



## **PUBLIC DISCLOSURE**

January 7, 2025

# **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Chino Commercial Bank, National Association  
Charter Number: 23950

14245 Pipeline Avenue  
Chino, CA 91710

Office of the Comptroller of the Currency

25 Jesse Street at Ecker Square  
16th Floor  
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 **Satisfactory**.

The lending test is rated: **Satisfactory**.

The overall performance of Chino Commercial Bank, N.A. (CCB or bank) reflects Satisfactory responsiveness to community credit needs. The major factors that support this rating include:

- The bank originated a majority of loans in its assessment area (AA).
- The geographic distribution of loans reflects an excellent distribution throughout the bank's AA.
- Lending activities represent reasonable distribution to businesses of different sizes.
- The bank's loan-to-deposit (LTD) ratio is less than reasonable given the bank's size, financial condition, and business strategy.
- The bank demonstrated adequate responsiveness to community needs.

## Loan-to-Deposit Ratio

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

Examiners analyzed CCB's quarterly average LTD ratio since the prior CRA examination, covering 12 quarters for the period of January 1, 2021, through December 31, 2023. The bank's average LTD ratio was 53.5 percent, with a high of 69.9 percent and a low of 47.6 percent. The bank's average LTD is below competitor's average LTD. Bank management identified four financial institutions as the bank's direct competitors, which had a combined average quarterly LTD ratio of 81.8 percent over the same period. The competitors have a high average LTD ratio of 100.2 percent, and a low average of 63.1 percent.

The bank's average LTD is also below peer banks' average LTD. Examiners expanded the analysis to compare the bank's average LTD against local banks with similar asset size and deposit share. Examiners identified five local banks with similar total assets and market share. The peer banks had an average LTD ratio of 101.1 percent with a high of 130.7 percent and a low of 63.1 percent.

CCB's lower LTD can be attributed to conservative loan underwriting practices, decreasing loan origination opportunities during the COVID-19 pandemic, and a slowing loan origination demand prompted by the increasing interest-rate environment.

## Lending in Assessment Area

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

The bank originated and purchased 61.7 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 Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans (\$000s)				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	37	61.7	23	38.3	60	9,635	54.4	8,080	45.6	17,716
Total	37	61.7	23	38.3	60	9,635	54.4	8,080	45.6	17,716

*Source: Bank Data. Due to rounding, totals may not equal 100.0%*

## Description of Institution

Chino Commercial Bank, N.A. is a locally owned, full-service community bank headquartered in Chino, California. It was chartered on September 1, 2000. The bank is wholly owned by Chino Commercial Bancorp, a one-bank holding company, which was established on July 1, 2006. The holding company reported assets of \$50.8 million as of December 31, 2023. The bank has no affiliate relationships. During the evaluation period, the bank operated four full-service banking offices in the cities of Chino, Ontario, Rancho Cucamonga, and Upland, California. The Bank’s main office and administrative offices are in Chino, California.

CCB has one AA comprised of partial counties within the Los Angeles-Long Beach Combined Statistical Area (CSA). The AA includes portions of San Bernardino, Riverside, and Los Angeles counties. The AA consists of 368 contiguous census tracts (CTs). During the evaluation period, the bank did not close or open any branch locations.

The bank offers products to meet the credit needs of small and mid-size business and provides a wide variety of business and consumer lending products. The bank’s primary focus is commercial lending, and participates in the Small Business Administration (SBA) 504 loan program. Commercial loan products include lines of credit, letters of credit, term loans, commercial real estate loans, accounts receivable financing, factoring, equipment loans and leasing, and other working capital financing. Real estate loan products include construction loans, lot loans, residential real estate brokerage, commercial real estate conduit sales, mini-perm commercial real estates and home mortgages. Financing products for individuals include auto, home equity lines of credit, personal lines of credit and debit cards.

In 2021, the bank participated in the SBA Paycheck Protection Program (PPP) in response to the COVID-19 pandemic. The bank originated 238 SBA PPP loans in 2021. Of these, 166 were originated inside the bank’s AA. The table below breaks out the SBA PPP loans originated for the bank’s AA by loan size. Of the loans under \$1 million, 69.3 percent by number were in amounts less than \$100,000.

