,649	100.0	100.0	100.0

Table 30 - Distribution of 2022 Small Business Lending By Revenue Size of Businesses

Assessment Area: Merced CA MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	5	22.7	56.4	1,765	30.5	36.2	93.2
Over $1 Million	14	63.6		2,994	51.7		6.1
Revenue Unknown	3	13.6		1,036	17.9		0.7
Total	22	100.0		5,795	100.0		100.0
By Loan Size							
$100,000 or Less	7	31.8	95.5	482	8.3	45.7	
$100,001 - $250,000	7	31.8	2.8	1,162	20.1	18.8	
$250,001 - $1 Million	8	36.4	1.7	4,151	71.6	35.5	
Total	22	100.0	100.0	5,795	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	1	20.0		100	5.7		
$100,001 - $250,000	1	20.0		250	14.2		
$250,001 - $1 Million	3	60.0		1,415	80.2		
Total	5	100.0		1,765	100.0		

Table 31 - Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: Merced CA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	9	34.6	58.3	1,955	30.1	35.1	5	26.3	56.7	563	12.1	32.3	93.0
Over $1 Million	16	61.5		3,570	54.9		14	73.7		4,086	87.9		6.3
Revenue Unknown	1	3.8		980	15.1		0	0.0		0	0.0		0.7
Total	26	100.0		6,505	100.0		19	100.0		4,649	100.0		100.0
By Loan Size													
$100,000 or Less	11	42.3	95.6	673	10.3	43.7	10	52.6	96.0	755	16.2	51.6	
$100,001 - $250,000	8	30.8	2.4	1,643	25.3	15.1	5	26.3	2.5	964	20.7	16.5	
$250,001 - $1 Million	7	26.9	2.0	4,189	64.4	41.1	4	21.1	1.4	2,930	63.0	31.9	
Total	26	100.0	100.0	6,505	100.0	100.0	19	100.0	100.0	4,649	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	3	33.3		141	7.2		3	60.0		199	35.3		
$100,001 - $250,000	4	44.4		905	46.3		2	40.0		364	64.7		
$250,001 - $1 Million	2	22.2		909	46.5		0	0.0		0	0.0		
Total	9	100.0		1,955	100.0		5	100.0		563	100.0		

Table 32 - Distribution of 2022 Small Farm Lending By Income Level of Geography

Assessment Area: Merced CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.3	0	0.0	0.1	0.3
Moderate	0	0.0	4.1	0	0.0	3.0	5.8
Middle	1	100.0	68.7	500	100.0	74.4	68.1
Upper	0	0.0	24.5	0	0.0	22.1	25.3
Unknown	0	0.0	1.1	0	0.0	0.2	0.5
Tract-Unk	0	0.0	1.4	0	0.0	0.2	
Total	1	100.0	100.0	500	100.0	100.0	100.0

Table 33 - Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography

Assessment Area: Merced CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	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	0.3
Moderate	0	0.0	4.5	0	0.0	2.6	0	0.0	4.4	0	0.0	3.4	5.8
Middle	1	100.0	66.4	250	100.0	66.9	2	100.0	68.9	650	100.0	77.3	68.3
Upper	0	0.0	27.6	0	0.0	30.3	0	0.0	24.0	0	0.0	18.3	25.1
Unknown	0	0.0	0.9	0	0.0	0.1	0	0.0	1.4	0	0.0	0.8	0.5
Tract-Unk	0	0.0	0.6	0	0.0	0.1	0	0.0	1.1	0	0.0	0.1	
Total	1	100.0	100.0	250	100.0	100.0	2	100.0	100.0	650	100.0	100.0	100.0

Table 34 - Distribution of 2022 Small Farm Lending By Revenue Size of Farms

Assessment Area: Merced CA MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	45.5	0	0.0	33.2	86.6
Over $1 Million	0	0.0		0	0.0		13.2
Revenue Unknown	1	100.0		500	100.0		0.1
Total	1	100.0		500	100.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	85.3	0	0.0	30.0	
$100,001 - $250,000	0	0.0	8.2	0	0.0	25.1	
$250,001 - $500,000	1	100.0	6.5	500	100.0	44.9	
Total	1	100.0	100.0	500	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 35 - Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: Merced CA MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	1	100.0	41.1	250	100.0	31.0	0	0.0	37.6	0	0.0	20.4	87.1
Over $1 Million	0	0.0		0	0.0		2	100.0		650	100.0		12.8
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.1
Total	1	100.0		250	100.0		2	100.0		650	100.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	82.9	0	0.0	25.1	0	0.0	81.5	0	0.0	29.3	
$100,001 - $250,000	1	100.0	9.6	250	100.0	27.4	1	50.0	12.3	150	23.1	32.3	
$250,001 - $500,000	0	0.0	7.5	0	0.0	47.5	1	50.0	6.3	500	76.9	38.3	
Total	1	100.0	100.0	250	100.0	100.0	2	100.0	100.0	650	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		250	100.0		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		250	100.0		0	0.0		0	0.0		

Table 36 - Distribution of 2022 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Merced CA MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	1	1.3	37	1.3	1.5
Moderate	8	10.5	292	10.1	14.9
Middle	48	63.2	1,831	63.6	58.4
Upper	18	23.7	670	23.3	24.2
Unknown	1	1.3	48	1.7	1.1
Tract-Unk	0	0.0	0	0.0	
Total	76	100.0	2,879	100.0	100.0

Table 37 - Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Merced CA MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	1.5
Moderate	1	4.8	37	4.9	2	20.0	80	23.1	14.9
Middle	14	66.7	492	64.7	5	50.0	166	48.0	58.4
Upper	6	28.6	231	30.4	3	30.0	101	29.2	24.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	1.1
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	21	100.0	760	100.0	10	100.0	346	100.0	100.0

Table 38 - Distribution of 2022 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Merced CA MSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	13	17.1	395	13.7	23.1
Moderate	19	25.0	647	22.5	17.0
Middle	26	34.2	1,050	36.5	18.6
Upper	18	23.7	787	27.3	41.3
Unknown	0	0.0	0	0.0	0.0
Total	76	100.0	2,879	100.0	100.0

Table 39 - Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Merced CA MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	5	23.8	154	20.3	2	20.0	59	17.1	23.1
Moderate	5	23.8	178	23.4	3	30.0	125	36.1	17.0
Middle	5	23.8	191	25.1	2	20.0	61	17.6	18.6
Upper	6	28.6	237	31.2	3	30.0	101	29.2	41.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	21	100.0	760	100.0	10	100.0	346	100.0	100.0

Table 40 - Distribution of 2022 Small Business Lending By Income Level of Geography

