

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)
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%	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	95	0	0	0	0	1	95	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	95	0	0	0	0	1	95	0	0

Loans by County

Small Business Loans - Originations

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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%	1	93	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	1	500	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	50	5	902	2	1,300	2	1,300	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	143	5	902	4	2,300	3	1,800	0	0

Loans by County

Small Business Loans - Originations

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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 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

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	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	1	250	0	0	0	0	0	0
Middle Income	3	104	1	151	0	0	3	104	0	0
Upper Income	0	0	0	0	1	1,000	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	3	104	2	401	1	1,000	3	104	0	0

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	18	800	22	4,144	9	5,937	22	3,110	0	0
Middle Income	42	2,364	40	8,248	2	1,272	35	3,863	0	0
Upper Income	87	4,242	68	13,547	24	16,061	77	9,989	0	0
Income Not Known	1	25	1	250	0	0	1	25	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	148	7,431	131	26,189	35	23,270	135	16,987	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%	0	0	2	445	1	1,000	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	114	2	370	0	0	1	50	0	0
Median Family Income 60-70%	3	210	1	170	4	2,700	4	1,410	0	0
Median Family Income 70-80%	3	139	4	675	0	0	2	39	0	0
Median Family Income 80-90%	5	247	18	3,344	6	3,675	6	1,223	0	0
Median Family Income 90-100%	3	192	6	1,213	0	0	4	355	0	0
Median Family Income 100-110%	5	238	6	1,202	3	2,040	5	289	0	0
Median Family Income 110-120%	4	153	3	492	1	750	2	194	0	0
Median Family Income ≥ 120%	6	340	7	1,450	6	2,784	7	1,780	0	0
Median Family Income Not Known	0	0	1	151	0	0	1	151	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,633	50	9,512	21	12,949	32	5,491	0	0
TOTAL INSIDE AA IN STATE	179	9,064	181	35,701	56	36,219	167	22,478	0	0
TOTAL OUTSIDE AA IN STATE	6	342	8	1,428	6	3,800	7	1,999	0	0
STATE TOTAL	185	9,406	189	37,129	62	40,019	174	24,477	0	0

Loans by County

Small Business Loans - Originations

Institution: Montecito Bank and Trust

Respondent ID: 0000021956

Agency: FDIC - 3

State: MASSACHUSETTS (25)

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)
SUFFOLK COUNTY (025), MA										
MSA 14454										
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	569	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	569	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	0	0	1	569	0	0	0	0
STATE TOTAL	0	0	0	0	1	569	0	0	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	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
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	179	9,064	181	35,701	56	36,219	167	22,478	0	0
TOTAL OUTSIDE AA	6	342	9	1,678	7	4,369	7	1,999	0	0
TOTAL INSIDE & OUTSIDE	185	9,406	190	37,379	63	40,588	174	24,477	0	0

Loans by County
Small Farm 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 Farms 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	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	2	826	1	376	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	2	826	1	376	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	2	826	1	376	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	2	826	1	376	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	2	826	1	376	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	2	826	1	376	0	0

2024 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	314	56,890	135	16,987	0	0
CA - VENTURA COUNTY (111) - MSA 37100	102	24,094	32	5,491	0	0

2024 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: Montecito Bank and Trust

Respondent ID: 0000021956
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms 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	2	826	1	376	0	0

2024 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)	
Community Development Loans			
Originated	0	0	0
Purchased	0	0	0
Total	0	0	0
Consortium/Third Party Loans (optional)			

2024 Institution Disclosure Statement - Table 6

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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*

2024 Institution Disclosure Statement - Table 6

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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**

2024 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 >= 120%

0038.14

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 70-80%

1999.00

Median Family Income 90-100%

1133.23 3201.02

Median Family Income >= 120%

1349.05 4035.00 8002.04 8003.24 8003.34 8003.36

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

Moderate Income

0121.02

Middle Income

0100.17 0103.03 0124.04 0124.05

Upper Income

0117.06

SUFFOLK COUNTY (025), MA

MSA: 14454

Median Family Income >= 120%

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Montecito Bank and Trust

0606.04

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 90-100%

0054.40

Respondent ID: 0000021956

Agency: FDIC - 3

2024 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	127	127	0	0.00%
Small Farm Loans	2	2	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	133	133	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.