



PUBLIC DISCLOSURE

August 15, 2024

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

American Plus Bank, National Association
Charter Number 24716

630 West Duarte Road
Arcadia, CA 91007

Office of the Comptroller of the Currency

1551 North Tustin Avenue
Suite 1050
Santa Ana, CA 92705

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 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 credit needs of its assessment area (AA).
 - 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 majority of its loans inside its AA.
 - The geographic distribution of loans reflects reasonable distribution throughout the bank's AA.
 - Lending activities represent reasonable distribution to individuals of different income levels and businesses of different size.
- The Community Development (CD) Test rating is based on the aggregate assessment of qualified CD loans, investments, and services.
 - The bank's CD activities demonstrate an adequate responsiveness to identified needs within the AA 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.

The OCC evaluated the bank's quarterly average LTD ratio for the 12 quarters since the prior evaluation. From January 31, 2021 through December 31, 2023, the bank's quarterly LTD ratio was 103.5 percent, with a high of 106.4 percent, and a low of 99.0 percent. This compares favorably to five other banks of similar asset size and lending focus within the AA. The average LTD of the peer banks is 94.5 percent. The peer average ranged from a high of 107.0 percent, and a low of 85.3 percent.

Lending in Assessment Area

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

The bank originated and purchased 55.0 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 \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	11	55.0	9	45.0	20	2,183	52.7	1,961	47.3	4,144
Total	11	55.0	9	45.0	20	2,183	52.7	1,961	47.3	4,144

Description of Institution

American Plus is an intrastate commercial community bank headquartered in Arcadia, California. It began operations in 2007 as a minority-owned institution. The bank is not a subsidiary of a holding company and has no affiliate relationships.

The bank operates three full-service branches. The main branch is located in Arcadia, California. The other two branches are located within Los Angeles County, in Pasadena and Rowland Heights. Based on the 2020 U.S. Census, the Arcadia and Pasadena branches are in upper-income census tracts (CT), and the Rowland Heights branch is in a middle-income CT.

The bank's primary strategy is providing personalized banking services to small and medium-sized businesses, business professionals, real estate developers and investors of Arcadia and Los Angeles County. The bank previously offered 1-4 family residential loans, but closed the mortgage department in September 2023 due to low demand. The bank offers traditional banking products but does not own or operate any automated teller machines and does not offer drive-up teller access. However, American Plus offers a variety of alternative banking services including access to an ATM network, online banking, bill pay, mobile banking, remote deposit capture, and deposit night drops.

As of December 31, 2023, American Plus Bank had total assets of \$673 million, total loans of \$578 million, total deposits of \$543 million, and total equity capital of \$121 million. Total loans represented 85.9 percent of total assets. The following chart summarizes the loan portfolio by major product types:

Loan Portfolio Summary	
Loan Category	% of Outstanding Dollars
Commercial Real Estate	64.6
Construction & Land Development	9.6
Multifamily	9.5
Commercial & Industrial	6.8
1-4 Family Residential	6.5
Consumer	3.1
Total	100.0

Source: Uniform Bank Performance Report and Bank loan data as of 12/31/2023. Due to rounding, may not add up to 100.00%.

American Plus has held a Community Development Financial Institution (CDFI) certification from the U.S. Department of Treasury since 2015. As a CDFI, the bank promotes community development and revitalization in low- and moderate- income (LMI) areas by providing access to credit and other financial services. During the evaluation period, the bank received the CDFI Bank Enterprise Award, including \$90,122 in 2021, and \$437,350 in 2023. American Plus also received the CDFI Rapid Response Program (RRP) award in 2021 totaling \$1,826,265. The awards were allocated to perform CDFI-related activities through originating loans to LMI borrowers and providing technical assistance to LMI individuals. Additionally, the RRP award was used to originate Small Business Association (SBA) Paycheck Protection Program (PPP) loans in 2021. The bank originated 41 PPP loans, totaling \$4.5 million.

There are no financial or legal factors that would impede the bank's ability to meet the credit needs of the communities it serves. The bank received a "Satisfactory" rating under the intermediate small bank Community Reinvestment Act (CRA) procedures at the prior CRA Evaluation dated June 14, 2021.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The performance evaluation (PE) assesses the CRA performance of American Plus using intermediate small bank examination procedures. The OCC performed a full-scope assessment of CRA performance in the bank's assessment area of Los Angeles County. Refer to Appendix A for details.

