



PUBLIC DISCLOSURE

June 5, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

SoFi Bank, National Association
Charter Number 20862

2750 East Cottonwood Parkway Suite 300
Cottonwood Heights, UT 84121

Office of the Comptroller of the Currency

Independence Plaza
1050 17th Street
Suite 1500
Denver, CO 80265-1050

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.

SoFi Bank, National Association's (SoFi) lending performance reflects satisfactory responsiveness to community credit needs. The major factors that support this rating include:

- The loan to deposit ratio (LTD) was reasonable given the bank's size, financial condition, and business strategy.
- The bank originated a majority of its loans inside its assessment area (AA).
- The geographic distribution of loans reflects an excellent distribution in low- and moderate-income (LMI) areas.
- The borrower distribution of loans to small businesses within the AA was reasonable.
- The bank's community development (CD) activity represents adequate responsiveness to the needs of the AA.

Loan-to-Deposit Ratio

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

Examiners analyzed the bank's quarterly average LTD ratio for the 12 quarters since the previous Community Reinvestment Act (CRA) examination through December 31, 2021. SoFi's quarterly average LTD ratio during this period was 78.5 percent and ranged from a high of 91.5 percent to a low of 55.25 percent. These ratios were reasonable compared to similarly situated institutions which averaged 71.9 percent and ranged from a high of 84.8 percent to a low of 57.6 percent. Examiners selected similarly situated institutions based on competitors with comparable asset sizes, operations in the same geographies, and a similar number of branches.

Lending in Assessment Area

A majority of the bank's loans are inside its assessment area (AA).

Based on a sample of 20 loans, the bank originated and purchased 75.0 percent of its total loans by number and 85.6 percent of its total loans by dollar volume 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. The concentration of loans inside the AA had a positive impact on the bank's overall lending performance.

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		
	#	%	#	%		\$	%	\$	%	
Commercial Loans	15	75.0	5	25.0	20	4,871	85.6	823	14.4	5,694
Total	15	75.0	5	25.0	20	4,871	85.6	823	14.4	5,694

Description of Institution

SoFi Bank, National Association (SoFi) is a full-service bank headquartered in Cottonwood Heights, UT. SoFi is wholly owned by its holding company Sofi Technologies, Inc. The bank was established following the holding company's acquisition of Golden Pacific Bank (GPB) in February 2022. Based on the timing of the acquisition and an evaluation period ending December 31, 2021, CRA performance was based only on the operations and activity of GPB prior to the acquisition.

During the evaluation period, SoFi (GPB) was a single state institution serving the state of California with a total asset size of \$175 million as of December 31, 2021. Since the prior CRA evaluation, SoFi's (GPB) assessment area was expanded to include the entire Sacramento-Roseville CSA encompassing El Dorado, Nevada, Placer, Sacramento, Sutter, Yolo, and Yuba counties. The bank had no affiliates and operated three full-service branches in the cities of Sacramento, Live Oak, and Yuba City. The Sacramento branch, located in a middle-income census tract, offered walk-in services Monday through Friday. The Live Oak and Yuba City branches were both located in a middle-income census tract. Both locations had deposit-taking automated teller machines (ATMs) and offered drive through and walk-in services Monday through Friday.

SoFi's (GPB) primary strategic focus was on traditional commercial lending with an emphasis on 1-4 family residential unit investment property loans, commercial real estate, and commercial and industrial loans. The bank did not offer consumer loan products which was consistent with prior evaluation periods. The bank offered traditional banking services including full-service online banking, online bill payments, safe deposit boxes, phone banking, and wire transfers.

As of December 31, 2021, the bank maintained capital totaling \$18.2 million and a tier 1 leverage ratio of 9.2 percent. Gross loans totaled \$87.3 million or 50.0 percent of total assets. The loan portfolio was primarily comprised of real estate secured loans totaling \$75.2 million or 86.1 percent of gross loans. Multifamily residential real estate and commercial real estate represented the highest concentrations. Refer to the table below for a summary of the loan portfolio by major product types.

