



CRA Public File

TABLE OF CONTENTS

In accordance with the requirements of the Community Reinvestment Act, the following enclosures are available for public review.

Public Disclosures	Section
All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank.	A
A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the FDIC.	B
A map of the bank's Assessment Area.	C
A list of the bank's branches/loan production offices, their street addresses, and geographies.	D
A list of the bank's branches/loan production offices opened and closed during the current and each of the prior two calendar years.	E
Home Mortgage Disclosure Act Statements for each of the prior two calendar years.	F
Calculation of the bank's loan-to-deposit ratio for each quarter of the prior calendar year.	G
A list of services generally offered by the bank.	H



First Commercial Bank (USA)

Section A of CRA Public File

COMMENTS RECEIVED FROM THE PUBLIC FOR THE CURRENT AND EACH OF THE PRIOR TWO CALENDAR YEARS

(This page was intentionally left blank. No comments received during past two years.)



First Commercial Bank (USA)

Section B of CRA Public File

PUBLIC SECTION OF MOST RECENT CRA PERFORMANCE EVALUATION PREPARED BY FDIC

PUBLIC DISCLOSURE

September 18, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Commercial Bank (USA)
Certificate Number: 34496

200 East Main Street
Alhambra, California 91801

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
San Francisco Regional Office

25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105

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, nor should it 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.

TABLE OF CONTENTS

INSTITUTION RATING	1
DESCRIPTION OF INSTITUTION	2
DESCRIPTION OF ASSESSMENT AREAS.....	3
SCOPE OF EVALUATION	3
CONCLUSIONS ON PERFORMANCE CRITERIA.....	5
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	8
LOS ANGELES AND ORANGE ASSESSMENT AREA – Full-Scope Review	9
ALAMEDA ASSESSMENT AREA – Full-Scope Review	19
SANTA CLARA ASSESSMENT AREA – Limited-Scope Review	28
SAN BERNARDINO ASSESSMENT AREA – Limited-Scope Review	30
SAN MATEO ASSESSMENT AREA – Limited-Scope Review	32
APPENDICES	39
INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA	39
GLOSSARY	40

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is more than reasonable given the institution's size, financial condition, and assessment area (AA) credit needs.
- First Commercial Bank (USA) (FCB) made a substantial majority of its home mortgage and small business loans within its AAs.
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs.
- The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different revenue sizes.
- The institution did not receive any CRA-related complaints since the prior evaluation; therefore, this factor did not affect the Lending Test rating.

The Community Development (CD) Test is rated Satisfactory.

- The institution's CD performance demonstrates adequate responsiveness to CD needs in its AAs through CD loans, qualified investments, and CD services, as appropriate, considering the institution's capacity and the need and availability of such CD opportunities in the institution's AAs.

DESCRIPTION OF INSTITUTION

FCB is a state-chartered commercial bank headquartered in Alhambra, California. The bank is a wholly-owned subsidiary of First Commercial Bank, LTD headquartered in Taipei, Taiwan. The institution received a Satisfactory rating at its prior FDIC CRA Performance Evaluation (PE) dated November 23, 2020, based on Interagency Intermediate Small Institution Examination Procedures.

FCB has eight full-service branches within its AAs in Southern and Northern California, one of which is new since the prior evaluation. The bank opened a new branch in San Mateo, California, on February 22, 2022 in an upper-income census tract (CT).

FCB is primarily a commercial lender while also offering home mortgage, construction, and international trade loans. The bank provides a variety of deposit accounts including personal and business checking, saving, money market, and time deposit accounts. Alternative banking services include online banking, electronic bill pay, remote deposit capture (business customers only), cashier's checks, domestic and international money transfers, safe deposit boxes, night depository, and courier pickup service. The bank is a preferred Small Business Administration (SBA) lender and offers loans through the California Small Business Loan Guarantee Program (SBLGP). FCB's business focus has not changed since the prior PE.

FCB's assets totaled \$855.6 million as of June 30, 2023, and included total loans of \$713.8 million and total securities of \$34.6 million. The bank reported deposits of \$586.1 million. The loan portfolio is illustrated in the following table.

Loan Portfolio Distribution as of 06/30/2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	52,241	7.3
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	186,223	26.1
Secured by Multifamily (5 or more) Residential Properties	33,148	4.6
Secured by Nonfarm Nonresidential Properties	305,840	42.8
Total Real Estate Loans	577,452	80.8
Commercial and Industrial Loans	36,921	5.2
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	0	0.0
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	100,000	14.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	578	0.1
Total Loans	713,795	100.0
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet AA credit needs.

DESCRIPTION OF ASSESSMENT AREAS

FCB designated five AAs comprised of ten whole counties throughout California. Since the previous PE, FCB expanded its footprint with the addition of a new branch in San Mateo on February 22, 2022. This resulted in the new San Mateo AA. FCB also added four counties (Riverside, Contra Costa, San Benito, and San Francisco). One new county for each previous AA. The five AAs are described below:

- The Los Angeles and Orange AA is composed of Los Angeles and Orange Counties and wholly contained within the Los Angeles-Long Beach-Anaheim, California Metropolitan Statistical Area (MSA) #31080.
- The Santa Clara AA is composed of Santa Clara and San Benito Counties and wholly contained within the San Jose-Sunnyvale-Santa Clara, California MSA #41940.
- The Alameda is composed of Alameda and Contra Costa Counties and wholly contained within the Oakland-Berkeley-Livermore, California MSA #36084.
- The San Bernardino AA is composed of San Bernardino and Riverside Counties and wholly contained within the Riverside-San Bernardino-Ontario, California MSA #40140.
- The San Mateo AA is composed of San Francisco and San Mateo Counties and wholly contained with the San Francisco-San Mateo-Redwood City, California MSA #41884.

The AAs comply with the technical requirements of the CRA and do not arbitrarily exclude low- and moderate-income (LMI) neighborhoods. The following table details the counties, number of CTs, and branches located within each AA. Refer to each AA for further details.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Los Angeles and Orange	Los Angeles and Orange Counties	2,929	4
Santa Clara	Santa Clara and San Benito Counties	383	1
Alameda	Alameda and Contra Costa Counties	569	1
San Bernardino	San Bernardino and Riverside Counties	822	1
San Mateo	San Francisco and San Mateo Counties	355	1
Total		5,058	8
<i>Source: Bank Data</i>			

SCOPE OF EVALUATION

General Information

Examiners used the Interagency Intermediate Small Institution Examination Procedures to evaluate FCB's CRA performance. This evaluation covers the period from the prior PE dated November 23,

2020, to the current PE dated September 18, 2023. Examiners relied on records provided by the institution, public financial and loan information, demographic data, community contacts, and reported loan information.

Examiners used full-scope examination procedures for the Los Angeles and Orange AA and Alameda AA and limited-scope examination procedures for the Santa Clara, San Bernardino, and San Mateo AAs. The Los Angeles and Orange AA represents the largest AA based on the number of banking locations, loans, and deposits. As a result, examiners placed more weight on the performance in the Los Angeles and Orange AA. The Alameda AA was evaluated using full-scope examination procedures at the prior evaluation, had very poor lending performance, and as such, will be evaluated using full-scope procedures for this evaluation. The Santa Clara AA was evaluated using full-scope examination procedures at the prior evaluation, and the San Bernardino AA was evaluated using limited-scope examination procedures at the prior evaluation.

Activities Reviewed

Examiners determined that the bank's major product lines are home mortgage and small business loans. Small business loans will be given more weight than home mortgage loans since the bank is primarily a commercial lender. Examiners considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. No other loan types, such as small farm loans or consumer loans, represent a major product line. Therefore, they provided no material support for conclusions or ratings and were not analyzed and presented.

FCB was not required to collect and report home mortgage and small business loan data in 2021 and 2022; however, the bank did collect the data. As a result, examiners considered the entire universe of home mortgage loans originated or purchased from January 1, 2021 to December 31, 2022. During the review period, the bank originated or purchased 199 home mortgage loans totaling \$158.5 million. The bank originated or purchased 74 home mortgage loans for \$63.9 million in 2021, and 125 loans for \$94.6 million in 2022. Examiners considered the entire universe of small business loans originated or purchased from January 1, 2021 through December 31, 2022. During the review period, the bank originated 76 small business loans totaling \$31.1 million. This total includes 50 loans for \$18.1 million in 2021, and 26 loans for \$13.0 million in 2022.

For the Lending Test, examiners reviewed the number and dollar volume of home mortgage and small business loans. While number and dollar volume of loans are presented, examiners emphasized performance by number of loans because it is a better indicator of the number of individuals and businesses served. The 2021 lending performance is compared to the 2015 American Community Survey (ACS) Census data and 2022 lending performance is compared to the 2020 U.S. Census data. Other sources of comparable data included 2021 and 2022 D&B data for small business lending, and other information gathered as part of the evaluation process, including community contacts. Examiners compared community development performance with the bank's previous CRA PE and four similarly situated banks.

The CD Test includes all qualified CD activities made from November 24, 2020 to September 18, 2023. The evaluation of CD activities is limited to those loans, investments, and services for which management could demonstrate meet the primary purpose of CD. Examiners evaluated CD

activities quantitatively based on the financial capacity of the bank, and qualitatively based upon the impact to the AAs.

The Census Bureau released the updated 2020 U.S. Census data during the evaluation period. The update included changes in the total number of CTs within each AA as well as income tract designations. From the 2015 ACS Census to 2020 U.S. Census data, the total number of tracts in the Los Angeles and Orange AA increased from 2,929 to 3,112, with 90 less low-income tract and 36 more moderate-income tracts. In the Alameda AA, the total number of tracts increased from 569 to 621, along with a decrease of 15 in low-income tracts and an increase of 15 moderate-income tract.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Lending Test is rated Satisfactory. Geographic Distribution and Borrower Profile performance primarily support this conclusion. Refer to each AA for more information.

Loan-to-Deposit Ratio

FCB's average net loan-to-deposit ratio is more than reasonable given the institution's size, financial condition, and AA credit needs. The ratio, calculated from FFIEC Call Report data, averaged 118.6 percent over the past 11 quarters from December 31, 2020, to June 30, 2023. The ratio ranged from a low of 113.2 percent as of December 31, 2022, to a high of 123.9 percent as of June 30, 2022. The loan-to-deposit ratio remained stable during the evaluation period and in line with FCB's performance at the prior evaluation, where it averaged 118.5 percent and was rated more than reasonable. The following table compares the bank's loan-to-deposit ratio to comparable institutions. Examiners selected the comparable institutions based on asset size, loan portfolio composition, and geographic location.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 06/30/2023 (\$000s)	Average Net LTD Ratio (%)
First Commercial Bank (USA)	855,612	118.6
GBC International Bank	610,251	95.4
Golden State Bank	715,415	87.7
EverTrust Bank	907,682	87.5
Community Bank of the Bay	1,060,321	84.6
<i>Source: Reports of Condition and Income 12/31/2020 - 06/30/2023</i>		

Assessment Area Concentration

FCB made a substantial majority of its home mortgage and small business loans by number and dollar volume within its AAs. Overall, the AA concentration increased since the prior evaluation

where it originated 88.6 percent by number and 93.9 percent by dollar volume within its AAs. The following table shows the current performance by year and loan category.

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										
2021	70	94.6	4	5.4	74	62,668	98.1	1,225	1.9	63,892
2022	122	97.6	3	2.4	125	93,274	98.6	1,300	1.4	94,574
Subtotal	192	96.5	7	3.5	199	155,942	98.4	2,525	1.6	158,466
Small Business										
2021	48	96.0	2	4.0	50	17,540	97.0	538	3.0	18,078
2022	24	92.3	2	7.7	26	12,221	94.2	751	5.8	12,972
Subtotal	72	94.7	4	5.3	76	29,761	95.8	1,289	4.2	31,050
Total	264	96.0	11	4.0	275	185,703	98.0	3,814	2.0	189,516
Source: Bank Data Due to rounding, totals may not equal 100.0%										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AAs. Performance is not consistent throughout the AAs. The performance is reasonable in both the Los Angeles and Orange AA and Alameda AA. Refer to each full-scope assessment area for details.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different revenue sizes. Performance is not consistent throughout the AAs. The performance is reasonable in both the Los Angeles and Orange AA and Alameda AA. Refer to each full-scope assessment area for details.

Response to Complaints

FCB has not received any CRA-related complaints since the prior evaluation; therefore, this criterion did not affect the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

The institution's CD performance demonstrates adequate responsiveness to CD needs in its AAs through CD loans, qualified investments, and CD services, as appropriate, considering the institution's capacity and the need and availability of such CD opportunities in the institution's AAs.

Community Development Loans

FCB originated 24 CD loans totaling approximately \$66.5 million during the evaluation period. This level of activity represents 8.1 percent of average total assets and 9.4 percent of average total loans since the prior evaluation. The current performance increased from the prior evaluation where its CD loans represented 4.7 percent of average total assets and 5.3 percent of average total loans. Examiners compared the bank's performance to four similarly situated institutions based on asset size, geography and lending focus. FCB's CD lending performance is below three similarly situated institutions by number but FCB performed above two similarly situated institutions by dollar amount.

The following table shows the number and dollar volume of CD loans by year and purpose during the review period. Refer to the Los Angeles and Orange and Alameda AAs for notable examples.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	2	2,810	0	0	1	2,145	0	0	3	4,955
2021	6	7,780	1	3,200	0	0	0	0	7	10,980
2022	4	6,650	0	0	5	19,697	0	0	9	26,347
YTD 2023	2	2,350	2	14,900	1	7,000	0	0	5	24,250
Total	14	19,590	3	18,100	7	28,842	0	0	24	66,532
<i>Source: Bank Data</i>										

Qualified Investments

FCB made or continued to hold 45 qualified investments and donations, totaling approximately \$11.8 million. The bank made 6 new equity investments totaling approximately \$7.3 million and continues to hold 8 prior period investments totaling \$4.5 million. In addition, FCB provided 31 qualified donations for \$48,000 during the evaluation period. The number and dollar volume of donations increased compared to the prior evaluation when FCB provided 17 donations for \$29,000.

The dollar amount of qualified investments and donations equals 1.4 percent of average total assets and 29.9 percent of average total securities. These ratios slightly increased compared to the prior evaluation's ratios of 1.1 percent and 26.4 percent, respectively. FCB's performance based on total qualified investments and donations to average total securities percentage is much higher than the four similarly situated institutions.

The following table shows the number and dollar volume of qualified investments made or held by year and purpose during the evaluation period. Refer to the Los Angeles and Orange and Alameda AAs for notable examples.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	8	4,489	0	0	0	0	0	0	8	4,489
2020	0	0	0	0	0	0	0	0	0	0
2021	1	2,219	1	100	0	0	0	0	2	2,319
2022	1	2,345	1	100	0	0	0	0	2	2,445
YTD 2023	1	2,402	1	100	0	0	0	0	2	2,502
Subtotal	11	11,455	3	300	0	0	0	0	14	11,755
Qualified Grants & Donations	7	10	20	32	4	6	0	0	31	48
Total	18	11,465	23	332	4	6	0	0	45	11,803
<i>Source: Bank Data</i>										

Community Development Services

During the review period, 30 employees contributed 681 hours of CD services using their financial expertise or technical assistance to 11 organizations within the AAs. The hours were more than the prior evaluation's total hours of 204, but were not over a similar review period. FCB's performance by service hours is much lower than two similarly situated institutions. The following table shows the CD services by hours, year, and purpose during the evaluation period. Refer to the Los Angeles and Orange and Alameda AAs for notable examples.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020	0	0	0	0	0
2021	6	170	39	0	215
2022	0	239	17	0	256
YTD 2023	0	210	0	0	210
Total	6	619	56	0	681
<i>Source: Bank Data</i>					

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

LOS ANGELES AND ORANGE ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE LOS ANGELES AND ORANGE ASSESSMENT AREA

The Los Angeles and Orange AA includes all of Los Angeles and Orange Counties. FCB operates four branches in this AA. The bank has not opened or closed any branches in this AA since the prior evaluation. The largest percentage of FCB's lending and CD activities are contained within this AA, which is consistent with its footprint and resources.

Economic and Demographic Data

Los Angeles County

According to the May 2023 Moody's Analytics Report, Los Angeles-Long Beach-Glendale's economy is cooling, but is resilient compared with other large California economies. Healthcare and leisure/hospitality are leading job gains. Tech is backtracking but faring better than in the Bay Area. The jobless rate is edging higher at 4.9 percent as of April 2023, in part because of recent tech layoffs but also due to upward pressure from modest labor force gains. Los Angeles is losing fewer residents on net than in the past two years, but the trend is still worse than before the pandemic. The worst of the house price correction is in the rearview mirror and prices will hold up better than nationally this year. However, affordability hurdles remain. Economic strengths include a strong healthcare base and a growing technology presence; global links through entertainment, tourism, and fashion; and the deep San Pedro Harbor that enables Los Angeles to handle megaships that other ports cannot. Economic weaknesses include high costs that hinder net migration gains and that the area is prone to natural disasters, including drought, wildfires, and earthquakes. The top employers include the Cedars-Sinai Medical Center, Los Angeles International Airport, University of California-Los Angeles, VXi Global Solutions, and The Walt Disney Company.

Orange County

According to the May 2023 Moody's Analytics Report, the Orange County economy is slowing, but job growth is intact. Leisure/hospitality and healthcare lead job gains and tech layoffs have been less damaging than in the Bay Area. The unemployment rate was 3.2 percent as of April 2023. House appreciation has paused after a sharper than average contraction last year. Economic strengths include a highly trained and well-educated workforce, research and development clusters underpin the healthy demand for office space, and the coastline and climate attract residents and visitors. Economic weaknesses include population is contracting, abundance of low-wage jobs, and sensitivity to business cycle fluctuations, specifically the capital-raising climate. The top employers include the Disney Resorts, University of California, Irvine, St Joseph Health, Kaiser Permanente, and Target Brands Inc.

Based on the 2020 U.S. Census data, the AA consists of 3,112 CTs, of which 177 are low-, 856 are moderate-, 927 are middle-, 1,071 are upper-income, and 81 have no income designation. The following table illustrates select demographic, housing, and business information within the AA.

Demographic Information of the Assessment Area						
Assessment Area: Los Angeles and Orange						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3,112	5.7	27.5	29.8	34.4	2.6
Population by Geography	13,200,998	5.2	28.3	30.9	34.4	1.1
Housing Units by Geography	4,661,034	4.8	25.4	29.8	38.7	1.3
Owner-Occupied Units by Geography	2,129,700	1.4	17.1	31.6	49.6	0.3
Occupied Rental Units by Geography	2,242,805	8.2	33.8	28.7	27.3	2.0
Vacant Units by Geography	288,529	4.4	21.4	25.3	46.4	2.4
Businesses by Geography	1,796,581	3.4	18.6	27.3	48.1	2.6
Farms by Geography	17,110	2.5	17.9	29.1	49.0	1.5
Family Distribution by Income Level	2,953,482	23.7	16.5	17.9	41.9	0.0
Household Distribution by Income Level	4,372,505	25.6	15.2	16.7	42.5	0.0
Median Family Income MSA - 11244 Anaheim-Santa Ana-Irvine, CA		\$106,451	Median Housing Value			\$696,400
Median Family Income MSA - 31084 Los Angeles-Long Beach-Glendale, CA		\$80,317	Median Gross Rent			\$1,676
			Families Below Poverty Level			9.6%
Source: 2020 U.S. Census and 2022 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.						

The AA contains 4,661,034 housing units of which approximately 45.7 percent are owner occupied, 48.1 percent are renter occupied, and 6.2 percent are vacant. According to 2022 D&B data, there are 1,796,581 businesses in the AA. Of those, 91.7 percent have revenues of \$1 million or less, 3.2 percent have revenues more than \$1 million, and 5.1 percent did not report revenues. The service industry represent the largest portion of businesses at 36.7 percent, followed by non-classifiable establishments at 26.6 percent, finance, insurance, and real estate at 10.7 percent, and retail trade at 10.1 percent. In addition, 60.7 percent of businesses have 4 or fewer employees, with 94.4 percent operating from a single location.

The FFIEC updates median family incomes annually by MSA. The low-, moderate-, middle-, and upper-income categories are presented in the following table for the Los Angeles and Orange AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Anaheim-Santa Ana-Irvine, CA Median Family Income (11244)				
2021 (\$106,700)	<\$53,350	\$53,350 to <\$85,360	\$85,360 to <\$128,040	≥\$128,040
2022 (\$119,100)	<\$59,550	\$59,550 to <\$95,280	\$95,280 to <\$142,920	≥\$142,920
Los Angeles-Long Beach-Glendale, CA Median Family Income (31084)				
2021 (\$80,000)	<\$40,000	\$40,000 to <\$64,000	\$64,000 to <\$96,000	≥\$96,000
2022 (\$91,100)	<\$45,550	\$45,550 to <\$72,880	\$72,880 to <\$109,320	≥\$109,320
Source: FFIEC				

Competition

This AA is highly competitive in the market for financial services. According to FDIC Deposit Market Share data as of June 30, 2023, 108 financial institutions operated 2,030 branch offices within the Los Angeles and Orange AA. Of these institutions, FCB ranked 62nd with a 0.06 percent deposit market share. The top 3 financial institutions account for 50.1 percent of the total deposit market share: JPMorgan Chase Bank, N.A. at 19.4 percent, Bank of America, National Association (N.A.) at 17.5 percent; and Wells Fargo Bank, N.A. at 13.2 percent.

FCB is not required to report home mortgage loan data and has elected not to do so. However, reported data is an indicator of the competition and demand for home mortgage loans in the AA. According to 2021 aggregate reported data, which is the most recent data available as of the evaluation date, 1,104 institutions reported 946,290 home mortgage loans in the Los Angeles and Orange AA, indicating a highly competitive market for home mortgage loans. The 5 most prominent lenders accounted for 27.4 percent of total market share: United Wholesale Mortgage at 7.2 percent; Rocket Mortgage at 6.5 percent; LoanDepot.com, LLC at 3.4 percent; Wells Fargo Bank, N.A. at 5.0 percent; and JPMorgan Chase Bank, N.A. at 5.3 percent.

