



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

February 06, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Community West Bank, National Association
Charter Number 21699

445 Pine Avenue,
Goleta, CA 93117

Office of the Comptroller of the Currency

San Francisco Office
25 Jessie 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 community development test is rated: Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on the bank's record of performance in meeting the credit needs of its assessment areas (AAs) during the evaluation period through its lending activities:
 - The bank's loan-to-deposit (LTD) ratio is more than reasonable, given the bank's size, financial condition, and business strategy.
 - The bank originated a substantial majority of its loans within its AAs.
 - The geographic distribution of loans reflects excellent distribution throughout the AAs.
 - Lending activities represent excellent distribution to individuals of different income levels and businesses of different sizes.
- The Community Development (CD) Test rating is based on the aggregate assessment of the bank's community development activities for loans, investments, and services in the AAs.
 - The bank's community development activities demonstrate an adequate level of responsiveness based on available opportunities in the AAs during the evaluation period.

Loan-to-Deposit Ratio

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

CWB has a 103.2 percent quarterly average LTD ratio for the 12 quarters from March 2019 to December 2021, with a high of 111.2 percent and a low of 92.7 percent. In comparison, the quarterly average LTD ratio for the five similarly situated institutions that CWB considers direct competitors is 75.5 percent over the same 12-quarter period with a high average of 84.6 percent and a low average of 67.7 percent.

Lending in Assessment Area

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

The bank originated and purchased 76.1 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 AAs.

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		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	550	58.8	385	41.2	935	107,738	58.0	78,132	42.0	185,870
Small Business	1,130	88.7	144	11.3	1,274	187,227	86.8	28,585	13.2	215,812
Total	1,680	76.1	529	23.9	2,209	294,965	73.4	106,717	26.6	401,682
Source: Evaluation Period: 1/1/2019 – 12/31/2021 Bank Data.										

Description of Institution

Community West Bank, National Association (CWB or bank) is an intrastate full-service community bank headquartered in Goleta, California. The bank was chartered in August 1989 as Goleta National Bank. Community West Bancshares Inc., headquartered in Goleta, California, was established in 1996 and operates as a holding company for the bank, owning 100 percent of CWB. In September 2004, Goleta National Bank's name was changed to Community West Bank, National Association. The bank has no affiliate relationships.

The bank operates seven full-service branches in the contiguous counties of San Luis Obispo, Santa Barbara, and Ventura Counties. These counties make up CWBs three AAs. During the evaluation period, the bank closed the Westlake Branch and removed the automated teller machine (ATM) from the location. The Westlake Branch was located in the Ventura AA within an upper-income census tract. The bank did not open or relocate any branch locations in the evaluation period. CWB offers a variety of traditional banking products and services to both individual customers and businesses. Each branch has an ATM onsite. The bank does not offer drive-up teller access.

As of December 31, 2021, the bank reported total assets of \$1.2 billion, total loans of \$892 million, total deposits of \$951 million, and total equity capital of \$109 million. Net loans represented 76 percent of total assets. The loan portfolio had the following composition: business loans 50; residential (including manufactured housing) lending; 42 percent; agricultural 4 percent; and construction and development 4 percent. The bank's primary strategy is the financing of manufactured housing within its three AAs and the communities located along the coast of California. The bank also offers loan products to meet the needs of business customers within the AA, including commercial real estate, and commercial and industrial. The bank also offers Small Business Association (SBA), California Coastal Rural Development, U.S. Department of Agriculture, and Farmer Mac guaranteed lending programs to its AAs and broader California. In 2020 and 2021, the bank participated in the SBA Paycheck Protection Program. The bank's balance sheet is representative of the bank's strategy, as business and residential (including manufacture housing) lending are the primary products.

There are no legal, financial, or other factors that impede the bank's ability to meet credit needs in its communities. CWB received an "Outstanding" rating under the intermediate small bank CRA procedures, in the CRA Performance Evaluation Report dated December 2, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation assesses the CRA performance of CWB using the Intermediate Small Bank CRA examination procedures. The OCC performed a full-scope examination of the bank's three AAs. Refer to Appendix A for detailed information.

