Westamerica Bank

2026 CRA Public File

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PUBLIC DISCLOSURE

March 2, 2026

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

Westamerica Bank
RSSD # 697763

1108 Fifth Avenue
San Rafael, California 94901

Federal Reserve Bank of San Francisco
101 Market Street
San Francisco, California 94105

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 the safe and sound operation of the institution. This evaluation is not, nor should it 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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INSTITUTION RATING

Institution's Community Reinvestment Act (CRA) Rating

Westamerica Bank is rated "SATISFACTORY"

The following table shows the performance level of Westamerica Bank with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	LENDING TEST*	INVESTMENT TEST	SERVICE TEST
OUTSTANDING			
HIGH SATISFACTORY	X	X	X
LOW SATISFACTORY			
NEEDS TO IMPROVE			
SUBSTANTIAL NONCOMPLIANCE			

* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

The major factors supporting the institution's rating include:

- Lending levels reflect good responsiveness to assessment area (AA) credit needs with a substantial majority of loans made inside the bank's AAs.
- Geographic distribution of loans reflects good penetration throughout the bank's AAs.
- Distribution of loans among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes is good.
- A relatively high level of community development (CD) loans that are responsive to the need for affordable housing and for social services for LMI individuals.
- Significant levels of qualified CD investments and grants, occasionally in a leadership position, particularly those not routinely provided by private investors.
- Delivery systems are accessible to geographies and individuals of different income levels in its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals.
- Relatively high levels of CD services and responsive to the available service opportunities.

INSTITUTION

Description of Institution

The bank is an intrastate financial institution headquartered in San Rafael, California. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Westamerica Bancorporation (WB). WB also owns Westamerica Mortgage Company, Community Banker Services Corporation, and Weststar Mortgage Corporation.
- The bank has total assets of $5.8 billion as of June 30, 2025.
- The bank operates a total of 76 full-service branches, and 23 drive-thru facilities among its 11 California AAs.
- The bank's primary business focus is commercial lending to businesses of various sizes, followed by consumer lending.
- Since the prior evaluation, the bank closed one branch in the Bakersfield Metropolitan Statistical Area (MSA) AA.

Exhibit 1 below represents the loan portfolio as of December 31, 2025. The loan mix reflects the bank's commercial focus.

EXHIBIT 1 LOANS AND LEASES AS OF DECEMBER 31, 2025		
Loan Type	**$ ('000s)**	**%**
Commercial/Industrial & Non-Farm Non-Residential Real Estate	543,059	74.8
Construction & Land Development	-	0.0
Secured by 1-4 Family Residential Real Estate	13,837	1.9
Multi-Family Residential Real Estate	6,353	0.9
Farm Land & Agriculture	16,193	2.2
Consumer Loans & Credit Cards	113,457	15.6
All Other	33,583	4.6
Total (Gross)	726,482	100.0

There have been no changes to the bank's AAs since the previous examination. The bank delineates 11 AAs, encompassing 21 whole counties within California, and includes MSAs and combined statistical areas (CSAs), as follows:

1. Bakersfield – Kern: This area includes the entirety of the Bakersfield, California MSA, which is comprised of Kern County.
2. Fresno – Madera: This area includes the entirety of Fresno and Madera counties in California. Fresno County comprises the Fresno, California MSA and Madera County comprises the Madera, California MSA. Both counties and MSAs represent a portion of the Fresno-Madera-Hanford, California CSA.
3. Hanford – Kings: This area includes the entirety of the Hanford-Corcoran, California MSA, which is comprised of Kings County.

4. Lake – Mendocino: This area includes the entireties of Lake and Mendocino counties in a non-MSA within California.
5. Mariposa – Tuolumne: This area includes the entireties of Mariposa and Tuolumne counties in a non-MSA within California.
6. Merced: This area includes the entirety of the Merced, California MSA, which is comprised of Merced County.
7. Modesto – Stanislaus: This area includes the entirety of the Modesto, California MSA, which is comprised of Stanislaus County.
8. Nevada: This area includes the entirety of Nevada County in a non-MSA within California.
9. Sacramento: This area includes the entireties of Placer and Sacramento counties, which comprise a portion of the Sacramento-Roseville-Folsom, California MSA.
10. San Francisco Bay Area: This area includes the following seven counties in their entireties in the San Jose-San Francisco-Oakland, California CSA: Alameda, Contra Costa, Marin, Napa, San Francisco, Sonoma, and Solano.
    1. Alameda and Contra Costa counties comprise the Oakland-Berkeley-Livermore, California Metropolitan Division (MD), which are a part of the San Francisco-Oakland-Berkeley, California MSA.
    2. Marin County comprises the San Rafael, California MD, which is a part of the San Francisco-Oakland-Berkeley, California MSA.
    3. Napa County comprises the Napa, California MSA.
    4. San Francisco County comprises a portion of the San Francisco-San Mateo-Redwood City, California MD and San Francisco-Oakland-Berkeley, California MSA.
    5. Sonoma County comprises the Santa Rosa-Petaluma, California MSA.
    6. Solano County comprises the Vallejo, California MSA.
11. Visalia – Tulare: This area includes the entirety of the Visalia, CA MSA, which is comprised of Tulare County.

The bank was rated Satisfactory under the Community Reinvestment Act by the Federal Reserve Bank of San Francisco at its June 27, 2022, performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

Scope of Examination

Westamerica was assessed in accordance with the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Large Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, and credit needs. Examiners reviewed the following data:

- The bank's small business and small farm loans originated from January 1, 2022, through December 31, 2024, were evaluated. Small farm loans were considered during the review but did not influence the overall assessment due to limited volume.
- The bank's motor vehicle loans originated from January 1, 2022, through December 31, 2024, were evaluated as they represented a substantial majority of the bank's lending activity by number volume.
- CD loans originated from June 28, 2022, through March 2, 2026.

- Qualified investments that were made from June 28, 2022, to March 2, 2026, qualified investments made prior to but still outstanding during this period, and qualified grants made during this period; and,
- Retail banking services and CD services from June 28, 2022, to March 2, 2026.

In addition, seven community representatives were contacted in connection with the examination regarding credit needs and market conditions within the assessment area. Contacts represented small business development as well as affordable housing. Performance was assessed within the bank's 11 AAs. Full-scope reviews were performed on three MSAs: San Francisco Bay Area, Fresno-Madera, and Merced. Limited-scope reviews were conducted on five MSAs (Bakersfield, Hanford, Visalia, Modesto, and Sacramento) and three Nonmetropolitan AAs (Mariposa, Nevada, and Lake- Mendocino). For this evaluation, more weight was placed on the bank's performance in the San Francisco Bay MSA followed by Fresno-Madera, and Merced MSA when determining the overall institution rating conclusion based on the bank's relative branch presence, deposit levels, and lending volume within these three AAs.

Small farm loans were excluded from the lending test due to insufficient volume by number and dollar volume to support a meaningful analysis.

The lending test, which is weighted more heavily than the investment or service tests, is based primarily on an evaluation of small business, motor vehicle, and CD loans. In addition, small business loans carried more weight in the analysis based on the higher dollar volume of loans compared to the bank's motor vehicle loans given the bank's strategy and lending volumes. CD loans were evaluated for their responsiveness to the community needs of low-and moderate-income individuals and areas and small businesses. All of the bank's loans are presented in the lending tables contained in Appendix D. Demographic and aggregate comparators were considered in evaluating small business loan performance; however, because data for motor vehicle loans is not collected or reported, aggregate lending performance information is not available for this loan type.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

The bank's overall lending test performance is high satisfactory. This conclusion is derived primarily from lending test conclusions in each of the bank's three AAs that received a full-scope review. A substantial majority of the loans were made within the bank's AA and overall geographic distribution of small business loans reflects good penetration. The borrower distribution of loans was good among businesses of different sizes and borrowers of different income levels. In addition, the bank made a relatively high level of CD loans that were responsive to the needs of its AAs.

LENDING ACTIVITY

The bank's overall lending activities reflect good responsiveness to AA credit needs as shown in Exhibit 2 below and Table 1 in Appendix D. Loan volumes were most significant in the San Francisco Bay MSA AA, followed by the Fresno-Madera MSA.

EXHIBIT 2
SUMMARY OF LENDING ACTIVITY
JANUARY 1, 2022 TO DECEMBER 31, 2024

Loan Type	#	%	$ (`000s)	%
Small Business	638	13	$188,184	52
Small Farm	25	0	$6,553	2
Motor Vehicle	4,396	87	$168,299	46
Total Loans	**5,059**	**100**	**$363,036**	**100**

Note: Affiliate loans include only loans originated or purchased within the bank's AAs.

ASSESSMENT AREA CONCENTRATION

A substantial majority of loans by number and dollar amount were made in the bank's AAs. Exhibit 3 below shows the number and dollar volume of loans extended within the designated AAs during the review period. The Tables in Appendix D contain additional information regarding AA specific lending activity.

EXHIBIT 3
LENDING INSIDE AND OUTSIDE THE ASSESSMENT AREAS
JANUARY 1, 2022, TO DECEMBER 31, 2024

Loan Type	Inside				Outside			
	#	%	$ ('000s)	%	#	%	$ ('000s)	%
Small Business	623	97.6	$182,954	97.2	15	2.4	$5,230	2.8
Small Farm	20	80	$4,690	71.6	5	20	$1,863	28.4
Total Loans	**643**	**97**	**$187,644**	**96.4**	**20**	**3**	**$7,093**	**3.6**

GEOGRAPHIC AND BORROWER DISTRIBUTION

The bank's overall geographic distribution of loans reflects good distribution among the different census tracts and dispersion throughout the AAs. This conclusion is derived from good performance in the San Francisco Bay MSA AA and Fresno-Madera MSA AA, and excellent performance in the Merced MSA AA. Small farm lending volumes in each of the bank's AAs were not significant enough to derive a meaningful analysis of the bank's performance, and as a result was not a factor in the overall rating. The distribution of lending to borrowers reflects good penetration among individuals of different income levels and businesses of different sizes, given the product lines offered. The bank exhibits a good record of serving the credit needs of LMI individuals and areas and very small businesses.

The overall ratings are based on several factors that impact the results in each AA. These factors include the credit needs and available opportunities in each AA, as well as the bank's ability and limitations to meet those needs. The facts and information that support these overall ratings can be found in each AA's detailed analysis.

COMMUNITY DEVELOPMENT LENDING

The bank makes a relatively high level of CD loans when considering the bank's capacity, AA needs, and the availability of lending opportunities. As shown in Table 1 in Appendix D, the bank made 112 CD loans totaling $149.3 million. The bank has been responsive in providing financing that addresses needs across all CD categories and was particularly responsive in originating loans that supported organizations delivering services to LMI individuals and affordable housing initiatives. The bank makes use of innovative and flexible lending practices in serving AA credit needs.

Investment Test

The bank's overall investment performance rating is high satisfactory. A significant level of CD investments and grants were provided with the bank occasionally in a leadership position, which reflect good responsiveness to credit and community development needs. The bank's activity includes investments in low-income mortgage-backed securities, municipal bonds, which benefited local schools that serve low-and moderate-income students, and Low-income Housing Tax Credits (LIHTCs) that address the critical needs for affordable housing for low-and moderate-income individuals. The bank's qualified investments during the evaluation period totaled approximately $54.2 million, including $31.2 million in current period investments, and $23 million in prior period investments that remain on its books.

The bank also supports community development organizations providing a variety of social services and affordable housing to low-and moderate-income individuals by making charitable donations. During the evaluation period, the bank made approximately 393 charitable donations to community development organizations totaling approximately $697,650.

Qualified investments, including donations, targeting specific statewide areas and/or AAs are discussed in conjunction with the evaluation of these areas. This assessment is driven particularly by the bank's performance in the San Francisco Bay, Fresno-Madera, and Merced AAs.

Service Test

The bank's overall performance under the service test is high satisfactory. Its delivery systems are accessible to the bank's geographies and individuals of different income levels across the bank's AA. Branch hours and services do not vary in a way that inconveniences portions of the bank's AAs, including geographies and individuals of different income levels. In addition, the bank provided a relatively high level of CD services in all three of the full-scope AAs.

RETAIL BANKING SERVICES

The bank's delivery systems are accessible to essentially all the bank's geographies and individuals of different income levels in its AAs. Branch hours and services do not vary in a way that inconveniences portions of those areas. The bank's full range of products and services are generally available at all branches. Other delivery systems, such as ATMs, telephone banking, and online banking, effectively provide customers with access to banking services after normal business hours. In addition, the bank offers a number of convenient services to its customers.

Overall, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low-and moderate-income areas or to low-and moderate-income individuals. Since the prior examination, the bank closed one branch in a middle-income census tract. The bank did not open any new branches during the review period.

COMMUNITY DEVELOPMENT SERVICES

Bank employees provided a relatively high level of CD services that were responsive to the community development needs across its AAs. During the review period, employees provided 7,425 hours of CD services to a variety of organizations directly within their AAs. Services provided include serving on boards of directors (boards) of affordable housing organizations, non-profit entities that primarily serve LMI individuals and families, economic development organizations that primarily focus on attracting and retaining small businesses, and financial education.

Fair Lending or Other Illegal Practices Review

Concurrent with this CRA evaluation, we conducted a review of the bank's compliance with consumer protection laws and regulations and found no violations of the substantive provisions of anti-discrimination, fair lending, or other illegal credit practice rules, laws or regulations that were inconsistent with helping to meet community credit needs.

FULL-SCOPE ASSESSMENT AREA CONCLUSIONS

San Francisco Bay Area Assessment Area

DESCRIPTION OF OPERATIONS IN SAN FRANCISCO BAY AREA

The San Francisco Bay Area AA consist of seven out of the nine counties in their entireties in the San Jose-San Francisco-Oakland, California CSA: Alameda, Contra Costa, Marin, Napa, San Francisco, Sonoma, and Solano.

1. Alameda and Contra Costa counties comprise the Oakland-Berkeley-Livermore, California MD, which are a part of the San Francisco-Oakland-Berkeley, California MSA.
2. Marin County comprises the San Rafael, California MD, which is a part of the San Francisco-Oakland-Berkeley, California MSA.
3. Napa County comprises the Napa, California MSA.
4. San Francisco County comprises a portion of the San Francisco-San Mateo-Redwood City, California MD and San Francisco-Oakland-Berkeley, California MSA.
5. Sonoma County comprises the Santa Rosa-Petaluma, California MSA.
6. Solano County comprises the Vallejo, California MSA.

Exhibit 4 below presents key demographic and business information used to help develop a performance context for the AA.

EXHIBIT 4
ASSESSMENT AREA DEMOGRAPHICS[1]
SAN FRANCISCO BAY AREA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	101	7.4	81,163	6	15,314	18.9	309,704	22.9
Moderate-income	305	22.4	288,395	21.3	23,494	8.1	224,053	16.6
Middle-income	492	36.1	516,040	38.2	20,807	4	262,364	19.4
Upper-income	418	30.6	452,054	33.5	11,197	2.5	554,853	41.1
Unknown-income	48	3.5	13,322	1	1,586	11.9	0	0
Total AA	**1,364**	**100.0**	**1,350,974**	**100.0**	**72,398**	**5.4**	**1,350,974**	**100.0**
Income Categories	**Housing Units by Tract**	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	**%**	**%**	**#**	**%**	**#**	**%**
Low-income	146,420	33,976	2.9	23.2	102,082	69.7	10,362	7.1
Moderate-income	479,428	211,416	18	44.1	239,468	49.9	28,544	6
Middle-income	838,766	472,139	40.1	56.3	317,095	37.8	49,532	5.9

[1] 2024 FFIEC Census Data and 2024 D&B Information.

Upper-income	724,616	450,885	38.3	62.2	225,414	31.1	48,317	6.7
Unknown-income	42,184	8,312	0.7	19.7	29,711	70.4	4,161	9.9
Total AA	**2,231,414**	**1,176,728**	**100.0**	**52.7**	**913,770**	**41.0**	**140,916**	**6.3**

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	14,767	5.4	13,358	5.3	1,324	6.5	85	5.9
Moderate-income	49,237	17.9	45,669	18	3,348	16.3	220	15.3
Middle-income	98,391	35.7	91,049	35.9	6,868	33.5	474	33
Upper-income	102,168	37.1	94,248	37.2	7,346	35.8	574	39.9
Unknown-income	11,044	4	9,321	3.7	1,639	8	84	5.8
Total AA	**275,607**	**100.0**	**253,645**	**100.0**	**20,525**	**100.0**	**1,437**	**100.0**
Percentage of Total Businesses			**92.0**		**7.4**		**.5**	

Economic Conditions

San Francisco's economy is emerging from a downturn, with payrolls that declined sharply through the first half of 2025 now rising slightly.[2] The Bay Area has captured over half of AI and machine learning venture capital since 2024, bringing new investment to the tech sector.[3] However, broader tech employment remains soft, with information and professional services struggling amid elevated layoffs as traditional tech segments continue to face challenges.[4]

The residential real estate market ranks among the nation's least affordable due to lack of supply, keeping upward pressure on prices, while the commercial office market has stabilized but continues to face elevated vacancies and stagnant rents.[5]

Population outflow persists due to unaffordable housing and flexible work arrangements, and BART weekday ridership remains under 50 percent of pre-pandemic levels, indicating San Francisco city is in worse shape than its regional peers.[6]

Population Change

As of 2020, the population in the bank's AA represented 33.6 percent of California's total population. Napa and Sonoma Counties are sparsely populated, rural, and the only two counties with declining populations. As shown in Exhibit 5 on the following page, most residents (2,848,280 or 48.8 percent) lived in Alameda and Contra Costa Counties. The San Francisco Bay Area outpaced state growth, with the San Francisco-Oakland-Fremont CSA increasing 4.3 percent compared to California's 2.9 percent.

[2] Moody's Analytics Precis Report – San Francisco-San Mateo-Redwood City, CA – November 2025.
[3] Ibid.
[4] Ibid.
[5] Ibid
[6] **Ibid.**

EXHIBIT 5 POPULATION CHANGE SAN FRANCISCO BAY ASSESSMENT AREA			
Area	**2015 Population**	**2020 Population**	**Percent Change**
San Francisco-Oakland-Fremont CA CSA	5,590,020	5,829,381	4.3%
Alameda County, CA	1,584,983	1,682,353	6.1%
Contra Costa County, CA	1,096,068	1,165,927	6.4%
Marin County, CA	258,349	262,321	1.5%
Napa County, CA	140,295	138,019	-1.6%
San Francisco County, CA	840,763	873,965	3.9%
San Mateo County, CA	748,731	764,442	2.1%
Solano County, CA	425,753	453,491	6.5%
Sonoma County, CA	495,078	488,863	-1.3%
San Francisco-San Mateo-Redwood City, CA MD	1,589,494	1,638,407	3.1%
California	38,421,464	39,538,223	2.9%

Source: 2011-2015 U.S. Census Bureau American Community Survey
2020 U.S. Census Bureau Decennial Census

Median Family Income

Median family income (MFI) growth was positive in all AA counties and California between 2015 and 2020. Growth rates exceeded 30 percent in San Francisco County and 20 percent in all other AA counties except Contra Costa and Solano Counties. Solano County had the region's most modest MFI growth at 13.4 percent, the lowest rate among Bay Area counties and below the state average of 16.2 percent. Exhibit 6 below reflects MFI changes in the AAs and California.

EXHIBIT 6 MEDIAN FAMILY INCOME CHANGE SAN FRANCISCO BAY ASSESSMENT AREA			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
San Francisco-Oakland-Fremont CA CSA	$101,414	$122,974	21.3%
Alameda County, CA	$100,875	$125,834	24.7%
Contra Costa County, CA	$104,695	$119,567	14.2%
Marin County, CA	$132,344	$159,898	20.8%
Napa County, CA	$88,412	$107,995	22.1%
San Francisco County, CA	$105,254	$138,207	31.3%
San Mateo County, CA	$119,880	$148,138	23.6%
Solano County, CA	$84,195	$95,438	13.4%
Sonoma County, CA	$84,770	$102,411	20.8%
San Francisco-San Mateo-Redwood City, CA MD	$113,346	$143,526	26.6%
California	$77,267	$89,798	16.2%

Source: 2011 - 2015 U.S. Census Bureau American Community Survey
2016 - 2020 U.S. Census Bureau American Community Survey
Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.

Unemployment Rates

Unemployment rates in the AA remained consistently below California's statewide figures from 2020 through 2024, indicating stronger local labor market conditions. However, the San Francisco Bay Area experienced a marked deterioration in employment trends from 2022 through early 2024, with unemployment rates climbing. This increase was largely attributable to sustained; high-volume layoffs concentrated in the technology sector.[7] Exhibit 7 below reflects the unemployment rate of the AAs and the state of California.

Exhibit 7 Unemployment Rates San Francisco Assessment Area					
Area	**2020**	**2021**	**2022**	**2023**	**2024**
San Francisco-Oakland-Fremont CA CSA 2024	8.4%	5.7%	3.1%	3.7%	4.2%
Alameda County, CA	8.5%	5.9%	3.2%	3.8%	4.5%
Contra Costa County, CA	8.7%	6.1%	3.4%	3.9%	4.5%
Marin County, CA	7.2%	4.8%	2.9%	3.5%	3.9%
Napa County, CA	8.9%	6.1%	3.2%	3.4%	3.9%
San Francisco County, CA	8.5%	5.5%	2.8%	3.4%	3.9%
San Mateo County, CA	7.4%	4.8%	2.6%	3.1%	3.6%
Solano County, CA	9.4%	7.2%	4.1%	4.4%	5.0%
Sonoma County, CA	8.1%	5.6%	3.2%	3.6%	4.1%
San Francisco-San Mateo-Redwood City, CA MD	8.0%	5.2%	2.7%	3.3%	3.8%
California	10.1%	7.3%	4.3%	4.7%	5.3%

Source: Bureau of Labor Statistics(BLS), Local Area Unemployment Statistics

Housing Cost Burden

The cost burden for both LMI renters and homeowners in the AA was generally consistent with California's figures, with the greatest burden falling on low-income renters compared to low-income homeowners. A community contact noted that most households do not earn enough to keep up with extremely high local expenses, particularly housing, and that demand for housing support is at an all-time high. Exhibit 8 below reflects the percentage of cost-burdened renters and owners within the AAs and statewide.

Exhibit 8 Housing Cost Burden San Francisco Assessment Area						
Area	**Cost Burden - Renters**			**Cost Burden - Owners**		
	Low Income	**Moderate Income**	**All Renters**	**Low Income**	**Moderate Income**	**All Owners**
San Francisco-Oakland-Fremont CA CSA 2024	77.0%	56.2%	43.5%	65.8%	45.5%	27.6%
Alameda County, CA	79.5%	56.8%	44.4%	67.0%	48.1%	26.6%

[7] Moody's Analytics Precis Report – San Francisco-San Mateo-Redwood City, CA – November 2025.

Contra Costa County, CA	80.2%	61.5%	49.2%	67.7%	47.0%	28.0%
Marin County, CA	77.3%	57.5%	47.1%	67.4%	48.8%	30.2%
Napa County, CA	78.7%	53.9%	48.9%	65.9%	39.7%	28.3%
San Francisco County, CA	66.8%	41.7%	33.7%	60.9%	36.1%	27.4%
San Mateo County, CA	82.9%	56.1%	44.6%	65.2%	43.4%	27.5%
Solano County, CA	83.2%	65.9%	49.5%	64.5%	50.3%	26.1%
Sonoma County, CA	79.0%	66.6%	49.9%	66.6%	47.9%	29.6%
San Francisco-San Mateo-Redwood City, CA MD	71.8%	47.6%	37.3%	63.1%	40.0%	27.5%
California	81.1%	56.6%	49.5%	67.3%	47.9%	29.1%

Cost Burden is housing cost that equals 30 percent or more of household income
Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy

Credit and Community Development Needs

Community representatives from organizations providing support services to area small businesses located within the bank's San Francisco Bay AA were contacted to provide context for local economic conditions and opportunities for participation by local financial institutions. The representatives communicated the following needs:

- Household incomes fail to keep pace with exceptionally high cost of living, particularly housing expenses, resulting in substantial housing instability and record demand for housing support among financial counseling clients.
- Consumer debt pressures have intensified through increased reliance on buy now, pay later and rent now, pay later services, while emergency savings are being rapidly depleted and wages remain stagnant, especially for service, caregiving, hospitality, and security workers.
- Regulated banks have clear opportunities to address financial gaps by offering credit-building products such as credit-builder loans, providing debt consolidation and credit repair assistance, and establishing supportive pathways with forgiving terms for scam victims.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SAN FRANCISCO BAY AREA

Lending Test

The bank's performance under the lending test in the San Francisco Bay AA is high satisfactory. An evaluation of small farm loans was not conducted due to lending volumes being too low to conduct a meaningful analysis.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in this AA included 314 small business and 398 motor vehicle loans originated between January 1, 2022, to December 31, 2024. In addition, the percentage of loans originated in the AA is comparable to the percentage of deposits taken in the area.

Lending Distribution by Geography

The bank's geographic distribution of loans reflects good distribution among the different census tracts and dispersion throughout the AA. This conclusion is derived from a good distribution of small business and motor vehicle lending.

Small Business Lending

The geographic distribution of small business lending is adequate. As shown in Table 4, the distribution of 2022 small business loans among low-income census tracts was below the aggregate lending data and the demographic figure, which represents the percentage of total businesses in census tract income level. The distribution among moderate-income census tracts was above the aggregate lending data by number and above the demographic figure.

As shown in Table 5, the geographic distribution of small business lending in 2023 and 2024 performance was consistent with 2022 performance.

Motor Vehicle Lending

The geographic distribution of motor vehicle lending is good. As shown in Table 12, the distribution of 2022 motor vehicle loans among low-income census tracts was significantly above the demographic figure which represents the percentage of households in each census tract income level. The distribution among moderate-income census tracts was also significantly above the demographic figure.

As shown in Table 13, the geographic distribution of motor vehicle lending in 2023 and 2024 was consistent with 2022 performance.

Lending Distribution by Borrower Income and Business Revenue

The bank's lending has a good distribution among individuals of different income levels and businesses of different sizes. The distribution of small business and motor vehicle lending reflects good performance.

Small Business Lending

The borrower distribution of small business lending is poor. As shown in Table 6, the distribution of lending to small businesses was below aggregate lending data and below the demographic figure, which represents the percentage of small businesses in the AA based on Dun & Bradstreet (D&B) data.

As shown in Table 7, the borrower distribution of small business loans originated in 2023 and 2024 was consistent with 2022 performance.

Motor Vehicle Lending

The borrower distribution of motor vehicle lending is excellent. As shown in Table 14, the distribution of 2022 motor vehicle loans among low-income census tracts was significantly above the demographic figure which represents the percentage of households in each census tract income level. The distribution among moderate-income census tracts was also significantly above the demographic figure.

As shown in Table 15, the borrower distribution of motor vehicle lending in 2023 and 2024 exceeded the 2022 performance.

Community Development Lending

The bank provided a relatively high level of CD loans in the AA, originating 44 loans totaling $70.1 million. The majority of the bank's CD lending supported organizations providing community services to LMI individuals and families, followed by affordable housing projects.

The bank makes a relatively high level of community development loans that are responsive to the critical need for affordable housing and social services for LMI individuals and families. The following are examples of notable CD loans made within the AA.

- The bank originated two loans totaling $13.2 million that financed the renewal of a revolving line of credit for an organization supporting affordable housing serving over 25,000 seniors, families, veterans, students, people with special needs, and the formerly unhoused.
- A $4 million loan to provide funding towards housing and homeless solutions, employment assistance, and assistance with mental health issues serving LMI individuals and families.

Investment Test

The bank’s performance under the investment test in the San Francisco Bay AA is high satisfactory. The bank made a significant level of qualified CD investments and grants, occasionally in a leadership position. The bank exhibits good responsiveness to credit and community development needs, evidenced by 36 qualified investments totaling $27.7 million comprised of $20.1 million in new investments and $7.6 million in investments that remained on the bank’s books from the prior period and 183 donations totaling $335,350. Notable examples of qualified investments that directly benefited the AA include the following:

- A $2,500 donation to a program which provides crisis support, emergency aid for diapers, formula, and grocery gift cards for LMI children and families within the AA.
- A $5 million investment in LIHTC to fund 142 studio and 1-bedroom low-income apartments for seniors.
- A $173,348 investment into a fund that finances the purchase of municipal bonds of a local Napa County school district where roughly 70 percent of children receive free or reduced priced lunch.

Service Test

The bank’s performance under the service test in the San Francisco Bay AA is high satisfactory.

Retail Banking Services

Retail banking services are accessible to essentially all the bank’s geographies and the hours and services offered do not vary in a way that inconveniences any portion of the San Francisco Bay AA. A full array of business banking products and services is offered at all locations in the San Francisco Bay AA. In addition, delivery systems including ATMs, telephone banking, mobile and online banking, and remote deposit capture provide customers with access to banking services after normal business hours. The bank did not open or close any branches during the review period in this AA.

Community Development Services

The bank provided a relatively high level of services in the San Francisco Bay AA. Bank employees provided a total of 2,102 hours of CD service during the review period. The following are notable examples of the types of services provided in the San Francisco Bay AA:

- A bank employee served on the board for a non-profit organization that provides affordable apartments for low-income senior citizens.
- Multiple bank employees presented financial literacy courses to LMI students. The organization's mission is to achieve educational equity and to support students from low-income backgrounds to and through college to realize their full potential and positively impact their communities and the world.
- Multiple bank employees provide assistance with cash and credit transactions including processing deposits during fundraising events. The organization offers vocational rehabilitation, health care and social assistance to around 400 developmentally disabled adults and their families.

Fresno- Madera

DESCRIPTION OF OPERATIONS IN FRESNO-MADERA

The Fresno-Madera AA consists of the entirety of Fresno and Madera counties in California. Fresno County comprises the Fresno, California MSA and Madera County comprises the Madera, California MSA. Both counties and MSAs represent a portion of the Fresno-Madera-Hanford, California CSA.

Exhibit 9 below presents key demographic and business information used to help develop a performance context for the AA.

EXHIBIT 9
ASSESSMENT AREA DEMOGRAPHICS[8]
FRESNO-MADERA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	28	10.8	23,781	9.2	9,505	40	61,703	23.8
Moderate-income	73	28.2	68,989	26.6	18,115	26.3	43,023	16.6
Middle-income	67	25.9	69,305	26.8	9,218	13.3	45,440	17.5
Upper-income	90	34.7	96,791	37.4	5,528	5.7	108,851	42
Unknown-income	1	0.4	151	0.1	39	25.8	0	0
Total AA	**259**	**100.0**	**259,017**	**100.0**	**42,405**	**16.4**	**259,017**	**100.0**

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	37,576	10,118	5.2	26.9	24,694	65.7	2,764	7.4
Moderate-income	100,768	36,083	18.4	35.8	58,379	57.9	6,306	6.3
Middle-income	105,468	53,714	27.4	50.9	42,389	40.2	9,365	8.9
Upper-income	139,514	95,775	48.9	68.6	33,058	23.7	10,681	7.7
Unknown-income	511	0	0	0	366	71.6	145	28.4
Total AA	**383,837**	**195,690**	**100.0**	**51.0**	**158,886**	**41.4**	**29,261**	**7.6**

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,941	8.1	2,703	8	220	9.3	18	10.3
Moderate-income	7,750	21.2	7,107	20.9	605	25.6	38	21.8
Middle-income	10,883	29.8	10,097	29.7	731	31	55	31.6
Upper-income	14,697	40.3	13,865	40.8	772	32.7	60	34.5

[8] 2024 FFIEC Census Data and 2024 D&B Information

Unknown-income	232	0.6	196	0.6	33	1.4	3	1.7
Total AA	**36,503**	**100.0**	**33,968**	**100.0**	**2,361**	**100.0**	**174**	**100.0**
Percentage of Total Businesses			**93.1**		**6.5**		**.5**	

Economic Conditions

Fresno's economy faces significant challenges in the near and long term.[9] Recent performance shows that monthly job growth is driven mainly by local government positions, while the private sector remains stagnant outside of healthcare, and the labor force is shrinking, which keeps the unemployment rate from climbing further above its 8 percent level.[10]

In agriculture, Fresno produces nearly one-sixth of the global almond supply with prices rebounding in 2025, but profit margins are slim.[11] The medical sector provides substantial employment opportunities, as healthcare represents over one-fifth of Fresno's jobs—among the highest shares for Western metro areas—and new facilities are expanding throughout the region.[12]

Structural hurdles persist as Fresno's economy lacks industrial diversity, ranking in the bottom quartile of U.S. metro areas with heavy reliance on low-skilled, low-paid agricultural work, while opportunities in higher-growth industries like tech and finance are limited. Income growth is behind the rest of the state.[13]

Population Change

As of 2020, the population in the bank's AA represented 2.9 percent of the total population of California. As reflected in Exhibit 10 below, the majority of the 2020 population resided within Fresno County, with a total of 1,008,654 residents representing 86.5 percent of the total AA population, and the Fresno MSA grew faster than the state overall at 5 percent compared to California's 2.9 percent growth rate.

EXHIBIT 10
POPULATION CHANGE
FRESNO-MADERA ASSESSMENT AREA

Area	2015 Population	2020 Population	Percent Change
Fresno CA MSA 2024	1,109,936	1,164,909	5.0%
Fresno County, CA	956,749	1,008,654	5.4%
Madera County, CA	153,187	156,255	2.0%
California	38,421,464	39,538,223	2.9%

Source: 2011-2015 U.S. Census Bureau American Community Survey
2020 U.S. Census Bureau Decennial Census

9 Moody's Analytics Precis Report –Fresno, CA November 2025.
10 Ibid.
11 Ibid
12 Ibid
13 Ibid

Median Family Income

MFI growth was positive in all AA counties and California between 2015 and 2020, exceeding 15 percent in Fresno County and 20 percent in Madera County. However, 16.3 percent of AA families lived below the poverty level, above California's statewide figure of 8.9 percent. Exhibit 11 below reflects MFI changes in the AAs and California.

EXHIBIT 11 MEDIAN FAMILY INCOME CHANGE FRESNO MADERA ASSESSMENT AREA			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
Fresno CA MSA 2024	$54,501	$63,947	17.3%
Fresno County, CA	$54,628	$64,036	17.2%
Madera County, CA	$53,833	$65,627	21.9%
California	$77,267	$89,798	16.2%

Source: 2011 - 2015 U.S. Census Bureau American Community Survey
2016 - 2020 U.S. Census Bureau American Community Survey
MFIs have been inflation-adjusted and are expressed in 2020 dollars.

Unemployment Rates

Unemployment rates in the AA were slightly higher than California's statewide figures from 2020 through 2024.The largest occupations in each area as of May 2023 in the AA include Home Health and Personal Care Aides (25,750), Farmworkers and Laborers, Crop, Nursery, and Greenhouse (18,360), Fast Food and Counter Workers (10,490), Cashiers (8,810), and Registered Nurses (8,300).[14] Exhibit 12 below reflects unemployment rates for the AA and California between 2020 and 2024.

EXHIBIT 12 UNEMPLOYMENT RATES FRESNO-MADERA ASSESSMENT AREA					
Area	**2020**	**2021**	**2022**	**2023**	**2024**
Fresno CA MSA 2024	11.6%	9.2%	6.5%	7.4%	7.9%
Fresno County, CA	11.8%	9.3%	6.6%	7.5%	7.9%
Madera County, CA	10.8%	8.6%	6.1%	7.1%	7.5%
California	10.1%	7.3%	4.3%	4.7%	5.3%

Source: BLS, Local Area Unemployment Statistics

Housing Cost Burden

The AA cost burden for both LMI renters and homeowners remained largely consistent with corresponding figures for the state of California, with the most substantial burden falling disproportionately on low-income renters when compared to their low-income homeowners.

[14] U.S. Bureau of Labor Statistics

Exhibit 13 below reflects the percentage of cost burdened renters and owners within the AAs and statewide.

EXHIBIT 13 HOUSING COST BURDEN FRESNO-MADERA ASSESSMENT AREA						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Fresno CA MSA	80.0%	52.3%	48.9%	70.6%	45.4%	24.2%
Fresno County, CA	80.3%	53.4%	49.3%	69.8%	45.3%	23.5%
Madera County, CA	76.9%	41.7%	45.1%	74.9%	46.2%	27.8%
California	81.1%	56.6%	49.5%	67.3%	47.9%	29.1%

Cost Burden is housing cost that equals 30 percent or more of household income
Source: U.S. Department of HUD, 2017-2021 Comprehensive Housing Affordability Strategy

Credit and Community Development Needs

Community representatives from multiple organizations providing support services to small businesses located within the bank's Fresno-Madera AA provided context for local economic conditions and opportunities for participation by local financial institutions.

These contacts indicated that small businesses face a critical capital access crisis exacerbated by increasingly restrictive bank lending practices and inadequate support infrastructure. Banks have tightened their lending standards, increasing debt coverage ratios, resulting in 40 percent of loan applications being referred to Community Development Financial Institutions (CDFIs).

Community representatives pointed out the City of Fresno faces banking concerns, with stakeholders noting that banks have withdrawn community investment and discontinued capacity building grants. Most critically, West Fresno, a LMI community, continues to have zero bank or credit union branches.

Community representatives noted that the City of Fresno faces significant challenges in affordable housing development due to a lack of strategic infrastructure investments for essential services like sewer and water systems needed to support new housing projects. A prioritization on suburban sprawl contributes to the broader regional challenge of making affordable housing financially viable, as high land prices and increasing rental costs already make securing affordable housing incredibly difficult throughout the Central Valley.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FRESNO-MADERA

Lending Test

The bank's performance under the lending test in the Fresno-Madera AA is high satisfactory. An evaluation of small farm loans was not conducted due to lending volumes being too low to conduct a meaningful analysis.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in this AA included 56 small business and 1,233 motor vehicle loans originated between January 1, 2022, to December 31, 2024. In addition, the percentage of loans originated in the AA is comparable to the percentage of deposits taken in the area.

Lending Distribution by Geography

The bank's geographic distribution of loans reflects good distribution among the different census tracts and dispersion throughout the AA. This conclusion is derived from a good distribution of small business and motor vehicle lending.

Small Business Lending

The geographic distribution of small business lending is good. As shown in Table 16, the distribution of 2022 small business loans among low-income census tracts was above the aggregate lending data and the demographic figure, which represents the percentage of total businesses in census tract income level. The distribution among moderate-income census tracts was significantly above the aggregate lending data by number and above the demographic figure. The distribution of 2023 small business loans among low-income census tracts was below the aggregate lending data and the demographic figure. The distribution of small business loans among moderate-income census tracts was slightly above aggregate lending data and demographic figure.

As shown in Table 17, the geographic distribution of 2024 small business loans among low-income census tracts was below the aggregate lending data and the demographic figure. The distribution among moderate-income census tracts was significantly above the aggregate lending data by number and above the demographic figure.

Motor Vehicle

The geographic distribution of motor vehicle lending is good. As shown in Table 24, the distribution of 2022 and 2023 motor vehicle loans among low-income census tracts was consistent with the demographic figure which represents the percentage of households in each census tract income level. The distribution among moderate-income census tracts was also consistent with the demographic figure.

As shown in Table 25, the geographic distribution of motor vehicle lending in 2024 was consistent with the 2022 and 2023 performance.

Lending Distribution by Borrower Income and Business Revenue

The bank's lending has a good distribution among individuals of different income levels and businesses of different sizes. The distribution of small business and motor vehicle lending reflects good performance.

Small Business Lending

The borrower distribution of small business lending is poor. As shown in Table 18, the distribution of lending to small businesses was below aggregate lending data and below the demographic figure, which represents the percentage of small businesses in the AA based on D&B data.

The borrower distribution of small business loans originated in 2024 was consistent with 2022 and 2023 performance.

Motor Vehicle

The borrower distribution of motor vehicle lending is good. As shown in Table 26, the distribution of 2022 motor vehicle loans among low-income census tracts was below the demographic figure which represents the percentage of households in each census tract income level. 2022 loans among moderate-income census tracts was above demographic figures. 2023 motor vehicle lending was consistent with 2022 performance.

As shown in Table 27, the borrower distribution of motor vehicle lending in 2024 was consistent with 2022 and 2023 performance.

Community Development Lending

The bank provided a relatively high level of CD loans in the AA, originating 17 loans totaling $30.4 million. The majority of the bank's CD lending supported organizations providing community services to LMI individuals and families, followed by affordable housing projects.

The bank’s responsiveness to the critical need to revitalize and stabilize economic conditions in LMI communities. The following are examples of notable CD loans made within the AA.

- A $3.5 million loan to revitalize and stabilize a farm (anchor business) in a moderate-income census trac that provides employment for LMI residents of the area.
- A $2.4 million a loan to a local government agency located in the AA primarily responsible for providing and managing wastewater treatment and water services for the community.

Investment Test

The bank’s performance under the investment test in the Fresno-Madera is high satisfactory. The bank made a significant level of qualified CD investments and grants, occasionally in a leadership position. The bank exhibits good responsiveness to credit and community development needs, evidenced by 25 qualified investments totaling $8.1 million comprised of $3.5 million in new investments and $4.6 million in investments that remained on the bank’s books from the prior period and 59 donations totaling $102,500. Notable examples of qualified investments that directly benefited the AA include the following:

- A $2,500 donation to a program which provides education programs and services to address problems such as drug and alcohol use, health and wellness as well as academic services to LMI children within the bank’s AA.
- A $2.5 million investment in LIHTCs apartments for those seeking affordable housing options, which provides 28 low-income units.

- A $1 million investment to fund a development featuring 48 one, two and three-bedroom affordable apartments to serve low-income families and farm workers.

Service Test

The bank's performance under the service test in the Fresno-Madera AA is high satisfactory.

Retail Banking Services

Retail banking services are accessible to essentially all the bank's geographies and the hours and services offered do not vary in a way that inconveniences any portion of the Fresno-Madera AA. A full array of business banking products and services is offered at all locations in the Fresno-Madera AA. In addition, delivery systems including ATMs, telephone banking, mobile and online banking, and remote deposit capture provide customers with access to banking services after normal business hours. The bank did not open or close any branches during the review period in this AA.

Community Development Services

The bank provided a relatively high level of services in the Fresno-Madera AA. Bank employees provided a total of 753 hours of CD service during the review period. The following are notable examples of the types of services provided in the Fresno-Madera AA:

- Multiple bank employees rendered over 50 hours providing cash handling services including running the cash register, counting cash, and preparing deposits for an organization that helps build affordable housing for LMI individuals and families.
- Multiple bank employees presented financial literacy courses to LMI students. The organization provides programs promoting educational equity to support students from low-income backgrounds.

Merced

DESCRIPTION OF OPERATIONS IN MERCED

The Merced AA consists of the entirety of the Merced, California MSA, which is comprised of Merced County.

Exhibit 14 below presents key demographic and business information used to help develop a performance context for the AA.

EXHIBIT 14 ASSESSMENT AREA DEMOGRAPHICS[15] MERCED								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.6	635	1	294	46.3	13,646	22
Moderate-income	10	15.9	9,541	15.4	2,740	28.7	10,812	17.4
Middle-income	36	57.1	35,974	58	4,813	13.4	12,434	20
Upper-income	15	23.8	15,246	24.6	1,644	10.8	25,140	40.5
Unknown-income	1	1.6	636	1	86	13.5	0	0
Total AA	**63**	**100.0**	**62,032**	**100.0**	**9,577**	**15.4**	**62,032**	**100.0**
Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,332	159	0.4	11.9	1,029	77.3	144	10.8
Moderate-income	12,714	4,192	9.9	33	7,948	62.5	574	4.5
Middle-income	50,938	25,137	59.2	49.3	22,329	43.8	3,472	6.8
Upper-income	20,741	12,541	29.5	60.5	7,105	34.3	1,095	5.3
Unknown-income	966	451	1.1	46.7	415	43	100	10.4
Total AA	**86,691**	**42,480**	**100.0**	**49.0**	**38,826**	**44.8**	**5,385**	**6.2**
Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	321	5.5	296	5.5	23	6.3	2	4.9
Moderate-income	658	11.3	614	11.4	39	10.6	5	12.2
Middle-income	3,275	56.4	3,040	56.3	213	58	22	53.7
Upper-income	1,512	26	1,414	26.2	87	23.7	11	26.8
Unknown-income	41	0.7	35	0.6	5	1.4	1	2.4
Total AA	**5,807**	**100.0**	**5,399**	**100.0**	**367**	**100.0**	**41**	**100.0**
Percentage of Total Businesses			**93.0**		**6.3**		**.7**	

Economic Conditions

Merced's economy faces an uncertain outlook.[16] The private sector has contracted more rapidly than nearly all other metro areas since earlier in the year, with declines across manufacturing, logistics, and

[15] 2024 FFIEC Census Data and 2024 D&B Information.
[16] Moody's Analytics Precis Report – Merced, CA – July 2025

consumer industries, though household survey data suggests unmeasured strength among farm workers.[17]

The dairy industry, one of Merced's most vital commodities, benefits from sustained foreign demand, as nearly 17 percent of U.S. dairy production is exported with growing markets in Mexico and China, while new trade deals with the EU and U.K. enhance access to key overseas markets.[18]

University of California Merced provides additional support, with applications rising notably for fall 2025 after a weak 2024, which will boost enrollment and lift public-sector payrolls that are critical for mid-wage employment in the region.[19] However, structural obstacles may constrain long-term growth as educational attainment ranks among the nation's lowest, representing a major barrier to development.[20] Skill gaps and seasonal farm work contribute to persistently high unemployment and elevated poverty rates.[21]

These fundamental weaknesses mean that despite near-term resilience from dairy demand and university growth, Merced is expected to underperform relative to national trends over the longer term.[22]

Population Change

As of 2020, the bank's AA represented 0.7 percent of California's total population. As shown in Exhibit 15 below, the Merced MSA grew faster than the state overall, increasing 6.6 percent compared to California's 2.9 percent growth rate.

EXHIBIT 15 POPULATION CHANGE MERCED ASSESSMENT AREA			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Merced CA MSA 2024	263,885	281,202	6.6%
California	38,421,464	39,538,223	2.9%

Source: 2011-2015 U.S. Census Bureau American Community Survey
2020 U.S. Census Bureau Decennial Census

Median Family Income

Growth rates in MFI were positive in all the AA and in the state of California between 2015 and 2020, with rates exceeding 15 percent in the AA and state. Based on 2020 ACS data, the portion of AA families living below the poverty level was 15.4 percent, which was above the California statewide figure of 8.9 percent. Exhibit 16 on the following page reflects the change in MFI that occurred in the AAs and the state of California during that timeframe.

[17] Ibid
[18] Ibid
[19] Ibid
[20] Ibid
[21] Ibid
[22] Ibid

EXHIBIT 16 MEDIAN FAMILY INCOME CHANGE MERCED ASSESSMENT AREA			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
Merced CA MSA 2024	$51,125	$61,162	19.6%
California	$77,267	$89,798	16.2%

Source: 2011 - 2015 U.S. Census Bureau American Community Survey
2016 - 2020 U.S. Census Bureau American Community Survey
MFIs have been inflation-adjusted and are expressed in 2020 dollars.