SoFi Bank, N.A.		
Loan Portfolio by Major Product Type		
As of December 31, 2021		
Loan Type	(\$000's)	% of Portfolio
Multifamily Residential RE	36,088	41.3
Commercial RE	32,312	37.0
Commercial & Industrial	11,481	13.2
1-4 Family Residential	3,616	4.1

Construction	1,896	2.2
Farmland	1,277	1.5
Consumer/Other	609	0.7
Total	87,279	100.0

The Office of the Comptroller of the Currency’s (OCC) previous CRA examination was April 01, 2019, where Golden Pacific Bank received an overall “Satisfactory” rating. There were no legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its AA during the evaluation period.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation (PE) assesses CRA performance of SoFi (GPB) using Small Bank examination procedures. Examiners performed a full-scope review of lending performance in the bank’s one AA.

The evaluation period for the lending test included loan originations from the legacy GPB entity from January 1, 2019, through December 31, 2021. Examiners selected the primary loan product for review by evaluating the highest concentration of loan originations by number and dollar volume. Commercial loans represented the highest concentration of originations, which was consistent with the bank’s business strategy. During the evaluation period, the bank’s lending activity in response to the significant impact the COVID-19 pandemic had on economies across the United States was also given consideration. SoFi (GPB) originated a significant number of Small Business Administration (SBA) Paycheck Protection Program (PPP) loans, which comprised 77.9 percent of commercial loan originations by number. In addition to the lending test, the bank also submitted community development activity from the same period for CRA consideration.

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 based on its performance in the state of California. The state rating is based on performance within the bank’s single AA consisting of the Sacramento-Roseville-CSA which was in place during the evaluation period. Refer to the “Scope” section under the State 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 (or any affiliate whose loans have been considered as part of the institution's lending performance) 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: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The geographic distribution analysis reflects an excellent distribution of lending across geographies of different income levels.
- The borrower distribution analysis reflects a reasonable distribution of small loans to businesses in the AA.

Description of Institution's Operations in California

SoFi's (GPB) designated AA during the evaluation period was the Sacramento-Roseville CSA. The CSA is made up of the Sacramento-Roseville-Arden Arcade MSA, the Yuba City MSA, and the Truckee-Grass Valley Micropolitan Statistical area. These combined areas consist of 541 census tracts (CTs): 48 low-income; 126 moderate-income; 179 middle-income; 185 upper-income; and 3 CTs not reporting data listed as unknown. The AA meets regulatory requirements and does not arbitrarily exclude LMI geographies.

Competition from other financial institutions was strong. SoFi (GPB) ranked 30th in the Sacramento-Roseville-CSA for total deposit market share of 0.19 percent with deposits totaling \$147.6 million as of June 30, 2021. The institution faced heavy competition for deposits with 37 institutions of all sizes including larger banks such as Wells Fargo Bank, N.A, U.S. Bank, N.A., Bank of America, N.A, and J.P Morgan Chase Bank, N.A. The bank also faced heavy lending competition in the AA with competitors including J.P Morgan Chase Bank, N.A, American Express National Bank, Bank of America, N.A., and Wells Fargo Bank, N.A., who combined held 51.8 percent market share of small business loans in the AA.

SoFi's (GPB) operations in the State of California during the evaluation period were primarily focused on commercial lending. The bank offered limited consumer credit in the form of credit cards but did not offer consumer loans or mortgages. The bank operated three branches and two ATMs in the AA and offered a full line of traditional deposit products for both consumers and businesses.

Based on Moody's Analytics, major economic sectors in the AA include professional and business services, educational and health services, leisure and hospitality services, and retail trade. Top employers in the area include UC Davis and UC Davis Health, Sutter Health, Kaiser Permanente, and Dignity Health. The effects of the COVID-19 pandemic could be seen in the area as reflected in the local unemployment rates of the Yuba City MSA which increased from 7.0 percent in 2019 to 11.0 percent in 2020. A similar increase occurred in the Sacramento-Roseville-Arden-Arcade MSA where the unemployment rate increased from 3.7 percent to 9.0 percent during the same time frame. The gross metro product, a measure of the size of the local economy, showed slowed growth during this period for both areas. For the Yuba City MSA growth dropped from 3.7 percent in 2019 to 0.8 percent in 2020, and

in the Sacramento-Roseville-Arden-Arcade MSA it dropped from 2.8 percent in 2019 to -1.5 percent in 2020.

