

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)
INYO COUNTY (027), CA										
MSA NA										
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	1	863	1	863	0	0
Upper Income	0	0	0	0	0	0	0	0	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	863	1	863	0	0
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	21	0	0	0	0	1	21	0	0
Median Family Income 90-100%	0	0	0	0	1	302	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	21	0	0	1	302	1	21	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%	1	99	0	0	0	0	1	99	0	0
Median Family Income 50-60%	1	10	0	0	0	0	1	10	0	0
Median Family Income 60-70%	2	28	0	0	0	0	2	28	0	0
Median Family Income 70-80%	3	210	0	0	0	0	2	118	0	0
Median Family Income 80-90%	0	0	0	0	2	770	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	20	0	0	0	0	1	20	0	0
Median Family Income 110-120%	2	112	0	0	1	525	2	625	0	0
Median Family Income ≥ 120%	42	1,331	7	1,037	9	5,041	25	1,951	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	52	1,810	7	1,037	12	6,336	34	2,851	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%	1	9	0	0	0	0	1	9	0	0
Median Family Income ≥ 120%	2	98	0	0	0	0	1	19	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	3	107	0	0	0	0	2	28	0	0

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Agency: FDIC - 3

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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%	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	1	666	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	20	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	20	0	0	1	666	0	0	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)
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%	1	50	1	125	0	0	1	125	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	1	50	1	125	0	0	1	125	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)
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	1	1,000	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%	1	8	0	0	0	0	1	8	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	8	0	0	1	1,000	1	8	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)
SAN FRANCISCO COUNTY (075), CA										
MSA 41884										
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	19	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	19	0	0	0	0	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	1	705	1	705	0	0
Upper Income	1	20	0	0	0	0	0	0	0	0
Income Not Known	1	24	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	44	0	0	1	705	1	705	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)
SANTA BARBARA COUNTY (083), CA										
MSA 42200										
Inside AA 0001										
Low Income	6	199	1	207	2	1,639	8	1,406	0	0
Moderate Income	349	9,918	65	12,035	47	26,101	262	17,695	0	0
Middle Income	225	6,073	35	5,757	17	9,178	157	5,967	0	0
Upper Income	571	13,306	66	11,182	45	26,426	415	20,118	0	0
Income Not Known	4	190	1	250	2	1,071	2	72	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1,155	29,686	168	29,431	113	64,415	844	45,258	0	0
SHASTA COUNTY (089), CA										
MSA 39820										
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	2	35	0	0	0	0	2	35	0	0
Upper Income	0	0	0	0	0	0	0	0	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	2	35	0	0	0	0	2	35	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)
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%	4	41	0	0	0	0	4	41	0	0
Median Family Income 40-50%	11	356	5	785	7	4,602	10	1,509	0	0
Median Family Income 50-60%	21	295	1	181	3	957	15	504	0	0
Median Family Income 60-70%	20	464	3	447	2	1,338	16	314	0	0
Median Family Income 70-80%	30	502	1	182	1	257	24	416	0	0
Median Family Income 80-90%	52	1,765	16	2,774	10	5,908	33	1,336	0	0
Median Family Income 90-100%	40	709	3	604	3	2,233	30	1,316	0	0
Median Family Income 100-110%	35	578	2	285	0	0	26	409	0	0
Median Family Income 110-120%	44	1,102	7	1,226	3	1,257	29	854	0	0
Median Family Income ≥ 120%	92	2,090	6	804	5	3,316	78	3,421	0	0
Median Family Income Not Known	4	44	2	435	0	0	4	44	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	353	7,946	46	7,723	34	19,868	269	10,164	0	0
TOTAL INSIDE AA IN STATE	1,508	37,632	214	37,154	147	84,283	1,113	55,422	0	0
TOTAL OUTSIDE AA IN STATE	64	2,114	8	1,162	17	9,872	43	4,636	0	0
STATE TOTAL	1,572	39,746	222	38,316	164	94,155	1,156	60,058	0	0

Loans by County

Small Business Loans - Originations

Institution: Montecito Bank and Trust

Respondent ID: 0000021956

Agency: FDIC - 3

State: FLORIDA (12)

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)
PALM BEACH COUNTY (099), FL										
MSA 48424										
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	14	0	0	0	0	1	14	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	14	0	0	0	0	1	14	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	14	0	0	0	0	1	14	0	0
STATE TOTAL	1	14	0	0	0	0	1	14	0	0

Loans by County

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Respondent ID: 0000021956

Agency: FDIC - 3

State: ILLINOIS (17)

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)
LAKE COUNTY (097), IL										
MSA 29404										
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%	1	42	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	42	0	0	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	1	42	0	0	0	0	0	0	0	0
STATE TOTAL	1	42	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Montecito Bank and Trust

Respondent ID: 0000021956

Agency: FDIC - 3

State: INDIANA (18)

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)
LAPORTE COUNTY (091), IN										
MSA 33140										
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	450	1	450	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	450	1	450	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	450	1	450	0	0
STATE TOTAL	0	0	0	0	1	450	1	450	0	0