The lending test assessed the distribution of home mortgages and small businesses by geography and income. The evaluation also includes an assessment of the bank's community development (CD) lending, investments, and services. The evaluation period for the lending and CD tests are from January 1, 2019, through December 31, 2021. The loans originated throughout the evaluation period were compared to the 2015 American Community Service (ACS) Census data.

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.

CWB has three AAs in the State of California. Equal weighting was placed on all three AAs for the evaluation.

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 Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The geographic distribution of loans reflects excellent distribution throughout the bank's AAs.
- Lending activities represent excellent distribution to individuals of different income levels.
- CWBs aggregate level of responsiveness to CD needs is adequate.

Description of Institution's Operations in California

San Luis Obispo County AA

CWB has designated San Luis Obispo (SLO) County as an AA. The county is within the San Luis Obispo-Paso Robles MSA and includes 54 census tracts (CTs): Seven are moderate-income; 34 are middle-income; and eight are upper-income. In addition, five CTs do not report data and are listed as unknown. The AA does not have any low-income CTs. The AA meets the requirements of the regulation and does not arbitrarily exclude low- and moderate-income (LMI) geographies.

The bank has two branches within the AA, located in San Luis Obispo and Paso Robles. Both branches have ATMs on site. The San Luis Obispo branch is in an upper-income CT and the Paso Robles is in a moderate-income CT. Competition from other financial institutions is strong in the SLO AA. As of June 30, 2021, the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share report indicates the bank's deposits inside the AA are \$88.1 million and ranks 12th in deposit market share with 0.99 percent of the AA's deposits. A total of 16 financial institutions, with a combined 65 branches, competed for over \$8.9 billion of insured deposits in SLO County. The top three institutions include Mechanics Bank, JP Morgan Chase Bank, and Pacific Premier Bank, with a combined total of 13 branches that account for 53 percent of the deposit market share, representing \$4.7 billion in deposits.

CWBs primary products are manufactured home loans and business loans. Within the AA, the ability to originate manufactured home loans in moderate-income CTs is limited. ACS Census data reports that only 10 percent of the 10,840 mobile homes and trailers in the AA are in moderate-income CTs. The bank's ability to originate manufactured home loans is based on consumer demand and availability.

We reviewed a recent community contact previously made in the AA. The Economic Vitality Corporation of SLO is a non-profit that provides economic development services and business resources. The contact noted that SLO County is the sixth least affordable place to live in the nation, and that local banks have the opportunity to increase donations and investments to support community and

economic development. The contact also noted that CWB, along with other institutions, has worked with the non-profit. According to Moody's Analytics, the economic drivers in the San Luis Obispo-Paso Robles-Arroyo Grande MSA are tourism, education, and agriculture. The major employers in the MSA include California Polytechnic State University, Atascadero State Hospital, Pacific Gas & Electric, California Men's Colony, and Cal Poly Corp.

The information in the following table provides SLO AA demographic information for 2021.

Table A – Demographic Information of the Assessment Area						
Assessment Area: CWB 2021 San Luis Obispo AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	54	0.0	13.0	63.0	14.8	9.3
Population by Geography	276,517	0.0	13.8	65.8	14.8	5.6
Housing Units by Geography	118,806	0.0	14.2	68.6	16.0	1.3
Owner-Occupied Units by Geography	59,714	0.0	9.3	71.7	18.5	0.5
Occupied Rental Units by Geography	43,862	0.0	21.6	63.4	12.6	2.4
Vacant Units by Geography	15,230	0.0	11.8	71.1	15.6	1.5
Mobile Homes and Trailers by Geography	10,840	0.0	10.0	78.5	11.3	0.2
Businesses by Geography	30,393	0.0	20.4	58.9	19.8	0.8
Farms by Geography	1,413	0.0	9.5	70.7	18.4	1.4
Family Distribution by Income Level	65,508	21.0	18.2	20.2	40.6	0.0
Household Distribution by Income Level	103,576	24.8	15.9	16.8	42.5	0.0
Median Family Income MSA - 42020 San Luis Obispo-Paso Robles, CA MSA		\$76,771	Median Housing Value			\$476,489
			Median Gross Rent			\$1,281
			Families Below Poverty Level			7.6%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Santa Barbara County AA

