



PUBLIC DISCLOSURE

March 06, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Mission National Bank
Charter Number: 17176

3060 16th Street
San Francisco, CA 94103

Office of the Comptroller of the Currency

25 Jesse Street, Suite 1600,
San Francisco, CA 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 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 **Outstanding**.

The lending test is rated: Outstanding.

The major factors that support this rating include:

- An excellent geographic distribution of loans.
- The loan-to-deposit ratio is more than reasonable.
- A substantial majority of lending is inside the assessment area (AA).
- The distribution of loans to borrowers of various income levels is reasonable.
- Adequate responsiveness to community needs.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's loan-to-deposit (LTD) ratio is more than reasonable.

The LTD ratio is calculated on a bank-wide basis. Mission National Bank's (MNB or bank) quarterly average LTD ratio for the 12 quarters from March 2019 through December 2021 is 81.5 percent. MNB had a high LTD of 91.7 percent and a low of 70.5 percent. In comparison, the quarterly average LTD ratio for the three similarly situated institutions in the AA is 76.5 percent over the same 12-quarter period, with a high of 96.8 percent and a low of 63.2 percent.

MNBs lowest LTD remained higher than the comparable institutions. Although the highest LTD ratio was slightly lower than the comparable institutions, the bank's overall performance is more than reasonable considering two of the three similarly situated institutions participated in the Paycheck Protection Program (PPP) in 2020 and 2021. MNB did not participate in the PPP, which did not negatively impact the bank's ability to lend when compared to the similarly situated institutions.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its assessment area.

The bank originated and purchased 81.5 percent of its total loans inside the bank's AAs 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. Lending Test conclusions are based upon loans originated and purchased inside the bank's AA.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	22	81.5	5	18.5	27	10,538	82.0	2,317	18.0	12,855
Total	22	81.5	5	18.5	27	10,538	82.0	2,317	18.0	12,855

Description of Institution

MNB is a wholly owned subsidiary of MNB Holdings Corporation, a one-bank holding company, located in San Francisco, California. The bank has been operating since 1982 and is a minority-owned deposit institution. The bank maintains one branch located in a low-income census tract (CT) in San Francisco. In 2021, the bank closed one branch located in an upper-income CT in Berkeley, California. The bank has no operating automated teller machines (ATMs) on their premises. However, MNB does not charge ATM fees, and provides their customers access to any Citibank branch ATM in the United States with no surcharges for withdrawals.

MNB operates in the state of California. The bank's AA is within the San Jose-San Francisco-Oakland Combined Statistical Area (CSA) and consist of the counties of San Francisco, Alameda, and Santa Clara. The counties are contiguous and consist of whole CTs. The bank can reasonably service its AA.

As of December 31, 2021, MNB reported total assets of \$209.9 million with loans totaling \$130.7 million, or 59.3 percent of total assets, and total deposits of \$181.1 million. Tier 1 capital totaled \$37.6 million. The loan portfolio had the following composition: commercial loans 76 percent; mortgage loans 24 percent; consumer loans less than 1 percent. MNB focuses lending activity on commercial real estate such as gas stations, convenience stores, hotels, motels, and residential care homes. Additionally, MNB offers various products including consumer and home mortgages, which include multifamily residence loans.

Competition in the AA is strong. As of June 30, 2021, the Federal Deposit Insurance Corporation (FDIC) reported 68 FDIC-insured financial institutions in the AA, with 866 deposit-taking offices. MNB ranks 46th in deposit market share with a market share of 0.03 percent. The five banks with the largest market share hold a combined total of 78.4 percent of total deposit market share. The top five institutions are Bank of America, Silicon Valley Bank, Wells Fargo Bank, First Republic Bank, and JPMorgan Chase Bank.

The bank's CRA performance was previously evaluated on February 4, 2019, and found to be satisfactory. There were no other legal, financial, or other barriers present during the evaluation period that would impede the bank's ability to meet the credit needs of the AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation assesses the CRA performance of MNB using the Small Bank CRA examination procedures. The OCC performed a full-scope examination of the bank's AA. Refer to appendix A for detailed information of the scope and AA.

The lending test assessed the distribution of small businesses by geography and revenue. Additionally, the bank submitted community development investments for consideration. The evaluation period for the lending and community development tests are from January 1, 2019, through December 31, 2021. The OCC determined that commercial loans were the bank's primary loan product during this evaluation period. The loans originated throughout the evaluation period were compared to the 2015 American Community Services (ACS) Census Data and 2021 D&B data. OCC examiners sampled loan data and determined data is accurate and reliable.

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 assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. 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.

The final rating is based on MNBs AA in the state of California. MNBs primary product is commercial loans. Community development activities have a positive or neutral impact on the rating.

The MMSA rating and state ratings are based on performance in all bank 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) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, 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 Bureau of Consumer Financial Protection, 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: Outstanding

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- The geographic distribution of loans reflects an excellent distribution throughout the bank's AA.
- Lending activities represent reasonable distribution to businesses of different revenue levels.
- More than reasonable LTD ratio.
- A substantial majority of loans are within the AA.