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	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	750	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	903	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	0	0	3	2,653	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	0	0	3	2,653	1	1,000	0	0
STATE TOTAL	0	0	0	0	3	2,653	1	1,000	0	0

Loans by County

Small Business Loans - Originations

Institution: Montecito Bank and Trust

Respondent ID: 0000021956

Agency: FDIC - 3

State: NEW MEXICO (35)

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 FE COUNTY (049), NM										
MSA 42140										
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	1	8	0	0	0	0	1	8	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	1	8	0	0	0	0	1	8	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	8	0	0	0	0	1	8	0	0
STATE TOTAL	1	8	0	0	0	0	1	8	0	0

Loans by County

Small Business Loans - Originations

Institution: Montecito Bank and Trust

Respondent ID: 0000021956

Agency: FDIC - 3

State: NORTH CAROLINA (37)

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)
HENDERSON COUNTY (089), NC										
MSA 11700										
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	1	12	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	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	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	1	12	0	0	0	0	0	0	0	0
STATE TOTAL	1	12	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Montecito Bank and Trust

Respondent ID: 0000021956

Agency: FDIC - 3

State: OREGON (41)

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)
CLACKAMAS COUNTY (005), OR										
MSA 38900										
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	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	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	1,000	0	0	0	0
WASHINGTON COUNTY (067), OR										
MSA 38900										
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	1	500	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	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,500	1	500	0	0
STATE TOTAL	0	0	0	0	2	1,500	1	500	0	0

Loans by County

Small Business Loans - Originations

Institution: Montecito Bank and Trust

Respondent ID: 0000021956

Agency: FDIC - 3

State: TEXAS (48)

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)
GREGG COUNTY (183), TX										
MSA 30980										
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	1	21	0	0	0	0	0	0	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	1	21	0	0	0	0	0	0	0	0
HARRIS COUNTY (201), TX										
MSA 26420										
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	14	0	0	0	0	1	14	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	14	0	0	0	0	1	14	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	35	0	0	0	0	1	14	0	0
STATE TOTAL	2	35	0	0	0	0	1	14	0	0

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	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	1	250	1	254	1	254	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	1	254	1	254	0	0
WASATCH COUNTY (051), UT										
MSA NA										
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	1	48	0	0	0	0	1	48	0	0
Upper Income	0	0	0	0	0	0	0	0	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	1	48	0	0	0	0	1	48	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	48	1	250	1	254	2	302	0	0
STATE TOTAL	1	48	1	250	1	254	2	302	0	0

Loans by County

Respondent ID: 0000021956

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Montecito Bank and Trust

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)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,508	37,632	214	37,154	147	84,283	1,113	55,422	0	0
TOTAL OUTSIDE AA	71	2,273	9	1,412	24	14,729	51	6,924	0	0
TOTAL INSIDE & OUTSIDE	1,579	39,905	223	38,566	171	99,012	1,164	62,346	0	0

2021 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	1,436	123,532	844	45,258	0	0
CA - VENTURA COUNTY (111) - MSA 37100	433	35,537	269	10,164	0	0

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Montecito Bank and Trust

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	68	39,942	0	0
Purchased	0	0	0	0
Total	68	39,942	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

PAGE: 1 OF 7

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**

0021.03 0023.04 0024.03 0024.04 0027.02* 0027.06 0029.24 0029.26*

Moderate Income0003.01 0003.02 0008.04 0009.00 0011.01 0011.02 0012.06 0016.04 0018.00 0021.01 0022.05
0022.06 0022.09 0023.03* 0023.05* 0024.02 0025.02* 0026.06* 0027.03 0027.05* 0027.07 0029.15*
0030.01**Middle Income**0001.01 0008.01 0010.00 0017.04 0019.01 0019.03 0020.07 0020.08* 0020.09* 0020.10 0020.11*
0020.12* 0021.02* 0022.10 0022.11 0023.06 0027.08 0028.02 0028.06* 0028.08 0029.22 0029.28
0030.05**Upper Income**0001.02 0001.03 0002.00 0004.00 0005.01 0005.02 0006.00 0007.00 0012.03 0012.08 0013.04
0013.06 0014.02 0015.00 0016.01 0017.06 0019.05 0019.06 0020.05* 0020.06* 0020.13* 0028.09
0029.06 0029.07 0029.09 0029.13 0029.14 0029.30 0029.32 0030.04 0030.07 0031.02***Income Not Known**

0026.04* 9800.00 9801.00* 9900.00*

ASSESSMENT AREA - 0002**VENTURA COUNTY (111), CA****MSA: 37100****Median Family Income 30-40%**

0006.00 0030.12* 0032.01*

Median Family Income 40-50%

0024.00 0038.02* 0045.06* 0049.02 0050.02* 0091.00

Median Family Income 50-60%0002.00* 0003.04 0007.01 0012.06 0013.02* 0023.00 0030.11* 0037.00* 0038.01 0039.00* 0043.05*
0045.04 0045.05* 0046.00* 0047.04* 0086.00 0087.00