CWB has designated Santa Barbara County as an AA. The county is within the Santa Maria- Santa Barbara MSA and includes 90 CTs: Eight are low-income; 23 are moderate-income; 23 are middle-income; and 32 are upper-income. In addition, 4 CTs do not report data and are listed as unknown. The AA meets the requirements of the regulation and does not arbitrarily exclude LMI geographies.

The bank has three branches in the AA, located in Goleta, Santa Maria, and Santa Barbara. Each branch has an ATM on site. The Goleta and Santa Barbara branches are in moderate-income CTs. The Santa Maria branch is in a middle-income CT and is adjacent to moderate- and low-income CTs. Competition from other financial institutions is strong in the AA. As of June 30, 2021, the FDIC Deposit Market Share report indicates the bank's deposits inside the AA are \$568 million and ranks 9th in deposit market share with 3.4 percent of the AA's deposits. A total of 20 financial institutions, with a combined

90 branches, competed for over \$16.9 billion of insured deposits in Santa Barbara County. The top three institutions with the most market share include Wells Fargo, Bank of America, and MUF Union Bank, with a combined 30 branches that account for 46.3 percent of the deposit market share, representing \$7.8 billion in deposits.

CWBs primary products are manufactured home loans and business loans. ACS Census data reflects that 6 percent and 18 percent of the 7,841 mobile homes and trailers in the AA are in low- and moderate-income CTs, respectively. The bank's ability to originate manufactured home loans is based on consumer demand and availability.

We utilized a recent community contact performed in the AA, which included various non-profits such as Family Service Agency, Habitat for Humanity, and Good Samaritan Shelter. CWB was positively mentioned as one of the institutions willing to serve on loan committees and providing board service and other engagements. The contacts mentioned there is a need for additional supply in the childcare sector, affordable housing, and financial education. According to the County of Santa Barbara, the key industries are agriculture, tourism, and wine; business support services; healthcare; building and design; technology and innovation; and energy and environment. The major employers in Santa Barbara County include University of California - Santa Barbara, Vandenberg Air Force Base, County of Santa Barbara, Cottage Health System, and Santa Barbara City College.

The information in the following table provides SB AA demographic information for 2021.

Table A – Demographic Information of the Assessment Area						
Assessment Area: CWB 2021 Santa Barbara AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	90	8.9	25.6	25.6	35.6	4.4
Population by Geography	435,850	12.2	25.8	29.3	32.0	0.7
Housing Units by Geography	154,135	9.4	23.8	28.7	38.1	0.0
Owner-Occupied Units by Geography	74,083	3.1	15.6	34.1	47.2	0.0
Occupied Rental Units by Geography	68,630	16.6	32.6	24.1	26.7	0.1
Vacant Units by Geography	11,422	7.0	23.5	22.0	47.1	0.3
Mobile Homes and Trailers by Geography	7,851	5.6	18.2	51.3	24.7	0.1
Businesses by Geography	41,757	5.1	28.9	25.0	40.5	0.5
Farms by Geography	1,651	4.2	18.1	25.0	52.4	0.3
Family Distribution by Income Level	93,473	23.4	16.8	18.2	41.6	0.0
Household Distribution by Income Level	142,713	25.2	15.7	16.9	42.2	0.0
Median Family Income MSA - 42200 Santa Maria-Santa Barbara, CA MSA		\$74,824	Median Housing Value			\$560,373
			Median Gross Rent			\$1,425
			Families Below Poverty Level			10.0%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Ventura AA

