



PUBLIC DISCLOSURE

December 6, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Chino Commercial Bank, National Association
Charter Number 23950

14245 Pipeline Avenue
Chino, CA 91710

Office of the Comptroller of the Currency

Santa Ana Field Office
1551 N. Tustin Avenue, Suite 1050
Santa Ana, CA 92705

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The lending test is rated: Satisfactory

The overall performance of Chino Commercial Bank, National Association (Chino or bank) reflects satisfactory responsiveness to community credit needs. The major factors that support this rating include:

- The bank's loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and business strategy.
- The bank originated a substantial majority of its loans inside its assessment area (AA).
- The geographic distribution of loans reflects reasonable distribution throughout the bank's AA.
- Lending activities represent excellent distribution to businesses of different sizes.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit ratio is reasonable.

OCC examiners analyzed the bank's quarterly average LTD ratio for the 15 quarters since the previous Community Reinvestment Act (CRA) examination through December 31, 2020. Chino's average LTD ratio for this period was 75.1 percent, with a high of 79.8 percent and a low of 67.9 percent. For purposes of comparison, OCC examiners selected four financial institutions that are considered direct competitors of the bank for loans and deposits. The combined average quarterly LTD ratio for these institutions over the same period was 87.8 percent. Their average quarterly LTD ratios ranged from a high of 104.7 percent to a low of 74.9 percent.

The bank's quarterly average LTD ratio was slightly lower than competitors and is attributed to conservative loan underwriting practices as well as Small Business Administration (SBA) Paycheck Protection Program (PPP) loan and deposit fluctuations in recent quarters. Specifically, the bank and its competitors all experienced lower than average LTD ratios for the three quarters ending December 31, 2020, primarily due to SBA PPP loan forgiveness causing liquidity levels to increase while deposits levels increased due to PPP proceeds and stimulus relief.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA.

The bank originated and purchased 90.0 percent of the number and 94.8 percent of the dollar amount of total loans inside the AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Examiners calculated the percentage of loans inside the bank’s AA from a sample of 20 commercial loans originated from 2018 through 2020. Chino’s inside/outside ratio reflects a substantial majority of the primary loan product was originated or purchased inside the AA during the evaluation period. Lending in the AA is more than reasonable and exceeds the standard for satisfactory performance.

Lending Inside and Outside of the Assessment Area 2018 - 2020										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Commercial Loans	18	90.0	2	10.0	20	7,828	94.8	431	5.2	8,259
<i>Source: Evaluation Period: 1/1/2018 - 12/31/2020 Bank Data. Due to rounding, totals may not equal 100.0.</i>										

Description of Institution

Chino Commercial Bank is a locally owned, full-service community bank headquartered in Chino, California. It was chartered on September 1, 2000. The bank is wholly-owned by Chino Commercial Bancorp, a one-bank holding company established on July 1, 2006. The bank has no affiliate relationships.

The bank operates four full-service branches in its assessment area, which is comprised of 312 contiguous census tracts located in San Bernardino, Riverside, and Los Angeles Counties. The counties are part of the Los Angeles-Long Beach, CA Combined Statistical Area (CSA). During the evaluation period, the bank opened the Upland branch and did not close any branch locations. The main branch is located in Chino in an upper-income census tract (CT). The Ontario branch is located in a middle-income CT. The Rancho Cucamonga and Upland branches are located in moderate-income CTs.

The bank offers traditional lending products to meet the credit needs of small- and mid-size businesses with an emphasis on commercial real estate (CRE) and commercial and industrial loans. These products primarily include CRE, commercial revolving lines of credit, and asset-based lending. The bank also participates in the Small Business Administration (SBA) 504 loan program. The bank offers consumer and retail lending products primarily as an accommodation to business customers. Consumer and retail lending products include automobile, home equity, personal loans, and overdraft protection.

Chino also offers traditional banking services. Each branch has an automated teller machine (ATM) and offers night depository services. All branches are open for business Monday through Thursday from 9:00 AM to 5:00 PM and Friday 9:00 AM to 6:00 PM. Also, the Ontario branch is open for business on Saturdays from 9:00 AM to 12:00 PM. Chino offers a variety of alternative banking services including bank by mail, online banking, mobile banking, remote deposit capture, bill payment, Automated Clearing House origination, and merchant services.

As of December 31, 2020, the bank reported total assets of \$314.7 million, total loans of \$194.0 million, total deposits of \$260.6 million, and tier 1 capital of \$27.1 million. Total loans represented approximately 61.6 percent of total assets. Refer to the table below for a summary of the loan portfolio by major loan types.

Chino Commercial Bank, N.A.		
Loan Portfolio by Major Product Type		
as of December 31, 2020		
Loan Type	(\$000's)	% of Portfolio
Commercial RE	116,178	59.9
Commercial & Industrial	49,701	25.6
1-4 Family Residential RE	22,065	11.4
Multifamily Residential RE	3,346	1.7
Construction	2,575	1.3
Consumer	111	0.1
Other loans	10	0.0
Total	193,986	100.0

There are no legal, financial, or other factors impeding the bank's ability to meet credit needs in its communities. The bank received a "Satisfactory" rating under the small bank CRA procedures at the October 2, 2017 CRA Examination.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation (PE) assesses the CRA performance of Chino Commercial Bank, N.A. using Small Bank CRA examination procedures. The OCC performed a full-scope examination of the bank's sole AA. Refer to appendix A for detailed information.