Unemployment Rates

The unemployment rates in the AA were consistently higher than statewide figures for California from 2020 through 2024. Major employment sectors in the AA include Home Health and Personal Care Aides (4,310), Farmworkers and Laborers, Crop, Nursery, and Greenhouse (4,030), Fast Food and Counter Workers (2,530), and Cashiers (2,240).[23] Exhibit 17 below, reflects the unemployment rates of the AAs and the state between 2020 and 2024.

EXHIBIT 17 UNEMPLOYMENT RATES MERCED ASSESSMENT AREA					
Area	**2020**	**2021**	**2022**	**2023**	**2024**
Merced CA MSA 2024	12.5%	10.3%	7.9%	9.0%	9.8%
California	10.1%	7.3%	4.3%	4.7%	5.3%

Source: BLS, Local Area Unemployment Statistics

Housing Cost Burden

As depicted in Exhibit 18 below, the AA cost burden for both LMI renters and homeowners was generally consistent with figures for the state of California, with the greatest burden falling on low-income renters compared to low-income homeowners.

EXHIBIT 18 HOUSING COST BURDEN MERCED ASSESSMENT AREA						
Area	**Cost Burden - Renters**			**Cost Burden - Owners**		
	Low Income	**Moderate Income**	**All Renters**	**Low Income**	**Moderate Income**	**All Owners**
Merced CA MSA 2024	77.1%	49.9%	41.7%	65.1%	48.7%	26.1%
California	81.1%	56.6%	49.5%	67.3%	47.9%	29.1%

Cost Burden is housing cost that equals 30 percent or more of household income
Source: U.S. Department of HUD, 2017-2021 Comprehensive Housing Affordability Strategy

[23] U.S. Bureau of Labor Statistics 2023

Credit and Community Development Needs

Community representatives from multiple organizations providing support services to small businesses located within the bank's Fresno-Madera AA provided context for local economic conditions and opportunities for participation by local financial institutions.

Small businesses face substantial cost pressures, creating a strain on operations. Small and micro businesses face on-going challenges, unable to keep facilities operating or cover high startup costs. CDFIs loan delinquency rates jumped from 4 percent to 10 percent since mid-2025, most acute in hospitality, restaurants, breweries, and retail. Pandemic impacts persist as businesses struggle with Economic Injury Disaster Loan repayments.

With land prices being very high, new housing projects are unaffordable while rental prices continue increasing, making securing affordable housing incredibly difficult. One financial institution mentioned supporting a housing project with 22 homeownership units using a mortgage product with first-time homebuyer funds and covered closing costs. More products like this from banks are critically needed.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MERCED

Lending Test

The bank's performance under the lending test in the Merced AA is high satisfactory. An evaluation of small farm loans was not conducted due to lending volumes being too low to conduct a meaningful analysis.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in this AA included 67 small business and 107 motor vehicle loans originated between January 1, 2022, to December 31, 2024. In addition, the percentage of loans originated in the AA is comparable to the percentage of deposits taken in the area.

Lending Distribution by Geography

The bank's geographic distribution of loans reflects good distribution among the different census tracts and dispersion throughout the AA. This conclusion is derived from a good distribution of small business and motor vehicle lending.

<u>Small Business Lending</u>

The geographic distribution of small business lending is excellent. As shown in Table 28, the distribution of 2022 small business loans among low-income census tracts was below the aggregate lending data and the demographic figure, which represents the percentage of total businesses in census tract income level. The distribution among moderate-income census tracts was significantly above the aggregate lending data and the demographic figure.

As shown in Table 29, the geographic distribution of small business lending in 2023 and 2024 performance was consistent with 2022 performance.

Motor Vehicle Lending

The geographic distribution of motor vehicle lending is excellent. As shown in Table 36, the distribution of 2022 motor vehicle loans among low-income census tracts was consistent with the demographic figure which represents the percentage of households in each census tract income level. The distribution among moderate-income census tracts was also consistent with the demographic figure.

As shown in Table 37, the geographic distribution of motor vehicle lending in 2023 and 2024 was consistent with 2022 performance.

Lending Distribution by Borrower Income and Business Revenue

The bank’s lending has a good distribution among individuals of different income levels and businesses of different sizes. The distribution of small businesses and motor vehicle lending reflects good performance.

Small Business Lending

The borrower distribution of small business lending is adequate. As shown in Table 30, the distribution of lending to small businesses was below aggregate lending data and below the demographic figure, which represents the percentage of small businesses in the AA based on D&B data.

The borrower distribution of small business loans originated in 2023 and 2024 was consistent with 2022 performance.

Motor Vehicle Lending

The borrower distribution of motor vehicle lending is good. As shown in Table 38, the distribution of 2022 motor vehicle loans among low-income census tracts was slightly below the demographic figure which represents the percentage of households in each census tract income level. The distribution among moderate-income census tracts was significantly above the demographic figure.

As shown in Table 39, the borrower distribution of motor vehicle lending in 2023 and 2024 exceeded the 2022 performance.

Community Development Lending

The bank provided a good level of CD loans in the AA, originating 20 loans totaling $34.3 million. The majority of the bank's CD lending supported organizations providing community services to LMI individuals and families, followed by affordable housing projects. The following examples below highlight notable CD loans made within the Merced AA:

- The bank originated two loans totaling $8 million that financed the renewal of a revolving line of credit for an organization which delivers healthcare services to the underserved population.

- A $350,000 line of credit provided to an organization which plays a critical role in maintaining and improving the health of over 41,000 low-income and food insecure populations.

Investment Test

The bank's performance under the investment test in the Merced AA is low satisfactory. The bank made an adequate level of qualified CD investments and grants, rarely in a leadership position, particularly those not routinely provided by private partners. The bank made five qualified investments totaling $2 million comprised of $2 million in new investments and 18 donations totaling $27,750. Notable examples of qualified donations that directly benefited the AA include the following:

- One community service donation totaling $5,000 to a community health center that provides high-quality healthcare services to low-income, uninsured, or underinsured patients.
- A $1.1 million investment in municipal bonds supporting a school district located in the bank's AA where over 70 percent of the students are eligible for free and reduced lunch program.

Service Test

The bank's performance under the service test in the Merced AA is high satisfactory.

Retail Banking Services

Retail banking services are accessible to essentially all the bank's geographies and the hours and services offered do not vary in a way that inconveniences any portion of the Merced AA. A full array of business banking products and services is offered at all locations in the Merced AA. In addition, delivery systems including ATMs, telephone banking, mobile and online banking, and remote deposit capture provide customers with access to banking services after normal business hours. The bank did not open or close any branches during the review period in this AA.

Community Development Services

The bank provided a relatively high level of services in the Merced AA. Bank employees provided a total of 595 hours of CD services during the review period. The following are notable examples of the types of services provided in the Merced AA:

- A bank employee volunteered 77 hours of financial leadership serving on a board for a non-profit organization that delivers quality healthcare to underserved LMI individuals and families.
- Bank employees contributed over 120 hours of financial education, conducting comprehensive literacy courses for LMI students that covered personal finance topics including strategic goal setting, budgeting, savings techniques, and investment basics.

LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS

Westamerica Bank's performance in the AAs receiving a limited review is generally consistent with the performance in the San Francisco Bay, Fresno-Madera and Merced AAs, as depicted in Exhibit 19 below. Due to the bank's smaller presence, lending volume and deposit share, performance in these areas received less weight than the areas receiving full-scope reviews. The performance in these AAs did not materially affect the bank's overall rating. Facts and data reviewed, including performance and demographic information, can be found in the tables accompanying this report.

EXHIBIT 19
LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS

ASSESSMENT AREA(S)	LENDING TEST	INVESTMENT TEST	SERVICE TEST
Bakersfield-Kern	Consistent	Consistent	Consistent
Hanford-Kings	Consistent	Consistent	Consistent
Modesto-Stanislaus	Consistent	Consistent	Consistent
Lake-Mendocino	Consistent	Consistent	Consistent
Mariposa-Tuolumne	Consistent	Consistent	Consistent
Nevada County	Consistent	Consistent	Consistent
Sacramento	Consistent	Consistent	Consistent
Visalia-Tulare	Consistent	Consistent	Consistent

APPENDIX A

GLOSSARY OF TERMS

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language. 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 the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of $1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize:

(i) Low- or moderate-income geographies;
(ii) Designated disaster areas; or
(iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on:
   a. Rates of poverty, unemployment, and population loss; or
   b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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, home equity 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 and community development tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 do 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 applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

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 and community development tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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 metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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**.**

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated area: A rated area is a state or multistate metropolitan 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan 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) and the Thrift Financial Reporting (TFR) 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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial 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.

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

APPENDIX B

SUMMARY OF RATINGS

SUMMARY OF RATINGS				
STATE/TERRITORY	LENDING TEST RATING	INVESTMENT TEST RATING	SERVICE TEST RATING	OVERALL RATING
California	High Satisfactory	High Satisfactory	High Satisfactory	High Satisfactory
San Francisco Bay	High Satisfactory	High Satisfactory	High Satisfactory	High Satisfactory
Fresno-Madera	High Satisfactory	High Satisfactory	High Satisfactory	High Satisfactory
Merced	High Satisfactory	Low Satisfactory	High Satisfactory	High Satisfactory

APPENDIX C

LIMITED-SCOPE ASSESSMENT AREA MARKET PROFILES

All demographic and economic information in this appendix originates from one of the following sources:

- U.S. Census Bureau, QuickFacts, Population Estimates, July 1, 2025; available from http://www.census.gov/quickfacts/.
- Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2025; available from: https://banks.data.fdic.gov/bankfind-suite/SOD/marketShare
- FFIEC Adjusted Median Family Income; available from: https://www.ffiec.gov/Medianincome.htm.

Bakersfield-Kern Assessment Area

The Bakersfield-Kern assessment area consists of the entirety of the Bakersfield, California Metropolitan Statistical Area (MSA), which is comprised of Kern County. Kern County is located North of Los Angeles and Ventura Counties, South of Kings and Tulare Counties, East of San Luis Obispo County, and West of San Bernadino County. Bakersfield is the county seat of Kern County. The area was home to more than an estimated 927,068 people in 2025.

The bank had a limited presence in the market for financial services. There were 16 FDIC-insured financial institutions operating 72 offices that held deposits totaling over $11.3 million in the area as of June 30, 2025. Westamerica Bank operated three branches in the area and held $136,231 thousand in total deposits, representing 1.20 percent of the deposit market share.

Exhibit 20 below presents key demographic and business information concerning the assessment area.

EXHIBIT 20
ASSESSMENT AREA DEMOGRAPHICS
BAKERSFIELD-KERN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	19	8.1	15,367	7.6	6,803	44.3	47,520	23.5
Moderate-income	65	27.5	56,179	27.8	13,745	24.5	34,432	17.1
Middle-income	70	29.7	60,968	30.2	9,037	14.8	35,259	17.5
Upper-income	74	31.4	67,690	33.5	3,432	5.1	84,728	42
Unknown-income	8	3.4	1,735	0.9	674	38.8	0	0
Total AA	**236**	**100.0**	**201,939**	**100.0**	**33,691**	**16.7**	**201,939**	**100.0**

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	24,130	6,071	3.8	25.2	15,717	65.1	2,342	9.7
Moderate-income	83,085	35,103	21.8	42.2	38,737	46.6	9,245	11.1
Middle-income	91,671	48,810	30.3	53.2	35,064	38.2	7,797	8.5
Upper-income	96,827	70,024	43.5	72.3	20,892	21.6	5,911	6.1
Unknown-income	3,466	1,105	0.7	31.9	2,033	58.7	328	9.5
Total AA	**299,179**	**161,113**	**100.0**	**53.9**	**112,443**	**37.6**	**25,623**	**8.6**

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,393	5.8	1,290	5.8	101	6.5	2	1.8
Moderate-income	4,817	20.1	4,489	20.1	311	20	17	15
Middle-income	6,548	27.3	6,126	27.5	394	25.4	28	24.8
Upper-income	9,695	40.5	9,048	40.6	602	38.7	45	39.8
Unknown-income	1,513	6.3	1,346	6	146	9.4	21	18.6
Total AA	**23,966**	**100.0**	**22,299**	**100.0**	**1,554**	**100.0**	**113**	**100.0**
Percentage of Total Businesses			**93.0**		**6.5**		**.5**	

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
Note: Percentages may not total 100.0 percent due to rounding.

Hanford-Kings Assessment Area

The Hanford-Kings assessment area includes the entirety of the Hanford-Corcoran, California MSA, which is comprised of Kings County. Kings County is located North of Bakersfield and Kern Counties, South of Freson County, East of Monterey County, and West of Tulare and Visalia Counties. Hanford is the county seat of Kings County. The area was home to more than an estimated 154,327 people in 2025.

The bank had a limited presence in the market for financial services. There were 10 FDIC-insured financial institutions operating 12 offices that held deposits totaling over $1.5 million in the area as of June 30, 2025. Westamerica operated one branch in the area and held $32,064 thousand in total deposits, representing 2.03% percent of the deposit market share.

Exhibit 21 below presents key demographic and business information concerning the assessment area.

EXHIBIT 21
ASSESSMENT AREA DEMOGRAPHICS
HANFORD-KINGS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	7,521	22
Moderate-income	9	29	8,916	26.1	2,187	24.5	5,971	17.5
Middle-income	11	35.5	13,915	40.7	1,650	11.9	6,939	20.3
Upper-income	9	29	11,324	33.2	627	5.5	13,724	40.2
Unknown-income	2	6.5	0	0	0	0	0	0
Total AA	**31**	**100.0**	**34,155**	**100.0**	**4,464**	**13.1**	**34,155**	**100.0**

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	11,989	4,579	19.6	38.2	6,538	54.5	872	7.3
Middle-income	18,815	9,080	38.9	48.3	8,666	46.1	1,069	5.7
Upper-income	15,463	9,709	41.5	62.8	5,032	32.5	722	4.7
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**46,267**	**23,368**	**100.0**	**50.5**	**20,236**	**43.7**	**2,663**	**5.8**

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	832	31.2	768	30.9	55	34.2	9	37.5
Middle-income	911	34.1	840	33.8	63	39.1	8	33.3
Upper-income	921	34.5	872	35.1	43	26.7	6	25
Unknown-income	6	0.2	5	0.2	0	0	1	4.2
Total AA	**2,670**	**100.0**	**2,485**	**100.0**	**161**	**100.0**	**24**	**100.0**
Percentage of Total Businesses			**93.1**		**6.0**		**.9**	

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
Note: Percentages may not total 100.0 percent due to rounding.

Modesto-Stanislaus Assessment Area

The Modesto-Stanislaus assessment area includes the entirety of the Modesto, California MSA, which is comprised of Stanislaus County. Stanislaus County is located North of Merced County, South of San Joaquin County, East of Alameda County, and West of Calaveras County. Modesto is the county seat of Stanislaus County. The area was home to more than an estimated 557,719 people in 2025.

The bank had a limited presence in the market for financial services. There were 17 FDIC-insured financial institutions operating 77 offices that held deposits totaling over $11.2 million in the area as of June 30, 2025. Westamerica operated four branches in the area and held $317,688 thousand in total deposits, representing 2.81 percent of the deposit market share.

Exhibit 22 below presents key demographic and business information concerning the assessment area.

EXHIBIT 22
ASSESSMENT AREA DEMOGRAPHICS
MODESTO-STANISLAUS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	4.5	3,840	3	1,125	29.3	27,762	21.3
Moderate-income	22	19.6	24,524	18.9	4,742	19.3	23,330	17.9
Middle-income	54	48.2	62,438	48	5,943	9.5	24,831	19.1
Upper-income	31	27.7	39,255	30.2	1,724	4.4	54,134	41.6
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**112**	**100.0**	**130,057**	**100.0**	**13,534**	**10.4**	**130,057**	**100.0**

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,006	1,717	1.7	28.6	4,012	66.8	277	4.6
Moderate-income	34,405	14,709	14.3	42.8	18,058	52.5	1,638	4.8
Middle-income	89,190	49,120	47.8	55.1	36,186	40.6	3,884	4.4
Upper-income	52,638	37,129	36.2	70.5	13,895	26.4	1,614	3.1
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**182,239**	**102,675**	**100.0**	**56.3**	**72,151**	**39.6**	**7,413**	**4.1**

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	446	2.6	398	2.5	45	3.8	3	4
Moderate-income	3,714	21.8	3,407	21.5	288	24.5	19	25.3
Middle-income	8,065	47.3	7,478	47.3	557	47.4	30	40
Upper-income	4,840	28.4	4,531	28.7	286	24.3	23	30.7
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**17,065**	**100.0**	**15,814**	**100.0**	**1,176**	**100.0**	**75**	**100.0**
Percentage of Total Businesses			**92.7**		**6.9**		**.4**	

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
Note: Percentages may not total 100.0 percent due to rounding.

Lake-Mendocino Assessment Area

The Lake-Mendocino assessment area includes the entireties of Lake and Mendocino counties in a non-MSA within California. Lake and Mendocino Counties are located North of Sonoma and Napa Counties, South of Humboldt and Trinity Counties, West of Glenn and Colusa Counties. Ukiah and Lakeport are the county seats of Lake and Mendocino Counties. The area was home to more than an estimated 155,894 people in 2025.

There were 14 FDIC-insured financial institutions operating 29 offices that held deposits totaling over $3 million in the area as of June 30, 2025. Westamerica operated six branches in the area and held $323,836 thousand in total deposits, representing 30.1 percent of the deposit market share.

Exhibit 23 below presents key demographic and business information concerning the assessment area.

EXHIBIT 23
ASSESSMENT AREA DEMOGRAPHICS
LAKE-MENDOCINO

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.2	535	1.5	124	23.2	8,963	24.9
Moderate-income	16	35.6	13,262	36.9	2,470	18.6	6,791	18.9
Middle-income	19	42.2	15,912	44.3	1,455	9.1	6,503	18.1
Upper-income	8	17.8	6,219	17.3	425	6.8	13,671	38.1
Unknown-income	1	2.2	0	0	0	0	0	0
Total AA	**45**	**100.0**	**35,928**	**100.0**	**4,474**	**12.5**	**35,928**	**100.0**

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,010	341	0.9	33.8	558	55.2	111	11
Moderate-income	28,635	12,318	32.5	43	10,180	35.6	6,137	21.4
Middle-income	32,848	17,997	47.5	54.8	8,268	25.2	6,583	20
Upper-income	12,858	7,231	19.1	56.2	2,779	21.6	2,848	22.1
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**75,351**	**37,887**	**100.0**	**50.3**	**21,785**	**28.9**	**15,679**	**20.8**

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	204	3.6	188	3.6	16	4.5	0	0
Moderate-income	2,125	37.6	1,942	37.2	151	42.9	32	41
Middle-income	2,630	46.5	2,429	46.5	161	45.7	40	51.3
Upper-income	698	12.3	668	12.8	24	6.8	6	7.7
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**5,657**	**100.0**	**5,227**	**100.0**	**352**	**100.0**	**78**	**100.0**
Percentage of Total Businesses			**92.4**		**6.2**		**1.4**	

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
Note: Percentages may not total 100.0 percent due to rounding.

Mariposa-Tuolumne Assessment Area

The Mariposa-Tuolumne assessment area includes the entireties of Mariposa and Tuolumne counties in a non-MSA within California. Mariposa and Tuolumne Counties are North of Madera County, South of Calaveras and Alpine Counties, East of San Joaquin and Stanislaus Counties, and West of Mono County. Sonora and Mariposa are the county seats of Mariposa and Tuolumne Counties. The area was home to more than an estimated 70,078 people in 2025.

There were 13 FDIC-insured financial institutions operating 15 offices that held deposits totaling over $1.6 million in the area as of June 30, 2025. Westamerica operated two branches in the area and held $127,084 thousand in total deposits, representing 44.9 percent of the deposit market share.

Exhibit 24 below presents key demographic and business information concerning the assessment area.

EXHIBIT 24
ASSESSMENT AREA DEMOGRAPHICS
MARIPOSA-TUOLUMNE

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	3,588	19.7
Moderate-income	3	12.5	2,381	13.1	399	16.8	3,045	16.7
Middle-income	15	62.5	11,577	63.5	821	7.1	3,499	19.2
Upper-income	5	20.8	4,268	23.4	272	6.4	8,094	44.4
Unknown-income	1	4.2	0	0	0	0	0	0
Total AA	**24**	**100.0**	**18,226**	**100.0**	**1,492**	**8.2**	**18,226**	**100.0**
Income Categories	**Housing Units by Tract**	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	**%**	**%**	**#**	**%**	**#**	**%**
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5,538	2,719	12.1	49.1	1,187	21.4	1,632	29.5
Middle-income	27,135	14,632	65.3	53.9	5,374	19.8	7,129	26.3
Upper-income	9,424	5,055	22.6	53.6	1,816	19.3	2,553	27.1
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**42,097**	**22,406**	**100.0**	**53.2**	**8,377**	**19.9**	**11,314**	**26.9**
Income Categories	**Total Businesses by Tract**		**Businesses by Tract & Revenue Size**					
			Less Than or Equal to $1 Million		**Greater than $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low-income	0	0	0	0	0	0	0	0
Moderate-income	401	12.6	372	12.4	23	13.9	6	20
Middle-income	2,096	65.7	1,962	65.5	118	71.1	16	53.3
Upper-income	694	21.7	661	22.1	25	15.1	8	26.7
Unknown-income	1	0	1	0	0	0	0	0
Total AA	**3,192**	**100.0**	**2,996**	**100.0**	**166**	**100.0**	**30**	**100.0**
Percentage of Total Businesses			**93.9**		**5.2**		**.9**	

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
Note: Percentages may not total 100.0 percent due to rounding.

Nevada County Assessment Area

The Nevada County assessment area includes the entirety of Nevada County in a non-MSA within California. Nevada County is located North of Placer County, South of Sierra County, East of Yuba County. Nevada City is the county seat of Nevada County. The area was home to more than an estimated 101,911 people in 2025.

The bank had a limited presence in the market for financial services. There were 11 FDIC-insured financial institutions operating 21 offices that held deposits totaling over $2.5 million in the area as of June 30, 2025. Westamerica operated two branches in the area and held $91,280 thousand in total deposits, representing 3.59 percent of the deposit market share.

Exhibit 25 below presents key demographic and business information concerning the assessment area.

EXHIBIT 25 ASSESSMENT AREA DEMOGRAPHICS NEVADA COUNTY								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low-income	1	3.8	569	2.2	119	20.9	3,909	14.8
Moderate-income	0	0	0	0	0	0	3,753	14.2
Middle-income	8	30.8	8,775	33.3	559	6.4	4,906	18.6
Upper-income	17	65.4	17,033	64.6	656	3.9	13,809	52.4
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**26**	**100.0**	**26,377**	**100.0**	**1,334**	**5.1**	**26,377**	**100.0**
Income Categories	**Housing Units by Tract**	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	**%**	**%**	**#**	**%**	**#**	**%**
Low-income	1,311	253	0.8	19.3	965	73.6	93	7.1
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	18,201	10,410	34	57.2	4,855	26.7	2,936	16.1
Upper-income	34,393	19,942	65.2	58	4,492	13.1	9,959	29
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**53,905**	**30,605**	**100.0**	**56.8**	**10,312**	**19.1**	**12,988**	**24.1**
Income Categories	**Total Businesses by Tract**		**Businesses by Tract & Revenue Size**					
			Less Than or Equal to $1 Million		**Greater than $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low-income	112	1.9	104	1.9	8	2.7	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	2,156	36.3	2,035	36.3	110	37.2	11	36.7
Upper-income	3,665	61.8	3,468	61.9	178	60.1	19	63.3
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**5,933**	**100.0**	**5,607**	**100.0**	**296**	**100.0**	**30**	**100.0**
Percentage of Total Businesses			**94.5**		**5.0**		**.5**	

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
Note: Percentages may not total 100.0 percent due to rounding

Data regarding Westamerica Bank's deposits, loans, investments, and branches may be found in the Core Tables.

Sacramento Assessment Area

This area includes the entireties of Placer and Sacramento Counties, which comprise a portion of the Sacramento-Roseville-Folsom, California MSA. Sacramento County is located North of San Joaquin County, South of Sutter and Placer Counties, East of Yolo and Solano Counties, and West of El Dorado and Amador Counties. Sacramento is the county seat of Sacramento County. The area was home to more than an estimated 1,618,460 people in 2025.

There were 25 FDIC-insured financial institutions operating 308 offices that held deposits totaling over $94.7 million in the area as of June 30, 2025. Westamerica operated three branches in the area and held $188,137 thousand in total deposits, representing .2 percent of the deposit market share.

Exhibit 26 below presents key demographic and business information concerning the assessment area.

EXHIBIT 26
ASSESSMENT AREA DEMOGRAPHICS
SACRAMENTO

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	45	8	37,082	6.6	9,768	26.3	129,240	22.9
Moderate-income	138	24.5	127,806	22.6	18,024	14.1	94,734	16.8
Middle-income	194	34.5	201,877	35.8	13,458	6.7	107,818	19.1
Upper-income	177	31.4	195,628	34.7	6,958	3.6	232,707	41.2
Unknown-income	9	1.6	2,106	0.4	459	21.8	0	0
Total AA	**563**	**100.0**	**564,499**	**100.0**	**48,667**	**8.6**	**564,499**	**100.0**

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	65,216	18,327	3.6	28.1	42,322	64.9	4,567	7
Moderate-income	215,164	95,459	18.6	44.4	105,528	49	14,177	6.6
Middle-income	330,513	198,139	38.5	59.9	106,293	32.2	26,081	7.9
Upper-income	292,495	201,318	39.1	68.8	68,420	23.4	22,757	7.8
Unknown-income	5,745	1,358	0.3	23.6	3,761	65.5	626	10.9
Total AA	**909,133**	**514,601**	**100.0**	**56.6**	**326,324**	**35.9**	**68,208**	**7.5**

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8,110	7.7	7,260	7.3	817	14.5	33	5.6
Moderate-income	23,944	22.7	22,614	22.8	1,184	21	146	24.8
Middle-income	36,712	34.8	34,801	35.1	1,743	30.9	168	28.6
Upper-income	35,785	33.9	33,804	34.1	1,786	31.7	195	33.2
Unknown-income	933	0.9	775	0.8	112	2	46	7.8
Total AA	**105,484**	**100.0**	**99,254**	**100.0**	**5,642**	**100.0**	**588**	**100.0**
Percentage of Total Businesses			**94.1**		**5.3**		**.6**	

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
Note: Percentages may not total 100.0 percent due to rounding.

Visalia-Tulare Assessment Area

This area includes the entirety of the Visalia, CA MSA, which is comprised of Tulare County. Tulare County is located North of Kern County, South of Fresno County, East of Kings County, and West of Inyo County. Visalia is the county seat of Tulare County. The area was home to more than an estimated 485,146 people in 2025.

The bank had a limited presence in the market for financial services. There were 13 FDIC-insured financial institutions operating 47 offices that held deposits totaling over $7.3 million in the area as of June 30, 2025. Westamerica operated two branches in the area and held $94,118 thousand in total deposits, representing 1.29 percent of the deposit market share.

Exhibit 27 below presents key demographic and business information concerning the assessment area.

EXHIBIT 27
ASSESSMENT AREA DEMOGRAPHICS
VISALIA-TULARE

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	1.9	1,627	1.5	697	42.8	24,760	22.9
Moderate-income	34	33	34,587	31.9	9,732	28.1	18,584	17.2
Middle-income	35	34	36,382	33.6	6,593	18.1	18,771	17.3
Upper-income	31	30.1	35,732	33	2,929	8.2	46,213	42.7
Unknown-income	1	1	0	0	0	0	0	0
Total AA	**103**	**100.0**	**108,328**	**100.0**	**19,951**	**18.4**	**108,328**	**100.0**

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,730	652	0.8	23.9	1,919	70.3	159	5.8
Moderate-income	46,080	19,911	25.1	43.2	23,849	51.8	2,320	5
Middle-income	50,710	26,677	33.6	52.6	19,257	38	4,776	9.4
Upper-income	50,559	32,113	40.5	63.5	14,666	29	3,780	7.5
Unknown-income	0	0	0	0	0	0	0	0
Total AA	**150,079**	**79,353**	**100.0**	**52.9**	**59,691**	**39.8**	**11,035**	**7.4**

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	325	3	308	3	16	2	1	2
Moderate-income	3,059	27.9	2,798	27.7	249	31.2	12	24.5
Middle-income	3,594	32.8	3,305	32.7	274	34.3	15	30.6
Upper-income	3,987	36.4	3,707	36.6	259	32.5	21	42.9
Unknown-income	1	0	1	0	0	0	0	0
Total AA	**10,966**	**100.0**	**10,119**	**100.0**	**798**	**100.0**	**49**	**100.0**
Percentage of Total Businesses			**92.3**		**7.3**		**.4**	

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX D

CRA CORE TABLES

All demographic and economic information in this appendix originates from one of the following sources:

- 2022 and 2024 FFIEC Census Data
- 2022 and 2024 Dun & Bradstreet Data
- 2016 - 2020 U.S. Census Bureau: American Community Survey

Visalia AA

Table 1 - Lending Volume of Reported Loans Evaluation Period: January 1, 2022, to December 31, 2024

Assessment Areas	% of Rated Area Loans	Small Business Loans		Small Farm Loans		Motor Vehicle Loans		Community Development Loans		Total Reported Loans		% of Rated Area Deposits
		#	$ (000's)	#	$ (000's)	#	$ (000's)	#	$ (000's)	#	$ (000's)	
Full Scope												
San Francisco Bay Area	43%	314	94,008	8	1,364	398	16,268	44	70,168	764	181,808	50%
Fresno-Madera	20%	56	17,316	2	156	1,233	48,136	17	30,465	1,308	96,073	12%
Merced	3%	67	16,949	4	1,400	107	3,985	20	34,300	198	56,634	3%
Limited Scope												
Bakersfield-Kern	10%	7	1,657	0	0	1,490	56,215	6	5,043	13	62,915	2%
Hanford-Kings	1%	4	2,453	0	0	139	5,264	0	0	4	7,717	1%
Modesto-Stanislaus	2%	41	10,761	4	1,150	31	926	16	5,597	92	18,434	7%
Lake-Mendocino	1%	20	5,384	0	0	1	26	0	0	21	5,410	7%
Mariposa-Tuolumne	1%	6	1,329	1	140	12	451	0	0	19	1,920	2%
Nevada County	1%	13	4,023	0	0	2	113	0	0	15	4,136	2%
Sacramento	6%	84	26,858	1	480	59	2,471	9	3,806	153	33,615	5%
Visalia-Tulare	8%	11	2,217	0	0	924	34,446	0	0	11	36,663	2%

Table 2 - Qualified Investments

Evaluation Period: January 1, 2022, to December 31, 2024

Assessment Areas	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	$ (000's)	#	$ (000's)	#	$ (000's)	% of Total	#	$ (000's)
Full Scope									
San Francisco Bay Area	7	$7,601	29	$20,144	36	$27,745	47	4	$4,399
Fresno-Madera	8	$4,626	17	$3,552	25	$8,178	14	2	$887
Merced	0	0	5	$2,0000	5	$2,000	3	0	0
Limited Scope									
Bakersfield-Kern	4	$3,176	9	$1,800	13	$4,976	8	2	$468
Hanford-Kings	1	$219	5	$2,160	6	$2,379	4	0	0
Modesto-Stanislaus	3	$1,532	7	$3,870	10	$5,402	9	1	$19
Lake-Mendocino	4	$590	3	$360	7	$950	2	0	0
Mariposa-Tuolumne	0	0	0	0	0	0	0	0	0
Nevada County	0	0	1	$535	1	$535	1	0	0
Sacramento	3	$1,801	4	$1,488	7	$3,289	6	2	$3,544
Visalia-Tulare	2	$2,748	3	1,005	5	$3,753	6	1	$76

Table 3 - Distribution of Branch Delivery System and Branch Openings/Closings Evaluation Period: January 1, 2022, to December 31, 2024

Assessment Areas	Deposits	Branches						Branch Openings / Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income Level of Geography (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Households within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Scope																	
San Francisco Bay Area	50%	34	44.7	2.9	20.6	44.1	29.4	0	0	0	0	0	0	6.5	21.6	37.8	32.4
Fresno-Madera	12%	12	15.7	8.3	33.3	33.3	16.7	0	0	0	0	0	0	9.8	26.6	27.1	36.3
Merced	3%	7	9.2	0.0	0.0	57.1	28.6	0	0	0	0	0	0	1.5	14.9	58.4	24.2
Limited Scope																	
Bakersfield-Kern	2%	3	3.9	33.3	0.0	33.3	0.0	0	1	0	0	-1	0	8.0	27.0	30.7	33.2
Hanford-Kings	1%	1	1.3	0.0	0.0	0.0	100.0	0	0	0	0	0	0	0.0	25.5	40.7	33.8
Modesto-Stanislaus	7%	4	5.2	0.0	25.0	50.0	25.0	0	0	0	0	0	0	3.3	18.7	48.8	29.2
Lake-Mendocino	7%	6	7.8	0.0	50.0	50.0	0.0	0	0	0	0	0	0	1.5	37.7	44.0	16.8
Mariposa-Tuolumne	2%	2	2.6	0.0	50.0	50.0	0.0	0	0	0	0	0	0	0.0	12.7	65.0	22.3
Nevada County	2%	2	2.6	50.0	0.0	50.0	0.0	0	0	0	0	0	0	3.0	0.0	37.3	59.7
Sacramento	5%	3	3.9	0.0	66.7	0.0	33.3	0	0	0	0	0	0	7.2	23.9	36.2	32.1
Visalia-Tulare	2%	2	2.6	0.0	50.0	0.0	50.0	0	0	0	0	0	0	1.8	31.5	33.0	30.1

Table 4 - Distribution of 2022 Small Business Lending By Income Level of Geography

Assessment Area: San Francisco-Oakland-Fremont CA CSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	2	2.9	5.2	230	1.0	5.2	5.4
Moderate	17	24.3	18.8	4,584	19.1	17.1	18.1
Middle	30	42.9	35.5	10,754	44.7	34.6	35.3
Upper	21	30.0	36.7	8,474	35.2	37.9	37.0
Unknown	0	0.0	3.2	0	0.0	4.9	4.2
Tract-Unk	0	0.0	0.6	0	0.0	0.2	
Total	70	100.0	100.0	24,042	100.0	100.0	100.0

Table 5 - Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography

Assessment Area: San Francisco-Oakland-Fremont CA CSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	3	2.4	5.0	780	2.1	5.3	2	1.7	4.5	1,014	3.1	5.2	5.4
Moderate	29	22.8	18.7	9,231	24.9	17.2	35	29.9	18.6	7,586	23.0	17.8	17.9
Middle	59	46.5	35.4	14,659	39.6	33.9	53	45.3	35.5	15,336	46.6	35.0	35.7
Upper	35	27.6	37.4	12,211	33.0	38.4	27	23.1	38.1	8,999	27.3	37.8	37.1
Unknown	1	0.8	3.1	150	0.4	5.1	0	0.0	2.8	0	0.0	4.0	4.0
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	0.4	0	0.0	0.1	
Total	127	100.0	100.0	37,031	100.0	100.0	117	100.0	100.0	32,935	100.0	100.0	100.0

Table 6 - Distribution of 2022 Small Business Lending By Revenue Size of Businesses

Assessment Area: San Francisco-Oakland-Fremont CA CSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	19	27.1	54.7	5,228	21.7	31.9	91.8
Over $1 Million	50	71.4		18,764	78.0		7.6
Revenue Unknown	1	1.4		50	0.2		0.6
Total	70	100.0		24,042	100.0		100.0
By Loan Size							
$100,000 or Less	16	22.9	95.8	1,169	4.9	46.4	
$100,001 - $250,000	27	38.6	2.2	4,899	20.4	13.1	
$250,001 - $1 Million	27	38.6	2.0	17,974	74.8	40.5	
Total	70	100.0	100.0	24,042	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	8	42.1		627	12.0		
$100,001 - $250,000	6	31.6		1,115	21.3		
$250,001 - $1 Million	5	26.3		3,486	66.7		
Total	19	100.0		5,228	100.0		

Table 7 - Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: San Francisco-Oakland-Fremont CA CSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	30	23.6	57.4	6,992	18.9	32.6	26	22.2	57.7	5,342	16.2	35.8	92.0
Over $1 Million	93	73.2		28,629	77.3		85	72.6		24,089	73.1		7.4
Revenue Unknown	4	3.1		1,410	3.8		6	5.1		3,504	10.6		0.5
Total	127	100.0		37,031	100.0		117	100.0		32,935	100.0		100.0
By Loan Size													
$100,000 or Less	48	37.8	96.5	3,438	9.3	51.3	49	41.9	96.8	3,164	9.6	55.0	
$100,001 - $250,000	29	22.8	1.9	5,635	15.2	12.7	22	18.8	1.8	4,067	12.3	12.7	
$250,001 - $1 Million	50	39.4	1.6	27,958	75.5	36.1	46	39.3	1.4	25,704	78.0	32.3	
Total	127	100.0	100.0	37,031	100.0	100.0	117	100.0	100.0	32,935	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	15	50.0		978	14.0		14	53.8		810	15.2		
$100,001 - $250,000	6	20.0		1,110	15.9		4	15.4		675	12.6		
$250,001 - $1 Million	9	30.0		4,904	70.1		8	30.8		3,857	72.2		
Total	30	100.0		6,992	100.0		26	100.0		5,342	100.0		

Table 8 - Distribution of 2022 Small Farm Lending By Income Level of Geography

Assessment Area: San Francisco-Oakland-Fremont CA CSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	2.0	0	0.0	0.8	2.2
Moderate	0	0.0	14.2	0	0.0	13.2	12.4
Middle	2	66.7	42.8	170	72.6	50.4	41.0
Upper	1	33.3	39.0	64	27.4	35.0	43.1
Unknown	0	0.0	0.3	0	0.0	0.0	1.3
Tract-Unk	0	0.0	1.7	0	0.0	0.5	
Total	3	100.0	100.0	234	100.0	100.0	100.0

Table 9 - Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography

Assessment Area: San Francisco-Oakland-Fremont CA CSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.5	0	0.0	0.5	0	0.0	1.8	0	0.0	1.1	2.2
Moderate	0	0.0	13.1	0	0.0	10.7	0	0.0	12.9	0	0.0	11.5	12.0
Middle	1	33.3	42.2	120	22.6	44.8	1	50.0	42.0	250	41.7	46.1	41.2
Upper	2	66.7	41.2	410	77.4	42.8	1	50.0	40.7	350	58.3	40.5	43.7
Unknown	0	0.0	0.4	0	0.0	0.5	0	0.0	0.5	0	0.0	0.2	0.9
Tract-Unk	0	0.0	1.6	0	0.0	0.6	0	0.0	2.1	0	0.0	0.6	
Total	3	100.0	100.0	530	100.0	100.0	2	100.0	100.0	600	100.0	100.0	100.0

Table 10 - Distribution of 2022 Small Farm Lending By Revenue Size of Farms

Assessment Area: San Francisco-Oakland-Fremont CA CSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	62.8	0	0.0	49.2	94.9
Over $1 Million	2	66.7		114	48.7		5.0
Revenue Unknown	1	33.3		120	51.3		0.2
Total	3	100.0		234	100.0		100.0
By Loan Size							
$100,000 or Less	2	66.7	94.9	114	48.7	46.3	
$100,001 - $250,000	1	33.3	2.4	120	51.3	16.5	
$250,001 - $500,000	0	0.0	2.6	0	0.0	37.2	
Total	3	100.0	100.0	234	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 11 - Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: San Francisco-Oakland-Fremont CA CSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	63.2	0	0.0	48.4	0	0.0	64.0	0	0.0	44.6	95.0
Over $1 Million	2	66.7		410	77.4		2	100.0		600	100.0		4.8
Revenue Unknown	1	33.3		120	22.6		0	0.0		0	0.0		0.2
Total	3	100.0		530	100.0		2	100.0		600	100.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	93.5	0	0.0	41.6	0	0.0	94.3	0	0.0	44.9	
$100,001 - $250,000	2	66.7	2.6	230	43.4	13.9	1	50.0	2.9	250	41.7	19.6	
$250,001 - $500,000	1	33.3	3.9	300	56.6	44.5	1	50.0	2.9	350	58.3	35.5	
Total	3	100.0	100.0	530	100.0	100.0	2	100.0	100.0	600	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		

Table 12 - Distribution of 2022 Motor Vehicle Lending By Income Level of Geography

Assessment Area: San Francisco-Oakland-Fremont CA CSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	51	18.0	2,686	21.0	6.5
Moderate	98	34.5	4,473	35.0	21.6
Middle	88	31.0	3,769	29.5	37.8
Upper	44	15.5	1,678	13.1	32.4
Unknown	3	1.1	170	1.3	1.8
Tract-Unk	0	0.0	0	0.0	
Total	284	100.0	12,776	100.0	100.0

Table 13 - Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: San Francisco-Oakland-Fremont CA CSA									
Geographic Income Level	Bank Loans By Year								Households %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	6	8.6	231	10.9	2	4.5	80	5.8	6.5
Moderate	25	35.7	793	37.5	13	29.5	411	29.9	21.6
Middle	20	28.6	553	26.1	19	43.2	594	43.2	37.8
Upper	16	22.9	461	21.8	10	22.7	290	21.1	32.4
Unknown	3	4.3	79	3.7	0	0.0	0	0.0	1.8
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	70	100.0	2,117	100.0	44	100.0	1,375	100.0	100.0

Table 14 - Distribution of 2022 Motor Vehicle Lending By Borrower Income Level

Assessment Area: San Francisco-Oakland-Fremont CA CSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	89	31.3	3,004	23.5	25.5
Moderate	110	38.7	5,637	44.1	15.1
Middle	49	17.3	2,521	19.7	17.4
Upper	36	12.7	1,614	12.6	42.0
Unknown	0	0.0	0	0.0	0.0
Total	284	100.0	12,776	100.0	100.0

Table 15 - Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: San Francisco-Oakland-Fremont CA CSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	36	51.4	1,081	51.1	21	47.7	662	48.1	25.5
Moderate	17	24.3	532	25.1	15	34.1	489	35.6	15.1
Middle	10	14.3	312	14.7	6	13.6	166	12.1	17.4
Upper	7	10.0	192	9.1	2	4.5	57	4.1	42.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	70	100.0	2,117	100.0	44	100.0	1,375	100.0	100.0

Table 16 - Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography

Assessment Area: Fresno CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	2	10.0	6.5	450	8.5	7.2	0	0.0	6.3	0	0.0	5.9	8.7
Moderate	9	45.0	20.9	2,805	53.0	23.9	6	33.3	20.7	2,625	39.8	24.2	22.0
Middle	5	25.0	25.9	1,457	27.5	26.7	6	33.3	25.5	2,150	32.6	27.6	28.0
Upper	4	20.0	45.4	580	11.0	41.2	6	33.3	46.6	1,823	27.6	41.3	40.4
Unknown	0	0.0	0.8	0	0.0	0.8	0	0.0	0.7	0	0.0	0.9	0.9
Tract-Unk	0	0.0	0.6	0	0.0	0.2	0	0.0	0.3	0	0.0	0.1	
Total	20	100.0	100.0	5,292	100.0	100.0	18	100.0	100.0	6,598	100.0	100.0	100.0

Table 17 - Distribution of 2024 Small Business Lending By Income Level of Geography

Assessment Area: Fresno CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	5.3	0	0.0	4.8	8.1
Moderate	8	44.4	19.9	2,419	44.6	27.9	21.2
Middle	7	38.9	26.2	2,257	41.6	25.2	29.8
Upper	3	16.7	47.8	750	13.8	41.4	40.3
Unknown	0	0.0	0.5	0	0.0	0.7	0.6
Tract-Unk	0	0.0	0.4	0	0.0	0.1	
Total	18	100.0	100.0	5,426	100.0	100.0	100.0

Table 18 - Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses

Assessment Area: Fresno CA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	6	30.0	48.0	1,675	31.7	30.0	1	5.6	50.1	100	1.5	29.5	92.8
Over $1 Million	10	50.0		2,317	43.8		17	94.4		6,498	98.5		6.7
Revenue Unknown	4	20.0		1,300	24.6		0	0.0		0	0.0		0.5
Total	20	100.0		5,292	100.0		18	100.0		6,598	100.0		100.0
By Loan Size													
$100,000 or Less	6	30.0	93.8	386	7.3	42.6	3	16.7	94.7	300	4.5	46.3	
$100,001 - $250,000	6	30.0	4.0	856	16.2	20.1	7	38.9	3.3	1,248	18.9	18.2	
$250,001 - $1 Million	8	40.0	2.3	4,050	76.5	37.3	8	44.4	2.0	5,050	76.5	35.5	
Total	20	100.0	100.0	5,292	100.0	100.0	18	100.0	100.0	6,598	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	3	50.0		155	9.3		1	100.0		100	100.0		
$100,001 - $250,000	1	16.7		220	13.1		0	0.0		0	0.0		
$250,001 - $1 Million	2	33.3		1,300	77.6		0	0.0		0	0.0		
Total	6	100.0		1,675	100.0		1	100.0		100	100.0		

Table 19 - Distribution of 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: Fresno CA MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	1	5.6	51.1	403	7.4	30.1	93.1
Over $1 Million	17	94.4		5,023	92.6		6.5
Revenue Unknown	0	0.0		0	0.0		0.5
Total	18	100.0		5,426	100.0		100.0
By Loan Size							
$100,000 or Less	4	22.2	94.7	305	5.6	47.4	
$100,001 - $250,000	8	44.4	3.3	1,564	28.8	17.4	
$250,001 - $1 Million	6	33.3	2.0	3,557	65.6	35.1	
Total	18	100.0	100.0	5,426	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $1 Million	1	100.0		403	100.0		
Total	1	100.0		403	100.0		

Table 20 - Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography

Assessment Area: Fresno CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	4.2	0	0.0	4.7	0	0.0	3.5	0	0.0	6.5	4.8
Moderate	0	0.0	21.7	0	0.0	29.1	0	0.0	17.5	0	0.0	20.5	22.5
Middle	0	0.0	41.0	0	0.0	46.0	1	100.0	44.1	106	100.0	45.7	40.8
Upper	0	0.0	30.9	0	0.0	19.8	0	0.0	34.4	0	0.0	27.2	31.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	2.2	0	0.0	0.3	0	0.0	0.4	0	0.0	0.1	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	106	100.0	100.0	100.0

Table 21 - Distribution of 2024 Small Farm Lending By Income Level of Geography

Assessment Area: Fresno CA MSA							
	Bank And Aggregate Loans						
Geographic Income Level	Bank		Agg	Bank		Agg	Total Farms %
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	2.8	0	0.0	1.8	3.9
Moderate	0	0.0	16.6	0	0.0	18.9	19.2
Middle	1	100.0	37.8	50	100.0	41.9	39.0
Upper	0	0.0	41.5	0	0.0	37.2	38.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.2	0	0.0	0.2	
Total	1	100.0	100.0	50	100.0	100.0	100.0