FCB is not required to report small business loan data and has elected not to do so. However, reported data is an indicator of the competition and demand for small business loans in the AA. According to the 2021 aggregate reported data, which is the most recent data available as of the evaluation date, 355 institutions reported 604,449 small business loans in the Los Angeles and Orange AA, indicating a highly competitive market for small business loans. The 5 most prominent small business lenders accounted for 39.8 percent of total market share: American Express National Bank at 10.3 percent; JPMorgan Chase Bank USA, N.A. at 10.9 percent; Bank of America, N.A. at 11.9 percent; Wells Fargo Bank, N.A. at 5.0 percent; and Citibank, N.A. at 1.8 percent.

Community Contact

Examiners reviewed one recent community contact during this evaluation. The recent contact was with a local small business development corporation that provides one-on-one business consulting as well as training and workshops to strengthen business knowledge. The small business development contact stated that there are many job opportunities, especially for the skilled labor force; however, the challenge is a lack of affordable housing for low-, moderate-, and middle-

income people. The contact stated there continues to be a need for small business loans, especially for micro businesses and start-ups.

Credit and Community Development Needs and Opportunities

Examiners determined that affordable housing and small business lending represent the primary credit needs for the Los Angeles and Orange AA. CD needs and opportunities include financial education and credit counseling for both individuals and small businesses.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LOS ANGELES AND ORANGE ASSESSMENT AREA

LENDING TEST

Lending Test performance in the Los Angeles and Orange AA is reasonable.

Geographic Distribution

Overall, the bank's geographic distribution of loans in the Los Angeles and Orange AA is reasonable. This conclusion is primarily supported by reasonable dispersion of home mortgage loans and reasonable dispersion of small business loans. The following sections describe the bank's performance by loan type.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion in the AA. The following table illustrates the geographic distribution of home mortgage loans in the AA by year and CT income level.

Geographic Distribution of Home Mortgage Loans					
Assessment Area: Los Angeles and Orange					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low					
2021	2.7	1	2.2	790	1.6
2022	1.4	0	0.0	0	0.0
Moderate					
2021	17.6	9	20.0	8,823	18.4
2022	17.1	4	7.1	3,275	6.7
Middle					
2021	27.5	13	28.9	23,026	47.9
2022	31.6	21	37.5	16,255	33.0
Upper					
2021	52.2	20	44.4	13,952	29.0
2022	49.6	31	55.4	29,721	60.3
Not Available					
2021	0.1	2	4.4	1,470	3.1
2022	0.3	0	0.0	0	0.0
Totals					
2021	100.0	45	100.0	48,060	100.0
2022	100.0	56	100.0	49,251	100.0
Source: 2015 ACS & 2020 U.S. Census; Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0%					

FCB's lending performance in low-income CTs is slightly below demographics for 2021 and FCB did not originate any home mortgage loans for 2022. For moderate-income CTs, lending performance exceeded demographics for 2021 and was below demographics in 2022. Although there was no lending in low-income CTs in 2022, examiners noted that there are limited lending opportunities as reflected in the percentage of housing units located within low-income tracts.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the AA. The following table illustrates the geographic distribution of small business loans in the AA by year and CT income level.

Geographic Distribution of Small Business Loans					
Assessment Area: Los Angeles and Orange					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2021	4.9	0	0.0	0	0.0
2022	3.4	0	0.0	0	0.0
Moderate					
2021	19.3	5	20.0	1,803	26.5
2022	18.6	5	41.7	3,160	49.5
Middle					
2021	24.7	15	60.0	3,760	55.2
2022	27.3	2	16.7	1,300	20.4
Upper					
2021	49.3	5	20.0	1,249	18.3
2022	48.1	5	41.7	1,922	30.1
Not Available					
2021	1.9	0	0.0	0	0.0
2022	2.6	0	0.0	0	0.0
Totals					
2021	100.0	25	100.0	6,812	100.0
2022	100.0	12	100.0	6,382	100.0
Source: 2021 & 2022 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%					

FCB's lending performance in low-income CTs revealed FCB did not originate any small business loans for 2021 and 2022. For moderate-income CTs, lending performance exceeded demographics for 2021 and 2022. Although there was no lending in low-income CTs during the evaluation period, FCB's lending in moderate-income tracts is very strong. Examiners also noted that there are limited lending opportunities as reflected in the percentages of businesses located within low-income tracts. Additionally, Examiners noted that FCB originated one loan in 2022 that was located in a low-income CT based on the 2010 U.S. Census, but was changed to a moderate-income CT with the 2020 U.S. Census.

Borrower Profile

Overall, the bank's lending to borrowers of different income levels and businesses of different revenue sizes is reasonable. This conclusion is primarily supported by reasonable performance for home mortgage and reasonable performance for small business loans. The following sections describe the bank's performance by loan type.

Home Mortgage Loans

The distribution of home mortgage loans reflects adequate penetration among borrowers of different income levels. FCB made one loan to a low-income borrower in 2021 and then made no loans in 2022, as shown in the following table. For moderate-income borrowers, the performance is slightly below demographics for 2021 and significantly below demographics for 2022. Although the area has been highly competitive for home mortgage loans, opportunities for LMI borrowers are significantly limited due to home pricing challenges related to affordability.

Distribution of Home Mortgage Loans by Borrower Income Level					
Assessment Area: Los Angeles and Orange					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2021	24.4	1	2.2	500	1.0
2022	23.7	0	0.0	0	0.0
Moderate					
2021	16.3	5	11.1	1,652	3.4
2022	16.5	2	3.6	455	0.9
Middle					
2021	17.0	9	20.0	3,740	7.8
2022	17.9	6	10.7	2,947	6.0
Upper					
2021	42.3	22	48.9	15,588	32.4
2022	41.9	36	64.3	29,669	60.2
Not Available					
2021	0.0	8	17.8	26,580	55.3
2022	0.0	12	21.4	16,180	32.9
Totals					
2021	100.0	45	100.0	48,060	100.0
2022	100.0	56	100.0	49,251	100.0
<i>Source: 2015 ACS & 2020 U.S. Census; Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of different revenue sizes in the AA. Lending performance to small businesses is below the demographic data as shown in the following table. However, many small businesses may not have credit needs or be creditworthy. Throughout the review period, lending performance was strong with a majority of lending made to businesses with revenues of \$1.0 million or less.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Los Angeles and Orange					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2021	90.6	19	76.0	3,879	56.9
2022	91.7	8	66.7	3,442	53.9
>\$1,000,000					
2021	3.8	5	20.0	2,293	33.7
2022	3.2	3	25.0	2,300	36.0
Revenue Not Available					
2021	5.6	1	4.0	640	9.4
2022	5.1	1	8.3	640	10.0
Totals					
2021	100.0	25	100.0	6,812	100.0
2022	100.0	12	100.0	6,382	100.0
Source: 2021 & 2022 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%					

COMMUNITY DEVELOPMENT TEST

FCB CD performance demonstrates adequate responsiveness to CD needs of the Los Angeles and Orange AA through CD loans, qualified investments, and CD services. Examiners considered the bank's capacity and the need and availability for such CD opportunities in the AA.

Community Development Loans

FCB originated 14 CD loans totaling approximately \$52.6 million in the Los Angeles and Orange AA. The CD loan total by dollar volume represents an increase since the prior evaluation where FCB made 19 CD loans totaling \$23.2 million. The following table shows the number and dollar volume of CD loans originated in the Los Angeles and Orange AA by year and CD purpose.

Community Development Lending – Los Angeles and Orange Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	1	2,450	0	0	0	0	0	0	1	2,450
2021	3	5,410	1	3,200	0	0	0	0	4	8,610
2022	3	5,200	0	0	2	15,000	0	0	5	20,200
YTD 2023	2	2,350	1	12,000	1	7,000	0	0	4	21,350
Total	9	15,410	2	15,200	3	22,000	0	0	14	52,610
Source: Bank Data										

The following CD loans are notable examples in the AA.

- In 2020, FCB originated a \$2.5 million loan to purchase a 22-unit affordable housing apartment building to LMI tenants. All 22 tenants pay below fair-market rates.
- In 2021, FCB originated a \$3.2 million loan to purchase a medical center in a moderate-income area, which provides medical services to LMI individuals.
- In 2022, the bank originated a \$10 million loan to provide construction funds for a multi-tenant center with 7 buildings in a moderate-income area to help attract and create job opportunities for LMI individuals.

Qualified Investments

FCB made 6 new investments for \$4.1 million, and continued to hold 8 mortgage-backed securities totaling \$3.2 million in the Los Angeles and Orange AA. Of the 6 new investments, 3 are mortgage-backed securities for \$3.8 million and 3 are \$100,000 certificates of deposits for \$300,000 in a Minority Depository Institution. The total qualified investments by dollar volume represents a slight increase since the prior evaluation where FCB made 19 qualified investments totaling \$7.1 million. In addition, the bank provided \$27,000 in qualified grants and donations.

Qualified Investments – Los Angeles and Orange Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	8	3,196	0	0	0	0	0	0	8	3,196
2020	0	0	0	0	0	0	0	0	0	0
2021	1	1,109	1	100	0	0	0	0	2	1,209
2022	1	1,173	1	100	0	0	0	0	2	1,273
YTD 2023	1	1,501	1	100	0	0	0	0	2	1,601
Subtotal	11	6,979	3	300	0	0	0	0	14	7,279
Qualified Grants & Donations	2	3	11	18	4	6	0	0	17	27
Total	13	6,982	14	318	4	6	0	0	31	7,306
<i>Source: Bank Data</i>										

The following are notable examples of qualified investments and donations made in the AA.

- FCB made 3 donations totaling \$4,500 to an organization that provides various community services to underserved communities and LMI individuals, primarily of Asian descent. The organization offers social, health, and VITA free tax preparation, small business training, and maintains after school programs and youth centers.
- FCB made 2 donations totaling \$3,000 to an organization that provides educational, social, and employment services to low-income youth, primarily of Asian descent.

- FCB provided 2 donations totaling \$3,000 to a local Small Business Development Corporation to help offset credit losses related to their Entrepreneur Loan Fund disproportionately impacted by the COVID pandemic.

Community Development Services

During the evaluation period, 22 employees provided a total of 482 hours of financial expertise or technical assistance to 7 different CD organizations that operate in or serve the Los Angeles and Orange AA. The current evaluation's service hours represent a significant increase when compared to the prior evaluation where FCB contributed 152 hours; however, this is attributed to the shortened review period. The following table details the CD service hours by year and CD purpose during the current evaluation.

Community Development Services – Los Angeles and Orange Assessment Area					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020	0	0	0	0	0
2021	6	170	30	0	206
2022	0	194	8	0	202
YTD 2023	0	74	0	0	74
Total	6	438	38	0	482
<i>Source: Bank Data</i>					

The following are notable examples of CD services provided in the AA.

- During the review period, 20 employees participated in an Internal Revenue Service-approved tax preparation program known as VITA that provides free income tax return preparation for LMI individuals and families within the AA. Bank employees provided a total of 322 hours to this CD Service.
- During the review period, 10 employees collaborated with a third party in providing 115 hours of financial education to middle and high school students in the AA. A significant majority of the participating students qualify under the free or reduced-price lunch program.
- During the review period, 11 employees partnered with SBLGP in providing 33 hours of small business loan and financial technical assistance for 11 small business loans.

In addition, FCB operates one branch in a moderate-income CT. While the bank's headquarters office is located in a middle-income CT, it is adjacent to three moderate -income CTs. These branch locations demonstrate the availability of banking services to LMI individuals.

ALAMEDA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE ALAMEDA ASSESSMENT AREA

The Alameda AA includes all of Alameda and Contra Costa Counties. FCB operates one branch in this AA. The bank has not opened or closed any branches in this AA since the prior evaluation. A very limited amount of the bank's lending and CD activities are contained within this AA, which is consistent with its footprint and resources.

Economic and Demographic Data

According to the May 2023 Moody's Analytics Report, the Alameda and Contra Costa economy is cooling in step with the nation. More than half of the private sector is adding jobs, with healthcare and manufacturing making solid gains. However, tech is shedding positions and leisure/hospitality has hit pause. The unemployment rate at 3.6 percent at April 2023 is edging higher, in part due to recent layoffs but also because of upward pressure from modest labor force gains. House prices are in the double digits, a distinction concentrated in the Bay Area. The exodus of residents is easing, but is still worse than before the pandemic. Economic strengths include world-class universities and laboratories, close proximity to the world's tech capital, great infrastructure for transportation and distribution facilities, and industrial and office space for tech firms fleeing the higher-cost of Silicon Valley. Economic weaknesses include deteriorating migration trends and high costs compared with emerging tech hubs in the Mountain states. The top employers in the area include University of California, Berkeley, Western Digital, Chevron Corporation, Grifols, and Lawrence Livermore National Laboratory.

Based on the U.S. 2020 Census data, the AA consists of 621 CTs, of which 60 are low-, 149 are moderate-, 208 are middle-, 191 are upper -income, and 13 have no income designation. The following table illustrates select demographic, housing, and business information within the AA.

Demographic Information of the Assessment Area						
Assessment Area: Alameda						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	621	9.7	24.0	33.5	30.8	2.1
Population by Geography	2,848,280	9.5	24.3	33.8	31.4	1.1
Housing Units by Geography	1,020,834	8.7	23.6	34.6	32.1	1.0
Owner-Occupied Units by Geography	573,519	4.5	18.9	35.3	41.0	0.2
Occupied Rental Units by Geography	397,954	14.4	30.3	33.5	19.9	2.0
Vacant Units by Geography	49,361	11.4	24.1	35.5	27.3	1.8
Businesses by Geography	284,747	7.1	20.7	31.5	38.9	1.8
Farms by Geography	4,315	6.2	21.3	33.0	39.0	0.6
Family Distribution by Income Level	667,521	23.0	16.7	19.4	40.9	0.0
Household Distribution by Income Level	971,473	25.2	15.2	17.8	41.9	0.0
Median Family Income MSA - 36084 Oakland-Berkeley-Livermore, CA		\$123,312	Median Housing Value			\$765,379
			Median Gross Rent			\$1,934
			Families Below Poverty Level			5.8%
Source: 2020 U.S. Census and 2022 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.						

The AA contains 1,020,834 housing units of which approximately 56.2 percent are owner occupied, 39.0 percent are renter occupied, and 4.8 percent are vacant. According to the 2022 D&B data, there were 284,747 businesses in the AA. Of those, 89.9 percent have gross annual revenues of \$1.0 million or less, 3.5 percent have revenues of more than \$1.0 million, and 6.6 percent have unknown revenues. The services industry represents the largest portion of businesses at 39.7 percent, followed by non-classifiable establishments at 22.4 percent, retail trade at 10.7 percent, and finance, insurance, and real estate at 9.6 percent. In addition, 62.7 percent of area businesses have 4 or fewer employees, with 92.5 percent operating from a single location.

The FFIEC updates median family incomes annually by MSA. The low-, moderate-, middle-, and upper-income categories are presented in the following table for the Alameda AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Oakland-Berkeley-Livermore, CA Median Family Income (36084)				
2021 (\$125,600)	<\$62,800	\$62,800 to <\$100,480	\$100,480 to <\$150,720	≥\$150,720
2022 (\$142,800)	<\$71,400	\$71,400 to <\$114,240	\$114,240 to <\$171,360	≥\$171,360
<i>Source: FFIEC</i>				

Competition

The AA is highly competitive in the market for financial services. According to FDIC Deposit Market Share data as of June 30, 2023, 46 financial institutions operated 431 branch offices within the Alameda AA. Of these institutions, FCB ranked 41st with a 0.03 percent deposit market share. The top 3 financial institutions account for 60.7 percent of the total deposit market share: Wells Fargo Bank, N.A. at 23.1 percent; Bank of America N.A. at 18.8 percent; and JPMorgan Chase Bank, N.A. at 18.7 percent.

FCB is not required to report home mortgage loan data and has elected not to do so. However, reported data is an indicator of the competition and demand for home mortgage loans in the AA. According to 2021 aggregate reported data, which is the most recent data available as of the evaluation date, 782 institutions reported 289,125 home mortgage loans in the Alameda AA, indicating a highly competitive market for home mortgage loans. The 5 most prominent lenders accounted for 29.3 percent of total market share: Rocket Mortgage at 8.8 percent; United Wholesale Mortgage at 5.0 percent; Wells Fargo Bank, N.A. at 6.6 percent; LoanDepot.com, LLC at 4.8 percent; and Bank of America, N.A. at 4.1 percent.

FCB is not required to report small business loan data and has elected not to do so. However, reported data is an indicator of the competition and demand for small business loans in the AA. According to the 2021 aggregate reported data, which is the most recent data available as of the evaluation date, 210 institutions reported 95,367 small business loans in the Alameda AA, indicating a highly competitive market for small business loans. The 5 most prominent small business lenders accounted for 41.1 percent of total market share: JPMorgan Chase Bank USA, N.A. at 9.9 percent; American Express National Bank at 6.1 percent; Bank of America, N.A. at 12.5 percent; Wells Fargo Bank, N.A. at 7.8 percent; and US Bank, N.A. at 4.8 percent.

Community Contact

Examiners reviewed one recent community contact during this evaluation. The recent contact was with a non-profit organization that develops 100 percent affordable housing. The affordable housing contact stated there is a big push to serve the homeless and special needs population for affordable housing development. The contact stated there continues to be a need for financial literacy for residents and donations for non-profits to support their organization's mission and funding resident services at housing developments.

Credit and Community Development Needs and Opportunities

Examiners determined that affordable housing represent the primary credit needs for the Alameda AA. CD needs and opportunities include financial education and donations for non-profit organizations.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE ALAMEDA ASSESSMENT AREA

LENDING TEST

Lending Test performance in the Alameda AA is reasonable.

Geographic Distribution

Overall, the bank's geographic distribution of loans in the Alameda AA is reasonable. This conclusion is primarily supported by excellent performance of home mortgage loans and very poor performance of small business loans. The following sections describe the bank's performance by loan type.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent dispersion in the AA. The following table illustrates the geographic distribution of home mortgage loans in the Alameda AA by year and CT income level.

Geographic Distribution of Home Mortgage Loans					
Assessment Area: Alameda					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low					
2021	5.5	0	0.0	0	0.0
2022	4.5	2	14.3	506	5.5
Moderate					
2021	18.3	2	33.3	1,800	36.8
2022	18.9	5	35.7	2,091	22.8
Middle					
2021	32.1	1	16.7	656	13.4
2022	35.3	2	14.3	2,040	22.2
Upper					
2021	44.1	3	50.0	2,440	49.8
2022	41.0	5	35.7	4,537	49.5
Not Available					
2021	0.0	0	0.0	0	0.0
2022	0.2	0	0.0	0	0.0
Totals					
2021	100.0	6	100.0	4,896	100.0
2022	100.0	14	100.0	9,173	100.0
Source: 2015 ACS & 2020 U.S. Census; Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0%					

FCB's lending performance in low-income CTs reveals FCB did not originate any home mortgage loans for 2021 and exceeded demographics for 2022. For moderate-income CTs, lending performance exceeded demographics for 2021 and 2022. Examiner noted that the area has been highly competitive for home mortgage loans.

Small Business Loans

The geographic distribution of small business loans reflects very poor dispersion in the Alameda AA. This is based on a very low volume of small business loans in the AA. The following table illustrates the geographic distribution of small business loans in the Alameda AA by year and CT income level.

Geographic Distribution of Small Business Loans					
Assessment Area: Alameda					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2021	9.4	0	0.0	0	0.0
2022	7.1	0	0.0	0	0.0
Moderate					
2021	20.6	1	50.0	1,000	83.3
2022	20.7	0	0.0	0	0.0
Middle					
2021	30.0	0	0.0	0	0.0
2022	31.5	1	33.3	900	47.4
Upper					
2021	39.9	1	50.0	200	16.7
2022	38.9	2	66.7	1,000	52.6
Not Available					
2021	0.1	0	0.0	0	0.0
2022	1.8	0	0.0	0	0.0
Totals					
2021	100.0	2	100.0	1,200	100.0
2022	100.0	3	100.0	1,900	100.0
Source: 2021 & 2022 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%					

FCB's lending performance in low-income CTs reveals FCB did not originate any small business loans for 2021 and 2022. Examiners also noted that there are limited lending opportunities as reflected in the percentages of businesses located within low-income tracts. The bank originated one small business loan in a moderate-income CT during the review period. Overall, FCB's small business loans performance is considered very poor.

Borrower Profile

Overall, the bank's lending to borrowers of different income levels and businesses of different revenue sizes is reasonable. This conclusion is primarily supported by reasonable performance for both home mortgage and small business loans. The following sections describe the bank's performance by loan type.

Home Mortgage Loans

The distribution of home mortgage loans reflects reasonable penetration among borrowers of different income levels. FCB made no home mortgage loans to a low-income borrower in 2021 and made two loans in 2022, which is below demographics, as shown in the following table. For

moderate-income borrowers, the performance exceeded demographics for 2021 and was slightly below demographics for 2022.

Distribution of Home Mortgage Loans by Borrower Income Level					
Assessment Area: Alameda					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2021	24.3	0	0.0	0	0.0
2022	23.0	2	14.3	400	4.4
Moderate					
2021	16.1	1	16.7	656	13.4
2022	16.7	2	14.3	624	6.8
Middle					
2021	18.2	2	33.3	1,270	25.9
2022	19.4	3	21.4	2,032	22.1
Upper					
2021	41.4	1	16.7	1,170	23.9
2022	40.9	6	42.9	4,468	48.7
Not Available					
2021	0.0	2	33.3	1,800	36.8
2022	0.0	1	7.1	1,650	18.0
Totals					
2021	100.0	6	100.0	4,896	100.0
2022	100.0	14	100.0	9,173	100.0
Source: 2015 ACS & 2020 U.S. Census; Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0%					

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of different revenue sizes in the AA. Lending performance to small businesses exceeds demographics for 2021 and is below demographics for 2022 as shown in the following table. However, many small businesses may not have credit needs or be creditworthy. Throughout the review period, lending performance was nominal with a majority of lending made to businesses with revenues of \$1.0 million or less.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Alameda					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2021	88.8	2	100.0	1,200	100.0
2022	89.9	1	33.3	900	47.4
>\$1,000,000					
2021	4.0	0	0.0	0	0.0
2022	3.5	2	66.7	1,000	52.6
Revenue Not Available					
2021	7.2	0	0.0	0	0.0
2022	6.6	0	0.0	0	0.0
Totals					
2021	100.0	2	100.0	1,200	100.0
2022	100.0	3	100.0	1,900	100.0
Source: 2021 & 2022 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%					

COMMUNITY DEVELOPMENT TEST

FCB's CD performance demonstrates adequate responsiveness to CD needs of the Alameda AA through CD loans, qualified investments, and CD services. Examiners considered the bank's capacity and the need and availability for such CD opportunities in the AA.