The evaluation period for the lending test was January 1, 2021 through December 31, 2023. The lending test analyzed small loans to businesses, as the bank's primary lending product is commercial loans. Due to changes in CTs from the 2020 U.S. Census, two analyses were completed for 2021 and 2022-2023. Manual samples were pulled to complete the analyses, which included SBA PPP loans. The assessment of lending within the AA analysis was based on 2021 data only. Refer to Scope of Evaluation in California for additional details on the lending test sample.

For the CD test, examiners evaluated the bank's CD loans, investments, and services from January 1, 2021 through December 31, 2023.

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.

American Plus has one AA. The results of the evaluation are based solely on the bank's CRA performance in Los Angeles County. Additionally, lending performance is based on the bank's primary lending product of commercial loans.

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:

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory.

The major factors that support this rating include:

- The bank exhibits reasonable geographic distribution of small loans to businesses throughout the bank's AA.
- Lending activities represent reasonable distribution to businesses of different sizes.
- Aggregate CD activities reflect adequate responsiveness to identified community credit needs.

Description of Institution's Operations in California

Los Angeles County AA

Los Angeles County comprises the Los Angeles-Long Beach-Glendale Metropolitan Division (MD) and is a part of the larger Los Angeles-Los Beach-Anaheim Metropolitan Statistical Area (MSA). Based on the 2020 U.S. Census data, Los Angeles County consists of 2,498 CTs; 159 are low-income, 694 are moderate-income, 711 are middle-income, and 857 are upper-income. In addition, 77 CTs do not report data and are listed as unknown. The AA meets the requirements of the regulation and does not arbitrarily exclude low- and moderate-income (LMI) geographies. The bank's branches are located in Arcadia, Pasadena, and Rowland Heights. Although American Plus does not own any ATMs, the bank provides access to nationwide ATM network via its ATM debit card.

American Plus' primary lending focus is commercial loans, including commercial and industrial, and commercial real estate. These loan products include SBA PPP loans and multifamily loans. However, multifamily loans are considered residential loans under CRA.

The Los Angeles County AA is the bank's primary market with 100 percent of the bank's deposits. Competition from other financial institutions is strong in the AA. As of June 30, 2023, the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share report indicates the bank's deposits inside the AA total \$541 million, ranking 41st in deposit market share with 0.10 percent of the AA's deposits. A total of 92 FDIC-insured institutions are located in Los Angeles County, with a total of 1,484 branches competing for \$516 billion in deposits. This includes three nationwide mega-banks with a combined 682 branches that account for \$261 billion in deposit, representing 50.6 percent of total deposit market share.

Per the Moody's Analytics report dated May 2024, the Los Angeles County economy benefits from economic drivers in the tourism, logistics, and medical sectors. The local economy is

struggling, and the business cycle is at risk. There is a weakening labor market, as unemployment rates remain above pre-pandemic levels. The health care sector remains the most reliable, while tech, entertainment, and logistics sectors struggle. Los Angeles county is impacted by the writers' and actors' strikes that occurred in 2023, and layoffs from the tech industry. Major employers include the Cedars-Sinai Medical Center, Los Angeles International Airport-LAX, University of California Los Angeles, VXI Global Solutions, The Walt Disney Company, and Northrop Corporation. High cost of living and the increased unemployment rates that began due to the COVID-19 pandemic have resulted in an outflow of migration. With a median housing value over \$682,000 and median rent of \$1,601, there is a shortage of affordable housing in Los Angeles County. Additionally, business costs in Los Angeles County are higher than nation-wide costs.

To assess community needs, OCC examiners reviewed and conducted interviews with seven organizations providing services in Los Angeles County. The contacts identified the lack of affordable housing as a major problem in the AA, not only for LMI households, but middle-income households too. Several contacts stated there was a significant need for innovative credit building loan products, such as those with flexible FICO credit scores, geared towards LMI individuals and families to assist with home ownership. There is also a need to provide small business loans, especially for micro businesses and start-ups. Financial literacy education and workshops are needed to assist LMI communities to get on the path to sustainable home ownership and to equip them for career success. The contacts also noted LMI individuals and families need assistance with basic needs such as food and medical expenses.