Assessment Area: Bakersfield-Delano CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	4.1	0	0.0	4.3	5.7
Moderate	0	0.0	17.7	0	0.0	16.5	20.5
Middle	0	0.0	28.8	0	0.0	27.6	27.3
Upper	1	100.0	44.7	150	100.0	45.7	40.4
Unknown	0	0.0	4.1	0	0.0	5.5	6.1
Tract-Unk	0	0.0	0.7	0	0.0	0.4	
Total	1	100.0	100.0	150	100.0	100.0	100.0

Table 41 - Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography

Assessment Area: Bakersfield-Delano CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	4.1	0	0.0	3.7	0	0.0	4.0	0	0.0	4.4	5.8
Moderate	0	0.0	18.2	0	0.0	18.0	0	0.0	17.8	0	0.0	20.2	20.1
Middle	0	0.0	28.3	0	0.0	25.3	0	0.0	27.5	0	0.0	25.6	27.3
Upper	2	66.7	45.3	650	86.9	47.6	3	100.0	46.2	759	100.0	45.1	40.5
Unknown	1	33.3	3.6	98	13.1	5.3	0	0.0	4.2	0	0.0	4.7	6.3
Tract-Unk	0	0.0	0.5	0	0.0	0.1	0	0.0	0.4	0	0.0	0.1	
Total	3	100.0	100.0	748	100.0	100.0	3	100.0	100.0	759	100.0	100.0	100.0

Table 42 - Distribution of 2022 Small Business Lending By Revenue Size of Businesses

Assessment Area: Bakersfield-Delano CA MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	48.0	0	0.0	29.1	93.0
Over $1 Million	1	100.0		150	100.0		6.5
Revenue Unknown	0	0.0		0	0.0		0.5
Total	1	100.0		150	100.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	94.3	0	0.0	44.0	
$100,001 - $250,000	1	100.0	3.6	150	100.0	19.9	
$250,001 - $1 Million	0	0.0	2.1	0	0.0	36.1	
Total	1	100.0	100.0	150	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $1 Million	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 43 - Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: Bakersfield-Delano CA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	51.2	0	0.0	27.9	0	0.0	50.7	0	0.0	31.4	93.0
Over $1 Million	3	100.0		748	100.0		3	100.0		759	100.0		6.5
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.5
Total	3	100.0		748	100.0		3	100.0		759	100.0		100.0
By Loan Size													
$100,000 or Less	1	33.3	95.0	98	13.1	46.2	0	0.0	95.3	0	0.0	48.4	
$100,001 - $250,000	1	33.3	3.2	150	20.1	18.4	2	66.7	2.8	259	34.1	15.8	
$250,001 - $1 Million	1	33.3	1.8	500	66.8	35.4	1	33.3	1.9	500	65.9	35.8	
Total	3	100.0	100.0	748	100.0	100.0	3	100.0	100.0	759	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 - $1 Million	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		

Table 44 - Distribution of 2022 Small Farm Lending By Income Level of Geography

Assessment Area: Bakersfield-Delano CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.8	0	0.0	2.0	2.6
Moderate	0	0.0	31.8	0	0.0	28.9	36.0
Middle	0	0.0	21.6	0	0.0	25.0	24.4
Upper	0	0.0	38.9	0	0.0	42.5	35.8
Unknown	0	0.0	1.8	0	0.0	0.9	1.2
Tract-Unk	0	0.0	4.2	0	0.0	0.8	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Table 45 - Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography

Assessment Area: Bakersfield-Delano CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.3	0	0.0	0.2	0	0.0	0.8	0	0.0	2.5	2.9
Moderate	0	0.0	33.6	0	0.0	20.7	0	0.0	31.1	0	0.0	32.7	37.5
Middle	0	0.0	22.9	0	0.0	31.9	0	0.0	26.1	0	0.0	28.8	23.4
Upper	0	0.0	36.3	0	0.0	45.5	0	0.0	37.8	0	0.0	35.0	34.9
Unknown	0	0.0	2.7	0	0.0	1.1	0	0.0	0.8	0	0.0	0.3	1.4
Tract-Unk	0	0.0	3.1	0	0.0	0.6	0	0.0	3.4	0	0.0	0.7	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Table 46 - Distribution of 2022 Small Farm Lending By Revenue Size of Farms

Assessment Area: Bakersfield-Delano CA MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	42.8	0	0.0	28.7	84.5
Over $1 Million	0	0.0		0	0.0		15.5
Revenue Unknown	0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	89.4	0	0.0	33.0	
$100,001 - $250,000	0	0.0	4.6	0	0.0	19.4	
$250,001 - $500,000	0	0.0	6.0	0	0.0	47.6	
Total	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		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 47 - Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: Bakersfield-Delano CA MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	43.9	0	0.0	29.6	0	0.0	42.4	0	0.0	21.6	85.3
Over $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		14.7
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	88.3	0	0.0	39.0	0	0.0	90.3	0	0.0	42.0	
$100,001 - $250,000	0	0.0	7.6	0	0.0	27.2	0	0.0	6.7	0	0.0	30.0	
$250,001 - $500,000	0	0.0	4.0	0	0.0	33.8	0	0.0	2.9	0	0.0	28.0	
Total	0	0.0	100.0	0	0.0	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		

Table 48 - Distribution of 2022 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Bakersfield-Delano CA MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	51	7.0	1,920	6.9	8.0
Moderate	218	30.1	8,743	31.3	27.0
Middle	214	29.5	8,119	29.0	30.7
Upper	232	32.0	8,864	31.7	33.2
Unknown	10	1.4	326	1.2	1.1
Tract-Unk	0	0.0	0	0.0	
Total	725	100.0	27,973	100.0	100.0

Table 49 - Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Bakersfield-Delano CA MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	25	5.4	871	5.1	6	2.0	214	1.9	8.0
Moderate	129	28.0	4,710	27.5	85	27.9	2,968	26.6	27.0
Middle	145	31.5	5,428	31.7	108	35.4	3,874	34.8	30.7
Upper	154	33.5	5,850	34.2	103	33.8	3,995	35.9	33.2
Unknown	7	1.5	241	1.4	3	1.0	90	0.8	1.1
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	460	100.0	17,101	100.0	305	100.0	11,141	100.0	100.0

Table 50 - Distribution of 2022 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Bakersfield-Delano CA MSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	163	22.5	5,092	18.2	24.9
Moderate	240	33.1	9,168	32.8	15.9
Middle	144	19.9	5,982	21.4	16.4
Upper	174	24.0	7,568	27.1	42.8
Unknown	4	0.6	163	0.6	0.0
Total	725	100.0	27,973	100.0	100.0