Sacramento-Roseville CSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Sacramento-Roseville CSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	541	8.9	23.3	33.1	34.2	0.6
Population by Geography	2,488,779	8.6	23.0	32.9	35.4	0.1
Housing Units by Geography	996,413	8.2	22.4	34.2	35.0	0.2
Owner-Occupied Units by Geography	535,077	4.1	17.5	34.3	44.0	0.0
Occupied Rental Units by Geography	360,107	13.8	30.2	33.6	22.1	0.4
Vacant Units by Geography	101,229	10.1	20.4	35.8	33.2	0.5
Businesses by Geography	226,284	8.5	22.5	29.6	37.8	1.6
Farms by Geography	6,561	4.3	16.4	34.0	44.9	0.4
Family Distribution by Income Level	597,630	23.3	16.2	18.3	42.2	0.0
Household Distribution by Income Level	895,184	25.0	15.5	17.1	42.4	0.0
Median Family Income MSA - 40900 Sacramento-Roseville-Folsom, CA MSA		\$71,829	Median Housing Value			\$290,898
Median Family Income MSA - 49700 Yuba City, CA MSA		\$54,931	Median Gross Rent			\$1,097
Median Family Income Non-MSAs - CA		\$56,948	Families Below Poverty Level			11.6%
<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>						

Community Contacts:

In addition to reviewing demographic information for the AA in Table A above, examiners reviewed information obtained from community contact interviews during the evaluation period to assess community needs. One community contact working for a regional small business development center commented that a lot of the businesses in mid-town and downtown are starting to rebuild, such as restaurants, but a lot of retail businesses have closed. The contact indicated opportunities for investment in the area include financial support to community-based organizations such as food banks and other services for low- and moderate-income individuals. Additional opportunities included investment in organizations that work with small businesses and low-income communities that were negatively affected by the COVID-19 pandemic. In particular, small businesses could benefit from additional assistance from financial institutions in areas such as loan packaging, loan readiness, and developing business plans.

Examiners also reviewed community contact details for the rural portion of the Sacramento-Roseville CSA from a contact working at a small business development center focusing on providing technical assistance to entrepreneurs along the eastern region of California. The contact described the overall economic conditions during 2021, noting limited employment opportunities, population decline, and an

aging community. Economic conditions created a difficult operating environment for local business owners. The contact commented on opportunities for existing banks to offer micro-loans under \$100,000 for small businesses and entrepreneurs. Small businesses would also benefit from additional financing for commercial real estate acquisition and business equipment. SBA PPP loan originations in the area helped to fill some of the community's small business needs. The contact described participation in PPP originations by local smaller financial institutions as high, which helped business owners overcome challenges encountered when attempting to obtain PPP loans from larger banks.

Scope of Evaluation in California

The CRA evaluation determines the bank's record of meeting community credit needs. Examiners used a combination of bank and examiner generated loan reports and demographic information to assess performance in the bank's one AA. The evaluation period for the lending test was January 1, 2019, through December 31, 2021. The lending test was based entirely on commercial loan originations, which was the bank's primary lending product and included a significant number of PPP loans. The bank's origination of consumer loans was minimal, and the volume of home mortgage loans was below the data collection and reporting requirements. Examiners also reviewed community development activity submitted by the bank for the same time period.

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 Sacramento-Roseville-CSA is good.

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.

Examiners analyzed the bank's geographic distribution using a sample of commercial loans originated in the Sacramento-Roseville CSA AA. The loan samples included PPP loans originated during 2020 and 2021 in response to the credit needs of small businesses. In aggregate, the geographic distribution of the bank's commercial loans in low- and moderate-income census tracts in the AA was excellent.

Based on the loan sample, the bank originated 5.0 percent of commercial loans to businesses in low-income CTs. This was lower than but within range of both the aggregate peer percentage of 7.8 percent and the demographic percentage of 8.5 percent, reflecting a reasonable distribution. The bank originated 35.0 percent of commercial loans in moderate-income CTs. This was significantly above both the aggregate peer percentage of 19.8 percent and the demographic percentage of 22.5 percent. This reflects an excellent distribution of commercial loans, including PPP loans, that were responsive to identified community credit needs.

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.