Community Development Loans

During the evaluation period, FCB originated 2 CD loans totaling approximately \$2.0 million in the Alameda AA. The CD loan total by number represents an increase since the prior evaluation where FCB made 1 CD loans totaling \$2.1 million. The following table shows the number and dollar volume of CD loans originated in the AA by year and CD purpose.

Community Development Lending – Alameda Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	0	0	0	0	0	0	0	0	0	0
2021	1	520	0	0	0	0	0	0	1	520
2022	1	1,450	0	0	0	0	0	0	1	1,450
YTD 2023	0	0	0	0	0	0	0	0	0	0
Total	2	1,970	0	0	0	0	0	0	2	1,970
Source: Bank Data										

The following CD loans are notable examples in the AA.

- In 2021, FCB originated a \$520,000 loan to refinance a 5-unit affordable housing apartment building to LMI tenants. All five tenants pay below fair-market rates.
- In 2022, the bank originated a \$1.5 million loan to refinance a mixed use building of 8-units, with a majority of the units for residential, with 5 residential units rented below fair-market rates.

Qualified Investments

During the evaluation period, FCB made 3 new investment for \$1.4 million, and continued to hold 4 mortgage-backed securities totaling \$736,000 in the Alameda AA. The total qualified investments by dollar volume represents a slight increase since the prior evaluation where FCB made 6 qualified investments totaling \$2.0 million. In addition, the bank provided \$7,000 in qualified grants and donations. The following table shows the number and dollar volume of qualified investments and donations made in the Alameda AA by year and CD purpose.

Qualified Investments – Alameda Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	4	736	0	0	0	0	0	0	4	736
2020	0	0	0	0	0	0	0	0	0	0
2021	1	377	0	0	0	0	0	0	1	377
2022	1	469	0	0	0	0	0	0	1	469
YTD 2023	1	601	0	0	0	0	0	0	1	601
Subtotal	7	2,183	0	0	0	0	0	0	7	2,183
Qualified Grants & Donations	1	1	8	6	0	0	0	0	9	7
Total	8	2,184	8	6	0	0	0	0	16	2,190
<i>Source: Bank Data</i>										

The following are notable examples of qualified investments and donations made in the AA.

- During the review period, the bank made 3 donations totaling \$2,500 to a non-profit organization that serves the AA. The organization provides various community services to underserved communities and LMI individuals. The organization offers food, social, health, senior, affordable housing, and child care services.

Community Development Services

During the evaluation period, 5 employees provided a total of 48 hours of financial expertise or technical assistance to 2 CD organizations that operate in or serve the Alameda AA. The service hours represent a slight increase when compared to the prior evaluation where FCB contributed 16 hours. The following table details the CD service hours by year and CD purpose during the current evaluation.

Community Development Services – Alameda Assessment Area					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020	0	0	0	0	0
2021	0	0	3	0	3
2022	0	45	0	0	45
YTD 2023	0	0	0	0	0
Total	0	45	3	0	48
<i>Source: Bank Data</i>					

The following are notable examples of CD services provided in the AA.

- During the review period, 5 employees collaborated with a third party in providing 45 hours of financial education to middle and high school students in the AA. A significant majority of the participating students qualify under the free or reduced-price lunch program.
- During the review period, 1 employees partnered with SBLGP in providing 3 hours of small business loan and financial technical assistance for 1 small business loan.

SANTA CLARA ASSESSMENT AREA – Limited-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE SANTA CLARA ASSESSMENT AREA

The Santa Clara AA includes all of Santa Clara and San Benito Counties. FCB operates one branch in this AA.

Demographic Data

The following table illustrates select demographic, housing, and business information within the Santa Clara AA.

Demographic Information of the Assessment Area						
Assessment Area: Santa Clara						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	420	7.6	22.9	39.8	29.5	0.2
Population by Geography	2,000,468	7.0	22.8	40.7	29.4	0.1
Housing Units by Geography	688,111	5.9	20.1	42.6	31.2	0.1
Owner-Occupied Units by Geography	370,241	3.5	17.5	40.8	38.1	0.1
Occupied Rental Units by Geography	283,462	9.2	23.9	44.8	21.9	0.2
Vacant Units by Geography	34,408	4.5	17.5	44.8	33.0	0.2
Businesses by Geography	215,044	4.9	18.7	38.7	37.4	0.2
Farms by Geography	3,267	5.5	26.0	41.4	27.0	0.0
Family Distribution by Income Level	468,918	23.4	16.3	18.8	41.5	0.0
Household Distribution by Income Level	653,703	25.3	15.2	17.7	41.8	0.0
Median Family Income MSA - 41940 San Jose-Sunnyvale-Santa Clara, CA MSA		\$145,548	Median Housing Value			\$1,108,002
			Median Gross Rent			\$2,362
			Families Below Poverty Level			4.4%
Source: 2020 U.S. Census and 2022 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.						

The AA contains 688,111 housing units of which approximately 53.8 percent are owner occupied, 41.2 percent are renter occupied, and 5.0 percent are vacant. According to 2022 D&B data, there are 215,044 businesses in the AA, of which 89.9 percent have revenues of \$1 million or less. According to the U.S. Bureau of Labor Statistics, the unemployment rate for the area was 3.1 percent as of April 2023. The area's largest employers include Cisco Systems, Inc., Alphabet Inc., eBay, Inc., and Lockheed Martin Corp.

The FFIEC updates median family incomes annually by MSA. The low-, moderate-, middle-, and upper-income categories are presented in the following table for the Santa Clara AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
San Jose-Sunnyvale-Santa Clara, CA MSA Median Family Income (41940)				
2021 (\$148,700)	<\$74,350	\$74,350 to <\$118,960	\$118,960 to <\$178,440	≥\$178,440
2022 (\$166,600)	<\$83,300	\$83,300 to <\$133,280	\$133,280 to <\$199,920	≥\$199,920
Source: FFIEC				

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE SANTA CLARA ASSESSMENT AREA

LENDING TEST

The institution's lending performance in the Santa Clara AA is below the lending performance in the AAs that were reviewed using full-scope examination procedures; however, it does not change the conclusion overall. The geographic distribution and borrower profile tables for home mortgage and small business loans below support this conclusion.

COMMUNITY DEVELOPMENT TEST

The institution's CD performance in the Santa Clara AA is consistent with the institution's CD performance in the AAs that were reviewed using full-scope examination procedures.

Santa Clara		
Activity	#	\$
Community Development Loans	3	3,870
Investments (New)	2	655
Investments (Prior Period)	3	361
Donations	9	6
CD Services	138 hours	-
<i>Source: Bank Data</i>		

SAN BERNARDINO ASSESSMENT AREA – Limited-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SAN BERNARDINO ASSESSMENT AREA

The San Bernardino AA includes all of San Bernardino and Riverside Counties. FCB operates one branch in this AA.

Demographic Data

The following table illustrates select demographic, housing, and business information within the San Bernardino AA.

Demographic Information of the Assessment Area						
Assessment Area: San Bernardino						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	984	4.9	28.7	36.8	28.4	1.3
Population by Geography	4,599,839	4.0	27.3	37.4	30.4	1.0
Housing Units by Geography	1,566,442	4.2	27.3	37.8	29.9	0.7
Owner-Occupied Units by Geography	882,033	2.2	21.4	38.3	37.4	0.6
Occupied Rental Units by Geography	494,470	7.5	37.1	37.1	17.7	0.7
Vacant Units by Geography	189,939	4.7	29.4	37.4	26.9	1.6
Businesses by Geography	369,356	2.8	23.3	37.1	36.1	0.7
Farms by Geography	7,250	3.0	21.0	39.7	35.7	0.6
Family Distribution by Income Level	1,029,309	21.8	17.5	19.3	41.4	0.0
Household Distribution by Income Level	1,376,503	24.3	15.8	17.9	42.0	0.0
Median Family Income MSA - 40140 Riverside-San Bernardino-Ontario, CA MSA		\$76,686	Median Housing Value			\$355,170
			Median Gross Rent			\$1,427
			Families Below Poverty Level			10.5%
Source: 2020 U.S. Census and 2022 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.						

The AA contains 1,566,442 housing units of which approximately 56.3 percent are owner occupied, 31.6 percent are renter occupied, and 12.1 percent are vacant. According to 2022 D&B data, there are 369,356 businesses in the AA, of which 90.3 percent have revenues of \$1 million or less. According to the U.S. Bureau of Labor Statistics, the unemployment rate for the area was 4.4 percent as of April 2023. The area's largest employers include Stater Bros., Arrowhead Regional Medical Center, U.S. Marine Corps. Air Ground Combat Center, and Fort Irwin.

The FFIEC updates median family incomes annually by MSA. The low-, moderate-, middle-, and upper-income categories are presented in the following table for the San Bernardino AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Riverside-San Bernardino-Ontario, CA MSA Median Family Income (40140)				
2021 (\$77,500)	<\$38,750	\$38,750 to <\$62,000	\$62,000 to <\$93,000	≥\$93,000
2022 (\$87,400)	<\$43,700	\$43,700 to <\$69,920	\$69,920 to <\$104,880	≥\$104,880
<i>Source: FFIEC</i>				

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE SAN BERNARDINO ASSESSMENT AREA

LENDING TEST

The institution's lending performance in the San Bernardino AA is below the lending performance in the AAs that were reviewed using full-scope examination procedures; however, it does not change the conclusion overall. The geographic distribution and borrower profile tables for home mortgage and small business loans below support this conclusion.

COMMUNITY DEVELOPMENT TEST

The institution's CD performance in the San Bernardino AA is below the institution's CD performance in the AAs that were reviewed using full-scope examination procedures; however, it does not change the conclusion overall.

San Bernardino		
Activity	#	\$
Community Development Loans	1	360
Investments (New)	3	1,081
Investments (Prior Period)	2	195
Donations.	3	4
CD Services	12 hours	-
<i>Source: Bank Data</i>		

SAN MATEO ASSESSMENT AREA – Limited-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE AND SAN MATEO ASSESSMENT AREA

The San Mateo AA includes all of San Francisco and San Mateo Counties. FCB operates one branch in this AA. The bank opened a new branch in San Mateo, CA since the prior evaluation.

Demographic Data

The following table illustrates select demographic, housing, and business information within the San Mateo AA.

Demographic Information of the Assessment Area						
Assessment Area: San Mateo						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	418	7.4	21.8	29.2	34.9	6.7
Population by Geography	1,638,407	6.4	23.9	31.1	35.0	3.7
Housing Units by Geography	677,369	6.5	20.6	30.1	38.3	4.6
Owner-Occupied Units by Geography	295,382	1.6	19.9	35.2	41.1	2.2
Occupied Rental Units by Geography	330,110	10.6	21.8	26.7	34.5	6.5
Vacant Units by Geography	51,877	7.8	16.5	23.5	46.1	6.1
Businesses by Geography	232,002	5.5	14.5	26.4	43.1	10.4
Farms by Geography	2,479	4.7	17.0	26.7	45.5	6.1
Family Distribution by Income Level	354,684	24.5	15.8	17.4	42.3	0.0
Household Distribution by Income Level	625,492	27.2	14.2	16.0	42.7	0.0
Median Family Income MSA - 41884 San Francisco-San Mateo- Redwood City, CA		\$143,526	Median Housing Value			\$1,205,406
			Median Gross Rent			\$2,175
			Families Below Poverty Level			4.6%
Source: 2020 U.S. Census and 2022 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.						

The AA contains 677,369 housing units of which approximately 43.6 percent are owner occupied, 48.7 percent are renter occupied, and 7.7 percent are vacant. According to 2022 D&B data, there are 232,002 businesses in the AA, of which 89.7 percent have revenues of \$1 million or less. According to the U.S. Bureau of Labor Statistics, the unemployment rate for the area was 2.8 percent as of April 2023. The area's largest employers include University of California, San Francisco, Genentech, Inc., Wells Fargo Bank, N.A., and Oracle America, Inc.

The FFIEC updates median family incomes annually by MSA. The low-, moderate-, middle-, and upper-income categories are presented in the following table for the San Mateo AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
San Francisco-San Mateo-Redwood City, CA Median Family Income (41884)				
2021 (\$145,400)	<\$72,700	\$72,700 to <\$116,320	\$116,320 to <\$174,480	≥\$174,480
2022 (\$165,600)	<\$82,800	\$82,800 to <\$132,480	\$132,480 to <\$198,720	≥\$198,720
Source: FFIEC				

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE SAN MATEO ASSESSMENT AREA

LENDING TEST

The institution's lending performance in the San Mateo AA is below the lending performance in the AAs that were reviewed using full-scope examination procedures; however, it does not change the conclusion overall. The geographic distribution and borrower profile tables for home mortgage and small business loans below support this conclusion.

COMMUNITY DEVELOPMENT TEST

The institution's CD performance in the San Mateo AA is below the institution's CD performance in the AAs that were reviewed using full-scope examination procedures; however, it does not change the conclusion overall.

San Mateo		
Activity	#	\$
Community Development Loans	4	7,722
Investments (New)	0	0
Investments (Prior Period)	-	-
Donations	8	5
CD Services	2 hours	-
<i>Source: Bank Data</i>		

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography													2021
Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	% of Owner-Occupied Housing Units	% Bank Loans	% of Owner-Occupied Housing Units	% Bank Loans	% of Owner-Occupied Housing Units	% Bank Loans	% of Owner-Occupied Housing Units	% Bank Loans
Santa Clara	5	3,032	7.1	4.5	0.0	16.5	80.0	36.8	0.0	42.2	20.0	0.0	0.0
San Bernardino	11	4,371	15.7	2.6	0.0	21.0	9.1	37.2	27.3	39.1	63.6	0.1	0.0
San Mateo	3	2,309	4.3	3.6	0.0	14.9	33.3	36.0	0.0	45.1	66.7	0.4	0.0
Total	70	62,668	100.0	3.2	1.4	18.1	24.3	31.5	24.3	47.1	47.1	0.1	2.9
Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0%													

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography													2022
Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	% of Owner-Occupied Housing Units	% Bank Loans	% of Owner-Occupied Housing Units	% Bank Loans	% of Owner-Occupied Housing Units	% Bank Loans	% of Owner-Occupied Housing Units	% Bank Loans
Santa Clara	17	12,877	13.9	3.5	11.8	17.5	5.9	40.8	35.3	38.1	47.1	0.1	0.0
San Bernardino	20	8,631	16.4	2.2	0.0	21.4	10.0	38.3	55.0	37.4	35.0	0.6	0.0
San Mateo	15	13,344	12.3	1.6	13.3	19.9	13.3	35.2	40.0	41.1	26.7	2.2	6.7
Total	122	93,274	100.0	2.2	4.9	18.5	11.5	34.5	37.7	44.3	45.1	0.5	0.8
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0%													

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower													2021
	Total Home Mortgage Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
Assessment Area:	#	\$	% of Total	% Families	% Bank Loans	% Families	% Bank Loans	% Families	% Bank Loans	% Families	% Bank Loans	% Families	% Bank Loans
Santa Clara	5	3,032	7.1	24.1	0.0	15.7	60.0	18.6	0.0	41.6	20.0	0.0	20.0
San Bernardino	11	4,371	15.7	23.0	0.0	16.8	45.5	18.9	0.0	41.3	54.5	0.0	0.0
San Mateo	3	2,309	4.3	24.9	0.0	15.6	0.0	17.8	0.0	41.7	100.0	0.0	0.0
Total	70	62,668	100.0	24.1	1.4	16.3	20.0	17.7	15.7	41.9	47.1	0.0	15.7
Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0%													

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower													2022
	Total Home Mortgage Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
Assessment Area:	#	\$	% of Total	% Families	% Bank Loans	% Families	% Bank Loans	% Families	% Bank Loans	% Families	% Bank Loans	% Families	% Bank Loans
Santa Clara	17	12,877	13.9	23.4	17.6	16.3	5.9	18.8	23.5	41.5	47.1	0.0	5.9
San Bernardino	20	8,631	16.4	21.8	0.0	17.5	5.0	19.3	5.0	41.4	90.0	0.0	0.0
San Mateo	15	13,344	12.3	24.5	0.0	15.8	20.0	17.4	13.3	42.3	66.7	0.0	0.0
Total	122	93,274	100.0	23.3	4.1	16.6	7.4	18.4	13.1	41.7	63.9	0.0	11.5
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0%													

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	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Santa Clara	10	5,072	20.8	5.7	0.0	19.2	40.0	35.5	20.0	39.4	40.0	0.1	0.0
San Bernardino	11	4,456	22.9	4.2	9.1	24.8	27.3	34.5	18.2	36.4	45.5	0.1	0.0
San Mateo	0	0	0.0	15.3	0.0	13.1	0.0	25.6	0.0	44.1	0.0	1.8	0.0
Total	48	17,540	100.0	6.2	2.1	19.6	27.1	27.4	39.6	45.5	31.3	1.3	0.0
Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%													

Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography													2022
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Santa Clara	1	1,000	4.2	4.9	0.0	18.7	0.0	38.7	100.0	37.4	0.0	0.2	0.0
San Bernardino	7	2,259	29.2	2.8	0.0	23.3	28.6	37.1	28.6	36.1	42.9	0.7	0.0
San Mateo	1	680	4.2	5.5	0.0	14.5	0.0	26.4	0.0	43.1	100.0	10.4	0.0
Total	24	12,221	100.0	4.0	0.0	19.1	29.2	29.7	25.0	44.5	45.8	2.7	0.0
Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%													

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	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Santa Clara	10	5,072	20.8	88.8	70.0	4.4	30.0	6.9	0.0
San Bernardino	11	4,456	22.9	89.3	54.5	3.5	45.5	7.3	0.0
San Mateo	0	0	0.0	88.2	0.0	4.8	0.0	7.0	0.0
Total	48	17,540	100.0	89.9	70.8	3.9	27.1	6.2	2.1
Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%									

Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues									2022
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	% Bank Loans	% Businesses	% Bank Loans
Santa Clara	1	1,000	4.2	89.9	100.0	3.8	0.0	6.3	0.0
San Bernardino	7	2,259	29.2	90.3	71.4	3.0	14.3	6.6	14.3
San Mateo	1	680	4.2	89.6	100.0	4.1	0.0	6.3	0.0
Total	24	12,221	100.0	91.1	66.7	3.3	25.0	5.6	8.3
Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%									

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
 - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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 metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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 lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

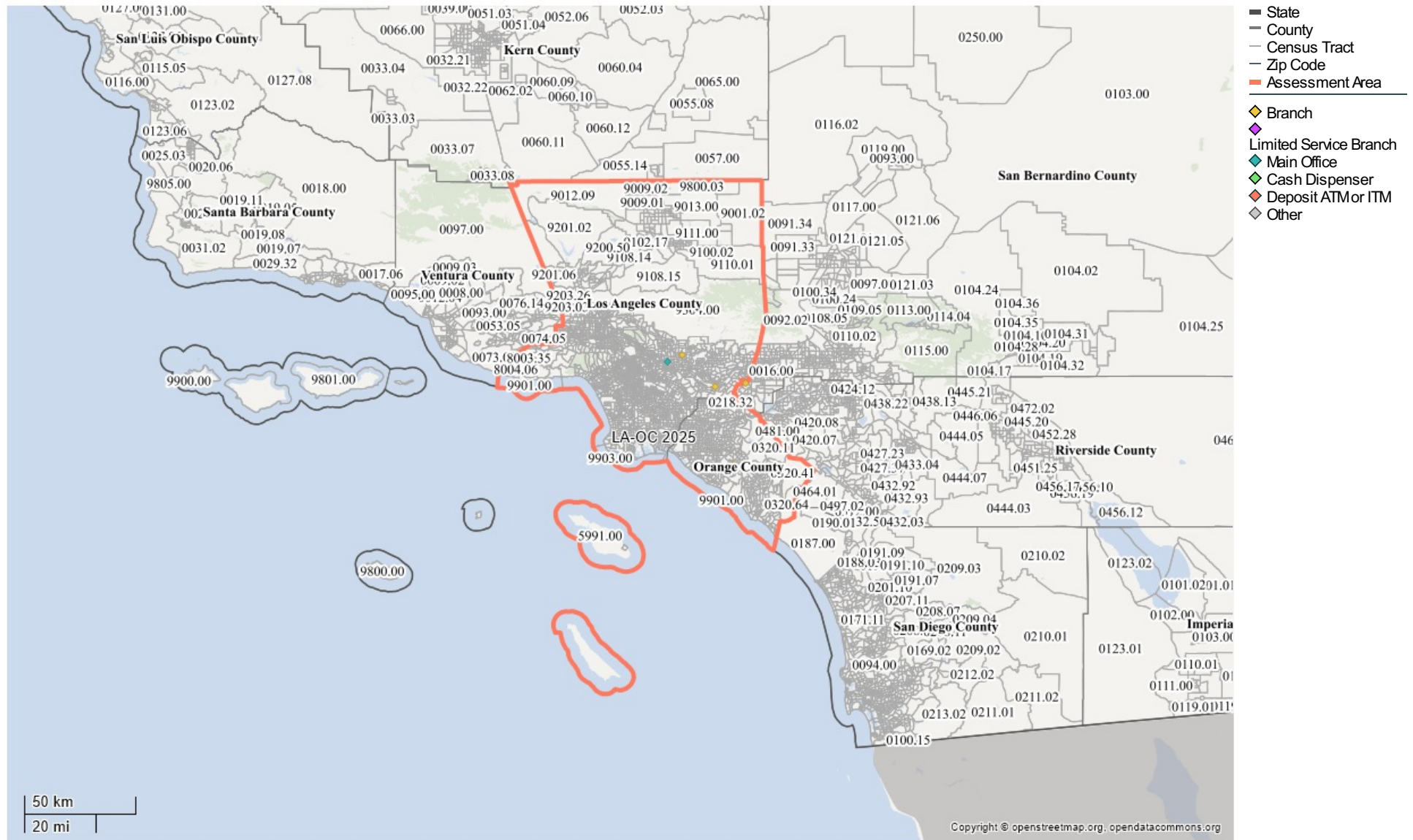


First Commercial Bank (USA)

