

Loans by County

Respondent ID: 0000021956

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Montecito Bank and Trust

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)
KERN COUNTY (029), CA										
MSA 12540										
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%	1	100	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%	1	100	0	0	0	0	1	100	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	2	200	0	0	0	0	1	100	0	0

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	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	1	125	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	2	1,000	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	175	1	250	5	3,245	6	1,920	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	175	2	375	7	4,245	6	1,920	0	0

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	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)
ORANGE COUNTY (059), CA										
MSA 11244										
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	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%	1	75	0	0	0	0	1	75	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	75	0	0	0	0	1	75	0	0

Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: Montecito Bank and Trust

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 BERNARDINO COUNTY (071), 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%	0	0	1	125	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	125	0	0	0	0	0	0

Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: Montecito Bank and Trust

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	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	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	0	0	1	500	0	0	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	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	1	705	1	705	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	0	0	0	0	1	705	1	705	0	0

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: Montecito Bank and Trust

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	1	50	0	0	0	0	1	50	0	0
Moderate Income	28	1,363	14	2,630	6	2,907	20	1,464	0	0
Middle Income	52	2,942	12	2,237	7	4,450	34	4,121	0	0
Upper Income	93	4,840	65	12,851	24	16,201	79	9,636	0	0
Income Not Known	2	200	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	176	9,395	91	17,718	37	23,558	134	15,271	0	0
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	100	1	250	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	810	1	810	0	0
Median Family Income 50-60%	1	15	0	0	1	500	1	15	0	0
Median Family Income 60-70%	2	123	1	205	1	400	2	123	0	0
Median Family Income 70-80%	4	161	0	0	0	0	3	61	0	0
Median Family Income 80-90%	11	770	10	1,735	7	3,645	3	95	0	0
Median Family Income 90-100%	5	320	3	538	1	500	2	135	0	0
Median Family Income 100-110%	8	501	3	400	3	1,835	8	1,046	0	0
Median Family Income 110-120%	4	205	2	325	2	1,000	3	680	0	0
Median Family Income >= 120%	12	700	6	1,070	6	3,479	11	1,340	0	0
Median Family Income Not Known	1	47	0	0	0	0	1	47	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	49	2,942	26	4,523	22	12,169	35	4,352	0	0
TOTAL INSIDE AA IN STATE	225	12,337	117	22,241	59	35,727	169	19,623	0	0
TOTAL OUTSIDE AA IN STATE	7	450	3	500	9	5,450	9	2,800	0	0
STATE TOTAL	232	12,787	120	22,741	68	41,177	178	22,423	0	0

Loans by County

Respondent ID: 0000021956

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Montecito Bank and Trust

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	1	1,000	1	1,000	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	1,000	1	1,000	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	250	1	1,000	1	1,000	0	0
STATE TOTAL	0	0	1	250	1	1,000	1	1,000	0	0

Loans by County

Respondent ID: 0000021956

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Montecito Bank and Trust

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	250	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	250	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	250	0	0	0	0	0	0
STATE TOTAL	0	0	1	250	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	225	12,337	117	22,241	59	35,727	169	19,623	0	0
TOTAL OUTSIDE AA	7	450	5	1,000	10	6,450	10	3,800	0	0
TOTAL INSIDE & OUTSIDE	232	12,787	122	23,241	69	42,177	179	23,423	0	0

2023 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	304	50,671	134	15,271	0	0
CA - VENTURA COUNTY (111) - MSA 37100	97	19,634	35	4,352	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Montecito Bank and Trust

PAGE: 1 OF 1

Respondent ID: 0000021956
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	0	0	0	0
Purchased	0	0	0	0
Total	0	0	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021956

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: Montecito Bank and Trust

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*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021956

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: Montecito Bank and Trust

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%

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

Median Family Income 80-90%

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

Median Family Income 90-100%

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

Median Family Income 100-110%

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

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%

0009.01 0009.02 0012.02 0013.04 0014.02 0018.01* 0020.00 0029.05 0031.02* 0036.15* 0036.16
0052.03* 0052.04 0053.05* 0053.06* 0053.08 0056.01* 0058.01* 0058.03* 0058.04* 0059.01* 0059.06
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*
0075.11* 0075.15* 0076.07* 0076.09* 0076.10* 0076.13 0079.03* 0083.08* 0084.02* 0093.00 0096.00*

Median Family Income Not Known

0036.18 9800.00* 9901.00*

OUTSIDE ASSESSMENT AREA

KERN COUNTY (029), CA

MSA: 12540

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021956

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: Montecito Bank and Trust

Median Family Income 70-80%

0018.01

Median Family Income >= 120%

0038.14

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 60-70%

1132.39

Median Family Income 90-100%

3201.02

Median Family Income >= 120%

1132.37 1349.05 4035.00 8002.04 8003.24 8003.25 8003.35 8003.38

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income >= 120%

0626.10

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 80-90%

0008.23

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income >= 120%

0082.02

SAN LUIS OBISPO COUNTY (079), CA

MSA: 42020

Upper Income

0118.00

CLARK COUNTY (003), NV

2023 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

MSA: 29820

Median Family Income 90-100%

0054.40

Median Family Income >= 120%

0058.39

UTAH COUNTY (049), UT

MSA: 39340

Median Family Income 50-60%

0005.11

2023 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 Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	119	119	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	123	123	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.