Table 51 - Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Bakersfield-Delano CA MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	104	22.6	3,399	19.9	48	15.7	1,419	12.7	24.9
Moderate	135	29.3	4,842	28.3	98	32.1	3,442	30.9	15.9
Middle	109	23.7	4,199	24.6	81	26.6	3,123	28.0	16.4
Upper	110	23.9	4,567	26.7	78	25.6	3,157	28.3	42.8
Unknown	2	0.4	94	0.5	0	0.0	0	0.0	0.0
Total	460	100.0	17,101	100.0	305	100.0	11,141	100.0	100.0

Table 52 - Distribution of 2022 Small Business Lending By Income Level of Geography

Assessment Area: Hanford-Corcoran CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	25.3	800	100.0	27.6	36.2
Middle	0	0.0	37.8	0	0.0	43.5	31.4
Upper	0	0.0	35.7	0	0.0	28.3	32.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	1.2	0	0.0	0.6	
Total	1	100.0	100.0	800	100.0	100.0	100.0

Table 53 - Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography

Assessment Area: Hanford-Corcoran CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	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	100.0	25.3	800	100.0	27.7	2	100.0	24.9	853	100.0	31.2	31.2
Middle	0	0.0	34.9	0	0.0	39.8	0	0.0	34.6	0	0.0	34.0	34.1
Upper	0	0.0	39.1	0	0.0	32.1	0	0.0	39.9	0	0.0	34.5	34.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.7	0	0.0	0.4	0	0.0	0.6	0	0.0	0.3	
Total	1	100.0	100.0	800	100.0	100.0	2	100.0	100.0	853	100.0	100.0	100.0

Table 54 - Distribution of 2022 Small Business Lending By Revenue Size of Businesses

Assessment Area: Hanford-Corcoran CA MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	53.7	0	0.0	35.2	92.9
Over $1 Million	1	100.0		800	100.0		6.1
Revenue Unknown	0	0.0		0	0.0		0.9
Total	1	100.0		800	100.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	95.9	0	0.0	50.4	
$100,001 - $250,000	0	0.0	2.6	0	0.0	19.0	
$250,001 - $1 Million	1	100.0	1.5	800	100.0	30.6	
Total	1	100.0	100.0	800	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $1 Million	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 55 - Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: Hanford-Corcoran CA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	56.2	0	0.0	36.0	0	0.0	58.3	0	0.0	38.7	93.1
Over $1 Million	1	100.0		800	100.0		2	100.0		853	100.0		6.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.9
Total	1	100.0		800	100.0		2	100.0		853	100.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	96.5	0	0.0	53.6	1	50.0	96.3	53	6.2	53.2	
$100,001 - $250,000	0	0.0	2.0	0	0.0	14.9	0	0.0	2.4	0	0.0	17.3	
$250,001 - $1 Million	1	100.0	1.5	800	100.0	31.4	1	50.0	1.3	800	93.8	29.5	
Total	1	100.0	100.0	800	100.0	100.0	2	100.0	100.0	853	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 - $1 Million	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		

Table 56 - Distribution of 2022 Small Farm Lending By Income Level of Geography

Assessment Area: Hanford-Corcoran CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.8	0	0.0	2.5	8.4
Middle	0	0.0	38.5	0	0.0	36.1	38.5
Upper	0	0.0	55.8	0	0.0	60.7	53.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.9	0	0.0	0.6	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Table 57 - Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography

Assessment Area: Hanford-Corcoran CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	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	5.4	0	0.0	0.9	0	0.0	9.8	0	0.0	2.3	7.6
Middle	0	0.0	35.5	0	0.0	23.6	0	0.0	31.1	0	0.0	20.2	38.8
Upper	0	0.0	57.0	0	0.0	74.8	0	0.0	58.2	0	0.0	77.2	53.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.2	0	0.0	0.6	0	0.0	0.8	0	0.0	0.2	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Table 58 - Distribution of 2022 Small Farm Lending By Revenue Size of Farms

Assessment Area: Hanford-Corcoran CA MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	51.0	0	0.0	38.3	87.6
Over $1 Million	0	0.0		0	0.0		12.2
Revenue Unknown	0	0.0		0	0.0		0.3
Total	0	0.0		0	0.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	89.4	0	0.0	34.4	
$100,001 - $250,000	0	0.0	7.7	0	0.0	30.5	
$250,001 - $500,000	0	0.0	2.9	0	0.0	35.2	
Total	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		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 59 - Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: Hanford-Corcoran CA MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	45.2	0	0.0	40.2	0	0.0	46.7	0	0.0	27.3	87.3
Over $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		12.4
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.3
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	82.8	0	0.0	22.9	0	0.0	90.2	0	0.0	40.8	
$100,001 - $250,000	0	0.0	9.7	0	0.0	29.9	0	0.0	8.2	0	0.0	42.6	
$250,001 - $500,000	0	0.0	7.5	0	0.0	47.1	0	0.0	1.6	0	0.0	16.6	
Total	0	0.0	100.0	0	0.0	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		

Table 60 - Distribution of 2022 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Hanford-Corcoran CA MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0.0
Moderate	15	20.5	516	18.8	25.5
Middle	33	45.2	1,259	45.8	40.7
Upper	25	34.2	976	35.5	33.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	73	100.0	2,750	100.0	100.0

Table 61 - Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Hanford-Corcoran CA MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	13	31.0	444	26.5	11	45.8	377	44.9	25.5
Middle	16	38.1	618	36.9	10	41.7	387	46.1	40.7
Upper	13	31.0	612	36.6	3	12.5	76	9.0	33.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	42	100.0	1,674	100.0	24	100.0	840	100.0	100.0

Table 62 - Distribution of 2022 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Hanford-Corcoran CA MSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	5	6.8	155	5.6	22.7
Moderate	27	37.0	925	33.6	17.5
Middle	24	32.9	936	34.0	19.2
Upper	17	23.3	733	26.7	40.6
Unknown	0	0.0	0	0.0	0.0
Total	73	100.0	2,750	100.0	100.0

Table 63 - Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Hanford-Corcoran CA MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	4	9.5	129	7.7	1	4.2	24	2.9	22.7
Moderate	14	33.3	495	29.6	11	45.8	360	42.9	17.5
Middle	13	31.0	539	32.2	9	37.5	311	37.0	19.2
Upper	10	23.8	473	28.3	3	12.5	145	17.3	40.6
Unknown	1	2.4	38	2.3	0	0.0	0	0.0	0.0
Total	42	100.0	1,674	100.0	24	100.0	840	100.0	100.0

Table 64 - Distribution of 2022 Small Business Lending By Income Level of Geography