CWB has designated Ventura as an AA. This AA is made up of a full county and contiguous political subdivisions located within the Los Angeles-Long Beach CSA. The AA includes Ventura County, which is within the Oxnard-Thousand Oaks-Ventura MSA and includes 174 CTs: nine are low-income; 50 are moderate-income; 61 are middle-income; and 51 are upper-income. In addition, three CTs do not report data and are listed as unknown. The AA also includes 15 contiguous upper-income CTs located in the Los Angeles-Long Beach-Anaheim MSA. The AA meets the requirements of the regulation and does not arbitrarily exclude LMI geographies.

The bank has three branches in the AA, located in Oxnard, Ventura, and Westlake Village. Each branch has an ATM on site. The Oxnard Branch is in a middle-income CT adjacent to low- and moderate-income CTs. The Ventura Branch is in a moderate-income CT and the Westlake Village Branch is in an upper-income CT near moderate-income CTs. The Westlake Village Branch borders Los Angeles County, and the bank has acquired customers in the Malibu community applying for manufactured housing loans.

Competition from other financial institutions is strong in the Ventura AA. As of June 30, 2021, the FDIC Deposit Market Share report indicates the bank's deposits inside the AA are \$209 million and ranks 16th in deposit market share with 0.7 percent of the AA's deposits. A total of 21 financial institutions, with a combined 165 branches, competed for \$31.7 billion of insured deposits. The top three institutions with the most market share include Wells Fargo, JP Morgan Chase, and Bank of America, with a combined 84 branches that account for 70 percent of the deposit market share, representing \$22.2 billion in deposits.

CWBs primary products are manufactured home loans and business loans. ACS Census data reflects that 3 percent and 40 percent of the 12,833 mobile homes and trailers in the AA are in low- and moderate-income CTs, respectively. The bank's ability to originate manufactured home loans is based on consumer demand and availability.

We utilized a recent community contact performed in the AA. The contact was the Ventura County SCORE, which is a non-profit focused on mentoring and assisting small business owners. The contact indicated the AA has a need for access to working capital, microloans, and financial literacy and business educational counseling, such as coaching for business plans. The contact also noted local institutions have the opportunity to address small business credit needs via funding programs. According to Moody's Analytics, the Oxnard-Thousand Oaks-Ventura MSA economic drivers are technology and defense. The major employers in the MSA include Ventura Naval Base, Amgen Inc, Bank of America, WellPoint Health Networks Inc., and Community Memorial Hospital of San Buenaventura.

The information in the following table provides Ventura AA demographic information for 2021.

Table A – Demographic Information of the Assessment Area						
Assessment Area: CWB 2021 Ventura and LA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	189	4.8	26.5	32.3	34.9	1.6
Population by Geography	906,112	4.1	27.1	35.0	33.6	0.2
Housing Units by Geography	311,088	3.1	23.6	36.4	36.5	0.4
Owner-Occupied Units by Geography	190,366	1.2	17.4	36.8	44.4	0.1
Occupied Rental Units by Geography	102,444	6.6	34.9	35.9	22.0	0.7
Vacant Units by Geography	18,278	2.8	25.9	34.7	35.5	1.1
Mobile Homes and Trailers by Geography	12,833	3.0	39.1	33.1	24.8	0.1
Businesses by Geography	94,238	4.0	16.2	32.4	46.9	0.4
Farms by Geography	2,465	4.2	20.8	36.6	38.2	0.3
Family Distribution by Income Level	214,663	21.1	16.3	19.4	43.2	0.0
Household Distribution by Income Level	292,810	22.7	15.6	17.9	43.9	0.0
Median Family Income MSA - 31084 Los Angeles-Long Beach-Glendale, CA		\$62,703	Median Housing Value			\$527,395
Median Family Income MSA - 37100 Oxnard-Thousand Oaks-Ventura, CA MSA		\$86,766	Median Gross Rent			\$1,576
			Families Below Poverty Level			7.7%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Scope of Evaluation in California

The CRA evaluation determines the bank's record of meeting community credit needs. The OCC used a combination of bank and examiner generated loan and demographic reports to assess the bank's CRA performance. The evaluation period for both the lending and CD tests is from January 1, 2019, through December 31, 2021. A full-scope review was selected for all three of the bank's AAs, which assessed the primary products of business loans and home mortgages (including manufactured loans) for the lending test.