Section C of CRA Public File

MAPS OF BANK'S ASSESSMENT AREA(S)

Los Angeles and Orange County 2025



Tract Code in Los Angeles County

1011.10	1061.14	1114.02	1175.10	1224.20	1255.01	1316.00	1351.02	1413.05
1011.22	1064.03	1131.01	1175.20	1230.10	1255.02	1317.01	1351.11	1413.06
1012.20	1064.05	1131.02	1175.30	1230.20	1256.00	1317.02	1351.13	1414.00
1012.21	1064.06	1132.11	1190.01	1231.03	1271.02	1318.01	1351.15	1415.00
1012.22	1064.07	1132.12	1190.03	1231.04	1271.03	1318.02	1351.16	1416.00
1013.00	1064.08	1132.13	1190.04	1232.03	1271.04	1319.00	1352.01	1417.00
1014.00	1065.10	1132.31	1192.01	1232.04	1272.10	1320.01	1352.02	1431.01
1021.03	1065.20	1132.32	1192.02	1232.05	1272.20	1320.02	1352.04	1431.02
1021.04	1066.03	1132.34	1193.10	1232.06	1273.00	1321.01	1352.05	1432.00
1021.05	1066.04	1132.35	1193.20	1233.01	1274.00	1321.02	1370.00	1433.01
1021.07	1066.41	1132.37	1193.40	1233.03	1275.20	1323.01	1371.03	1433.02
1031.01	1066.42	1132.38	1193.41	1233.04	1276.03	1323.02	1371.04	1434.01
1031.02	1066.43	1132.39	1193.42	1234.10	1276.04	1325.01	1372.02	1434.02
1032.01	1066.45	1133.01	1194.00	1234.20	1276.05	1325.02	1372.03	1435.00
1032.02	1066.46	1133.03	1197.00	1235.10	1276.06	1327.00	1373.01	1436.02
1033.00	1066.48	1133.22	1198.01	1235.20	1277.11	1329.00	1373.02	1436.03
1034.01	1066.49	1133.23	1198.02	1236.01	1277.12	1330.00	1374.01	1436.05
1034.02	1070.10	1133.24	1199.00	1236.02	1278.03	1331.01	1374.02	1436.06
1041.03	1070.20	1134.23	1200.10	1237.00	1278.04	1331.02	1375.01	1437.00
1041.05	1081.01	1134.24	1200.20	1238.00	1278.05	1340.01	1375.02	1438.01
1041.08	1081.02	1134.25	1200.30	1239.01	1278.06	1340.02	1375.04	1438.02
1041.24	1081.03	1134.26	1201.03	1239.02	1279.10	1341.01	1380.00	1439.01
1042.01	1081.04	1134.27	1201.04	1240.00	1279.20	1341.03	1390.01	1439.02
1042.03	1082.02	1134.28	1201.05	1241.02	1281.01	1341.04	1392.00	1810.00
1042.04	1082.03	1151.01	1201.06	1241.03	1281.02	1342.01	1393.01	1813.00
1043.10	1082.04	1151.03	1201.07	1241.04	1282.10	1343.02	1393.02	1814.00
1043.21	1091.00	1151.04	1201.08	1241.05	1282.20	1343.03	1393.03	1815.00
1043.22	1092.00	1152.02	1203.00	1242.01	1283.02	1343.04	1394.01	1816.00
1044.01	1093.00	1152.03	1204.00	1242.03	1283.03	1343.05	1394.02	1831.01
1044.03	1094.00	1152.04	1210.10	1242.04	1284.00	1343.06	1395.02	1831.03
1044.04	1095.00	1153.01	1210.20	1243.00	1285.00	1344.21	1395.04	1831.04
1045.00	1096.01	1153.02	1211.01	1244.00	1286.01	1344.22	1395.05	1832.20
1046.10	1096.03	1154.01	1211.02	1245.00	1286.02	1344.23	1395.06	1832.21
1046.20	1096.04	1154.03	1212.10	1246.00	1287.03	1344.24	1396.00	1832.22
1047.01	1097.00	1154.04	1212.21	1247.00	1287.04	1345.20	1397.01	1833.00
1047.03	1098.00	1171.01	1212.22	1249.02	1288.01	1345.21	1397.03	1834.01
1047.04	1111.00	1171.02	1216.00	1249.03	1288.02	1345.22	1397.04	1834.02
1048.21	1112.01	1172.01	1218.01	1251.01	1289.10	1347.10	1397.05	1835.10
1048.22	1112.02	1172.02	1218.02	1251.02	1310.21	1347.20	1398.01	1835.20
1048.23	1112.04	1173.01	1219.00	1252.00	1310.22	1348.01	1398.02	1836.10
1048.24	1112.05	1173.02	1220.00	1253.10	1310.23	1348.02	1411.01	1836.20
1060.10	1112.06	1173.03	1221.20	1253.21	1310.24	1349.01	1411.02	1837.01
1060.20	1113.02	1174.04	1221.21	1253.22	1311.00	1349.04	1412.01	1837.02
1061.11	1113.03	1174.05	1221.22	1254.02	1312.00	1349.05	1412.02	1838.10
1061.12	1113.04	1174.07	1222.00	1254.03	1313.00	1349.06	1413.03	1838.20
1061.13	1114.01	1174.08	1224.10	1254.04	1314.00	1349.07	1413.04	1851.01



First Commercial Bank (USA)

Tract Code in Los Angeles County

1851.02	1903.02	1944.02	2016.01	2073.07	2112.01	2145.03	2199.02	2282.20
1852.02	1903.03	1945.00	2016.02	2073.08	2112.02	2145.04	2200.00	2283.10
1852.03	1904.01	1951.00	2017.00	2074.00	2113.10	2145.05	2201.00	2283.20
1852.04	1904.02	1952.01	2031.00	2075.01	2113.20	2146.00	2211.10	2284.10
1853.10	1905.10	1952.02	2032.00	2075.02	2114.10	2147.00	2211.20	2284.20
1853.20	1905.20	1953.00	2033.00	2077.11	2114.20	2148.00	2212.10	2285.00
1861.00	1907.01	1954.00	2035.00	2077.12	2115.00	2149.02	2212.20	2286.00
1862.01	1907.02	1955.00	2036.01	2079.01	2117.01	2149.03	2213.02	2287.10
1862.02	1908.01	1956.00	2036.02	2079.02	2117.03	2149.04	2213.03	2287.20
1862.03	1908.02	1957.10	2037.10	2080.01	2117.04	2151.01	2213.04	2288.00
1863.01	1909.01	1957.20	2037.20	2080.02	2118.02	2151.02	2214.01	2289.00
1863.02	1909.02	1958.02	2038.00	2083.01	2118.03	2161.00	2214.02	2291.00
1864.01	1910.00	1958.03	2039.00	2083.02	2118.04	2162.01	2215.00	2292.00
1864.03	1911.10	1958.04	2041.10	2084.01	2119.10	2162.02	2216.01	2293.00
1864.04	1911.20	1959.01	2041.20	2084.02	2119.21	2163.01	2216.02	2294.10
1871.01	1912.01	1959.02	2042.00	2085.01	2119.22	2163.02	2217.10	2294.20
1871.02	1912.03	1959.03	2043.00	2085.02	2121.01	2164.01	2218.10	2311.00
1872.00	1912.04	1972.00	2044.10	2086.10	2121.02	2164.02	2218.20	2312.10
1873.00	1913.01	1973.00	2044.20	2086.20	2122.02	2167.00	2219.00	2312.20
1881.00	1913.02	1974.10	2046.00	2087.10	2122.03	2168.00	2220.01	2313.01
1882.01	1914.10	1974.20	2047.00	2087.20	2122.04	2169.01	2220.02	2313.02
1882.02	1914.20	1975.00	2048.10	2088.01	2123.03	2169.02	2221.00	2314.00
1883.00	1915.00	1976.00	2048.20	2088.02	2123.04	2170.01	2222.00	2315.00
1891.01	1916.10	1977.00	2049.10	2089.02	2123.05	2170.02	2225.00	2316.01
1891.02	1916.20	1990.01	2049.20	2089.03	2123.06	2171.01	2226.00	2316.02
1892.01	1917.10	1990.02	2051.10	2089.04	2124.10	2171.02	2227.00	2316.03
1892.02	1917.20	1991.10	2051.20	2091.03	2124.20	2172.00	2240.10	2317.10
1893.00	1918.10	1991.20	2060.10	2091.04	2125.01	2181.10	2240.20	2317.20
1894.00	1918.20	1992.01	2060.20	2091.05	2125.02	2181.20	2242.00	2318.00
1895.01	1919.01	1992.02	2060.50	2091.06	2126.10	2182.10	2243.10	2319.01
1895.02	1919.02	1993.00	2060.51	2092.01	2126.20	2182.20	2243.20	2319.02
1896.00	1920.01	1994.00	2060.52	2092.02	2127.01	2183.00	2244.10	2321.10
1897.02	1920.02	1997.00	2060.53	2093.00	2127.02	2184.00	2244.20	2321.20
1897.03	1923.00	1998.01	2060.54	2094.01	2128.00	2185.00	2246.00	2322.00
1897.04	1924.10	1998.02	2062.01	2094.02	2129.00	2186.00	2247.01	2323.00
1898.01	1924.20	1999.00	2062.02	2094.03	2131.00	2187.01	2247.02	2324.01
1898.02	1925.10	2011.10	2063.01	2095.10	2132.01	2187.02	2260.01	2324.02
1899.03	1925.20	2011.20	2063.02	2095.20	2132.02	2188.00	2260.02	2325.00
1899.04	1926.10	2012.00	2063.03	2098.10	2133.10	2189.00	2264.10	2326.01
1899.05	1926.20	2013.01	2071.01	2098.20	2133.20	2190.10	2264.20	2326.02
1899.06	1927.00	2013.02	2071.02	2100.10	2134.01	2190.20	2267.01	2327.01
1899.07	1941.01	2014.01	2071.03	2110.00	2134.02	2193.00	2267.02	2327.02
1901.01	1941.02	2014.02	2073.03	2111.21	2140.00	2195.00	2270.10	2328.00
1901.02	1942.00	2015.01	2073.04	2111.22	2141.00	2197.00	2270.20	2340.01
1902.01	1943.00	2015.03	2073.05	2111.23	2144.00	2198.00	2281.00	2340.02
1902.02	1944.01	2015.04	2073.06	2111.24	2145.01	2199.01	2282.10	2342.00



First Commercial Bank (USA)

Tract Code in Los Angeles County

2343.01	2396.01	2624.00	2677.00	2735.02	2933.01	3004.00	3103.00	4012.02
2343.02	2396.02	2625.01	2678.00	2736.00	2933.02	3005.01	3104.00	4012.03
2345.01	2397.01	2626.01	2679.01	2737.00	2933.04	3005.03	3105.01	4013.03
2345.02	2397.02	2626.04	2679.02	2738.00	2933.06	3006.01	3106.01	4013.04
2346.00	2398.01	2627.04	2690.00	2739.02	2933.07	3006.02	3106.02	4013.11
2347.00	2398.02	2627.06	2691.00	2741.00	2941.10	3007.01	3107.01	4013.12
2348.00	2400.10	2628.02	2693.00	2742.02	2941.20	3007.02	3107.03	4015.00
2349.01	2400.20	2640.00	2695.00	2751.01	2942.00	3008.00	3107.04	4016.01
2349.02	2402.00	2641.02	2696.01	2751.02	2943.01	3009.01	3107.05	4016.02
2351.00	2403.01	2641.03	2696.02	2752.00	2943.02	3009.02	3108.00	4017.05
2352.01	2403.02	2643.03	2697.00	2753.11	2944.10	3010.00	3109.00	4017.06
2352.02	2404.01	2643.04	2698.00	2753.12	2944.21	3011.00	3110.00	4017.07
2360.01	2404.02	2643.05	2699.03	2753.13	2945.10	3012.03	3111.00	4018.01
2361.01	2405.00	2643.06	2699.05	2754.00	2945.20	3012.04	3112.00	4018.02
2361.02	2406.00	2651.00	2699.06	2755.00	2946.10	3012.05	3113.00	4019.01
2362.03	2407.00	2652.01	2699.07	2756.03	2946.20	3012.06	3114.00	4019.02
2362.04	2408.00	2652.03	2699.08	2756.04	2947.01	3013.00	3115.00	4020.01
2362.05	2409.01	2652.04	2699.09	2756.05	2948.10	3014.00	3116.01	4020.02
2362.06	2409.02	2653.01	2701.01	2760.00	2948.20	3015.01	3116.02	4021.01
2364.00	2410.01	2653.03	2701.02	2761.01	2948.30	3015.02	3117.00	4021.02
2371.01	2410.02	2653.04	2702.00	2761.02	2949.00	3016.01	3118.01	4022.00
2371.02	2411.10	2653.06	2703.00	2764.00	2951.03	3016.02	3118.02	4023.01
2372.01	2411.20	2653.07	2711.00	2765.00	2962.10	3017.01	3201.01	4023.03
2372.02	2412.01	2654.10	2712.00	2766.01	2962.20	3017.02	3201.02	4023.04
2373.00	2412.02	2654.20	2713.00	2766.05	2963.00	3018.01	3202.01	4024.03
2374.01	2413.00	2655.21	2714.00	2766.06	2964.01	3018.02	3202.02	4024.04
2374.02	2414.00	2655.22	2715.00	2766.07	2964.02	3019.01	3203.00	4024.05
2375.00	2420.00	2655.23	2716.00	2766.08	2965.00	3019.02	4002.05	4024.06
2376.00	2421.00	2655.24	2717.02	2770.00	2966.00	3020.02	4002.06	4025.01
2377.10	2422.01	2656.01	2717.03	2771.00	2969.01	3020.03	4002.07	4025.03
2377.20	2422.02	2656.02	2717.04	2772.00	2969.02	3020.04	4002.08	4025.04
2378.00	2423.00	2657.01	2718.01	2774.00	2970.01	3021.02	4002.09	4026.01
2379.00	2426.00	2657.02	2718.03	2780.01	2970.02	3021.03	4003.04	4026.02
2380.00	2427.00	2671.01	2718.04	2781.02	2971.10	3021.04	4004.02	4027.02
2381.00	2430.01	2671.02	2719.01	2911.10	2971.20	3022.01	4004.03	4027.03
2382.00	2430.02	2672.01	2719.02	2911.20	2972.01	3022.02	4004.04	4027.05
2383.10	2431.00	2672.02	2721.00	2911.30	2972.02	3023.01	4005.01	4027.06
2383.20	2611.02	2673.00	2722.01	2912.10	2973.00	3023.02	4006.02	4028.01
2384.00	2611.03	2674.03	2722.02	2912.20	2974.00	3024.01	4006.03	4028.03
2392.01	2611.04	2674.04	2723.01	2913.00	2975.01	3025.03	4006.05	4028.04
2392.02	2612.00	2674.05	2723.02	2920.01	2975.02	3025.04	4008.01	4029.02
2393.10	2621.00	2674.06	2731.00	2920.02	2976.01	3025.05	4010.01	4029.03
2393.20	2622.00	2675.02	2732.00	2932.03	2976.02	3025.06	4010.02	4029.04
2393.30	2623.01	2675.03	2733.00	2932.04	3001.00	3101.00	4011.01	4030.00
2395.01	2623.02	2675.04	2734.03	2932.05	3002.00	3102.01	4011.02	4033.05
2395.02	2623.03	2676.00	2734.04	2932.06	3003.01	3102.02	4012.01	4033.16



First Commercial Bank (USA)

Tract Code in Los Angeles County

4033.17	4049.01	4077.02	4300.03	4326.02	4615.02	4806.02	4825.03	5026.04
4033.18	4049.02	4078.01	4300.04	4327.00	4616.00	4807.02	4825.21	5027.00
4033.19	4049.03	4078.02	4300.05	4328.01	4617.00	4807.03	4825.22	5028.01
4033.20	4050.01	4079.01	4301.01	4328.02	4619.01	4807.04	4826.00	5029.01
4033.21	4050.02	4079.02	4301.02	4329.01	4619.02	4808.02	4827.01	5030.00
4033.23	4051.01	4080.03	4302.00	4329.02	4620.01	4808.03	4827.02	5031.03
4033.24	4051.02	4080.04	4303.01	4331.03	4620.02	4808.04	4828.01	5031.04
4033.25	4052.01	4080.05	4303.02	4332.00	4621.00	4809.01	5001.00	5031.05
4033.26	4052.02	4080.06	4304.00	4333.02	4622.01	4809.02	5002.02	5031.06
4033.27	4052.03	4081.33	4305.01	4333.04	4622.02	4809.03	5002.03	5032.01
4033.28	4053.01	4081.34	4305.02	4333.05	4623.01	4810.01	5002.04	5032.02
4034.01	4053.02	4081.35	4306.00	4333.06	4623.02	4810.02	5003.00	5033.01
4034.02	4054.00	4081.36	4307.01	4333.07	4624.00	4811.01	5004.02	5033.02
4034.03	4055.00	4081.37	4307.21	4334.02	4625.00	4811.02	5004.03	5034.01
4034.04	4056.00	4081.38	4307.23	4334.03	4626.00	4811.03	5004.04	5034.02
4034.07	4057.01	4081.39	4307.24	4335.05	4627.00	4812.01	5005.00	5035.01
4034.08	4057.02	4081.40	4308.01	4335.06	4628.00	4812.03	5006.00	5035.02
4034.09	4058.00	4081.41	4308.02	4336.01	4629.00	4813.00	5007.00	5036.01
4035.00	4059.00	4082.12	4308.03	4336.02	4630.00	4814.01	5008.00	5036.02
4036.01	4060.00	4082.13	4309.01	4338.03	4631.03	4814.03	5009.00	5037.01
4037.02	4061.01	4083.01	4309.02	4338.04	4632.00	4814.04	5010.01	5037.02
4037.03	4061.03	4083.02	4310.02	4339.01	4633.00	4815.00	5010.02	5037.04
4037.21	4062.01	4083.03	4310.03	4339.03	4634.00	4816.03	5012.00	5037.05
4037.22	4063.00	4084.01	4310.04	4340.01	4635.00	4816.04	5013.01	5038.01
4038.01	4064.13	4084.02	4311.00	4340.03	4636.01	4816.05	5013.02	5038.02
4038.02	4065.00	4085.03	4312.00	4340.04	4636.02	4816.06	5014.00	5039.01
4039.01	4066.01	4085.04	4313.00	4341.00	4637.00	4817.11	5015.01	5039.02
4039.02	4066.02	4085.05	4314.00	4600.01	4638.00	4817.12	5015.03	5040.01
4040.00	4067.01	4086.23	4315.01	4600.02	4639.00	4817.13	5015.04	5040.02
4041.00	4067.02	4086.24	4315.02	4601.01	4640.00	4817.14	5016.00	5041.01
4042.01	4068.01	4086.25	4316.00	4602.00	4641.01	4818.00	5017.00	5042.00
4042.03	4069.03	4086.26	4317.01	4603.01	4641.02	4819.01	5018.02	5300.05
4043.01	4070.01	4086.27	4318.00	4603.02	4642.00	4819.02	5018.03	5300.06
4043.02	4070.02	4086.28	4319.00	4604.01	4800.02	4820.01	5018.04	5300.07
4044.01	4071.01	4086.29	4320.01	4605.01	4800.11	4820.02	5019.00	5301.01
4044.02	4071.02	4086.31	4320.02	4605.02	4800.12	4821.01	5020.03	5301.02
4045.01	4072.01	4087.03	4321.01	4606.01	4801.01	4821.02	5020.04	5302.02
4045.03	4072.02	4087.05	4321.02	4607.00	4801.02	4822.01	5020.05	5302.03
4045.04	4073.01	4087.07	4322.01	4608.00	4802.01	4822.02	5021.00	5302.04
4046.00	4073.02	4087.22	4322.02	4609.00	4802.02	4823.01	5022.00	5303.01
4047.01	4074.00	4087.24	4323.00	4610.00	4803.02	4823.03	5023.03	5303.02
4047.02	4075.01	4087.25	4324.01	4611.00	4803.03	4823.04	5024.01	5304.00
4047.03	4075.02	4088.00	4324.02	4612.00	4803.04	4824.01	5024.02	5305.00
4048.04	4076.01	4089.00	4325.01	4613.00	4804.00	4824.03	5025.00	5306.03
4048.05	4076.02	4090.00	4325.02	4614.00	4805.00	4824.04	5026.02	5307.00
4048.06	4077.01	4091.00	4326.01	4615.01	4806.01	4825.02	5026.03	5308.01



First Commercial Bank (USA)