Assessment Area: Lake-Mendocino CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	2.6	0	0.0	3.8	4.4
Moderate	0	0.0	34.7	0	0.0	36.2	35.7
Middle	3	75.0	45.5	950	89.5	51.8	46.6
Upper	1	25.0	13.9	111	10.5	7.1	13.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	3.4	0	0.0	1.1	
Total	4	100.0	100.0	1,061	100.0	100.0	100.0

Table 65 - Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography

Assessment Area: Lake-Mendocino CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	3.0	0	0.0	3.0	0	0.0	2.2	0	0.0	4.1	3.6
Moderate	2	40.0	35.8	437	31.5	33.7	4	36.4	34.0	503	17.1	33.9	37.6
Middle	3	60.0	45.3	950	68.5	53.8	6	54.5	47.4	1,965	66.9	50.5	46.5
Upper	0	0.0	13.3	0	0.0	8.6	1	9.1	13.7	468	15.9	10.5	12.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.6	0	0.0	1.0	0	0.0	2.7	0	0.0	1.0	
Total	5	100.0	100.0	1,387	100.0	100.0	11	100.0	100.0	2,936	100.0	100.0	100.0

Table 66 - Distribution of 2022 Small Business Lending By Revenue Size of Businesses

Assessment Area: Lake-Mendocino CA MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	2	50.0	53.8	411	38.7	30.8	92.3
Over $1 Million	2	50.0		650	61.3		6.3
Revenue Unknown	0	0.0		0	0.0		1.4
Total	4	100.0		1,061	100.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	96.1	0	0.0	47.9	
$100,001 - $250,000	1	25.0	2.2	111	10.5	15.6	
$250,001 - $1 Million	3	75.0	1.7	950	89.5	36.4	
Total	4	100.0	100.0	1,061	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	1	50.0		111	27.0		
$250,001 - $1 Million	1	50.0		300	73.0		
Total	2	100.0		411	100.0		

Table 67 - Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: Lake-Mendocino CA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	1	20.0	52.6	187	13.5	35.1	4	36.4	52.4	816	27.8	38.2	92.4
Over $1 Million	4	80.0		1,200	86.5		7	63.6		2,120	72.2		6.2
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.4
Total	5	100.0		1,387	100.0		11	100.0		2,936	100.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	97.1	0	0.0	60.1	2	18.2	96.5	120	4.1	55.1	
$100,001 - $250,000	2	40.0	2.1	437	31.5	20.6	3	27.3	2.1	498	17.0	15.3	
$250,001 - $1 Million	3	60.0	0.8	950	68.5	19.3	6	54.5	1.4	2,318	79.0	29.6	
Total	5	100.0	100.0	1,387	100.0	100.0	11	100.0	100.0	2,936	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		1	25.0		100	12.3		
$100,001 - $250,000	1	100.0		187	100.0		2	50.0		248	30.4		
$250,001 - $1 Million	0	0.0		0	0.0		1	25.0		468	57.4		
Total	1	100.0		187	100.0		4	100.0		816	100.0		

Table 68 - Distribution of 2022 Small Farm Lending By Income Level of Geography

Assessment Area: Lake-Mendocino CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	1.1
Moderate	0	0.0	32.3	0	0.0	51.0	34.6
Middle	0	0.0	54.5	0	0.0	43.8	56.6
Upper	0	0.0	3.0	0	0.0	2.7	7.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	10.1	0	0.0	2.4	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Table 69 - Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography

Assessment Area: Lake-Mendocino CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.6	0	0.0	0.4	0	0.0	1.5	0	0.0	0.6	1.3
Moderate	0	0.0	37.5	0	0.0	57.3	0	0.0	41.8	0	0.0	78.1	35.0
Middle	0	0.0	43.8	0	0.0	36.2	0	0.0	40.3	0	0.0	15.4	56.3
Upper	0	0.0	12.5	0	0.0	4.7	0	0.0	11.9	0	0.0	4.1	7.4
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	4.7	0	0.0	1.4	0	0.0	4.5	0	0.0	1.8	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Table 70 - Distribution of 2022 Small Farm Lending By Revenue Size of Farms

Assessment Area: Lake-Mendocino CA MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	62.6	0	0.0	51.4	95.2
Over $1 Million	0	0.0		0	0.0		4.8
Revenue Unknown	0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	93.9	0	0.0	44.6	
$100,001 - $250,000	0	0.0	3.0	0	0.0	18.0	
$250,001 - $500,000	0	0.0	3.0	0	0.0	37.4	
Total	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		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 71 - Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: Lake-Mendocino CA MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	57.8	0	0.0	38.7	0	0.0	68.7	0	0.0	54.4	94.5
Over $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		5.5
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	92.2	0	0.0	39.9	0	0.0	95.5	0	0.0	43.7	
$100,001 - $250,000	0	0.0	4.7	0	0.0	24.2	0	0.0	1.5	0	0.0	11.6	
$250,001 - $500,000	0	0.0	3.1	0	0.0	35.9	0	0.0	3.0	0	0.0	44.7	
Total	0	0.0	100.0	0	0.0	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		

Table 72 - Distribution of 2022 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Lake-Mendocino CA MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	1.5
Moderate	0	0.0	0	0.0	37.7
Middle	0	0.0	0	0.0	44.0
Upper	1	100.0	26	100.0	16.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	1	100.0	26	100.0	100.0

Table 73 - Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Lake-Mendocino CA MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	1.5
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	37.7
Middle	0	0.0	0	0.0	0	0.0	0	0.0	44.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0	16.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	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	100.0

Table 74 - Distribution of 2022 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Lake-Mendocino CA MSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	25.9
Moderate	0	0.0	0	0.0	17.2
Middle	0	0.0	0	0.0	17.8
Upper	1	100.0	26	100.0	39.1
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	26	100.0	100.0

Table 75 - Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Lake-Mendocino CA MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	25.9
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	17.2
Middle	0	0.0	0	0.0	0	0.0	0	0.0	17.8
Upper	0	0.0	0	0.0	0	0.0	0	0.0	39.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	0	0.0	0	0.0	100.0

Table 76 - Distribution of 2022 Small Business Lending By Income Level of Geography

Assessment Area: Mariposa-Tuolumne CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	12.7	400	100.0	11.1	12.3
Middle	0	0.0	66.6	0	0.0	69.0	66.4
Upper	0	0.0	18.9	0	0.0	19.3	21.2
Unknown	0	0.0	0.1	0	0.0	0.0	0.1
Tract-Unk	0	0.0	1.8	0	0.0	0.5	
Total	1	100.0	100.0	400	100.0	100.0	100.0