Table 22 - Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms

Assessment Area: Fresno CA MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	52.8	0	0.0	46.2	1	100.0	56.7	106	100.0	39.4	89.2
Over $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		10.7
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.1
Total	0	0.0		0	0.0		1	100.0		106	100.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	87.9	0	0.0	28.8	0	0.0	89.6	0	0.0	34.7	
$100,001 - $250,000	0	0.0	5.6	0	0.0	19.4	1	100.0	5.7	106	100.0	23.3	
$250,001 - $500,000	0	0.0	6.5	0	0.0	51.8	0	0.0	4.7	0	0.0	42.1	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	106	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		1	100.0		106	100.0		
$250,001 - $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		1	100.0		106	100.0		

Table 23 - Distribution of 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: Fresno CA MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	1	100.0	44.9	50	100.0	33.0	90.4
Over $1 Million	0	0.0		0	0.0		9.5
Revenue Unknown	0	0.0		0	0.0		0.1
Total	1	100.0		50	100.0		100.0
By Loan Size							
$100,000 or Less	1	100.0	89.4	50	100.0	37.6	
$100,001 - $250,000	0	0.0	6.0	0	0.0	23.5	
$250,001 - $500,000	0	0.0	4.6	0	0.0	38.9	
Total	1	100.0	100.0	50	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	1	100.0		50	100.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	1	100.0		50	100.0		

Table 24 - Distribution of 2022 and 2023 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Fresno CA MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2022				2023				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	69	8.7	2,922	8.9	15	6.0	427	4.9	10.5
Moderate	227	28.6	9,645	29.2	75	30.2	2,682	30.8	27.7
Middle	238	30.0	9,618	29.1	72	29.0	2,525	29.0	25.6
Upper	259	32.7	10,820	32.8	86	34.7	3,063	35.2	36.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.1
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	793	100.0	33,006	100.0	248	100.0	8,697	100.0	100.0

Table 25 - Distribution of 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Fresno CA MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	15	7.8	503	7.8	9.8
Moderate	53	27.6	1,785	27.7	26.6
Middle	51	26.6	1,708	26.6	27.1
Upper	73	38.0	2,437	37.9	36.3
Unknown	0	0.0	0	0.0	0.1
Tract-Unk	0	0.0	0	0.0	
Total	192	100.0	6,433	100.0	100.0

Table 26 - Distribution of 2022 and 2023 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Fresno CA MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2022				2023				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	118	14.9	3,995	12.1	41	16.5	1,251	14.4	25.9
Moderate	195	24.6	6,945	21.0	85	34.3	3,020	34.7	15.5
Middle	218	27.5	9,089	27.5	70	28.2	2,601	29.9	16.0
Upper	258	32.5	12,765	38.7	52	21.0	1,825	21.0	42.6
Unknown	4	0.5	212	0.6	0	0.0	0	0.0	0.0
Total	793	100.0	33,006	100.0	248	100.0	8,697	100.0	100.0

Table 27 - Distribution of 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Fresno CA MSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	28	14.6	811	12.6	25.6
Moderate	66	34.4	2,206	34.3	15.7
Middle	61	31.8	2,179	33.9	16.3
Upper	37	19.3	1,237	19.2	42.3
Unknown	0	0.0	0	0.0	0.0
Total	192	100.0	6,433	100.0	100.0

Table 28 - Distribution of 2022 Small Business Lending By Income Level of Geography

Assessment Area: Merced CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	2.6	0	0.0	2.1	5.1
Moderate	4	18.2	8.4	491	8.5	9.9	10.5
Middle	15	68.2	57.4	4,454	76.9	62.7	57.6
Upper	2	9.1	29.9	750	12.9	24.6	26.1
Unknown	1	4.5	0.8	100	1.7	0.4	0.7
Tract-Unk	0	0.0	0.8	0	0.0	0.3	
Total	22	100.0	100.0	5,795	100.0	100.0	100.0

Table 29 - Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography

Assessment Area: Merced CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	2.3	0	0.0	2.4	0	0.0	2.8	0	0.0	2.8	5.5
Moderate	1	3.8	8.6	50	0.8	6.3	4	21.1	7.9	1,142	24.6	8.4	11.3
Middle	19	73.1	58.7	5,330	81.9	64.0	12	63.2	58.5	2,667	57.4	58.8	56.4
Upper	5	19.2	29.1	1,025	15.8	26.6	2	10.5	29.7	750	16.1	29.5	26.0
Unknown	1	3.8	0.7	100	1.5	0.4	1	5.3	0.6	90	1.9	0.4	0.7
Tract-Unk	0	0.0	0.6	0	0.0	0.2	0	0.0	0.4	0	0.0	0.1	
Total	26	100.0	100.0	6,505	100.0	100.0	19	100.0	100.0	4,649	100.0	100.0	100.0

Table 30 - Distribution of 2022 Small Business Lending By Revenue Size of Businesses

Assessment Area: Merced CA MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	5	22.7	56.4	1,765	30.5	36.2	93.2
Over $1 Million	14	63.6		2,994	51.7		6.1
Revenue Unknown	3	13.6		1,036	17.9		0.7
Total	22	100.0		5,795	100.0		100.0
By Loan Size							
$100,000 or Less	7	31.8	95.5	482	8.3	45.7	
$100,001 - $250,000	7	31.8	2.8	1,162	20.1	18.8	
$250,001 - $1 Million	8	36.4	1.7	4,151	71.6	35.5	
Total	22	100.0	100.0	5,795	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	1	20.0		100	5.7		
$100,001 - $250,000	1	20.0		250	14.2		
$250,001 - $1 Million	3	60.0		1,415	80.2		
Total	5	100.0		1,765	100.0		

Table 31 - Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: Merced CA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	9	34.6	58.3	1,955	30.1	35.1	5	26.3	56.7	563	12.1	32.3	93.0
Over $1 Million	16	61.5		3,570	54.9		14	73.7		4,086	87.9		6.3
Revenue Unknown	1	3.8		980	15.1		0	0.0		0	0.0		0.7
Total	26	100.0		6,505	100.0		19	100.0		4,649	100.0		100.0
By Loan Size													
$100,000 or Less	11	42.3	95.6	673	10.3	43.7	10	52.6	96.0	755	16.2	51.6	
$100,001 - $250,000	8	30.8	2.4	1,643	25.3	15.1	5	26.3	2.5	964	20.7	16.5	
$250,001 - $1 Million	7	26.9	2.0	4,189	64.4	41.1	4	21.1	1.4	2,930	63.0	31.9	
Total	26	100.0	100.0	6,505	100.0	100.0	19	100.0	100.0	4,649	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	3	33.3		141	7.2		3	60.0		199	35.3		
$100,001 - $250,000	4	44.4		905	46.3		2	40.0		364	64.7		
$250,001 - $1 Million	2	22.2		909	46.5		0	0.0		0	0.0		
Total	9	100.0		1,955	100.0		5	100.0		563	100.0		

Table 32 - Distribution of 2022 Small Farm Lending By Income Level of Geography

Assessment Area: Merced CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.3	0	0.0	0.1	0.3
Moderate	0	0.0	4.1	0	0.0	3.0	5.8
Middle	1	100.0	68.7	500	100.0	74.4	68.1
Upper	0	0.0	24.5	0	0.0	22.1	25.3
Unknown	0	0.0	1.1	0	0.0	0.2	0.5
Tract-Unk	0	0.0	1.4	0	0.0	0.2	
Total	1	100.0	100.0	500	100.0	100.0	100.0

Table 33 - Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography

Assessment Area: Merced CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.3	0	0.0	0.0	0.3
Moderate	0	0.0	4.5	0	0.0	2.6	0	0.0	4.4	0	0.0	3.4	5.8
Middle	1	100.0	66.4	250	100.0	66.9	2	100.0	68.9	650	100.0	77.3	68.3
Upper	0	0.0	27.6	0	0.0	30.3	0	0.0	24.0	0	0.0	18.3	25.1
Unknown	0	0.0	0.9	0	0.0	0.1	0	0.0	1.4	0	0.0	0.8	0.5
Tract-Unk	0	0.0	0.6	0	0.0	0.1	0	0.0	1.1	0	0.0	0.1	
Total	1	100.0	100.0	250	100.0	100.0	2	100.0	100.0	650	100.0	100.0	100.0

Table 34 - Distribution of 2022 Small Farm Lending By Revenue Size of Farms

Assessment Area: Merced CA MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	45.5	0	0.0	33.2	86.6
Over $1 Million	0	0.0		0	0.0		13.2
Revenue Unknown	1	100.0		500	100.0		0.1
Total	1	100.0		500	100.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	85.3	0	0.0	30.0	
$100,001 - $250,000	0	0.0	8.2	0	0.0	25.1	
$250,001 - $500,000	1	100.0	6.5	500	100.0	44.9	
Total	1	100.0	100.0	500	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 35 - Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: Merced CA MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	1	100.0	41.1	250	100.0	31.0	0	0.0	37.6	0	0.0	20.4	87.1
Over $1 Million	0	0.0		0	0.0		2	100.0		650	100.0		12.8
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.1
Total	1	100.0		250	100.0		2	100.0		650	100.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	82.9	0	0.0	25.1	0	0.0	81.5	0	0.0	29.3	
$100,001 - $250,000	1	100.0	9.6	250	100.0	27.4	1	50.0	12.3	150	23.1	32.3	
$250,001 - $500,000	0	0.0	7.5	0	0.0	47.5	1	50.0	6.3	500	76.9	38.3	
Total	1	100.0	100.0	250	100.0	100.0	2	100.0	100.0	650	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 - $250,000	1	100.0		250	100.0		0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	1	100.0		250	100.0		0	0.0		0	0.0		

Table 36 - Distribution of 2022 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Merced CA MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	1	1.3	37	1.3	1.5
Moderate	8	10.5	292	10.1	14.9
Middle	48	63.2	1,831	63.6	58.4
Upper	18	23.7	670	23.3	24.2
Unknown	1	1.3	48	1.7	1.1
Tract-Unk	0	0.0	0	0.0	
Total	76	100.0	2,879	100.0	100.0

Table 37 - Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Merced CA MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	1.5
Moderate	1	4.8	37	4.9	2	20.0	80	23.1	14.9
Middle	14	66.7	492	64.7	5	50.0	166	48.0	58.4
Upper	6	28.6	231	30.4	3	30.0	101	29.2	24.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	1.1
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	21	100.0	760	100.0	10	100.0	346	100.0	100.0

Table 38 - Distribution of 2022 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Merced CA MSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	13	17.1	395	13.7	23.1
Moderate	19	25.0	647	22.5	17.0
Middle	26	34.2	1,050	36.5	18.6
Upper	18	23.7	787	27.3	41.3
Unknown	0	0.0	0	0.0	0.0
Total	76	100.0	2,879	100.0	100.0

Table 39 - Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Merced CA MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	5	23.8	154	20.3	2	20.0	59	17.1	23.1
Moderate	5	23.8	178	23.4	3	30.0	125	36.1	17.0
Middle	5	23.8	191	25.1	2	20.0	61	17.6	18.6
Upper	6	28.6	237	31.2	3	30.0	101	29.2	41.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	21	100.0	760	100.0	10	100.0	346	100.0	100.0

Table 40 - Distribution of 2022 Small Business Lending By Income Level of Geography

Assessment Area: Bakersfield-Delano CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	4.1	0	0.0	4.3	5.7
Moderate	0	0.0	17.7	0	0.0	16.5	20.5
Middle	0	0.0	28.8	0	0.0	27.6	27.3
Upper	1	100.0	44.7	150	100.0	45.7	40.4
Unknown	0	0.0	4.1	0	0.0	5.5	6.1
Tract-Unk	0	0.0	0.7	0	0.0	0.4	
Total	1	100.0	100.0	150	100.0	100.0	100.0

Table 41 - Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography

Assessment Area: Bakersfield-Delano CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	4.1	0	0.0	3.7	0	0.0	4.0	0	0.0	4.4	5.8
Moderate	0	0.0	18.2	0	0.0	18.0	0	0.0	17.8	0	0.0	20.2	20.1
Middle	0	0.0	28.3	0	0.0	25.3	0	0.0	27.5	0	0.0	25.6	27.3
Upper	2	66.7	45.3	650	86.9	47.6	3	100.0	46.2	759	100.0	45.1	40.5
Unknown	1	33.3	3.6	98	13.1	5.3	0	0.0	4.2	0	0.0	4.7	6.3
Tract-Unk	0	0.0	0.5	0	0.0	0.1	0	0.0	0.4	0	0.0	0.1	
Total	3	100.0	100.0	748	100.0	100.0	3	100.0	100.0	759	100.0	100.0	100.0

Table 42 - Distribution of 2022 Small Business Lending By Revenue Size of Businesses

Assessment Area: Bakersfield-Delano CA MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	48.0	0	0.0	29.1	93.0
Over $1 Million	1	100.0		150	100.0		6.5
Revenue Unknown	0	0.0		0	0.0		0.5
Total	1	100.0		150	100.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	94.3	0	0.0	44.0	
$100,001 - $250,000	1	100.0	3.6	150	100.0	19.9	
$250,001 - $1 Million	0	0.0	2.1	0	0.0	36.1	
Total	1	100.0	100.0	150	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $1 Million	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 43 - Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: Bakersfield-Delano CA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	51.2	0	0.0	27.9	0	0.0	50.7	0	0.0	31.4	93.0
Over $1 Million	3	100.0		748	100.0		3	100.0		759	100.0		6.5
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.5
Total	3	100.0		748	100.0		3	100.0		759	100.0		100.0
By Loan Size													
$100,000 or Less	1	33.3	95.0	98	13.1	46.2	0	0.0	95.3	0	0.0	48.4	
$100,001 - $250,000	1	33.3	3.2	150	20.1	18.4	2	66.7	2.8	259	34.1	15.8	
$250,001 - $1 Million	1	33.3	1.8	500	66.8	35.4	1	33.3	1.9	500	65.9	35.8	
Total	3	100.0	100.0	748	100.0	100.0	3	100.0	100.0	759	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 - $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		

Table 44 - Distribution of 2022 Small Farm Lending By Income Level of Geography

Assessment Area: Bakersfield-Delano CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.8	0	0.0	2.0	2.6
Moderate	0	0.0	31.8	0	0.0	28.9	36.0
Middle	0	0.0	21.6	0	0.0	25.0	24.4
Upper	0	0.0	38.9	0	0.0	42.5	35.8
Unknown	0	0.0	1.8	0	0.0	0.9	1.2
Tract-Unk	0	0.0	4.2	0	0.0	0.8	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Table 45 - Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography

Assessment Area: Bakersfield-Delano CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.3	0	0.0	0.2	0	0.0	0.8	0	0.0	2.5	2.9
Moderate	0	0.0	33.6	0	0.0	20.7	0	0.0	31.1	0	0.0	32.7	37.5
Middle	0	0.0	22.9	0	0.0	31.9	0	0.0	26.1	0	0.0	28.8	23.4
Upper	0	0.0	36.3	0	0.0	45.5	0	0.0	37.8	0	0.0	35.0	34.9
Unknown	0	0.0	2.7	0	0.0	1.1	0	0.0	0.8	0	0.0	0.3	1.4
Tract-Unk	0	0.0	3.1	0	0.0	0.6	0	0.0	3.4	0	0.0	0.7	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Table 46 - Distribution of 2022 Small Farm Lending By Revenue Size of Farms

Assessment Area: Bakersfield-Delano CA MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	42.8	0	0.0	28.7	84.5
Over $1 Million	0	0.0		0	0.0		15.5
Revenue Unknown	0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	89.4	0	0.0	33.0	
$100,001 - $250,000	0	0.0	4.6	0	0.0	19.4	
$250,001 - $500,000	0	0.0	6.0	0	0.0	47.6	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 47 - Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: Bakersfield-Delano CA MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	43.9	0	0.0	29.6	0	0.0	42.4	0	0.0	21.6	85.3
Over $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		14.7
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	88.3	0	0.0	39.0	0	0.0	90.3	0	0.0	42.0	
$100,001 - $250,000	0	0.0	7.6	0	0.0	27.2	0	0.0	6.7	0	0.0	30.0	
$250,001 - $500,000	0	0.0	4.0	0	0.0	33.8	0	0.0	2.9	0	0.0	28.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		

Table 48 - Distribution of 2022 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Bakersfield-Delano CA MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	51	7.0	1,920	6.9	8.0
Moderate	218	30.1	8,743	31.3	27.0
Middle	214	29.5	8,119	29.0	30.7
Upper	232	32.0	8,864	31.7	33.2
Unknown	10	1.4	326	1.2	1.1
Tract-Unk	0	0.0	0	0.0	
Total	725	100.0	27,973	100.0	100.0

Table 49 - Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Bakersfield-Delano CA MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	25	5.4	871	5.1	6	2.0	214	1.9	8.0
Moderate	129	28.0	4,710	27.5	85	27.9	2,968	26.6	27.0
Middle	145	31.5	5,428	31.7	108	35.4	3,874	34.8	30.7
Upper	154	33.5	5,850	34.2	103	33.8	3,995	35.9	33.2
Unknown	7	1.5	241	1.4	3	1.0	90	0.8	1.1
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	460	100.0	17,101	100.0	305	100.0	11,141	100.0	100.0

Table 50 - Distribution of 2022 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Bakersfield-Delano CA MSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	163	22.5	5,092	18.2	24.9
Moderate	240	33.1	9,168	32.8	15.9
Middle	144	19.9	5,982	21.4	16.4
Upper	174	24.0	7,568	27.1	42.8
Unknown	4	0.6	163	0.6	0.0
Total	725	100.0	27,973	100.0	100.0

Table 51 - Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Bakersfield-Delano CA MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	104	22.6	3,399	19.9	48	15.7	1,419	12.7	24.9
Moderate	135	29.3	4,842	28.3	98	32.1	3,442	30.9	15.9
Middle	109	23.7	4,199	24.6	81	26.6	3,123	28.0	16.4
Upper	110	23.9	4,567	26.7	78	25.6	3,157	28.3	42.8
Unknown	2	0.4	94	0.5	0	0.0	0	0.0	0.0
Total	460	100.0	17,101	100.0	305	100.0	11,141	100.0	100.0

Table 52 - Distribution of 2022 Small Business Lending By Income Level of Geography

Assessment Area: Hanford-Corcoran CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	25.3	800	100.0	27.6	36.2
Middle	0	0.0	37.8	0	0.0	43.5	31.4
Upper	0	0.0	35.7	0	0.0	28.3	32.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	1.2	0	0.0	0.6	
Total	1	100.0	100.0	800	100.0	100.0	100.0

Table 53 - Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography

Assessment Area: Hanford-Corcoran CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	25.3	800	100.0	27.7	2	100.0	24.9	853	100.0	31.2	31.2
Middle	0	0.0	34.9	0	0.0	39.8	0	0.0	34.6	0	0.0	34.0	34.1
Upper	0	0.0	39.1	0	0.0	32.1	0	0.0	39.9	0	0.0	34.5	34.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.7	0	0.0	0.4	0	0.0	0.6	0	0.0	0.3	
Total	1	100.0	100.0	800	100.0	100.0	2	100.0	100.0	853	100.0	100.0	100.0

Table 54 - Distribution of 2022 Small Business Lending By Revenue Size of Businesses

Assessment Area: Hanford-Corcoran CA MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	53.7	0	0.0	35.2	92.9
Over $1 Million	1	100.0		800	100.0		6.1
Revenue Unknown	0	0.0		0	0.0		0.9
Total	1	100.0		800	100.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	95.9	0	0.0	50.4	
$100,001 - $250,000	0	0.0	2.6	0	0.0	19.0	
$250,001 - $1 Million	1	100.0	1.5	800	100.0	30.6	
Total	1	100.0	100.0	800	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $1 Million	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 55 - Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: Hanford-Corcoran CA MSA

	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	56.2	0	0.0	36.0	0	0.0	58.3	0	0.0	38.7	93.1
Over $1 Million	1	100.0		800	100.0		2	100.0		853	100.0		6.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.9
Total	1	100.0		800	100.0		2	100.0		853	100.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	96.5	0	0.0	53.6	1	50.0	96.3	53	6.2	53.2	
$100,001 - $250,000	0	0.0	2.0	0	0.0	14.9	0	0.0	2.4	0	0.0	17.3	
$250,001 - $1 Million	1	100.0	1.5	800	100.0	31.4	1	50.0	1.3	800	93.8	29.5	
Total	1	100.0	100.0	800	100.0	100.0	2	100.0	100.0	853	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 - $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		

Table 56 - Distribution of 2022 Small Farm Lending By Income Level of Geography

Assessment Area: Hanford-Corcoran CA MSA

Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.8	0	0.0	2.5	8.4
Middle	0	0.0	38.5	0	0.0	36.1	38.5
Upper	0	0.0	55.8	0	0.0	60.7	53.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.9	0	0.0	0.6	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Table 57 - Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography

Assessment Area: Hanford-Corcoran CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	5.4	0	0.0	0.9	0	0.0	9.8	0	0.0	2.3	7.6
Middle	0	0.0	35.5	0	0.0	23.6	0	0.0	31.1	0	0.0	20.2	38.8
Upper	0	0.0	57.0	0	0.0	74.8	0	0.0	58.2	0	0.0	77.2	53.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.2	0	0.0	0.6	0	0.0	0.8	0	0.0	0.2	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Table 58 - Distribution of 2022 Small Farm Lending By Revenue Size of Farms

Assessment Area: Hanford-Corcoran CA MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	51.0	0	0.0	38.3	87.6
Over $1 Million	0	0.0		0	0.0		12.2
Revenue Unknown	0	0.0		0	0.0		0.3
Total	0	0.0		0	0.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	89.4	0	0.0	34.4	
$100,001 - $250,000	0	0.0	7.7	0	0.0	30.5	
$250,001 - $500,000	0	0.0	2.9	0	0.0	35.2	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 59 - Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: Hanford-Corcoran CA MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	45.2	0	0.0	40.2	0	0.0	46.7	0	0.0	27.3	87.3
Over $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		12.4
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.3
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	82.8	0	0.0	22.9	0	0.0	90.2	0	0.0	40.8	
$100,001 - $250,000	0	0.0	9.7	0	0.0	29.9	0	0.0	8.2	0	0.0	42.6	
$250,001 - $500,000	0	0.0	7.5	0	0.0	47.1	0	0.0	1.6	0	0.0	16.6	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		

Table 60 - Distribution of 2022 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Hanford-Corcoran CA MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0.0
Moderate	15	20.5	516	18.8	25.5
Middle	33	45.2	1,259	45.8	40.7
Upper	25	34.2	976	35.5	33.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	73	100.0	2,750	100.0	100.0

Table 61 - Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Hanford-Corcoran CA MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	13	31.0	444	26.5	11	45.8	377	44.9	25.5
Middle	16	38.1	618	36.9	10	41.7	387	46.1	40.7
Upper	13	31.0	612	36.6	3	12.5	76	9.0	33.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	42	100.0	1,674	100.0	24	100.0	840	100.0	100.0

Table 62 - Distribution of 2022 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Hanford-Corcoran CA MSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	5	6.8	155	5.6	22.7
Moderate	27	37.0	925	33.6	17.5
Middle	24	32.9	936	34.0	19.2
Upper	17	23.3	733	26.7	40.6
Unknown	0	0.0	0	0.0	0.0
Total	73	100.0	2,750	100.0	100.0

Table 63 - Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Hanford-Corcoran CA MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	4	9.5	129	7.7	1	4.2	24	2.9	22.7
Moderate	14	33.3	495	29.6	11	45.8	360	42.9	17.5
Middle	13	31.0	539	32.2	9	37.5	311	37.0	19.2
Upper	10	23.8	473	28.3	3	12.5	145	17.3	40.6
Unknown	1	2.4	38	2.3	0	0.0	0	0.0	0.0
Total	42	100.0	1,674	100.0	24	100.0	840	100.0	100.0

Table 64 - Distribution of 2022 Small Business Lending By Income Level of Geography

Assessment Area: Lake-Mendocino CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	2.6	0	0.0	3.8	4.4
Moderate	0	0.0	34.7	0	0.0	36.2	35.7
Middle	3	75.0	45.5	950	89.5	51.8	46.6
Upper	1	25.0	13.9	111	10.5	7.1	13.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	3.4	0	0.0	1.1	
Total	4	100.0	100.0	1,061	100.0	100.0	100.0

Table 65 - Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography

Assessment Area: Lake-Mendocino CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	3.0	0	0.0	3.0	0	0.0	2.2	0	0.0	4.1	3.6
Moderate	2	40.0	35.8	437	31.5	33.7	4	36.4	34.0	503	17.1	33.9	37.6
Middle	3	60.0	45.3	950	68.5	53.8	6	54.5	47.4	1,965	66.9	50.5	46.5
Upper	0	0.0	13.3	0	0.0	8.6	1	9.1	13.7	468	15.9	10.5	12.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.6	0	0.0	1.0	0	0.0	2.7	0	0.0	1.0	
Total	5	100.0	100.0	1,387	100.0	100.0	11	100.0	100.0	2,936	100.0	100.0	100.0

Table 66 - Distribution of 2022 Small Business Lending By Revenue Size of Businesses

Assessment Area: Lake-Mendocino CA MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	2	50.0	53.8	411	38.7	30.8	92.3
Over $1 Million	2	50.0		650	61.3		6.3
Revenue Unknown	0	0.0		0	0.0		1.4
Total	4	100.0		1,061	100.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	96.1	0	0.0	47.9	
$100,001 - $250,000	1	25.0	2.2	111	10.5	15.6	
$250,001 - $1 Million	3	75.0	1.7	950	89.5	36.4	
Total	4	100.0	100.0	1,061	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	1	50.0		111	27.0		
$250,001 - $1 Million	1	50.0		300	73.0		
Total	2	100.0		411	100.0		

Table 67 - Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: Lake-Mendocino CA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	1	20.0	52.6	187	13.5	35.1	4	36.4	52.4	816	27.8	38.2	92.4
Over $1 Million	4	80.0		1,200	86.5		7	63.6		2,120	72.2		6.2
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.4
Total	5	100.0		1,387	100.0		11	100.0		2,936	100.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	97.1	0	0.0	60.1	2	18.2	96.5	120	4.1	55.1	
$100,001 - $250,000	2	40.0	2.1	437	31.5	20.6	3	27.3	2.1	498	17.0	15.3	
$250,001 - $1 Million	3	60.0	0.8	950	68.5	19.3	6	54.5	1.4	2,318	79.0	29.6	
Total	5	100.0	100.0	1,387	100.0	100.0	11	100.0	100.0	2,936	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		1	25.0		100	12.3		
$100,001 - $250,000	1	100.0		187	100.0		2	50.0		248	30.4		
$250,001 - $1 Million	0	0.0		0	0.0		1	25.0		468	57.4		
Total	1	100.0		187	100.0		4	100.0		816	100.0		

Table 68 - Distribution of 2022 Small Farm Lending By Income Level of Geography

Assessment Area: Lake-Mendocino CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	1.1
Moderate	0	0.0	32.3	0	0.0	51.0	34.6
Middle	0	0.0	54.5	0	0.0	43.8	56.6
Upper	0	0.0	3.0	0	0.0	2.7	7.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	10.1	0	0.0	2.4	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Table 69 - Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography

Assessment Area: Lake-Mendocino CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.6	0	0.0	0.4	0	0.0	1.5	0	0.0	0.6	1.3
Moderate	0	0.0	37.5	0	0.0	57.3	0	0.0	41.8	0	0.0	78.1	35.0
Middle	0	0.0	43.8	0	0.0	36.2	0	0.0	40.3	0	0.0	15.4	56.3
Upper	0	0.0	12.5	0	0.0	4.7	0	0.0	11.9	0	0.0	4.1	7.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	4.7	0	0.0	1.4	0	0.0	4.5	0	0.0	1.8	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Table 70 - Distribution of 2022 Small Farm Lending By Revenue Size of Farms

Assessment Area: Lake-Mendocino CA MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	62.6	0	0.0	51.4	95.2
Over $1 Million	0	0.0		0	0.0		4.8
Revenue Unknown	0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	93.9	0	0.0	44.6	
$100,001 - $250,000	0	0.0	3.0	0	0.0	18.0	
$250,001 - $500,000	0	0.0	3.0	0	0.0	37.4	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 71 - Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: Lake-Mendocino CA MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	57.8	0	0.0	38.7	0	0.0	68.7	0	0.0	54.4	94.5
Over $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		5.5
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	92.2	0	0.0	39.9	0	0.0	95.5	0	0.0	43.7	
$100,001 - $250,000	0	0.0	4.7	0	0.0	24.2	0	0.0	1.5	0	0.0	11.6	
$250,001 - $500,000	0	0.0	3.1	0	0.0	35.9	0	0.0	3.0	0	0.0	44.7	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		

Table 72 - Distribution of 2022 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Lake-Mendocino CA MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	1.5
Moderate	0	0.0	0	0.0	37.7
Middle	0	0.0	0	0.0	44.0
Upper	1	100.0	26	100.0	16.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	1	100.0	26	100.0	100.0

Table 73 - Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Lake-Mendocino CA MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	1.5
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	37.7
Middle	0	0.0	0	0.0	0	0.0	0	0.0	44.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0	16.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	0	0.0	0	0.0	0	0.0	0	0.0	100.0

Table 74 - Distribution of 2022 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Lake-Mendocino CA MSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	25.9
Moderate	0	0.0	0	0.0	17.2
Middle	0	0.0	0	0.0	17.8
Upper	1	100.0	26	100.0	39.1
Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	26	100.0	100.0

Table 75 - Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Lake-Mendocino CA MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	25.9
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	17.2
Middle	0	0.0	0	0.0	0	0.0	0	0.0	17.8
Upper	0	0.0	0	0.0	0	0.0	0	0.0	39.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	0	0.0	0	0.0	100.0

Table 76 - Distribution of 2022 Small Business Lending By Income Level of Geography

Assessment Area: Mariposa-Tuolumne CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	12.7	400	100.0	11.1	12.3
Middle	0	0.0	66.6	0	0.0	69.0	66.4
Upper	0	0.0	18.9	0	0.0	19.3	21.2
Unknown	0	0.0	0.1	0	0.0	0.0	0.1
Tract-Unk	0	0.0	1.8	0	0.0	0.5	
Total	1	100.0	100.0	400	100.0	100.0	100.0

Table 77 - Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography

Assessment Area: Mariposa-Tuolumne CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	100.0	13.8	649	100.0	12.2	2	100.0	11.8	280	100.0	15.0	12.6
Middle	0	0.0	66.2	0	0.0	69.9	0	0.0	65.4	0	0.0	65.3	65.7
Upper	0	0.0	18.7	0	0.0	17.6	0	0.0	21.4	0	0.0	19.4	21.7
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.3	0	0.0	0.4	0	0.0	1.4	0	0.0	0.3	
Total	3	100.0	100.0	649	100.0	100.0	2	100.0	100.0	280	100.0	100.0	100.0

Table 78 - Distribution of 2022 Small Business Lending By Revenue Size of Businesses

Assessment Area: Mariposa-Tuolumne CA MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	57.9	0	0.0	35.6	93.7
Over $1 Million	0	0.0		0	0.0		5.4
Revenue Unknown	1	100.0		400	100.0		0.9
Total	1	100.0		400	100.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	94.1	0	0.0	36.3	
$100,001 - $250,000	0	0.0	2.9	0	0.0	15.2	
$250,001 - $1 Million	1	100.0	3.0	400	100.0	48.4	
Total	1	100.0	100.0	400	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $1 Million	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 79 - Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: Mariposa-Tuolumne CA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	1	33.3	61.6	173	26.7	37.4	2	100.0	57.8	280	100.0	31.6	93.9
Over $1 Million	2	66.7		476	73.3		0	0.0		0	0.0		5.2
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.9
Total	3	100.0		649	100.0		2	100.0		280	100.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	94.9	0	0.0	39.4	0	0.0	94.9	0	0.0	42.2	
$100,001 - $250,000	2	66.7	3.0	299	46.1	17.2	2	100.0	3.1	280	100.0	18.4	
$250,001 - $1 Million	1	33.3	2.1	350	53.9	43.4	0	0.0	2.0	0	0.0	39.4	
Total	3	100.0	100.0	649	100.0	100.0	2	100.0	100.0	280	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 - $250,000	1	100.0		173	100.0		2	100.0		280	100.0		
$250,001 - $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	1	100.0		173	100.0		2	100.0		280	100.0		

Table 80 - Distribution of 2022 Small Farm Lending By Income Level of Geography

Assessment Area: Mariposa-Tuolumne CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	16.1	0	0.0	3.1	17.2
Middle	0	0.0	67.7	0	0.0	49.4	66.4
Upper	0	0.0	12.9	0	0.0	47.2	16.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	3.2	0	0.0	0.3	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Table 81 - Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography

Assessment Area: Mariposa-Tuolumne CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	25.0	140	100.0	25.3	0	0.0	20.0	0	0.0	26.4	16.3
Middle	0	0.0	62.5	0	0.0	63.3	0	0.0	60.0	0	0.0	53.2	69.2
Upper	0	0.0	8.9	0	0.0	10.6	0	0.0	16.7	0	0.0	20.2	14.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	3.6	0	0.0	0.7	0	0.0	3.3	0	0.0	0.2	
Total	1	100.0	100.0	140	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Table 82 - Distribution of 2022 Small Farm Lending By Revenue Size of Farms

Assessment Area: Mariposa-Tuolumne CA MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	74.2	0	0.0	93.9	94.8
Over $1 Million	0	0.0		0	0.0		5.2
Revenue Unknown	0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	87.1	0	0.0	21.5	
$100,001 - $250,000	0	0.0	6.5	0	0.0	31.1	
$250,001 - $500,000	0	0.0	6.5	0	0.0	47.3	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 83 - Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: Mariposa-Tuolumne CA MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	1	100.0	69.6	140	100.0	48.9	0	0.0	53.3	0	0.0	66.0	94.2
Over $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		5.8
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	1	100.0		140	100.0		0	0.0		0	0.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	82.1	0	0.0	22.7	0	0.0	86.7	0	0.0	22.2	
$100,001 - $250,000	1	100.0	10.7	140	100.0	33.8	0	0.0	3.3	0	0.0	11.4	
$250,001 - $500,000	0	0.0	7.1	0	0.0	43.5	0	0.0	10.0	0	0.0	66.5	
Total	1	100.0	100.0	140	100.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 - $250,000	1	100.0		140	100.0		0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	1	100.0		140	100.0		0	0.0		0	0.0		

Table 84 - Distribution of 2022 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Mariposa-Tuolumne CA MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0.0
Moderate	1	33.3	22	16.7	12.7
Middle	1	33.3	42	31.8	65.0
Upper	1	33.3	68	51.5	22.3
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	3	100.0	132	100.0	100.0

Table 85 - Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Mariposa-Tuolumne CA MSA									
Geographic Income Level	Bank Loans By Year	Households %							
	2023	2024							
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	12.7
Middle	3	50.0	98	45.8	1	33.3	48	45.7	65.0
Upper	3	50.0	116	54.2	2	66.7	57	54.3	22.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	6	100.0	214	100.0	3	100.0	105	100.0	100.0

Table 86 - Distribution of 2022 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Mariposa-Tuolumne CA MSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	1	33.3	22	16.7	23.6
Moderate	1	33.3	42	31.8	15.0
Middle	0	0.0	0	0.0	16.9
Upper	1	33.3	68	51.5	44.4
Unknown	0	0.0	0	0.0	0.0
Total	3	100.0	132	100.0	100.0

Table 87 - Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Mariposa-Tuolumne CA MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	2	33.3	58	27.1	1	33.3	35	33.3	23.6
Moderate	0	0.0	0	0.0	1	33.3	21	20.0	15.0
Middle	3	50.0	144	67.3	0	0.0	0	0.0	16.9
Upper	1	16.7	12	5.6	1	33.3	48	45.7	44.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	6	100.0	214	100.0	3	100.0	105	100.0	100.0

Table 88 - Distribution of 2022 Small Business Lending By Income Level of Geography

Assessment Area: Nevada CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	2	28.6	1.5	230	13.2	1.9	2.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	2	28.6	31.4	508	29.3	36.9	36.7
Upper	3	42.9	64.9	998	57.5	60.6	61.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.2	0	0.0	0.6	
Total	7	100.0	100.0	1,736	100.0	100.0	100.0

Table 89 - Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography

Assessment Area: Nevada CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.5	0	0.0	3.9	0	0.0	1.5	0	0.0	1.8	1.9
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	2	66.7	30.0	557	52.7	36.9	0	0.0	29.0	0	0.0	28.4	36.3
Upper	1	33.3	67.2	500	47.3	58.7	3	100.0	68.2	1,230	100.0	69.3	61.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.3	0	0.0	0.5	0	0.0	1.3	0	0.0	0.4	
Total	3	100.0	100.0	1,057	100.0	100.0	3	100.0	100.0	1,230	100.0	100.0	100.0

Table 90 - Distribution of 2022 Small Business Lending By Revenue Size of Businesses

Assessment Area: Nevada CA MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	1	14.3	54.8	408	23.5	39.4	94.1
Over $1 Million	3	42.9		438	25.2		5.4
Revenue Unknown	3	42.9		890	51.3		0.5
Total	7	100.0		1,736	100.0		100.0
By Loan Size							
$100,000 or Less	2	28.6	96.4	180	10.4	50.4	
$100,001 - $250,000	1	14.3	2.0	150	8.6	14.3	
$250,001 - $1 Million	4	57.1	1.6	1,406	81.0	35.3	
Total	7	100.0	100.0	1,736	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $1 Million	1	100.0		408	100.0		
Total	1	100.0		408	100.0		

Table 91 - Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: Nevada CA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	1	33.3	57.5	532	50.3	40.0	1	33.3	57.0	80	6.5	38.4	94.5
Over $1 Million	2	66.7		525	49.7		1	33.3		150	12.2		5.0
Revenue Unknown	0	0.0		0	0.0		1	33.3		1,000	81.3		0.5
Total	3	100.0		1,057	100.0		3	100.0		1,230	100.0		100.0
By Loan Size													
$100,000 or Less	1	33.3	96.8	25	2.4	57.4	1	33.3	96.4	80	6.5	54.0	
$100,001 - $250,000	0	0.0	1.8	0	0.0	12.8	1	33.3	1.8	150	12.2	11.5	
$250,001 - $1 Million	2	66.7	1.4	1,032	97.6	29.8	1	33.3	1.7	1,000	81.3	34.5	
Total	3	100.0	100.0	1,057	100.0	100.0	3	100.0	100.0	1,230	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		1	100.0		80	100.0		
$100,001 - $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 - $1 Million	1	100.0		532	100.0		0	0.0		0	0.0		
Total	1	100.0		532	100.0		1	100.0		80	100.0		

Table 92 - Distribution of 2022 Small Farm Lending By Income Level of Geography

Assessment Area: Nevada CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.4	0	0.0	2.3	1.4
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	26.8	0	0.0	27.1	30.8
Upper	0	0.0	64.8	0	0.0	66.9	67.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	7.0	0	0.0	3.7	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Table 93 - Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography

Assessment Area: Nevada CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.7
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	33.9	0	0.0	37.9	0	0.0	42.6	0	0.0	76.8	31.9
Upper	0	0.0	64.3	0	0.0	61.6	0	0.0	54.1	0	0.0	22.5	67.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.8	0	0.0	0.4	0	0.0	3.3	0	0.0	0.8	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Table 94 - Distribution of 2022 Small Farm Lending By Revenue Size of Farms

Assessment Area: Nevada CA MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	40.8	0	0.0	27.6	97.9
Over $1 Million	0	0.0		0	0.0		2.1
Revenue Unknown	0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	100.0	0	0.0	100.0	
$100,001 - $250,000	0	0.0	0.0	0	0.0	0.0	
$250,001 - $500,000	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 95 - Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: Nevada CA MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	35.7	0	0.0	27.0	0	0.0	68.9	0	0.0	33.3	97.2
Over $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		2.8
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	100.0	0	0.0	100.0	0	0.0	96.7	0	0.0	51.5	
$100,001 - $250,000	0	0.0	0.0	0	0.0	0.0	0	0.0	1.6	0	0.0	14.3	
$250,001 - $500,000	0	0.0	0.0	0	0.0	0.0	0	0.0	1.6	0	0.0	34.2	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		

Table 96 - Distribution of 2022 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Nevada CA MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	3.0
Moderate	0	0.0	0	0.0	0.0
Middle	1	50.0	75	66.4	37.3
Upper	1	50.0	38	33.6	59.7
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	2	100.0	113	100.0	100.0

Table 97 - Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Nevada CA MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	3.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0	37.3
Upper	0	0.0	0	0.0	0	0.0	0	0.0	59.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	0	0.0	0	0.0	0	0.0	0	0.0	100.0

Table 98 - Distribution of 2022 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Nevada CA MSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	18.3
Moderate	0	0.0	0	0.0	13.8
Middle	1	50.0	38	33.6	15.4
Upper	1	50.0	75	66.4	52.5
Unknown	0	0.0	0	0.0	0.0
Total	2	100.0	113	100.0	100.0

Table 99 - Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Nevada CA MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	18.3
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	13.8
Middle	0	0.0	0	0.0	0	0.0	0	0.0	15.4
Upper	0	0.0	0	0.0	0	0.0	0	0.0	52.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	0	0.0	0	0.0	100.0

Table 100 - Distribution of 2022 Small Business Lending By Income Level of Geography

Assessment Area: Sacramento-Roseville-Folsom CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	2	9.1	7.3	350	4.5	10.7	7.6
Moderate	3	13.6	19.8	1,750	22.3	18.9	20.2
Middle	3	13.6	32.3	950	12.1	32.7	34.7
Upper	14	63.6	39.1	4,788	61.1	36.4	35.8
Unknown	0	0.0	1.0	0	0.0	1.2	1.6
Tract-Unk	0	0.0	0.7	0	0.0	0.2	
Total	22	100.0	100.0	7,838	100.0	100.0	100.0

Table 101 - Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography

Assessment Area: Sacramento-Roseville-Folsom CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	4	13.8	6.8	1,675	18.5	9.4	2	6.1	6.7	225	2.3	9.6	7.7
Moderate	5	17.2	21.3	1,745	19.3	18.6	3	9.1	21.2	1,450	14.6	19.9	22.7
Middle	6	20.7	31.0	1,185	13.1	32.7	9	27.3	30.0	2,668	26.8	30.8	34.8
Upper	14	48.3	39.7	4,458	49.2	38.2	19	57.6	40.9	5,614	56.4	38.2	33.9
Unknown	0	0.0	0.8	0	0.0	0.9	0	0.0	0.8	0	0.0	1.4	0.9
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	0.4	0	0.0	0.1	
Total	29	100.0	100.0	9,063	100.0	100.0	33	100.0	100.0	9,957	100.0	100.0	100.0

Table 102 - Distribution of 2022 Small Business Lending By Revenue Size of Businesses

Assessment Area: Sacramento-Roseville-Folsom CA MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	3	13.6	55.4	1,654	21.1	34.3	93.5
Over $1 Million	18	81.8		6,084	77.6		5.9
Revenue Unknown	1	4.5		100	1.3		0.6
Total	22	100.0		7,838	100.0		100.0
By Loan Size							
$100,000 or Less	4	18.2	95.5	347	4.4	45.2	
$100,001 - $250,000	7	31.8	2.5	1,422	18.1	14.6	
$250,001 - $1 Million	11	50.0	2.0	6,069	77.4	40.2	
Total	22	100.0	100.0	7,838	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	1	33.3		199	12.0		
$250,001 - $1 Million	2	66.7		1,455	88.0		
Total	3	100.0		1,654	100.0		

Table 103 - Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: Sacramento-Roseville-Folsom CA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	5	17.2	57.6	1,020	11.3	34.7	7	21.2	57.2	1,539	15.5	35.3	94.1
Over $1 Million	21	72.4		7,208	79.5		25	75.8		8,318	83.5		5.3
Revenue Unknown	3	10.3		835	9.2		1	3.0		100	1.0		0.6
Total	29	100.0		9,063	100.0		33	100.0		9,957	100.0		100.0
By Loan Size													
$100,000 or Less	8	27.6	96.0	555	6.1	48.3	10	30.3	96.2	674	6.8	50.4	
$100,001 - $250,000	7	24.1	2.1	1,172	12.9	13.7	6	18.2	2.2	1,050	10.5	13.8	
$250,001 - $1 Million	14	48.3	1.8	7,336	80.9	38.1	17	51.5	1.7	8,233	82.7	35.8	
Total	29	100.0	100.0	9,063	100.0	100.0	33	100.0	100.0	9,957	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	3	60.0		95	9.3		3	42.9		136	8.8		
$100,001 - $250,000	1	20.0		125	12.3		1	14.3		125	8.1		
$250,001 - $1 Million	1	20.0		800	78.4		3	42.9		1,278	83.0		
Total	5	100.0		1,020	100.0		7	100.0		1,539	100.0		

Table 104 - Distribution of 2022 Small Farm Lending By Income Level of Geography

Assessment Area: Sacramento-Roseville-Folsom CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.1	0	0.0	0.4	3.1
Moderate	0	0.0	12.4	0	0.0	24.3	17.8
Middle	0	0.0	41.9	0	0.0	35.6	42.3
Upper	0	0.0	41.6	0	0.0	37.8	36.0
Unknown	0	0.0	1.4	0	0.0	1.8	0.8
Tract-Unk	0	0.0	1.6	0	0.0	0.2	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Table 105 - Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography

Assessment Area: Sacramento-Roseville-Folsom CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.3	0	0.0	0.3	0	0.0	1.5	0	0.0	0.3	3.4
Moderate	0	0.0	14.6	0	0.0	28.5	0	0.0	16.4	0	0.0	26.5	18.3
Middle	1	100.0	40.5	480	100.0	37.4	0	0.0	39.7	0	0.0	41.6	42.7
Upper	0	0.0	42.6	0	0.0	33.6	0	0.0	38.7	0	0.0	29.3	35.1
Unknown	0	0.0	0.2	0	0.0	0.1	0	0.0	0.8	0	0.0	1.7	0.6
Tract-Unk	0	0.0	0.8	0	0.0	0.1	0	0.0	2.9	0	0.0	0.5	
Total	1	100.0	100.0	480	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Table 106 - Distribution of 2022 Small Farm Lending By Revenue Size of Farms

Assessment Area: Sacramento-Roseville-Folsom CA MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	66.3	0	0.0	55.6	95.5
Over $1 Million	0	0.0		0	0.0		4.3
Revenue Unknown	0	0.0		0	0.0		0.2
Total	0	0.0		0	0.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	89.8	0	0.0	30.4	
$100,001 - $250,000	0	0.0	4.7	0	0.0	17.7	
$250,001 - $500,000	0	0.0	5.6	0	0.0	51.9	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 107 - Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: Sacramento-Roseville-Folsom CA MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	66.2	0	0.0	51.4	0	0.0	63.2	0	0.0	43.9	95.8
Over $1 Million	1	100.0		480	100.0		0	0.0		0	0.0		4.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.2
Total	1	100.0		480	100.0		0	0.0		0	0.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	90.2	0	0.0	28.3	0	0.0	91.7	0	0.0	27.8	
$100,001 - $250,000	0	0.0	4.4	0	0.0	18.5	0	0.0	2.7	0	0.0	15.0	
$250,001 - $500,000	1	100.0	5.4	480	100.0	53.3	0	0.0	5.6	0	0.0	57.2	
Total	1	100.0	100.0	480	100.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		