Consistent with Chino's business strategy, OCC examiners reviewed the bank's primary product of loans to small businesses. Examiners sampled 20 commercial loans originated, renewed, or purchased from January 1, 2018 through December 31, 2020. The data from the original commercial loan sample was used to calculate the inside/outside ratio. To perform other lending tests, examiners eliminated loans outside the AA from the original sample and added enough additional loans to provide a sample of 20 commercial loans originated inside the AA. The sample is representative of the bank's business strategy since the last examination.

With an evaluation period end date of December 31, 2020, bank activities performed in response to the significant impact the COVID-19 pandemic on economies across the United States are addressed in this evaluation. This includes approximately 396 SBA PPP loans the bank originated in 2020. The bank opened their PPP portal to existing customers and noncustomers in both California and across the United States.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or CSA are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank’s overall rating is a blend of the state ratings, and where applicable, multistate ratings. Chino has only one AA. All weighting for the evaluation is placed on the Chino AA.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the “Scope” section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank’s or federal savings association’s (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank’s lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution’s next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of California

CRA rating for the State of California: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The geographic distribution of loans reflects reasonable distribution throughout the bank's AA.
- Lending activities represent excellent distribution to businesses of different sizes.

Description of Institution's Operations in California

Chino Assessment Area

Chino's designated AA includes portions of the Los Angeles-Long Beach, CA CSA, which includes the Los Angeles-Long Beach-Anaheim, CA MSA, the Oxnard-Thousand Oaks-Ventura, CA MSA, and the Riverside-San Bernardino-Ontario, CA MSA. The bank's primary lending area includes 312 contiguous CTs in the following geographical description:

Within 20 miles or less from the bank's branch offices, including whole cities within the following geographical description: To the northwest, using the City of Glendora as the starting point (which is located on the northeast section of the San Gabriel Valley of Los Angeles County), and continuing in a southerly direction to the southern Los Angeles County and north Orange County border, and continuing in an easterly direction along the southern Los Angeles County and north Orange County border to Chino Hills State Park border, and proceeding in a southeasterly direction along the Orange County and Riverside County border to the City of Corona, then in a northeasterly direction on the eastern border of the City of Riverside to Devore, and west along the base of the Foothills (San Bernardino National Forest and Angeles Nation Forest) to the City of Glendora. Specifically, the assessment area is comprised of 312 contiguous census tracts located in San Bernardino, Riverside, and Los Angeles Counties.

The bank's designated AA consists of 312 CTs: five low-income; 58 moderate-income; 100 middle-income; and 146 upper-income. In addition, three CTs do not report data and are listed as unknown. The AA meets the requirements of the regulation and does not arbitrarily exclude low- and moderate-income (LMI) geographies.

The bank operates four full-service branches in the bank's AA. The main branch is located in Chino in an upper-income CT. The Ontario branch is located in a middle-income CT. The Rancho Cucamonga and Upland branches are located in moderate-income CTs. All the branches have an ATM on-site. Competition from other financial institutions is strong in the Chino AA. As of June 30, 2020, the FDIC Deposit Market Share report indicates the bank's deposits inside the AA total \$245.8 million ranking 74th in deposit market share with 0.04 percent of the AA's deposits. A total of 107 financial institutions, with a combined 2,222 branches, competed for

over \$587.3 billion deposits in the AA. This includes three nationwide mega-banks with a combined 1,021 branches that account for 45.0 percent of total deposit market share, representing \$264.2 billion in deposits.

The top industries in the Chino AA include health care, retail, trade, and transportation and warehousing. Major employers include Ontario International Airport, Inland Empire Health Plan, Arrowhead Regional Medical Center, Ontario-Montclair School District, and YRC Freight.

The bank's AA was sensitive to the impact of COVID-19, which resulted in significant job losses in the food services, hospitality, and entertainment industries. Government assistance was provided for personal protection equipment, workplace modifications, and housing solutions for those affected by COVID-19.

In conjunction with this CRA examination, examiners contacted a nonprofit business group organization to determine primary credit needs in the AA. The organization administers and oversees training and support programs that encourages economic welfare, builds skills, and supports local enterprise through advocacy, economic development, and leadership opportunities. The contact felt there is a need to create a sustainable program to help revitalize the local economy as it comes out of the COVID-19 pandemic. The contact stated that there are numerous opportunities for bank involvement. This includes organizational support for financial literacy education, leadership development programs, entrepreneurship development programs, and workforce development.

Examiners also reviewed information from recent interviews with three additional non-profit organizations in the AA to determine primary needs in the AA. Contacts stated that there are ongoing needs for affordable housing and support for small businesses.