Table 77 - Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography

Assessment Area: Mariposa-Tuolumne CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	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	3	100.0	13.8	649	100.0	12.2	2	100.0	11.8	280	100.0	15.0	12.6
Middle	0	0.0	66.2	0	0.0	69.9	0	0.0	65.4	0	0.0	65.3	65.7
Upper	0	0.0	18.7	0	0.0	17.6	0	0.0	21.4	0	0.0	19.4	21.7
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.3	0	0.0	0.4	0	0.0	1.4	0	0.0	0.3	
Total	3	100.0	100.0	649	100.0	100.0	2	100.0	100.0	280	100.0	100.0	100.0

Table 78 - Distribution of 2022 Small Business Lending By Revenue Size of Businesses

Assessment Area: Mariposa-Tuolumne CA MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	57.9	0	0.0	35.6	93.7
Over $1 Million	0	0.0		0	0.0		5.4
Revenue Unknown	1	100.0		400	100.0		0.9
Total	1	100.0		400	100.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	94.1	0	0.0	36.3	
$100,001 - $250,000	0	0.0	2.9	0	0.0	15.2	
$250,001 - $1 Million	1	100.0	3.0	400	100.0	48.4	
Total	1	100.0	100.0	400	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $1 Million	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 79 - Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: Mariposa-Tuolumne CA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	1	33.3	61.6	173	26.7	37.4	2	100.0	57.8	280	100.0	31.6	93.9
Over $1 Million	2	66.7		476	73.3		0	0.0		0	0.0		5.2
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.9
Total	3	100.0		649	100.0		2	100.0		280	100.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	94.9	0	0.0	39.4	0	0.0	94.9	0	0.0	42.2	
$100,001 - $250,000	2	66.7	3.0	299	46.1	17.2	2	100.0	3.1	280	100.0	18.4	
$250,001 - $1 Million	1	33.3	2.1	350	53.9	43.4	0	0.0	2.0	0	0.0	39.4	
Total	3	100.0	100.0	649	100.0	100.0	2	100.0	100.0	280	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		173	100.0		2	100.0		280	100.0		
$250,001 - $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	1	100.0		173	100.0		2	100.0		280	100.0		

Table 80 - Distribution of 2022 Small Farm Lending By Income Level of Geography

Assessment Area: Mariposa-Tuolumne CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	16.1	0	0.0	3.1	17.2
Middle	0	0.0	67.7	0	0.0	49.4	66.4
Upper	0	0.0	12.9	0	0.0	47.2	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	3.2	0	0.0	0.3	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Table 81 - Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography

Assessment Area: Mariposa-Tuolumne CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	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	100.0	25.0	140	100.0	25.3	0	0.0	20.0	0	0.0	26.4	16.3
Middle	0	0.0	62.5	0	0.0	63.3	0	0.0	60.0	0	0.0	53.2	69.2
Upper	0	0.0	8.9	0	0.0	10.6	0	0.0	16.7	0	0.0	20.2	14.4
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	3.6	0	0.0	0.7	0	0.0	3.3	0	0.0	0.2	
Total	1	100.0	100.0	140	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Table 82 - Distribution of 2022 Small Farm Lending By Revenue Size of Farms

Assessment Area: Mariposa-Tuolumne CA MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	74.2	0	0.0	93.9	94.8
Over $1 Million	0	0.0		0	0.0		5.2
Revenue Unknown	0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	87.1	0	0.0	21.5	
$100,001 - $250,000	0	0.0	6.5	0	0.0	31.1	
$250,001 - $500,000	0	0.0	6.5	0	0.0	47.3	
Total	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		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 83 - Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: Mariposa-Tuolumne CA MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	1	100.0	69.6	140	100.0	48.9	0	0.0	53.3	0	0.0	66.0	94.2
Over $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		5.8
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	1	100.0		140	100.0		0	0.0		0	0.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	82.1	0	0.0	22.7	0	0.0	86.7	0	0.0	22.2	
$100,001 - $250,000	1	100.0	10.7	140	100.0	33.8	0	0.0	3.3	0	0.0	11.4	
$250,001 - $500,000	0	0.0	7.1	0	0.0	43.5	0	0.0	10.0	0	0.0	66.5	
Total	1	100.0	100.0	140	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	1	100.0		140	100.0		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		140	100.0		0	0.0		0	0.0		

Table 84 - Distribution of 2022 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Mariposa-Tuolumne CA MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0.0
Moderate	1	33.3	22	16.7	12.7
Middle	1	33.3	42	31.8	65.0
Upper	1	33.3	68	51.5	22.3
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	3	100.0	132	100.0	100.0

Table 85 - Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Mariposa-Tuolumne CA MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2023	2024							
	#	#%	$(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	12.7
Middle	3	50.0	98	45.8	1	33.3	48	45.7	65.0
Upper	3	50.0	116	54.2	2	66.7	57	54.3	22.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	6	100.0	214	100.0	3	100.0	105	100.0	100.0

Table 86 - Distribution of 2022 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Mariposa-Tuolumne CA MSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	1	33.3	22	16.7	23.6
Moderate	1	33.3	42	31.8	15.0
Middle	0	0.0	0	0.0	16.9
Upper	1	33.3	68	51.5	44.4
Unknown	0	0.0	0	0.0	0.0
Total	3	100.0	132	100.0	100.0

Table 87 - Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Mariposa-Tuolumne CA MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	2	33.3	58	27.1	1	33.3	35	33.3	23.6
Moderate	0	0.0	0	0.0	1	33.3	21	20.0	15.0
Middle	3	50.0	144	67.3	0	0.0	0	0.0	16.9
Upper	1	16.7	12	5.6	1	33.3	48	45.7	44.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	6	100.0	214	100.0	3	100.0	105	100.0	100.0

Table 88 - Distribution of 2022 Small Business Lending By Income Level of Geography

Assessment Area: Nevada CA MSA							
Geographic Income Level	**Bank And Aggregate Loans**						**Total Businesses %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	2	28.6	1.5	230	13.2	1.9	2.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	2	28.6	31.4	508	29.3	36.9	36.7
Upper	3	42.9	64.9	998	57.5	60.6	61.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.2	0	0.0	0.6	
Total	7	100.0	100.0	1,736	100.0	100.0	100.0

