



## **PUBLIC DISCLOSURE**

August 04, 2025

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Beacon Business Bank, National Association  
Charter Number: 18358

425 California Street  
Suite 2000  
San Francisco, CA 94104

Office of the Comptroller of the Currency

3 Embarcadero Center  
Promenade Level P-5  
San Francisco, CA 94111

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not 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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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory**.

**The Lending Test is rated: Satisfactory**

The major factors that support this rating include:

- The bank's loan-to-deposit (LTD) ratio is reasonable.
- The bank originated a majority of its loans inside its assessment area (AA).
- The bank exhibited excellent geographic distribution of loans in the AA.
- The bank exhibited a reasonable distribution of loans to businesses of different sizes.
- The bank received no CRA-related complaints.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is reasonable.

The LTD ratio for Beacon Business Bank, N.A. (Beacon, or bank) averaged 65.2 percent over the 20 quarters since the previous CRA evaluation. From January 1, 2020, through December 31, 2024, the quarterly LTD ratio ranged from a low of 48.0 percent in the fourth quarter of 2021 to a high of 78.7 percent in the fourth quarter of 2023. In comparison with two similarly situated banks based on deposits, branch networks, loan product offerings, and branch footprints, the combined quarterly average LTD ratio for these institutions over the same period was 78.8 percent with a high of 92.9 percent and a low of 61.7 percent.

### Lending in Assessment Area

A majority of the bank's loans were inside its AAs.

Based on a sample of loans, the bank originated and purchased 71.2 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2022-2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	37	71.2	15	28.9	52	15,432	69.0	6,932	31.0	22,364
Total	37	71.2	15	28.9	52	15,432	69.0	6,932	31.0	22,364

Source: 1/1/2022 - 12/31/2024 Bank Data.  
Due to rounding, totals may not equal 100.0%

## Description of Institution

Beacon is a full-service community bank headquartered in San Francisco, California. Beacon operates two full-service branches, one in San Francisco and one in San Mateo, California. The bank closed a branch in Alameda, California in 2022, and continues to service customers in the area. The bank is a single-state institution and has one rating area, the state of California, with one AA. The bank is a wholly owned subsidiary of Trans-Pacific Bancorp, a one-bank holding company also headquartered in San Francisco, California. Total assets for the bank holding company as of December 31, 2024, were \$177.1 million.

Beacon originally opened as Trans-Pacific Bank in 1984 and changed its name in 2018 to reflect a shift in strategy to serve the broader business community in the San Francisco Bay area. Beacon is primarily a commercial lender and provides products such as loans secured by commercial real estate, equipment finance loans, commercial and industrial loans, commercial lines of credit, construction lending, and bridge financing. Beacon also provides Small Business Administration (SBA) loans through the SBA 7(a) and 504 programs. Beacon does offer a limited number of consumer products, such as home equity lines of credit, as an accommodation for its business clients.

During the COVID-19 pandemic, Beacon demonstrated responsiveness to community needs through their participation in the SBA Payroll Protection Program (PPP). The bank's AA was impacted economically due to restrictions during the COVID-19 Pandemic. Beacon actively participated in the first round of SBA PPP funding, and extended 195 PPP loans totaling \$31.7 million in 2020. This is not considered as part of the Lending Test as it is outside of the evaluation period.

As of December 31, 2024, the bank had total assets of \$177 million with \$103 million in net loans, which represents 58.4 percent of total assets. Beacon's largest loan type is commercial real estate, which totaled \$68 million at December 31, 2024, representing 65.7 percent of net loans. The second largest category is loans secured by multifamily properties, which totaled \$22 million and represented 21.4 percent of net loans. Beacon's tier 1 capital at December 31, 2024, was \$19.7 million, with a leverage ratio of 11.0 percent.

There are currently no legal, financial, regulatory restrictions, or other factors impeding Beacon's ability to meet the credit needs of its AA during the evaluation period. The previous CRA Performance Evaluation was dated January 4, 2021, and rated the bank's performance satisfactory.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the bank's performance under the Small Bank CRA examination procedures. The Lending Test evaluation period was from January 1, 2022, through December 31, 2024. The bank's primary loan product is business loans. To assess the bank's performance, the OCC sampled 52 small business loans. Out of these 52 loans, 37 were inside of the bank's AA and assessed within the Lending Test.

### Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same Metropolitan Statistical Area (MSA), if applicable are combined and evaluated as a single AA. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

## **Ratings**

The bank’s overall rating is a blend of the state ratings, and where applicable, multistate ratings.

