2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Montecito Bank and Trust

Respondent ID: 0000021956

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	498	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	300	6	1,400	5	3,528	3	1,450	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	300	6	1,400	6	4,026	3	1,450	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Montecito Bank and Trust

Respondent ID: 0000021956

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	100	0	0	0	0	1	100	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Montecito Bank and Trust

Respondent ID: 0000021956
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	250	0	0	1	250	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	500	1	250	0	0
SAN LUIS OBISPO COUNTY (079), CA										
MSA 42020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	4	220	1	175	0	0	3	145	0	0
Upper Income	1	50	0	0	2	1,172	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	270	2	425	2	1,172	4	195	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Montecito Bank and Trust

Respondent ID: 0000021956

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANTA BARBARA COUNTY (083), CA										
MSA 42200										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	29	1,414	32	6,640	8	6,320	27	3,583	0	0
Middle Income	49	2,515	35	7,450	11	6,895	42	5,203	0	0
Upper Income	108	5,904	79	15,640	21	11,362	85	8,150	0	0
Income Not Known	3	183	2	500	0	0	1	40	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	189	10,016	148	30,230	40	24,577	155	16,976	0	0
STANISLAUS COUNTY (099), CA										
MSA 33700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	780	1	780	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	780	1	780	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Montecito Bank and Trust

Respondent ID: 0000021956

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VENTURA COUNTY (111), CA										
MSA 37100										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	50	1	195	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	42	1	130	2	960	2	42	0	0
Median Family Income 60-70%	2	131	2	420	1	400	1	64	0	0
Median Family Income 70-80%	5	250	1	150	2	1,250	5	900	0	0
Median Family Income 80-90%	11	662	16	3,215	6	3,750	6	322	0	0
Median Family Income 90-100%	4	123	5	985	4	2,003	3	98	0	0
Median Family Income 100-110%	7	423	3	700	2	1,550	5	283	0	0
Median Family Income 110-120%	3	123	4	920	0	0	3	123	0	0
Median Family Income >= 120%	7	385	12	2,445	5	2,950	8	967	0	0
Median Family Income Not Known	3	194	0	0	0	0	3	194	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	45	2,383	45	9,160	22	12,863	36	2,993	0	0
TOTAL INSIDE AA IN STATE	234	12,399	193	39,390	62	37,440	191	19,969	0	0
TOTAL OUTSIDE AA IN STATE	10	670	9	2,075	10	6,478	10	2,775	0	0
STATE TOTAL	244	13,069	202	41,465	72	43,918	201	22,744	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Montecito Bank and Trust

Respondent ID: 0000021956

Agency: FDIC - 3

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARK COUNTY (003), NV										
MSA 29820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	250	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
WASHOE COUNTY (031), NV										
MSA 39900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	1	214	0	0	1	214	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	214	0	0	1	214	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	464	0	0	1	214	0	0
STATE TOTAL	0	0	2	464	0	0	1	214	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Montecito Bank and Trust

Respondent ID: 0000021956

Agency: FDIC - 3

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UTAH COUNTY (049), UT										
MSA 39340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	246	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	246	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	246	0	0	0	0	0	0
STATE TOTAL	0	0	1	246	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	234	12,399	193	39,390	62	37,440	191	19,969	0	0
TOTAL OUTSIDE AA	10	670	12	2,785	10	6,478	11	2,989	0	0
TOTAL INSIDE & OUTSIDE	244	13,069	205	42,175	72	43,918	202	22,958	0	0

2025 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Montecito Bank and Trust

Respondent ID: 0000021956
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CA - SANTA BARBARA COUNTY (083) - MSA 42200	377	64,823	155	16,976	0	0
CA - VENTURA COUNTY (111) - MSA 37100	112	24,406	36	2,993	0	0

2025 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000021956

Institution: Montecito Bank and Trust

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	9	17,929	0	0
Purchased	0	0	0	0
Total	9	17,929	0	0
Consortium/Third Party Loans (optional)				

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Montecito Bank and Trust

Respondent ID: 0000021956
Agency: FDIC - 3

ASSESSMENT AREA - 0001

SANTA BARBARA COUNTY (083), CA

MSA: 42200

Low Income

0022.06* 0024.06* 0024.08* 0027.09* 0027.10* 0029.24* 0029.26*

Moderate Income

0008.06 0010.01 0010.02 0011.01 0011.02 0012.06 0018.00 0020.15 0021.01* 0021.03 0022.05*
0022.09 0023.04* 0023.08* 0023.10* 0024.05* 0024.07* 0024.09 0024.10 0025.03* 0025.04* 0027.03
0027.05 0027.06 0027.08* 0029.36* 0030.01 9802.00*

Middle Income

0001.01 0001.02 0002.02 0003.01 0003.02 0008.01 0013.07 0016.01 0016.04 0017.04 0019.10
0019.11 0020.08 0020.09* 0020.11 0020.12 0020.14* 0021.02 0022.10* 0022.11* 0023.03* 0023.07
0023.09* 0027.07* 0028.02* 0028.06* 0028.08* 0028.09* 0029.37* 0031.02