Table 89 - Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography

Assessment Area: Nevada CA MSA													
Geographic Income Level	**Bank And Aggregate Loans By Year**												**Total Businesses %**
	2023						**2024**						
	Bank		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	**#**	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	0	0.0	1.5	0	0.0	3.9	0	0.0	1.5	0	0.0	1.8	1.9
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	2	66.7	30.0	557	52.7	36.9	0	0.0	29.0	0	0.0	28.4	36.3
Upper	1	33.3	67.2	500	47.3	58.7	3	100.0	68.2	1,230	100.0	69.3	61.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.3	0	0.0	0.5	0	0.0	1.3	0	0.0	0.4	
Total	3	100.0	100.0	1,057	100.0	100.0	3	100.0	100.0	1,230	100.0	100.0	100.0

Table 90 - Distribution of 2022 Small Business Lending By Revenue Size of Businesses

Assessment Area: Nevada CA MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	1	14.3	54.8	408	23.5	39.4	94.1
Over $1 Million	3	42.9		438	25.2		5.4
Revenue Unknown	3	42.9		890	51.3		0.5
Total	7	100.0		1,736	100.0		100.0
By Loan Size							
$100,000 or Less	2	28.6	96.4	180	10.4	50.4	
$100,001 - $250,000	1	14.3	2.0	150	8.6	14.3	
$250,001 - $1 Million	4	57.1	1.6	1,406	81.0	35.3	
Total	7	100.0	100.0	1,736	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $1 Million	1	100.0		408	100.0		
Total	1	100.0		408	100.0		

Table 91 - Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: Nevada CA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	1	33.3	57.5	532	50.3	40.0	1	33.3	57.0	80	6.5	38.4	94.5
Over $1 Million	2	66.7		525	49.7		1	33.3		150	12.2		5.0
Revenue Unknown	0	0.0		0	0.0		1	33.3		1,000	81.3		0.5
Total	3	100.0		1,057	100.0		3	100.0		1,230	100.0		100.0
By Loan Size													
$100,000 or Less	1	33.3	96.8	25	2.4	57.4	1	33.3	96.4	80	6.5	54.0	
$100,001 - $250,000	0	0.0	1.8	0	0.0	12.8	1	33.3	1.8	150	12.2	11.5	
$250,001 - $1 Million	2	66.7	1.4	1,032	97.6	29.8	1	33.3	1.7	1,000	81.3	34.5	
Total	3	100.0	100.0	1,057	100.0	100.0	3	100.0	100.0	1,230	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		1	100.0		80	100.0		
$100,001 - $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 - $1 Million	1	100.0		532	100.0		0	0.0		0	0.0		
Total	1	100.0		532	100.0		1	100.0		80	100.0		

Table 92 - Distribution of 2022 Small Farm Lending By Income Level of Geography

Assessment Area: Nevada CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.4	0	0.0	2.3	1.4
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	26.8	0	0.0	27.1	30.8
Upper	0	0.0	64.8	0	0.0	66.9	67.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	7.0	0	0.0	3.7	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Table 93 - Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography

Assessment Area: Nevada CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	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	0.7
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	33.9	0	0.0	37.9	0	0.0	42.6	0	0.0	76.8	31.9
Upper	0	0.0	64.3	0	0.0	61.6	0	0.0	54.1	0	0.0	22.5	67.4
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	1.8	0	0.0	0.4	0	0.0	3.3	0	0.0	0.8	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Table 94 - Distribution of 2022 Small Farm Lending By Revenue Size of Farms

Assessment Area: Nevada CA MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	40.8	0	0.0	27.6	97.9
Over $1 Million	0	0.0		0	0.0		2.1
Revenue Unknown	0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	100.0	0	0.0	100.0	
$100,001 - $250,000	0	0.0	0.0	0	0.0	0.0	
$250,001 - $500,000	0	0.0	0.0	0	0.0	0.0	
Total	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		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 95 - Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: Nevada CA MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	35.7	0	0.0	27.0	0	0.0	68.9	0	0.0	33.3	97.2
Over $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		2.8
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	100.0	0	0.0	100.0	0	0.0	96.7	0	0.0	51.5	
$100,001 - $250,000	0	0.0	0.0	0	0.0	0.0	0	0.0	1.6	0	0.0	14.3	
$250,001 - $500,000	0	0.0	0.0	0	0.0	0.0	0	0.0	1.6	0	0.0	34.2	
Total	0	0.0	100.0	0	0.0	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		

Table 96 - Distribution of 2022 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Nevada CA MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	3.0
Moderate	0	0.0	0	0.0	0.0
Middle	1	50.0	75	66.4	37.3
Upper	1	50.0	38	33.6	59.7
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	2	100.0	113	100.0	100.0

Table 97 - Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Nevada CA MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	3.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0	37.3
Upper	0	0.0	0	0.0	0	0.0	0	0.0	59.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	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	100.0

Table 98 - Distribution of 2022 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Nevada CA MSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	18.3
Moderate	0	0.0	0	0.0	13.8
Middle	1	50.0	38	33.6	15.4
Upper	1	50.0	75	66.4	52.5
Unknown	0	0.0	0	0.0	0.0
Total	2	100.0	113	100.0	100.0

Table 99 - Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Nevada CA MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	18.3
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	13.8
Middle	0	0.0	0	0.0	0	0.0	0	0.0	15.4
Upper	0	0.0	0	0.0	0	0.0	0	0.0	52.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	0	0.0	0	0.0	100.0

Table 100 - Distribution of 2022 Small Business Lending By Income Level of Geography

Assessment Area: Sacramento-Roseville-Folsom CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	2	9.1	7.3	350	4.5	10.7	7.6
Moderate	3	13.6	19.8	1,750	22.3	18.9	20.2
Middle	3	13.6	32.3	950	12.1	32.7	34.7
Upper	14	63.6	39.1	4,788	61.1	36.4	35.8
Unknown	0	0.0	1.0	0	0.0	1.2	1.6
Tract-Unk	0	0.0	0.7	0	0.0	0.2	
Total	22	100.0	100.0	7,838	100.0	100.0	100.0

Table 101 - Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography

Assessment Area: Sacramento-Roseville-Folsom CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	4	13.8	6.8	1,675	18.5	9.4	2	6.1	6.7	225	2.3	9.6	7.7
Moderate	5	17.2	21.3	1,745	19.3	18.6	3	9.1	21.2	1,450	14.6	19.9	22.7
Middle	6	20.7	31.0	1,185	13.1	32.7	9	27.3	30.0	2,668	26.8	30.8	34.8
Upper	14	48.3	39.7	4,458	49.2	38.2	19	57.6	40.9	5,614	56.4	38.2	33.9
Unknown	0	0.0	0.8	0	0.0	0.9	0	0.0	0.8	0	0.0	1.4	0.9
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	0.4	0	0.0	0.1	
Total	29	100.0	100.0	9,063	100.0	100.0	33	100.0	100.0	9,957	100.0	100.0	100.0