The following demographic charts on the next pages cover the periods before and after the 2020 decennial census.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Los Angeles County AA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2,346	9.4	28.7	24.9	34.8	2.2
Population by Geography	10,038,388	8.6	29.3	26.3	35.1	0.8
Housing Units by Geography	3,476,718	7.8	26.3	24.8	40.6	0.5
Owner-Occupied Units by Geography	1,499,879	2.4	17.2	26.6	53.7	0.1
Occupied Rental Units by Geography	1,763,190	12.2	34.2	23.6	29.2	0.9
Vacant Units by Geography	213,649	8.7	25.4	22.8	42.2	1.0
Businesses by Geography	1,150,937	4.7	19.2	21.2	52.6	2.3
Farms by Geography	10,514	3.0	17.3	24.2	54.3	1.2
Family Distribution by Income Level	2,186,485	24.5	16.3	16.7	42.4	0.0
Household Distribution by Income Level	3,263,069	25.9	15.4	15.8	43.0	0.0

Median Family Income MSA - 31084 Los Angeles-Long Beach- Glendale, CA	\$62,703	Median Housing Value	\$495,540
		Median Gross Rent	\$1,292
		Families Below Poverty Level	14.3%
<i>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.</i>			

Table A – Demographic Information of the Assessment Area						
Assessment Area: Los Angeles County AA 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2,498	6.4	27.8	28.5	34.3	3.1
Population by Geography	10,014,009	5.7	28.2	29.9	34.7	1.4
Housing Units by Geography	3,559,790	5.4	25.4	28.1	39.5	1.6
Owner-Occupied Units by Geography	1,534,472	1.5	16.1	30.6	51.3	0.4
Occupied Rental Units by Geography	1,798,032	8.8	33.8	26.5	28.5	2.4
Vacant Units by Geography	227,286	5.1	21.9	23.0	47.0	3.0
Businesses by Geography	1,524,041	3.8	18.0	25.1	49.9	3.2
Farms by Geography	13,760	2.7	16.9	25.9	52.6	2.0
Family Distribution by Income Level	2,211,342	23.9	16.5	17.5	42.2	0.0
Household Distribution by Income Level	3,332,504	25.9	15.0	16.3	42.7	0.0
Median Family Income MSA - 31084 Los Angeles-Long Beach- Glendale, CA	\$80,317	Median Housing Value				\$681,607
		Median Gross Rent				\$1,601
		Families Below Poverty Level				10.5%
<i>Source: 2020 U.S. Census and 2023 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.</i>						

Scope of Evaluation in California

A full-scope review was completed on Los Angeles County, American Plus' sole AA. For the lending test, distribution analysis was completed on small business loans due to the bank's primary lending focus on commercial loans. As there were changes to the CTs due to the 2020 U.S. Census, the lending test includes two analysis periods for 2021 and 2022-2023.

Manual samples were pulled as the bank is not a HMDA LAR or CRA LR reporter. The 2021 sample included PPP loans, in which we used a proxy to complete the analysis. For 2022-2023, all loans originated inside of the AA were sampled.

In determining distribution analyses conclusions, examiners considered the strong competition the bank faces, and the low loan demand. Low loan demand occurred due to high inflation, and high interest rates. For the geographic distribution, examiners also considered that the majority of businesses were located in moderate-, middle-, and upper- income CTs, with less than five percent of businesses in low-income CTs.

Conclusions in Respect to Performance Tests in California

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 lending performance in the state of California is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable 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.

In 2021, the bank's distribution of small loans to businesses was reasonable. The percentage of bank loans made in moderate-income geographies exceeded the percentage of businesses in these geographies and aggregate lending. The bank did not originate any loans in low-income geographies.

In 2022 and 2023, the bank's distributions of small loans to businesses was reasonable. The percentage of bank loans made in moderate-income geographies exceeded the percentage of businesses in these geographies and aggregate lending. The bank did not originate any loans in low-income geographies.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

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

In 2021, 85 percent of the loans sampled did not have revenue available as they were SBA PPP loans. However, using the loan size of all SBA PPP loans within the AA as a proxy for revenue of the borrower, the table below shows that 85.2 percent of the number of loans originated by the bank were in the amounts equal to or less than \$100,000. This represents excellent distribution in the Los Angeles County AA.

Borrower Distribution of SBA PPP Loans by Loan Size in Los Angeles County AA				
Loan Size (000's)	Number of Loans	Percent of Number	Dollar Volume of Loans	Percent of Dollar Volume
\$0 - \$100,000	23	85.2	\$926,455	31.5
\$100,001 - \$250,000	1	3.7	\$173,259	5.9
\$250,001 - \$500,000	1	3.7	\$427,985	14.5
\$500,001 - \$1,000,000	2	7.4	\$1,417,093	48.1
Over \$1,000,000	0	0.0	0	0.0
Total	27	100.0	\$2,944,793	100.0

In 2022 and 2023, the bank's distribution of small loans to businesses with revenue of \$1 million or less was reasonable. The percentage of bank loans to these businesses was below the percentage of businesses with revenues of \$1 million or less located in the AA but exceeded the aggregate lending.