Beacon’s rating is based on the rating for the state of California. The bank has one AA, the San Francisco Bay Area AA. The AA consists of San Francisco County, San Mateo County, and Alameda County.

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the “Scope” section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national bank (bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### State of California

**CRA rating for the State of California<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The bank exhibited excellent geographic distribution of loans in the state.
- The bank exhibited a reasonable distribution of loans to businesses of different sizes.
- The bank did not receive any CRA-related complaints during the evaluation period.

### Description of Institution's Operations in California

Beacon currently operates two full-service branches in San Francisco and San Mateo. Beacon operated a branch in the city of Alameda but closed it in September of 2022. However, the bank continues to serve customers in Alameda County. For the purposes of this evaluation, the bank has one AA called the San Francisco Bay Area AA. The bank does not maintain any automatic teller machines.

#### San Francisco Bay Area AA

The San Francisco Bay Area AA is comprised of 797 census tracts (CT). Beacon faces significant competitive pressure in the AA. According to the June 30, 2024, FDIC Summary of Deposit Report, Beacon ranks 40<sup>th</sup> out of 61 FDIC insured institutions in the AA, with a market share of 0.03 percent or \$128.5 million in deposits. The top three depository institutions are Bank of America, Wells Fargo Bank, and JP Morgan Chase Bank with a combined market share of 79.21 percent, or \$296 billion in combined deposits.

The San Francisco-San Mateo-Redwood City CA Moody's Analytics report, which covers San Francisco and San Mateo counties, notes that the top five employers in this area are the University of California San Francisco, Salesforce.com Inc., Sutter Heath, Kaiser Permanente, and Visa Inc. There was an increase in unemployment during the evaluation period, from 2.7 percent in 2022, to 3.3 percent in 2023, reaching 3.8 percent in 2024. Moody's Analytics reports that future job growth will be driven by the technology and healthcare areas.

The Oakland-Hayward-Berkeley CA Moody's Analytics report, covering Alameda County, notes the top three employers are the University of California, Western Digital Corp., and Chevron Corp. The unemployment rate also increased in this area, from 3.4 percent in 2022, 4.1 percent in 2023, and 4.8 percent in 2024. Moody's reports that future job growth will be driven by manufacturing and technology.

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<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

Assessment Area(s) - San Francisco MSA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	797	8.91	21.46	31.87	32.87	4.89
Population by Geography	3,320,760	8.16	22.56	33.35	33.20	2.73
Housing Units by Geography	1,283,136	7.75	20.59	33.10	35.36	3.21
Owner-Occupied Housing by Geography	602,663	2.98	17.66	35.60	42.47	1.30
Occupied Rental Units by Geography	596,003	12.35	23.86	31.17	27.70	4.92
Vacant Units by Geography	84,470	9.27	18.42	28.84	38.70	4.76
Businesses by Geography	160,378	6.38	15.72	30.32	40.29	7.29
Farms by Geography	2,462	5.97	18.48	31.23	40.58	3.74
Family Distribution by Income Level	735,894	23.66	15.98	18.17	42.19	0.00
Household Distribution by Income Level	1,198,666	26.52	14.43	16.57	42.48	0.00
Unemployment rate (%)	4.54	7.25	5.11	4.27	3.76	6.03
Households Below Poverty Level (%)	8.91	24.27	10.97	7.17	4.89	21.52
Median Family Income (36084 - Oakland-Fremont-Berkeley, CA MD)		\$123,312	Median Housing Value			\$924,700
Median Family Income (41884 - San Francisco-San Mateo-Redwood City, CA MD)		\$143,526	Median Gross Rent			\$2,142
Median Family Income (36084 - Oakland-Fremont-Berkeley, CA MD) for 2024		\$155,700	Families Below Poverty Level			5.20
Median Family Income (41884 - San Francisco-San Mateo-Redwood City, CA MD) for 2024		\$184,200				
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

OCC examiners reviewed community contacts conducted during the evaluation period and pertaining to the San Francisco Bay area AA. The contacts represent interviews with individuals of three organizations focused on small business development. One community contact noted that there is a need for technical assistance to local small businesses. The contact emphasized that banks could help landlords, namely nonprofit landlords, restructure their debt in order to make it more affordable, and reduce rents paid by small business tenants. The contact emphasized the need for rent relief, for both business and individuals, is acute. Another community contact emphasized the usefulness of small dollar (i.e. micro) lending, in addition to capital for pre-development and acquisition of affordable housing. In addition, this community contact said improved financial literacy would be beneficial for small business owners. A third community contact emphasized housing affordability as the greatest need for the area. This community contact emphasized the need for local banks to discourage borrowers from gentrifying properties.