Table 102 - Distribution of 2022 Small Business Lending By Revenue Size of Businesses

Assessment Area: Sacramento-Roseville-Folsom CA MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	3	13.6	55.4	1,654	21.1	34.3	93.5
Over $1 Million	18	81.8		6,084	77.6		5.9
Revenue Unknown	1	4.5		100	1.3		0.6
Total	22	100.0		7,838	100.0		100.0
By Loan Size							
$100,000 or Less	4	18.2	95.5	347	4.4	45.2	
$100,001 - $250,000	7	31.8	2.5	1,422	18.1	14.6	
$250,001 - $1 Million	11	50.0	2.0	6,069	77.4	40.2	
Total	22	100.0	100.0	7,838	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	1	33.3		199	12.0		
$250,001 - $1 Million	2	66.7		1,455	88.0		
Total	3	100.0		1,654	100.0		

Table 103 - Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: Sacramento-Roseville-Folsom CA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	5	17.2	57.6	1,020	11.3	34.7	7	21.2	57.2	1,539	15.5	35.3	94.1
Over $1 Million	21	72.4		7,208	79.5		25	75.8		8,318	83.5		5.3
Revenue Unknown	3	10.3		835	9.2		1	3.0		100	1.0		0.6
Total	29	100.0		9,063	100.0		33	100.0		9,957	100.0		100.0
By Loan Size													
$100,000 or Less	8	27.6	96.0	555	6.1	48.3	10	30.3	96.2	674	6.8	50.4	
$100,001 - $250,000	7	24.1	2.1	1,172	12.9	13.7	6	18.2	2.2	1,050	10.5	13.8	
$250,001 - $1 Million	14	48.3	1.8	7,336	80.9	38.1	17	51.5	1.7	8,233	82.7	35.8	
Total	29	100.0	100.0	9,063	100.0	100.0	33	100.0	100.0	9,957	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	3	60.0		95	9.3		3	42.9		136	8.8		
$100,001 - $250,000	1	20.0		125	12.3		1	14.3		125	8.1		
$250,001 - $1 Million	1	20.0		800	78.4		3	42.9		1,278	83.0		
Total	5	100.0		1,020	100.0		7	100.0		1,539	100.0		

Table 104 - Distribution of 2022 Small Farm Lending By Income Level of Geography

Assessment Area: Sacramento-Roseville-Folsom CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.1	0	0.0	0.4	3.1
Moderate	0	0.0	12.4	0	0.0	24.3	17.8
Middle	0	0.0	41.9	0	0.0	35.6	42.3
Upper	0	0.0	41.6	0	0.0	37.8	36.0
Unknown	0	0.0	1.4	0	0.0	1.8	0.8
Tract-Unk	0	0.0	1.6	0	0.0	0.2	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Table 105 - Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography

Assessment Area: Sacramento-Roseville-Folsom CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.3	0	0.0	0.3	0	0.0	1.5	0	0.0	0.3	3.4
Moderate	0	0.0	14.6	0	0.0	28.5	0	0.0	16.4	0	0.0	26.5	18.3
Middle	1	100.0	40.5	480	100.0	37.4	0	0.0	39.7	0	0.0	41.6	42.7
Upper	0	0.0	42.6	0	0.0	33.6	0	0.0	38.7	0	0.0	29.3	35.1
Unknown	0	0.0	0.2	0	0.0	0.1	0	0.0	0.8	0	0.0	1.7	0.6
Tract-Unk	0	0.0	0.8	0	0.0	0.1	0	0.0	2.9	0	0.0	0.5	
Total	1	100.0	100.0	480	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Table 106 - Distribution of 2022 Small Farm Lending By Revenue Size of Farms

Assessment Area: Sacramento-Roseville-Folsom CA MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	66.3	0	0.0	55.6	95.5
Over $1 Million	0	0.0		0	0.0		4.3
Revenue Unknown	0	0.0		0	0.0		0.2
Total	0	0.0		0	0.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	89.8	0	0.0	30.4	
$100,001 - $250,000	0	0.0	4.7	0	0.0	17.7	
$250,001 - $500,000	0	0.0	5.6	0	0.0	51.9	
Total	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		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 107 - Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: Sacramento-Roseville-Folsom CA MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	66.2	0	0.0	51.4	0	0.0	63.2	0	0.0	43.9	95.8
Over $1 Million	1	100.0		480	100.0		0	0.0		0	0.0		4.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.2
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	90.2	0	0.0	28.3	0	0.0	91.7	0	0.0	27.8	
$100,001 - $250,000	0	0.0	4.4	0	0.0	18.5	0	0.0	2.7	0	0.0	15.0	
$250,001 - $500,000	1	100.0	5.4	480	100.0	53.3	0	0.0	5.6	0	0.0	57.2	
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		

Table 108 - Distribution of 2022 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Sacramento-Roseville-Folsom CA MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	7	17.5	346	19.3	7.2
Moderate	16	40.0	661	36.9	23.9
Middle	8	20.0	342	19.1	36.2
Upper	8	20.0	395	22.1	32.1
Unknown	1	2.5	45	2.5	0.6
Tract-Unk	0	0.0	0	0.0	
Total	40	100.0	1,789	100.0	100.0

Table 109 - Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Sacramento-Roseville-Folsom CA MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	7.2
Moderate	1	6.7	24	4.7	1	25.0	20	11.6	23.9
Middle	6	40.0	220	43.2	1	25.0	49	28.3	36.2
Upper	8	53.3	264	51.9	2	50.0	104	60.1	32.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.6
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	15	100.0	509	100.0	4	100.0	173	100.0	100.0

Table 110 - Distribution of 2022 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Sacramento-Roseville-Folsom CA MSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	7	17.5	263	14.7	24.8
Moderate	15	37.5	533	29.8	15.8
Middle	9	22.5	535	29.9	17.2
Upper	9	22.5	457	25.5	42.2
Unknown	0	0.0	0	0.0	0.0
Total	40	100.0	1,789	100.0	100.0

Table 111 - Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Sacramento-Roseville-Folsom CA MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	2	13.3	64	12.6	0	0.0	0	0.0	24.8
Moderate	5	33.3	148	29.1	1	25.0	49	28.3	15.8
Middle	5	33.3	148	29.1	1	25.0	20	11.6	17.2
Upper	3	20.0	148	29.1	2	50.0	104	60.1	42.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	15	100.0	509	100.0	4	100.0	173	100.0	100.0

Table 112 - Distribution of 2022 Small Business Lending By Income Level of Geography