Table R shows the bank's lending to small businesses of 25.0 percent was significantly below the small business demographic and aggregate lending statistics of the AA at 88.9 percent and 48.1 percent, respectively. This typically represents a poor distribution. However, the origination of PPP loans to meet the credit needs of small businesses during the COVID-19 pandemic did not require collection of Gross Annual Revenue Data (GAR). The sample of loans used for the borrower distribution analysis included a significant number of PPP loans, which resulted in 75.0 percent of the sample with no available GAR information. As a result, the comparison of bank loan originations to AA demographic and aggregate percentages was not particularly meaningful. Therefore, examiners also analyzed the bank's distribution of small loans to businesses using loan size as a proxy for revenue of the borrower.

The table below using the proxy analysis by loan size shows that 100.0 percent of loans sampled were in amounts less than \$1 million. Additionally, 50.0 percent of loans by number were made in amounts less than or equal to \$100,000 reflecting responsiveness to the lending needs of small businesses. This represents a reasonable distribution to the AA. After consideration of the loan origination data in Table R and the proxy analysis, examiners concluded that SoFi (GPB)'s overall distribution of loans to small businesses was reasonable and responsive to community credit needs.

Borrower Distribution of PPP Loans to Businesses by Loan Size in Sacramento-Roseville-CSA				
Loan Size	Number of Loans	Percent of Number	Dollar Volume of Loans (\$000's)	Percent of Dollar Volume
\$0 - \$100,000	10	50.0	338	6.1
\$100,001-\$250,000	2	10.0	374	6.8
\$250,001-\$500,000	4	20.0	1,339	24.3
\$501,000-\$750,000	1	5.0	513	9.3
\$751,000-\$1,000,000	3	15.0	2,959	53.6
Total	20	100.0	5,523	100.0

Responses to Complaints

The bank did not have any CRA related complaints 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 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. The bank did not submit any community development loans for consideration. Performance related to community development investments and services had a neutral effect on the bank's rating in the state.

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)
Sacramento-Roseville CSA	0	0	7	20	7	100.0	20	100.0	0	0
Total	0	0	7	20	7	100.0	20	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.

SoFi's (GPB) CD investments demonstrated adequate responsiveness to investment opportunities. During the evaluation period the bank made qualified investments in the form of direct donations totaling \$19,750 to organizations supporting the needs of LMI individuals and geographies, including housing assistance for the homeless and programs for children in crisis. Additionally, donations to a local Chamber of Commerce provided direct support to local small businesses in need during the COVID-19 pandemic.

Extent to Which the Bank Provides Community Development Services

SoFi's (GPB) CD services demonstrated adequate responsiveness to the needs of the AA. Seven bank employees participated in a total of 737 hours of qualified CD service to three organizations from January 1, 2019, through December 31, 2021. The bank's CD services include:

- Technical assistance to small businesses through service on a loan committee for a community development financial institution (CDFI) providing guarantees on bank loans through the State of California Small Business Loan Guarantee program (SBLGP).
- Board member service for a Chamber of Commerce which provides support primarily to local small businesses.
- Committee and board service for a CD organization which provides assistance to the homeless in the AA.

Additional activities which demonstrated the bank's continued commitment and support to its AA included assistance with nonprofit applications for FHLB AHEAD economic development grants and informational community outreach during COVID.

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:	1/01/2019 to 12/31/2021	
Bank Products Reviewed:	Lending Test: Commercial Loans	
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:		
Sacramento-Roseville CSA	Full Scope	None

Appendix B: Summary of MMSA and State Ratings

RATINGS	SOFI BANK, NATIONAL ASSOCIATION
Overall Bank:	Lending Test Rating
SoFi Bank, National Association	Satisfactory
State:	
California	Satisfactory

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: A loan 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 of the area median income.

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

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 \$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.

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	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loan	Aggregate	% Businesses	% Bank Loan	Aggregate	% Businesses	% Bank Loan	Aggregate	% Businesses	% Bank Loan	Aggregate
Sacramento-Roseville CSA	20	5,523	100	8.5	5.0	7.8	22.5	35.0	19.8	29.6	20.0	29.6	37.8	35.0	42.0	1.6	5.0	0.9
Total	20	5,523	100	8.5	5.0	7.8	22.5	35.0	19.8	29.6	20.0	29.6	37.8	35.0	42.0	1.6	5.0	0.9

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank 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	
Sacramento-Roseville CSA	20	5,523	100.0	77,767	88.9	25.0	48.1	3.3	0.0	7.8	75.0	
Total	20	5,523	100.0	77,767	88.9	25.0	48.1	3.3	0.0	7.8	75.0	

*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.