Tract Code in Los Angeles County

5308.02	5334.02	5356.03	5418.02	5502.01	5535.02	5552.02	5722.01	5759.02
5309.01	5334.03	5356.04	5420.00	5502.02	5535.03	5552.11	5722.02	5760.01
5309.02	5335.01	5356.05	5421.03	5503.01	5535.04	5552.12	5723.01	5762.00
5310.00	5335.04	5356.06	5421.04	5505.01	5536.01	5553.00	5725.00	5763.01
5311.01	5336.01	5356.07	5421.05	5505.02	5536.02	5700.01	5726.00	5763.02
5311.02	5336.02	5357.01	5421.06	5506.01	5537.01	5700.02	5727.00	5764.01
5312.01	5336.03	5357.02	5422.00	5506.02	5537.02	5700.03	5730.02	5764.02
5312.02	5337.01	5358.02	5424.01	5507.00	5538.01	5701.00	5730.03	5764.03
5313.01	5337.02	5358.03	5424.02	5508.01	5538.02	5702.02	5730.04	5765.01
5313.02	5337.03	5358.04	5425.01	5508.02	5539.01	5702.03	5731.01	5765.02
5315.02	5338.03	5359.01	5425.02	5509.01	5539.02	5702.04	5731.02	5765.03
5315.03	5338.04	5359.02	5426.01	5509.02	5540.01	5703.03	5732.01	5766.01
5315.04	5338.05	5360.00	5426.02	5510.01	5540.02	5703.04	5732.02	5766.02
5316.02	5338.06	5361.02	5427.00	5510.02	5541.01	5703.05	5733.00	5767.00
5316.03	5339.01	5361.03	5428.00	5511.01	5541.05	5703.06	5734.01	5768.01
5316.04	5339.02	5361.04	5429.00	5511.02	5541.06	5704.02	5734.02	5768.02
5317.01	5340.01	5362.01	5430.00	5512.01	5542.01	5704.03	5734.03	5769.01
5317.02	5340.02	5362.02	5431.00	5512.03	5542.03	5704.04	5736.01	5769.03
5318.00	5341.01	5400.00	5432.01	5512.04	5542.04	5705.02	5737.00	5769.04
5319.01	5341.02	5401.01	5432.03	5513.00	5543.01	5705.03	5738.00	5770.00
5319.02	5342.01	5401.02	5433.04	5514.01	5543.02	5705.04	5739.02	5771.00
5320.01	5342.02	5402.01	5433.05	5514.02	5544.03	5706.01	5740.00	5772.00
5320.02	5342.03	5402.02	5433.06	5515.01	5544.04	5706.02	5741.00	5773.00
5321.01	5343.01	5402.03	5433.21	5515.02	5544.05	5706.03	5742.01	5774.00
5321.02	5343.02	5403.00	5433.22	5517.00	5544.06	5707.01	5742.02	5775.01
5322.00	5344.03	5404.00	5434.00	5518.01	5545.11	5707.03	5743.00	5775.04
5323.02	5344.04	5405.01	5435.01	5518.02	5545.12	5708.00	5744.00	5776.02
5323.03	5344.05	5405.02	5435.02	5519.00	5545.13	5709.01	5745.00	5776.04
5323.04	5344.06	5406.00	5435.03	5520.01	5545.14	5709.02	5746.02	5776.05
5325.00	5345.01	5407.00	5436.01	5520.02	5545.15	5710.00	5748.00	5776.06
5326.05	5345.02	5408.00	5436.03	5521.00	5545.16	5711.01	5749.01	5777.00
5326.06	5347.00	5409.01	5436.05	5522.00	5545.17	5711.02	5749.02	5778.00
5326.07	5348.02	5409.02	5436.06	5523.01	5545.18	5712.01	5750.01	5779.00
5327.00	5348.03	5410.03	5436.07	5523.02	5545.19	5712.02	5750.02	5780.00
5328.00	5348.04	5411.00	5437.01	5524.00	5545.21	5713.00	5751.01	5781.00
5329.00	5349.00	5412.00	5437.03	5526.01	5545.22	5714.00	5751.02	5990.00
5330.01	5350.01	5413.00	5437.04	5526.02	5546.00	5715.02	5751.03	5991.00
5330.02	5350.02	5414.01	5437.05	5527.00	5547.00	5715.04	5752.01	6001.00
5331.03	5351.01	5414.02	5438.01	5528.00	5548.01	5715.05	5752.02	6002.01
5331.04	5351.02	5415.00	5438.03	5529.00	5548.02	5716.00	5753.00	6002.02
5331.05	5352.00	5416.03	5438.04	5530.00	5549.00	5717.01	5754.01	6003.02
5331.08	5353.00	5416.04	5439.03	5531.00	5550.01	5717.03	5754.02	6003.03
5332.01	5354.00	5416.05	5439.05	5532.01	5550.02	5717.04	5758.01	6003.04
5332.04	5355.01	5416.06	5440.01	5532.02	5551.05	5718.00	5758.02	6004.00
5333.00	5355.02	5417.00	5440.02	5533.00	5551.06	5719.00	5758.03	6005.01
5334.01	5355.03	5418.01	5501.01	5534.00	5551.07	5720.01	5759.01	6006.01



First Commercial Bank (USA)

Tract Code in Los Angeles County

6006.02	6025.12	6205.22	6512.01	7013.04	8004.10	9012.10	9108.07	9201.21
6007.02	6025.13	6206.01	6512.21	7014.02	8004.11	9012.14	9108.08	9202.00
6007.03	6026.01	6206.02	6512.22	7015.01	8004.12	9012.15	9108.09	9203.03
6007.04	6026.02	6207.01	6513.02	7015.02	8005.04	9012.16	9108.10	9203.12
6008.01	6027.00	6207.03	6513.04	7016.01	8005.06	9012.17	9108.14	9203.13
6008.02	6028.01	6207.04	6514.01	7016.02	9001.02	9012.18	9108.15	9203.14
6009.02	6028.02	6208.01	6514.02	7017.01	9001.03	9013.00	9110.01	9203.22
6009.11	6029.00	6208.02	6700.01	7017.02	9001.04	9100.02	9111.00	9203.26
6009.12	6030.04	6209.01	6700.02	7018.01	9003.01	9102.10	9200.13	9203.28
6010.01	6030.05	6209.04	6700.03	7018.02	9005.01	9102.11	9200.15	9203.29
6010.02	6030.06	6210.01	6701.01	7019.02	9005.04	9102.12	9200.16	9203.30
6011.00	6030.07	6210.05	6701.02	7020.02	9005.05	9102.13	9200.17	9203.31
6012.02	6030.08	6211.02	6702.01	7021.02	9005.06	9102.14	9200.18	9203.32
6012.11	6031.01	6211.04	6702.02	7022.01	9005.08	9102.15	9200.20	9203.34
6012.12	6031.02	6212.01	6703.24	7022.02	9005.09	9102.16	9200.28	9203.38
6013.01	6032.00	6212.04	6703.26	7023.00	9005.10	9102.17	9200.29	9203.39
6013.02	6033.01	6213.01	6703.28	7024.00	9006.02	9102.18	9200.30	9203.40
6013.03	6033.02	6213.24	6704.05	7025.01	9006.06	9103.01	9200.31	9203.41
6014.01	6034.00	6213.26	6704.06	7025.02	9006.07	9103.02	9200.34	9203.42
6014.02	6035.00	6214.00	6704.07	7026.00	9006.08	9104.01	9200.35	9203.43
6015.01	6036.00	6500.01	6704.13	7027.00	9006.09	9104.04	9200.38	9304.00
6015.02	6037.02	6500.03	6704.16	7028.01	9006.10	9104.05	9200.39	9800.01
6016.00	6037.03	6500.04	6704.17	7028.02	9006.11	9105.01	9200.40	9800.02
6017.00	6037.05	6501.01	6704.18	7028.03	9007.01	9105.02	9200.41	9800.03
6018.01	6037.06	6501.02	6705.00	7029.00	9007.03	9105.04	9200.42	9800.04
6018.02	6038.01	6502.00	6706.03	7030.02	9007.04	9105.05	9200.43	9800.05
6019.00	6038.02	6503.00	6706.04	7030.03	9007.05	9106.01	9200.44	9800.06
6020.02	6039.01	6504.01	6707.01	7031.00	9008.04	9106.02	9200.45	9800.07
6020.03	6039.02	6505.01	6707.02	7032.00	9008.05	9106.05	9200.46	9800.08
6021.03	6040.01	6505.02	7001.01	8001.01	9008.06	9106.06	9200.47	9800.09
6021.04	6040.02	6506.03	7001.02	8001.03	9008.07	9106.07	9200.48	9800.10
6021.05	6041.01	6506.04	7002.00	8001.04	9008.08	9106.08	9200.49	9800.11
6021.06	6041.02	6506.05	7003.00	8002.02	9009.01	9107.06	9200.50	9800.12
6022.01	6042.00	6506.06	7004.00	8002.04	9009.02	9107.07	9201.02	9800.13
6022.02	6099.00	6506.07	7005.01	8002.05	9010.03	9107.09	9201.04	9800.14
6023.01	6200.01	6507.01	7005.02	8002.06	9010.07	9107.12	9201.06	9800.15
6023.02	6200.02	6507.02	7006.00	8003.24	9010.08	9107.13	9201.09	9800.16
6024.02	6201.01	6508.01	7007.00	8003.25	9010.09	9107.14	9201.10	9800.17
6024.03	6201.02	6508.02	7008.01	8003.28	9010.10	9107.15	9201.11	9800.18
6024.04	6202.01	6509.01	7008.02	8003.33	9010.11	9107.16	9201.12	9800.19
6025.04	6203.01	6509.03	7009.01	8003.34	9010.12	9107.17	9201.14	9800.20
6025.05	6203.03	6509.04	7009.02	8003.35	9010.13	9107.18	9201.15	9800.21
6025.06	6203.05	6510.01	7010.00	8003.36	9010.14	9107.19	9201.16	9800.22
6025.07	6204.00	6510.02	7012.01	8003.37	9011.01	9107.20	9201.18	9800.23
6025.10	6205.01	6511.01	7012.02	8003.38	9011.02	9107.21	9201.19	9800.24
6025.11	6205.21	6511.02	7013.02	8004.06	9012.09	9108.04	9201.20	9800.25

9800.26
9800.28
9800.30
9800.31
9800.33
9800.34
9800.35
9800.36
9800.37
9800.38
9800.39
9901.00
9902.00
9903.00

Tract Code in Orange County

0011.01	0117.08	0219.21	0320.63	0524.08	0525.34	0630.04	0741.10	0756.04
0011.02	0117.09	0219.22	0320.64	0524.10	0525.35	0630.05	0741.11	0756.05
0011.03	0117.10	0219.23	0320.65	0524.11	0626.05	0630.06	0742.00	0756.06
0012.01	0117.11	0219.24	0320.66	0524.15	0626.10	0630.07	0743.00	0756.07
0012.02	0117.12	0320.02	0421.06	0524.16	0626.11	0630.08	0744.03	0757.01
0013.01	0117.14	0320.03	0421.07	0524.17	0626.14	0630.09	0744.05	0757.02
0013.03	0117.15	0320.11	0421.08	0524.19	0626.19	0630.10	0744.06	0757.03
0013.04	0117.16	0320.12	0421.09	0524.21	0626.20	0631.01	0744.07	0758.05
0014.01	0117.17	0320.13	0421.11	0524.22	0626.22	0631.02	0744.08	0758.06
0014.02	0117.18	0320.14	0421.12	0524.23	0626.25	0631.03	0745.01	0758.07
0014.03	0117.20	0320.15	0421.13	0524.24	0626.26	0632.01	0745.02	0758.08
0014.04	0117.21	0320.20	0421.14	0524.25	0626.27	0632.02	0746.01	0758.09
0015.01	0117.22	0320.22	0421.15	0524.27	0626.28	0633.01	0746.02	0758.10
0015.03	0218.02	0320.27	0421.16	0524.28	0626.29	0633.02	0747.01	0758.11
0015.04	0218.07	0320.28	0422.01	0524.29	0626.30	0634.00	0747.02	0758.12
0015.05	0218.09	0320.29	0422.03	0524.30	0626.31	0635.00	0748.01	0758.13
0015.06	0218.10	0320.30	0422.05	0524.31	0626.32	0636.01	0748.02	0758.14
0015.07	0218.12	0320.31	0422.06	0524.32	0626.33	0636.03	0748.03	0758.15
0016.02	0218.13	0320.32	0423.05	0524.33	0626.34	0636.04	0748.05	0758.16
0016.03	0218.14	0320.33	0423.07	0524.34	0626.35	0636.05	0748.06	0759.01
0016.04	0218.16	0320.34	0423.11	0524.35	0626.36	0637.01	0749.01	0759.02
0017.04	0218.17	0320.35	0423.12	0524.36	0626.37	0637.02	0749.02	0760.01
0017.05	0218.20	0320.36	0423.13	0524.37	0626.38	0638.02	0750.02	0760.02
0017.06	0218.21	0320.37	0423.15	0524.38	0626.39	0638.03	0750.03	0761.02
0017.08	0218.22	0320.38	0423.17	0524.39	0626.40	0638.05	0750.04	0761.03
0017.09	0218.23	0320.39	0423.19	0525.02	0626.41	0638.06	0751.00	0761.04
0017.10	0218.24	0320.40	0423.20	0525.05	0626.42	0638.07	0752.01	0761.05
0018.01	0218.25	0320.41	0423.23	0525.06	0626.43	0638.08	0752.02	0762.01
0018.02	0218.26	0320.42	0423.24	0525.11	0626.45	0639.02	0753.01	0762.02
0019.01	0218.27	0320.43	0423.25	0525.13	0626.46	0639.03	0753.02	0762.04
0019.02	0218.28	0320.44	0423.26	0525.14	0626.47	0639.04	0753.03	0762.05
0019.03	0218.29	0320.45	0423.27	0525.18	0626.48	0639.05	0754.01	0762.06
0110.00	0218.30	0320.46	0423.28	0525.19	0626.49	0639.06	0754.03	0762.08
0111.01	0218.31	0320.47	0423.29	0525.20	0626.50	0639.08	0754.04	0863.01
0111.02	0218.32	0320.48	0423.30	0525.21	0626.51	0639.09	0754.05	0863.03
0112.00	0219.03	0320.49	0423.31	0525.22	0626.52	0639.10	0755.04	0863.04
0113.00	0219.05	0320.50	0423.32	0525.23	0626.53	0740.03	0755.05	0863.05
0114.01	0219.12	0320.51	0423.33	0525.24	0626.54	0740.04	0755.06	0863.06
0114.02	0219.13	0320.53	0423.34	0525.26	0626.55	0740.05	0755.07	0864.02
0114.03	0219.14	0320.54	0423.35	0525.27	0626.56	0740.06	0755.12	0864.04
0115.02	0219.15	0320.55	0423.36	0525.28	0626.57	0741.02	0755.13	0864.05
0115.03	0219.16	0320.57	0423.37	0525.29	0626.58	0741.03	0755.14	0864.06
0115.04	0219.17	0320.58	0423.38	0525.30	0627.01	0741.06	0755.16	0864.07
0116.01	0219.18	0320.59	0423.39	0525.31	0627.02	0741.07	0755.17	0865.01
0116.02	0219.19	0320.61	0423.40	0525.32	0628.00	0741.08	0755.18	0865.02
0117.07	0219.20	0320.62	0423.41	0525.33	0629.00	0741.09	0756.03	0866.01



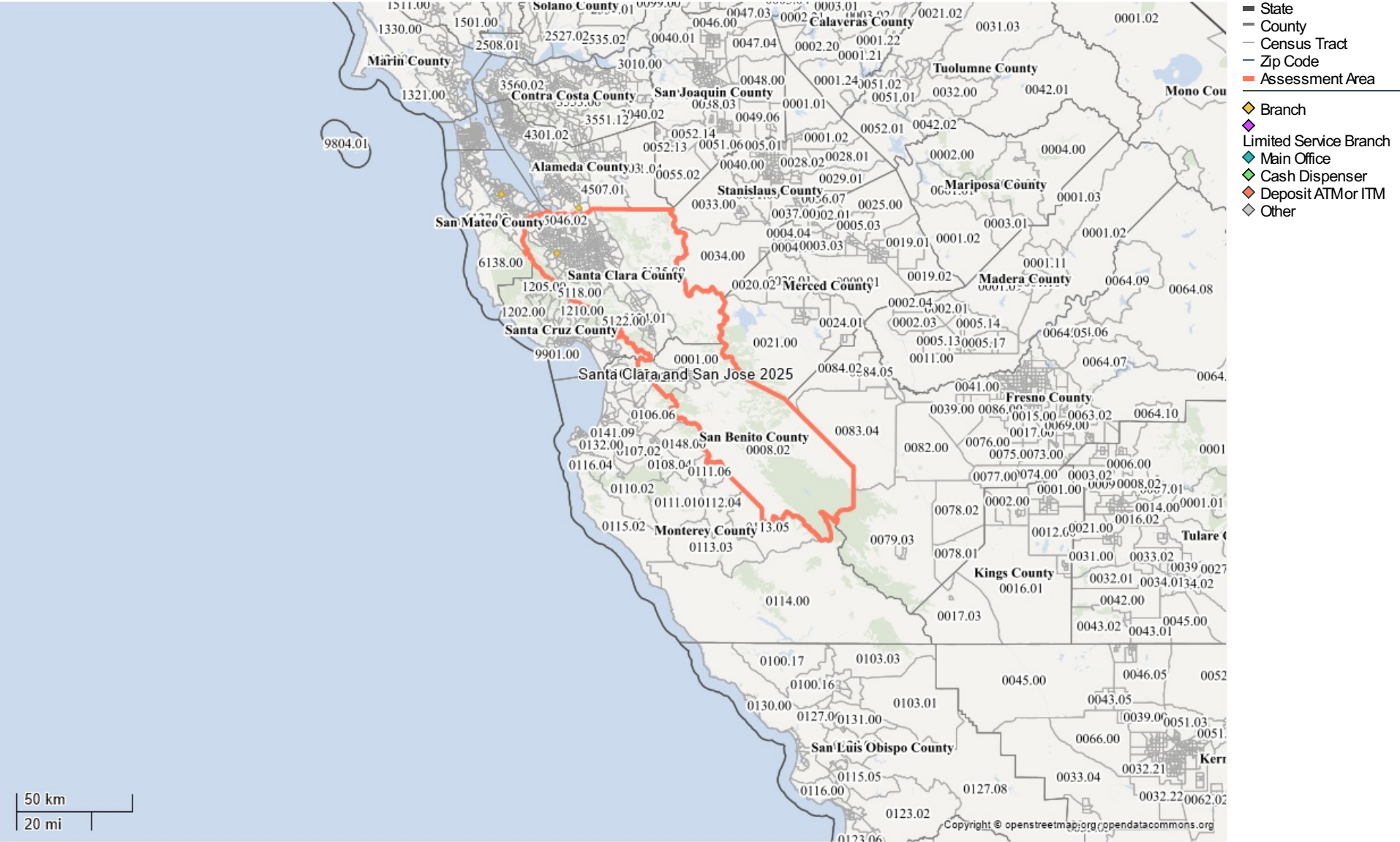
First Commercial Bank (USA)

Tract Code in Orange County

0866.02	0882.02	0992.32	0995.11	1102.02
0867.01	0882.03	0992.33	0995.12	1102.03
0867.02	0883.01	0992.34	0995.13	1103.01
0868.01	0883.02	0992.35	0995.14	1103.02
0868.02	0884.01	0992.37	0996.01	1103.03
0868.03	0884.02	0992.38	0996.02	1103.04
0869.01	0884.03	0992.39	0996.03	1104.01
0869.02	0885.01	0992.40	0996.04	1104.02
0869.03	0885.02	0992.41	0996.05	1105.00
0870.01	0886.01	0992.42	0997.01	1106.03
0870.02	0886.02	0992.43	0997.02	1106.04
0871.01	0887.01	0992.44	0997.03	1106.05
0871.02	0887.02	0992.45	0998.01	1106.06
0871.03	0888.01	0992.46	0998.02	1106.07
0871.05	0888.02	0992.47	0998.03	9800.00
0871.06	0889.01	0992.48	0999.02	9901.00
0872.00	0889.02	0992.49	0999.03	
0873.01	0889.03	0992.50	0999.04	
0873.02	0889.04	0992.51	0999.05	
0874.01	0889.05	0993.05	0999.06	
0874.03	0890.01	0993.06	1100.01	
0874.04	0890.03	0993.07	1100.03	
0874.05	0890.04	0993.08	1100.04	
0875.03	0891.02	0993.09	1100.05	
0875.04	0891.04	0993.10	1100.06	
0875.05	0891.05	0993.11	1100.07	
0876.01	0891.06	0994.02	1100.08	
0876.02	0891.07	0994.04	1100.10	
0877.01	0992.02	0994.05	1100.11	
0877.03	0992.03	0994.06	1100.12	
0877.04	0992.04	0994.07	1100.14	
0878.01	0992.12	0994.08	1100.15	
0878.02	0992.14	0994.10	1101.02	
0878.03	0992.15	0994.11	1101.04	
0878.05	0992.16	0994.12	1101.06	
0878.06	0992.17	0994.15	1101.08	
0879.01	0992.20	0994.16	1101.09	
0879.02	0992.22	0994.17	1101.10	
0880.01	0992.23	0994.18	1101.11	
0880.02	0992.24	0994.19	1101.13	
0881.01	0992.25	0995.02	1101.14	
0881.04	0992.26	0995.04	1101.15	
0881.05	0992.27	0995.06	1101.16	
0881.06	0992.29	0995.08	1101.17	
0881.07	0992.30	0995.09	1101.18	
0882.01	0992.31	0995.10	1102.01	

First Commercial Bank (USA)

Santa Clara and San Benito Counties 2025





First Commercial Bank (USA)