2021 Institution Disclosure Statement - Table 6

PAGE: 2 OF 7

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%

0005.00 0016.01* 0022.00 0040.00 0043.04 0045.03* 0047.10* 0047.16* 0047.17* 0050.03 0050.04
0070.00 0071.00 0083.03* 0089.00*

Median Family Income 70-80%

0003.02 0004.00 0007.02* 0012.04 0015.02 0030.10 0030.13* 0033.00 0041.01 0044.00 0047.11*
0047.15* 0054.03 0055.02 0076.11 0076.12 0078.00 0080.05*

Median Family Income 80-90%

0001.00* 0003.03* 0009.03 0012.01 0015.03 0015.07 0028.00 0029.05 0036.08 0042.00* 0082.02*

Median Family Income 90-100%

0008.00 0010.01 0010.02 0011.01 0011.02 0014.02 0015.06* 0019.00 0027.00 0036.05* 0049.01
0053.04 0057.00* 0065.00* 0069.00 0080.01* 0080.02 0083.02* 0083.06* 0088.00

Median Family Income 100-110%

0014.01* 0016.02 0026.00 0031.00 0036.09 0036.12 0055.03* 0076.14 0077.00 0079.01 0079.04*
0080.04 0081.01 0082.01 0084.01

Median Family Income 110-120%

0012.02 0013.01 0051.00 0052.03 0055.04* 0056.00 0059.09 0059.11 0060.00 0061.00 0068.00
0075.05* 0075.08 0075.14* 0084.02*

Median Family Income >= 120%

0009.01 0009.02 0017.00 0018.00 0020.00 0025.00 0029.01 0052.02 0052.04 0052.05 0053.03
0053.05* 0053.06 0054.01 0054.04* 0058.01* 0058.02 0059.01 0059.06 0059.07 0059.08 0059.10
0062.00* 0063.01 0063.02 0064.00 0066.00 0067.00* 0072.01 0072.02 0073.00 0074.02 0074.03*
0074.05 0074.06* 0075.06* 0075.07* 0075.09 0075.10* 0075.11* 0075.12* 0075.13* 0076.06 0076.07*
0076.09 0076.10* 0076.13 0079.03 0083.04 0083.05* 0085.00

Median Family Income Not Known

0021.02 9800.00* 9901.00*

OUTSIDE ASSESSMENT AREA**INYO COUNTY (027), CA****MSA: NA****Middle Income**

2021 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

0004.00

KERN COUNTY (029), CA

MSA: 12540

Median Family Income 80-90%

0033.06

Median Family Income 90-100%

0018.01

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 40-50%

6011.00

Median Family Income 50-60%

2092.00

Median Family Income 60-70%

1132.33 2911.20

Median Family Income 70-80%

3018.01 3020.02 6004.00

Median Family Income 80-90%

5362.00

Median Family Income 100-110%

7002.00

Median Family Income 110-120%

1061.12 1955.00 9201.06

Median Family Income >= 120%

1081.02 1132.37 1133.03 1342.01 1349.05 1352.02 1411.02 1891.02 1943.00 1954.00 2060.31

2073.01 2110.00 2677.00 2679.01 2721.00 4627.00 4800.02 6201.02 6704.11 7009.01 7015.01

7019.02 8002.02 8002.04 8003.24 8003.25 8003.26 8003.27 8003.29 8003.31 8005.04

ORANGE COUNTY (059), CA

MSA: 11244

2021 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 110-120%

0631.02

Median Family Income >= 120%

0995.04

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income 100-110%

0432.79

Median Family Income >= 120%

0451.03

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 60-70%

0008.23

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 50-60%

0210.00

Median Family Income 90-100%

0170.48

SAN FRANCISCO COUNTY (075), CA

MSA: 41884

Median Family Income >= 120%

0227.02

SAN LUIS OBISPO COUNTY (079), CA

MSA: 42020

Middle Income

0125.05

Upper Income

2021 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

0127.04

Income Not Known

0115.04

SHASTA COUNTY (089), CA

MSA: 39820

Middle Income

0105.00

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0076.18

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 90-100%

8639.02

LAPORTE COUNTY (091), IN

MSA: 33140

Upper Income

0425.00

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 100-110%

0054.36

Median Family Income 110-120%

0036.26

Median Family Income >= 120%

0058.39

SANTA FE COUNTY (049), NM

2021 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: 42140

Upper Income

0001.01

HENDERSON COUNTY (089), NC

MSA: 11700

Middle Income

9311.00

CLACKAMAS COUNTY (005), OR

MSA: 38900

Middle Income

0244.00

WASHINGTON COUNTY (067), OR

MSA: 38900

Median Family Income >= 120%

0308.06

GREGG COUNTY (183), TX

MSA: 30980

Upper Income

0005.01

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income >= 120%

1000.00

UTAH COUNTY (049), UT

MSA: 39340

Median Family Income 70-80%

0005.09

WASATCH COUNTY (051), UT

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: Montecito Bank and Trust

MSA: NA

Middle Income

9602.00

Respondent ID: 0000021956

Agency: FDIC - 3

2021 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	254	254	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	264	264	0	0.00%
Total	520	520	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.