Table 108 - Distribution of 2022 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Sacramento-Roseville-Folsom CA MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	7	17.5	346	19.3	7.2
Moderate	16	40.0	661	36.9	23.9
Middle	8	20.0	342	19.1	36.2
Upper	8	20.0	395	22.1	32.1
Unknown	1	2.5	45	2.5	0.6
Tract-Unk	0	0.0	0	0.0	
Total	40	100.0	1,789	100.0	100.0

Table 109 - Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Sacramento-Roseville-Folsom CA MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	7.2
Moderate	1	6.7	24	4.7	1	25.0	20	11.6	23.9
Middle	6	40.0	220	43.2	1	25.0	49	28.3	36.2
Upper	8	53.3	264	51.9	2	50.0	104	60.1	32.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.6
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	15	100.0	509	100.0	4	100.0	173	100.0	100.0

Table 110 - Distribution of 2022 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Sacramento-Roseville-Folsom CA MSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	7	17.5	263	14.7	24.8
Moderate	15	37.5	533	29.8	15.8
Middle	9	22.5	535	29.9	17.2
Upper	9	22.5	457	25.5	42.2
Unknown	0	0.0	0	0.0	0.0
Total	40	100.0	1,789	100.0	100.0

Table 111 - Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Sacramento-Roseville-Folsom CA MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	2	13.3	64	12.6	0	0.0	0	0.0	24.8
Moderate	5	33.3	148	29.1	1	25.0	49	28.3	15.8
Middle	5	33.3	148	29.1	1	25.0	20	11.6	17.2
Upper	3	20.0	148	29.1	2	50.0	104	60.1	42.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	15	100.0	509	100.0	4	100.0	173	100.0	100.0

Table 112 - Distribution of 2022 Small Business Lending By Income Level of Geography

Assessment Area: Visalia CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.8	0	0.0	2.0	2.7
Moderate	0	0.0	24.5	0	0.0	26.7	27.0
Middle	1	50.0	31.8	152	79.2	32.2	32.1
Upper	1	50.0	41.1	40	20.8	38.6	38.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.8	0	0.0	0.4	
Total	2	100.0	100.0	192	100.0	100.0	100.0

Table 113 - Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography

Assessment Area: Visalia CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.9	0	0.0	1.5	0	0.0	2.1	0	0.0	2.9	3.0
Moderate	2	50.0	24.8	163	20.1	26.2	2	40.0	24.1	158	13.0	26.1	27.9
Middle	0	0.0	30.7	0	0.0	34.0	2	40.0	30.0	958	78.8	32.1	32.8
Upper	2	50.0	41.8	646	79.9	37.8	1	20.0	43.3	100	8.2	38.7	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.8	0	0.0	0.6	0	0.0	0.6	0	0.0	0.1	
Total	4	100.0	100.0	809	100.0	100.0	5	100.0	100.0	1,216	100.0	100.0	100.0

Table 114 - Distribution of 2022 Small Business Lending By Revenue Size of Businesses

Assessment Area: Visalia CA MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	55.1	0	0.0	30.5	91.9
Over $1 Million	2	100.0		192	100.0		7.6
Revenue Unknown	0	0.0		0	0.0		0.5
Total	2	100.0		192	100.0		100.0
By Loan Size							
$100,000 or Less	1	50.0	94.9	40	20.8	42.0	
$100,001 - $250,000	1	50.0	3.0	152	79.2	17.9	
$250,001 - $1 Million	0	0.0	2.1	0	0.0	40.1	
Total	2	100.0	100.0	192	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $1 Million	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 115 - Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses

Assessment Area: Visalia CA MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	2	50.0	58.3	615	76.0	31.3	1	20.0	57.8	450	37.0	29.5	92.3
Over $1 Million	2	50.0		194	24.0		4	80.0		766	63.0		7.3
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.4
Total	4	100.0		809	100.0		5	100.0		1,216	100.0		100.0
By Loan Size													
$100,000 or Less	3	75.0	95.7	263	32.5	46.6	3	60.0	95.2	258	21.2	43.2	
$100,001 - $250,000	0	0.0	2.6	0	0.0	17.4	0	0.0	2.6	0	0.0	14.3	
$250,001 - $1 Million	1	25.0	1.6	546	67.5	36.0	2	40.0	2.2	958	78.8	42.5	
Total	4	100.0	100.0	809	100.0	100.0	5	100.0	100.0	1,216	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	1	50.0		69	11.2		0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 - $1 Million	1	50.0		546	88.8		1	100.0		450	100.0		
Total	2	100.0		615	100.0		1	100.0		450	100.0		

Table 116 - Distribution of 2022 Small Farm Lending By Income Level of Geography

Assessment Area: Visalia CA MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.0	0	0.0	2.1	1.1
Moderate	0	0.0	21.0	0	0.0	19.8	22.1
Middle	0	0.0	44.0	0	0.0	46.3	40.1
Upper	0	0.0	31.5	0	0.0	31.3	36.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.6	0	0.0	0.4	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Table 117 - Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography

Assessment Area: Visalia CA MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.5	0	0.0	0.8	0	0.0	0.7	0	0.0	0.5	1.3
Moderate	0	0.0	20.0	0	0.0	21.6	0	0.0	21.5	0	0.0	27.1	23.1
Middle	0	0.0	44.8	0	0.0	47.0	0	0.0	36.2	0	0.0	37.8	40.4
Upper	0	0.0	31.9	0	0.0	30.4	0	0.0	38.8	0	0.0	34.1	35.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.7	0	0.0	0.3	0	0.0	2.8	0	0.0	0.5	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Table 118 - Distribution of 2022 Small Farm Lending By Revenue Size of Farms

Assessment Area: Visalia CA MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	46.8	0	0.0	39.1	86.1
Over $1 Million	0	0.0		0	0.0		13.7
Revenue Unknown	0	0.0		0	0.0		0.2
Total	0	0.0		0	0.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	86.5	0	0.0	31.9	
$100,001 - $250,000	0	0.0	7.3	0	0.0	25.0	
$250,001 - $500,000	0	0.0	6.3	0	0.0	43.0	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Table 119 - Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms

Assessment Area: Visalia CA MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	0	0.0	46.3	0	0.0	42.8	0	0.0	47.3	0	0.0	40.1	86.5
Over $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		13.3
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.2
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
$100,000 or Less	0	0.0	86.6	0	0.0	30.7	0	0.0	87.9	0	0.0	37.9	
$100,001 - $250,000	0	0.0	6.4	0	0.0	21.1	0	0.0	8.7	0	0.0	33.6	
$250,001 - $500,000	0	0.0	6.9	0	0.0	48.2	0	0.0	3.3	0	0.0	28.5	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		

Table 120 - Distribution of 2022 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Visalia CA MSA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	12	2.4	462	2.3	1.8
Moderate	153	30.2	6,157	31.2	31.5
Middle	158	31.2	6,016	30.5	33.0
Upper	184	36.3	7,079	35.9	33.6
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	507	100.0	19,715	100.0	100.0

Table 121 - Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography

Assessment Area: Visalia CA MSA									
Geographic Income Level	Bank Loans By Year								Households %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	3	1.3	111	1.3	4	2.2	126	2.0	1.8
Moderate	80	33.9	2,869	34.3	58	32.0	1,979	31.0	31.5
Middle	74	31.4	2,590	31.0	58	32.0	2,092	32.8	33.0
Upper	79	33.5	2,784	33.3	61	33.7	2,179	34.2	33.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	236	100.0	8,355	100.0	181	100.0	6,376	100.0	100.0

Table 122 - Distribution of 2022 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Visalia CA MSA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	34	6.7	1,162	5.9	24.1
Moderate	147	29.0	5,290	26.8	15.9
Middle	188	37.1	7,418	37.6	17.4
Upper	136	26.8	5,752	29.2	42.5
Unknown	2	0.4	93	0.5	0.0
Total	507	100.0	19,715	100.0	100.0

Table 123 - Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level

Assessment Area: Visalia CA MSA									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	22	9.3	610	7.3	10	5.5	336	5.3	24.1
Moderate	69	29.2	2,295	27.5	72	39.8	2,385	37.4	15.9
Middle	77	32.6	2,877	34.4	49	27.1	1,797	28.2	17.4
Upper	68	28.8	2,572	30.8	50	27.6	1,858	29.1	42.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	236	100.0	8,355	100.0	181	100.0	6,376	100.0	100.0

FFIEC Census Tract 2025
As of 3/31/26

	BRANCH	Address	City	Zip	State	Tract	Tract Inc Level
1	American Canyon	3421 Broadway St., Suite E2	American Canyon	94503	06	2010.06	Middle
2	Atwater	735 Bellevue Rd.	Atwater	95301	06	0006.03	Upper
3	Bakersfield	2130 Chester Ave., Suite 100	Bakersfield	93301	06	0016.00	Unknown
4	Benicia	20 Solano Square	Benicia	94510	06	2521.08	Upper
5	Calistoga	1110 Washington St.	Calistoga	94515	06	2020.00	Middle
6	Capitol	300 Capitol Mall	Sacramento	95814	06	0008.00	Moderate
7	Ceres	1788 Mitchell Rd., Suite 104	Ceres	95307	06	0026.05	Middle
8	Clearlake	15342 Lakeshore Dr.	Clearlake	95422	06	0008.02	Moderate
9	Clovis	536 Shaw Ave.	Clovis	93612	06	0031.02	Moderate
10	Concord	1401 Willow Pass Road, Suite 140	Concord	95420	06	3270.01	Moderate
11	Crossroads	2498 Guerneville Rd.	Santa Rosa	95403	06	1530.06	Middle
12	Dos Palos	1507 Center St.	Dos Palos	93620	06	0024.03	Unknown
13	East Shaw	1172 E. Shaw Ave.	Fresno	93710	06	0054.03	Low
14	Easton	5751 S. Elm Ave.	Fresno	93706	06	0018.00	Middle
15	Fairfield	2400 Hilborn Rd.	Fairfield	94534	06	2523.12	Middle
16	Firebaugh	1312 P St.	Firebaugh	93622	06	0084.03	Middle
17	First & Herndon	7032 N. First St.	Fresno	93720	06	0044.06	Upper
18	Francisco/Irene	1177 E. Francisco Blvd.	San Rafael	94901	06	1122.02	Low
19	Fresno Downtown	2440 Tulare St., Suite 110	Fresno	93721	06	0006.02	Unknown
20	Fresno West Shaw	2150 W. Shaw Ave.	Fresno	93711	06	0043.03	Upper
21	Glen Ellen	13751 Arnold Dr.	Glen Ellen	95442	06	1505.01	Upper
22	Grass Valley	375 Brunswick Rd.	Grass Valley	95945	06	0006.01	Low
23	Gualala	39225 State Highway 1	Gualala	95445	06	0111.02	Middle
24	Guerneville	16265 Main St.	Guerneville	95446	06	1537.09	Upper
25	Hanford	890 W. Lacey Blvd.	Hanford	93230	06	0010.01	Upper
26	Healdsburg	511 Healdsburg Ave.	Healdsburg	95448	06	1539.02	Middle
27	Hilmar	8019 N. Lander Ave.	Hilmar	95324	06	0004.04	Middle
28	Huron	36582 Dinero Way	Huron	93234	06	0078.01	Moderate
29	Ignacio	300 Ignacio Blvd.	Novato	94949	06	1041.04	Middle
30	Kansas	901 N Carpenter Road, Suite 90	Modesto	95351	06	0006.02	Upper
31	Kelseyville	4025 Main St.	Kelseyville	95451	06	0010.00	Moderate
32	Kerman	306 S. Madera Ave.	Kerman	93630	06	0040.06	Moderate
33	Kingsburg	1400 Draper St.	Kingsburg	93631	06	0072.04	Middle
34	Lake Isabella	6100 Lake Isabella Blvd.	Lake Isabella	93240	06	0052.05	Low
35	Lakeport	650 N Main Street	Lakeport	95453	06	0004.02	Middle
36	Larkspur	1115 Magnolia Ave.	Larkspur	94939	06	1200.01	Middle
37	Livingston	640 Main St.	Livingston	95334	06	0003.05	Middle
38	Los Banos	953 W. Pacheco Blvd.	Los Banos	93635	06	0023.01	Upper
39	Madera	401 W. Yosemite Ave.	Madera	93637	06	0008.01	Moderate
40	Mariposa	5121 Highway 140	Mariposa	95338	06	0001.01	Moderate
41	McHenry	1524 Mc Henry Ave.	Modesto	95350	06	0011.00	Moderate
42	Merced Downtown	605 W. 18th St.	Merced	95340	06	0013.01	Middle
43	Merced Olive	490 W. Olive Ave.	Merced	95348	06	0010.04	Middle
44	Middletown	21058 Calistoga Rd.	Middletown	95461	06	0013.02	Middle
45	Mill Valley	64 E. Blithedale Ave.	Mill Valley	94941	06	1270.00	Upper
46	Muir Station	590 Center Ave.	Martinez	94553	06	3211.01	Middle
47	North Napa	1 Financial Plaza	Napa	94558	06	2005.04	Middle
48	Northgate	1 Mitchell Blvd.	San Rafael	94903	06	1060.01	Middle
49	Novato	7333 Redwood Blvd.	Novato	94945	06	1022.03	Moderate
50	Peabody Road	138 Peabody Rd.	Vacaville	95687	06	2531.07	Moderate
51	Pleasanton	5700 Stoneridge Mall Rd., Suite 110	Pleasanton	94588	06	4506.09	Upper

FFIEC Census Tract 2025
As of 3/31/26

	BRANCH	Address	City	Zip	State	Tract	Tract Inc Level
52	Point West	1610 Arden Way, Suite 199	Sacramento	95815	06	0054.02	Moderate
53	Rancho Cordova	2893 Sunrise Blvd., Suite 106	Rancho Cordova	95742	06	0087.06	Upper
54	Rohnert Park	300 Rohnert Park Expressway	Rohnert Park	94928	06	1513.05	Moderate
55	San Anselmo	834 Sir Francis Drake Blvd.	San Anselmo	94960	06	1150.00	Upper
56	San Rafael	1108 Fifth Ave.	San Rafael	94901	06	1110.01	Moderate
57	Sanger	1500 7th St.	Sanger	93657	06	0060.02	Middle
58	Santa Rosa	111 Santa Rosa Ave. Suite 120	Santa Rosa	95404	06	1520.00	Moderate
59	Sausalito	1 Harbor Dr.	Sausalito	94965	06	1302.04	Middle
60	Sebastopol	105 N. Main St.	Sebastopol	95472	06	1534.06	Middle
61	Shafter	600 James St.	Shafter	93263	06	0041.01	Middle
62	Sonoma	202 W. Napa St.	Sonoma	95476	06	1502.05	Upper
63	Sonora	1311 Sanguinetti Rd., Suite A	Sonora	95370	06	0041.02	Middle
64	South Napa	1507 W. Imola Ave.	Napa	94559	06	2008.02	Middle
65	St. Helena	1000 Adams St.	St. Helena	94574	06	2016.02	Upper
66	Strawberry	750 Redwood Highway Frontage Rd.,	Mill Valley	94941	06	1250.00	Upper
67	Tulare	1917 Hillman St.	Tulare	93274	06	0024.01	Upper
68	Turlock Geer Road	2891 Geer Rd.	Turlock	95382	06	0039.09	Middle
69	Ukiah	325 E. Perkins St.	Ukiah	95482	06	0116.00	Moderate
70	Vallejo	1660 Tennessee St.	Vallejo	94590	06	2513.00	Middle
71	Visalia Downtown	800 W. Main St.	Visalia	93291	06	0012.00	Moderate
72	Walnut Creek	1676 N. California Blvd., Suite P-120	Walnut Creek	94596	06	3390.03	Middle
73	Washington Square	203 S. Mc Dowell Blvd.	Petaluma	94954	06	1506.03	Upper
74	Wildwood	11240 Pleasant Valley Rd.	Penn Valley	95946	06	0004.04	Middle
75	Yountville	6470 Washington St.	Yountville	94599	06	2013.00	Moderate

3/31/26 updated Concord Branch street address and removed San Francisco - closed March 27, 2026

Westamerica Bank – Closed Branch Offices
04/01/2025 through 03/31/2026

Branch closed at the end of the business day on March 27, 2026

Branch	Address	City	State	Zip	AA
San Francisco	343 Sansome St.	San Francisco	CA	94104	San Francisco Bay Area

Deposits were relocated from the San Francisco Branch to the following branch effective Monday, March 30, 2026.

Branch	Address	City	State	Zip	AA
Sausalito	1 Harbor Dr.	Sausalito	CA	94965	San Francisco Bay Area

Branch relocated at the end of the business day February 27, 2026

Branch	Address	City	State	Zip	AA
Concord	1333 Willow Pass Road	Concord	CA	95420	San Francisco Bay Area

Opened for business on Monday March, 2, 2026

Branch	Address	City	State	Zip	AA
Concord	1401 Willow Pass Road Suite 140	Concord	CA	95420	San Francisco Bay Area

BRANCH HOURS OF OPERATION

BRANCHES		LOBBY HOURS			DRIVE-UP HOURS		ATM		
MAC #	Branch Name	Mon - Thur	Friday	Saturday	Mon - Thur	Friday	W/U	D/U	OFF
★ Drive-up open Saturdays 9 – 1 W/U = Walk-up ATM D/U = Drive-up ATM OFF = Offsite ATM serviced by this branch ♦ ATM not available after 4 p.m. Mon-Thur, 6 p.m. Friday									
3150	AMERICAN CANYON	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	2		
1600	ATWATER	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A		1	
2770	BAKERSFIELD	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
1030	BENICIA	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
3130	CALISTOGA	9:00 - 4:00	9:00 - 6:00	N/A	9:00 - 5:00	9:00 - 6:00	1		
5270	CAPITOL	9:00 - 4:00	9:00 - 5:00	N/A	N/A	N/A	1		
2190	CERES	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
3530	CLEARLAKE	9:00 - 4:00	9:00 - 6:00	9:00 - 1:00	8:30 - 5:00	8:30 - 6:00★	2		
2500	CLOVIS	9:00 - 4:00	9:00 - 6:00	N/A	9:00 - 5:00	9:00 - 6:00		1	
2170	CONCORD	9:00 - 4:00	9:00 - 5:00	N/A	N/A	N/A	1		
4050	CROSSROADS	9:00 - 4:00	9:00 - 6:00	N/A	8:30 - 5:00	8:30 - 6:00	2		
1690	DOS PALOS	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
2480	EAST SHAW	9:00 - 4:00	9:00 - 6:00	9:00 - 1:00	N/A	N/A	1		
6280	EASTON	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
1020	FAIRFIELD	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1♦	1	1
6290	FIREBAUGH	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
2530	FIRST & HERNDON	9:00 - 4:00	9:00 - 6:00	N/A	9:00 - 5:00	9:00 - 6:00	1		
5150	FRAN/IRENE	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	2		
2680	FRESNO DOWNTOWN	9:00 - 4:00	9:00 - 5:00	N/A	N/A	N/A	1		
1720	FRESNO WEST SHAW	9:00 - 4:00	9:00 - 6:00	N/A	8:30 - 5:00	8:30 - 6:00	1		
1320	GLEN ELLEN	12:00 - 4:00	12:00 - 6:00	N/A	N/A	N/A	1		
1500	GRASS VALLEY	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
2040	GUALALA	9:00 - 4:00	9:00 - 4:00	N/A	N/A	N/A	2		
4030	GUERNEVILLE	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	2		
2710	HANFORD	9:00 - 4:00	9:00 - 6:00	N/A	8:30 - 5:00	8:30 - 6:00	1		
4070	HEALDSBURG	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1	1	
1620	HILMAR	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
2720	HURON	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
5080	IGNACIO	9:00 - 4:00	9:00 - 6:00	N/A	8:30 - 5:00	8:30 - 6:00	2		
6240	KANSAS	9:00 - 4:00	9:00 - 6:00	N/A	9:00 - 5:00	9:00 - 6:00	1		
3560	KELSEYVILLE	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
2610	KERMAN	9:00 - 4:00	9:00 - 6:00	N/A	8:30 - 5:00	8:30 - 6:00	1		
2560	KINGSBURG	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
2800	LAKE ISABELLA	9:00 - 4:00	9:00 - 6:00	N/A	8:30 - 5:00	8:30 - 6:00	1		
3520	LAKEPORT	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
5070	LARKSPUR	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
1700	LIVINGSTON	9:00 - 4:00	9:00 - 6:00	9:00 - 1:00	N/A	N/A	2		
1640	LOS BANOS	9:00 - 4:00	9:00 - 6:00	N/A	9:00 - 5:00	9:00 - 6:00	1	1	
2570	MADERA	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
1680	MARIPOSA	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	2		1
6230	McHENRY	9:00 - 4:00	9:00 - 6:00	9:00 - 1:00	N/A	N/A	1		
2620	MERCED DOWNTOWN	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
1580	MERCED OLIVE	9:00 - 4:00	9:00 - 6:00	9:00 - 1:00	9:00 - 5:00	9:00 - 6:00★	1		
5370	MIDDLETOWN	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		1

BRANCH HOURS OF OPERATION

BRANCHES		LOBBY HOURS			DRIVE-UP HOURS		ATM		
MAC #	Branch Name	Mon - Thur	Friday	Saturday	Mon - Thur	Friday	W/U	D/U	OFF
★ Drive-up open Saturdays 9 - 1 W/U = Walk-up ATM D/U = Drive-up ATM OFF = Offsite ATM serviced by this branch ♦ ATM not available after 4 p.m. Mon-Thur, 6 p.m. Friday									
5160	MILL VALLEY	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
2120	MUIR STATION	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	2		4
3110	NORTH NAPA	9:00 - 4:00	9:00 - 6:00	9:00 - 1:00	N/A	N/A	1		
5050	NORTHGATE	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1	1	
5030	NOVATO	9:00 - 4:00	9:00 - 6:00	9:00 - 1:00	8:30 - 5:00	8:30 - 6:00	1	1	
1050	PEABODY ROAD	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1	1	
2220	PLEASANTON	9:00 - 4:00	9:00 - 5:00	N/A	N/A	N/A		1	
6010	POINT WEST	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
2940	RANCHO CORDOVA	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
4060	ROHNERT PARK	9:00 - 4:00	9:00 - 6:00	N/A	8:30 - 5:00	8:30 - 6:00	1	1	
5180	SAN ANSELMO	9:00 - 4:00	9:00 - 6:00	9:00 - 1:00	N/A	N/A	2		
5010	SAN RAFAEL	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1	1	
2550	SANGER	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A		1	
4040	SANTA ROSA	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
5060	SAUSALITO	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	2		
4010	SEBASTOPOL	9:00 - 4:00	9:00 - 6:00	N/A	8:30 - 5:00	8:30 - 6:00	2		1
2830	SHAFTER	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
1310	SONOMA	9:00 - 4:00	9:00 - 6:00	9:00 - 1:00	9:00 - 5:00	9:00 - 6:00★	1	1	
2900	SONORA	9:00 - 4:00	9:00 - 6:00	N/A	8:30 - 5:00	8:30 - 6:00		1	
3180	SOUTH NAPA	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
3140	ST. HELENA	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1	1	
5110	STRAWBERRY	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	2		
2740	TULARE	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
1610	TURLOCK GEER RD	9:00 - 4:00	9:00 - 6:00	9:00 - 1:00	9:00 - 5:00	9:00 - 6:00★	1	1	
2030	UKIAH	9:00 - 4:00	9:00 - 6:00	N/A	8:30 - 5:00	8:30 - 6:00	1		
1040	VALLEJO	9:00 - 4:00	9:00 - 6:00	N/A	N/A	N/A	1		
1950	VISALIA DOWNTOWN	9:00 - 4:00	9:00 - 6:00	N/A	8:30 - 5:00	8:30 - 6:00	1		
7040	WALNUT CREEK	9:00 - 4:00	9:00 - 4:00	N/A	N/A	N/A	1		
5090	WASHINGTON SQ.	9:00 - 4:00	9:00 - 6:00	9:00 - 1:00	8:30 - 5:00	8:30 - 6:00	2		
1560	WILDWOOD	9:00 - 4:00	9:00 - 5:00	N/A	N/A	N/A	1		
3120	YOUNTVILLE	9:00 - 4:00	9:00 - 6:00	N/A	9:00 - 5:00	9:00 - 6:00	1		

Personal Loans and Lines of Credit

Personal Banking with Westamerica

Apply for a personal loan or line of credit right over the phone with Loan Express.™ It's the fast, easy, and convenient way to get the loan you need. Call 1-800-514-1460 today.

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For Personal Loans and Lines of Credit, simply call Loan Express™ at 1-800-514-1460.
Answer a few easy questions, and in most cases, you'll know right away if your loan is approved.

Installment Loans*	Auto Loans	Personal Loans	Savings/CD Secured Loans
Purpose	For the purchase or refinance of a new or used car or light duty truck.	For major purchases or the consolidation of smaller debts.	For establishing first time credit or the consolidation of smaller debts.
Credit Amounts	$5,000 – $75,000	$3,000 – $25,000	$3,000 – $100,000
Automatic Payment available	Yes	Yes	Yes
Fixed Interest Rate	Yes	Yes	Yes
Outstanding Features	• Same interest rate and payment for the life of the loan. • Extended repayment terms mean lower monthly payments.	• Same interest rate and payment for the life of the loan. • Extended repayment terms mean lower monthly payments.	• Offers lower rates than many other loan types. • Same interest rate and payment for the life of the loan. • Can be secured by savings or a time deposit.

Lines of Credit*	Unsecured Personal Credit Line	Stock or Bond Secured Personal Credit Line	Extra Cash Overdraft Protection
Purpose	For major purchases or the consolidation of smaller debts.	For major purchases or the consolidation of smaller debts.	Provides overdraft coverage for your linked account.
Credit Amounts	$5,000 – $150,000	$5,000 – $250,000	$500 – $3,000
Access by check, in-branch or telephone transfer	Yes	Yes	No
Variable Interest Rate	Yes	Yes	Fixed interest rate.
Outstanding Features	• Immediate credit when you want it; just write a check up to your available credit limit. • Monthly payment flexibility; pay any amount from the minimum payment up to the outstanding balance, with no pre-payment penalty. • Can be used as overdraft protection for your checking account.	• Lower interest rates than for many other forms of credit. • Immediate credit when you want it; just write a check up to your available credit limit. • Monthly payment flexibility; pay any amount from the minimum payment up to the outstanding balance, with no pre-payment penalty. • Automatic payments available.	• Avoid the inconvenience of overdrafts. • Funds transferred to your linked account automatically to cover potential overdrafts. • Payments deducted automatically from your linked account or you can pay the entire balance.

**Terms, limits and conditions subject to change. Contact Loan Express™ for information.*

For further information, please contact your local Westamerica Community Banker, visit us online at Westamerica.com, or call Customer Service toll-free at 1-800-848-1088. Hearing impaired customers may use TDDs to contact us toll-free at 1-800-TDD-1088.

Business Banking

BUSINESS STAR

Earn credit for checking and savings balances and enjoy flexible account management services.

Effective 4/24/26

BUSINESS BANKING

FLEXIBLE SOLUTIONS, ACTIVITY CREDITS, AND ACCOUNT MANAGEMENT SERVICES

WESTAMERICA BANK

Your Community Banker™

Business Star – A Flexible Solution for Your Business Banking Needs

Terms and Conditions

Earn Credit on Your Eligible Balances

With Business Star, combined checking and savings balances that are maintained for business purposes can work together to eliminate or reduce fees on eligible business banking services. Business Star allows up to four business checking or business savings accounts to be linked to a primary business checking account, provided all accounts share the same tax identification number. For example, you may link a general account, a payroll account and two Money Market Savings accounts. You will earn activity credit for your combined balances and continue to earn interest on the Money Market Savings balances. The Bank reserves the right to determine which accounts are eligible for Business Star.

Billing Period

Flexible and Simple Account Management

The billing period for Business Star is based on a calendar month and will include activity occurring from the first day through the last day of that calendar month. Activity credits earned during a billing period can be used to offset fees for eligible services during that billing period. The activity credit is not a credit to your account and cannot be carried forward to offset service charges and fees imposed in future billing periods.

Activity Credits

The activity credit is based on your average monthly balance during the billing period and your election to maintain a single checking account or link multiple accounts. By knowing your average monthly balances, you will know the amount of activity credit you will earn, making your account easier to manage. We will use your average ledger balance to determine the activity credit. If the activity credit for your account is insufficient to offset the fees imposed on your account for the billing period, we will charge your account for fees that are not offset. Payment of account charges implies your agreement to these charges. If you question the most recent fees imposed to your account as shown on your Business Star statement, you must notify us prior to the charge date shown on that statement. If we do not receive a timely dispute notice from you, you agree to the stated charges and waive any right to dispute them at a later date.

Single Checking Account Average Monthly Balance	Combined Checking and Savings Average Monthly Balances	Activity Credit
Less than $50,000	Less than $100,000	$ 0
$50,000 - $99,999	$100,000 - $199,999	$ 50
$100,000 - $149,999	$200,000 - $349,999	$125
$150,000 - $199,999	$350,000 - $499,999	$175
$200,000+	$500,000+	$250

Transactions and Services that Qualify for Offset by Activity Credit

The monthly activity credit may be applied to any of the following standard banking activities or account management services:

Standard Banking Activities

- Checks and Debits Paid
- ACH Debits/Credits Received
- Deposit Tickets and Checks Deposited
- Stop Payments
- Courier Services
- Coin and Currency Deposited or Furnished
- Domestic Wires - Outgoing and Incoming
- NSFs and Overdrafts
- Returned and Resubmitted Deposited Items

Account Management Services

- Onsite Banker Plus online cash management system
- RemitOne electronic tax reporting and payment service
- Zero Balance Account/Concentration Account

Additional Business Star Benefits

- Credit of $50 toward your first order of business checks.
- Three cashier's checks per month at no charge.
- Free personal size safe deposit box.
- No monthly maintenance charge if you maintain a $10,000 average balance in checking or a $30,000 combined balance in checking and savings.
- Consolidated monthly Business Star statement.

Your business may occasionally require a service that is not eligible for offset by activity credit. In this case, the service used during the billing period will be charged to your account at full price without offset of any activity credit. Contact your account officer if you require a more detailed explanation of the Business Star account services. We reserve the right to change any term in connection with the Business Star account, or refuse or terminate the Business Star account, with or without cause, at any time.

Fees are subject to change. Refer to our Deposit Agreement and Disclosure and our most current Business Schedule of Fees and Charges for additional terms, conditions and fees that apply to your account. Contact us or visit Westamerica.com for our current fee schedule.

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EQUAL HOUSING LENDER
Equal Opportunity Employer
westamerica.com
1-800-848-1088
Member FDIC | ADV006 (REV. 04/26)

Westamerica Bank offers a variety of loans and lines of credit designed to meet the financing needs of your business

Revolving Lines of Credit offer convenient access to funds. Secured or unsecured options are available depending on your financing needs.

Term Loans offer increased loan amounts with the security of fixed interest rates and the convenience of an optional automatic monthly payment schedule. A wide range of terms are available.

Credit decisions are generally provided one to two days after receiving your completed loan application. Electronic banking and 24 hour telephone banking options allow you to manage your funds with access to your accounts at your convenience.

Westamerica also offers these products and services

- **Overdraft Protection** will provide you with the security of knowing that your checking account will be covered in the event of an overdraft. You can choose protection from a revolving line of credit or linked overdraft protection from another checking or savings account.
- Westamerica's **Professional Banking Program** is designed with flexible underwriting to meet the needs of your new or expanding practice.
- **Standby Letters of Credit** are available to provide the added backing of the bank's credit guarantee to help facilitate business transactions.
- Apply today for one of our **VISA®** Business credit cards. Choose from a variety of credit cards to meet your business needs.
- The convenience of our **Automatic Payment** service ensures that payment to your loan will be on time, every time.

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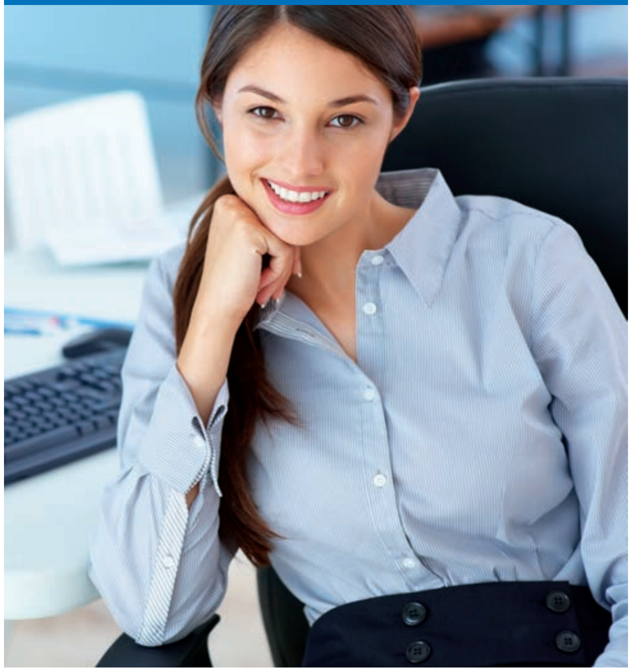
Member FDIC
ADV007 (REV. 2/18)

Business Loans and Lines of Credit

Business Banking with Westamerica

We offer a variety of loans and lines of credit to meet your financing needs.



BUSINESS BANKING

SECURED AND UNSECURED TERM LOANS AND LINES OF CREDIT

WESTAMERICA BANK
Your Community Banker™

	Business Credit Line	Equity Business Credit Line	Commercial Credit Line	Accounts Receivable Credit Line	Business Term Loan	Commercial Term Real Estate Loan
Description	An unsecured, revolving line of credit for short-term, lower credit needs.	A revolving line of credit which is secured by a deed of trust on 51% owner-occupied commercial property for long-term credit needs and higher credit amounts.	A revolving line of credit which is secured by accounts receivable, inventory, securities or CDs.	A revolving line of credit which is secured by accounts receivable and/or inventory. Offers higher credit amounts.	An unsecured term loan or a loan secured by equipment, accounts receivable, inventory, securities or CDs. A wide range of terms are available.	A term loan secured by a deed of trust on commercial or industrial property, office or warehouse. A wide range of terms are available.
Purpose	▪ Working capital ▪ Receivables financing ▪ Cash flow management ▪ Trade discounts ▪ Seasonal needs	▪ Working capital ▪ Receivables financing ▪ Cash flow management ▪ Trade discounts ▪ Seasonal needs	▪ Working capital ▪ Receivables financing ▪ Cash flow management ▪ Trade discounts ▪ Seasonal needs	▪ Working capital ▪ Receivables financing ▪ Cash flow management ▪ Trade discounts ▪ Seasonal needs	▪ Fixed asset acquisition ▪ Business expansion ▪ Refinance existing short-term debt ▪ Permanent working capital ▪ Equipment and vehicles	▪ Purchase property ▪ Refinance property ▪ Fixed asset acquisition ▪ Business expansion ▪ Refinance existing short-term debt
Credit Amounts	$10,000 - $100,000	$10,000 - $500,000	$25,000 or more	$250,000 or more	$10,000 or more	$50,000 or more
Term	12 – 60 months	5 years	Up to 12 months, renewable annually	Up to 12 months, renewable annually	12 – 84 months	12 – 120 months
Interest Rate	Variable, based on bank index	Variable, based on the Wall Street Journal West Coast Prime Rate	Variable, based on bank index	Variable, based on bank index	Variable, based on bank index, or fixed	Variable, based on bank index, or fixed
Access to Funds	▪ In branch ▪ Telephone transfer ▪ Credit Line check ▪ Overdraft transfer	▪ In branch ▪ Telephone transfer ▪ Credit Line check ▪ Overdraft transfer	▪ In branch ▪ Telephone transfer	▪ In branch ▪ Telephone transfer	N/A	N/A
Minimum Monthly Payment	Interest only	Interest only or 1/240th of outstanding principal plus accrued interest and fees ($100 minimum)	Interest only	Interest only	Principal and interest	Principal and interest, with up to 25 year amortization

Calculations

The following formulas are used in the Bank's calculations:

Average Ledger Balance:

$$\frac{\text{Total End-of-Day Ledger Balances for Period}}{\text{Calendar Days in Period}}$$

Average Float:

$$\frac{\text{Total Float for Each Item Deposited During Period}}{\text{Calendar Days in Period}}$$

Average Collected Balance:

Average Ledger Balance – Average Float

Average Positive Collected Balance:

$$\frac{\text{Total End-of-Day Ledger Balances for Period}}{\text{Calendar Days in Period}}$$

Legal Reserve:

Average Positive Collected Balance x Reserve Rate (%)

Investable Balance:

Average Positive Collected Balance – Legal Reserve

Earnings Credit:

Investable Balance x Earnings Credit Rate x Days

Number of Calendar Days in Year

Average Negative Collected Balance:

$$\frac{\text{Total End-of-Day Negative Collected Balances for Period}}{\text{Number of Days in Period}}$$

Negative Collected Balance Fee:

$$\frac{\text{Average Negative Collected Balance x Negative Earnings Rate x Days}}{\text{Calendar Days in Period}}$$

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ADV008 (REV. 8/20)

Account Analysis Disclosure

ACCOUNT INFORMATION

TERMS AND CONDITIONS,

AND CALCULATIONS

WESTAMERICA BANK

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The Account Analysis Plan

The Account Analysis Plan ("Plan") allows Bank customers to reduce or eliminate fees and charges imposed in connection with eligible accounts. Customers with eligible accounts in the Plan obtain an "earnings credit" based on the collected balances in the eligible account or accounts, which may offset part or all of the fees and charges for services used.

This brochure describes the terminology in the Account Analysis statement and includes a disclosure of the Plan Terms and Conditions.

Terms and Conditions

Eligible Accounts

The Plan is available only for demand deposit accounts maintained for business purposes. Interest Checking Accounts are eligible for an Account Analysis Plan only if they are maintained by an individual sole proprietor for business purposes or by a nonprofit organization. The Bank reserves the right to determine which accounts are eligible for the Plan.

Consolidated Accounts

If you have more than one demand deposit account eligible for an Account Analysis Plan, you can consolidate those accounts for analysis purposes. This will allow you to use the remaining Earnings Credit from one account to offset the fees and charges imposed on another account in the same billing period. If you choose to consolidate eligible accounts, you will be provided with an Account Analysis Statement showing consolidated figures along with a separate analysis statement for each account in the relationship.

Analysis Period

The Bank will analyze both positive and negative collected balances over a monthly period to determine your eligibility for an Earnings Credit. This period is called the analysis period.

Billing Period

The billing period will be the same as the analysis period unless otherwise agreed upon with the Bank. The billing period will include activity occurring from the first day through the last day of the period. You understand and agree that the Earnings Credit is not a credit to your account. The Earnings Credit is available only to offset service charges and fees imposed upon the account for the current billing period. Further, the Earnings Credit cannot be carried forward to offset service charges and fees imposed in future billing periods unless the Bank has previously agreed to this in writing.

Earnings Credits

For maintaining positive collected balances, you are given an Earnings Credit. To calculate your Earnings Credit, the Bank first calculates the Average Positive Collected Balance for your account. This is done by taking the ledger balance for your account at the end of each day on which your collected balance was more than $0, adding these balances together, and dividing the sum by the number of days in the analysis period. For weekends and holidays included in the billing period, the prior business day's ending balance is used in this calculation.

The Bank then calculates the Average Float for your account by adding each day's "float" and dividing that sum by the number of days in the analysis period. ("Float" is the amount of funds that have been deposited to an account but are not yet available to the Bank. The length of time that funds are unavailable depends on how long it takes us to process and collect deposited items through the check clearing system.) By subtracting the Average Float from the previously calculated average balance, the Bank arrives at the Average Positive Collected Balance.

Using the Average Positive Collected Balance, the Bank calculates the Legal Reserve. The Legal Reserve is the amount of funds that the Bank must maintain on deposit at the Federal Reserve Bank to meet its reserve requirements with respect to the Average Positive Collected Balance. This amount is calculated by multiplying the Average Positive Collected Balance by a factor equal to the highest reserve percentage required for transaction accounts. The Bank subtracts the Legal Reserve from the Average Positive Collected Balance to calculate the Investable Balance.

The Bank will then calculate the Earnings Credit by multiplying the Investable Balance by an earnings credit rate and by the number of days in the analysis period, then dividing the result by 365 (or 366 during leap years). The earnings credit rate is determined by the Bank and may change from time to time without prior notification.

Negative Collective Balances

The Bank will calculate a Negative Collected Balance Fee for the days that your collected balance is less than $0. The Negative Collected Balance Fee will be calculated by multiplying the average collected balance for those days by a negative earnings rate and by the number of days in the analysis period, then dividing the result by 365/366. The negative earnings rate is the Bank's Index Rate plus a spread. The Bank's Index Rate is a rate established by the Bank in its discretion based on its costs and other factors, and may change from time to time without prior notification.

Total Analyzed Fees

If the Earnings Credit for your accounts is insufficient to offset the fees and charges imposed on your account(s) for that billing period, the Bank will charge your account directly for those account charges that are not offset, including any Negative Collected Balance Fee.

Payment of account charges is conclusive evidence of your agreement to such charges. If you question the most recent charges to your account as shown on your Analysis Statement, you must notify us prior to the charge date shown on that statement. If we do not receive a timely notice from you as to a dispute, you will be deemed to have agreed to the stated charges and to have waived any right to dispute them at a later time.

Deposit Insurance

Deposit insurance charges are computed by multiplying the monthly Average Ledger Balance by a monthly factor. The factor used is the current premium set by the Bank.

Exceptions

The analysis system may not always change simultaneously with modifications to compensating balances, reserves, or other factors. It may also disregard minor variations, adjustments and/or exceptions. Please feel free to contact your account officer for a more detailed explanation of the calculations, since other factors may enter into the analysis formula. We reserve the right to refuse or terminate the analysis services, with or without cause, at any time.

Deposit Agreement and Disclosure

Effective 2/2/26

ACCOUNT INFORMATION

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DISCLOSURE INFORMATION

WESTAMERICA BANK

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Contents

Introduction

This Deposit Agreement and Disclosure ("Deposit Agreement"), the signature card and all Additional Documentation (as defined below) constitute your agreement with us and set forth the terms and conditions of your deposit accounts and services with Westamerica Bank. It is important that you carefully review these documents and keep them for your later reference. The Deposit Agreement contains important information about your accounts and services, important terms and agreements that can be enforced by you, and important terms and commitments made by you that can be enforced by us. **NOTICE TO CONSUMER ACCOUNT HOLDERS: THIS DEPOSIT AGREEMENT INCLUDES IMPORTANT DISCLOSURES APPLICABLE TO CONSUMER ACCOUNT ELECTRONIC FUND TRANSFERS AS REQUIRED BY THE ELECTRONIC FUND TRANSFER ACT (EFTA) AND ITS IMPLEMENTING REGULATION E. NOTHING IN THIS DEPOSIT AGREEMENT IS INTENDED TO BE INTERPRETED TO BE INCONSISTENT WITH THE EFTA. TO THE EXTENT THE EFTA APPLIES THE EFTA SHALL CONTROL IN THE EVENT OF ANY INCONSISTENCIES HEREIN. READ THIS DOCUMENT CAREFULLY AND RETAIN A COPY FOR YOUR RECORDS. Any regulatory consumer protections provided to consumer accounts will not apply to commercial accounts under this Deposit Agreement. FURTHER NOTE: IF A DISPUTE ARISES BETWEEN YOU AND US, THIS DEPOSIT AGREEMENT MAY REQUIRE THE DISPUTE TO BE RESOLVED THROUGH ARBITRATION.** See the section titled **Dispute Resolution** for further details.

Our business days are Monday through Friday, excluding legal holidays.

When you sign our signature card (whether electronically or in writing) or maintain a deposit account with us, you and each authorized signer acknowledge receipt and accept the terms of this Deposit Agreement and to the terms of any Additional Documentation. Collectively, the signature card, this Deposit Agreement and any Additional Documentation may be referred to as the Deposit Agreement. The Deposit Agreement applies to all deposit accounts you have with us and to the services that are described in this Deposit Agreement or in the Additional Documentation. The Deposit Agreement applies to Westamerica Bank and to you and to banking transactions that take place with us or otherwise at our offices. Unless otherwise required by applicable law or expressly provided by us, your Westamerica Bank accounts will be deemed located and domiciled in California. This Deposit Agreement supersedes any previous deposit agreements with us.

The terms of this Deposit Agreement and those in any Additional Documentation may be changed (to include amendments, modifications, additions of new terms, or other changes) at any time by us without notice to you, except as required by applicable law. Any change will take effect immediately, unless stated otherwise in any notice we make available to you. Unless otherwise expressly required by law, a notice of the changes, or a copy of the revised Deposit

Agreement or schedule, may be sent to you to the address as it appears on our records, by posting information in our offices, on our website, or by otherwise making the information available to you in writing or electronically. Unless otherwise set forth in the change in terms notice, your continued use of an account or service after notice of a change has been sent or made available to you will constitute your consent to the change. If you do not accept a change in terms, you may be required to close an account or terminate a service. A change in terms may (unless otherwise prohibited by applicable law) apply to your existing accounts and the funds already on deposit in them. Please read all communications from us carefully, and call us if you have questions or comments.

Except as stated herein, or as otherwise may be required by law, the provisions of this Deposit Agreement are governed by the applicable laws of the State of California and federal law and applicable clearinghouse rules, including the operating circulars of the Federal Reserve Banks, as amended from time to time. In addition, our rights under this Deposit Agreement may be limited by laws, rules or regulations; to the extent this is so, this Deposit Agreement is modified to the extent needed to prevent representing that a transaction confers or involves rights, remedies, or obligations which we do not have or which are prohibited by law. However, where a law, rule, or regulation that is not otherwise capable of being modified by this Deposit Agreement results in a limitation on our rights, then our rights under this Deposit Agreement are limited to the extent (but only to the extent) necessary to prevent a violation of that law, rule or regulation.

Important Information about Procedures for Opening a New Account (Including USA PATRIOT Act)

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask for your name, address, date of birth, tax identification number (TIN) and other information that will allow us to identify you. We may also ask to see a driver's license or other identifying documents for account owners and authorized users.