Tract Code in Santa Clara County

5001.00	5029.06	5033.26	5043.16	5052.03	5070.03	5085.10	5110.00	5120.39
5002.00	5029.07	5033.27	5043.17	5053.01	5070.04	5086.01	5111.00	5120.42
5003.00	5029.08	5033.29	5043.18	5053.02	5071.00	5086.02	5112.00	5120.43
5004.00	5029.09	5033.30	5043.19	5053.03	5072.03	5087.05	5113.01	5120.45
5005.00	5029.10	5033.31	5043.20	5053.04	5072.05	5087.06	5113.02	5120.47
5006.00	5030.01	5033.32	5043.21	5053.05	5072.06	5087.07	5114.00	5120.52
5008.00	5030.02	5033.33	5043.22	5054.01	5073.01	5087.08	5115.01	5120.53
5009.01	5030.03	5033.36	5043.23	5054.02	5073.02	5088.00	5115.02	5120.54
5009.02	5031.05	5033.37	5044.10	5054.03	5074.01	5089.00	5116.08	5120.55
5010.00	5031.10	5033.38	5044.11	5055.00	5074.02	5090.01	5116.09	5120.56
5011.01	5031.11	5033.39	5044.12	5056.00	5075.00	5090.02	5117.01	5120.57
5011.02	5031.12	5034.01	5044.13	5057.00	5076.00	5091.02	5117.02	5120.58
5012.00	5031.13	5034.02	5044.14	5058.00	5077.01	5091.06	5117.04	5120.59
5013.00	5031.16	5035.04	5044.15	5059.01	5077.02	5091.07	5117.05	5121.00
5014.01	5031.17	5035.06	5044.16	5059.02	5077.04	5091.08	5117.07	5122.00
5014.02	5031.18	5035.07	5044.18	5060.00	5077.05	5091.09	5118.00	5123.05
5015.01	5031.21	5035.08	5044.21	5061.01	5078.05	5091.10	5119.05	5123.07
5015.02	5031.22	5035.09	5044.22	5061.02	5078.06	5091.11	5119.07	5123.08
5016.01	5031.23	5035.10	5044.23	5061.03	5078.07	5092.01	5119.10	5123.09
5016.02	5031.24	5035.11	5044.24	5062.02	5078.08	5092.02	5119.11	5123.10
5017.00	5031.25	5036.01	5045.05	5062.03	5079.03	5093.02	5119.12	5123.11
5018.00	5031.26	5036.02	5045.06	5062.04	5079.04	5093.03	5119.13	5123.12
5019.01	5031.27	5037.03	5045.07	5063.01	5079.05	5093.04	5119.14	5123.13
5019.02	5032.07	5037.07	5045.08	5063.02	5079.06	5094.01	5119.15	5123.14
5020.01	5032.08	5037.08	5045.09	5063.04	5080.03	5094.03	5119.16	5124.01
5020.02	5032.10	5037.09	5045.10	5063.05	5080.04	5094.04	5119.17	5124.02
5021.01	5032.11	5037.10	5046.01	5064.01	5080.05	5095.00	5119.18	5125.05
5021.03	5032.12	5037.11	5046.02	5064.02	5080.06	5096.00	5120.01	5125.09
5021.04	5032.13	5037.12	5047.00	5065.02	5081.01	5097.00	5120.05	5125.10
5022.02	5032.17	5037.13	5048.02	5065.03	5081.02	5098.01	5120.19	5125.11
5022.03	5032.18	5038.02	5048.05	5065.04	5082.03	5098.02	5120.21	5125.12
5022.04	5032.19	5038.03	5048.06	5065.05	5082.04	5099.01	5120.22	5125.13
5023.01	5032.20	5038.04	5048.07	5066.01	5082.05	5099.02	5120.23	5125.14
5023.02	5032.21	5039.02	5048.08	5066.03	5082.06	5100.01	5120.24	5125.15
5024.00	5032.22	5039.03	5049.02	5066.04	5083.01	5100.02	5120.25	5125.16
5025.00	5033.04	5040.01	5049.03	5066.05	5083.03	5101.00	5120.26	5126.02
5026.01	5033.05	5040.02	5050.06	5066.06	5083.05	5102.00	5120.27	5126.03
5026.03	5033.06	5041.01	5050.07	5067.01	5083.06	5103.00	5120.29	5126.04
5026.04	5033.12	5041.02	5050.10	5067.02	5084.01	5104.00	5120.30	5130.00
5027.01	5033.13	5042.01	5050.11	5067.03	5084.03	5105.00	5120.31	5135.00
5027.03	5033.15	5042.02	5050.12	5068.01	5084.04	5106.00	5120.32	
5027.04	5033.21	5043.07	5050.13	5068.02	5085.03	5107.00	5120.34	
5028.00	5033.22	5043.08	5050.14	5068.03	5085.05	5108.01	5120.35	
5029.01	5033.23	5043.11	5050.15	5068.04	5085.07	5108.02	5120.36	
5029.02	5033.24	5043.14	5051.00	5069.00	5085.08	5108.03	5120.37	
5029.03	5033.25	5043.15	5052.02	5070.02	5085.09	5109.00	5120.38	

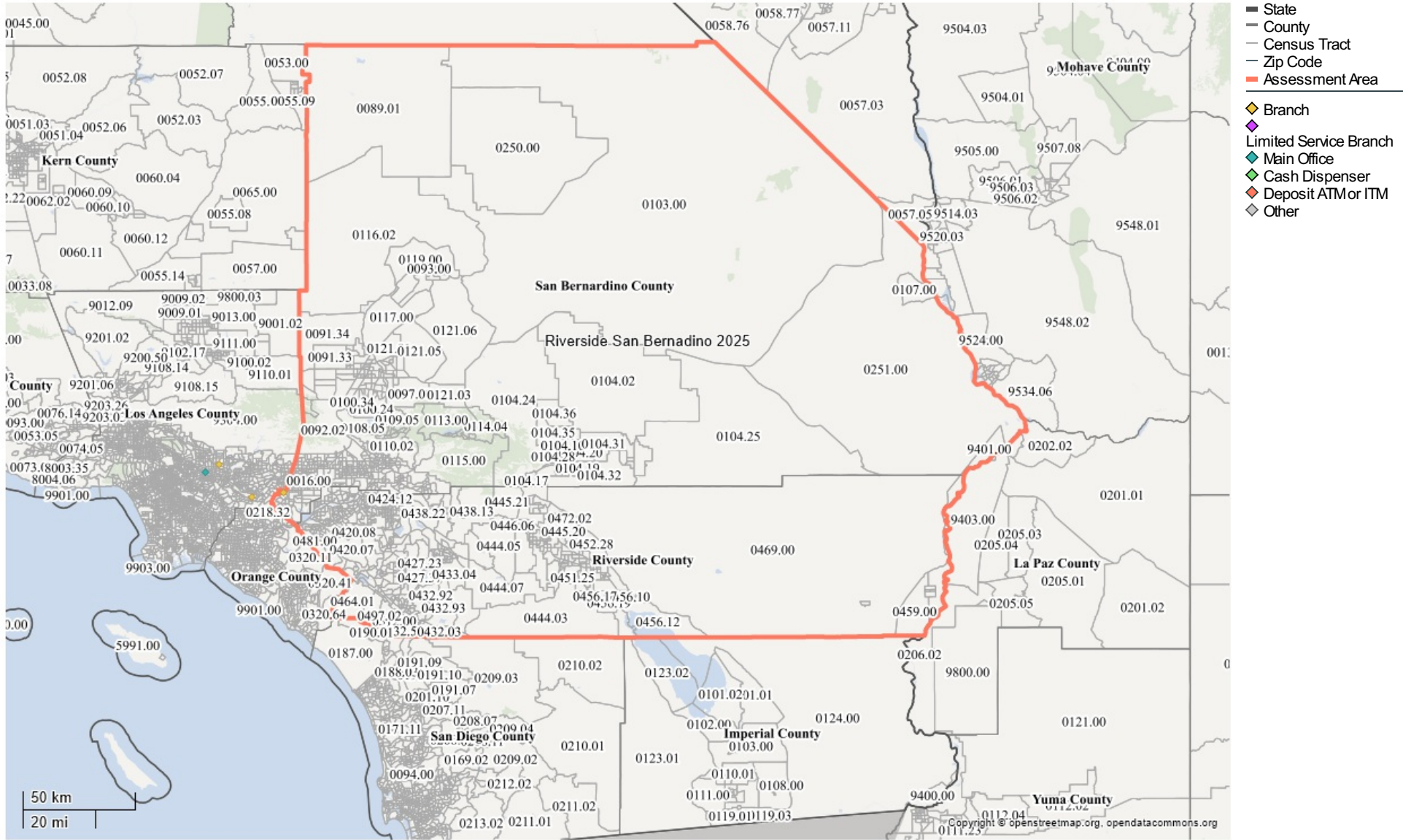


Tract Code in San Benito County

0001.00
0002.00
0003.00
0004.00
0005.01
0005.02
0006.01
0006.02
0007.01
0007.02
0008.01
0008.02

First Commercial Bank (USA)

Riverside and San Bernardino Counties 2025



Tract Code in San Bernardino County

0001.03	0008.23	0020.13	0023.12	0036.03	0056.01	0076.05	0091.28	0100.09
0001.04	0008.24	0020.14	0023.13	0036.05	0056.02	0076.06	0091.29	0100.10
0001.05	0008.25	0020.15	0023.14	0036.06	0057.01	0078.00	0091.30	0100.11
0001.07	0008.26	0020.16	0023.15	0036.07	0058.00	0079.03	0091.31	0100.12
0001.08	0009.01	0020.17	0024.03	0036.09	0061.01	0079.04	0091.32	0100.14
0001.09	0009.03	0020.18	0024.04	0036.11	0061.02	0079.05	0091.33	0100.15
0001.11	0009.04	0020.19	0024.05	0036.12	0062.01	0079.06	0091.34	0100.16
0001.15	0010.01	0020.21	0024.06	0037.00	0062.03	0080.01	0091.35	0100.19
0001.17	0010.02	0020.23	0025.01	0038.01	0062.04	0080.03	0091.36	0100.21
0001.18	0011.01	0020.25	0025.03	0038.03	0063.01	0080.04	0091.37	0100.22
0001.19	0011.03	0020.27	0025.04	0038.04	0063.03	0081.00	0091.38	0100.23
0001.20	0011.04	0020.28	0026.02	0039.00	0063.04	0082.01	0091.39	0100.24
0001.21	0012.00	0020.29	0026.04	0040.01	0064.01	0082.02	0092.01	0100.27
0001.22	0013.05	0020.31	0026.06	0040.03	0064.02	0083.01	0092.02	0100.28
0002.01	0013.07	0020.35	0026.08	0040.04	0065.01	0083.02	0093.00	0100.29
0002.03	0013.08	0020.37	0026.09	0041.01	0065.02	0084.02	0094.00	0100.30
0002.05	0013.09	0020.38	0026.10	0041.03	0066.01	0084.03	0095.01	0100.31
0002.07	0013.10	0020.39	0026.11	0041.04	0066.03	0084.04	0095.02	0100.32
0002.08	0013.11	0020.40	0027.03	0042.01	0066.04	0084.05	0097.08	0100.33
0003.04	0013.12	0020.41	0027.05	0042.02	0067.00	0084.06	0097.09	0100.34
0003.05	0014.00	0020.42	0027.06	0043.01	0070.01	0085.01	0097.12	0100.35
0003.06	0015.01	0020.43	0027.07	0043.02	0070.02	0085.02	0097.13	0100.36
0003.07	0015.03	0020.44	0027.08	0044.01	0071.04	0086.01	0097.14	0100.37
0003.08	0015.04	0020.45	0027.09	0044.03	0071.05	0086.02	0097.17	0100.38
0004.01	0016.00	0020.46	0028.01	0044.04	0071.06	0087.05	0097.18	0100.39
0004.03	0017.02	0020.47	0028.03	0045.03	0071.07	0087.08	0097.19	0100.40
0004.04	0017.03	0020.48	0028.04	0045.05	0071.08	0087.09	0097.20	0100.41
0005.01	0017.04	0020.49	0029.01	0045.07	0071.10	0087.10	0097.21	0100.42
0005.03	0017.06	0020.50	0029.02	0045.09	0071.11	0087.11	0097.22	0103.00
0005.04	0017.07	0020.51	0030.00	0045.10	0071.12	0087.12	0097.23	0104.02
0006.03	0018.03	0021.01	0031.01	0045.11	0072.01	0087.13	0097.24	0104.10
0006.04	0018.04	0021.03	0031.02	0045.12	0072.02	0087.14	0097.25	0104.13
0006.05	0018.06	0021.05	0032.01	0046.01	0073.03	0087.15	0097.26	0104.15
0006.06	0018.08	0021.07	0032.02	0046.03	0073.05	0087.16	0097.27	0104.17
0008.04	0018.09	0021.09	0033.01	0046.04	0073.06	0088.00	0098.00	0104.19
0008.08	0018.10	0021.11	0033.02	0047.00	0073.07	0089.01	0099.06	0104.20
0008.12	0018.12	0021.12	0034.01	0048.00	0073.08	0091.09	0099.08	0104.22
0008.13	0018.13	0022.04	0034.03	0049.01	0074.04	0091.19	0099.10	0104.24
0008.14	0019.01	0022.06	0034.04	0049.02	0074.07	0091.20	0099.11	0104.25
0008.15	0019.06	0022.07	0034.05	0051.01	0074.08	0091.21	0099.12	0104.26
0008.16	0019.07	0023.06	0035.03	0051.02	0074.09	0091.22	0099.13	0104.27
0008.17	0019.08	0023.07	0035.05	0052.00	0074.10	0091.23	0099.14	0104.28
0008.18	0019.09	0023.08	0035.06	0053.00	0074.11	0091.24	0099.15	0104.29
0008.19	0019.10	0023.09	0035.07	0054.00	0074.12	0091.25	0099.16	0104.30
0008.20	0019.11	0023.10	0035.09	0055.01	0076.03	0091.26	0099.17	0104.31
0008.21	0020.11	0023.11	0035.10	0055.02	0076.04	0091.27	0099.18	0104.32

0104.33	0127.00
0104.34	0250.00
0104.35	0251.00
0104.36	9401.00
0107.00	9801.00
0108.03	9802.00
0108.04	
0108.05	
0108.06	
0109.03	
0109.04	
0109.05	
0109.06	
0110.02	
0110.03	
0110.04	
0111.01	
0111.02	
0112.03	
0112.04	
0112.05	
0112.06	
0113.00	
0114.04	
0114.05	
0114.06	
0114.07	
0114.08	
0115.00	
0116.01	
0116.02	
0117.00	
0118.01	
0118.02	
0119.00	
0120.01	
0120.02	
0121.01	
0121.03	
0121.05	
0121.06	
0122.01	
0122.02	
0123.00	
0124.00	
0125.00	

Tract Code in Riverside County

0301.01	0405.01	0414.05	0420.18	0426.26	0429.08	0432.92	0438.09	0449.07
0301.03	0405.02	0414.06	0422.06	0426.27	0430.01	0432.93	0438.10	0449.11
0301.04	0405.03	0414.07	0422.07	0426.28	0430.03	0432.94	0438.12	0449.16
0302.00	0406.03	0414.08	0422.08	0426.29	0430.05	0432.95	0438.13	0449.17
0303.00	0406.04	0414.10	0422.09	0426.30	0430.06	0432.96	0438.18	0449.18
0304.00	0406.05	0414.11	0422.10	0426.31	0430.07	0432.97	0438.20	0449.19
0305.01	0406.06	0414.12	0422.12	0426.32	0430.08	0432.98	0438.21	0449.21
0305.02	0406.09	0414.13	0422.13	0427.08	0430.09	0433.04	0438.22	0449.22
0305.03	0406.11	0414.14	0422.14	0427.09	0430.10	0433.06	0438.23	0449.23
0306.02	0406.16	0414.15	0422.17	0427.11	0432.01	0433.07	0438.24	0449.24
0306.03	0406.17	0415.00	0423.00	0427.14	0432.02	0433.08	0439.00	0449.25
0306.04	0406.18	0416.01	0424.01	0427.16	0432.03	0433.09	0440.00	0449.26
0306.05	0406.19	0416.02	0424.02	0427.17	0432.04	0433.10	0441.01	0449.27
0307.00	0406.20	0417.02	0424.03	0427.19	0432.05	0433.11	0441.02	0449.28
0308.00	0406.21	0417.03	0424.04	0427.20	0432.06	0433.12	0441.03	0449.29
0309.00	0406.22	0417.04	0424.05	0427.23	0432.07	0433.13	0441.04	0449.30
0310.01	0407.01	0418.03	0424.06	0427.24	0432.08	0433.14	0442.00	0449.31
0310.02	0407.02	0418.04	0424.07	0427.26	0432.09	0433.15	0443.00	0449.32
0311.00	0407.03	0418.05	0424.08	0427.28	0432.10	0433.16	0444.03	0449.33
0312.00	0408.06	0418.06	0424.09	0427.30	0432.11	0433.18	0444.04	0449.34
0313.00	0408.07	0418.07	0424.10	0427.31	0432.16	0433.19	0444.05	0450.00
0314.01	0408.08	0418.08	0424.11	0427.32	0432.17	0434.01	0444.06	0451.03
0314.02	0408.09	0418.09	0424.12	0427.33	0432.18	0434.03	0444.07	0451.09
0315.01	0408.12	0418.10	0425.05	0427.37	0432.20	0434.04	0445.05	0451.10
0315.03	0408.13	0418.12	0425.07	0427.38	0432.22	0434.05	0445.07	0451.14
0315.04	0408.14	0418.13	0425.08	0427.39	0432.27	0435.03	0445.09	0451.15
0316.01	0408.15	0419.04	0425.09	0427.40	0432.28	0435.05	0445.10	0451.16
0316.02	0408.16	0419.05	0425.10	0427.41	0432.29	0435.06	0445.15	0451.17
0317.01	0408.21	0419.06	0425.11	0427.42	0432.35	0435.09	0445.16	0451.18
0317.02	0409.01	0419.09	0425.12	0427.43	0432.46	0435.12	0445.17	0451.19
0317.03	0409.02	0419.10	0425.13	0427.44	0432.48	0435.13	0445.18	0451.20
0317.04	0409.03	0419.12	0425.14	0427.45	0432.52	0435.17	0445.20	0451.22
0401.01	0409.04	0419.13	0425.15	0427.46	0432.54	0435.18	0445.21	0451.23
0401.02	0410.01	0419.14	0425.16	0427.47	0432.56	0435.19	0445.23	0451.24
0402.01	0410.02	0419.15	0425.17	0427.48	0432.62	0435.20	0445.24	0451.25
0402.02	0410.03	0420.03	0425.18	0427.49	0432.64	0435.21	0446.02	0451.26
0402.03	0410.04	0420.04	0425.19	0427.50	0432.65	0435.22	0446.04	0451.27
0402.04	0411.01	0420.05	0425.20	0427.51	0432.66	0435.23	0446.05	0451.28
0403.02	0411.02	0420.07	0425.21	0427.52	0432.67	0435.24	0446.06	0451.29
0403.03	0412.01	0420.08	0425.22	0428.01	0432.70	0436.01	0447.01	0452.07
0403.04	0412.02	0420.09	0425.23	0428.02	0432.71	0436.02	0447.02	0452.09
0403.05	0412.03	0420.10	0426.21	0429.02	0432.72	0437.01	0448.04	0452.12
0404.02	0413.01	0420.12	0426.22	0429.03	0432.74	0437.02	0448.05	0452.13
0404.03	0413.02	0420.15	0426.23	0429.05	0432.76	0437.03	0448.06	0452.14
0404.04	0414.03	0420.16	0426.24	0429.06	0432.78	0438.02	0448.07	0452.16
0404.05	0414.04	0420.17	0426.25	0429.07	0432.79	0438.07	0449.04	0452.17

Tract Code in Riverside County

0452.22	0469.00	9407.00
0452.24	0470.00	9408.00
0452.26	0472.01	9409.00
0452.28	0472.02	9410.01
0452.33	0479.01	9410.02
0452.34	0479.02	9411.00
0452.35	0481.00	9412.00
0453.02	0482.00	9413.00
0453.03	0483.00	9414.00
0453.05	0487.00	9415.00
0453.06	0488.00	9800.04
0455.01	0489.01	9810.00
0455.02	0489.02	
0456.06	0490.01	
0456.10	0490.02	
0456.11	0491.01	
0456.12	0491.02	
0456.13	0494.00	
0456.14	0495.01	
0456.15	0495.02	
0456.16	0496.00	
0456.17	0497.01	
0456.18	0497.02	
0456.19	0498.00	
0457.03	0503.01	
0457.04	0503.02	
0457.06	0504.01	
0457.07	0504.02	
0457.08	0505.01	
0457.09	0505.02	
0459.00	0505.03	
0461.01	0506.00	
0461.02	0507.01	
0461.03	0507.02	
0462.00	0509.01	
0464.01	0509.02	
0464.02	0511.00	
0464.03	0512.00	
0464.04	0513.01	
0464.05	0513.02	
0465.01	0514.01	
0465.02	0514.02	
0466.01	9401.00	
0466.02	9404.00	
0467.00	9405.00	
0468.00	9406.00	

First Commercial Bank (USA)

Alameda and Contra Costa County 2025





First Commercial Bank (USA)