Upper Income

0001.03 0002.01 0004.00 0005.01 0005.02 0006.00 0007.00 0008.05 0009.00 0012.03 0012.08
0013.06 0013.08 0014.03* 0014.04 0015.00 0017.06 0019.05 0019.07 0019.08 0019.09 0019.12
0020.05* 0020.06 0020.10 0020.13* 0029.06 0029.07 0029.09 0029.13* 0029.14 0029.32 0029.33
0029.34 0029.35 0030.04* 0030.05 0030.07*

Income Not Known

9800.00 9801.00* 9803.00* 9804.00* 9805.00* 9900.00*

ASSESSMENT AREA - 0002

VENTURA COUNTY (111), CA

MSA: 37100

Median Family Income 30-40%

0006.00* 0023.02* 0045.08* 0091.00

Median Family Income 40-50%

0032.01* 0038.01* 0045.07* 0050.02* 0050.05*

Median Family Income 50-60%

0022.00 0023.01 0024.00 0030.11* 0038.02* 0039.01* 0039.02* 0044.00* 0046.00* 0086.02* 0087.00

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Montecito Bank and Trust

Respondent ID: 0000021956
Agency: FDIC - 3

Median Family Income 60-70%

0003.04* 0004.00* 0005.00* 0007.01* 0013.02* 0015.09* 0015.11 0033.02* 0040.00* 0041.01* 0045.03*
0045.05* 0047.04* 0047.15* 0049.02 0050.06* 0080.02* 0086.01*

Median Family Income 70-80%

0047.11* 0047.17* 0054.03* 0055.02 0078.00* 0097.00
0003.02* 0010.02* 0012.01* 0012.04* 0015.08 0030.10* 0033.01* 0043.04 0043.05* 0045.04* 0047.10*

Median Family Income 80-90%

0061.02 0069.00* 0071.00* 0076.11* 0088.00* 0089.00* 0092.00
0003.03* 0008.00* 0015.10* 0025.00 0026.00* 0027.00* 0028.00 0036.08* 0036.13* 0037.00 0047.16*

Median Family Income 90-100%

0065.00* 0070.00 0075.05* 0075.08* 0075.12* 0076.12* 0077.00* 0079.01* 0080.04* 0080.05* 0083.03*
0007.02* 0015.06* 0021.02 0030.13 0031.01* 0036.14* 0036.17* 0042.00* 0049.01* 0050.04 0053.04*

Median Family Income 100-110%

0064.00* 0079.04* 0080.01* 0081.01* 0082.01* 0083.02* 0085.01* 0085.02 0094.00* 0095.00
0011.01 0013.03 0014.01* 0015.07 0019.01 0029.01* 0052.02 0054.01* 0055.03* 0055.04* 0057.00*

Median Family Income 110-120%

0009.03 0011.02* 0016.02* 0052.05* 0053.07* 0054.04* 0056.02 0059.11* 0063.01* 0075.13 0075.16*
0076.14 0082.02* 0083.04* 0083.07* 0084.01*

Median Family Income >= 120%

0052.03 0052.04* 0053.05* 0053.06* 0053.08 0056.01* 0058.01* 0058.03 0058.04* 0059.01* 0059.06
0075.11* 0075.15* 0076.07* 0076.09* 0076.10* 0076.13 0079.03* 0083.08* 0084.02* 0093.00 0096.00*
0009.01* 0009.02* 0012.02* 0013.04 0014.02* 0018.01* 0020.00 0029.05 0031.02* 0036.15* 0036.16*
0059.07 0059.08* 0059.09* 0059.10* 0060.00 0061.01 0062.00* 0063.02* 0066.00* 0067.00* 0068.00*
0072.01* 0072.02 0073.00* 0074.02 0074.03* 0074.05* 0074.06* 0075.06* 0075.07* 0075.09* 0075.10*

Median Family Income Not Known

0036.18 9800.00* 9901.00*

OUTSIDE ASSESSMENT AREA

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 90-100%

3201.02

Median Family Income >= 120%

1349.05 1374.02 4035.00 8002.04 8003.34 8003.36 8003.38 9201.21

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income 80-90%

0451.17

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 80-90%

0179.01

Median Family Income >= 120%

0082.02

SAN LUIS OBISPO COUNTY (079), CA

MSA: 42020

Moderate Income

0121.02

Middle Income

0100.17 0103.03 0117.04 0119.01

Upper Income

0117.06 0118.00 0123.02

STANISLAUS COUNTY (099), CA

MSA: 33700

Median Family Income 60-70%

0026.04

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 90-100%

0054.40

WASHOE COUNTY (031), NV

MSA: 39900

Income Not Known

0001.06

UTAH COUNTY (049), UT

MSA: 39340

Median Family Income 50-60%

0005.11

2025 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000021956

Institution: Montecito Bank and Trust

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	137	137	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2	2	0	0.00%
Total	141	141	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.