<b>Borrower Distribution of Loans to Businesses by Loan Size</b>				
Greater Chino AA – 2021 – SBA PPP Loans				
Loan Size	Number of Loans	Percent of Total Number	Dollar Volume of Loans	Percent of Dollar Volume
Less than \$100,000	115	69.3	3,837	21.1
\$100,001 - \$250,000	30	18.1	4,502	24.8
\$250,001 - \$500,000	15	9.0	5,090	28.0
\$500,001 - \$1,000,000	5	3.0	3,366	18.5
<b>Total</b>	<b>165</b>	<b>99.4</b>	<b>16,795</b>	<b>92.5</b>
Over \$1,000,000	1	0.6	1,361	7.5

CCB offers traditional banking services. Each branch has an automated teller machine (ATM) and offers night depository services. All branches are open for business Monday through Thursday from 9:00 AM to 5:00 PM, and Friday 9:00 AM to 6:00 PM. The Ontario branch is open for business on Saturdays from 9:00 AM to 12:00 PM. CCB offers a variety of alternative banking services including bank by mail, online banking, mobile banking, remote deposit capture, bill payment, Automated Clearing House origination, and merchant services.

As of December 31, 2023, the bank reported total assets of \$446.8 million, net loans of \$174.4 million, total deposits of \$326.4 million, and tier 1 capital of \$45.6 million. Net loans represent 40 percent of total assets. As of December 31, 2023, the bank has a concentration in commercial loans totaling \$148.5 million, or 85.2 percent of net loans. The main concentration within commercial loans is non-owner occupied non-residential loans, which totaled \$145.2 million at December 31, 2023, and represented 83.3 percent of net loans. Residential loans totaled \$21.0 million, which represented 12.1 percent of net loans.

There are no legal, financial, or other factors impeding the bank's ability to meet credit needs in its communities. CCB received a "Satisfactory" rating under the small bank CRA performance evaluation dated December 6, 2021.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

This performance evaluation (PE) assesses CCB using Small Bank CRA examination procedures. The evaluation period is from January 1, 2021, through December 31, 2023. We reviewed the bank's small business loans, which is the primary product originated during the review period. Due to changes in census data effective in 2022, we evaluated the bank's 2021 lending performance separately from the bank's 2022 and 2023 lending performance and considered the bank's performance context information.

We placed the most weight on the lending performance for 2022-2023 as it represents the largest portion of the evaluation period. Examiners sampled a total of 67 small business loans originated, renewed, or purchased in the evaluation period. Examiners chose an initial sample of 20 random loans per year in the evaluation period. The data from the initial sample of 60 loans was used to analyze lending inside of the

AA. Loans outside of the AA were excluded from the lending test. The original sample had sufficient loans inside of the AA for a meaningful analysis of 2022-2023 performance. OCC examiners sampled an additional seven loans inside of the AA for 2021 to complete a meaningful analysis.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more of the AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same CSA are combined and evaluated as a single AA. 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-scope AAs.

### **Ratings**

The bank’s overall rating is based on the lending performance in the state of California. The state rating is based on performance in the Greater Chino AA.

Refer to the “Scope” section under the State Rating section for details regarding how the area was weighted in arriving at the respective ratings.

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

Pursuant to 12 CFR 25.28(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 Consumer Financial Protection Bureau, as applicable.

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

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

## State Rating

### State of California

**CRA rating for the State of California:** Satisfactory.

**The Lending Test is:** Satisfactory.

The major factors that support this rating include:

- The geographic distribution of loans reflects an excellent distribution throughout the bank's AA.
- The bank's lending activities represent a reasonable distribution to businesses of different sizes.

### Description of Institution's Operations in California

The Greater Chino AAs includes whole cities, and covers a maximum radius of 20 miles from each of the bank's branches. The AA covers the northwest area of Los Angeles County in the City of Glendora (northeast section of the San Gabriel Valley of Los Angeles County), south to the southern portion of Los Angeles County and northern Orange County border, and east along the Los Angeles County and north Orange County border to the Chino Hills State Park border. The AA covers Southeast along the Orange County and Riverside County border to the City of Corona, northeast along the eastern border of the City of Riverside to Devore, and west along the base of the Foothills (San Bernardino National Forest and Angeles Nation Forest) to the City of Glendora.

There were CT classification changes during the evaluation period between the 2015 ACS and the 2020 U.S. Census. As of the 2015 ACS data, the Greater Chino AA consists of 312 CTs. The AA includes five low-income, 58 moderate-income, 100 middle-income, and 146 upper-income CTs. In addition, three CTs did not report income data and are listed as unknown.

As of the 2020 U.S. Census data, the Greater Chino AA consists of 368 CTs. The AA includes three low-income, 61 moderate-income, 138 middle-income, and 163 upper-income CTs. In addition, three CTs do not report income data and are listed as unknown. The main branch is in Chino and in an upper-income CT. The Ontario branch is in a middle-income CT, and the Upland branch is in a moderate-income CT. The Rancho Cucamonga branch was in a moderate-income CT in 2021, but now in a middle-income CT due to 2020 U.S. Census.