We may further ask you for specific information regarding the nature of anticipated activity, the sources of your funds, the purposes of transactions, the relationship you have with persons to whom you send funds and persons who send funds to you, the anticipated frequency of such transactions, the ultimate beneficiaries of funds you send and receive, and other questions that may help us clarify the nature and purpose of transactions. We may close accounts if we are unable to understand the purpose of the account or transactions, the structure of the organization, the authority of the signers, the documentation provided or the general risk associated with the establishment of the account, or as otherwise provided in this Deposit Agreement. We may elect not to disclose the specific reason for our action.

Owners for fiduciaries, partnerships, corporations, and fictitious business names or other business entities may also be asked at account opening and from time to time to provide us with valid documentation of trust agreements (or certification of trust), court orders, partnership agreements, certificates of limited partnership, articles of incorporation, and filed fictitious business name statements, in addition to any other documents deemed necessary by us. We may restrict access to any account, such as preventing withdrawals and deposits, until requested documentation is provided.

Definitions

In the Deposit Agreement, the term “check” includes a check as defined under Federal Reserve Board Regulation CC (12 CFR Part 29) (for example, image replacement documents or substitute checks, and remotely created checks), drafts, withdrawal slips, items or similar instruments, as well as paper or electronic images or copies of any of the foregoing. The word “item” as used in this Deposit Agreement includes a check, draft, demand draft, preauthorized draft, or other order or instruction for the payment, transfer or withdrawal of funds including a withdrawal slip, deposit slip/adjustment, automatic transfers, electronic transactions, and miscellaneous charges to your account. An item also means any other document created or authorized in your name that would be a check or draft but for the fact that it has not been signed. The term “other deposit” means a deposit or credit to your account that is not a check (for example, an incoming wire transfer or electronic credit to your account). The term “other payments” means a withdrawal or transfer from your account that is not by check. Examples of “other payments” are wire transfers and other payment orders or funds transfers from your account, processed or rejected ATM or debit card transactions, debits due to point-of-sale (POS) transactions, bill payment instructions, telephone transfers, automatic transfers, preauthorized debits or wire transfers, automated clearing house (ACH) or other electronic debits, or other orders or instructions for the payment, transfer or withdrawal of funds.

“You” and “your” mean all account owners and all authorized signers. An “account owner” includes each individual, joint tenants, tenants in common, both spouses on a community property account, the trustees of a trust and the executors, administrators, and conservators acting under letters of administration (notwithstanding ownership may be in a fiduciary capacity). When only an account owner is intended, this Deposit Agreement refers to an “account owner”. Otherwise, the term “authorized signer” includes all account owners. “Authorized signer” means persons authorized by you or otherwise authorized to transact on an account (for example, under your signature card). “We,” “us,” “our” and similar terms refer to Westamerica Bank, also referred to as the Bank.

"Additional Documentation" means agreements or contracts, fee schedules (including our "**Schedule of Fees and Charges**"), user guides, and other documentation that we deliver to you in connection with your opening or use of an account or service. You agree to the Additional Documentation applicable to an account or service if you use the account or service or if you sign or otherwise agree to another document that contains the Additional Documentation. If there are inconsistencies between this Deposit Agreement and any Additional Documentation, then the terms of the Additional Documentation will govern.

Except to the extent otherwise defined herein, the term "commercial account" shall mean an account that is not primarily established for personal, family or household purposes. The term "consumer account" shall mean an account that is primarily established for personal, family or household purposes.

The word "may," or "reserves the right" or similar language when used in reference to action or inaction by us, is permissive and means that we are allowed at our sole discretion to take action or inaction but is not required to act or to refrain from acting. To "communicate" is to provide, send or deliver a communication and where authorized or allowed under this Deposit Agreement may occur verbally, in writing or via electronic communication. We will have no liability for inaction where it has discretion not to act. The word "include(s)" means "including but not limited to" the examples given.

Unless expressly provided otherwise in this Deposit Agreement, all references to time will refer to Pacific Time. Other terms have the definition given to them in this Deposit Agreement.

Fees, Service and Other Charges

Depending upon the type of account you have, various charges may be imposed. You agree to pay the fees we charge, and you give us the right to collect any fees, as earned, directly from any of your account balances.

Because the amount and types of these charges will change from time to time, details about these charges are separately described in our **Personal Banking Schedule of Fees and Charges** and **Business Banking Schedule of Fees and Charges** (each, as applicable, **"Schedule of Fees and Charges").** You agree that we may change (including increase, add new charges or otherwise amend) our **Schedule of Fees and Charges** from time to time and you agree to pay the charges imposed on your account according to our **Schedule of Fees and Charges** in effect. You will be given notice of these changes if required by law. You will receive a copy of the current **Schedule of Fees and Charges** when you open your account and additional copies are available upon request to us.

From time to time we may list fees for some non-account services (such as wires and cashier's checks) in our **Schedule of Fees and Charges**. We may change non-account fees at any time without notice. You can get current information about non-account services and fees that apply at any of our banking offices.

You understand that the fees and charges imposed by us are developed as a whole, taking into account our overall operating expenses, direct expenses associated with various services for which fees or charges are imposed (to the extent that these expenses can be segregated) and profit margins both from the particular services to which the fee or charge is associated and on an overall basis. You agree to pay these fees and charges knowing that they are not intended merely to reflect the actual costs to us of performing the particular service.

Your Deposits

Checks and Other Deposits
You authorize us to accept an item for deposit to your account from anyone. We are not required to question the authority of the person making the deposit. We may refuse any deposit (whether in cash or by item or other charge) to an account, limit the amount of any deposit or funds that may be maintained in an account, or return all or any part of a deposit to you without prior notice, whether the deposit is attempted to be made by you or anyone else on your behalf. We reserve the right to return to you any item or other charge that we receive for deposit to your account, if we decide not to handle that item or other charge. If we make this decision, we will send a notice by the next business day after we receive it. You agree to notify us immediately if you become aware of any unauthorized deposit to your account.

You authorize us to present an item again for payment, after it has been returned or dishonored, without telling you that the item was returned unpaid or that we are presenting it again. If we present a returned item again, there may be a charge. See our **Schedule of Fees and Charges.** You also authorize us to process and deliver to you a photocopy or other image of a returned item or other returned item, in lieu of the original, whether it is charged back to your account or automatically presented again, and whether or not the original item is available.

Deposits received at unstaffed facilities will be credited on the day funds are removed, verified and processed by us. We may delay the verification of large currency and coin deposits until such time as armored transportation to a secure facility is completed, and delay the posting of the deposit to your account until verification and processing is complete. We may pass-through the costs or otherwise charge you a fee for the additional secure logistics that we require. We are not responsible for transactions initiated by mail until we actually receive them. Deposit receipts do not necessarily indicate the correct balance in the account or the amount being deposited.

If we accept a deposit or payment from you or on your behalf that is not accompanied by instructions indicating how or where it is to be credited, we may apply it at our discretion to any loan or deposit account you maintain with us.

When you make a deposit to your account, we may credit your account for the amount stated on your deposit slip. The amount of the deposit is subject to subsequent verification by us, though we reserve the right not to do so in every case. If, after any review, we determine that the amount credited to your account is incorrect, we may adjust your account for the amount of the discrepancy but reserve the right not to do so if the discrepancy would not be a disadvantage to you.

When you deposit or endorse a check, or receive credit for another deposit, you accept and are assuming full responsibility for payment of that check or other deposit to us. If we credit your account for an item or other charge, we may charge back that item or other charge at any time if we do not receive payment for the item or other charge or if we receive notice that the item or other charge will not be paid. If a check or other deposit is returned to us unpaid for any reason, you agree to repay us for the full amount of the check or other deposit. Your obligation to repay us arises whether or not (i) you endorsed a check or authorized the deposit, (ii) the check or other deposit is returned to us within any time limits applicable to the deposit, to the payor financial institution or to any other party to the transaction, (iii) the payor financial institution or any other party to the transaction met the requirements of any law, rule or regulation applicable to the handling of the check or other deposit, or (iv) there exists defenses that we might have or may assert against the returning institutions or any other party to the transaction. You waive any right you may have to protest or present notice of dishonor. You authorize us to reverse any deposit credit given to your account if a check or other deposit is returned even if the credit is no longer provisional. You authorize us to charge your account in connection with any check or other deposit we have cashed for you or credited to your account if the check or other deposit is not paid by the institution upon which it is drawn (whether or not you have been allowed to withdraw the funds). Without limiting the foregoing, you authorize us to charge your account when a check is returned if the person who drew the check or any other person or financial institution claims that the check is counterfeit, the signature of the purported drawer is forged or otherwise unauthorized, or any required endorsement on the check (including that of a co-payee or previous payee) is forged, unauthorized or missing, and we may do so without liability even if these allegations ultimately turn out to be untrue. We may charge a dishonored, returned or unpaid item or other charge against the applicable account even if the charge results in an overdraft. In addition to returned items fees, you agree to pay applicable overdraft fees. You authorize us to charge your account for the amount of the item and for any returned item fee for each item returned unpaid, even if there is a delay in notifying you or in returning the unpaid item (or photocopy or other image) to you.

Without limiting the foregoing, you authorize us without notice to you to charge an item back to your account, even if you have already used the funds, if we receive an affidavit of forged, missing or unauthorized endorsement or alteration, or similar document, and we have no obligation to investigate the accuracy of such affidavit or similar document. You acknowledge that we may not return an item to you if we cannot recover its full amount from your accounts.

We reserve the right to accept checks on a collection basis, in which case the check will not be considered deposited to your account and any credit given will be considered provisional until final payment of the check is received by us and all rights of return for the drawee bank have expired. Handling an item as a "collection" item means that instead of accepting an item for deposit, we send the item directly to the issuer's financial institution for payment. If the item is returned unpaid, we will return the item to you. We are obligated only to use ordinary care in collecting items on your behalf. You agree that we have sole discretion to determine whether to accept an item or check for deposit or collection. If we do credit your account for a collection item, but do not receive final payment for an item or if the item is later returned, we may charge your account for the item plus any interest earned and associated fees. You agree to be responsible for all fees and charges assessed in the collection process as outlined in our **Schedule of Fees and Charges.** We may notify you that an item is not a deposit, but rather a collection item, as soon as practical after we determine to handle the item as a collection item. This may include after you have left a branch office, for example. Items drawn on an institution located outside the United States are handled on a collection basis only. Collection items may be credited to your account; however, you agree that availability of these funds may be delayed by us until we receive final payment. You waive any notice of nonpayment, dishonor, or protest regarding any items purchased or received by us for credit to your account or for collection. An item or check accepted for collection will not be deemed accepted for deposit for purposes of Regulation CC and is not governed by our funds availability policy.

In accepting a check for deposit to your account, we may supply your missing endorsement. You authorize us to endorse and collect any check payable to you or your order whether or not you have endorsed the check and whether the check is deposited to your account or we cash the check for you. This authorization also applies if you improperly endorse any check payable to you or your order. Joint accounts include accounts held as joint tenancy, tenancy-in-common or as community property. A joint account holder authorizes the other account holder(s) to endorse items in that person's name and to cash the items or deposit them into the joint account, with or without an endorsement. You will be responsible for any loss because of your failure to identify your account properly by name and number on any deposited item. We may accept for deposit to your account all items made payable to or endorsed by you as an individual payee or joint payee, regardless of whether those items bear your endorsement, subject to our verification and final inspection. You guarantee to us the payment of all such deposited items.

We act as a collection agent for you when we receive an

item for deposit or when we cash an item for you, and are not responsible for the actions, whether or not negligent, or inactions of other financial institutions during the collection process. You assume all risk of loss of an item in transit. We will not be responsible if any check is delayed or lost in transit after it leaves Westamerica Bank. You authorize us to reverse any credit given and any interest accrued for an item that is lost in transit or otherwise not paid, and we may recover from any account you maintain with us the funds given to you for a cashed item that is lost in transit or otherwise not paid. You agree that we can notify you of the return as part of the account statement or other communication method (including electronic communication).

Lost Items and Delayed Returns
We act only as a collection agent for you when we receive an item for deposit or which we cash for you. If that item is lost, stolen or destroyed in the process of collection, we may reverse the credit for any deposit or charge your account for the cashed item.

You are responsible for the condition of an item when you issue it, or present it for deposit to your account. If an item is returned or payment is delayed as a result of any writing or marking that you or a third party placed on the front or back of the item, you will be responsible for any costs or liabilities incurred as a result.

Check Truncation
Unless otherwise agreed, you waive any right to receive any original item after it is paid. Instead of returning the original items to you, we provide you with sufficient information on your monthly statements to reasonably identify your checks (that is, the check number, amount, and date of payment). Additionally, we maintain electronic images of both sides of your cancelled checks and store the images for seven years from the date the checks are posted. You may obtain copies of two checks from each account statement at no charge. You may request these copies by calling the telephone number shown on your periodic statement. Additional copies of cancelled checks are subject to a fee as shown in our **Schedule of Fees and Charges.** By opening or using your account, you acknowledge that the original items and checks may be destroyed without being returned to you. You agree to allow any imaged document, or copy thereof, to serve as an original item for any and all purposes, including charging your account or determining the validity of any signatures or otherwise.

Post-Dated and Stale-Dated Checks
Portions of our payment system have been automated to facilitate the efficient and economical processing of a large number of checks each day. We may pay checks drawn on an account even if one or more of the following are true: the check is dated after the date we pay it; the check is presented to us for payment more than six months after the

date on the check; a stop payment previously requested has expired; the check contains language that purports to make it void before the time it was paid; or the check contains other language that purports to establish conditions under which it may be paid. Unless you give us and we agree to honor a special "notice of post-dated check," we may charge your account for an item that is otherwise properly payable from the account, even though we pay the check before the date on it. Your notice of post-dated check will remain in effect for a total of six months. If you want to continue your notice of post-dated check for additional six-month periods, then you must renew your notice before the current notice of post-dated check expires. We impose a Stop Payment fee for each notice of post-dated check and each renewal. Refer to our **Schedule of Fees and Charges.** We may pay the item as of its date, even if you have given us a notice of post-dated check. If you do not want the item to be payable as of its date, you must give us a stop payment order in time for us to act on it before the date of the item. You can give this notice of post-dated check to us verbally, but it must be received by us so as to give us a reasonable opportunity to act on it before final payment of the item. Your notice of post-dated check will remain in effect for a total of six (6) months, unless we require a verbal notice to be confirmed in writing and you do not do so (in which case your notice will expire after fourteen (14) days.) In placing your notice of post-dated check, to meet our computer system requirements, you must describe the check by giving the date, the check number, the EXACT amount of the check and the name of the payee in order for us to return the item if it is presented for payment before the date on the check. If you provide us with any incorrect information, we will not be responsible for our failure to stop payment on the check.

Despite proper completion and delivery of this notice, you may nevertheless be liable on the check to the payee or any subsequent holder in due course. You agree that delaying payment of the check until the check date is for your accommodation only and you agree to release us from all claims and liability in the event the check is paid for any reason prior to the check date and further agree not to hold us liable if by reason of such payment an overdraft occurs or other items drawn or authorized by you are returned unpaid due to insufficient funds on deposit in your account, for which you may incur one or more fees according to the terms of the account. You also agree to defend, indemnify and hold us harmless from any expense, loss or damage incurred as a result of carrying out this authorization, including any claim by any person, organization, association, corporation or business entity arising from any transfer or pledge of, or the assertion of any interest in, the check. In requesting that we delay payment of the check, you further agree to hold us harmless from any and all expenses and costs incurred by us on account of refusing payment before the check date.

Upon presentment of an item for payment more than six (6) months after its date, you agree that we may, in our sole discretion and without notice or inquiry to you, charge your account for the item. However, we are not obligated to do so. You agree that our obligation of good faith does not require us to make any inquiry of you or require us to give you notice prior to the payment of an item more than six (6) months after its date. Our payment of the item will be in good faith absent written notice from you in the form of a timely received stop payment order. If you want to ensure that we do not pay a stale dated item, you should place a stop payment order on the item.

Stop Payment Orders for Checks
You have the right to request that we not pay or honor a check. We may accept a written or verbal stop payment order from any authorized signer or other person acceptable to us (we may, at our option, honor orders received electronically). If you provide verbal instructions, we may require confirmation in writing. If written confirmation is not received when we require one, we may remove the stop payment order after fourteen (14) days. The stop payment order must reach us soon enough to give us a reasonable opportunity to act upon the order. Stop payment orders automatically expire after six (6) months. If you wish to extend the stop payment order, you must renew the order in writing or verbally by phone. The stop payment order must specifically identify the check you do not want paid. Because portions of our payment system are automated, we must know the EXACT amount of the check, to the penny, the preprinted number of the check and, as applicable, the payee of the check, the date of the check, and the drawer of the check. If you are unsure of any of these factors, it is important that you specifically advise us in your stop payment order. If you provide us with any incorrect information, we will not be responsible for our failure to stop payment on the check. We will not be responsible for a stop payment order if we do not have a reasonable opportunity to act on it before final payment of the item. You may not stop payment on a check guaranteed by us. You authorize us to charge your account our stop payment fee if you use this service. If you wish to terminate a stop payment, you must submit the request in writing. We may accept a request to cancel a stop payment order from any authorized signer or other person acceptable to us. In some cases, we may pay an item even if a stop payment request is in effect. If we, or another person or entity, is determined by us to be a "holder in due course" of the item, we may pay the item. If we pay a check which has a valid stop payment order on it with correct information, we may be responsible to you for up to the face amount of the item if you establish that you have suffered a loss because we paid the item. You agree to assign to us all of your rights against the payee and/or any other holder of your check. You also agree to cooperate fully with us in any legal actions that we subsequently take against such persons. Anyone holding the check, including us, may be entitled to enforce payment against you despite the stop payment order. You agree to indemnify, defend, and hold us harmless from all costs (including attorneys' fees), actions,

damages, claims and demands related to or arising from our action in stopping payment on the check.

You do not automatically have the right to stop payment on cashier's checks you purchase or obtain from us. In the event that a cashier's check is lost, stolen, or destroyed, you will have to complete a Declaration of Loss form describing the cashier's check and how it came to be lost, stolen, or destroyed, and sign the Declaration of Loss under penalty of perjury. We will then wait 90 days from the date the cashier's check was issued before we will pay your claim. If ninety (90) days has already passed, then we will act on your claim within a reasonable time. If the check is presented during the 90-day waiting period, we may pay the person entitled to enforce the check. If this happens, we will not pay your claim. If we determine that any such instrument is presented by or on behalf of a person who may be a holder in due course or who may otherwise have the right to obtain payment of the cashier's check from us, we may, without notice to you, pay the cashier's check, even though you may have paid us a fee to not honor the cashier's check.

Checks with Legends Conditioning Payment

You agree not to print, or otherwise directly or indirectly present any checks, withdrawal orders or other items with special limitations, including when drawn on your account. Examples of special limitations include, but are not limited to, "Void after 90 days," "Void if over $500," "paid in full," "not eligible for electronic processing," or other restrictions that may affect negotiability or processing of the check. If you do print, or otherwise present, checks, withdrawal orders or other items with any special limitations, you agree that we will not be bound by such limitations. You authorize us, but we will not be obligated, to pay such items, or take them for deposit, without regard to the stated limitation(s).

In no event will we be liable for our refusal to honor your restrictions (whether or not we had previously honored or dishonored similar restrictions). You further agree to indemnify us and hold us harmless for any claims or losses arising out of our refusal to honor your restrictions.

Endorsements

You warrant that all endorsements on items deposited to your account are genuine and further warrant that you are authorized to negotiate and/or deposit any items that contain no endorsements. You authorize us to supply your endorsement to any item taken for collection, payment, or deposit to your account. Also, you authorize us to collect any unendorsed item made payable to you without first supplying your endorsement, provided the item was deposited to your account, but we may, at our option, require your personal endorsement prior to accepting an item for deposit.

We may require that each payee personally endorse any items, including government checks, insurance company items, or other special types of items. You agree to indemnify, defend, and hold us harmless from and against any and all losses, damages, claims, costs or expenses (including attorneys' fees and costs) incurred by us in connection with your failure to endorse an item exactly as it is drawn or for any item that is alleged to have a forged, missing or unauthorized endorsement.

We are not bound by any restrictions you make on the face of an item or in the endorsement of any items unless we agree in writing to them.

We reserve the right to refuse items that bear or require more than one endorsement, including the endorsements of individuals who are not known to us. If you wish to deposit or cash an item which has been previously endorsed by one or more individuals, we reserve the right to require all endorsers to be present before we accept the item or to require that their endorsements be guaranteed by their financial institution.

To the extent legally permitted, each co-owner of an account appoints the other co-owner as their attorney-in-fact with full power to endorse the name of any co-owner on any item for deposit, or to deposit without endorsement any such item, into the account or cash the item.

Signatures Generally

The authorized signatures for an account are noted on the account signature card. Any one of the authorized signers may sign items or withdrawal orders and give us instructions regarding the account. If you indicate on your signature card or other account opening documents that more than one signature is required, this indication is for your own internal procedures. It is not binding on us. We may attempt on occasion to enforce any multiple signature requirement, but we may cease to do so at any time without prior notice to you. We may act on the instruction or pay out funds from your account if the item or other charge is signed or authorized by (or otherwise authenticated as being the act of) any owner or by any authorized signer (including when acting alone). We have no liability to you if we do this. However, if there is a conflict, we reserve the right to require all authorized signers to sign an item or withdrawal order.

If your negligence contributes to a check being altered, changed or forged, we will not be responsible if we pay the check in good faith and in accordance with the reasonable commercial standards of our business. If anyone disputes the payment of a check because it was altered, changed, forged, bore an unauthorized signature or was otherwise improper, we may not credit the amount to your account until the dispute has been resolved.

We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless a law, rule or regulation provides otherwise, such a claim is deemed not to have been made until submitted in writing to us. You agree to fully cooperate in our investigation of such a claim. Your cooperation may include among other things, at our discretion: (1) a requirement that you submit a declaration under penalty of perjury describing your claim; (2) a report filed with the appropriate police and/or investigatory authority; (3) promptly providing documentation in support of your claim that we request from you; and (4) if your claim arises from employee fraud or embezzlement, we may require you to make a claim against any insurance coverage that you might carry for such a claim. Our liability to you will be reduced by the amount your insurance company pays you for any claim you tendered to it. Any failure to cooperate in our investigation may result in our decision not to honor your claim. We may, although we are not required to do so, provisionally credit your account pending the final outcome of the investigation. If we determine, in our sole discretion, that the debit to your account was not improper, then we may reverse any provisional credit made to your account.

We will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you to recover your loss against the person responsible and you agree to indemnify and hold us harmless from any such losses. In the event that we reimburse your loss, you agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources, including insurance coverage. At our request, you will provide us with all reasonable information about your insurance coverage, including the name of your insurance carrier, policy number, policy limits and applicable deductibles.

Nothing in this Section is intended to be interpreted to negate, and shall not reduce, any rights and liability limits applicable to consumer accounts under the Electronic Fund Transfer Act. Refer to the Section titled "ELECTRONIC FUND TRANSFER SERVICES" for further details regarding the Electronic Fund Transfer Act consumer account protections.

Sample Signatures

To determine the authenticity of your signature, we may refer to the signature card or to an item or other document upon which your signature appears. We may use an automated process to reproduce and retain your signature from an item based on the format and other attributes of checks we offer to customers.

Facsimile, Mechanical or Electronic Signatures

Many customers use a facsimile, electronic or other mechanical signature, including those computer generated or created via a stamp, referred to herein as ("facsimile signature") to execute agreements, authorize transactions, provide and authorize instructions and to endorse or otherwise complete other documents. If you use any form of facsimile signature in connection with any account, you agree to deliver a sample to us before you begin using it, and to execute and deliver agreements in a suitable form, if we so require. If you use a facsimile signature for any of these purposes, you are responsible for any such transactions, instructions or endorsements that appear to us to bear a signature that resembles the signature of a person authorized to sign on your account. When you use a facsimile signature in connection with any account, you agree you shall have the sole responsibility for maintaining security of the facsimile signature or device by which it is affixed, and you shall bear the entire risk for unauthorized use thereof, whether or not you are negligent, except as may be required by law. You agree that we may rely on facsimile signatures that resemble the appropriate original or any signature specimen given to us and that appears to have been made through an authorized medium, regardless of how the facsimile signature came to be placed on the item. We may rely on facsimile signatures, even if they were placed on agreements, transactions, instructions, items or otherwise without your knowledge or consent. We may pay items bearing facsimile signature, regardless of the persons to whom they are drawn or paid. A facsimile signature that resembles an authorized signer's signature or any facsimile signature specimen is not considered a forgery or an unauthorized signature, and such a facsimile or automated signature shall be effective as your signature or endorsement, without regard to color variation, whether or not you have been negligent. You further agree to indemnify, defend, and hold us harmless from and against any and all losses, damages, claims, costs or expenses (including attorneys' fees and costs) incurred by us as a result of the unlawful use, unauthorized use, or misuse by any person of any such facsimile signature or the device by which it is affixed. This means that we are not responsible for any misuse of a facsimile signature we believe you authorized.

Remotely Created Checks and Electronically Created Items

A remotely created check is a writing not signed by the customer that is created by a third party under the purported authority of the customer for the purpose of charging the customer's account with a financial institution. A remotely created check is also known as a demand draft. A remotely created check must contain the customer's account number and may contain the customer's printed or typewritten name, a notation that the customer authorized the draft, or the statement 'no signature required' or words to that effect. An electronically created item is an electronic image that resembles a check and has all the attributes of an electronic check, created electronically by you from your information but was not actually derived from an original paper check, and is then transmitted by you to the payee.

If you voluntarily give information about your account to someone (such as our routing number and your account number) and authorize them to draw against your account or you provide someone with an electronically created item, we may charge your account and pay any items, including remotely created checks and electronically created items. You also agree that we may pay an electronically created item even though the item was not created from an original paper check, whether presented in the form of a remotely created check or an electronic item. You authorize us to continue to honor items or debits from a payee previously authorized by you, until you instruct us to cease to do so, whether or not the payee is acting within the scope of your initial authorization, subject only to such liability as may be imposed upon us by law. Except to the extent otherwise required by applicable law, this continuing authorization from you will apply even in instances where the same remotely created check or electronically created item has been previously presented to us and paid. If you want us to stop honoring items from a payee previously authorized by you, you must tell us in writing. Until you notify us that such items are not authorized, and we have a reasonable opportunity to respond to your notice, we can continue to pay them and will not be liable to you even though the remotely created checks or electronically created items are not in accordance with any authorization you may have given.

This does not, however, obligate us to honor remotely created checks, electronically created items or similar items or entries. We may refuse to honor remotely created checks, electronically created items or similar items or entries without cause or prior notice, whether or not we have honored or dishonored similar items or entries previously.

You agree that we are under no obligation to verify whether the name and account number shown on the remotely created checks or electronically created items are consistent. If any information on a remotely created check or electronically created item is incomplete, inaccurate, or in error, you agree that we may, at our sole discretion, either pay the remotely created check or electronically created item and charge your account for the check or item as drawn or refuse to honor the check or item and, without prior notice to you, return the check or item unpaid. You further agree to indemnify and hold us harmless for losses resulting from our honoring or dishonoring any such debit.

You further agree not to present remotely created checks or electronically created items for deposit, unless we have given prior express written approval.

Check Conversion Into ACH Debit Entries

Merchants may take a check you provide and convert it into an ACH debit entry for electronic collection against your account. When this happens, we will not provide you a copy of the original check with your periodic statement. Treat the voided check with care because someone else who obtains possession of it could use the information to initiate additional debits against your account. When you provide the merchant with your check by mail, the merchant should give you notice of their intent to convert the check into an ACH debit, and the merchant in these instances should destroy your original check. Whether your check is converted to an ACH debit at the point of sale or by the merchant when they receive the check by mail, a description of the transaction will appear on your periodic statement from us.

Safeguarding Blank and Cancelled Checks
You agree to safeguard your blank and cancelled checks and to take reasonable steps to prevent unauthorized access to or use of your checks. This means that you will store them under proper control in a secured, locked location accessible only to authorized signers. You further agree to notify us immediately if one or more of your blank checks are lost or stolen. You agree to accept all responsibility for any failure to safeguard your blank checks.

Check Printing
You agree that the name(s) printed on your checks will agree with the name(s) on our account records. We offer checks in a number of styles and at various prices, with fraud prevention features. If you choose not to use them or other checks that include fraud prevention features, you agree to assume a heightened degree of care for safeguarding your checks, and for reviewing all returned checks and statements as soon as you receive them. The cost of any checks purchased through us will be automatically charged to your account. **See our Schedule of Fees and Charges.** If you create your own checks, or obtain them from a check provider other than our vender, and we cannot accurately verify your signature on an item by comparing it with an item that posted to your account, you are responsible for any losses that may result from our inability to use that check to verify your signature.

Foreign Currency Instruments
You may not write items or other withdrawal orders on your account which order payment in a foreign currency.

The processing and collection of foreign instruments are not subject to United States laws and regulations. We may refuse to accept for deposit or collection an item that is payable in a currency other than U.S. dollars or that is drawn on a bank or a branch of a bank located outside of the United States (a "foreign instrument"). If we accept a foreign instrument for deposit or collection, you bear all the risks associated with the collection process and foreign currency fluctuation (exchange rate risk). A foreign instrument may be returned unpaid much later (sometimes several months after we process the foreign instrument) than instruments that are drawn on banks located in the United States. You bear all the risks of a late return. We may decide not to credit a foreign instrument to your account until we receive the proceeds in cleared funds from the paying bank. If we do provide credit, such credit is provisional and we may reverse the credit at any time if the foreign instrument is returned unpaid or is initially paid but then subsequently returned for fraud or any other reason. You agree that we may use the current exchange rate and we may charge your account for the full value of the foreign instrument, including any applicable fees, which may result in a loss to you. You are responsible for all fees incurred including exchange rate, our collection fee, and other charges assessed by the payor bank. You understand that foreign instruments sent for collection are sent solely for you and at your risk and that we are not liable for any event in the collection process which is beyond our control including a default by any banks or agents involved in the collection process or for loss of the foreign instrument in transit.

Check Processing
We have automated collection and payment procedures to process a high volume of checks. These automated procedures rely primarily on information encoded on each check or item in magnetic ink. In paying or processing a check, we may rely on the information encoded on the check's magnetic ink character recognition (MICR) line, according to general banking standards, whether or not that information is consistent with the other information on the check. You will reimburse us for any loss or expense we incur because you issue or deposit a check containing altered or extra information in the MICR line. You agree that automated check processing is reasonable and that you have responsibility for preventing and reporting forgeries, alterations and other unauthorized use of your account. Since some types of check fraud have become more difficult to detect, we may elect in some cases to make further inquiries about certain checks or other items that are presented for payment against your account. If we are unable to contact you or take other steps to determine with reasonable certainty that you authorized these payments, we may either pay the checks and other items or return them unpaid. We do not fail to exercise ordinary care by posting or paying checks without sight examination of checks.

We may incur losses or expenses due to a delay in returning an unpaid check if the check is defective (for example, the check is not capable of automated processing, or the check's endorsement is obscured by other material on the back of the check, or the endorsement is misplaced).

We will not be obligated to monitor items deposited to, or drawn against, accounts held by a trustee or other fiduciary to determine whether a trustee or fiduciary is acting consistently with or in breach of any fiduciary duty.

When we take an item for processing by automated means, "ordinary care" does not require that we examine each item. "Ordinary care" requires only that we follow banking standards prevailing in the area in which we are located and that do not vary unreasonably from the general standards followed by similarly-situated financial institutions. A mere clerical error, or an honest mistake, is not considered a failure of ours to perform any of our obligations. Our own policies and procedures are used solely for our internal reasons and do not establish a higher standard of care for us other than that which is provided by law or regulation.

We are not responsible for the neglect, mistake or fault of another financial institution or person, including for the loss or destruction of an item or misrouting of an item in transit or in the possession of others. If a deposited item is lost or misrouted and we gave you provisional credit for that item, you agree that we may charge back the amount of the item to your account if we do not receive payment for the item, even if the item is not returned in a timely manner.

Your Transfers and Withdrawals

You may transfer or withdraw all or any part of your account balance from your account in accordance with the terms of this Deposit Agreement and any relevant Additional Documentation.

You authorize us to honor checks and other transactions signed or authorized by any one authorized signer without notice to or concurrence of any other authorized signer, unless another document agreed to by us for your account specifically and expressly states otherwise.

Withdrawals may occur even if you maintain control over all preprinted personalized checks, the receipt book, certificate of deposit or other deposit record for your account because we may not require that the person making the withdrawal present a preprinted check, the receipt book, certificate or other deposit record, although we reserve the right to do so, at our option. Therefore, if you as the account owner want to assure that no one else can withdraw money from your account, you must be the sole authorized signer on your account and not authorize anyone else to withdraw or transfer funds by check or other payment. At our discretion, we may require suitable identification and/or presentation of account ownership records, and may require all of your signatures for the withdrawal of funds and/or the closing of an account. We may refuse to honor any transaction if the funds on deposit are insufficient or unavailable to cover the transaction or there is a dispute or question as to the ownership of account funds. Withdrawals will first be made from collected funds, and we may, unless prohibited by law or our written policy, refuse any withdrawal request against uncollected funds, even if our general practice is to the contrary. Without limiting the foregoing, we reserve the right to refuse any withdrawal or transfer request, which is attempted by any method not specifically permitted, which is for an amount less than any minimum withdrawal requirement, or which exceeds any frequency limitations. We may limit the amount of cash that can be withdrawn each day. Even if we honor a nonconforming request, repeated abuse of the stated limitation may eventually force us to close this account. Additional withdrawal limitations may be disclosed elsewhere.

Automated Teller Machines (ATMs) and Other Electronic Withdrawals

If an ATM Card or ATM/Debit Card has been issued to an authorized signer or at the direction of an authorized signer, you agree that we may honor transactions using the cards, and that we may do so even if more than one signature is something we have agreed to require to authorize a withdrawal from your account in other cases.

For consumers, additional information appears in this Deposit Agreement concerning your rights. Please refer to the **Electronic**

Fund Transfer Services section of this Deposit Agreement for details. Note that the Electronic Fund Transfer Act and Regulation E do not apply to business and other non-consumer accounts or transactions.

Federally Required Notice Regarding Withdrawals from Interest-Bearing Accounts
Federal law requires all banks to reserve the right to require all customers holding interest-bearing accounts (other than time deposit and demand deposit accounts) to give seven (7) days advance notice in writing of any intended withdrawal.

Transaction Limitations
Transaction limitations on your particular account may apply. If you exceed these limits, we may refuse to honor excessive transactions, remove your transfer privileges, close the account, impose a fee and/or convert your account to another account type. Refer to our **Schedule of Fees and Charges.**

Large Cash Withdrawals
We may require reasonable advance notice for large cash withdrawals. We may also refuse to honor a request to withdraw funds in cash from your account or to cash a check (including a cashier's check or other official item) at a branch if we believe that the amount is unreasonably large or that honoring the request would cause us an undue hardship or security risk. We may require that such withdrawals be made at one of our cash vaults by an armored courier, acceptable to us and at your sole risk and expense. We are not responsible for providing for your security in such transactions. Rather than permitting a large cash withdrawal, we reserve the right instead to provide you with a cashier's check for the amount requested.

Processing Your Transactions

Order of Payment, and Overdraft Fees and Services
Refer to our separate **Overdraft Disclosure for Consumer Accounts** and **Overdraft Disclosure for Business Accounts,** as applicable, for details regarding our processing of your transactions, including the order of payment, overdraft fees and related services.

Overdrawn Accounts
If your account becomes overdrawn (whether we are unable to collect a deposit you have made to your account, because we intentionally or unintentionally post a check or other payment, or you have insufficient funds or for any other reason), in addition to paying any applicable Bank fees or charges, you agree to pay us the amount of the overdraft.

If you do not have sufficient available funds on deposit in your account at the time a check or other payment is presented for a transfer from your account, or any other transaction is posted to your account or received by us, we may return the check or other payment unpaid or otherwise reject the transaction.

We have no liability to you for rejecting some checks or other payments from your account while we continue to pay others, or for otherwise processing a transaction when your account is overdrawn, even if the check or other payment that we choose to pay is payable to us; or your account is overdrawn due to our Bank charges.

Each account owner is jointly and severally responsible for paying all overdraft amounts created by any authorized users, regardless of whether the account owner authorized the check or other payment or received any benefit from the check or other payment. You agree that we may, to the maximum extent permitted by law, apply deposits (including Social Security, SSI, and similar benefits) to overdrafts and overdraft fees or other Bank fees and charges, without notice to or further specific consent from you.

If we pay a check or other payment, cash a check for you, or process a transaction, and the amount we pay or process is more than the available balance in the account on which it is drawn, we may hold balances in other accounts of yours, up to the amount we have paid until we have received final payment for the check we paid or the transaction we processed.

Managing Your Account

Compliance with Laws, Rules, and Regulations

You agree to comply with all laws, rules, and regulations applicable to you, to your business activities (as applicable) and to your use of our banking services. This includes your agreement to comply with (to the extent applicable to you and your actions) federal anti-money laundering laws, sanctions laws administered by the Office of Foreign Assets Control, currency transaction or Bank Secrecy Act reporting and recordkeeping requirements, and any state counterpart of the same. You must inform us about and disclose to us the identity of all persons who have a beneficial interest in you (if you are a non-natural person) and in your transactions. You further agree that you will comply with any state or local laws that may apply to you, including, but not limited to, laws governing the payment of interest on escrow or other similar laws, and you agree that you are solely responsible for compliance with such laws, including the payment or nonpayment of any interest due under such laws.

Without limiting the foregoing, you represent and warrant that you will not use, and agree not to use, your account for any unlawful purpose. For example, you represent, warrant and agree not to accept or make payments in connection with the participation of any person (including yourself) in unlawful internet gambling. You acknowledge that "restricted transactions" (as defined in the Unlawful Internet Gambling Enforcement Act and its implementing regulations) are prohibited from being processed through your accounts or your relationships with us. We reserve the right to deny transactions or authorization from merchants apparently engaging in the internet gambling business or identifying themselves through card transaction records or otherwise as engaged in that or any other illegal or improper business. Further, we reserve the right to block or close any account which we believe may be involved in any such restricted transactions.

You represent and warrant that you are not, and you agree to take no action that would result in your being deemed or treated as, a money service business under any applicable state or federal law, except to the extent that you have specifically and in writing previously informed us that you are a money service business. Notwithstanding the foregoing, we reserve the right to refuse to open or to continue to maintain any deposit account.

You covenant, represent and warrant that the foregoing is true and correct, as of the opening of your account and again each time you make a deposit or withdrawal or otherwise use a banking service offered by us. You agree to provide us with evidence showing that you are in compliance with the above, reasonably satisfactory to us, upon our request. If we are uncertain regarding the legality of any transaction, we may refuse the transaction or freeze the amount in question while we investigate the matter. You agree to indemnify, defend and hold us harmless from every action, proceeding, claim, loss, cost and expense (including attorney's fees) suffered or incurred by us due to any U.S. or foreign government entity seizing, freezing or otherwise asserting or causing us to assert control over any account or funds in an account of yours (or ours) when purportedly caused by or arising out of your action or inaction. This will apply whether or not such action is ultimately determined to be authorized under the laws of the U.S. or its territories, or of any foreign jurisdiction. We are not required to inquire or determine the authority of any action taken by the U.S. or foreign government entity prior to acceding to any legal process initiated by it.

Cash Reporting

The Bank Secrecy Act ("BSA"), a federal law, requires all financial institutions to report certain currency transactions to the Financial Crimes Enforcement Network ("FinCEN"). In addition, we must maintain a log of certain sales of bank checks or drafts, cashier's checks, or money orders. In order to satisfy the BSA's requirements, we may, and, in many cases, must request certain information about the individual presenting the transaction, as well as the organization or individual for whom the transaction is being conducted. This includes the individual's/organization's full name, permanent street address, social security number or other taxpayer identification number, identification number (such as a driver's license, government issued photo identification, or passport), date of birth (if applicable), and business, occupation or profession.

Cutoff Hours

A number of our services are subject to processing cutoff hours. Transactions or communications received after the cutoff hour or on a non-business day may, in our discretion, be deemed received as of the prior business day or the next business day. Alternatively, some services may require you to resubmit a transaction or communication when it is received after the cutoff hour or on a non-business day.

Fraud Prevention Guidelines
To help prevent check fraud and other criminal activities against you, you agree to comply with the following fraud prevention guidelines.

- Do not preprint your driver's license or Social Security Number (SSN) on your checks.
- Call us at the number listed on your account statement immediately if new checks do not arrive within ten to fifteen (10-15) business days of your order.
- Call us immediately if there are discrepancies you cannot explain on your account statement, or if you do not receive your statement or an ordered ATM or debit card.
- Store blank and cancelled check copies in a safe place. Remember that your checks provide access to your account. Even blank and cancelled checks have information on them that someone could use to obtain funds from your account. Notify us immediately if any check is lost or stolen.
- Do not leave any outgoing mail containing checks in an unlocked mail collection box or in your residence mailbox. Whenever possible, deposit this type of mail in the designated slots inside your local post office.
- Thoroughly destroy unused deposit slips, transaction receipts, cancelled checks, and statements for your account before discarding them.
- Notify us immediately if any form of identification, your checkbook, or any blank checks are missing, lost or stolen.
- Write your checks in ink and fill in all lines completely.
- Write your checks carefully. Make sure that your numbers are legible and that they begin as far to the left side of the line as possible so someone cannot easily insert additional numbers.
- Sign your checks clearly, as illegible signatures are more easily forged.
- Do not give anyone permission to sign your name on checks.
- Do not give anyone a pre-signed, blank check.
- Do not provide account information, including account numbers or Personal Identification Numbers (PINs), to callers, even if they claim to be Westamerica Bank representatives.
- Use tamper-resistant checks at all times. If you do not order your checks through us, ask your check vendor about checks with special security features.
- Keep accurate records. The statement for your account provides space for you to balance your account for each statement period. Remember to record any transaction you make at an ATM, or by telephone or online. Also remember to record every point-of-sale (POS) transaction or automatic payments from your account.

Please refer to the **"Protecting the Card and PIN" provision of the ELECTRONIC FUND TRANSFER SERVICES** section of this Deposit Agreement for information about safety when using your cards or an ATM.

Business customers should consider assigning responsibilities for opening mail, reconciling bank statements and issuing checks to different individuals. Do a thorough background check on agents, bookkeepers, accountants or other employees who may be handling any part of your banking and/or who have access to your confidential records. You must contact us immediately if you discover any irregularities.

You should be cautious about giving someone your account number. If you give your account number to a third person and authorize that third person to initiate one or more transactions on your account, you may be liable for all transactions initiated by the third person even if you did not intend to authorize a particular transaction.

Westamerica Bank offers additional fraud prevention services to business customers. Positive pay allows business customers to transmit a list of checks that are written on their account to us. We, in turn, compare the list to incoming items presented for payment. ACH positive pay allows business customers to provide us with a list of ACH originators authorized to debit their account. In cases where positive pay or ACH positive pay identify a discrepancy, the business customer is notified and can make an accept or return decision, subject to defaults and cutoff hours within the system. If you are a business customer and elect not to utilize positive pay, ACH positive pay, or other fraud tools that we make available to you, you agree to hold us harmless against any losses you may suffer as a result of your failure to identify fraudulent or unauthorized account activity that could have been detected with the fraud prevention services.

Authorized Signers

An authorized signer is someone to whom you give all rights you have now or in the future to make regarding your account, including the authority to make withdrawals and deposits, to obtain ancillary services (for example, electronic funds transfer services, wire services, and online banking access), and to otherwise transact on your account, receive account information and provide instructions to us regarding your account. Merely by designating an authorized signer you do not give any ownership rights in the account. Any one of the authorized signers may sign checks or withdrawal orders and give us instructions regarding the account, including an instruction to close the account. However, we reserve the right in our sole discretion to require all authorized signers or account owners to sign an item, withdrawal order, or other instruction on the account.

You agree that we may honor checks drawn by an authorized signer against your account even if these checks are made payable to that authorized signer and even if cashed or deposited into that signer’s personal account. We have no duty to investigate or question the nature of the signer’s withdrawals or payments.

Even if the authorized signers on an account change, we may continue to honor checks, withdrawal orders, and other instructions by any authorized signers until we are notified in writing not to do so by an account owner.

Reserve Account

You agree that you will, if requested by us at any time, establish one or more reserve accounts to be maintained with us in type (including time deposits) and amount satisfactory to us, to serve as collateral for and to secure your obligations to us under the Deposit Agreement. We may restrict or prohibit your access to any reserve account(s) and the funds on deposit in them, and we may hold such accounts following termination of the Deposit Agreement for a period of time sufficient to protect us against loss. We may increase or decrease the required reserve account amount from time to time, upon notice to you and you agree to provide immediately available funds to cover a reserve amount requested by us. In addition, we may transfer funds from another account of yours, or use funds payable to you or owed by us to you under the Deposit Agreement, and credit such funds to a reserve account if a deficiency exists between the available funds in your reserve account(s) and the amounts specified by us as the required reserve amount.

Security Interest

You grant us a security interest in your accounts to secure the repayment of any obligation that you incur under the Deposit Agreement. The security interest provided under the Deposit Agreement is in addition to any other security interest we may have in your accounts or other assets. Notwithstanding the foregoing, we disclaim any security interest in any account on which a lien would be prohibited by law. This security interest will survive termination of the Deposit Agreement.

Registered Warrants

Registered warrants are State "IOUs" or a "promise to pay" with interest when there is not enough cash to meet California or other state payment obligations. These IOUs are issued in place of a regular check or warrant. Our policy regarding registered warrants is available at our branch offices, or you may ask your Community Banker.

Depending on our policy, we may or may not accept registered warrants for deposit, encashment or otherwise. We reserve the right to change our policy on registered warrants at any time, at our sole discretion, and with or without advance notice. If we do provide notice, it may be by communication to you, in writing, electronically or by posting notice in our branch lobby offices. We reserve the right to reject individual registered warrants, with or without cause or advance notice, even during a period of time when our general policy is to accept them.

As a general matter, the following terms will apply to California registered warrants. (These general terms may, however, be modified by us, including by writing, electronically or by posting notice of the modified terms in our branch lobby offices.)

- If we accept registered warrants for deposit, it may be for a limited time period, to be established and modified at our discretion. Contact us at 1-800-848-1088 for specific details. During any period of time when we accept registered warrants, the warrants will need to be deposited at a branch location or mailed in for deposit to us.
- You agree not to use remote capture, lockbox (or as a general matter any of our correspondent bank branches) to deposit any registered warrants with us. You will need to provide us with the original warrants. Ask us for the delivery options and the address to be used.
- If you deliver a registered warrant to us and we accept it, we will provisionally credit your account. You agree we are entitled to all interest on the warrant or any replacement warrant, including interest from the date of the issuance of the warrant. You also agree that we may hold the registered warrant until it matures or is called, and while we seek to validate or revalidate it. You agree to provide reasonable assistance to us.
- We may charge back any registered warrant if we are unable to validate (or revalidate) it, or if it is dishonored (regardless of the reason for dishonor) or returned, or we are otherwise unable to obtain payment on it. If there are insufficient funds in your account, we may charge the warrant(s) back and create an overdraft. You agree to pay the overdraft and any related fees or charges as otherwise provided in this Deposit Agreement. You waive any rights of presentment or notice of dishonor. You agree that registered warrants are not covered by our Funds Availability Policy if deposited with us before the warrant has matured or been called.
- We may hold funds on these registered warrants at our discretion. We anticipate holding funds for two (2) business days following deposit to, among other things, validate the warrant. If the hold we apply to your deposit is longer, or if we extend it, we will notify you.
- If we receive any registered warrants from you during a period when our policy is not to accept registered warrants, or if we at our sole discretion choose not to accept a particular registered warrant, then your account will not be credited for the amount of the warrant.
- In the event that a registered warrant is accepted, or if we charge back or otherwise return a warrant to you for any reason, we will return the original registered warrant (or a paper image of the original warrant conforming to the technical requirements applicable to a substitute check) to you.