In assessing the overall distribution of loans by geography, examiners placed more weight on the bank's distribution of business loans. This is because the bank's primary home mortgage product is for manufactured homes, which are limited to the geographies that have mobile home parks. Per the census demographic data, mobile homes and trailers are primarily located in middle-income CTs. Additionally, Table O is based on all home mortgages originated in the AA, not solely manufactured homes.

In assessing the overall distribution of loans to income level, examiners placed more weight on the bank's distribution of home mortgages. This is because banks are not required to collect revenue data, and 75 percent of the business loans made within the AAs had a reported revenue of "not available".

The elevated percentage of unavailable business revenue is primarily caused by the bank's participation in the PPP in 2020 and 2021. Within its AAs, the bank originated 436 PPP loans in 2020 and 310 loans in 2021. In addition, for the distribution of loans to small businesses, examiners placed greater weight on the bank's performance compared to the aggregate as the demographics of the AAs indicate that small businesses with revenues less than or equal to \$1 million either do not seek out lending opportunities, or the opportunities for lenders to provide lending was lowered due to economic factors.

In assessing the bank's distribution of home mortgage loans to LMI borrowers, examiners placed more weight on the bank's distribution of home mortgage loans to the aggregate and less weight on performance compared to the demographics. This is due to the high cost of housing in the AAs, which impacted the availability of affordable homes for LMI borrowers and reduced the opportunities for home purchase lending for all lenders during the review period.

Conclusions in Respect to Performance Tests in California

Lending Test

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review of the three AAs, the bank's lending performance in the state of California is excellent.

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

Refer to Table O in the state of California section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

San Luis Obispo AA

The distribution of home mortgages to borrowers in low- and moderate-income CTs within the AA is reasonable. The percentage of the bank's loans to borrowers in moderate-income CTs is reasonably within both the percentage of owner-occupied housing units and the percentage of aggregate lending that occurred in those CTs. The AA does not have any low-income CTs.

Santa Barbara AA

The distribution of home mortgages to borrowers in low- and moderate-income CTs within the AA is poor. The percentage of the bank's loans to borrowers in moderate-income CTs is lower than both the percentage of aggregate lending in moderate-income CTs and the percentage of aggregate lending that occurred in those CTs. Additionally, the bank did not lend within low-income CTs during the evaluation period.

Ventura AA

The distribution of home mortgages to borrowers in low- and moderate-income CTs within the AA is excellent. The percentage of the bank's loans to borrowers in low- and moderate-income CTs exceeds both the percentage of owner-occupied housing units and the percentage of aggregate lending that occurred in those CTs.

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.

San Luis Obispo AA

The distribution of small business loans in moderate-income CTs is excellent within the AA. The percentage of the bank's loans to small businesses in moderate- income CTs exceeds the aggregate lending and is on-par with the percentage of businesses in those CTs. There are no low- income CTs in the AA.

Santa Barbara AA

The distribution of small business loans in low- and moderate-income CTs is excellent within the AA. The percentage of the bank's loans to small businesses in moderate-income CTs exceeds the aggregate lending and percentage of businesses in those CTs. Although the percentage of the bank's loans to small businesses in low-income tracts is slightly lower than the percentage of businesses, it is reasonably within the aggregate lending that occurred in those CTs.