The information in the following table provides Chino AA demographic information for 2020.

Assessment Area: Chino AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	312	1.6	18.6	32.1	46.8	1.0
Population by Geography	1,706,371	1.4	17.6	31.0	49.6	0.4
Housing Units by Geography	510,402	1.3	17.2	30.8	50.7	0.0
Owner-Occupied Units by Geography	315,368	0.5	9.6	28.3	61.6	0.0
Occupied Rental Units by Geography	170,374	2.8	30.7	34.9	31.5	0.1
Vacant Units by Geography	24,660	1.2	20.8	34.2	43.6	0.2
Businesses by Geography	130,583	1.7	16.2	27.8	53.9	0.4
Farms by Geography	1,872	0.9	16.0	31.0	52.0	0.1
Family Distribution by Income Level	378,098	17.0	14.5	17.9	50.5	0.0
Household Distribution by Income Level	485,742	18.3	13.4	16.8	51.5	0.0

Median Family Income MSA - 31084 Los Angeles-Long Beach-Glendale, CA	\$62,703	Median Housing Value	\$358,815
Median Family Income MSA - 40140 Riverside-San Bernardino-Ontario, CA MSA	\$61,507	Median Gross Rent	\$1,390
		Families Below Poverty Level	10.1%
<i>Source: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification.</i>			

Scope of Evaluation in California

The bank only serves one AA and OCC examiners performed a full-scope review of its performance in the Chino AA. The CRA evaluation determines the bank's record of meeting community credit needs. The OCC used a combination of bank and examiner generated loan and demographic reports to assess the bank's CRA performance. The evaluation period for the lending test is January 1, 2018 through December 31, 2020.

LENDING TEST

The bank's performance under the Lending Test in California is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Chino AA is good.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the State.

Small Loans to Businesses

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

Chino did not originate any loans to small businesses in low-income CTs, reflecting very poor distribution. However, both the demographic percentage and aggregate lending of AA businesses in low-income CTs was 1.7 percent. With such low percentages, the pool of businesses available to borrow is very small, which is also reflected by the low aggregate lending percentage of loans originated in low-income CTs.

The bank originated 15.0 percent of small business loans in moderate-income CTs, which is near to the 16.2 demographic percentage of AA businesses and 15.6 percent of aggregate lending in middle-income CTs. This represents reasonable distribution.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of loans to businesses of different sizes, given the product lines offered by the bank.

Small Loans to Businesses

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

The bank originated 35.0 percent of loans to businesses with revenues less than or equal to \$1 million, which is well below the 87.6 percent of small businesses in the AA demographics and lower than the 48.6 aggregate lending percentage. This reflects poor distribution. The high AA demographic percentage and lower aggregate lending percentage indicates that a number of businesses with revenues less than or equal to \$1 million do not seek out lending opportunities.

However, the loan sample included eight PPP loans the bank originated, which did not require gross annual revenue data. Consequently, the percentage of bank loans was skewed with 45 percent of bank loans originated to businesses with revenues not available, much higher than the demographic of 7.2 percent of businesses. As a result, we analyzed the distribution by using loan size as a proxy for revenue of the borrower.

Using loan size as a proxy for revenue of the borrower, the table below shows that approximately 95.0 percent of the number of loans originated by the bank were in amounts equal to or less than \$1 million. This represents excellent distribution in the Chino AA. In addition, a substantial majority, 55.0 percent, were loans in amounts equal to or less than \$100 thousand, reflecting responsiveness to the lending needs of small businesses.

Borrower Distribution of Loans to Businesses by Loan Size in Chino AA				
Loan Size (000's)	Number of Loans	Percent of Number	Dollar Volume of Loans	Percent of Dollar Volume
\$0 - \$100,000	11	55.0	371,234	4.7
\$100,001 - \$250,000	3	15.0	627,576	8.0
\$250,001 - \$500,000	3	15.0	1,200,000	15.2
\$500,001 - \$1,000,000	2	10.0	2,000,000	25.3
Total	19	95.0	4,198,810	53.2
Over \$1,000,000	1	5.0	3,700,000	46.8

Responses to Complaints

The bank did not receive any CRA related complaints during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2018 to 12/31/2020	
Bank Products Reviewed:	Small business loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
California		
Chino	Full-scope	

Appendix B: Summary of MMSA and State Ratings

RATINGS	CHINO COMMERCIAL BANK
Overall Bank:	Lending Test Rating
Chino Commercial Bank	Satisfactory
MMSA or State:	
California	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have

original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in ‘loans to small farms’ as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders’ equity, perpetual preferred shareholders’ equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.

Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2018-2020																			
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Chino Commercial Bank AA	20	7,899	100.0	57,069	1.7	0.0	1.7	16.2	15.0	15.6	27.8	25.0	27.3	53.9	60.0	55.2	0.4	0.0	0.3
<i>Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%.</i>																			

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 2018-2020											
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues ≤ 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Chino Commercial Bank AA	20	7,899	100.0	57,069	87.6	35.0	48.6	5.2	20.0	7.2	45.0
<i>Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%.</i>											