Electronic Signatures, Contracts and Records

When any payment order or other service generates items or transactions to be charged to an account of yours, you agree that we may charge the affected account without requiring your signature and without prior notice to you. Any transactions resulting from your instructions which we receive in your name and under your credentials shall be deemed to have been “a writing” and authenticated by you “in writing” for purposes of any law in which a writing or written signature is needed or required.

You agree that we may use electronic communications to enter into agreements and contracts between you and us and otherwise to establish terms and conditions for products and services you receive from us. Your consent to or acceptance of the electronic communication or agreement may occur by your clicking “agreed” or similar terms, or by your subsequent use of a product or service, or otherwise as may be specified in the communication or agreement or as provided by law (subject to any limitations set forth in the communication or agreement). Your signature and agreement may be obtained by us electronically and includes mouse clicks, key strokes, your use of passwords or other authentication systems, or as is otherwise set forth in the particular electronic communication or agreement.

All records we maintain of agreements or transactions under your name or credentials shall be deemed to have been “signed” by you and will further constitute an “original” when printed from electronic or paper records established and maintained by us or our authorized agent in the normal course of business. The foregoing includes, but is not limited to, instances where we or our authorized agent has scanned an original paper copy of a contract or record, including, but not limited to, your account signature card. You agree not to contest the authorization for, or validity or enforceability of, our electronic images, records, contracts and documents, or the admissibility of copies thereof, under any applicable law relating to whether certain agreements or records are to be in writing or signed by the party to be bound thereby. Records, contracts and electronically “signed” documents, if introduced as evidence on paper in any judicial or other proceedings, will be admissible to the same extent and under the same conditions as other documentary business records.

You and we further agree that delivery of a signature page to this or any agreement with us, including, but not limited to, your account signature card, by e-mail transmission of a scanned image, facsimile, or other electronic means, shall be effective as delivery of an originally executed signature page. Upon our written request, you agree to manually sign or place your signature on any paper original of any record, contract or “signed” document which we provide to you containing your purported signature.

Communications

Communications and When They Are Deemed Received
Except as otherwise provided in this Deposit Agreement, and subject to the notice requirements provided in our other agreements with you, all notices and other communications by you to us shall be in writing and, addressed to: Westamerica Bank, P.O. Box 1200, MAC B-2N, Suisun City, CA 94585 or at such other address as we may specify in writing. Notices, disclosures, statements, documents and other communications and messages (“communications”) from us to you may be sent by us to you via U.S. Postal

Service, messenger service or via electronic communications (for example, via fax, e-mail, by posting at our website, via SMS or other mobile phone text, or other means). Any notice or communication sent or made available by us to you will be deemed given and effective when sent or otherwise made available to you, or as otherwise stated in the notice or communication. Certain notices and communications may be provided to you by telephone, facsimile or other electronic transmission at the telephone number, facsimile number or other location or number as shown in our records.

Any communication you send to us will not be effective until we actually receive it and have had a reasonable opportunity to act upon it. Electronic communications from you to us may be treated by us as a written communication, but where this Deposit Agreement or any Additional Documentation requires a written or paper act or document, we reserve the right to require that a communication by you to us be provided or confirmed in a written or paper form before we will be deemed to have received it.

Without limiting the foregoing, we are entitled to rely on any notice, instruction, or other communication believed by us in good faith to be genuine or to have been signed or authorized by your authorized representative. If there are multiple authorized signers, we may send paper or electronic communications to any one or more of them (unless otherwise agreed by us). You assume the risk of loss in the mail or in electronic transit. If we hold mail for you and a statement or other communication is not picked up within sixty (60) days, we may send it to you at the address shown in our account records or destroy it. If one or more statements and/or notices are returned to us by the U.S. Postal Service for any reason, we may destroy such statements and notices, and discontinue sending statements and notices of every kind until we receive forwarding information from you.

Electronic Communications

An electronic communication is a notice, disclosure, statement document or other communication or message that we provide to you via electronic means in a format that allows visual text or images to be displayed on equipment such as a computer, mobile phone screen or other electronic equipment. You agree that we may at our option use electronic communications to provide you with any information, notice, disclosure, statement, document or other communication or message from us to you, including communications that we are required by law to provide to you in writing. We may at any time terminate paper delivery of communications and substitute electronic communications in lieu of the paper communication. Refer to the **Electronic Signatures, Contracts and Records** section of this Deposit Agreement for further details regarding electronic communications.

If we receive an electronic communication in your name that was authorized by you or by someone authorized by you, you are bound by the communication and we may rely upon and treat the communication as an authorized communication from you. This is true even if we did not authenticate the communication using security procedures applicable to the system or service and notwithstanding our use of those security procedures may have detected error. If we receive an electronic communication in your name that was NOT authorized by you or by someone authorized by you, you are nevertheless still bound by the unauthorized communication and we may rely upon it and treat the communication as an authorized communication from you if we verify the authenticity of the communication using security procedures applicable to the system or service. NOTE: (a) This paragraph does not apply to consumer transactions where federal or state law protects you against liability (or limits your liability) for unauthorized use. Consumer liability for unauthorized use in these cases is described in the **Electronic Fund Transfer Services** section of this Deposit Agreement; and (b) This paragraph does not supersede the terms and conditions of Additional Documentation if the term or condition in that agreement would result in your being bound by an authorized or unauthorized communication, but does supersede the Additional Documentation if application of its terms or conditions would not result in your being bound by the communication.

You agree that an electronic communication from us to you may be used by us to serve as and fulfill any need for written notice for purposes of any requirement that a document be provided to you in a written or paper form. You agree to provide us with an email address when requested, and to keep the email address(es) that you provide to us up-to-date. We may use any email address of yours that appears on our records to send any electronic communication to you (so, for example, communications regarding transactions or activity regarding one banking service or account may be sent to you via the email address you provided to us to facilitate your use of a different service or account).

Additional Electronic Notification Provisions for Consumer Accounts

Owners of consumer accounts have certain rights under law to receive certain disclosures about their accounts in a non-electronic form, unless you affirmatively consent to the receipt of the information electronically and have not withdrawn your consent. If you are a consumer, we will not substitute electronic disclosures in lieu of written disclosures unless your consent is first obtained electronically in accordance with applicable law. Even if you have consented to receive one or more types of communications only in an electronic format, you may, upon request, receive a paper copy of the electronic communication. For fees associated with paper copies of various written records or communications, please refer to our **Schedule of Fees and Charges.** To withdraw your consent as a consumer to electronic communications, send a written notice to: Westamerica Bank, P. O. Box 1200, MAC B-1B, Suisun

City, CA 94585.

The revocation of consent should specify the account(s) involved and the types of written communications you no longer wish to receive electronically. We will act on your request promptly (normally, within thirty (30) days). Some of our banking accounts or other services are only offered to those who accept electronic communications. Otherwise, we may resume sending written communications to your most recent address as shown in our records. We will also inform you of any fee or charge for receiving the written instead of the electronic communication(s).

Consistent with the above, we may require you to use and receive electronic statements of accounts (also called "eStatements") in place of paper or written statements. You will be given the opportunity to consent to receive your statement electronically. You may view, print, or save your eStatements and check images from our secure website after using your login ID and password credentials to access the website. Any legal notices or disclosures that normally accompany your mailed statement or that we would otherwise deliver to you by mail concerning your account will also be delivered to you electronically. Other communications with respect to your accounts or banking relationship with us may also be sent electronically. If you choose not to receive an eStatement, we may close the affected account. For fees that may be applied to accounts that are not enrolled in eStatements, refer to our **Schedule of Fees and Charges.**

Consent For Us to Contact You by E-mail and Phone, Including Cell Phone and Text Messaging

You agree that we and our affiliates and agents may contact you at any e-mail address or telephone number you provide to us (including cell phone calls and text messages) to communicate with you regarding your account, any transaction with us, and/or your relationship with us. You further represent to us that you are the current subscriber or owner of any e-mail addresses and/or telephone numbers you provide to us, or that you are authorized to provide this consent on behalf of the subscriber or owner. You authorize us to make autodialed, prerecorded or artificial voice ("PAV") calls to any number(s) you provide and you acknowledge that, in any event, by voluntarily providing your telephone number(s) to us, you expressly agree to receive autodialed, PAV messages and texts from us, including from our affiliates and third parties calling on our behalf. Your service provider may impose a charge for those calls/messages, including message and data rates. If necessary, you may change or remove any of the e-mail addresses or telephone numbers at any time by contacting us at 1-800-848-1088.

Right to Opt-Out. You may opt-out of autodialed, PAV calls or text messages from us at any time. For example, to opt-out of autodialed and PAV calls (but not text messages), you can call us at 1-800-848-1088. You may also opt-out of receiving text messages from us. For example, to opt-out of text messages, you can reply STOP to any text message you receive. For help, text HELP. You acknowledge and agree that you may receive a text message confirming your opt-out.

Change of Name, Contact Information or Authorized Signers
It is important that our records of your contact information for communications be kept current, including, address, email, mobile and telephone numbers. Otherwise, you may not receive notices or other correspondence we may send you from time to time. You agree to accept full responsibility for keeping our record of your contact information. You agree to notify us immediately in writing of any change of name, contact information, or change of authorized signers. Your notice to us regarding the change will be effective after we have had a reasonable time to act. We may also change the mailing address of record we have for you if we receive an address change notice from the U.S. Postal Service. Any account owner or authorized signer can update the contact information for the account. The contact information is changed only for the accounts you specify and does not affect your other account relationships with us unless you specify that you want the contact information changed for those accounts as well. In addition to the provisions regarding electronic communication, any notice sent by mail (including notices of interest rate changes, changes of the fees and charges imposed by us, and any other notice we send you), will be effective if sent to the last address as shown on our records. You also agree that any mail or electronic communication to or from any account owner on your account will be effective for all account owners, except as otherwise stated in this Deposit Agreement. You agree that if mail sent to your address according to our records is returned by the U.S. Postal Service as undeliverable for any reason other than our failure to pay proper postage, we need not send future notices to you until you have furnished us with a new address.

You agree to be bound by any notice not sent to you because previous mailings were undeliverable. You agree to be bound by any mail held by us under a “hold mail” program and that such mail will be deemed received by you as of the date it was first made available for you to pick up. You agree that we may, at our option and from time to time, send mail to you (or deliver held mail) notwithstanding any prior agreement or instruction to hold mail or otherwise hold your notices and communications for pick up by you.

If an authorized signer on your account changes, we may continue to honor items and instructions given earlier by any previously authorized person(s) until we receive specific notice from you in writing not to do so (note: A new or updated signature card, by itself, does not constitute notice to terminate any pre-existing payment or transfer plan). In some instances we may require you to close your account or provide us with stop payment orders in order to prevent transactions from occurring.

Additional Information About Your Accounts and Transactions

FDIC Insurance
We are a member of the Federal Deposit Insurance Corporation (FDIC). At this time, the standard deposit insurance amount is $250,000 per depositor, per insured bank, for each account ownership category.

For current information relating to deposit insurance coverage, you may contact the FDIC toll-free at 1-877-275-3342 or visit the FDIC website at www.fdic.gov.

Setoff
Subject to applicable law, we may, but are not obligated to, use the funds in your accounts to pay any due and payable debt(s) and obligation(s) that you owe us which are not paid when due. This is called the right of setoff. If we exercise this right of setoff, we will comply with all applicable laws and regulations, and will notify you of the action taken. To the fullest extent permitted by law, all sums in a deposit account are subject to our right of setoff for liabilities owed to us by: (i) any one or more of the account holders, including any other person who is a joint account holder; or (ii) any partnership of which you are a general partner; or (iii) any other person or entity with whom you are a co-obligor, or have agreed to act as surety or guarantor, or for whose debts you are liable or may be contingently liable. You authorize us to use account funds to pay your debts and obligations to us even if the setoff results in an early withdrawal penalty or the dishonor of items. If we exercise our right of setoff, our duty to pay any items presented for payment on your account during the business day preceding the day on which the setoff occurs may be terminated, and you agree that we may return those items unpaid.

If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balances for which we properly accelerated the due date under the note.

We will not be liable for the dishonor of any item or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment.

This right of setoff does not apply to this account if: (a) it is an IRA or a tax-deferred retirement account; (b) the debt is created by a consumer credit transaction under a credit card plan; or (c) the debtor's right of withdrawal only arises in a representative capacity.

Legal Process
You authorize us to accept and act on any legal process that we believe in good faith is valid and applies to your account without any liability by us to you, whether served in person, by mail, by facsimile transmission or electronic communication, and whether at locations other than the

branch or office at which the account, property, or records are held or in one state for property or records held in another state. Nothing herein shall be construed as a waiver of any right you may have to object to or otherwise challenge the effectiveness or validity of the legal process. "Legal process" includes a subpoena, restraining order, injunction, writ of attachment or execution, levy, garnishment, or other legal order relating to you or your account. It includes orders issued by governmental entities other than courts, such as taxing authorities. If we are permitted, we will use good faith efforts to send you notice of any legal process received by us, but this Deposit Agreement does not require us to do so. If we receive legal process against your account before our cutoff time and you do not have enough funds in the account to cover the order, we may return checks or other items presented against your account the previous business day and apply the funds to satisfy the conditions of the order.

If legal process directs us to turn over funds or other property, then, depending on the type of order, we may either immediately deliver the funds or property or hold them for a legally permitted period. We do not pay interest on the funds during the period we hold them. If we use funds from a time deposit account, we may impose an early withdrawal penalty.

We may charge your account a legal process fee for each order. You agree to pay our fees and expenses for research and copying of documents and all other expenses, including administrative expenses, we incur in responding to any legal process related to your account. These may include attorneys' fees. We may deduct these fees and expenses from any of your accounts without prior notice to you. Any legal process against your account is subject to our right of setoff and to any security interest we have in the account. We are not liable to you for not paying items because we have withdrawn funds from your account or in any way restricted your access to funds because of a legal process.

Additionally, subpoenas, search warrants and other legal processes may compel disclosure of information about your account or any other business you may have with us.

Disputed Payments

If you have a dispute regarding an amount you owe to us, you must direct all correspondence regarding the dispute to us at: Westamerica Bank, P. O. Box 1200, MAC B-2N, Suisun City, CA 94585. Any communications regarding the disputed payment that are sent elsewhere or to someone else will be of no legal effect. We will disregard any notations such as "payment in full" or similar language, and may cash the check or draft without agreeing to settle for the face amount of the instrument. We will only be bound to settle for the face amount of the instrument if we have expressly agreed to do so, in writing.

Early Withdrawal Penalties (and Involuntary Withdrawals)

We may impose early withdrawal penalties on a withdrawal from a time account even if you do not initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See our Time Deposit Agreement or IRA Agreement for further details.

Electronic Presentment
We may charge your account on the day that a check or other transaction is presented (or returned) to us directly or electronically for payment. We may charge your account or place a hold on funds at an earlier time if we receive notice that a check or other item deposited to your account is being returned, or if we receive notice that your check or electronic payment (e.g., at a point-of-sale) is being processed for collection. Some merchants may obtain authorizations in advance for point-of-sale transactions in an amount greater than the final transaction amount. You agree that we may place a hold on sufficient funds to cover the amount of the authorized transaction, pending its final settlement through the system, even if that amount exceeds the actual amount of the transaction. This could affect the balance available to cover other transactions.

Third-Parties and Third-Party Fees
You authorize us to, and we may, use third-parties to provide banking services to you. We are not, however, responsible for any act or omission by the third- party, except as specifically set forth in this Deposit Agreement or where imposed by law. To the extent allowed by law, or except where otherwise provided in this Deposit Agreement for consumers, our liability to you for any harm or loss suffered by you in connection with or arising from any banking service you receive will be limited to your actual losses (or, if Additional Documentation establishes a lower amount, such lower amount), and we will not be liable for incidental, special or consequential damages, including loss of profits and lost opportunity, even if we were aware of the possibility of these damages.

For some services, including but not limited to collection services and wire transfer services, third-party or other banks' charges may apply in addition to charges assessed by us.

Transactions by Persons Who Are Not Bank Customers
If a person who does not hold deposit accounts with us presents a check written by you for payment at one of our branch offices, we may require authorization from you before paying the check. We may require identification from the payee, which may include finger printing or other fraud prevention methods. If a payee presents a check of yours for payment that is drawn on an account you hold with us, you agree that we may also impose fees or charges for non-customers in connection with our handling of the check. This may include, for example, assessing a fee or charge on a

non-customer payee that presents or seeks to cash a payroll check(s) issued by you. You agree that none of the foregoing will be deemed to be wrongful dishonor by us.

Information About You and Your Account
We carefully protect personal information that we have about you and your account. Our practices are described in our **Privacy Notice,** which is available separately.

Link to our **Privacy Notice** can be accessed at Westamerica.com/about/privacy.

Safe Deposit Box Disclosures
Safe deposit box rentals will be subject to separate terms and conditions with us. Safe deposit boxes and their contents are not insured by the Federal Deposit Insurance Corporation (FDIC). The FDIC insures funds in deposit accounts, subject to certain limitations. Safe deposit boxes are considered storage facility/services. Check with your insurance carrier to determine whether your safe deposit box contents are covered under your own property insurance policy or if you need to acquire additional insurance. We are not obligated to provide safe deposit box insurance information to safe deposit box customers.

The following additional notice applies to safe deposit boxes: The State of California requires us to inform you that your property or the proceeds of the sale of your property may be transferred to the appropriate state upon the time period specified by law running from the earlier of: (i) the date the lease or rental period on the safe deposit box expired; or (ii) the date of termination of any agreement because of which the safe deposit box was furnished to you without cost.

Dormant Accounts
If there has been no activity by you on your account or any indication of an interest by you in your account for an extended period of time, then we may classify the account as dormant (except where applicable state law regarding unclaimed property prevents us from doing so).

You authorize us, in our discretion, to refuse to permit withdrawals from an account that has become dormant until we are satisfied that we are dealing with the true owner or authorized signer of the account. We may, but are not obligated to, try to contact you before we classify the account as dormant. Also, if your account is dormant, then we may, but will not be required to, hold all statements for your account, but normal maintenance and other fees continue to apply except where prohibited. Such fees do not count as activity on your account for purposes of dormancy and escheat. Statements with a hold status will continue to be held at the designated location for pick-up and review by you. Held statements are, however, deemed delivered to you when they are first made available to you under the hold statement program. Furthermore, card privileges (including ATM and point-of-sale access) may also be blocked or terminated.

Escheat
If your account remains dormant and is unclaimed by you for more than three (3) years (or other escheat period or as required by escheat law as may apply to the account or property), we may comply with what we in good faith believe to be any legal requirement to turn the balance over to the state of California or to another jurisdiction. To the extent required by law, we will send a notice to your last known address before we turn your account or other property over to the state. If allowed by applicable law, we may charge a fee for mailing an escheat notice.

When the funds in your account are sent to the custody of a state agency, your account is closed and no interest accrues. To recover funds delivered to the custody of a state agency, you must file a claim (or follow the procedure in effect at the time of escheat as set forth by applicable law) with the state agency.

Right to Close or Suspend Account
We may, at any time and in our sole discretion, close or suspend your account or any service we are providing to you. We may do so for cause or without cause. We may automatically close your account if the balance is $0 or overdrawn. We may deliver the balance after an account is closed by any means chosen by us, including mailing a check for the balance by U.S. Postal Service, sent postage prepaid, to your last address as shown on our records. We may remit the balance by check payable to the name on the account as shown on our records, even if contrary evidence of account ownership has been given to us. We will provide you with notice before or after taking this action, unless prior notice is required by law, in which case we will provide you with such notice as is required by law.

The account closing balance will be subject to any right we may have under any security agreement covering the account or our right of setoff.

Except to the extent otherwise agreed with us, you may close your account at any time upon notice to us, unless your account has a scheduled maturity date, subject to any applicable early withdrawal penalty. We may continue to process deposits, checks, withdrawal orders, items or transactions as we receive them while we process your closure request. You will remain liable for the payment of accrued fees on the account and for checks in the process of collection, as well as any other obligations relating to actions or inaction prior to account closure. If you close an account, it may be subject to accrued or prorated fees or charges. You agree to reimburse us immediately upon request for any overdrafts that arise after you request your account be closed.

We may honor any account holder's or authorized signer's request to close or suspend an account or transaction. At our discretion, we may require the signatures of all account holders and/or authorized signers before permitting the withdrawal of funds or the closing or suspension of an account.

Without limiting any of the foregoing, you authorize us, in our sole discretion, to "freeze" or place a hold on the balance in your accounts with us if we suspect that there is uncertainty regarding the ownership of the funds, we suspect irregular, fraudulent or illegal activity, or we receive conflicting instructions involving your accounts. Should we place a "freeze" on your accounts to reasonably investigate our concerns, you agree that we shall not be liable to you for any claims you might have, including but not limited to claims of wrongful dishonor.

We may dishonor any check, withdrawal order, item or transaction presented for payment after an account is closed or frozen by you or by us. At our option, we may reopen your account and honor deposits or other credits, checks, withdrawal orders, items or transactions after an account is closed or frozen if the transaction was guaranteed by us under any check guarantee program or was part of an electronic fund transfer system, if you fail to place a stop payment order for any outstanding checks or other items or if we otherwise elect to honor the transaction in our discretion. You shall remain responsible and liable for any overdrafts that arise after an account is closed, whether closed by you or by us.

If your account is closed and later reopened, the account is subject to our standard terms and fees for that type of account. Any fee waivers or other privileges that applied before the account closed do not apply when we reopen the account.

Death or Incapacity of Depositor

You agree to immediately notify us about the death or incapacity of any owner or authorized signer on your account. Until we receive notice satisfactory to us in writing, and have a reasonable opportunity to act on it, we may continue to honor items drawn on your account by the authorized signer(s). We may suspend, refuse, and reverse any transactions or deposits (for example, automatic federal direct deposits of benefit payments belonging to the decedent) if any owner or authorized signer dies or is declared by a court to be incompetent. However, even with knowledge, we may pay checks drawn on the account for ten (10) days after the date of death. Refer to the section regarding the treatment of **Direct Deposits.**

Direct Deposits

If, in connection with a direct deposit plan, we deposit or credit any amount in your account which should have been returned to the state or federal government or any other third party for any reason, you authorize us to deduct the amount from your account or from any other account you have with us without prior notice and at any time, except as prohibited by law. You also authorize us to use any other legal remedy to recover the amount of our liability.

Suspected Forgeries/Alterations: Review of Your Account

You agree to examine your monthly statements immediately after receipt or after made available to you, whichever is earlier. If you suspect any unauthorized transactions, errors, or discrepancies, including forgeries, alterations, unauthorized items, or missing or diverted deposits, you must make a report to us immediately.

You assume full responsibility for monitoring and reviewing the activity of your account, including the work of your employees, agents and accountants (as applicable). You agree to review your account statement as a fraud prevention measure. If you suspect a check or other payment was issued or charged against your account without your authorization (including a forgery or alteration), or you suspect other unauthorized use of your account (we refer to all of these as “unauthorized uses”), report your findings to us immediately. Unless you notify us promptly, we will assume the monthly statement is correct.

Prompt action on your part can prevent further losses. Except as otherwise expressly provided elsewhere in this Deposit Agreement, any unauthorized use or other error must be reported to us NO LATER THAN THIRTY (30) DAYS from the date the statement containing the unauthorized use or other error is sent or made available to you, whichever is earlier. If you do not report to us within this time, you are precluded from asserting a claim against us for forgery, alteration, unauthorized use or other error. If you do not notify us of any forgery, alteration, unauthorized use or other error within thirty (30) days from the date your statement is sent or made available to you, whichever is earlier, we may also refuse to reimburse you for any subsequent forgery or unauthorized use by the same wrongdoer(s).

The previously stated thirty (30) day limitations apply whether the statement is made available in paper or via electronic communication, and without regard to whether we did or did not use ordinary care and do not otherwise restrict any right we have at law or under our agreements with you. An “other error” for purposes of this section includes, but is not limited to, missing deposits, unauthorized checks or other charges, unauthorized endorsements or signatures, illegible copies or images of checks, encoding errors and counterfeit checks.

If you claim a credit or refund because of a forgery, alteration or any other unauthorized use or other error involving a negotiable instrument (or any other claim if your account is a commercial account), you agree to provide us with an affidavit containing whatever reasonable information we require about the transaction and the circumstances surrounding your claim and to assist with our investigation and recovery attempts. We must receive your declaration within 10 days of our request. If applicable, you also agree to make a report to the police and to provide us with a copy of the report, upon request.

We will have a reasonable period of time to investigate the circumstances surrounding any claimed loss. We may provisionally credit your account during our investigation, although we have no obligation to do so except as may be required by law. If we do, we may withdraw the credit if our investigation reveals we are not liable for the loss. Our maximum liability will never exceed the amount of actual damages proven by you. Our liability will be reduced: (a) by the amount of the loss that is caused by your own negligence or lack of care; (b) to the extent that damages could not have been avoided by our exercise of ordinary care; and (c) by any loss recovery that you obtain from third parties (apportioned in accordance with this provision). We will not be liable for any loss that is caused in part by your negligence if we acted with ordinary care. We will not reimburse you for unauthorized activity or uses of your account that directly or indirectly benefit you. Unless otherwise required by law, we will not be liable for incidental, special or consequential damages, including loss of profits and lost opportunity, or for attorneys' fees incurred by you, even if we were aware of the possibility of these damages.

Many businesses carry special insurance for these risks. If you do, we may require that you file your claim with your insurance company before making any claim against us. In that case, your claim against us will be considered only after we have reviewed your insurance company's decision. Our liability to you, if any, will be reduced by the amount your insurance company pays you.

Notwithstanding the foregoing, you agree to notify us within 6 months after we have sent or made the statement available to you, whichever is earlier, if you identify any missing, unauthorized or altered endorsements on the items paid against your account.

If you do not receive your scheduled statement, it is your obligation to notify us of that fact.

Notwithstanding the previous, consumers may have greater rights in connection with substitute checks (see the **Substitute Checks and Your Rights** section of this Deposit Agreement) or in connection with electronic funds transfers (as set forth in the **Electronic Fund Transfer Services** section), or in any Additional Documentation for consumers. **Nothing in this Section is intended to be interpreted to negate, and shall not reduce, any rights and liability limits applicable to consumer accounts under the Electronic Fund Transfer Act.**

Disputed Ownership and Conflicting Demands

If we have any uncertainty regarding the ownership of an account or its funds, if a dispute arises over control of or access to your account, or if we receive conflicting instructions from you (including any owner, joint account holder, contracting officer and/or other authorized signer on your account), or in the case of a corporate or partnership or association/LLC account, conflicting board resolutions or partnership authorizations or member instructions, we may require, but are not obligated to require, the signatures of all account owners and authorized signers on items, withdrawals, or other transactions. We may also, but are not obligated to, "freeze" the account until we get evidence satisfactory to us that either the dispute is resolved or there is general agreement on payment of or access to the funds in the account.

Without limiting the foregoing, you also authorize us to do one or more of the following:

- We may refuse all transactions to the account until we are provided with satisfactory evidence that either the dispute is resolved or there is general agreement on the payment of the funds in the account;
- We may ignore any instruction (such as an instruction by one account owner not to honor checks or other withdrawal orders by another account owner) that conflicts with the terms of the signature card for the account unless all account owners sign the instructions;
- We may reverse any debits or credits to the account in dispute, or other accounts with us, to correct what we believe in our sole discretion resulted from action taken to the disadvantage of one account owner, over another;
- We may return items unpaid, marked “Refer to Maker” or otherwise at our discretion;
- We can require that all account owners sign any check or other withdrawal order even though the signature card for the account does not require all those signatures to authorize a withdrawal;
- We can close the account and issue a single cashier’s check for the available account balance jointly payable to all account owners, and we may mail or deliver that check to any one of the account holders or signatories, or to the address of record;
- We can deposit the account balance with the clerk of a court in connection with an interpleader action we bring or in response to a court action naming us as a party. The court would then decide who is entitled to the funds. If we make an interpleader deposit with the court, the court will be asked to award us our costs, including attorneys’ fees, for the lawsuit. The law provides that this award is payable out of the deposit. We may use interpleader at our option, including when not otherwise specifically provided as a procedure under relevant law, and you agree that we will not be liable to you for your losses or damages if a court initially accepts our interpleader action and then later determines that interpleader is not available to us;
- Continue to pay items and other withdrawals when the instructions to do so are given to us by an owner or authorized signer of the account according to our records; and/or
- We can take any other action we believe to be reasonable under the circumstances even if the action is not listed here. These actions include, but are not limited to, any specific procedures that may be applicable under a law or regulation.

You agree to assume all liability for, and you agree to indemnify, defend, and hold us harmless from and against any and all losses, damages, claims, costs or expenses (including attorneys’ fees and costs) incurred by us as a result of any dispute that arises under this section. In addition to the foregoing rights, you authorize us in our sole discretion to elect to close your accounts pursuant to this Deposit Agreement.

Without limiting the foregoing, if we believe, in our sole judgment, that following an owner's instructions might at any time expose us to any claim, suit, loss, expense or liability, we may require indemnity (or security) for it satisfactory to us before following the instructions.

Power of Attorney

Under certain types of account ownership, you may authorize another person as your agent and attorney-in-fact to act on the account ("agent"). You shall be bound by and responsible for the actions of your agent, even if the agency relationship is not indicated on the item, withdrawal order or other instruction. Prior to accepting the authority of your agent, we may require the appointment to be in a form satisfactory to us. Unless prohibited by law, we may reasonably refuse to honor a power of attorney or agency that you grant to others for any reason. We may require you or your agent to present the original form. In some cases, we may require that the agent confirm in an affidavit that the powers have not been revoked or terminated. If your account is a joint account, we may, in our discretion, but will not be required to, mandate that all joint owners consent to the addition of an attorney-in-fact to any account. We may continue to rely on the instructions and actions of your agent until we receive written notice in accordance with applicable law and this Deposit Agreement that the agent's authority has been terminated, and we have had time to act upon it. You must tell us of any changes involving the power of attorney. We will not be liable to you or anyone else if we, in good faith and without actual knowledge that the power of attorney is deficient or has terminated for any reason, act on the instructions of your purported agent. You agree that a signature by your authorized agent (e.g., your attorney-in-fact under a power of attorney that we have on file) is valid, even if the principal agent relationship itself is not indicated on the check or instruction. We may charge you a fee to cover our costs to review any power of attorney document other than the form we provide. You agree not to hold us responsible for any loss or damage you may incur as a result of the decision we make, or any delays that arise due to our decision making process, on whether to follow the instructions given to us, as long as our decision is made in good faith.

Changing Accounts

Except to the extent limited by applicable law, if you change the type of account you have during the statement period, your account will be charged the monthly fees of the new account for the entire statement period. Without limiting our ability to close your account, we may alternatively convert your account to another type of account or revoke privileges when we consider it appropriate or necessary to do so. For example, we may revoke privileges, or convert your account to another account type if you make frequent transactions in excess of account restrictions, if your account frequently has debits against uncollected funds, if your account has excessive deposit activity or if you use an account for a purpose that is different than the purpose for which the account was opened (for example, if you use a consumer account for business purposes).

Account Structure
We may structure your account to consist of two or more sub-accounts to take advantage of an interpretation of federal regulations. The sub-accounts, a checking account, and savings account, will be used to allow for the transfer of funds between the accounts, subject to federal regulations. This structure will occur solely on our books and will not be visible to you, nor will it affect your account in any way. Also, this will not affect the FDIC coverage of your account.

Opening Additional Accounts
We may open additional accounts under the same signature card and Deposit Agreement on the instructions of any authorized signer. For each additional account, the Taxpayer Identification Number (TIN) must be the same as the one on the signature card. The same signer(s) must sign on the new account and only those signers designated on the signature card may withdraw funds from the account. If you want different signers on the new account, you must complete and sign a new signature card and Deposit Agreement. You authorize us to use the TIN that you give us on the signature card on any new account any signer subsequently opens on the same signature card.

Taxpayer Identification Number
We are required to obtain an identification number from you for each account you open or maintain with us. As an example, this may include a taxpayer identification number (TIN) for an individual, such as a social security number (SSN). The identification number for a business is usually an employer identification number (EIN). If your account is interest bearing, the identification number may be included on reports we must file with state and federal tax authorities about interest we pay you.

U.S. persons, including resident aliens may be required to complete a Form W-9 to certify their TIN and backup withholding status. To establish that you are not a U.S. citizen or other U.S. person (including a resident alien individual), we may require you to complete a Form W-8.

We may report interest in cases where it is not mandated for us to do so. We are not responsible for your action or inaction in selecting or completing a form, and no information in these matters that may be supplied by us to you should be relied upon by you. In all tax matters, you should consult your own tax advisor. You agree to notify us and submit a new Form W-9 or W-8, as applicable, within 30 days if any certification made on the form becomes incorrect. You further agree to provide us with a newly executed and valid W-8 prior to any expiration of the form.

If you fail to provide your TIN and certify that it is correct, or if you fail to certify that you are not subject to backup withholding or if the IRS notifies us that you have furnished an incorrect taxpayer identification number, then federal tax rules may require us to re-solicit your TIN and/or withhold a percentage of interest paid to you. We forward amounts withheld to the IRS. If there are any fines, penalties, or charges assessed upon us due to any incorrect name/TIN mismatch or error not caused by us, you agree to reimburse us for the fine, penalty, or charge, and we may charge your account for the same.

When an account earns interest, we may report the interest paid and the amount withheld to the IRS (and to the California Franchise Tax Board). You will receive a copy of the information reported to the tax authorities.

Limitation of Liability; Hold Harmless and Indemnity
NOTHING IN THIS DEPOSIT AGREEMENT, INCLUDING THIS "LIMITATION OF LIABILITY, HOLD HARMLESS AND INDEMNITY," IS INTENDED TO BE INTERPRETED TO BE INCONSISTENT WITH THE EFTA AND SHALL NOT REDUCE ANY RIGHTS OR LIABILITY LIMITS APPLICABLE TO CONSUMER ACCOUNTS UNDER THE EFTA. TO THE EXTENT THE EFTA APPLIES THE EFTA SHALL CONTROL IN THE EVENT OF ANY INCONSISTENCIES HEREIN. See the Electronic Fund Transfer Services section of this Deposit Agreement for different liability provisions that apply to electronic fund transfers to and from consumer accounts under the EFTA.) Any regulatory consumer protections provided to consumer accounts will not apply to commercial accounts under this Deposit Agreement.

Except as otherwise stated in this Deposit Agreement or as specified by law, we will be liable to you only for damages arising directly from our intentional misconduct or gross negligence. "Ordinary care" requires only that we follow standards that do not vary unreasonably from the general standards followed by similarly situated banks. Our policies and procedures are general internal guidelines for our use and do not establish a higher standard of care for us than is otherwise established by the laws governing your account. A mere clerical error or an honest mistake will not be considered a failure by us to perform any of our obligations.

Except to the extent limited by applicable law, we are not liable for loss, damage, harm or expense ("Loss") from: (a) any inaccuracy, act or failure to act of any person not within our reasonable control (such as the failure of other financial institutions to provide accurate or timely information); (b) the failure of other financial institutions to accept or perform in connection with checks or other charges; (c) your negligence or breach of this Deposit Agreement (such as failing to recognize unauthorized transactions or to keep security procedures confidential); (d) any ambiguous or inaccurate instruction; or (e) any error, failure or delay caused by accident, fire, flood, pandemic, war, riot, electrical, mechanical or communication failure, acts of third-parties, acts of God, or any cause beyond our control. We will not be liable or responsible for the acts or omissions of any other financial institution or any third party or for any inaccuracy or omission in a notice or communication received by us from you, your agents, your authorized signers, other financial institutions, or any other third party. In addition, we shall be excused from failing to transmit, or delaying the transmission of, any transaction, if such transmittal would result in our having exceeded any limitation upon its intra-day net funds position established pursuant to present or future Federal Reserve Board guidelines or in our otherwise violating any provision of any present or future risk control program of the Federal Reserve Board or any rule or regulation of any other U.S. governmental regulatory authority. We shall not be liable for any failure to perform any of our obligations under the Deposit Agreement if such performance would result in our being in breach of any law, regulation, requirement or provision of any government, government agency, banking or taxation authority in accordance with which we are required to act, as shall be determined in our sole discretion.

Our liability for any act or failure to act is limited to your direct loss (and interest on that loss, if required by law, at the average Federal Funds rate at the Federal Reserve Bank of New York for the period). Without limiting the foregoing, and except to the extent limited by applicable law, our liability will be reduced: (a) by the amount of the loss that is caused by your own negligence or lack of care; (b) to the extent that damages could not have been avoided by our exercise of ordinary care; and (c) by any loss recovery that you obtain from third parties (apportioned in accordance with this provision). We will not be liable for any loss that is caused in part by your negligence if we acted with ordinary care. Except if specifically imposed by statute that cannot be waived between parties, WE ARE NOT LIABLE FOR CONSEQUENTIAL, INDIRECT, INCIDENTAL, PUNITIVE OR SPECIAL DAMAGES, such as loss or damage from subsequent wrongful dishonor from our acts or omissions, even if we are aware of the possibility of the same. You agree to pursue all rights you may have under any insurance policy covering any loss and to provide us with information regarding coverage. Our liability will be reduced, proportionately in accordance with our responsibility for any loss, by the amount of any insurance proceeds you receive or are entitled to receive for the loss. If we reimburse you for a loss and the loss is covered by insurance, you agree to assign us your rights under the insurance policy to the extent of our reimbursement, in accordance with this provision. You waive all rights of subrogation against us with respect to any insurance policy or bond.

In addition to any other rights we may have under this Deposit Agreement or any Additional Documentation, or at law or in equity, and except as expressly limited by applicable law or regulation, you agree that you will indemnify, defend and hold us harmless and our directors, officers, shareholders, employees and agents, against any and all third-party suits, proceedings, claims, demands, causes of action, damages, expenses (including reasonable attorneys' fees and other legal expenses), liabilities and other losses that result from or arise out of: (a) the wrongful acts or omissions of you, or any person acting on your behalf (including without limitation your authorized processor, if any), in connection with your use of your accounts or services we offer to you under this Deposit Agreement, including, without limitation: (i) the breach by you of any provision, representation or warranty of this Deposit Agreement; (ii) the negligence or willful misconduct (whether by act or omission) of you, your customers, your authorized processor (if any) or any third-party on behalf of you; (iii) any misuse of the account or services by you, or any third-party within the control or on behalf of you; or (iv) the failure by you to comply with applicable state and federal laws and regulations applicable to you; (b) any act or omission of ours that is in accordance with this Deposit Agreement or instructions from you; (c) actions by third-parties, such as the introduction of a virus that delay, alter or corrupt the transmission of information to us; or (d) any loss or corruption of data in transit from you or your authorized processor to us.

Our relationship with you concerning your accounts is that of debtor and creditor. No fiduciary, quasi-fiduciary or similar special relationship exists between you and us.

Transfer and Assignment

This Deposit Agreement is made exclusively for your and our benefit, and you may not assign this Deposit Agreement without our written consent. As such, no other person shall have any right against you or us hereunder. In addition, your account may not be pledged, negotiated, transferred or assigned without our prior written consent.

Adjustments

We may make adjustments to your account from time to time. This may be due, for example, to the return of an item you deposited which was unpaid or if a deposit is posted in the wrong amount. Adjustments will be reflected on your periodic statement (if any).

Legibility of Deposited Checks

In the event you deposit a check that is returned beyond legal time requirements, or for which notice of nonpayment is delayed beyond legal time requirements, because markings on the back of the check impair the legibility of endorsement, forward collection, or return information (e.g., imprints from rubber stamps or customer endorsements), then you agree to be liable for any loss or damages arising therefrom.

Legibility of Issuer's Checks

In the event you issue a check whose condition adversely affects the ability of a bank to endorse the check legibly (e.g., because of carbon strips or preprinted information on the back of the check), you agree to be liable for any loss or damages arising therefrom.

If you have any questions or concerns about your endorsement practices or your personalized checks, please contact us at 1-800-848-1088.

Funds Availability Policy

Your Ability to Withdraw Funds
Our policy is to make funds from your cash and check deposits available to you on the first (1st) business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2:00 p.m. at a branch (some branch locations have a later cutoff hour), or before 12:00 p.m. at one of our ATMs, and the deposit is on a business day that we are open, we will consider that day to be the day of your deposit. In this regard, the cutoff hour for deposits at our branches is no earlier than 2:00 p.m., but may vary from branch to branch depending on the location of the branch and the day of the week. Each branch's cutoff hours are posted at the branch, for your convenience and information. However, if you make a deposit after the applicable branch cutoff hour, or after the stated ATM cutoff hour, or on a day we are not open, then we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply
In some cases, we will not make all of the funds that you deposit by check available to you on the first (1st) business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second (2nd) business day after the day of your deposit. The first $275 of your deposit, however, may be available on the first (1st) business day.

If we are not going to make all of the funds from your deposit available on the first (1st) business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid;
- You deposit checks totaling more than $6,725 on any one (1) day;
- You redeposit a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last six months; or
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh (7th) business day after the day of your deposit.

Special Rules for New Accounts
If you are a new customer, the following special rules will apply during the first (1st) thirty (30) days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $6,725 of a day's total deposits of cashier's, certified, teller's, traveler's and federal, state and local government checks will be available no later than the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $6,725 will be available no later than the ninth (9th) business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $6,725 may not be available until the second (2nd) business day after the day of your deposit.

Funds from all other check deposits will be available on the eleventh (11th) business day after the day of your deposit.

Holds on Other Funds (Check Cashing)
If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

Holds on Other Funds (Other Account)
If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

SUBSTITUTE CHECKS
You agree not to deposit substitute checks, as described below, or checks bearing a substitute check legal equivalence statement ("This is a legal copy of your check. You can use it the same way you would use the original check.") to your account without our prior written consent. Unless we agree otherwise in writing, our acceptance of such checks shall not obligate us to accept such items at a later time, and we may cease doing so without prior notice. If we approve the deposit of substitute checks, you agree to indemnify, defend and hold us harmless from all losses, costs, claims, actions, proceedings and attorney's fees that we incur as a result of such checks, including without limitation, any indemnity

or warranty claim that is made against us because: (a) the check fails to meet the requirements for legal equivalence, (b) a claimant makes a duplicate payment based on the original check, the substitute check, or a paper or electronic copy of either; or (c) a loss is incurred due to the receipt of the substitute check rather than the original check. Upon our request, you agree to provide us promptly with the original check or a copy that accurately reflects all of the information on the front and back of the original check when it was truncated.

We may convert original checks to substitute checks.

The following "SUBSTITUTE CHECKS AND YOUR RIGHTS" notice applies to consumer accounts and supersedes, where inconsistent, other terms in this Deposit Agreement with respect to substitute checks.

SUBSTITUTE CHECKS AND YOUR RIGHTS
Important Information About Your Checking Account

What is a substitute check?
To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other laws with respect to those transactions.

What are my rights regarding substitute checks?
In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other laws.

If you use this procedure, you may receive up to $2,500 of your refund (plus interest, if your account earns interest) within ten (10) business days after we received your claim and the remainder of your refund (plus interest, if your account earns interest) not later than forty-five (45) calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?
If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at 1-800-848-1088 or write to us at Westamerica Bank, P. O. Box 1200, MAC B-2K, Suisun City, CA 94585. Hearing- or speech-impaired clients may use TDDs to contact our Customer Service Department at 1-800-TDD-1088 (1-800-833-1088). You must contact us within forty (40) calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:
- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and the following information to help us identify the substitute check: the check number; the name of the person to whom you wrote the check; and the amount of the check.

Electronic Fund Transfer Services

This section describes our account-related electronic banking services, and provides the terms applicable to these services. In general, these services provide ways to transfer funds electronically to and from your account, including by using an ATM Card or ATM / Debit Card linked to the account, including with use of a Personal Identification Number (PIN). We may limit the availability of these services at any time, and all of these services may not be available at each of our locations. We may require you or the cardholder to sign or agree to Additional Documentation to obtain these services.

We may, in our sole discretion, limit the availability of electronic banking services as we consider appropriate.

Some provisions in this section are marked as applicable to consumer accounts only. This shows which provisions of this section do not apply if your account is not a “consumer account” as defined under the Electronic Fund Transfer Act (EFTA) or (b) the particular transaction is not covered by the EFTA.

Your "ATM Card" and Your "ATM/Debit Card"
An "ATM Card" is an access device that may be used at a Westamerica ATM and at other compatible ATM networks. An "ATM/Debit Card" is an ATM Card that can be used at these ATMs and also at participating merchants (including on-line) for point-of-sale transactions. In this section, the Westamerica Bank ATM Card and the ATM/Debit Card may both be referred to as "card," unless otherwise specifically described.

Transfer Types
When you use a card with your PIN, you authorize us to accept deposits, make transfers and permit withdrawals and advances from or deposits and payments to your Linked Accounts (defined below) with us. All cards remain the property of Westamerica Bank, and are non-transferable.

Subject to there being sufficient available balances in your account and other restrictions we may place on your use, you may use your card to:

- Withdraw available cash from your linked savings or checking accounts;
- Make deposits to your linked checking or savings account at one of our ATMs;
- Transfer funds between your linked checking and savings accounts;
- Initiate point-of-sale (POS) transactions by using your card to pay for purchases at merchant locations that have agreed to accept the card. A card may be used with a PIN, with a signature or without either, for POS transactions to purchase goods and services at any merchant location that displays the Visa logo;
- Obtain a cash advance at financial institutions that accept Debit Cards with the Visa logo; and
- Obtain the balance or transaction history of your linked checking or savings accounts.

Information may not reflect recent transactions, and may include funds which are not available for immediate withdrawal. Some of these services may not be available at all ATMs, terminals, or merchant locations. When you use your card at any electronic terminal operated by another institution or company, the amount, frequency, and type of transactions may be subject to limitations or fees imposed by the operator of the terminal, in addition to those disclosed in our **Schedule of Fees and Charges.**

Issuance of a Card
Subject to qualification, we may issue a card to each cardholder to access the account(s) that are linked to your card (a "Linked Account") at Automated Teller Machines (an "ATM") and for Point-of-Sale (POS) network merchant transactions.