## Scope of Evaluation in California

Beacon has delineated the San Francisco-San Mateo-Redwood City Metropolitan District (MD) and Alameda County (a portion of the Oakland-Fremont-Berkeley MD) as its AA. This AA is part of the larger San Francisco-Oakland-Fremont MSA. As both bank delineated AAs are within the same MSA, they are combined, analyzed, and presented as one AA for purposes of this evaluation and will be referred to as the San Francisco Bay Area AA. The OCC performed a full-scope evaluation on the San Francisco Bay Area AA.

## LENDING TEST

The bank's performance under the Lending Test in California is rated Satisfactory.

## **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the San Francisco Bay Area AA was good.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibited excellent geographic distribution of loans in the State.

#### ***Small Loans to Businesses***

Refer to Table 9 in the state of California section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of loans to small businesses in the San Francisco Bay Area AA is excellent. The bank's lending in low-income census tracts exceeds both demographic and peer comparators. The bank's lending to moderate-income census tracts exceeds the demographic comparator, although it is slightly below the peer comparator.

#### ***Lending Gap Analysis***

Examiners performed a lending gap analysis. The results of this analysis did not demonstrate any unexplained conspicuous gaps.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibited a reasonable distribution of loans to businesses of different sizes, given the product lines offered by the bank.

#### ***Small Loans to Businesses***

Refer to Table 10 in the state of California section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The bank's lending to businesses with revenues less than or equal to \$1 million per year is reasonable. Although the bank's lending is below the percentage of small business in the AA, and slightly below peer comparator, Beacon faces considerable competition in the AA. The CRA Aggregate Report reflects there were 148 CRA reporting institutions operating in the AA in 2023. The report reflects that large banks, such as JPMorgan Chase Bank, originated the majority of loans to businesses with revenues less than or equal to \$1 million. The report does not include other non-reporting institutions such as credit unions, and non-bank lenders. Aside from competition, the overall ability to lend to businesses with revenues less than \$1 million is challenging. This is evident by the demographic level of businesses within this criterion at 81.6 percent, compared to the aggregate percentage of lending to these businesses

at 56.8 percent. Factors that can limit business' seeking lending include the cost of borrowing, which was impacted by the rising rate environment during the evaluation period.

### **Responses to Complaints**

The bank did not receive any CRA related complaints during the performance evaluation period.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	01/01/2022 to 12/31/2024	
<b>Bank Products Reviewed:</b>	Loans to Small Businesses	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None	N/A	N/A
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>California</b>		
San Francisco Bay Area AA	Full-Scope	Alameda, San Francisco, and San Mateo Counties. All counties are within the San Francisco – Oakland – Fremont MSA.

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	
Overall Bank:	Lending Test Rating
<b>Beacon Business Bank, National Association</b>	<b>Satisfactory</b>
State:	
<b>California</b>	<b>Satisfactory</b>

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**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, 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, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct 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 applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**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, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

**Low-Income:** Individual income that is at 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 state/AA.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**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.

**Multistate Metropolitan Statistical Area (MMSA):** Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

**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.

**Prior Period Investments:** Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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

**Rating Area:** A rated area is a state or multistate metropolitan statistical 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 statistical area, the institution will receive a rating for the multistate metropolitan statistical 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) 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.

**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.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Unfunded Commitments:** Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022-2024
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
San Francisco Bay Area AA	37	15,432	100.0	238,296	6.4	10.8	5.9	15.7	16.2	17.7	30.3	8.1	32.7	40.3	62.2	38.7	7.3	2.7	5.0
Total	37	15,432	100.00	117,511	6.4	10.8	5.9	15.7	16.2	17.7	30.3	8.1	32.7	40.3	62.2	38.7	7.3	2.7	5.0
Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, -- CRA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022-2024
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
San Francisco Bay Area AA	37	15,432	100.0	238,296	81.6	48.7	56.8	10.6	48.7	7.8	2.7
Total	37	15,432	100.0	238,296	81.6	48.7	56.8	10.6	48.7	7.8	2.7
Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, -- CRA Aggregate Data, "--" data not available.											
Due to rounding, totals may not equal 100.0%											