Competition from other financial institutions is strong in the Greater Chino AA. As of June 30, 2024, the FDIC Deposit Market Share report indicates there are 102 financial institutions in the AA. The three banks with the largest deposit market share are Chase Bank, Bank of America, and Wells Fargo Bank, with a combined market share of 50 percent. The bank ranks 63<sup>rd</sup> in deposit market share, with 0.1 percent of the AA's deposits.

The top industries in the AA include health care, retail, trade, transportation and warehousing. Major employers include Ontario International Airport, Inland Empire Health Plan, Arrowhead Regional Medical Center, Ontario-Montclair School District, and YRC Freight.

The bank's AA was sensitive to the impact of the COVID-19 pandemic, which resulted in significant job losses in the food services, hospitality, and entertainment industries. Government assistance was

provided for personal protection equipment, workplace modifications, and housing solutions for those affected by the COVID-19 pandemic. CCB also participated in the SBA PPP and originated 238 PPP loans in 2021 inside and outside of the AA.

In conjunction with this CRA examination, examiners reviewed information from recent interviews with nonprofit organizations to determine the primary credit needs of the Greater Chino AA. One organization promotes community economic development through the delivery of financial, advisory, and educational services to underserved small businesspersons and communities. The second organization develops and improves the local economy through programs aimed at attracting, retaining, and expanding small and medium sized businesses. Both organizations emphasized the overall need of the region for affordable housing and homeownership counseling, despite being more business-oriented organizations. The contacts also stated that there are numerous opportunities for bank involvement. This includes organizational support for financial literacy education, leadership development programs, entrepreneurship development programs, and workforce development.

The information in the following tables provides demographic information for the Greater Chino AA for 2021, and 2022-2023.

Greater Chino AA

Demographic Information of the Assessment Area						
Assessment Area: Greater Chino AA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	312	1.6	18.6	32.1	46.8	1.0
Population by Geography	1,706,371	1.4	17.6	31.0	49.6	0.4
Housing Units by Geography	510,402	1.3	17.2	30.8	50.7	0.0
Owner-Occupied Units by Geography	315,368	0.5	9.6	28.3	61.6	0.0
Occupied Rental Units by Geography	170,374	2.8	30.7	34.9	31.5	0.1
Vacant Units by Geography	24,660	1.2	20.8	34.2	43.6	0.2
Businesses by Geography	157,598	1.6	16.0	27.6	54.5	0.4
Farms by Geography	2,176	0.8	15.7	30.2	53.2	0.1
Family Distribution by Income Level	378,098	17.0	14.5	17.9	50.5	0.0
Household Distribution by Income Level	485,742	18.3	13.4	16.8	51.5	0.0
Median Family Income MSA - 31084 Los Angeles-Long Beach-Glendale, CA		\$62,703	Median Housing Value			\$358,815
Median Family Income MSA - 40140 Riverside-San Bernardino-Ontario, CA MSA		\$61,507	Median Gross Rent			\$1,390
			Families Below Poverty Level			10.1%

*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.*

Demographic Information of the Assessment Area						
Assessment Area: The Greater Chino Assessment Area 2022-2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	368	0.8	16.6	37.5	44.3	0.8
Population by Geography	1,841,205	0.8	14.9	38.7	45.0	0.5
Housing Units by Geography	555,521	0.7	14.4	39.2	45.5	0.2
Owner-Occupied Units by Geography	346,380	0.2	8.5	35.8	55.2	0.3
Occupied Rental Units by Geography	187,157	1.7	25.1	45.4	27.8	0.0
Vacant Units by Geography	21,984	0.7	16.4	41.1	41.7	0.0
Businesses by Geography	216,364	0.4	13.0	36.2	50.0	0.4
Farms by Geography	2,814	0.4	10.3	38.7	50.3	0.2
Family Distribution by Income Level	424,598	17.3	15.5	18.6	48.6	0.0
Household Distribution by Income Level	533,537	18.2	13.7	17.7	50.4	0.0
Median Family Income MSA - 31084 Los Angeles-Long Beach-Glendale, CA		\$80,317	Median Housing Value			\$490,978
Median Family Income MSA - 40140 Riverside-San Bernardino-Ontario, CA MSA		\$76,686	Median Gross Rent			\$1,677
			Families Below Poverty Level			8.2%
<i>Source: 2020 U.S. Census and 2023 D&amp;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.</i>						

## Scope of Evaluation in California

The rating for the state of California is based on a full-scope review of the performance in the Greater Chino AA. Refer to Appendix A for additional information on the AA under review.

## 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 Greater Chino AA is reasonable.

## Distribution of Loans by Income Level of the Geography

The bank exhibits an 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.

*2021*

CCB originated 5.0 percent of loans in low-income CTs, which exceeds the demographic of 1.6 percent and the aggregate of 1.5 percent. CCB originated 30.0 percent of their loans in moderate-income CTs, which exceeds the demographic of 16.0 percent and the aggregate of 15.7 percent.