Protecting the Card and PIN
Take care of the card and PIN as you would your checks and other important documents. Each cardholder must have their own unique PIN for the card; each card may be embossed

or printed with the cardholder's name. Each cardholder is responsible for maintaining the confidentiality of the PIN. Memorize the PIN. Never write the PIN on the card or share it with anyone, including Westamerica Bank personnel. Never allow anyone else to use, borrow, or obtain the card or PIN. If you give the card and/or PIN to another person, you will be responsible for all transactions made by that person.

Each cardholder should care for their card as they would any other valuable that they carry with them:

- When selecting your PIN, do not use any number or word that appears in your wallet (such as birth date, name, or address).
- Memorize your PIN and never share it with anyone.
- Shop with merchants you know and trust.
- Make sure any Internet purchase activity you engage in is secured with encryption to protect your account information. Look for "secure transaction" symbols.
- Do not send your card number through email, as it is typically not secure. Don't provide it over the phone unless you initiated the call.
- Always be sure to log off any site after a purchase transaction is made with your card. If you cannot log off, shut down your browser to prevent unauthorized access to your account information.
- If you receive a replacement card, be sure to destroy your old card.

Stay Safe at the ATM

- Be prepared. Get your transactions ready beforehand. Have your card in hand when you approach the ATM.
- Stay alert. If you observe suspicious activity near you, cancel your transaction and return at another time, or use an ATM elsewhere.
- Bring someone with you. If you use the ATM at night, don't come alone. Avoid poorly maintained or poorly lighted locations.
- Shield the ATM screen. Block the ATM with your body when you input your PIN so others can't see your secret code.
- Take your receipt when you leave the ATM. Don't put it in a nearby trash receptacle. It contains valuable information for your records and should never be left behind.
- Pocket your cash immediately. You can count it in the safety of your car, office or home.
- At the drive-up ATM, keep your engine running. Make sure your windows are closed and doors are locked. Allow for space between cars, which allows for a quick exit if necessary.

Account Linkages

We shall determine the number and type of accounts that can be linked as "Linked Accounts" to your card. You may link such additional Linked Accounts to your card as we permit from time to time. The permitted linkages may vary depending on the type of card. We may link to your card any or all of the accounts on which you are an authorized signer, unless you request us not to link specific accounts.

Designation of Primary Transaction Account
If you link only one (1) account of a single type (e.g. checking, or savings accounts) as a Linked Account to the card, that account is automatically designated as the "primary" account for purposes of electronic banking services.

Designation of Primary vs. Other Accounts
If you link more than one (1) account of a single type to the card, you may designate a primary account, secondary account, and other accounts from among the various Linked Accounts. For example, if you link (4) four checking accounts to your card, one account will be the primary account, another will be the secondary account and the remaining two (2) accounts will be other accounts. If you do not designate (1) one of the Linked Accounts as the primary account of a particular type of account, the first account of that type linked to your card is considered the primary account for that type of account.

Limitations Generally
We reserve the right to impose dollar, volume, activity, exposure or other limitations on card transactions, and to change them at any time. We may increase dollar or other limitations for one or more cards or card transactions upon request by any person who is an authorized signer on the linked account. You accept the risks associated with this possibility of higher dollar or other limitations.

Dollar Limits
If the card may be used to make withdrawals and/or transfers at an ATM or to make POS purchases, the following rules apply:

- There is no limit on the number of times the card may be used each day so long as the applicable daily limits for Linked Accounts are not exceeded. (These limits are printed on the materials that come with your card).
- The daily withdrawal limit is the maximum amount of cash that can be withdrawn from any combination of linked deposit accounts by an individual card.
- The daily purchase limit is the maximum amount of purchases (including cash back, if any) that can be debited from the Linked Account used for POS access.
- For purposes of the daily limits only, a "day" is defined as the 24-hour period from 10:00 p.m. to 10:00 p.m., Pacific Time. If a transaction is initiated in another time zone, it will be processed when we receive it.
- Based on your account history, activity, and other factors, we may increase or decrease your daily purchase or ATM withdrawal limits. We will notify you if required by applicable law.

If the cardholder already has a card and does not know what the daily limits are, call us at the telephone number listed on your statement for your account.

Available Funds
Generally, a cardholder can withdraw funds up to the daily dollar limits (including withdrawal or purchase limits), subject to the available balance in the linked deposit account accessed for transfer or withdrawal. If the transfer or withdrawal would create an overdraft on the primary or any other Linked Accounts, we may decline to authorize or pay the transaction. See the **Processing Your Transactions** section of this Deposit Agreement, as well as our separate **Overdraft Disclosure for Consumer Accounts** or **Overdraft Disclosure for Business Accounts** for further information. The availability of deposits for withdrawal is described in the **Funds Availability Policy** section of this Deposit Agreement.

Purchases
A cardholder may use the card to purchase goods and services from merchants that accept Visa Debit Cards or merchants that participate in any network that we have an agreement with. Some merchants may refuse to accept your card as payment for goods or services, and we are not responsible or liable for their actions.

If a cardholder authorizes a purchase, the purchase will be processed using primary transaction account funds. If we receive an electronic notice that a transaction has occurred, a hold may be placed on the account designated as the primary transaction account. The hold will be for the actual amount of the purchase or, depending on the merchant's practice, for the anticipated amount of the purchase (which may be greater or less than the actual amount of the purchase), or for a pre-established amount in excess of individual transactions (for example, hotel or car reservations). The held funds may not be available for other account purposes, and we have the right to return checks or other items drawn against your account to maintain sufficient available funds to pay for any previously authorized transactions. You agree to maintain sufficient available funds on deposit in the account to cover all authorized transactions. The hold may continue even if you do not purchase any goods or services for which authorization was obtained. The hold may remain in effect from the time the notice is received until the merchant draft or other payment data is presented. The amount of each transaction will be deducted from the available funds in that designated account.

Some merchants may assess a fee for a purchase made at their location. A sign describing any fee should be posted by the merchant. This fee will be included in the total purchase amount shown on the account statement linked to the card and reflected on the receipt issued at the time of the transaction.

Since your card is not a credit card, if you have a dispute with the merchant regarding the quality, price, warranty or otherwise of the goods or services you purchase with your card, you will have to settle your dispute with the merchant directly. We are not responsible for a merchant's misrepresentations.

Transactions Outside the United States
If a card is used to conduct a transaction in a foreign currency, the network that handles the transaction may convert the foreign currency amount to U.S. Dollars. The network will use either a rate selected by the network from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate the network itself receives, or the government mandated rate in effect for the applicable central processing date. The conversion rate may be different from the rate in effect on the date of the transaction or date posted on the account. For each transaction outside the United States, we may also charge an International Transaction Fee. Refer to our **Schedule of Fees and Charges.** This fee may apply even if the transaction was originally denominated in U.S. Dollars but is identified by the processing network as being conducted outside the United States, or if an internet transaction is made in the United States but with a merchant who processes the transaction outside the United States.

Fees
When you use an ATM or terminal not owned by us, you may be charged a fee by the ATM or terminal operator or through the networks used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Refer to our **Schedule of Fees and Charges** for our electronic fund transfer fees.

Illegal Transactions
You agree not to use your card for any illegal transactions, including but not limited to illegal Internet gambling. We may deny, at our discretion, transactions from merchants who we believe may be engaged in internet gambling.

Shared Network ATMs
A cardholder may use the card at a shared network ATM ("Network ATM") to conduct such non-Westamerica Bank ATM transactions as withdraw cash from, transfer available funds between, or check the balance on, the account designated as the primary account. Some of these transactions may not be available on certain accounts or terminals. A fee may be assessed for each shared Network ATM transaction you perform. Outside parties may assess additional transaction fees for transactions made at their ATMs. These fees may be included in the total amount of the transaction amount that is withdrawn from your account and shown on the statement for the account. Refer to our **Schedule of Fees and Charges** for network ATM fees.

Deposit at ATMs - Deposit Verification
Checks that the cardholder wants to deposit to Linked Account(s) must be endorsed by all payees. Checks made out to payees who are not account owners may not be accepted once the check has been examined. You may not deposit foreign currency or checks with payment amounts stated in

foreign currency. If the cardholder makes a deposit at the ATM and the deposit slip or amount keyed differs from the sum of the deposited check(s), a debit or credit adjustment may be made to the account. During the verification process, checks that we refuse to accept for deposit for any reason will be returned by first class mail to the address in our records for your account. A debit adjustment may be made to the account for any check we refuse to accept. The availability of deposits for withdrawal is described in the **Funds Availability Policy** section of this Deposit Agreement.

Documentation

Terminal Transfers - You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or at point-of-sale terminals; however, receipts for transactions of $15 or less may not always be available. All ATM transactions are subject to later verification by us.

Preauthorized Credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1-800-848-1088 to find out whether or not the deposit has been made.

Periodic Statements – You will get a monthly account statement unless there are no electronic funds transfers in a particular month. In any case you will get the statement at least quarterly.

Statement of Balances of Linked Account – The cardholder may use the card to obtain a printout of the balances of any Linked Accounts. Any balance shown on the statement may include deposits still subject to verification by us, and the balances may differ from the cardholder's records because of deposits in progress, outstanding checks, or other withdrawals, payments, or fees.

When a Transaction is Posted

The time required to debit or credit your account after the card is used will depend on the location of the ATM or POS and the type of transaction.

Termination of Card Privileges

The card is the property of Westamerica Bank. We may terminate the cardholder's card privileges at any time without notice to you or the cardholder. You or the cardholder may terminate card privileges at any time by writing us at the address provided on your statement. You will immediately notify us in writing of the termination of the cardholder's authority to use a card. If the cardholder's authority is terminated, the account is closed or the card is cancelled, you will immediately retrieve and destroy the card(s) and upon request provide written confirmation that the card(s) has been destroyed or upon request you must immediately surrender the card(s) to us. Termination of card privileges will not affect any of your rights or obligations for transactions made with a card before the privileges were terminated.

Changes in Terms Affecting Electronic Transactions
From time to time, we may change the terms and conditions applicable to electronic transactions. We will send you written notice as required by the laws governing your account.

Accounts That May be Used
Electronic Payment Services are available to you from your eligible checking, money market checking, savings, or money market savings account. You will be asked to sign or agree to separate Additional Documentation if you elect to use one or more of these services.

Stop Payment Orders for ACH Debits
You have the right to request that we not pay or honor an ACH debit. We may accept a written or verbal stop payment order from any authorized signer or other person acceptable to us (we may, at our option, honor orders received electronically). If you provide verbal instructions, we may require confirmation in writing. If written confirmation is not received when we require one, we may remove the stop payment order after fourteen (14) days. The stop payment order must reach us soon enough to give us a reasonable opportunity to act upon the order. The stop payment order must identify the amount and the sender of the ACH debit. We may be able to stop all ACH debits from a particular sender based on the sender's company identification number. If you previously provided authorization for the ACH debit, you are responsible for notifying the sender that your authorization has been revoked. If you provide us with any incorrect information or the sender changes its company identification number, we will not be responsible for our failure to stop payment on the ACH debit. We will not be responsible for a stop payment order if we do not have a reasonable opportunity to act on it before payment of the item. You authorize us to charge your account our stop payment fee if you use this service. If you wish to terminate a stop payment, you must submit the request in writing. We may accept a request to cancel a stop payment order from any authorized signer or other person acceptable to us. You agree to indemnify, defend, and hold us harmless from all costs (including attorneys' fees), actions, damages, claims and demands related to or arising from our action in stopping payment on the ACH debit. Notwithstanding the foregoing, consumers may have greater rights in connection with a preauthorized electronic fund transfer (see the **Preauthorized Payments** section of this Deposit Agreement).

Preauthorized Payments
(Only Applicable to "Consumer Accounts" as Defined Under the EFTA)
Right To Stop Payment And Procedure For Doing So - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: You may call us at 1-800-848-1088 or write to us at: Westamerica Bank, P.O. Box 1200, MAC B-2N, Suisun City,

CA 94585 in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you the stop payment fee listed in our **Schedule of Fees and Charges** for each stop payment order you give.
Notice Of Varying Amounts - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.
Liability For Failure To Stop Payment Of Preauthorized Transfer - If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability
(Only Applicable to "Consumer Accounts" as Defined Under the EFTA)
If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer;
- If the transfer would go over the credit limit on your overdraft line;
- If the automated teller machine where you are making the transfer does not have enough cash;
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer;
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken; or
- There may be other exceptions stated in our agreement with you.

Automatic Account Updating Feature
If you have arranged with your merchant to make recurring payments using your card and your card expires or is reported lost, and a new card is issued, participating merchants may electronically receive your updated card information (new card number, expiration date or account status). YOU MAY OPT OUT OF THIS AUTOMATIC ACCOUNT UPDATING FEATURE AT ANY TIME BY CALLING US AT 1-800-848-1088. Opting out of the automatic account updating feature will only apply to your card number identified in the opt out request. Please allow two business days for us to process your opt out request upon receipt.

Electronic Check Conversion
You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to: (1) pay for purchases, and (2) pay bills.

Confidentiality
We will disclose information to third parties about your account or the transfers you make:
- Where it is necessary for completing transfers.
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
- In order to comply with government agency or court orders.
- If you give us your written permission.

Refer to our **Privacy Notice,** applicable to consumer accounts, for further details.

Link to our **Privacy Notice** can be accessed at Westamerica.com/about/privacy.

Online Banking
To use the online banking service, you must be at least 18 years old and enter into Additional Documentation with us. Your rights and obligations regarding online banking are more fully explained in our separate online banking agreement.

In Case of Errors or Questions About Your Electronic Transfer
(Only Applicable to "Consumer Accounts" as Defined Under the EFTA)
In case of errors or questions about your electronic transfers, call 1-800-848-1088 or write Westamerica Bank, P. O. Box 1200, MAC B-2N, Suisun City, CA 94585 as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.
- Tell us your name and account number;
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information and;
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

For errors involving new accounts, point-of-sale (POS), or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation.

POS and Other Transactions Not Covered by Regulation E (Commercial Accounts)
Under ACH rules, we can return non-consumer ACH entries as unauthorized on the business day following the business day we post the entry to your commercial account. In order for us to meet this deadline, you are required to notify us to return the entry as unauthorized by 3:00 p.m. Pacific Time. If you do not notify us in a timely manner of the unauthorized entry, we may not be able to return it. Any other effort to recover the funds must occur solely between you and the originator of the entry.

For POS and other transactions not governed by Regulation E, you agree that you are liable for all losses relating to unauthorized EFTs that do not result solely from the gross negligence or intentional misconduct of Westamerica Bank, unless the laws governing your account require lesser liability.

Contact in Event of Unauthorized Transfer
If you believe your card or personal identification number has been lost or stolen, call us at 1-800-848-1088 or write us at Westamerica Bank, P.O. Box 1200, MAC B-2N, Suisun City, CA 94585. You should also call the number or write to the address listed above if you believe a transfer has been made using information from your check without permission.

Consumer Liability
(Only Applicable to "Consumer Accounts" as Defined Under the EFTA)

Tell us AT ONCE if you believe your card or your PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit, if applicable). If you tell us within 2 business days after you learn of the loss or theft of your card or PIN, you can lose no more than $50 if someone used your card or PIN without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card or PIN, and we can prove we could have stopped someone from using your card or PIN without your permission if you had told us, you could lose as much as $500. For unauthorized Debit Card transactions of individual California resident cardholders, your liability will continue to be limited to $50, provided you comply with the 60-day notification period described in the following paragraph.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was sent to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Visa's Zero Liability Policy

If the Debit Card is used in a transaction that is processed through a Visa, Interlink, or Plus network, including ATM transactions, then the Visa Zero Liability Policy may apply. The Visa Zero Liability Policy does not apply to transactions not processed by Visa or certain commercial card transactions. If the Visa Zero Liability Policy applies, upon notification from you of unauthorized transactions, we will limit your liability for those transactions to zero and will provide you with provisional credit for those transactions within five business days from receipt of notification. Subject to limits provided under the Electronic Fund Transfer Act, we may withhold provisional credit, to the extent allowed under applicable Visa rules or otherwise allowed by law, if we determine that the circumstances or account history warrant the delay. For purposes of this section and the Visa Zero Liability Policy, the term "unauthorized transaction" excludes any transaction not otherwise subject to the Visa Zero Liability Policy, as set forth in the applicable Visa operating regulations, as amended from time to time. The Visa Zero Liability Policy does not apply if we determine that you were negligent or fraudulent in the handling of your account or Debit Card, such as when you have given someone else your card, card number, or PIN, or when you do not tell us within 60 days of unauthorized transactions.

Transactions Outside of Visa

In addition to Visa network processed transactions, the Debit Card is enabled to allow non-Visa network transaction processing. This means you may use your Debit Card on a single-message or regional debit network ("Regional Debit Network"). Not all Regional Debit Network transactions require a PIN to authenticate transactions. Examples of the types of actions that you may be required to make to initiate a Visa network transaction on the Debit Card include signing a receipt, providing a Debit Card number over the phone or via the Internet, or swiping the Debit Card through a POS terminal. Examples of the types of actions you may be required to initiate a transaction on a Regional Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

Commercial Accounts

If your account is not a consumer account, your use of the card, including liability limitations, will be subject to our separate **Business Debit Card Application and Agreement.** This is true regardless of any consumer account protections disclosed in this document, with your periodic statements, or other communications from us. The error resolution and liability provisions applicable to consumer accounts in the **Electronic Fund Transfer Services** portion of this Deposit Agreement, at the end of or with any periodic statements or other documents you may receive from us, do not apply to commercial accounts. Use of your card or PIN is controlled by you. All use of a card will be deemed to be an act of and the responsibility of yours, whether or not the card is or is not a valid card. Unless your liability may be limited as described under the Visa Zero Liability Policy, you will be liable for all transactions made using a card, PIN or card number. You shall be responsible regardless of whether such card transactions were effectuated: (a) by or on behalf of any authorized individual, or for any authorized purpose, or by an unauthorized person or in conflict with any of your established usage limitations; (b) using a valid PIN; or (c) in accordance with any rules or regulations of Visa, us or any merchant. Without limiting the foregoing, you are responsible for any and all transactions of any type processed through an authorized system if we receive transaction data identifying a card, PIN or other access device as one issued to you. For purposes of this Deposit Agreement, an authorized system is any system that will process transaction data for valid cards. Under no circumstances will we be liable for any special or consequential damages involving commercial accounts. The owners of commercial accounts assume sole responsibility for any unauthorized use of the account's cards, and/or PIN, and/or any other access device or other electronic transaction, and shall indemnify, defend and hold us harmless from all claims, actions, proceedings, losses and damages related to or arising out of any unauthorized transaction.

ACH and Wire Transfers

We may offer you automated clearing house (ACH) origination and wire transfer services, subject to the terms of our separate service agreements. From time to time, you may be a party to an ACH entry or a wholesale (wire) funds transfer, which may be credited to or debited from your account. In this "ACH and Wire Transfers" provision, the term "payment order(s)" refer to payment orders, as defined in Division 11 of the California Commercial Code. Division 11 of the California Commercial Code governs wholesale (wire) funds transfers, as well as non-consumer ACH credit entries and those consumer ACH credit and debit entries that may be excluded from the Electronic Fund Transfer Act and its implementing Regulation E (referred to herein as "payment orders"). Refer to the provision titled **ELECTRONIC FUND TRANSFER SERVICES** in this Deposit Agreement for consumer protections applicable to the portion of any fund transfer that is governed by the Electronic Fund Transfer Act. We reserve the right to choose any wire transfer system or clearing house to affect your payment orders.

Provisional Credit. Credit given by us to you with respect to a payment order is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to your account in connection with the payment order, and the party (the originator of the entry) making payment to you will not be deemed to have paid you the amount of the payment order. Further, we will notify you of the receipt of payments in the periodic account statements we provide you. You acknowledge that we will not give next day notice to you of receipt of a payment order. Credits to your account will be reflected on the applicable periodic statement.

Form and Accuracy. All payment orders must be provided to us, which may be required to be in a form prescribed by us, presented either in-person, or by phone or facsimile to the number approved by us. If you will communicate payment orders using our online banking services, all payment orders must also be consistent with our separate agreements.

You assume the sole responsibility for providing us with accurate transaction information in the form and format that we require. We are not responsible for confirming such information, or for failing to detect and reject duplicate payment orders. If you provide us with a payment order that is incorrect in any way, you agree that we may charge your accounts for the transaction whether or not the error could have been detected by us. We are not obligated to detect errors in your transfer or payment instructions.

Inconsistent Information. If a beneficiary of a payment order is identified by both name and identifying or account number, payment may be made by us and by any other financial institution based on the identifying or account number even if the name and the number are not consistent or identify different parties. If an intermediary bank or a beneficiary's bank is identified on a payment order by both name and number, we and other financial institutions may rely on the number even if the name and the number are not consistent or identify different parties. It is your responsibility to ensure that all names and identifying or bank account numbers match and are correct.

Security Procedures. You may agree with us to the use of certain procedures and security devices (referred to individually and collectively, "Security Device(s)") designed to verify the authenticity of payment orders. In this regard, application of the procedures and Security Devices to authenticate a payment order will be collectively referred to as the "Security Procedures" in this Deposit Agreement. In the absence of a separate applicable agreement addressing the Security Procedures, you agree that the applicable Security Procedures customarily followed by us for payment order requests will be deemed to be the Security Procedures for the purpose of this Deposit Agreement. If we take any action not provided in the Security Procedures in connection with any payment order, such additional action shall not be deemed to become a mandatory part of the continuing Security Procedures. You understand and agree that we will use the Security Procedures to verify the authenticity of payment orders and that the Security Procedures are not designed to, and are not used for the purpose of, detecting errors in transmission or content of payment orders, including discrepancies between account names and numbers.

Before sending a payment order request to us, you agree to review the Security Procedures and determine whether the Security Procedures will provide a commercially reasonable method for verifying whether a payment order is yours. As part of the review, you will consider the size, type, and frequency of payment orders you normally make or anticipate making, along with such other factors as you may deem relevant or appropriate.

Commercially Reasonable Procedures. If the size, type or frequency of payment orders made by you change such that the Security Procedures no longer provide a commercially reasonable method of providing security against unauthorized payment orders, you agree to immediately notify us.

Supplemental Security Devices. We may offer to you or require you to use additional authentication tools or methods from time to time. If you choose not to implement supplemental authentication tools, your access to some or all of the services may be limited. The term "Security Devices" will include any supplemental authentication tools that are used by you. Your continued use of any modified Security Procedures will evidence your agreement that the modified Security Procedures are commercially reasonable for you.

You Are Responsible for Verified Payment Orders, Even if Unauthorized. If we act on a payment order in compliance with the Security Procedures, then you will be obligated on the payment order, and it will be treated as your payment order, whether or not authorized by you.

You Are Responsible for Payment Orders Actually Authorized. Regardless of whether or not we complied with the Security Procedures, any payment order received by us will be treated as yours and will bind you if the payment order is delivered to us directly or indirectly by any authorized representative of yours. You will also be responsible for the payment order if you would otherwise be legally bound by the payment order, regardless of whether the payment order was erroneous in any respect or that any loss would have been prevented if we had complied with the Security Procedures.

Notice of Errors. You agree to review all statements and notices promptly to confirm the accuracy and authorization of each payment order. You must notify us immediately if there is any discrepancy between your payment order and any confirmation or statement of account, or if you discover any other problem with respect to a transfer. You must send a written notice to us of the discrepancy or other problem, including a statement of the relevant facts, within a reasonable time not to exceed fifteen (15) days from the date you first discover the problem or have access to a statement or notice reflecting the problem, whichever occurs first. Except to the extent expressly limited by applicable law, your failure to notify us within fifteen (15) days as described in this paragraph, shall relieve us of responsibility for errors, unauthorized transactions or irregularities that may arise after the 15th day. Your failure to notify us within one year of the availability of a confirmation or periodic account statement reflecting errors, unauthorized transactions or irregularities shall preclude you from asserting the errors, unauthorized transactions or irregularities against us. To the extent we accept a payment order from you for an international fund transfer from a non-business account for personal, family or household purposes, if the transaction is subject to Regulation E, Subpart B, you may have the right to dispute certain errors in the transaction. Contact us if you have questions in this regard.

Safeguarding. You will use and safeguard the Security Devices and Security Procedures. In connection with such safeguarding obligations, you will implement and maintain physical, technical, and administrative controls and procedures sufficient to prevent impermissible or unauthorized access to or use of the ACH and wire services, Security Device or Security Procedures. You assume all risks associated with disclosure of any part of the Security Procedures, including a Security Device, to third parties, including employees. You agree to limit disclosures of Security Devices to those third parties, employees or agents that you authorize to access the services on your behalf, or who have a specific need to know.

Delay or Refusal. We may delay or refuse to execute any payment order. We may do so for any reason or for no reason. We may provide notice to you of such delay or refusal, but are not obligated to do so. We may delay or refuse processing of a payment order, for example, if: (A) processing would or may exceed the available funds in your affected account; (B) the payment order is not authenticated to our satisfaction or we believe the payment order may not have been authorized by you; (C) the payment order contains incorrect, inconsistent, ambiguous, or missing information; (D) processing would or may involve funds which are subject to lien, security interest, claim, hold, dispute, or legal process prohibiting withdrawal; (E) processing would or may cause a violation of any laws or rules applicable to you or to us; (F) for any reason determined by us in our sole discretion; or (G) for any other reason under the Deposit Agreement.

Recall, Cancel or Amend. If you inform us that you wish to recall, cancel or amend a payment order after it has been received by us, we may, but will not be required to, use reasonable efforts to assist you to do so; however, we shall not be liable for any loss, cost or expense suffered by you if we do not, or are unable to, amend, cancel or recall a payment order. You hereby agree to indemnify us against any loss, liability, and claim or expenses (including legal fees) we may incur in connection with assisting you to recall, cancel or amend a payment order, and you agree to immediately reimburse us for any monies paid by us associated with such losses, liability, claims or expenses incurred by us.

Foreign Transactions. Foreign transfers may be subject to delays, charges imposed by other financial institutions, and changes in foreign currency exchange rates. If you direct a payment order to a foreign country, we may execute the order in the currency of the country of the payee's bank at either our buying rate of exchange for U.S. dollar transfers or the exchange rate of the payee bank. If the transfer is made in U.S. dollars, we cannot guarantee that the beneficiary will receive the funds in U.S. currency. The beneficiary bank may convert the funds into the local currency and may also charge incidental fees. If for any reason the payment order is returned to us, you agree that the exchange rate for conversion of the foreign currency into U.S. Dollars, if applicable and regardless of whether applied by us, any intermediary bank, or beneficiary's bank, may differ from that used by us to process the initial payment order and that adjustment to your affected account held with us may be less (or more) than the amount initially debited from the account to fund the payment order. You agree that we may charge your account to pay for fees imposed by other banks or instruct such banks to obtain payment of their charges for services and expenses by deducting the amount from your order. A portion of those charges may be shared with us. Different rules may apply to foreign remittance transfers subject to the Electronic Fund Transfer Act.

Screening. We may screen payment orders that would result in debits or credits to your account for compliance with applicable laws, rules, and regulations. Where we believe a payment order may be subject to being blocked or frozen under the OFAC-administered sanctions laws of the United States or of sanctions laws of another country, or may be otherwise suspicious or illegal, we may block (or "freeze") the funds and deny you access to them for a reasonable time sufficient to allow us to resolve the matter.

Individual and Multi-Party Accounts

Because decisions concerning whether an account should be held in a particular capacity may have significant legal, tax, and estate planning consequences, consultation with your attorney or tax advisor is recommended and you agree to do so. Some account ownership designations may only be available to accounts opened in certain states. You agree, upon request by us, to provide us with documentation acceptable to us designating each authorized signer with respect to your account(s) and related services. The following is a brief summary of the general forms of account ownership available at Westamerica Bank. We reserve the right to refuse some forms of ownership on any or all accounts.

Individual Accounts
If you open an account in your name alone, you are considered the sole owner of the account. This account is issued to one person who does not intend (merely by opening this account) to create any survivorship rights to any other person.

Joint Accounts
A personal account opened by two or more persons is a joint tenancy account. All joint accounts will be treated as joint tenancy with right of survivorship unless we agree with you in writing that the account is owned in some other capacity. When any account owner dies, the funds pass automatically to surviving owners. A joint account owner authorizes the other account owners to endorse items in that person's name and to cash the items or deposit them into the joint account and to otherwise transact on the account. Each joint owner may, without notice to the other(s), withdraw any or all of the funds on deposit, close the account, stop payment on a check drawn on the account, or conduct other account-related services. We may rely on the instructions of any one of the account holders without liability to any other account holder. We may pay the account funds to any of the joint account holders, regardless of who actually owns the funds and without the consent of the others.

Each joint owner guarantees the signature(s) of the other joint owner endorsing checks payable to any of the joint owner(s). Each joint account owner is jointly and severally liable to us for any and all fees and charges assessed against the account, all amounts owed to us on the account, including overdrafts to the account and all costs, losses, or liabilities related to this Deposit Agreement or the account. Notice provided by us to any joint owner is considered notice to all joint owners.

Tenancy in Common
If a tenancy in common account is opened, no right of survivorship exists. To open a tenancy in common account, you must clearly indicate on your signature card that the account is held as "Tenancy In Common;" otherwise, the account will be considered a simple joint tenancy account. Upon death of any party, the ownership interest of the deceased party passes to the estate of that party and is subject to our right to setoff and security interest in the account.

Community Property
If a married couple opens a community property account that is not with right of survivorship, each will have an equal interest in the account. To open a community property account, you must clearly indicate on your signature card that the account is held as "Community Property." Otherwise, the account will be considered a simple joint

tenancy account with right of survivorship. The ownership during lifetime and after death of a spouse is determined by the law applicable to community property generally and may be affected by a will and is subject to our right to setoff and security interest in the account.

Custodian for Minor
This account shall be governed by the provisions of the California Uniform Transfers to Minors Act, as amended from time to time ("CUTMA"). The account is controlled by the custodian, but is owned by the minor. The custodian is solely responsible for managing these funds and disbursing them in accordance with the CUTMA. If the custodian resigns, is removed or dies, we will recognize the designated successor custodian. The custodian can designate a person or entity as a successor custodian to act when the current custodian resigns, or becomes legally incapacitated or dies. If no successor custodian is named, the California Probate Code will govern the determination of a successor custodian. The custodian and/or any person opening this account agrees to indemnify, defend and hold us harmless from and against any and all claims, damages, liability, or exposure, including reasonable attorney's fees, that we may suffer or incur arising out of any action or claim by any beneficiary or other custodian with respect to the authority, action or inaction taken by the custodian in handling or dealing with the account.

Payable on Death (POD) Account
One or more parties may open this account. The balance may be paid to any or all the account owners during their lifetime. When all account owners have died the account is owned by the surviving POD payee(s). A POD payee must survive the death of all account owners to receive any interest in the account funds. When there is more than one surviving POD payee, each payee's interest in the funds will be deemed to be in equal shares, unless otherwise expressly reflected in our records and as provided by applicable state law.

Totten Trust Account
A Totten Trust Account is an informal trust account, reflected on our records, but without a written trust agreement. One or more parties may open this account. The balance may be paid to any or all the account owners during their lifetime. When all account owners have died, the account is owned by the surviving Totten Trust beneficiaries. A beneficiary must survive the death of all account owners to receive any interest in the account funds. When there is more than one surviving beneficiary, each beneficiary's interest in the funds will be deemed to be in equal shares, unless otherwise expressly reflected in our records and as provided by applicable state law.

Trust and Other Fiduciary Accounts
Legal title to the account is owned by the signing party(ies) as trustee, custodian, guardian, executor, administrator, conservator, or other fiduciary (collectively, "fiduciaries") for

the named beneficiary(ies) under a separate trust agreement, employee benefit plan, court order or other fiduciary arrangement. Certain beneficiaries may, in turn, be acting as trustee or fiduciary for others. The fiduciary(ies) certify that they are authorized to manage funds in this account and agree to indemnify, defend and hold us harmless (in their individual capacity and jointly and severally) from and against any and all claims, damages, liability, or exposure, including reasonable attorney's fees, that we may suffer or incur arising out of any action or claim by any beneficiary, account owner or other fiduciary with respect to the authority, action or inaction taken by the fiduciaries in handling or dealing with the account. We will not be responsible for monitoring a trustee or other fiduciary's management of the account. We will not be obligated to monitor items deposited to, or drawn against, accounts held by a trustee or other fiduciary to determine whether a trustee or fiduciary is acting consistently with or in breach of any fiduciary duty. For formal trust accounts, you may be asked to provide a copy of relevant pages of the trust agreement, execute a trustee's certification of trust, or other documents.

Commercial Account Types

Business accounts may be available to both profit or non-profit businesses and associations.

Corporate, Partnership, Limited Liability or Other Statutory Business Entity Account – These business accounts are established pursuant to statutory organizational requirements.

Co-Proprietorships – If a proprietorship account is permitted to be opened with multiple individuals as co-owners, the account will be treated as a joint account with right of survivorship held for a business purpose. We reserve the right to refuse to open, or allow an account to be maintained, as a proprietorship account with multiple owners.

Fictitious Business Name Account - If the name in which the account is held is fictitious, the account holder represents that he or she has the right to use that name and has fulfilled all legal requirements for using and or doing business under that name.

Organization Account - Such an account is issued in the name of a legal entity, such as a club or a league. We reserve the right to require the governing body of the legal entity to give us a signed authorization telling us who is authorized to act on its behalf. We may honor such an authorization until we actually receive written notice of a change from the governing body.

Limitation on Time to Sue (Commercial Accounts)

Unless another time is provided in another provision of this Deposit Agreement, or required by applicable law, if your account is not a consumer account, an action or proceeding by you to enforce an obligation, duty, or right arising under this Deposit Agreement or under applicable law with respect to your account must be commenced within one year after the cause of action accrues.

Limitation on Time to Sue (Consumer Accounts)
Unless another time period is provided in a provision of this Deposit Agreement, an action or proceeding by you to enforce an obligation, duty, or right arising under this Deposit Agreement or under applicable law with respect to your account must be commenced per the applicable statute of limitation.

Dispute Resolution

This provision contains the terms of how a dispute between you and the Bank will be resolved. A dispute is any unresolved disagreement between the Bank and you arising out of or relating to this Deposit Agreement or any prior version of the Deposit Agreement. A dispute may also include a disagreement about this arbitration agreement's meaning, application, or enforcement. Please read this provision carefully since it specifically limits your rights in the event of such dispute. By this provision, at the request of you or the Bank, disputes must be resolved by arbitration. Arbitration is a means of having an independent third party resolve a dispute without using the court system. With arbitration, there is no right to appeal the decision of the arbitrator as there is normally in the court system. **BY THIS DEPOSIT AGREEMENT YOU UNDERSTAND THAT EACH OF US IS WAIVING THE RIGHT TO A JURY TRIAL OR A TRIAL BEFORE A JUDGE IN PUBLIC COURT.**

The Bank and you (such references include our respective subsidiaries, affiliates, predecessors in interest, successors and assigns) agree to arbitrate all disputes. Either of us may submit a dispute concerning this Deposit Agreement to binding arbitration at any reasonable time consistent with the terms of this Dispute Resolution provision, notwithstanding that a lawsuit or other proceeding has been commenced. If either of us fails to submit to binding arbitration following a lawful demand, the one who fails to submit bears all costs and expenses incurred by the other compelling arbitration. Notwithstanding the foregoing, either party may bring an individual action in small claims court.

A party who intends to seek arbitration must first send to the other, by certified mail, a written Notice of Intent to Arbitrate ("Notice"). The Notice to the Bank should be addressed to: Westamerica Bank, P.O. Box 1200, MAC B-2P, Suisun City, CA 94585 ("Arbitration Notice Address"). The Notice must (a) describe the nature and basis of the dispute; and (b) set forth the specific relief sought. If we do not reach an agreement to resolve the dispute within 30 days after the Notice is received, you or the Bank may commence an arbitration proceeding. If a party initiates a lawsuit or other proceeding against the other, the other party shall not be required to comply with the foregoing Notice procedure prior to seeking to compel arbitration of the lawsuit or other proceeding. All issues are for the arbitrator to decide, including the scope of this arbitration clause, but the arbitrator is bound by the terms of this Deposit Agreement.

You agree that, by entering into this Deposit Agreement, you and the Bank are waiving the constitutional right to a trial by jury. Unless the Bank and you agree otherwise, all hearings conducted as part of the arbitration shall take place in San Rafael, California or the county in California where you opened your account. The arbitration hearing(s) may be conducted in-person or remotely via appropriate videoconferencing technology. For disputes involving an amount in controversy of $10,000 (ten thousand dollars) or less, you may choose for the arbitration to proceed in person, by telephone, or based only on written submissions. The arbitrator will have expertise in the laws applicable to the dispute. The arbitrator may award to either the Bank or you any award or relief provided for by law, except for public injunctive relief which may only be awarded (if available) by a court of competent jurisdiction during the award confirmation process after the arbitrator has determined substantive liability.

In the event more than one dispute resolution agreement between us is potentially applicable to a dispute, the arbitration agreement in this Deposit Agreement shall govern. Nothing in this section shall limit the right of any party at any time to exercise self-help remedies, including exercising our right of setoff, foreclose against collateral, or obtain provisional or ancillary remedies such as injunctive relief, attachment, garnishment, or appointment of a receiver by a court of competent jurisdiction. The arbitrator shall also determine all issues relating to the applicability, interpretation, and enforceability of the Deposit Agreement, including this agreement to arbitrate. The arbitrator's decision is final and binding. In addition, nothing herein shall preclude us from closing or suspending any account or service provided to you.

YOU AND THE BANK MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR ITS INDIVIDUAL CAPACITY, and not as a party, plaintiff, or class member in any purported class, representative, or collective proceeding. Further, you agree that the arbitrator may not consolidate proceedings of more than one person's claims, and may not otherwise preside over any form of a representative or class proceeding, and that if this specific provision is found to be unenforceable, then the entirety of this arbitration agreement shall be null and void.

If your account is a consumer account, the arbitration shall be governed by the Consumer Arbitration Rules of the AAA, as modified by this Deposit Agreement, and shall be administered by the AAA. If your account is not a consumer account, the arbitration shall be governed by the Commercial Arbitration Rules of the American Arbitration Association

(“AAA”), as modified by this Deposit Agreement, and shall be administered by the AAA. The AAA’s Consumer Rules and Commercial Rules are available at www.adr.org or by request in writing to the Arbitration Notice Address.

This Deposit Agreement concerns banking transactions affecting and involving interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this provision. This arbitration provision supersedes all prior arrangements and other communications concerning dispute resolution and shall survive termination of the Deposit Agreement.

Miscellaneous

Bank Policies and Procedures
We have and maintain a number of internal policies and procedures. Some of these are required of us by law, while others are internal policies developed by us to help us prevent losses, avoid errors, handle transactions or for other purposes. You are not a third-party beneficiary of these policies and procedures. These are for our internal use and do not establish standards of care against which our conduct (action or inaction) is to be judged or measured, including in any dispute or disagreement with you.

Severability
If any provision of this Deposit Agreement is determined to be void or invalid, the remainder of the Deposit Agreement shall remain in full force and effect. No provision of this Deposit Agreement shall be deemed to deny (and any term to the contrary is modified so as not to deny) protections, rights or privileges that under state or federal law are required to be made available to consumers or to consumer accounts, except that any modification of your protections, rights and privileges under this Deposit Agreement will be effective to the extent (but only to the extent) that the relevant state or federal law allows us and you to agree to modify them.

Waivers
We may delay enforcing our rights under this Deposit Agreement without losing them. Any waiver by us shall not be deemed a waiver of other rights or of the same right at another time. You waive diligence, demand, presentment, protest and notice of every kind, except as otherwise set forth in this Deposit Agreement.

Heading/Terms
The headings in this Deposit Agreement are for convenience only and are not part of these terms.

Credit Reports, Financial and Other Information
From time to time we may obtain credit information about you from check or credit reporting agencies and/or other means. We may do so at the time you open an account, request a service, at any time while your account is open, or the service is available, or after your account or service is

closed, or as otherwise permitted by law. We may also order a credit or background report on you or any other signer on the account. You agree that by request to open an account or acquire a service from us, or by becoming an authorized signer on an account with us, we may obtain credit information from a credit-reporting agency. For example, new accounts are subject to verification through ChexSystems (the "Reporting Agency") and may be declined based in whole or in part on information obtained in a report from the Reporting Agency. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at ChexSystems. If we decline to open an account or otherwise provide deposit services, the Reporting Agency will have played no part in our decision and would be unable to supply specific reasons why we would have denied the account or services. You have a right to a free copy of your report from the Reporting Agency, if you request it no later than 60 days after you receive notice of a declined account or service. In addition, if you find that any information contained in a report received by you is inaccurate or incomplete, you have the right to dispute the matter with the Reporting Agency. The Reporting Agency's full name, address and phone number is as follows:

Chex Systems, Inc.
Attn: Consumer Relations
P.O. Box 583399
Minneapolis, MN 55458
(800) 428-9623

Accounts not maintained in a satisfactory manner with us are subject to closure by us and are reported to ChexSystems. You are also hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you believe that we have provided incomplete or inaccurate information about your account to a consumer reporting agency, write to us at Westamerica Bank, P. O. Box 1200, MAC B-2N, Suisun City, CA 94585.

Department of Motor Vehicles Information. You authorize us to obtain address information from the Department of Motor Vehicles or any other government agency. As such, you waive your rights under California Vehicle Code §1808.21 (or other state equivalent).

Additional Financial and Other Information. You further agree to provide us with financial statements or other information regarding your financial condition upon our request. You agree to provide us with at least 30 days advance notice of: (i) any material (20% or more) change in your ownership; (ii) any material change in the type, scope or nature of your business; or (iii) any anticipated (20% or more) increase in the amount or volume of your payment order activity over the preceding calendar quarter, as applicable.

Monitoring, Recording and Retaining

You authorize us (but we are not obligated) to monitor, record electronically and retain telephone conversations and electronic communications between you (including your purported authorized representatives) and us. Accordingly, you agree on behalf of yourself, and your employees and agents that we may monitor and record your telephone and electronic communications in connection with your account at any time. Unless required by applicable law, we may monitor and record these communications without further notice. You agree that we may produce the telephonic or electronic recordings or computer records as evidence in any proceedings brought in connection with the Deposit Agreement, and you hereby acknowledge the validity and enforceability of such telephonic or electronic recordings.

Additional Information

For more information about the terms and conditions of any of your checking or savings plans or our current interest rate, please contact your branch or the Customer Service Department at 1-800-848-1088.

Your Community Banker™

For further information, please contact your local Westamerica Community Banker, visit us online at Westamerica.com, write us at P. O. Box 1200, MAC B-2N, Suisun City, CA 94585, or call Customer Service toll-free at 1-800-848-1088. Hearing impaired customers may use TDDs to contact us toll-free at 1-800-TDD-1088.

EQUAL HOUSING
LENDER

Personal Banking

OVERDRAFT SERVICES FAQ

Effective 4/24/26

PERSONAL BANKING

OVERDRAFT SERVICES AND TIPS

TO AVOID OVERDRAFTS AND FEES

WESTAMERICA BANK

Your Community Banker™

We are committed to serving you.

Every customer has unique financial needs, and at Westamerica, we provide options to manage your account based on your personal financial style. This guide will explain our overdraft services and fees, and will offer tips for overdraft prevention and account management.

Responsible account management is important and monitoring your account activity will allow you to keep track of your balance, identify unauthorized activity, and help you avoid overdrawing your account.

You should make every effort to avoid overdrawing your account. When you overdraw your account, our resulting fees and charges can be very expensive. By not overdrawing your account, you can avoid these fees.

What is an overdraft?

An overdraft occurs when you do not have enough available funds in your account to cover a transaction, but the Bank processes and pays the transaction.

How do overdrafts occur?
Overdrafts can happen when funds are not available to cover the entire amount of a transaction. These transactions include the payment of checks, debit card purchases, ATM transactions, automatic bill payments and electronic transfers. Deposited items that are returned unpaid can also cause your account to be overdrawn.

How are overdrafts calculated?
We use the "Available Balance" method to determine whether your account is overdrawn (that is, whether there is enough money in your account to pay for a transaction). The Available Balance is the amount of funds available for withdrawal and authorizing of transactions. The Available Balance may be different than your register balance (sometimes called Ledger Balance). There may be circumstances where your account has sufficient available funds to pay an ATM or debit card transaction at the time you initiated the transaction but insufficient available funds in

the account at the time the transaction settles and is paid into overdraft. Such transactions are commonly known as "authorize positive, settle negative" or APSN transactions. We do not charge an Overdraft Fee on APSN transactions.

What are Overdraft Services?
Overdraft Services are a form of overdraft coverage that we use at our discretion to pay transactions when you do not have sufficient available funds in your account. After your account has been opened, you may be eligible for this discretionary service. If you are eligible, an Overdraft Service limit will be assigned to your account. The amount of the Overdraft Service limit assigned to your account can change (go up or down) at any time. The amount may be based on several factors including your account history and deposit activity and patterns.

How does it work?
With Overdraft Services, we may choose (but are not obligated) to cover overdrafts on your account. This is a discretionary service, which means we have the right to refuse to pay any transaction that would overdraw your account.

Are there fees?
Yes, we charge a $35 Overdraft Fee each time we pay a transaction presented against insufficient available funds in your account and a $35 Insufficient Funds Fee each time we return a transaction presented against insufficient available funds in your account. We do not charge the $35 Overdraft Fee for any transaction that overdraws your account by $5 or less. The maximum amount of Overdraft Fees and/or Insufficient Funds Fees we will charge per day is $210 (or a total of six paid and/or returned transactions). Refer to our **Schedule of Fees and Charges** for additional information regarding these fees.

What types of Overdraft Service options are offered?

Our Overdraft Services are divided into two coverage options: Standard Overdraft Service and Expanded Overdraft Service, depending on the types of transactions for which you want overdraft coverage.

What is Standard Overdraft Service?
Upon account opening, you are automatically enrolled in our Standard Overdraft Service. Under our Standard Overdraft Service, we may at our discretion cover overdrafts resulting from your checks, ACH transactions (including automatic bill payments), and other transactions made using your account number. We charge your account a $35 Overdraft Fee for each of these transactions that overdraw your account (up to $210 per day, or a total of six paid and/or returned transactions). You can opt out of Standard Overdraft Service coverage anytime.

What is Expanded Overdraft Service?
If you want to have your ATM transactions and everyday debit card transactions (such as a purchase you make at a merchant) covered in addition to what is covered under our Standard Overdraft Service then you must elect to opt in to our Expanded Overdraft Service.

Under our Expanded Overdraft Service, we may at our discretion cover overdrafts resulting from ATM transactions and everyday debit card transactions in addition to your checks, ACH transactions (including automatic bill payments), and other transactions made using your account number. If you opt in to Expanded Overdraft Service coverage, we will charge your account a $35 Overdraft Fee for each ATM transaction or everyday debit card transaction that we pay that overdraws your account, as well as for each check, ACH transaction (including automatic bill payments), and other transactions made using your checking account number that we pay that overdraws your account (up to $210 per day, or a total of six paid and/or returned transactions). You can choose not to have Expanded Overdraft Service coverage at any time.