Assessment Area: Visalia CA MSA							
	Bank And Aggregate Loans						
Geographic Income Level	Bank		Agg	Bank		Agg	Total Businesses %
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.8	0	0.0	2.0	2.7
Moderate	0	0.0	24.5	0	0.0	26.7	27.0
Middle	1	50.0	31.8	152	79.2	32.2	32.1
Upper	1	50.0	41.1	40	20.8	38.6	38.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.8	0	0.0	0.4	
Total	2	100.0	100.0	192	100.0	100.0	100.0

Table 113 - Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography

Assessment Area: Visalia CA MSA													
	Bank And Aggregate Loans By Year												
Geographic Income Level	2023						2024						Total Businesses %
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.9	0	0.0	1.5	0	0.0	2.1	0	0.0	2.9	3.0
Moderate	2	50.0	24.8	163	20.1	26.2	2	40.0	24.1	158	13.0	26.1	27.9
Middle	0	0.0	30.7	0	0.0	34.0	2	40.0	30.0	958	78.8	32.1	32.8
Upper	2	50.0	41.8	646	79.9	37.8	1	20.0	43.3	100	8.2	38.7	36.4
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	0.8	0	0.0	0.6	0	0.0	0.6	0	0.0	0.1	
Total	4	100.0	100.0	809	100.0	100.0	5	100.0	100.0	1,216	100.0	100.0	100.0

Table 114 - Distribution of 2022 Small Business Lending By Revenue Size of Businesses

Assessment Area: Visalia CA MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	55.1	0	0.0	30.5	91.9
Over $1 Million	2	100.0		192	100.0		7.6
Revenue Unknown	0	0.0		0	0.0		0.5
Total	2	100.0		192	100.0		100.0
By Loan Size							
$100,000 or Less	1	50.0	94.9	40	20.8	42.0	
$100,001 - $250,000	1	50.0	3.0	152	79.2	17.9	
$250,001 - $1 Million	0	0.0	2.1	0	0.0	40.1	
Total	2	100.0	100.0	192	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $1 Million	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 115 - Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: Visalia CA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	2	50.0	58.3	615	76.0	31.3	1	20.0	57.8	450	37.0	29.5	92.3
Over $1 Million	2	50.0		194	24.0		4	80.0		766	63.0		7.3
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.4
Total	4	100.0		809	100.0		5	100.0		1,216	100.0		100.0
By Loan Size													
$100,000 or Less	3	75.0	95.7	263	32.5	46.6	3	60.0	95.2	258	21.2	43.2	
$100,001 - $250,000	0	0.0	2.6	0	0.0	17.4	0	0.0	2.6	0	0.0	14.3	
$250,001 - $1 Million	1	25.0	1.6	546	67.5	36.0	2	40.0	2.2	958	78.8	42.5	
Total	4	100.0	100.0	809	100.0	100.0	5	100.0	100.0	1,216	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	1	50.0		69	11.2		0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 - $1 Million	1	50.0		546	88.8		1	100.0		450	100.0		
Total	2	100.0		615	100.0		1	100.0		450	100.0		

Table 116 - Distribution of 2022 Small Farm Lending By Income Level of Geography

Assessment Area: Visalia CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.0	0	0.0	2.1	1.1
Moderate	0	0.0	21.0	0	0.0	19.8	22.1
Middle	0	0.0	44.0	0	0.0	46.3	40.1
Upper	0	0.0	31.5	0	0.0	31.3	36.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.6	0	0.0	0.4	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Table 117 - Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography

Assessment Area: Visalia CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.5	0	0.0	0.8	0	0.0	0.7	0	0.0	0.5	1.3
Moderate	0	0.0	20.0	0	0.0	21.6	0	0.0	21.5	0	0.0	27.1	23.1
Middle	0	0.0	44.8	0	0.0	47.0	0	0.0	36.2	0	0.0	37.8	40.4
Upper	0	0.0	31.9	0	0.0	30.4	0	0.0	38.8	0	0.0	34.1	35.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.7	0	0.0	0.3	0	0.0	2.8	0	0.0	0.5	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Table 118 - Distribution of 2022 Small Farm Lending By Revenue Size of Farms

Assessment Area: Visalia CA MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	46.8	0	0.0	39.1	86.1
Over $1 Million	0	0.0		0	0.0		13.7
Revenue Unknown	0	0.0		0	0.0		0.2
Total	0	0.0		0	0.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	86.5	0	0.0	31.9	
$100,001 - $250,000	0	0.0	7.3	0	0.0	25.0	
$250,001 - $500,000	0	0.0	6.3	0	0.0	43.0	
Total	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		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 119 - Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: Visalia CA MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	46.3	0	0.0	42.8	0	0.0	47.3	0	0.0	40.1	86.5
Over $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		13.3
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.2
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	86.6	0	0.0	30.7	0	0.0	87.9	0	0.0	37.9	
$100,001 - $250,000	0	0.0	6.4	0	0.0	21.1	0	0.0	8.7	0	0.0	33.6	
$250,001 - $500,000	0	0.0	6.9	0	0.0	48.2	0	0.0	3.3	0	0.0	28.5	
Total	0	0.0	100.0	0	0.0	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		

Table 120 - Distribution of 2022 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Visalia CA MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	12	2.4	462	2.3	1.8
Moderate	153	30.2	6,157	31.2	31.5
Middle	158	31.2	6,016	30.5	33.0
Upper	184	36.3	7,079	35.9	33.6
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	507	100.0	19,715	100.0	100.0

Table 121 - Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Visalia CA MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	3	1.3	111	1.3	4	2.2	126	2.0	1.8
Moderate	80	33.9	2,869	34.3	58	32.0	1,979	31.0	31.5
Middle	74	31.4	2,590	31.0	58	32.0	2,092	32.8	33.0
Upper	79	33.5	2,784	33.3	61	33.7	2,179	34.2	33.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	236	100.0	8,355	100.0	181	100.0	6,376	100.0	100.0

Table 122 - Distribution of 2022 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Visalia CA MSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	34	6.7	1,162	5.9	24.1
Moderate	147	29.0	5,290	26.8	15.9
Middle	188	37.1	7,418	37.6	17.4
Upper	136	26.8	5,752	29.2	42.5
Unknown	2	0.4	93	0.5	0.0
Total	507	100.0	19,715	100.0	100.0

Table 123 - Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Visalia CA MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	22	9.3	610	7.3	10	5.5	336	5.3	24.1
Moderate	69	29.2	2,295	27.5	72	39.8	2,385	37.4	15.9
Middle	77	32.6	2,877	34.4	49	27.1	1,797	28.2	17.4
Upper	68	28.8	2,572	30.8	50	27.6	1,858	29.1	42.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	236	100.0	8,355	100.0	181	100.0	6,376	100.0	100.0