*2022-2023*

The bank originated 29.2 percent of loans in moderate-income CTs, which exceeded the demographic of 13.6 percent and the aggregate of 12.5 percent. CCB did not originate any loans to small businesses in low-income CTs, reflecting poor distribution. However, both the demographic percentage and aggregate lending to businesses in low-income CTs was 0.5 percent and 0.4 percent, respectively. These low percentages demonstrate that the pool of businesses available to borrow in low-income CTs, and other bank's ability to penetrate these low-income CTs, is minimal.

***Lending Gap Analysis***

OCC examiners reviewed summary reports and maps to analyze small business lending activity in the greater Chino AA. The purpose was to identify any gaps in geographic distribution. There were no unexplained conspicuous gaps identified.

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

The bank exhibits a reasonable distribution of loans to 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.

*2021*

The distribution of loans to businesses of different sizes was reasonable. Included in this analysis were 15 PPP loans totaling \$1.3 million that helped support small businesses during the COVID-19 pandemic. The percentage of loans to small businesses originated or purchased is lower than the percentage of small businesses in the AA and the aggregate percentage of all reporting lenders.

Examiners considered the impact of the high percentage of small loans to businesses with revenue information unavailable on the borrower distribution analysis. For 75 percent of small loans to businesses in the AA, borrower revenue information was not available. All of the loans with unknown revenues (100 percent) were PPP loans which did not require the bank to collect or consider gross annual revenues. The bank's PPP lending was positively considered in our assessment of the Distribution of Loans by Income Level of the Borrower.

2022-2023

CCB exhibited reasonable distribution. The bank originated 54.2 percent of loans to small businesses with gross revenues of \$1 million or less in 2022 and 2023. While this number is less than the demographic of 91.1 percent, it is in line with aggregate lending in the AA of 54.2 percent

**Responses to Complaints**

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

**Community Development**

Based on a full-scope review, the bank exhibits an 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. Performance related to community development activities 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)
Greater Chino AA	0	0	6	2,011	6	100	2011	100	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.

CCB provided \$10,500 in donations to a charitable organization in the greater Chino area to provide free meals to homeless and housing insecure individuals and families. Several community contacts have stated that there is a need to support homeless families and individuals. In addition, the bank invested \$2 million in a municipal bond that provided funding for a school system in the AA that has a majority of LMI students who qualify for a free or reduced lunch program offered by the federal government. Examiners considered the substantial majority of students who do qualify for this federal program as being a proxy for low- and moderate-income students.

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

## **Appendix A: Scope of Examination**

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

<b>Time Period Reviewed:</b>	<b>(01/01/2021 to 12/31/2023)</b>	
<b>Bank Products Reviewed:</b>	Small business loans Community Development—Qualified Investments	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None	N/A	N/A
<b>List of Assessment Areas and Type of Examination</b>		
<b>California</b>		
<b>Greater Chino AA</b>	<b>Full scope</b>	The bank’s assessment area is comprised of 368 contiguous census tracts located in San Bernardino, Riverside, and Los Angeles Counties.

## Appendix B: Summary of State Ratings

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<b>RATINGS Chino Commercial Bank N.A.</b>	
<b>Overall Bank:</b>	<b>Lending Test Rating</b>
<b>Chino Commercial Bank, N.A.</b>	<b>Satisfactory</b>
<b>State:</b>	
<b>California</b>	<b>Satisfactory</b>

## Appendix C: Definitions and Common Abbreviations

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

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

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

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### Content of Standardized Tables

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

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

**Table 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.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2021
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
Greater Chino AA	20	1,560	100	70,735	1.6	5.0	1.5	16.0	30.0	15.7	27.6	30.0	27.3	54.5	35.0	55.3	0.4	--	0.3
<i>Source: 2021 D&amp;B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%</i>																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022-23
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
Greater Chino AA	24	8,741	100	70,468	0.5	0.0	0.4	13.6	29.2	12.5	35.8	29.2	35.4	50.0	41.7	51.7	0.1	--	0.0
<i>Source: 2023 D&amp;B Data; 01/01/2022 - 12/31/2023 Bank Data; 2023 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%</i>																			

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2021</b>	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$ (000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Greater Chino AA	20	1,560	100	70,735	89.2	15.0	45.0	4.4	10.0	6.4	75.0	
<i>Source: 2021 D&amp;B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%</i>												

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2022-23</b>	
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	
Greater Chino AA	24	8,741	100	70,468	91.1	54.2	54.1	3.4	37.5	5.5	8.3	
<i>Source: 2023 D&amp;B Data; 01/01/2022 - 12/31/2023 Bank Data; 2023 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%</i>												