Responses to Complaints

There were no complaints related to the bank's CRA performance received by the bank or the regulatory agencies.

Community Development Test

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

Conclusions for Area Receiving a Full-Scope Review.

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

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 \$
Los Angeles County	15	100.0	46,147	100.0
Total	15	100.0	46,147	100.0

American Plus demonstrated adequate responsiveness to CD investment opportunities in the AA. During the evaluation period, the bank originated 15 CD loans inside the AA totaling \$46.1 million. This represented 37.9 percent of tier 1 capital as of December 31, 2023. Out of the 15 loans, 53 percent were for affordable housing, which is a community need identified by local organizations. The remaining 47 percent of the loans were for economic growth and development in low- and moderate- income census tracts.

Number and Amount of Qualified Investments

<i>Qualified Investments</i>										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000’s)	#	\$(000’s)	#	% of Total #	\$(000’s)	% of Total \$	#	\$(000’s)
Los Angeles County	5	2,589	21	6,610	26	100.0	9,199	100.0	5	1,366
Total	5	2,589	21	6,610	26	100.0	9,199	100.0	5	1,366

* *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.*

American Plus demonstrated adequate responsiveness in CD investment opportunities in the AA. During the evaluation period, the bank made contributions to five investment funds focused on developing affordable housing, invested in a minority-deposit institution, and made 10 donations to local CD organizations. The mission of the organizations donated to included the following:

- Providing healthcare services to LMI individuals at risk due to financial situations and shortages of medical coverage.
- Crime prevention program funded exclusively by the banking industry for educating and safeguarding against elder abuse for those living in senior housing facilities.

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

- Providing underserved youth with fundamental knowledge and skills in financial literacy for career readiness.
- Developing and providing affordable housing and providing financial education.

Extent to Which the Bank Provides Community Development Services

The bank's level of CD services demonstrates adequate level of responsiveness to identified needs within the AA. During the evaluation period, ten bank employees volunteered a total of 259 hours to three CD qualifying organizations. The organizations that employees volunteered with focused on financial inclusion, financial literacy for underserved youth, and providing economic development opportunities for small businesses within Los Angeles County.

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:	01/01/2021 to 12/31/2023	
Bank Products Reviewed:	Small business loans Community development loans, qualified investments, and community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State		
California	Full-Scope	

Appendix B: Summary of MMSA and State Ratings

RATINGS AMERICAN PLUS BANK			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
American Plus Bank	Satisfactory	Satisfactory	Satisfactory
MMSA or State:			
California	Satisfactory	Satisfactory	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

Consumer Loan(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 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.

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
Los Angeles County	20	3,353,315	100.0	445,991	4.8	0.0	4.4	19.2	25.0	19.8	21.2	20.0	22.2	52.6	55.0	51.6	2.3	0.0	2.1
Total	20	3,353,315	100.0	445,991	4.8	0.0	4.4	19.2	25.0	19.8	21.2	20.0	22.2	52.6	55.0	51.6	2.3	0.0	2.1

Source: 2021 D&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%

American Plus Bank N.A. (10000024716) excluded from Aggregate

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
Los Angeles County	8	4,062,395	--	420,563	3.8	0	3.6	18.0	37.5	19.1	25.1	25.0	25.9	49.9	12.5	48.5	3.2	25.0	2.9
Total	8	4,062,395	--	420,563	3.8	0	3.6	18.0	37.5	19.1	25.1	25.0	25.9	49.9	12.5	48.5	3.2	25.0	2.9

Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

American Plus Bank N.A. (10000024716) excluded from Aggregate

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2021**

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
Los Angeles County	20	3,353,315	100.0	445,991	91.0	10.0	45.1	3.6	5.0	5.5	85.0
Total	20	3,353,315	100.0	445,991	91.0	10.0	45.1	3.6	5.0	5.5	85.0

Source: 2021 D&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%

American Plus Bank N.A. (10000024716) excluded from Aggregate

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2022-23**

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
Los Angeles County	8	4,062,395	--	420,563	92.7	62.5	52.1	2.7	37.5	4.6	0.0
Total	8	4,062,395	--	420,563	92.7	62.5	52.1	2.7	37.5	4.6	0.0

Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

American Plus Bank N.A. (10000024716) excluded from Aggregate