Tract Code in Alameda County

4001.00	4045.02	4085.00	4229.01	4308.00	4364.02	4413.02	4442.00	4515.06
4002.00	4046.00	4086.00	4229.02	4309.00	4364.03	4414.01	4443.01	4516.01
4003.00	4047.00	4087.00	4230.00	4310.00	4364.04	4414.02	4443.03	4516.02
4004.00	4048.00	4088.00	4231.00	4311.00	4365.00	4415.01	4443.04	4517.01
4005.00	4049.00	4089.00	4232.00	4312.00	4366.01	4415.03	4444.00	4517.03
4006.00	4050.00	4090.00	4233.00	4321.00	4366.02	4415.21	4445.00	4517.04
4007.00	4051.00	4091.00	4234.00	4322.00	4367.00	4415.22	4446.01	9819.00
4008.00	4052.00	4092.00	4235.00	4323.00	4368.00	4415.23	4446.02	9820.00
4009.00	4053.01	4093.00	4236.01	4324.00	4369.00	4415.24	4501.01	9821.00
4010.00	4053.02	4094.00	4236.02	4325.01	4370.00	4415.25	4501.02	9832.00
4011.00	4054.01	4095.00	4237.00	4325.02	4371.01	4416.01	4502.00	9900.00
4012.00	4054.02	4096.00	4238.00	4326.01	4371.02	4416.02	4503.00	
4013.00	4055.00	4097.00	4239.01	4326.02	4372.00	4417.01	4504.00	
4014.00	4056.00	4098.00	4239.02	4327.00	4373.00	4417.02	4505.01	
4015.00	4057.00	4099.00	4240.01	4328.00	4374.00	4418.00	4505.02	
4016.00	4058.00	4100.00	4240.02	4330.00	4375.00	4419.21	4506.01	
4017.00	4059.01	4101.00	4251.01	4331.02	4376.00	4419.23	4506.03	
4018.00	4059.02	4102.00	4251.02	4331.03	4377.01	4419.24	4506.04	
4022.00	4060.00	4103.00	4251.03	4331.04	4377.02	4419.26	4506.05	
4024.00	4061.00	4104.00	4251.04	4332.00	4378.00	4419.27	4506.06	
4025.00	4062.01	4105.00	4261.00	4333.00	4379.00	4419.28	4506.07	
4026.00	4062.02	4201.00	4262.00	4334.00	4380.00	4419.29	4506.08	
4027.00	4063.00	4202.00	4271.00	4335.00	4381.00	4420.00	4506.09	
4028.01	4064.00	4203.01	4272.00	4336.00	4382.01	4421.00	4507.01	
4028.02	4065.00	4203.02	4273.00	4337.00	4382.03	4422.00	4507.41	
4029.00	4066.01	4204.01	4276.00	4338.01	4382.04	4423.01	4507.42	
4030.00	4066.02	4204.02	4277.00	4338.02	4383.00	4423.02	4507.43	
4031.00	4067.00	4205.00	4278.00	4339.00	4384.00	4424.00	4507.44	
4033.01	4068.00	4206.00	4279.00	4340.00	4401.00	4425.01	4507.45	
4033.02	4069.00	4211.00	4280.00	4351.02	4402.00	4425.02	4507.46	
4034.01	4070.00	4212.00	4281.00	4351.03	4403.01	4426.01	4507.50	
4034.02	4071.01	4213.00	4282.00	4351.04	4403.04	4426.02	4507.51	
4035.01	4071.02	4214.00	4283.01	4352.00	4403.05	4427.00	4507.52	
4035.02	4072.00	4215.00	4283.02	4353.00	4403.06	4428.00	4511.02	
4036.00	4073.00	4216.00	4284.00	4354.00	4403.07	4429.00	4511.03	
4037.01	4074.00	4217.00	4285.00	4355.00	4403.08	4430.01	4511.04	
4037.02	4075.00	4218.00	4286.00	4356.01	4403.31	4430.02	4512.01	
4038.00	4076.00	4219.00	4287.00	4356.02	4403.32	4431.02	4512.02	
4039.00	4077.00	4220.00	4301.01	4357.00	4403.33	4431.03	4513.00	
4040.00	4078.00	4221.00	4301.02	4358.00	4403.34	4431.04	4514.01	
4041.01	4079.00	4222.00	4302.00	4359.00	4403.36	4431.05	4514.03	
4041.02	4080.00	4223.00	4303.00	4360.00	4403.37	4432.00	4514.04	
4042.00	4081.00	4224.00	4304.00	4361.00	4403.38	4433.01	4515.01	
4043.00	4082.00	4225.00	4305.00	4362.00	4411.00	4433.21	4515.03	
4044.00	4083.00	4227.00	4306.00	4363.01	4412.00	4433.22	4515.04	
4045.01	4084.00	4228.00	4307.00	4363.02	4413.01	4441.00	4515.05	



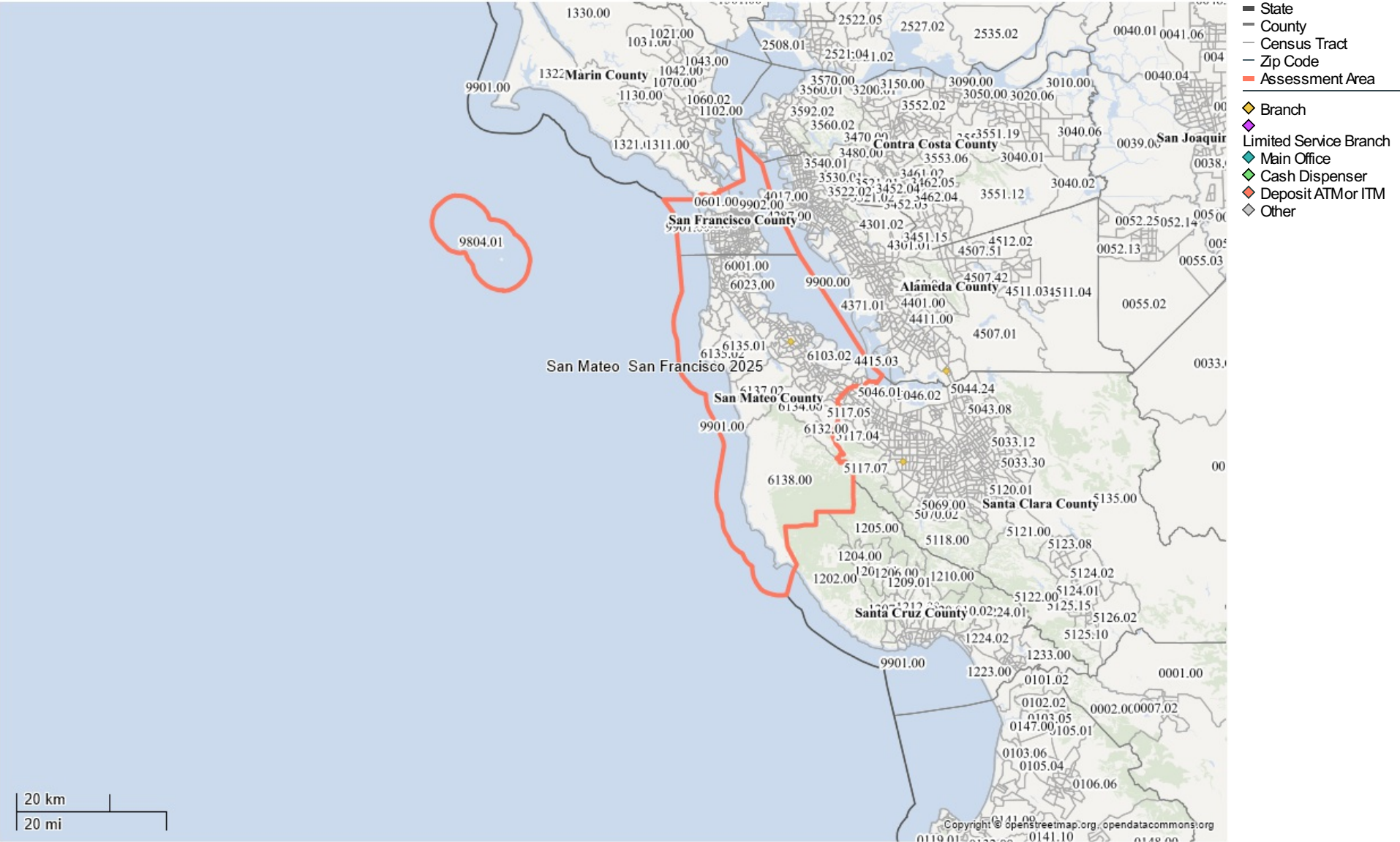
First Commercial Bank (USA)

Tract Code in Contra Costa County

3010.00	3131.06	3350.00	3462.04	3570.00	3880.00
3020.05	3131.07	3361.01	3462.05	3580.00	3891.00
3020.06	3132.03	3361.03	3462.06	3591.02	3892.00
3020.07	3132.04	3361.04	3470.00	3591.03	3901.00
3020.09	3132.05	3362.01	3480.00	3591.04	3902.00
3020.11	3132.06	3362.02	3490.00	3591.05	3910.00
3020.12	3141.02	3371.00	3500.00	3592.02	3920.00
3020.13	3141.03	3372.01	3511.01	3592.03	3922.01
3020.14	3141.05	3372.02	3511.03	3592.04	3922.02
3031.04	3141.06	3373.00	3511.04	3601.01	3923.00
3031.05	3142.00	3381.01	3511.05	3601.02	9800.00
3031.06	3150.00	3381.02	3512.00	3602.00	9900.00
3031.07	3160.00	3382.01	3521.01	3610.00	
3032.02	3170.00	3382.03	3521.02	3620.00	
3032.04	3180.00	3382.04	3522.01	3630.00	
3032.06	3190.01	3383.01	3522.02	3640.02	
3032.07	3190.02	3383.02	3530.01	3650.02	
3032.08	3200.01	3390.01	3530.02	3650.03	
3032.09	3200.03	3390.03	3540.01	3660.01	
3032.10	3200.04	3390.04	3540.02	3660.02	
3032.11	3211.01	3400.01	3551.07	3671.00	
3040.01	3211.02	3400.03	3551.09	3672.00	
3040.02	3211.03	3400.04	3551.10	3680.01	
3040.03	3212.00	3410.00	3551.11	3680.02	
3040.04	3220.00	3430.01	3551.12	3690.01	
3040.06	3230.00	3430.02	3551.13	3690.02	
3040.07	3240.02	3430.03	3551.15	3700.00	
3050.00	3240.03	3451.01	3551.18	3710.00	
3060.02	3240.04	3451.02	3551.19	3720.00	
3060.03	3250.00	3451.03	3551.20	3730.00	
3060.04	3260.00	3451.05	3551.21	3740.00	
3071.01	3270.01	3451.11	3551.22	3750.00	
3071.02	3270.02	3451.12	3551.23	3760.00	
3072.01	3280.00	3451.13	3551.24	3770.00	
3072.02	3290.00	3451.14	3551.25	3780.00	
3072.04	3300.00	3451.15	3551.26	3790.00	
3072.05	3310.00	3451.16	3552.01	3800.01	
3080.01	3320.00	3451.17	3552.02	3800.02	
3080.02	3331.01	3451.18	3553.02	3810.00	
3090.00	3331.02	3452.03	3553.06	3820.00	
3100.00	3332.00	3452.04	3553.07	3830.00	
3110.00	3340.01	3452.05	3553.08	3840.00	
3120.00	3340.06	3452.06	3553.09	3851.00	
3131.02	3340.07	3461.01	3553.10	3852.00	
3131.04	3340.08	3461.02	3560.01	3860.00	
3131.05	3342.00	3462.03	3560.02	3870.00	

First Commercial Bank (USA)

San Francisco and San Mateo Counties 2025





First Commercial Bank (USA)

Tract Code in San Mateo County

6001.00	6037.00	6077.02	6109.01
6002.00	6038.01	6078.00	6109.02
6003.00	6038.02	6079.00	6110.00
6004.01	6039.00	6080.01	6111.00
6004.02	6040.00	6080.02	6112.00
6005.01	6041.02	6080.13	6113.00
6005.02	6041.03	6080.23	6114.00
6006.00	6041.04	6080.24	6115.00
6007.01	6042.00	6080.25	6116.00
6007.02	6044.00	6081.00	6117.00
6008.00	6045.00	6082.00	6118.00
6009.00	6046.00	6083.00	6119.01
6010.00	6047.00	6084.00	6119.02
6011.00	6048.00	6085.01	6120.01
6012.00	6049.00	6085.02	6120.02
6013.01	6050.00	6086.00	6121.01
6013.02	6051.00	6087.00	6121.02
6014.00	6052.00	6088.00	6125.00
6015.01	6053.00	6089.00	6126.00
6015.02	6054.00	6090.00	6127.00
6016.01	6055.01	6091.00	6128.00
6016.03	6055.02	6092.01	6129.00
6016.04	6056.00	6092.02	6130.00
6016.05	6057.00	6093.00	6132.00
6017.00	6058.00	6094.00	6133.00
6018.00	6059.01	6095.00	6134.00
6019.01	6059.02	6096.01	6135.01
6019.02	6060.00	6096.02	6135.02
6020.01	6061.00	6096.03	6136.00
6020.02	6062.01	6097.00	6137.01
6021.00	6062.02	6098.00	6137.02
6022.01	6063.00	6099.00	6138.00
6022.02	6064.00	6100.00	6139.00
6023.00	6065.00	6101.00	6140.00
6024.00	6066.00	6102.01	9843.00
6025.00	6067.00	6102.02	9901.00
6026.01	6068.00	6102.03	
6026.02	6069.00	6103.02	
6027.00	6070.00	6103.03	
6028.00	6071.00	6103.04	
6029.00	6072.00	6104.00	
6030.00	6073.00	6105.00	
6031.00	6074.00	6106.01	
6032.00	6075.00	6106.02	
6033.00	6076.00	6107.00	
6034.00	6077.01	6108.00	



First Commercial Bank (USA)

Tract Code in San Francisco County

0101.01	0130.01	0180.00	0254.03	0328.02	0615.03
0101.02	0130.02	0201.01	0255.01	0329.01	0615.04
0102.01	0131.01	0201.02	0255.02	0329.02	0615.05
0102.02	0131.02	0202.01	0256.00	0330.01	0615.06
0103.00	0132.00	0202.02	0257.01	0330.02	0615.07
0104.01	0133.00	0203.00	0257.02	0331.00	0615.08
0104.02	0134.01	0204.01	0258.00	0332.01	9802.00
0105.00	0134.02	0204.02	0259.00	0332.03	9803.00
0106.00	0135.00	0205.00	0260.01	0332.04	9804.01
0107.01	0151.00	0206.01	0260.02	0351.01	9805.01
0107.02	0152.01	0206.02	0260.03	0351.02	9806.00
0108.00	0152.02	0207.01	0260.04	0352.01	9809.00
0109.01	0153.00	0207.02	0261.00	0352.02	9901.00
0109.02	0154.01	0208.01	0262.01	0353.00	9902.00
0110.01	0154.02	0208.02	0262.02	0354.00	
0110.02	0155.00	0209.00	0263.01	0401.00	
0111.01	0156.00	0210.00	0263.02	0402.00	
0111.02	0157.01	0211.00	0263.03	0426.01	
0112.00	0157.02	0212.00	0264.01	0426.02	
0113.00	0158.01	0213.00	0264.02	0427.00	
0117.00	0158.02	0214.00	0264.03	0428.00	
0118.00	0159.00	0215.00	0264.04	0451.00	
0119.01	0160.00	0216.00	0301.01	0452.01	
0119.02	0161.01	0217.00	0301.02	0452.02	
0120.01	0161.02	0218.00	0302.01	0476.00	
0120.02	0162.00	0226.00	0302.02	0477.01	
0121.00	0163.00	0227.02	0303.01	0477.02	
0122.02	0164.00	0227.04	0303.02	0478.01	
0122.03	0165.00	0228.01	0304.00	0478.02	
0122.04	0166.01	0228.02	0305.00	0479.02	
0123.01	0166.02	0228.03	0306.00	0479.03	
0123.02	0167.00	0229.01	0307.00	0479.04	
0124.03	0168.01	0229.02	0308.00	0601.00	
0124.04	0168.02	0229.03	0309.00	0604.00	
0124.05	0169.00	0230.01	0310.00	0605.02	
0124.06	0170.00	0230.03	0311.00	0607.01	
0125.02	0171.01	0231.02	0312.01	0607.02	
0125.03	0171.02	0231.03	0312.02	0607.03	
0125.04	0176.02	0232.00	0313.01	0610.00	
0126.01	0176.03	0233.00	0313.02	0611.01	
0126.02	0176.04	0234.00	0314.01	0611.02	
0127.00	0177.00	0251.00	0314.02	0612.00	
0128.01	0178.01	0252.00	0326.01	0614.01	
0128.02	0178.03	0253.00	0326.02	0614.02	
0129.01	0178.04	0254.01	0327.00	0615.01	
0129.02	0179.03	0254.02	0328.01	0615.02	



Section D of CRA Public File

LIST OF BRANCHES / LOAN PRODUCTION OFFICES

BRANCHES

MAIN OFFICE--#01

200 East Main Street
Alhambra, California 91801
(626) 300-6000

MSA/MD Code: 31084
State Code: 06
County Code: 037
Census Tract: 4810.02

CITY OF INDUSTRY BRANCH--#02

18725 East Gale Avenue, #150
City of Industry, California 91748
(626) 964-1888

MSA/MD Code: 31084
State Code: 06
County Code: 037
Census Tract: 9800.35

IRVINE BRANCH--#03

4250 Barranca Parkway, Suite E
Irvine, California 92604
(949) 654-2888

MSA/MD Code: 11244
State Code: 06
County Code: 059
Census Tract: 0525.11

ARCADIA BRANCH--#06

1309 S. Baldwin Avenue
Arcadia, California 91007
(626) 254-1828

MSA/MD Code: 31084
State Code: 06
County Code: 037
Census Tract: 4318.00

CHINO HILLS BRANCH--#08

2911 Chino Ave, Unit F2
Chino Hills, California 91709
(909) 993-5888

MSA/MD Code: 40140
State Code: 06
County Code: 071
Census Tract: 0001.04

SILICON VALLEY BRANCH--#50

7270 Bollinger Road, Suite 10
San Jose, California 95129
(408) 253-4666

MSA/MD Code: 41940
State Code: 06
County Code: 085
Census Tract: 5079.05

FREMONT BRANCH--#51

47000 Warm Springs Boulevard, Suite 3
Fremont, California 94539
(510) 933-0270

MSA/MD Code: 36084
State Code: 06
County Code: 001
Census Tract: 4433.21

SAN MATEO BRANCH--#52

2727 S. El Camino Real, Suite G
San Mateo, California 94403
(650) 931-8568

MSA/MD Code: 41884
State Code: 06
County Code: 081
Census Tract: 6075.00

LOAN PRODUCTION OFFICE(S)

Ontario Loan Production Office (LPO)

2911 Chino Ave. Unit F5
Chino Hills, CA 91709
(909) 212-8888

MSA/MD Code: 40140
State Code: 06
County Code: 071
Census Tract: 0001.04



First Commercial Bank (USA)

Section E of CRA Public File

LIST OF BRANCHES / LOAN PRODUCTION OFFICES OPENED OR CLOSED (Current Year & Prior Two Calendar Years)

Ontario Loan Production Office (LPO)

2911 Chino Ave. Unit F5
Chino Hills, CA 91709
(909) 212-8888

Opened: May 6, 2024

MSA/MD Code: 40140
State Code: 06
County Code: 071
Census Tract: 0001.04

Silicon Valley Branch (Old)

1141 S. De Anza Boulevard
San Jose, CA 95129
(408) 253-4666

Closed: December 27, 2024

MSA/MD Code: 41940
State Code: 06
County Code: 085
Census Tract: 5078.08

Silicon Valley Branch (New)

7270 Bollinger Road, Suite 10
San Jose, California 95129
(408) 253-4666

Opened: December 30, 2024

MSA/MD Code: 41940
State Code: 06
County Code: 085
Census Tract: 5079.05



Section F of CRA Public File

HOME MORTGAGE DISCLOSURE ACT NOTICE

HMDA data for HMDA reporters is available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (ConsumerFinance.gov/hmda).

Section G of CRA Public File

**LOAN TO DEPOSIT RATIO
FOR EACH QUARTER OF THE PRIOR CALENDAR YEAR**

Calendar Year 2024

March 2024	117%
June 2024	118%
September 2024	113%
December 2024	106%
Average for the Year 2024	114%

Calendar Year 2025

March 2025	107.84 %
June 2025	109.19 %
September 2025	113.67%
December 2025	110.49%
Average for the Year 2025	110.30%

Section H of CRA Public File

LIST OF SERVICES OFFERED

LOAN PRODUCTS

COMMERCIAL LOANS

- Commercial Term Loans/Lines of Credit
- Asset Based Lines of Credit
- Asset-based Working Capital Loans
- Construction Loans
- Commercial Real Estate Term Loans
- Real Estate Development Bridge Loans
- SBA Loans
- California Small Business Loan Guarantee Program (SBLGP) Loans

CONSUMER LOANS

- Residential Mortgage Loans

INTERNATIONAL BANKING SERVICES

- Letters of Credit
- Import/Export Trade Financing
- Wire Remittances

DEPOSIT PRODUCTS

PERSONAL DEPOSIT ACCOUNTS

- Personal Checking
- Special Checking
- NOW
- Money Market
- Savings
- Time Certificates of Deposit

BUSINESS DEPOSIT ACCOUNTS

- Business Checking
- Balance Checking
- Business NOW
- Business Money Market
- Business Savings
- Time Certificates of Deposit

OTHER SERVICES

- Personal Online Banking and Bill Payment Services
- Business Online Banking and Bill Payment Services
- VISA Debit Card
- Remote Deposit Capture
- Cashier's Checks & Check Collections
- Domestic/International Money Transfers
- ACH Origination
- Safe Deposit Boxes
- Night Depository & Courier Pickup Service

TRANSACTION FEES

- Schedule of Fees and Charges: Exhibit A
- International Transaction Fee Schedule: Exhibit B
- Welcome to the World of Internet Banking: Exhibit C
- Remote Deposit Capture Fee Schedule: Exhibit D
- ACH Origination Fees: Exhibit E
- Account Analysis Fee Schedule and Disclosure: Exhibit F



First Commercial Bank (USA)

BRANCH/LOAN PRODUCTION OFFICE HOURS OF OPERATION

<i>DAY</i>	<i>HOURS</i>
Monday through Thursday	9:00 A.M. - 4:00 P.M.
Friday	9:00 A.M. - 5:00 P.M.

*All branches/offices are closed on Saturdays and Sundays.

** Loan Production Office is by appointment only.

IV. MISCELLANEOUS SERVICE CHARGES

Counter Check	\$0.50 Per Check
Cashier's Check	\$6.00 Per Check
Courier Deposit Pick-up	As Quoted
Currency & Coins Deposit /Exchange:	
- Currency	\$1.00 Per \$1,000.00
- Coins	\$0.10 Per Roll
Wire (Money) Transfer:	
- Incoming Wire	\$10.00
- Outgoing Wire (Domestic)	\$30.00
- Outgoing Wire (International)	\$35.00
Collections*:	
- Incoming/Outgoing Collections	\$15.00 Per Item
- Checks Drawn Within U.S.	\$15.00 Per Item
- Checks Drawn Outside of U.S.	\$25.00/Item+Postage
*All 3rd party costs incurred on collections are to be paid by customers.	
Safe Deposit Box:	
- 3 x 5"	\$30.00 Per Year
- 5 x 5"	\$40.00 Per Year
- 3 x 10"	\$60.00 Per Year
- 5 x 10"	\$80.00 Per Year
- 10 x 10"	\$120.00 Per Year
- Initial Key Deposit	\$20.00/Two Keys
- Lost (1) Key	\$20.00
- Force Opening of Box	\$20.00+Cost
- Night Depository Annual Fee	\$25.00
- Non-customer Check Cashing	\$5.00

BRANCH LOCATIONS

Alhambra Branch	City of Industry Branch
200 E. Main St	18725 E. Gale Ave, Suite 150
Alhambra, CA 91801	City of Industry, CA 91748
Tel: (626) 300-6000	Tel: (626) 964-1888
Fax: (626) 300-6030	Fax: (626) 964-0066

Contacts

Your satisfaction is our goal. If you have any questions or concerns, please do not hesitate to contact us using the information below.