Ventura AA

The distribution of small business loans in moderate-income CTs is excellent within the AA. The percentage of the bank's loans to small businesses in both low- and moderate-income CTs exceeds both the aggregate lending and percentage of businesses in those CTs.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

Refer to Table P in the state of California section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

San Luis Obispo AA

The distribution of home mortgages to low- and moderate-income borrowers is excellent. The percentage of loans to moderate-income borrowers exceeded the percentage of families and aggregate lending in those CTs. Although the percentage of loans to low- income CTs is lower than the percentage of families, it exceeds aggregate lending in the area.

Santa Barbara AA

The distribution of home mortgages to low- and moderate- income borrowers is excellent. The percentage of loans to moderate-income borrowers exceeded the percentage of families and aggregate lending in those CTs. Although the percentage of loans to low-income CTs is lower than the percentage of families, it exceeds aggregate lending in the area.

Ventura AA

The distribution of home mortgages to low- and moderate-income borrowers is excellent. The percentage of loans to moderate-income borrowers exceeded the percentage of families and aggregate lending in those CTs. Although the percentage of loans to low-income CTs is lower than the percentage of families, it exceeds aggregate lending in the area.

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.

San Luis Obispo AA

Examiners are unable to draw a reliable conclusion regarding bank performance from 2019 through 2021 as 66 percent of the loans the bank made within the AA had unknown revenue. The elevated level of businesses with unavailable revenue is due to the bank's participation in the PPP in 2020 and 2021.

In 2019, 32 percent of the bank's business loans were to businesses with unknown revenue. This is higher than the percent of businesses reported. The percentage of bank loans to businesses with revenues less than or equal to \$1 million is reasonably below the aggregate, considering the level of unknown revenue loans. Excluding PPP loans in 2020 and 2021, the percent of business loans to businesses with revenues equal to or less than \$1 million is reasonably below the historical aggregate. Examiners are unable to make a meaningful analysis as the aggregate lending for 2020 and 2021 includes PPP loans originated by other banks.

Santa Barbara AA

Examiners are unable to draw a reliable conclusion regarding bank performance from 2019 through 2021 as 78 percent of the loans the bank made within the AA had unknown revenue. The elevated level of businesses with unavailable revenue is due to the bank's participation in the PPP in 2020 and 2021.

In 2019, the percentage of bank loans to businesses with revenues less than or equal to \$1 million is reasonably within the aggregate lending. Additionally, the percentage of the bank's loans with business revenues not available is slightly higher than what was reported in the AA. Excluding PPP loans in 2020 and 2021, the percent of business loans to businesses with revenues equal to or less than \$1 million is reasonably within historical aggregate lending. Examiners are unable to make a meaningful analysis as the aggregate lending for 2020 and 2021 includes PPP loans originated by other banks.

Ventura AA

Examiners are unable to draw a reliable conclusion regarding bank performance from 2019 through 2021 as 78 percent of the loans the bank made within the AA had unknown revenue. The elevated level of businesses with unavailable revenue is due to the bank's participation in the PPP.

In 2019, the percentage of bank loans to businesses with revenues less than or equal to \$1 million is poor, as it is below the aggregate lending. However, excluding PPP loans in 2020 and 2021, the percent of business loans to businesses with revenues equal to or less than \$1 million is reasonably within historical aggregate lending. Examiners are unable to make a meaningful analysis as the aggregate lending for 2020 and 2021 includes PPP loans originated by other banks.

Responses to Complaints

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

Community Development Test

The bank's performance under the Community Development Test in the state of California is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on the full-scope reviews of the bank's three AAs, 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 areas.