Description of Institution's Operations in California

MNB continues to be a Community Development Financial Institution (CDFI), which is a designation given by the CDFI Fund to specialized organizations that provide financial services in low-income communities and to people who lack access to financing. As a certified CDFI, MNB received a Bank Enterprise Award (BEA) in 2020 in the amount of \$202,898 and a CDFI Rapid Response Program (RRP) grant in 2021 of \$1,826,265. The CDFI Fund seeks to generate greater economic opportunity for those with limited access to financial products and services through the BEA. The CDFI-RRP was awarded to certified CDFIs to deliver immediate assistance in communities impacted by the COVID-19 pandemic. MNB's continual certification in the CDFI and approval for grants and awards demonstrates MNB's commitment to serving commercial credit needs in the AA.

Community Contacts

An interagency CRA listening session was conducted on November 16, 2021, within the San Jose-San Francisco-Oakland CSA. The listening session included representatives from the OCC, Federal Deposit Insurance Corporation, Federal Reserve Board, and various community development organization. A variety of topics were discussed, including the economy, affordable housing and foreclosures, small businesses, and bank involvement in the area. COVID-19 intensified inequities that existed prior to the pandemic, such as housing insecurities. Participants shared that banks should support financial education, invest more in small businesses and non-profits, and help make home ownership more affordable for individuals native to the AA.

Two community contact interviews were completed within the AA in 2021. A contact from a CRA advocacy organization stated the housing crisis has fueled gentrification which impacts LMI individuals at a greater rate within the AA. The contact stated that financial institutions could assist with affordable housing by adopting anti-displacement policies, not financing projects that exacerbate gentrification, and creating first-time home buyer programs.

A contact from a non-profit that aims to create housing for low-income residents in rental housing developments stated there is a shortage of affordable housing in the AA due to increased construction costs and an ongoing labor shortage. The contact feels there is an opportunity for financial institutions to

participate in pre-development funding of affordable housing construction projects and to donate to affordable housing organizations.

San Francisco County

Per the Moody's Analytics report dated November 2022, the San Francisco economy benefits from economic drivers in the technology, financial, and medical sectors. Job growth continues to slow with the tech sector being the most volatile industry. Tech companies expanded rapidly in the initial aftermath of the pandemic but have had to initiate cutbacks due to rising interest rates and concerns of a potential recession. Remote work, along with cutbacks in the form of layoffs and hiring freezes, have exacerbated the outflow of residents. The unemployment rate rose sharply in 2020, saw a significant decline in 2021, but still remains above pre-pandemic levels. Market strengths include a highly educated and skilled workforce, a robust internet and tech sector, and high incomes. Weaknesses include the high cost of doing business in the area, the strict business regulatory environment, and limited land for new construction. Top employers include the University of California (San Francisco), Salesforce.com Inc, Wells Fargo, and Kaiser Permanente. Key industries include professional and business services, education and health services, government, and information. Average annual earnings are higher in San Francisco when compared to California and the U.S. in general, but housing affordability continues to lag behind the California and U.S. averages, making homebuying further out of reach.

Alameda County

Per the Moody's Analytics report dated November 2022, the Oakland economy benefits from economic drivers in high tech, education, and federal government sectors. Similar to its neighboring areas, job growth has slowed recently, but the economy is expected to fare better than most. The unemployment rate decreased but is still above pre-pandemic levels. Market strengths include world-class universities and laboratories, proximity to San Francisco, ample infrastructure (transportation and distribution), and commercial space for tech firms leaving Silicon Valley and San Francisco. Weaknesses include traffic, a high cost of living, and supply chain issues impacting port and manufacturing activity. Top employers include the University of California (Berkeley), Western Digital, Chevron Corp., and Grifols. Only the University of California was a top employer in 2018 which is indicative of changing employment opportunities. Key industries include education and health services, professional and business services, government, retail trade, and manufacturing.

Santa Clara County

Per the Moody's Analytics report dated November 2022, the San Jose economy benefits from being the tech capital, but job growth is expected to slow as tech companies relocate to more cost-effective areas of the U.S. The unemployment rate has declined, and it remains steady and similar to pre-pandemic rates. Tech and manufacturing will support job gains, and a legacy of entrepreneurship will continue attracting new opportunities despite high costs. Market strengths include an extremely highly educated and skilled workforce, the ability to attract venture capitalists, and wage growth. Weaknesses include the high living and business costs and the high volatility of the tech industry. The top employers are all in the tech industry and include Cisco Systems Inc., Alphabet Inc., and eBay Inc. Other key industries include education and health services, manufacturing, and government. Average annual earnings outpace those in the surrounding area and U.S.