You can also find us on the World Wide Web at, www.bankfcb.com.

As always, we put the customer first and service foremost!

Visit our website at:

www.bankfcb.com

If you have questions about Internet Banking,

email us at:

internetbanking@bankfcb.com



BRANCH LOCATIONS

Irvine Branch
4250 Barranca Pkwy, Suite E
Irvine, CA 92604
Tel: (949) 654-2888
Fax: (949) 654-2899

Arcadia Branch
1309 S. Baldwin Ave
Arcadia, CA 91007
Tel: (626) 254-1828
Fax: (626) 254-1883

Chino Hills Branch
2911 Chino Avenue, Unit F2
Chino Hills, CA 91709
Tel: (909) 993-5888
Fax: (909) 993-5027

Silicon Valley Branch
7270 Bollinger Road Suite 10
San Jose, CA 95129
Tel: (408) 253-4666
Fax: (408) 343-0666

Fremont Branch
47000 Warm Springs Blvd., Suite 3
Fremont, CA 94539
Tel: (510) 933-0270
Fax: (510) 933-0278

San Mateo Branch
2727 S. El Camino Real, Suite G
San Mateo, CA 94403
Tel: (650) 931-8568
Fax: (650) 931-8555



First Commercial Bank
(USA)

Schedule

of

Fees and Charges

Effective 07/01/2026

Subject to change without prior notice

I. PERSONAL DEPOSIT ACCOUNTS

(A) Non-Interest Bearing Accounts

1) Personal Checking Account

Minimum Opening Balance	\$100.00
Minimum Avg. Daily Bal. Without Service Charge	\$600.00
Service Charge (If Below Minimum Balance)	\$10.00+\$0.20/Debit

2) Special Checking Account*

Minimum Opening Balance	\$100.00
Minimum Avg. Daily Bal. Without Service Charge	None
Service Charge	\$3.00/Mo. \$0.20/Debit over 10

**** For students 18 and over and seniors 62 and over.***

(B) Interest Bearing Accounts

1) NOW Account

Minimum Opening Balance	\$100.00
Minimum Avg. Daily Bal. Without Service Charge	\$1,500.00
Service Charge (If Below Minimum Balance)	\$10.00+\$0.20/Debit

2) Money Market Account (Tiered Account)

Minimum Opening Balance	\$100.00
Minimum Avg. Daily Bal. Without Service Charge	\$2,500.00
Service Charge (If Below Minimum Balance)	\$10.00
Maximum Number of Transfers *	6 (Transfers)
Excessive Transactions Charge	\$10.00/Per Transfer

****(Each 4 week or similar period)***

3) Platinum Money Market Account (Tiered Account)

Minimum Opening Balance	\$50,000.00
Minimum Avg. Daily Bal. Without Service Charge	\$10,000.00
Service Charge (If Below Minimum Balance)	\$20.00
Maximum Number of Transfers*	6 (Transfers)
Excessive Transactions Charge	\$10.00/ Per Transfer

****(Each 4 week or similar period)***

4) Savings Account

Minimum Opening Balance	\$100.00
Minimum Avg. Daily Bal. Without Service Charge	\$500.00
Service Charge (If Below Minimum Balance)	\$10.00/Mo.
Maximum Number of Transfers*	6 (Transfers)
Excessive Transactions Charge	\$10.00/Per Transfer

****(Each 4 week or similar period)***

5) Time Certificate of Deposit

Minimum Opening Balance	\$2,500.00*
Terms	7 Days to 2 Years

**** Minimum opening balance requirement for terms less than 31 days is \$100,000.00.***

II. BUSINESS DEPOSIT ACCOUNTS

(A) Non-Interest Bearing Accounts

1) Business Checking Account

**** Designed for business with higher volume of bank activities***

Minimum Opening Balance	\$500.00
-------------------------	----------

All transactions effected in account with this account type are subject to analysis charges.

2) Balance Checking Account

**** Designed for business with small volume of bank activities***

Minimum Opening Balance	\$500.00
Minimum Avg. Daily Bal. Without Service Charge	\$1,500.00
Service Charge (If Below Minimum Balance)	\$10.00+\$0.30/Debit

(B) Interest Bearing Accounts

1) Business NOW Account

**** Designed for Sole Proprietorship, Non-profit Organization.***

Minimum Opening Balance	\$500.00
Minimum Avg. Daily Bal. Without Service Charge	\$2,500.00
Service Charge (If Below Minimum Balance)	\$10.00+\$0.20/Debit

2) Business Money Market Account (Tiered Account)

**** Designed for any type of business ownership***

Minimum Opening Balance	\$500.00
Minimum Avg. Daily Bal. Without Service Charge	\$2,500.00
Service Charge (If Below Minimum Balance)	\$10.00
Maximum Number of Transactions*	6 (Transfers)
Excessive Transactions Charge	\$10.00/Per Transfer

****(Each 4 week or similar period)***

3) Platinum Business Money Market Account (Tier Account)

**** Designed for any type of business ownership***

Minimum Opening Balance	\$50,000.00
Minimum Avg. Daily Bal. Without Service Charge	\$10,000.00
Service Charge (If Below Minimum Balance)	\$20.00
Maximum Number of Transactions*	6 (Transfers)
Excessive Transactions Charge	\$10.00/Per Transfer

****(Each 4 week or similar period)***

Note: All business checking accounts may be subject to account analysis charges.

4) Business Savings Account

**** Designed for any type of business ownership***

Minimum Opening Balance	\$500.00
Minimum Avg. Daily Bal. Without Service Charge	\$1,000.00
Service Charge (If Below Minimum Balance)	\$10.00/Mo.
Maximum Number of Transfers	6 (Transfer)
Excessive Transactions Charge	\$10.00/Per Transfer

****(Each 4 week or similar period)***

5) Time Certificate of Deposit

**** Designed for any type of business ownership***

Minimum Opening Balance	\$2,500.00*
Terms	7 Days to 2 Years

**** Minimum opening balance requirement for terms less than 31 days is \$100,000.00.***

III. OTHER DEPOSITORY ACCOUNT CHARGES

Stop Payment – Checks (6 months)	\$20.00 Per Item
Stop Payment – ACH	\$20.00 Per Item
Deposited Item Returned	\$8.00 Per Item
Telephone Transfer	\$2.00/Transaction
ATS Debit	\$2.00/Transaction
Photo Copy for Research Item	\$1.50 Per Item
Copy of Statement (On-line)	\$1.00 Per Copy
Special Statement (Historical)	\$2.00 Per Page
Account Research	\$30.00 Per Hour
Certification of Account Balance	\$5.00 Per Statement
Verification of Deposit	\$10.00/Verification
Account Closed Within 90 Days	\$10.00 Per Account
Account Type Change	\$10.00 Each Change
Legal Process	\$50.00 Each Item
Facsimile Transmission (Domestic)	\$2.00/Transmission
Facsimile Transmission (Foreign)	\$5.00/Transmission
Notary Service	\$5.00/Document
Dormant Account Escheat	\$2.00
*Overdraft Interest Rate:	14%

****Overdraft Interest Rate applies to overdrafts created by check, in-person withdrawal and /or electronic debits.***



International Transaction Fee Schedule - Effective March 31, 2025

IMPORT

Issuance	1/8% min \$80 (per qtr.)
Amendment(amount increase)	1/8% min \$50 (per qtr.)
Other Amendment	\$50
Negotiation	1/8% min \$80
Acceptance	1.5% p.a. min. \$60
Air/Sea Release	\$50
Cancellation	\$30
Discrepancy	\$50 (per set)
Shipping Guarantee	\$70

Export

Advice	\$80
- pre-advice	\$40
- Amendment	\$50
Negotiation	
- Issuing bank a/c with us	1/8% min. \$80
- Issuing bank a/c with other bank	1/8% min \$90
Confirmation	1/8% min \$80 (per qtr.)
Acceptance	1.5% p.a. min. \$60
Discrepancy	\$50 (per set)
Reimbursement	\$90 per payment

STANDBY L/C

Issuance	1.5% p.a.min \$100
Amendment (amount increase)	1.5%p.a.min. \$60
Other Amendment	\$60
Negotiation	1/8% min. \$100
Cancellation	\$30

TRANSFER L/C

Simple Transfer (without alteration)	1/8% min \$70
Transfer (with alteration)	1/4% min \$80
Amendment	1/8% min \$50 (per qtr.)

ASSIGNMENT OF PROCEEDS

Assignment of Proceeds	1/8% min.\$100
------------------------	----------------

INCOMING/OUTGOING DOCUMENTARY COLLECTION

Against Payment (D/P)	1/8% min \$50
Against Acceptance (D/A)	1/8% min \$60
- Cancellation	\$15
- Returned item	\$15 per item
- Tracer	\$15 per item (plus cable charges)

REMITTANCES

Incoming Wire	\$10
---------------	------

Outgoing Wire

-Domestic Wire	\$30
-International Wire	\$35
-Cashier's Check	\$6

MISCELLANEOUS CHARGES

Cable Charges

- Short Cable	\$30
- Full Cable	\$70
- Others	\$20

Postage

- Local	\$5
- Foreign	\$15

Express Mail

- Local	\$20
- Foreign	\$25

DHL, FedEx

- Local	\$30
- Foreign	\$45

Others

Photocopies	\$1.5 per page
Fax Transmission (Domestic)	\$2 per item
Fax Transmission (Foreign)	\$5 per item
Research (subject to arrangement)	\$30 per hour

** Fee charges incurred by other service activities are extra. Any other out-of-pocket costs, including postage, telephone, wire, or correspondents bank charges, are for the account of customer. The above fee schedule is effective from April 01, 2017 and the bank reserves the right to revise any fee charges in the future without prior notices.



RELATED FEES - PERSONAL

Online Banking	FREE
Personal Bill Payment (Unlimited Bills)	FREE
Bill Payment Stop Payment (each)	\$30.00
Bill Payment Claims Fee (each)	\$25.00

RELATED FEES - BUSINESS

Online Banking Setup Fee	\$15.00
Online Banking Monthly Fee	\$9.95
Business Bill Pay (Unlimited Bills)	\$12.95
Bill Payment Stop Payment (each)	\$30.00
Bill Payment Claims Fee (each)	\$25.00

CONTACTS

We hope you'll contact our friendly staff regarding any of your banking needs! As always, we put the customer first and service foremost!

For questions, please contact your branch of account or write:

First Commercial Bank (USA)
200 E Main St
Alhambra CA 91801
(626) 300-6000
www.bankfcb.com



***First Commercial Bank
(USA)***

***Welcome to the world of
Online Banking***

www.bankfcb.com

Effective 03/31/2025

Subject to change without prior notice



ONLINE BANKING

In addition to the world-class service that First Commercial Bank (USA) has always offered, we now offer a wide variety of products and services over the Internet!

You can now do all of the following and more...

... view your transaction history

... transfer funds

... even pay bills!

Perhaps the most important thing about the banking online with First Commercial Bank (USA), is that you can now access many of our greatest banking features from the comfort of your own home, or anywhere you have access to the Internet! And don't forget that the security of your information is a top priority here at First Commercial Bank (USA), so you can access your account online while keep with peace of mind.

You can register for Online Banking in just a few easy steps at:

www.bankfcb.com



REGISTRATION

From your computer connected to the internet direct your browser to www.bankfcb.com. Please make sure that your web browser satisfies the requirements stated in this guide.

For commercial customers, click Business Online Banking, and then click to open the Enrollment Form and service agreement. Once filled out, print the form and fax to your branch of account. A branch representative will contact you with your login information.

For personal banking customers, click on Banking Login then click enroll now for personal online banking. Complete all your information and select "Accept" on the "Electronic Service Agreement" in order for the application to be approved.

REQUIREMENTS

Because First Commercial Bank (USA) is serious about protecting your privacy and the integrity of your account(s), our Online Banking services require that your web browser uses 256-bit encryption, the strongest level of encryption available today.

PROCESS

Onetime Setup Fee	\$100
-------------------	-------

Monthly Fee – Per Company ID Per Location	\$100
--	-------

SCANNER PRICE

Digital Check with ink jet Endorser (1 year warranty)	\$720
Account analysis 24 months	\$30/mo.

Digital Check with ink jet Endorser (2 year warranty)	\$840
Account analysis 24 months	\$35/mo.

Cleaning Kit	At cost
--------------	---------

Ink	At Cost
-----	---------

EARLY TERMINATION FEES

Early Termination Fee (Service terminate within 2 years)	\$100
---	-------

Scanner fee prorated - due upon termination

OTHER FEE INFORMATION

Customers utilizing this service must be on account analysis. Fees will be charge against the designated business account if earnings credit is not sufficient to cover the charges. **Please refer to the Account Analysis Fee Schedule and Disclosure for more information.**

CONTACTS

We hope you'll contact our friendly staff regarding any of your banking needs! As always, we put the customer first and service foremost!

For questions, please contact your branch of account or write:

First Commercial Bank (USA)
200 E Main St
Alhambra CA 91801
(626) 300-6000
www.bankfcb.com



***First Commercial Bank
(USA)***

***Remote Deposit Capture
Fee Schedule***

www.bankfcb.com

Effective 03/31/2025

Subject to change without prior notice

ACH Origination

Set-up Fee	FREE
-------------------	-------------

Monthly Origination Fee	\$35
--------------------------------	-------------

Per Item Fee	\$0.12
---------------------	---------------

Per Batch	\$5
------------------	------------

Annual NACHA Rule Book	At Cost
-------------------------------	----------------

In order to sign up for ACH origination, customer must be enrolled in Business Online Banking.

CONTACTS

We hope you'll contact our friendly staff regarding any of your banking needs! As always, we put the customer first and service foremost!

For questions, please contact your branch of account or write:

First Commercial Bank (USA)
200 E Main St
Alhambra CA 91801
(626) 300-6000
www.bankfcb.com



***First Commercial Bank
(USA)***

***UCC Article 4A Disclosure
and
ACH Origination Fees***

Effective 03/31/2025

Subject to change without prior notice



UCC ARTICLE 4A DISCLOSURE

DISCLOSURES REGARDING ELECTRONIC “WHOLESALE CREDIT” TRANSACTIONS SUBJECT TO UNIFORM COMMERCIAL CODE ARTICLE 4A

PROVISIONAL PAYMENT:

Credit given by the First Commercial Bank (USA) (“us or we”) to you (“owners or holders of the deposit, including their authorized representatives”) with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

NOTICE OF RECEIPT OF ENTRY:

Under the operating rules of the National Automated Clearing House Association, (NACHA) which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statement we provide to you.

CHOICE OF LAW:

We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (“ACH”) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of California, unless it has otherwise specified in a separate agreement that the law of some other state shall govern.

The Account Analysis Plan is designed for all Business Checking accounts, other business accounts with a high volume of activity. The benefit of account analysis to you is:

“ Your collected account balance will earn credits which will be used to reduce or offset service charges.”

The following paragraphs explain the terms and approach used in the account analysis:

❶ As its name indicates, this section gives information about your account’s average balance for the month. Average Ledger Balance is simply the ledger balance accumulated daily divided by the number of days during the month. The Ledger Balance is the account’s balance each day after all deposits/credits and checks/debits are posted, including deposited items for which First Commercial Bank (USA) (FCB) has not received credit. The deposited items that FCB has not received credit for are also known as uncollected funds or Deposit Float. Subtracting the average deposit float from the average ledger balance will give your Average Available Balance for the month. Your Average Available Balance may be a negative number. This happens as a result of FCB paying your checks or imposing a service charge when your account does not have sufficient AVAILABLE balance to cover these debits. The negative available balance is also termed OD (overdraft) Available Balance. When your LEDGER BALANCE is not sufficient to cover the checks you write, or service charges FCB imposes on the account, you will see a negative ledger balance, the OD (overdraft) Ledger Balance. In either case of OD Ledger or OD Available Balance, FCB is in effect making a “loan” to the account, and therefore, will impose an interest charge. The interest rate imposed is FCB’s Prime Rate plus 4% FCB ‘s Prime Rate changes from time to time, depending on prevailing economic conditions.

❷ This section calculates the Earnings Credit that you have earned, if any, that will be used to offset the charges incurred. To arrive at the Earnings Credit, we

subtract the Reserves that FCB is required to set aside by the federal government regulations presently at 10%, from the Available Balance, to get the Investable Balance. If the Investable Balance is positive, the Earnings Credit Rate we use is the posted First Commercial Bank (USA) NOW account rate plus 10 basis points. This rate may change monthly, without notice. If the Investable Balance is negative, the rate we use is in effect the interest rate we charge, (FCB Prime Rate plus 4%). FCB’s Prime Rate changes from time to time, depending on prevailing economic conditions.

❸ The Activity Summary Section gives detailed information about services that you use during the month. the unit cost for the services are listed under the Fee Schedule section. Some services are charged directly to the account and may not be considered by the Account Analysis process. Examples of the charges generally not included in the account analysis are drawing against insufficient funds (NSF), Returned Items (checks you deposited but are eventually returned by the paying bank), and Incoming and Outgoing Wire Transfers.

❹ The Analysis Summary shows how we have applied Earnings Credits to reduce the Activity Charge we assess. If the Earnings Credit is greater than the Activity Charge, the excess Earnings Credit will not be carried over to the next cycle. If the Earnings Credit is not enough to cover the Activity Charge, the difference (the Analysis Loss) may be charged to your account during the same month as the analysis. In the event of Analysis Loss, you will be provided with an Account Analysis Statement in addition to your regular monthly checking account statement. The Account Analysis Statement is printed for a full calendar month. It may not match your regular account statement cycle exactly, depending on the day the account statement is prepared.

EXAMPLE OF DEPOSIT FLOAT AND AVAILABLE BALANCE

Opening Balance (Ledger Balance)	\$300.00
FCB Check Deposited	(+) \$100.00 (a)
Other Bank Deposited	(+) \$150.00
Check Written	(-) \$500.00
Ending Balance (Ledger Balance)	\$ 50.00
Less Deposit Float (b)	(-) \$150.00 (c)
Available Balance	(-) \$100.00
(a) Check deposited and credited to account. but credit not yet received from the other bank.	

(b)We apply standards used throughout the banking community to determine how long it will take FCB to receive credit for deposited items. Deposit Float will not exceed three business days, even though some items may take longer to clear.

(c)Available Balance is negative because of the \$150.00 Deposit Float.

Balance Information			
Average Ledger Balance		\$ 21,000.00	
Average Float	(-) \$	<u>1,000.00</u>	
Average Available Balance		\$ 20,000.00	
Earnings Credit Summary			
Average Positive Available Balance		\$ 20,000.00	
Reserves at 10%	(-) \$	<u>2,000.00</u>	
Investable Balance		\$ 18,000.00	
Net Earnings Credit for Investable Balance at 5%*(18,000 x 5% x 31 days/365 days)			\$76.44
*This rate is the posted First Commercial Bank (USA) NOW account rate plus 10 basis points. This rate may change monthly, without notice.			
Activity Summary			
** Activity Description	** Unit	Total Cost	Available Bal. Required to Support (Information in this area is generated by the computer to show that at this hypothetical Balance earning credit full offsets the charge)
Deposit	18	21.60	
Checks	50	6.00	
Deposited Item-Regular			
On-Us Items	20	1.60	
Transit Items	200	20.00	
Monthly Maintenance		15.00	
Cash in	15,000	15.00	
Net Activity Charge		79.20	
Analysis Summary			
Net Earning Credit		76.44	
Less Net Activity Charges	(-) \$	<u>79.20</u>	
Net Analysis	(-) \$	2.76	
Analysis Loss			

*This is amount that your account may be charged for this period. This is only a sample and all figures and factors are subject to change.

ACCOUNT ANALYSIS FEE SCHEDULE

Reserve Requirements 10%

Earnings Credit Rate

Positive Investible Balance – The posted First Commercial Bank (USA) NOW account rate plus 10 basis points. Negative Investible Balance - First Commercial Bank (USA) Bank Prime Rate + 4%

Monthly Maintenance.....\$ 15.00 Per month

Deposits Posted.....\$ 1.20 Per item

On-Us Deposit Items.....\$ 0.08 Per item

Other Deposited Items.....\$ 0.10 Per item

Checks Paid.....\$ 0.12 Per item

Debits Posted.....\$ 0.12 Per item

Cash-In (bought).....\$ 1.00 Per\$1,000

Cash-Out (sold).....\$ 1.00 per\$1,000

Messenger Service.....Actual Cost

Other services.....Actual Cost

This Schedule lists our most frequently used Account Analysis services and the fee associated with them. Other charges and fees may be charged to the account directly and are listed in the Schedule of Services and Fees.

The Bank reserves the right to review the activity of any of its non-analyzed accounts and transfer the account to Account Analysis. The decision to transfer an account's status to account Analysis is solely that of the Bank. You will be advised no less than 15 days before your non-analyzed account is transferred to Account Analysis.

The Bank also reserves the right to change the charges, fees, or other terms described in this disclosure. We will notify you of any such changes, as required by applicable laws and regulations.

If you have any questions about your Account Analysis or other Bank services, please feel free to contact your FCB (USA) Branch for further information or assistance.



***First Commercial Bank
(USA)***

Account Analysis Fee Schedule and Disclosure

Effective 07/01/2025

Subject to change without prior notice

First Commercial Bank (USA)

200 E. Main Street, Alhambra, CA 91801

Tel: (626) 300-6000

Fax: (626) 300-5972