The bank's aggregate new CD loans, new donations, and prior investments totaled \$26 million. These activities adequately responded to identified community needs for LMI services, affordable housing, and small business loans. Most CD activities were provided in the San Luis Obispo and Ventura AAs through CD loans, donations, and qualified service hours. In the Santa Barbara AA, the bank's largest CD activities were multiple donations, service hours, and a \$250,000 loan to an organization that assists LMI individuals with groceries, clothing, and other essentials including job training.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$ (000's)	% of Total \$
San Luis Obispo County	7	46.7	5,000	21.4
Santa Barbara County	1	12.6	250	1.0
Ventura County	7	46.7	18,158	77.6
Total	15	100.0	23,408	100.0

The level of CD loans represents an adequate responsiveness to identified needs within the AAs. During the evaluation period, the bank made 15 CD loans which totaled \$23.4 million and were primarily in the San Luis Obispo and Ventura AAs. Examples of CD loans include:

- Construction line of credit to rebuild a mobile home park that was partially destroyed during the 2018 Woolsey fire.
- Line of credit to provide working capital for pre-development costs associated with new affordable housing projects for LMI.
- Line of credit to buy medical equipment for a new medical clinic serving communities in LMI tracts.

Number and Amount of Qualified Investments

<i>Qualified Investments and Donations</i>										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
San Luis Obispo County	1	788	17	29	18	32.7	817	32.1	0	0
Santa Barbara County	5	847	9	34	14	25.5	881	34.6	0	0
Ventura County	4	789	19	61	23	41.8	850	33.3	0	0
Total	10	2,424	45	124	55	100.0	2,548	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.

CWB demonstrated adequate responsiveness to CD investment opportunities. During the evaluation period, donations totaled \$123,600. The bank made 45 donations to 24 qualified CD organizations in the AAs. This included two \$10,000 donations to a non-profit that assists LMI individuals in the Santa Barbara AA. Other donations primarily supported organizations that provide services for LMI individuals seeking assistance with obtaining affordable housing, food, and healthcare. During the evaluation period, there were no new investments. There were \$2.4 million in qualified investments made in prior periods in comparable amounts in all AAs. The investments were predominantly in mortgage-backed and multi-family securities for LMI borrowers.

Extent to Which the Bank Provides Community Development Services

The bank's level of CD services reflects an adequate responsiveness to identified needs within the AAs. CWB employees provided 682 hours to 15 qualified CD organizations during the evaluation period. Examples of CD services provided by bank staff include:

- Serving as board members for several CD organizations, including a legal aid foundation, a nonprofit providing services for LMI, and an affordable housing corporation.
- Providing financial literacy education for LMI individuals.
- Serving dinner to homeless individuals in the Santa Barbara AA.

The bank provided qualified service hours to organizations in all their AAs, including 190 hours in San Luis Obispo, 312 hours in Santa Barbara, and 181 hours in Ventura. The bank continues to allow employees to volunteer up to 16 hours per year during working hours.

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 metropolitan and nonmetropolitan areas 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 to 12/31/2021	
Bank Products Reviewed:	Lending Test: Home Mortgage and Small Business Community Development Test: Community Development Loans, Qualified Investments, and Community Development Services	
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 Luis Obispo County	Full-scope	
Santa Barbara County	Full-scope	
Ventura County	Full-scope	Includes 15 census tracts in Los Angeles County due to level of loans in those tracts. Ventura County and Los Angeles County are within the same Combined Statistical Area.

Appendix B: Summary of MMSA and State Ratings

RATINGS COMMUNITY WEST BANK, NA			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/ Multistate Rating
COMMUNITY WEST BANK, NA	Outstanding	Satisfactory	Outstanding
MMSA or State:			
CALIFORNIA	Outstanding	Satisfactory	Outstanding

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

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 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 \$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

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.

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 O - Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
San Luis Obispo	71	10,872	12.9	20,309	0.0	0.0	0.0	9.3	8.5	10.5	71.7	80.3	71.2	18.5	11.3	18.1	0.5	0.0	0.2
Santa Barbara	216	42,920	39.3	22,605	3.1	0.0	3.5	15.6	9.7	17.2	34.1	61.6	33.7	47.2	28.7	45.6	0.0	0.0	0.0
Ventura	263	53,946	47.8	62,001	1.2	1.1	1.1	17.4	23.6	16.7	36.8	41.4	36.9	44.4	33.8	45.2	0.1	0.0	0.2
Total	550	107,738	100.0	104,915	1.4	0.5	1.4	15.5	16.2	15.6	42.6	54.4	42.8	40.3	28.9	40.1	0.2	0.0	0.1

Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P - Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
San Luis Obispo	71	10,872	12.9	20,309	21.0	7.0	3.9	18.2	46.5	12.8	20.2	23.9	22.2	40.6	22.5	45.6	0.0	0.0	15.6
Santa Barbara	216	42,920	39.3	22,605	23.4	5.1	3.4	16.8	20.8	10.9	18.2	44.0	18.7	41.6	30.1	50.1	0.0	0.0	16.9
Ventura	263	53,946	47.8	62,001	21.1	9.5	3.1	16.3	29.7	10.2	19.4	21.3	19.8	43.2	39.5	50.0	0.0	0.0	16.9
Total	550	107,738	100.0	104,915	21.7	7.5	3.3	16.8	28.4	10.8	19.2	30.5	20.0	42.3	33.6	49.2	0.0	0.0	16.7

Source: 2015 ACS; Bank Data, 2021 HMDA 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.

2019-21

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

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 Luis Obispo	258	57,733	22.8	10,600	0.0	0.0	0.0	20.4	20.2	18.6	58.9	59.3	59.5	19.8	19.4	19.6	0.8	1.2	2.3
Santa Barbara	499	69,473	44.2	14,074	5.1	3.6	3.7	28.9	33.3	29.3	25.0	24.9	25.2	40.5	37.1	40.1	0.5	1.2	1.7
Ventura	373	60,021	33.0	37,981	4.0	9.7	4.4	16.2	24.7	19.7	32.4	38.3	23.4	46.9	27.1	50.5	0.4	0.3	2.0
Total	1,130	187,227	100.0	62,655	3.5	4.8	4.3	20.2	27.4	20.0	35.4	37.2	24.2	40.4	29.7	49.6	0.5	0.9	2.0

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%

COMMUNITY WEST BANK (10000021699) excluded from Aggregate

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 Luis Obispo	258	57,733	22.8	10,600	89.1	12.0	42.6	3.6	21.7	7.3	66.3
Santa Barbara	499	69,473	44.2	14,074	87.7	9.4	44.5	4.3	12.2	8.1	78.4
Ventura	373	60,021	33.0	37,981	89.1	6.7	45.1	4.1	15.8	6.8	77.5
Total	1,130	187,227	100.0	62,655	88.7	9.1	45.0	4.1	15.6	7.2	75.3

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%

COMMUNITY WEST BANK (10000021699) excluded from Aggregate

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 R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2019**

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 Luis Obispo	34	10,546	31.8	9,384	88.5	26.5	46.7	4.1	41.2	7.5	32.4
Santa Barbara	37	8,313	34.6	11,514	86.4	37.8	44.5	5.1	48.6	8.5	13.5
Ventura	36	9,785	33.6	31,968	88.0	13.9	50.8	4.8	83.3	7.2	2.8
Total	107	28,644	100.0	52,866	87.7	26.2	50.5	4.8	57.9	7.6	15.9

Source: 2019 D&B Data; 01/01/2019 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

COMMUNITY WEST BANK (10000021699) excluded from Aggregate

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues excluding PPP Loans **2020-21**

Assessment Area:	Total Loans to Small Businesses		Businesses with Revenues <= 1MM		Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	% of Total	% Businesses	% Bank Loans	% Businesses	% Businesses	% Businesses	% Businesses
San Luis Obispo	55	27.1	89.1	36.6	3.6	58.2	7.3	5.5
Santa Barbara	85	41.9	87.7	43.5	4.3	50.6	8.1	5.9
Ventura	63	31.0	89.1	42.9	4.1	49.2	6.8	7.9
Total	203	100.0	-	41.4	-	52.2	-	6.4

Due to rounding, totals may not equal 100.0%

Data source: D&B as of June 2021; 2015 ACS US Census

No aggregate data as it would include PPP loans originated by other institutions.

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.