San Francisco- Alameda- Santa Clara Counties

Table A – Demographic Information of the Assessment Area						
Assessment Area: San Francisco- Alameda- Santa Clara Counties						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	930	12.5	21.5	32.2	32.5	1.4
Population by Geography	4,293,895	11.6	22.2	33.8	31.9	0.5
Housing Units by Geography	1,619,724	11.5	20.6	33.6	33.7	0.7
Owner-Occupied Units by Geography	776,178	5.1	16.8	35.3	42.7	0.2
Occupied Rental Units by Geography	757,479	17.5	24.6	32.3	24.6	1.1
Vacant Units by Geography	86,067	16.8	19.3	30.7	31.8	1.4
Businesses by Geography	461,203	11.9	18.3	29.8	39.1	0.9
Farms by Geography	5,544	9.1	18.9	33.9	37.8	0.3
Family Distribution by Income Level	977,526	25.2	15.6	18.1	41.1	0.0
Household Distribution by Income Level	1,533,657	27.3	14.7	16.2	41.9	0.0
Median Family Income MSA - 36084 Oakland-Berkeley-Livermore, CA		\$93,822	Median Housing Value			\$683,713
Median Family Income MSA - 41884 San Francisco-San Mateo-Redwood City, CA		\$103,742	Median Gross Rent			\$1,565
Median Family Income MSA - 41940 San Jose-Sunnyvale-Santa Clara, CA MSA		\$107,126	Families Below Poverty Level			7.4%
<i>Source: 2015 ACS and 2021 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in California

MNB has only one AA, which consists of San Francisco, Alameda, and Santa Clara counties. All three counties are combined, analyzed, and presented as one AA as they are all within the same CSA. Refer to the table in Appendix A for a description of the full-scope review.

Lending Test

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the San Francisco- Alameda- Santa Clara Counties AA is excellent.

Distribution of Loans by Income Level of the Geography

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

Small Loans to Businesses

Refer to Table Q 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.

During the evaluation period, the geographic distribution of small business loans by income category is excellent for low- and moderate-income tracts. The bank originated a slightly higher percentage of loans in low-income tracts compared to the aggregate market data and percentage of businesses in the low-income tracts. The bank originated a significantly higher percentage of loans to the moderate-income tracts compared to the aggregate market data and percentage of businesses in the moderate-income tracts.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Small Loans to Businesses

Refer to Table R 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 distribution of loans to businesses of different sizes reflects reasonable penetration given aggregate performance in the AA. The bank originated a higher percentage of loans to businesses with revenues at or below \$1 million compared to the percentage of the aggregate number of reportable loans originated and purchased by all CRA-reporting lenders in the AA. However, the percentage of businesses with revenues at or below \$1 million is higher than both the aggregate percentage and the percentage of bank loans. Given the level of businesses, the bank has reasonable distribution as the bank's percentage of loans is higher than the aggregate percentage of loans.

Responses to Complaints

The bank did not receive any complaints relating to CRA during the evaluation period.

Community Development

Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for community development in the bank’s assessment area(s). Performance related to community development activities had a positive effect on the bank’s rating in the state.

Community development is analyzed at the bank’s option. MNB provided the OCC with community development investments.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000’s)	#	\$(000’s)	#	% of Total #	\$(000’s)	% of Total \$	#	\$(000’s)
San Francisco-Alameda- Santa Clara Counties	0	0	3	\$22,500	3	100.0	\$22,500	100.0	0	0

* *Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.*

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

MNB provided \$22,500 in donations to provide free financial education to elementary school students. The donation was able to provide the online course, which focuses on financial capability, to nine schools. MNBs specific donations were targeted to provide the courses to low- and moderate-income students attending schools in Oakland and San Francisco. Community contacts have shared that community needs include financial literacy programs.

* *'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.*

Appendix A: Scope of Examination

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”.

Time Period Reviewed:	01/01/2019 – 12/31/2021	
Bank Products Reviewed:	Small business loans Community development – qualified investments	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
California		
San Francisco-Alameda-Santa Clara Counties	Full-scope	Includes the full counties of San Francisco, Alameda, and Santa Clara Counties.

Appendix B: Summary of MMSA and State Ratings

RATINGS MISION NATIONAL BANK	
Overall Bank:	Lending Test Rating
Mission National Bank	Outstanding
MMSA or State:	
California	Outstanding

Appendix C: Definitions and Common Abbreviations

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/assessment area.

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 investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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/assessment area.

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.

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.

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

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

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/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table Q. 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 assessment area.

Table R. 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

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

\$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 S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2019-21

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	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
San Francisco-Alameda- Santa Clara Counties	22	\$10,538	100.0	164,871	11.9	13.6	11.2	18.3	40.9	19.3	29.8	22.7	31.9	39.1	22.7	36.9	0.9	0.0	0.6
Total	22	\$10,538	100.0	164,871	11.9	13.6	11.2	18.3	40.9	19.3	29.8	22.7	31.9	39.1	22.7	36.9	0.9	0.0	0.6

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 2019-21

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
San Francisco- Alameda- Santa Clara Counties	22	\$10,538	100.0	164,871	88.4	59.1	47.8	4.6	31.8	7.1	9.1
Total	22	\$10,538	100.0	164,871	88.4	59.1	47.8	4.6	31.8	7.1	9.1

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.