Can I choose not to have any Overdraft Service?
Yes. If you do not want us to pay any transactions that will cause an overdraft on your account, you may choose to have No Overdraft Service coverage. If you opt out of Overdraft Service coverage, we will return checks, ACH transactions (including automatic bill payments), and other transactions made using your account number that are presented against insufficient available funds (unless you have Linked Overdraft Protection or Extra Cash Overdraft Protection). We charge a $35 Insufficient Funds Fee for returning these types of transactions (up to $210 per day, or a total of six paid and/or returned transactions). Your ATM or everyday debit card transactions that would cause an overdraft will generally be declined, and we do NOT charge a fee if this happens.

Can I have Linked Overdraft Protection, Extra Cash and Overdraft Service?
Yes. In addition to our Standard or Expanded Overdraft Service, you may also have Linked Overdraft Protection and/or Extra Cash Overdraft Protection.

What will happen to my transaction if I don't have enough money in my account?
The Overdraft Service option you choose, along with any Linked Overdraft Protection or Extra Cash Overdraft Protection line of credit you may also have, will determine whether a transaction may be approved and paid, and what fees may be charged, should the transaction be presented against insufficient available funds in your account.

How do I change the type of Overdraft Service I have?
If you want to cancel or change your Overdraft Service type, you may do so at any time by visiting your local branch, calling 1-800-848-1088, or notifying us in writing at Westamerica Bank, Direct Data Entry, B-2X, P.O. Box 1200, Suisun City, CA 94585-1200.

Summary of Overdraft Fees and Services

OVERDRAFT AND INSUFFICIENT FUNDS FEES

Overdraft Fee	$35	Each time a transaction is paid into overdraft.
Insufficient Funds Fee	$35	Each time a transaction is returned for insufficient funds.
Maximum Number of Overdraft or Insufficient Funds Fees Per Day	6	The maximum number of paid and/or returned transactions for which these fees will be charged is six paid and/or returned transactions per day.
Minimum Amount Required to Trigger an Overdraft Fee	$5	We do not charge the $35 Overdraft Fee for any transaction that overdraws your account by $5 or less.

OVERDRAFT AND INSUFFICIENT FUNDS FEES

Linked Overdraft Protection	You may choose to link another deposit account or credit line to your account. Funds will be automatically transferred to protect your account from overdrafts or transactions being declined. There is a $12 fee per transfer.
Extra Cash Overdraft Protection	Extra Cash Overdraft Protection is a revolving overdraft credit line with a fixed interest rate designed to provide overdraft coverage for your account. There is a $25 annual fee.

NO OVERDRAFT SERVICE

If you choose not to have any kind of overdraft service, we will not authorize and pay overdrafts.[1] If you have insufficient available funds in your account, the following happens if you have No Overdraft Service:

- ATM and everyday debit card transactions that would cause an overdraft will be declined at the time of transaction at no cost to you.
- Your checks, ACH transactions (including automatic bill payments) and other transactions made using your account number will be returned rather than paid and your account will be charged an Insufficient Funds Fee for each return of a transaction to the daily maximum.

STANDARD OVERDRAFT SERVICE

You are enrolled in Standard Overdraft Service at account opening. Depending on the type of transaction, we may pay overdrafts. [2] If you have insufficient available funds in your account, the following happens if you have Standard Overdraft Service:

- Your checks, ACH transactions (including automatic bill payments) and other transactions made using your account number that would cause an overdraft may be paid and your account will be charged an Overdraft Fee for each of these transaction types that are paid into overdraft up to the daily maximum.
- ATM and everyday debit card transactions that would cause an overdraft will be declined at time of transaction at no cost to you. [1]

EXPANDED OVERDRAFT SERVICE

You may choose to have our overdraft service apply to ATM and everyday debit card transactions. [2]

- ATM and everyday debit card transactions that would cause an overdraft may be authorized and paid and your account will be charged an Overdraft Fee.
- Your checks, ACH transactions (including automatic bill payments) and other transactions made using your account number that would cause an overdraft may be paid and your account will be charged an Overdraft Fee.

[1] Infrequently, exceptions to this may arise and transactions may be approved or paid into overdraft even if you have asked us not to, but you will not be charged an Overdraft Fee for these exceptions.
[2] Overdrafts are paid at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

What will happen to my transaction if I don't have enough money?

The Overdraft Service option you choose, along with any Linked Overdraft Protection or Extra Cash Overdraft Protection line of credit you may also have, will determine whether a transaction may be approved and paid, and what fees may be charged, should the transaction be presented against insufficient available funds in your account.

EVERYDAY DEBIT CARD PURCHASE

You attempt a $75 purchase using your debit card with an available balance of $50 in your account.

	No Overdraft Service	Standard Overdraft Service	Expanded Overdraft Service	Linked Overdraft Protection	Extra Cash Overdraft Protection
Account Balance	$50	$50	$50	$50	$50
Linked Account Balance	N/A	N/A	N/A	$100	N/A
Extra Cash Available Credit	N/A	N/A	N/A	N/A	$100
$75 Debit Card Purchase	Declined	Declined	Approved at the Bank's discretion	Approved	Approved
Fee	$0	$0	$35	$12	$0

CHECK

A $75 check you have written is presented to us for payment while you have an available balance of $50 in your account.

	No Overdraft Service	Standard Overdraft Service	Expanded Overdraft Service	Linked Overdraft Protection	Extra Cash Overdraft Protection
Account Balance	$50	$50	$50	$50	$50
Linked Account Balance	N/A	N/A	N/A	$100	N/A
Extra Cash Available Credit	N/A	N/A	N/A	N/A	$100
$75 Check	Returned	Paid at the Bank's discretion	Paid at the Bank's discretion	Paid	Paid
Fee	$35*	$35	$35	$12	$0

ELECTRONIC PAYMENT

A $75 recurring electronic payment for a gym membership, using your account and routing number, is presented to us for payment. There is an available balance of $50 in your account.

	No Overdraft Service	Standard Overdraft Service	Expanded Overdraft Service	Linked Overdraft Protection	Extra Cash Overdraft Protection
Account Balance	$50	$50	$50	$50	$50
Linked Account Balance	N/A	N/A	N/A	$100	N/A
Extra Cash Available Credit	N/A	N/A	N/A	N/A	$100
$75 Payment	Declined	Paid at the Bank's discretion	Paid at the Bank's discretion	Paid	Paid
Fee	$35*	$35	$35	$12	$0

* Additional merchant fees may apply.

You do not have to have Overdraft Service – you can choose not to have this service at any time by calling 1-800-848-1088, notifying us in writing at Westamerica Bank, Direct Data Entry, B-2X, P.O. Box 1200, Suisun City, CA 94585-1200 or visiting one of our branches.

Here are some tips to help you avoid overdrafts.

The best way to avoid overdrafts is to manage your account responsibly and not become overdrawn.

Record all of your transactions
A check register is a valuable tool. Keep an accurate and current record of all of your transactions, which may include checks, debit card purchases and upcoming automatic payments. This will help you to track outstanding transactions that the Bank may have not yet received.

Be aware of your available balance
You can access your account balance online, through our mobile app, via an ATM or by calling us at 1-800-848-1088. Keep in mind that your account balance is continually changing and may not reflect all outstanding transactions.

How can I avoid overdraft fees?

Automatic Balance Alerts
You can sign up for our automatic balance alerts that are available to StarConnect Plus online banking customers. If you sign up for automatic balance alerts, we will notify you if the account reaches a preset threshold you select. Alerts may help you avoid an overdraft, but are not intended to serve as a substitute for carefully monitoring the account balance and transactions. You should NOT rely solely on automatic balance alerts to avoid an overdraft. Additional terms and fees may apply.

Don't "play the float" and don't spend more than you have
When you write a check or authorize other transactions, record the check or other transaction immediately and consider the money unavailable for anything else. It is difficult to predict when it will be presented to us for payment by the payee. Guessing the length of time before a check or other transaction clears and using those funds for something else ("playing the float") could cause costly overdrafts if the check or other transaction is presented to us for payment sooner than you anticipate and sufficient funds are no longer available.

Keep extra money in your account
Extra money in your account provides a safety net, which could keep you from becoming overdrawn.

Establish Direct Deposit
You may not always have time to go to the Bank, so set up direct deposit of your payroll, social security, retirement or pension to have your income conveniently deposited into your account.

Consider Overdraft Protection
We offer alternatives that may be less costly and may help you avoid overdrafts. For example, you may have another Westamerica account linked to your account (Linked Overdraft Protection), or you can apply for an Extra Cash Overdraft Protection line of credit. For details about these services, visit your local branch, or call us at 1-800-848-1088.

Where can I go for more information?

If you have any questions, or want more information about our Overdraft Services, Linked Overdraft Protection or Extra Cash, stop by your local branch, call us at 1-800-848-1088, or visit us at westamerica.com.

Additional Resources

www.mymoney.gov
Sponsored by the U.S. government, this site teaches the basics of financial education and provides information to help you make smart financial decisions.

www.aba.com/consumers
The American Bankers Association Education Foundation offers consumer resources on topics such as finance management and fraud prevention.

www.consumer.ftc.gov
The Federal Trade Commission offers consumers practical information on a variety of topics to help you avoid fraud and exercise your consumer rights.

Your Community Banker™

For further information, please contact your local Westamerica Community Banker, visit us online at westamerica.com, or call Customer Service toll-free at 1-800-848-1088. Hearing impaired customers may use TDDs to contact us toll-free at 1-800-TDD-1088.

EQUAL HOUSING LENDER

Equal Opportunity Employer
westamerica.com
1-800-848-1088
Member FDIC | ADV040 (REV. 04/26)

Personal Banking

OVERDRAFT DISCLOSURE FOR CONSUMER ACCOUNTS

Effective 4/24/26

ACCOUNT INFORMATION

OVERDRAFT SERVICES, FEES AND

DISCLOSURE INFORMATION

WESTAMERICA BANK
Your Community Banker™

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Overdraft Disclosure for Consumer Accounts

This disclosure describes Westamerica Bank's overdraft practices, and provides information about our Overdraft Services and overdraft protection plans. It is important to understand that overdrafts are expensive and that our Overdraft Services may not be the best option for you. Overdraft Services are not required and you can choose not to have Overdraft Services at any time by calling 1-800-848-1088, notifying us in writing at Westamerica Bank, Direct Data Entry, B-2X, P.O. Box 1200, Suisun City, CA 94585-1200 or visiting one of our branches.

You should make every effort to not overdraw your account. When you conduct a transaction, make sure you have enough money in your account to cover the transaction. When you overdraw your account, our resulting fees and charges can be very expensive. You can avoid these fees by not overdrawing your account. The Bank offers less costly alternatives such as Linked Overdraft Protection and Extra Cash Overdraft Protection lines of credit that may be less costly and may help you avoid overdrafts. See the Alternative Products section of this disclosure for additional information regarding these alternatives.

How Your Account Can Become Overdrawn

Your account can become overdrawn when you do not have enough available funds in your account to pay checks and other transactions that are being charged to your account. This can happen in several ways, such as (1) the payment of checks, electronic fund transfers or other withdrawal requests (such as cash withdrawals from a teller); (2) payments authorized by you; (3) the return of unpaid items deposited to your account; (4) bank service charges and other fees.

The Bank is not obligated to pay any transaction presented for payment if your account does not contain sufficient funds, even if your account has Overdraft Services. In other words, we may refuse to pay an overdraft transaction at any time even though we may have previously paid overdrafts on your account. For example, the Bank may not pay overdraft transactions if your account is not in good standing, as described in the Limitations section of this disclosure, or if, based upon our review of how you manage your account, we determine that you are using Overdraft Services excessively or appear to be using Overdraft Services as a continuing line of credit.

Overdraft Services

Overdraft Services are a form of overdraft coverage that the Bank can use to pay transactions when you do not have sufficient funds in your account. Overdraft Services are discretionary, which means we have the right to refuse to pay any transaction that would overdraw your account. The Bank's Overdraft Services are NOT designed to help you avoid your future financial challenges and should not be used by you in that manner. Excessive use of our Overdraft Services can be an indicator of poor account management and can result in significant expense to you.

You have three overdraft service options: Standard Overdraft Service, Expanded Overdraft Service or No Overdraft Service.

Standard Overdraft Service

Upon account opening, you are automatically enrolled in our Standard Overdraft Service. After your account has been opened, an overdraft service limit will be assigned to your account. The amount of the overdraft service limit assigned to your account can change (go up or down) at any time. The amount may be based on several factors including your account history and deposit activity and patterns.

Under the Bank's Standard Overdraft Service, we may at our discretion cover overdrafts resulting from:

- checks,
- ACH transactions (including automatic bill payments),
- other transactions made using your account number.

Your ATM and everyday debit card transactions are not covered.

You will be charged a **$35** Overdraft Fee for each transaction we pay that overdraws your account, with a maximum of six (6) paid and/or returned transactions (or $210) per day. The Bank does not charge the **$35** Overdraft Fee for any transaction that overdraws your account $5 or less.

Your ATM and everyday debit card transactions will be declined rather than paid. The Bank **does not charge a fee** for declining your everyday debit card or ATM transactions. Typically, merchants also do not charge a fee for declined ATM or everyday debit card transactions. You will simply need to arrange for an alternative form of payment.

There may be limited instances where we will pay an ATM or everyday debit card transaction even if you have Standard Overdraft Service coverage and do not have sufficient funds in your account to cover the transaction. These transactions can occur, for example, when an ATM or everyday debit card transaction is approved but other transactions reduce the balance in your account before your ATM or everyday debit card transaction is posted to your account. Under these circumstances, we will still pay the ATM or everyday debit card transaction and you will not be charged a fee.

You can opt out of Standard Overdraft Service at any time. If you opt out of Standard Overdraft Service, the Bank will return checks, ACH transactions (including automatic bill payments), and other transactions made using your account number that would overdraw your account (unless you have Linked Overdraft Protection or an Extra Cash Overdraft Protection line of credit). We charge a **$35** Insufficient Funds Fee for each check, ACH transaction (including automatic bill payments), and other transaction made using your account number that is returned for insufficient funds rather than paid into overdraft, with a maximum of six (6) paid and/or returned transactions (or $210) per day.

Expanded Overdraft Service

If you want to have your ATM and everyday debit card transaction (such as a purchase you make at a merchant) covered in addition to what is covered under our Standard Overdraft Service, then you must opt in to our Expanded Overdraft Service.

Under the Bank's Expanded Overdraft Service, we may at our discretion cover overdrafts resulting from:

- checks,
- ACH transactions (including automatic bill payments),
- other transactions made using your account number,
- ATM transactions,
- everyday debit card transactions.

If you opt in to Expanded Overdraft Service, you will be charged a **$35** Overdraft Fee for each transaction that we pay that overdraws your account, with a maximum of six (6) paid and/or returned transactions (or $210) per day. The Bank does not charge the **$35** Overdraft Fee for any transaction that overdraws your account $5 or less.

Before you opt in to Expanded Overdraft Service, you should first review our document entitled "*What You Need to Know about Overdrafts and Overdraft Fees*." If you would like to opt in to Expanded Overdraft Service in order to cover your ATM and everyday debit card transactions, call us at 1-800-848-1088, notify us in writing at Westamerica Bank, Direct Data Entry, B-2X, P.O. Box 1200, Suisun City, CA 94585-1200, or visit one of our branches.

If you don't opt in (or if you later choose to revoke your opt in) to Expanded Overdraft Service coverage, the Bank will not authorize ATM and everyday debit card transactions that would overdraw your account (unless you have Linked Overdraft Protection or an Extra Cash Overdraft Protection line of credit). There is **no charge** by us for declining these transactions. Typically, merchants do not charge a fee for declined ATM transactions or everyday debit card transactions.

You can choose not to have Expanded Overdraft Service at any time. If you cancel Expanded Overdraft Service, you can request either No Overdraft Service or Standard Overdraft Service.

No Overdraft Service

You can **completely opt out** of our Overdraft Services at any time. If you have No Overdraft Service, transactions that would cause an overdraft will be returned, rejected or declined, rather than paid, and the following will happen (unless you have enough available funds in a Linked Overdraft Protection account or an Extra Cash Overdraft Protection line of credit):

- Your everyday debit card and ATM transactions will be declined rather than paid. We **do not charge a fee** for declining your everyday debit card or ATM transactions. Typically, merchants do not charge a fee for declined ATM or everyday debit card transactions. You will need to arrange an alternative form of payment.

- Your checks, ACH transactions (including automatic bill payments), and other transactions made using your account number will be returned rather than paid. The Bank charges a **$35** Insufficient Funds Fee for each check, ACH transaction (including automatic bill payments), or other transaction made using your account number that is returned due to insufficient funds, up to six (6) paid and/or returned transactions (or $210) per day. Some merchants may also assess a returned transactions fee, of which we have no control.

There may be limited instances where the Bank will pay a transaction into overdraft even if you do not have sufficient funds in your account to cover the transaction and have No Overdraft Service. These transactions can occur, for example, when a transaction is approved but other activities reduce the balance in your account before the transaction is posted to your account. Under these circumstances, we will pay the transaction and you will **not be** charged a fee.

You are not required to have any type of Overdraft Service. You can choose not to have Standard Overdraft Service or Expanded Overdraft Service at any time by calling 1-800-848-1088, notifying us in writing at Westamerica Bank, Direct Data Entry, B-2X, P.O. Box 1200, Suisun City, CA 94585-1200, or visiting one of our branches.

Overdraft and Insufficient Funds Fees

The Bank charges a **$35** Overdraft Fee when we pay a transaction presented against insufficient available funds, and a **$35** Insufficient Funds Fee when we return a transaction presented against insufficient available funds. The maximum number of paid and/or returned transactions for which these fees will be charged is six (6) paid and/or returned transactions (or $210) per day. The Bank does not charge the **$35** Overdraft Fee for any transaction that overdraws your account $5 or less.

Limitations

Overdraft Services are a non-contractual courtesy available to consumer accounts in “good standing.” When determining if your account is in good standing for purposes of Overdraft Service, the Bank may consider a number of factors, such as if you: (1) make sufficient deposits to bring your account to a positive end-of-day balance within 30 calendar days after the date the account was initially overdrawn (including the payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of Overdraft Service as a continuing line of credit; and (3) have no legal orders, levies or liens against your account. We may, at our discretion, approve your overdraft transactions up to and exceeding the Overdraft Service limits associated with your account.

Even if you have Standard or Expanded Overdraft Service, it is possible that transactions will be declined or returned rather than paid into overdraft. The Bank charges a **$35** Insufficient Funds Fee for each check, ACH transaction (including automatic bill payments), and other transaction made using your account number that is returned for insufficient funds rather than paid into overdraft, up to six (6) paid and/or returned transactions (or $210) per day.

The Bank does not promise to pay overdrafts under our Standard or Expanded Overdraft Service. The Bank reserves the right to limit participation and to suspend, revoke, or discontinue this service at any time without prior notice. When you use Overdraft Services, you agree we will not be liable to you for any loss or damage based on a claim that you relied on us to pay any and all transactions which would overdraw your account. You further agree to indemnify and hold us harmless from any such claims for loss or damage made by any other person.

Overdraft Fees can add up and become significant. Overdrafts are not “free.” A small transaction can become quite expensive if overdrafts occur due to the transaction. You should avoid overdrafts. If they occur, you should make every attempt to bring your account to a positive balance as quickly as possible. If you are not able to do so, you will receive a notice from us informing you of the situation and your options. If you do not bring your account to a positive balance, we will close your account and may take other steps to recover the unpaid balance.

Available Balance

We use the “Available Balance” method to determine whether your account is overdrawn (that is, whether there is enough money in your account to pay for a transaction). The Available Balance is the amount of funds available for withdrawal and authorizing of transactions. The Available Balance may be different than your register balance (sometimes called Ledger Balance). The Available Balance may be reduced by the following activity: funds on hold in accordance with our Funds Availability Policy; our receipt of notice that a transaction will be presented or returned; our receipt of a legal process relating to your account; or your use of your account as security for a loan.

Pending transactions may affect your Available Balance as follows: deposits made available for your immediate use, such as cash deposits, electronic direct deposits and the portion of paper check deposits we make available according to our Funds Availability Policy, increase your Available Balance; withdrawals which have been authorized or are otherwise known to us, such as checks and preauthorized automatic ACH withdrawals that we receive for payment from your account but have not yet processed, reduce your Available Balance.

Pending debit card and ATM transactions may also affect your Available Balance. Generally, debit card purchases and ATM transactions have a two-step process that may impact the money available in your account to pay other transactions. These transactions usually begin with an electronic authorization request which is followed by an electronic settlement request later the same day or within a few days. If we authorize the transaction, we may place an authorization hold on the amount of funds necessary to cover the authorization. Depending on the merchant's practice, the authorization hold may be for the actual amount of the purchase or for the anticipated amount (which may be greater or less than the actual amount of the purchase). The amount of the authorization hold will reduce the money available in your account to cover other transactions. There may be circumstances where you have sufficient funds in your account when we authorize a transaction and place an authorization hold, but your account does not have sufficient funds to pay the transaction when it is actually presented for payment and posts to your account (this is commonly known as an "authorize positive, settle negative transaction" or "APSN"). APSNs sometimes happen when the amount presented at settlement is greater than the amount of the authorization hold or when intervening transactions further reduce your account balance before the transaction is posted for settlement. This may cause an overdraft in your account or cause other transactions to be returned. However, we do not charge an Overdraft Fee on APSNs.

Order of Payment

The order in which the Bank pays your transactions is important if there is not enough money in your account to pay all of the transactions presented on one day. Our order of processing your transactions may not be the order in which they occurred, and the order in which transactions are processed and cleared can affect the total amount of fees (including Overdraft Fees and Insufficient Funds Fees) you incur. Processing your checks, deposits and other payments is a dynamic environment that is complex and may change due to technological innovation, changes in payment systems or changes in our policies and practices (this includes our order of transaction processing).

In the normal course of business, we generally process transactions presented to your account on a single banking day in the following order:

1. Credits and deposits.
2. Bank-generated debits, including, but not limited to, fees, returned deposited items, overdraft transfers, and deposit corrections are processed from highest to lowest dollar amount.
3. Withdrawals and funds transfers performed in a branch, online, or by telephone are processed from highest to lowest dollar amount.

4. ATM and point-of-sale (POS) transactions will be processed in chronological order using the date and time the transaction was authorized. If multiple transactions have the same date and time, they will be processed in the order of lowest dollar transactions first.
5. Checks will be processed in check number order. If checks are received without a check number, they will be processed prior to any numbered checks in the order of lowest dollar transactions first.
6. ACH debits will be processed in the order they are received.

Processing includes placing a hold on your account, paying transactions (and decisions regarding payment or return) and other aspects of our processing your transactions (such as assessment of Overdraft fees, Insufficient Funds fees and/or other bank fees and charges).

Although this represents the Bank's general policy, our order of payment can depend on various factors and there are several exceptions to the above-stated processing order. For example, we reserve the right to change the order of payment without notice if we suspect fraud or possible illegal activity affecting your account. The Bank does not manipulate processing on a daily, or on a customer-by-customer basis, in order to maximize fees.

There is no particular order of payment that is favorable to you in every instance. There are advantages and disadvantages for any order of payment.

To avoid an overdraft or the possibility of a transaction being returned or rejected for insufficient funds, customers should take steps to ensure their account(s) have sufficient funds to cover all transactions, fees and charges. Please be aware that the order in which the Bank pays transactions may create multiple overdrafts or returned or rejected transactions during a single banking day.

You should not assume or expect that you will be able to avoid an overdraft by making a covering deposit before your transaction settles with us. Your checks, for example, can clear very quickly – sometimes even on the same days as you present the check to a merchant or other payee.

Notices Sent When Overdrafts Occur

The Bank will promptly send you a notice each time we charge an Overdraft Fee for a transaction that overdraws your account. You should subtract the transaction amount and the total fees from your account balance in your check register. We will also notify you each time we return a transaction unpaid. You should subtract the total fees from your account balance in your check register. However, we have no obligation to notify you before we pay or return any transaction. The amount of any overdraft, including bank fees and charges, is due and payable upon demand but, if no demand is made, it is due and payable no later than 30 calendar days after the date the account was initially overdrawn. If there is an overdraft on an account owned by two or more persons, each owner (and agent, if applicable) is jointly and severally liable for all overdrafts, including bank fees and charges.

Alternative Products

The Bank recommends that you not overdraw your account. To protect against occasional, inadvertent overdrafts, we offer the following products as alternatives to our Overdraft Services. These alternatives may better serve your particular needs and could save you money.

Linked Overdraft Protection
Link your account to another Westamerica Bank account you own, such as your savings account or credit line account. If your account becomes overdrawn or the available balance falls below $1.00, available funds will be automatically transferred from your linked account to your account once at the end of the day, provided there are enough funds to cover the amount of the overdraft and leave an available balance of $1.00 in your account. The Bank will transfer in the amount needed to cover the entire potential overdraft and maintain an available balance of $1.00 in your account (to keep the account open). No transfer will be made if the transfer amount would exceed the available balance in your linked account. For each transfer, a fee will be charged and debited from your account at the end of your statement cycle. This fee will not be charged if the potential overdraft is $5.00 or less or is entirely due to bank fees and charges. Other restrictions apply. For the current fee amount, refer to the Bank's Schedule of Fees and Charges.

Extra Cash Overdraft Protection
Extra Cash Overdraft Protection is an overdraft line of credit which is subject to credit approval and requires an application. If your account becomes overdrawn, available funds will be automatically transferred once per day at the end of the day in multiples of $100 (or for the unused portion of your credit limit if it is less than $100) from your Extra Cash Overdraft Protection line of credit to your account. Interest is charged from the date funds are advanced until repaid. A minimum payment of the greater of 5% of the outstanding balance or $25.00 is deducted from the account each month, but full or partial payments may be made at any time. This is not a commitment to lend. Other restrictions apply. Call us at 1-800-848-1088 for more information and to obtain an application.

You should consider our Linked Overdraft Protection and Extra Cash Overdraft Protection alternatives described above. You may also call 1-800-848-1088 for more information on these alternative overdraft products.

Maintain Good Account Records and Monitor Your Account Balance

We encourage you to keep track of your account balance by entering all transactions in your check register, reconciling your checkbook regularly, and managing your finances responsibly.

You can access your account balance online, through our mobile app, via an ATM or by calling us. You may not be able to tell if a particular transaction will or may cause an overdraft. For example, a balance at an ATM may reflect the prior day's balance information. Your bank account balance is continually changing, so any balance you see may not reflect current transactions or may otherwise be out of date.

Automatic Balance Alerts

You can sign up for our automatic balance alerts which are available to StarConnect Plus online banking customers. If you sign up for automatic balance alerts, we will notify you if your account reaches a preset threshold you select. Alerts may help you avoid an overdraft, but are not intended to serve as a substitute for carefully monitoring your account balance and your transactions. You should NOT rely solely on automatic balance alerts to avoid an overdraft. Additional terms and fees may apply.

Deposit Agreement and Disclosure

The Bank's Deposit Agreement and Disclosure ("Deposit Agreement"), provided to you at the time you opened your Westamerica Bank account, generally controls the duties, obligations and rights you and any authorized signers on the account have, as well as our duties, obligations and rights with regard to your account. However, this Overdraft Disclosure (and all amendments thereto) shall control if a conflict arises between any provision of this Overdraft Disclosure and the Deposit Agreement. We will provide additional copies of the Deposit Agreement upon request, or you may visit westamerica.com to download the most current version of our Deposit Agreement.

Your Community Banker™

For further information, please contact your local Westamerica Community Banker, visit us online at westamerica.com, or call Customer Service toll-free at 1-800-848-1088. Hearing impaired customers may use TDDs to contact us toll-free at 1-800-TDD-1088.

EQUAL HOUSING LENDER

Equal Opportunity Employer
westamerica.com
1-800-848-1088
Member FDIC | ADV042 (REV. 04/26)

Business Banking

OVERDRAFT DISCLOSURE FOR BUSINESS ACCOUNTS

Effective 4/24/26

ACCOUNT INFORMATION

OVERDRAFT SERVICES, FEES AND DISCLOSURE INFORMATION

WESTAMERICA BANK
Your Community Banker™

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Overdraft Disclosure for Business Accounts

This disclosure describes Westamerica Bank's overdraft practices for business accounts, and provides information about our Expanded Overdraft Service and an alternative protection option. It is important to understand that overdrafts are expensive and that our Expanded Overdraft Service may not be the best option. Our Expanded Overdraft Service is not required and you can choose not to have Expanded Overdraft Service at any time by calling 1-800-848-1088, notifying us in writing at Westamerica Bank, Direct Data Entry, B-2X, P.O. Box 1200, Suisun City, CA 94585-1200 or visiting one of our branches.

You should make every effort to not overdraw the account. When you conduct a transaction, make sure the account has enough money to cover the transaction. When you overdraw the account, our resulting fees and charges can be very expensive. You can avoid these fees by not overdrawing the account. The Bank offers Linked Overdraft Protection, which may be less costly and help you avoid overdrafts. See the Linked Overdraft Protection section of this disclosure for additional information regarding this product.

How Your Account Can Become Overdrawn

The account can become overdrawn when you do not have enough available funds in the account to pay checks and other transactions that are being charged to the account. This can happen in several ways, such as (1) the payment of checks, electronic fund transfers or other withdrawal requests (such as cash withdrawals from a teller); (2) authorized payments; (3) the return of unpaid items deposited to the account; (4) bank service charges and other fees.

The Bank is not obligated to pay any transaction presented for payment if the account does not contain sufficient funds even if the account has Expanded Overdraft Service. In other words, we may refuse to pay an overdraft transaction at any time even though we may have previously paid overdrafts on the account. For example, the Bank may not pay overdraft transactions if the account is not in good standing, as described in the Limitations section of this disclosure, or if, based upon our review of how the account is managed, we determine that Expanded Overdraft Service is being used excessively or is being used as a continuing line of credit.

Expanded Overdraft Service

Expanded Overdraft Service is a form of overdraft coverage that the Bank can use at its discretion to pay transactions when the account does not have sufficient funds. Upon account opening, the account is automatically enrolled in our Expanded Overdraft Service. This Overdraft Service is discretionary, which means we have the right to refuse to pay any transaction that would overdraw the account. Expanded Overdraft Service is NOT designed to help avoid future financial challenges and should not be used in that manner. Excessive use of this Overdraft Service is an indicator of poor account management and can result in significant expenses.

Under the Bank's Expanded Overdraft Service, we may at our discretion cover overdrafts resulting from:

- checks,
- ACH transactions (including automatic bill payments),
- other transactions made using the account number,
- ATM transactions,
- everyday debit card transactions.

Under our Expanded Overdraft Service, the account will be charged a **$35** Overdraft Fee for each transaction we pay against insufficient available funds in the account, and the payment results in an overdraft (exceeding $2.00 for non-analyzed accounts). The maximum number of transactions for which Overdraft Fees will be charged will be ten (10) paid transactions (or $350) per day for non-analyzed accounts. There is no maximum charge per day for analyzed accounts.

You can choose not to have Expanded Overdraft Service at any time. If you opt out of Expanded Overdraft Service, the account will have No Overdraft Service.

No Overdraft Service

You can **opt out** of our Expanded Overdraft Service at any time. If the account has No Overdraft Service, transactions that would cause an overdraft will be returned, rejected or declined rather than paid, and the following will happen (unless you have enough available funds in a Linked Overdraft Protection account):

- ATM and everyday debit card transactions will be declined rather than paid. We **do not charge a fee** for declining ATM or everyday debit card transactions. Typically, merchants do not charge a fee for declined ATM or everyday debit card transactions. You will need to arrange an alternative form of payment.
- Checks, ACH transactions (including automatic bill payments), and other transactions made using the account number will be returned rather than paid. The Bank charges a **$35** Insufficient Funds Fee for each return of a check, ACH transaction (including automatic bill payments), or other transaction made using the account number due to insufficient funds, up to ten (10) transactions (or $350) per day for non-analyzed accounts. There is no maximum charge per day for analyzed accounts. Some merchants may also assess a returned item fee, of which we have no control.

There may be limited instances where the Bank will pay a transaction into overdraft even if the account does not have sufficient funds to cover the transaction and does not have Expanded Overdraft Service. These transactions can occur, for example, when a transaction is approved but other activities reduce the balance in the account before the transaction is posted to the account.

Expanded Overdraft Service is not required. You can choose not to have Expanded Overdraft Service at any time by calling 1-800-848-1088, notifying us in writing at Westamerica Bank, Direct Data Entry, B-2X, P.O. Box 1200, Suisun City, CA 94585-1200, or visiting one of our branches.

Overdraft and Insufficient Funds Fees

The Bank charges a **$35** Overdraft Fee when we pay a transaction presented against insufficient available funds, and a **$35** Insufficient Funds Fee when we return a transaction presented against insufficient available funds. The maximum number of paid and/or returned transactions for which these fees will be charged is ten (10) paid and/or returned transactions (or $350) per day for non-analyzed accounts. There is no maximum charge for analyzed accounts. For non-analyzed accounts, the Bank does not charge the **$35** Overdraft Fee for any transaction that overdraws your account $2 or less.

Limitations

Expanded Overdraft Service is a non-contractual courtesy that is available to accounts in "good standing." When determining if the account is in good standing for purposes of Expanded Overdraft Service, the Bank may consider a number of factors, such as: (1) sufficient deposits being made to bring the account to a positive end-of-day balance within 30 calendar days after the date the account was initially overdrawn (including the payment of all bank fees and charges); (2) the avoidance of excessive overdrafts suggesting the use of Expanded Overdraft Service as a continuing line of credit; and (3) a lack of legal orders, levies or liens against the account. We may, at our discretion, approve overdraft transactions up to and exceeding the account's Overdraft Service limit.

Even if the account has Expanded Overdraft Service, it is possible that transactions will be declined or returned rather than paid into overdraft. The Bank charges a **$35** Insufficient Funds Fee for each return of a check, ACH transaction (including automatic bill payments), and other transactions made using the account number that is returned for insufficient funds rather than paid into overdraft. The maximum number of transactions for which Insufficient Funds Fees will be charged will be ten (10) returned transactions (or $350) per day for non-analyzed accounts. There is no maximum charge per day for analyzed accounts.

The Bank does not promise to pay overdrafts under our Expanded Overdraft Service. The Bank reserves the right to limit participation and to suspend, revoke, or discontinue this service at any time without prior notice. When you use our Expanded Overdraft Service, you agree we will not be liable to you for any loss or damage based on a claim that you relied on us to pay any and all transactions which would overdraw the account. You further agree to indemnify and hold us harmless from any such claims for loss or damage made by any other person.

Overdraft Fees can add up and become significant. Overdrafts are not "free." A small transaction can become quite expensive if overdrafts occur due to the transaction. You should avoid overdrafts. If they occur, you should make every attempt to bring the account to a positive balance as quickly as possible. If you are not able to do so, you will receive a notice from us informing you of the situation and your options. If you do not bring the account to a positive balance, we will close the account and may take other steps to recover the unpaid balance.

Available Balance

We use the "Available Balance" method to determine whether the account is overdrawn (that is, whether there is enough money in the account to pay for a transaction). The Available Balance is the amount of funds available for withdrawal and authorizing of transactions. The Available Balance may be different than the register balance

(sometimes called Ledger Balance). The Available Balance may be reduced by the following activity: funds on hold in accordance with our Funds Availability Policy; our receipt of notice that a transaction will be presented or returned; our receipt of a legal process relating to the account; or your use of the account as security for a loan.

Pending transactions may affect the Available Balance as follows: deposits made available for immediate use, such as cash deposits, electronic direct deposits and the portion of paper check deposits we make available according to our Funds Availability Policy, increase the Available Balance; withdrawals that have been authorized or are otherwise known to us, such as checks and preauthorized automatic ACH withdrawals that we receive for payment from the account but have not yet processed, reduce the Available Balance.

Pending debit card and ATM transactions may also affect the Available Balance. Generally, debit card purchases and ATM transactions have a two-step process that may impact the money available in the account to pay other transactions. These transactions usually begin with an electronic authorization request which is followed by an electronic settlement request later the same day or within a few days. If we authorize the transaction, we may place an authorization hold on the amount of funds necessary to cover the authorization. Depending on the merchant's practice, the authorization hold may be for the actual amount of the purchase or for the anticipated amount (which may be greater or less than the actual amount of the purchase). The amount of the authorization hold will reduce the money available in the account to cover other transactions. There may be circumstances where you have sufficient funds in the account when we authorize a transaction and place an authorization hold, but the account does not have sufficient funds to pay the transaction when it is actually presented for payment and posts to the account (this is commonly known as an "authorize positive, settle negative transaction" or "APSN"). APSNs sometimes happen when the amount presented at settlement is greater than the amount of the authorization hold or when intervening transactions further reduce the account balance before the transaction is posted for settlement. This may cause an overdraft in the account or cause other transactions to be returned. However, we do not charge an Overdraft Fee on APSNs.

Order of Payment

The order in which the Bank pays transactions is important if there is not enough money in the account to pay all of the transactions presented on one day. Our order of processing transactions may not be the order in which they occurred, and the order in which transactions are processed and cleared can affect the total amount of fees (including Overdraft Fees and Insufficient Funds Fees). Processing checks, deposits and other payments is a dynamic environment that is complex and may change due to technological innovation, changes in payment systems or changes in our policies and practices (this includes our order of transaction processing).

In the normal course of business, we generally process transactions presented to the account on a single banking day in the following order:

1. Credits and deposits.
2. Bank-generated debits, including, but not limited to, fees, returned deposited items, overdraft transfers, and deposit corrections are processed from highest to lowest dollar amount.
3. Withdrawals and funds transfers performed in a branch, online, or by telephone are processed from highest to lowest dollar amount.
4. ATM and point-of-sale (POS) transactions will be processed in chronological order using the date and time the transaction was authorized. If multiple transactions have the same date and time, they will be processed in the order of lowest dollar transactions first.
5. Checks will be processed in check number order. If checks are received without a check number, they will be processed prior to any numbered checks in the order of lowest dollar transactions first.
6. ACH debits will be processed in the order they are received.

Processing includes placing a hold on the account, paying transactions (and decisions regarding payment or return) and other aspects of our processing transactions (such as assessment of Overdraft Fees, Insufficient Funds Fees and/or other bank fees and charges).

Although this represents the Bank's general policy, our order of payment can depend on various factors and there are several exceptions to the above-stated processing order. For example, we reserve the right to change the order of payment without notice if we suspect fraud or possible illegal activity affecting the account. The Bank does not manipulate processing on a daily, or on a customer-by-customer basis, in order to maximize fees.

There is no particular order of payment that is favorable to the account in every instance. There are advantages and disadvantages for any order of payment. To avoid an overdraft or the possibility of a transaction being returned or rejected for insufficient funds, customers should take steps to ensure the account(s) have sufficient funds to cover all transactions, fees and charges. Please be aware that the order in which the Bank pays transactions may create multiple overdrafts or returned or rejected transactions during a single banking day.

You should not assume or expect that you will be able to avoid an overdraft by making a covering deposit before a transaction settles with us. Checks, for example, can clear very quickly – sometimes even on the same days as the check is presented to a merchant or other payee.

Notices Sent When Overdrafts Occur

The Bank will promptly send a notice each time we charge an Overdraft Fee for a transaction that overdraws the account. You should subtract the transaction amount and the total fees from the account balance in your records. We will also notify you each time we return a transaction unpaid. You should subtract the total fees from the account balance in your records. However, we have no obligation to notify you before we pay or return any transaction. The amount of any overdraft, including bank fees and charges, is due and payable upon demand but, if no demand is made, it is due and payable no later than 30 calendar days after the date the account was initially overdrawn.

Linked Overdraft Protection

The Bank recommends that you not overdraw the account. To protect against occasional, inadvertent overdrafts, we offer an alternative to our Expanded Overdraft Service. Linked Overdraft Protection may better serve your needs and could be less costly.

With Linked Overdraft Protection, you may link the business account to another Westamerica Bank account, such as a savings account or credit line account. If the account becomes overdrawn or the available balance falls below $1.00, available funds will be automatically transferred from the linked account to the account once at the end of the day, provided there are enough funds to cover the amount of the overdraft and leave an available balance of $1.00 in the account. The Bank will transfer in the amount needed to cover the entire potential overdraft and maintain an available balance of $1.00 in the account (to keep the account open). No transfer will be made if the transfer amount would exceed the available balance in the linked account. For each transfer, a fee will be charged and debited from the account at the end of the statement cycle. This fee will not be charged if the potential overdraft is $2.00 or less for non-analyzed business accounts or entirely due to bank fees and charges. Other restrictions apply. For the current fee amount, refer to the Bank's Schedule of Fees and Charges.

Maintain Good Account Records and Monitor Your Account Balance

We encourage you to keep track of the account balance by recording all transactions, reconciling the account regularly, and managing the account responsibly.

You can access the account balance online, through our mobile app, via an ATM or by calling us. You may not be able to tell if a particular transaction will or may cause an overdraft. For example, a balance at an ATM may reflect the prior day's balance information. The bank account balance is continually changing, so any balance you see may not reflect current transactions or may otherwise be out of date.

Automatic Balance Alerts

You can sign up for our automatic balance alerts which are available to StarConnect Plus online banking and Onsite Banker Plus cash management customers. If you sign up for automatic balance alerts, we will notify you if the account reaches a preset threshold you select. Alerts may help you avoid an overdraft, but are not intended to serve as a substitute for carefully monitoring the account balance and transactions. You should NOT rely solely on automatic balance alerts to avoid an overdraft. Additional terms and fees may apply.

Deposit Agreement and Disclosure

The Bank's Deposit Agreement and Disclosure ("Deposit Agreement"), provided at the time the Westamerica Bank account was opened, generally controls the duties, obligations and rights you and any authorized signers on the account have, as well as our duties, obligations and rights with regard to the account. However, this Overdraft Disclosure (and all amendments thereto) shall control if a conflict arises between any provision of this Overdraft Disclosure for Business Accounts and the Deposit Agreement. We will provide additional copies of the Deposit Agreement upon request, or you may visit westamerica.com to download the most current version of our Deposit Agreement.

Your Community Banker™

For further information, please contact your local Westamerica Community Banker, visit us online at westamerica.com, or call Customer Service toll-free at 1-800-848-1088. Hearing impaired customers may use TDDs to contact us toll-free at 1-800-TDD-1088.

EQUAL HOUSING LENDER

Business Banking

SCHEDULE OF FEES AND CHARGES

Effective 4/24/26

BUSINESS BANKING

CHECKING, SAVINGS, ACCOUNT ANALYSIS,
SAFE DEPOSIT BOXES AND MISCELLANEOUS FEES

WESTAMERICA BANK
Your Community Banker™

None of the accounts in this document are intended for personal, family or household purposes.

Refer to our **Deposit Agreement and Disclosure** and our **Savings and Investments** rate sheet for additional terms, conditions and fees that apply to your account.

Fees are subject to change. Visit your local branch, contact us at 1-800-848-1088 or visit westamerica.com for our current fee schedule.

REGULAR CHECKING

For businesses and government entities.

Minimum Opening Deposit:	$200.00
Service Charge:	$15.00 per month

Minimum Balance Required to Avoid Monthly Service Charge:
A monthly service charge is imposed if the balance in the account falls below $4,000 any day of the service charge period and the average daily balance for the service charge period falls below $7,000. The service charge period generally matches the statement cycle unless a custom service charge period has been agreed upon.

Transaction Fees:
A fee of $0.20 per transaction is imposed for each posted transaction exceeding 100 in a service charge period. Transactions include checks and in-branch withdrawals, deposits and credits, deposited items and ACH debits and credits.

POS Fee:
A flat fee of $2.00 is imposed each service charge period if balance requirements to avoid the monthly service charge are not met and point-of-sale ATM/Debit Card purchases made using your Personal Identification Number (PIN) post to the account. Other parties may assess additional fees for transactions made at their ATMs or terminals.

No eStatement Fee
Electronic Statement (eStatement) delivery is required. A fee of $4.00 is imposed each statement cycle the account is not enrolled in eStatements.

INTEREST CHECKING

For sole proprietors, non-profits and government entities.

This is an interest bearing account.

Minimum Opening Deposit:	$200.00
Service Charge:	$16.00 per month

Minimum Balance Required To Avoid Monthly Service Charge:
A monthly service charge is imposed if the balance in the account falls below $5,000 any day of the service charge period and the average daily balance for the service charge period falls below $10,000. The service charge period generally matches the statement cycle unless a custom service charge period has been agreed upon.

Transaction Fees:
A fee of $0.20 per transaction is imposed for each posted transaction exceeding 100 in a service charge period. Transactions include checks and in-branch withdrawals, deposits and credits, deposited items and ACH debits and credits.

POS Fee:
A flat fee of $2.00 is imposed each service charge period if balance requirements to avoid the monthly service charge are not met and point-of-sale ATM/Debit Card purchases made using your Personal Identification Number (PIN) post to the account. Other parties may assess additional fees for transactions made at their ATMs or terminals.

No eStatement Fee
Electronic Statement (eStatement) delivery is required. A fee of $4.00 is imposed each statement cycle the account is not enrolled in eStatements.

SELECT CHECKING

For sole proprietors.

Minimum Opening Deposit:	$200.00

Transaction Fees:
A fee of $1.50 is imposed for each deposit posted after 10 deposits per service charge period and a fee of $0.40 is imposed per posted check for each check after 25 per service charge period. The service charge period generally matches the statement cycle unless a custom service charge period has been agreed upon.

Minimum ATM or ATM/Debit Card Purchase Transactions Not Met Fee:
The account must have a minimum of five (5) ATM or Debit Card purchase transactions post per statement cycle. A qualifying ATM or Debit Card purchase transaction is a signature or PIN-based transaction and must involve a purchase (for example, does not include cash withdrawals, deposits, inquiries or other transfers). A fee of $4.00 is imposed every statement cycle the account does not have the minimum required purchase transactions. Business Debit Cards require an approved application.

No eStatement Fee
Electronic Statement (eStatement) delivery is required. A fee of $4.00 is imposed each statement cycle the account is not enrolled in eStatements.

BUSINESS STAR

For businesses.	
Interest bearing accounts are available to eligible entities.	
Minimum Opening Deposit:	$200.00
Maintenance Charge:	$22.00 per month

Minimum Balance Required to Avoid Monthly Maintenance Charge:
A monthly maintenance charge is imposed each month the average balance for the month falls below $10,000 in an eligible checking or $30,000 in a combination of up to five (5) eligible checking and savings accounts. CD balances are not eligible. Charges for account activity may apply even if the balance requirement is met.

Activity Credit:
Eligible fees and charges may be offset by an activity credit based on balances. See the Business Star Brochure for more information on features and benefits of this product.

No eStatement Fee
Electronic Statement (eStatement) delivery is required. A fee of $4.00 is imposed each statement cycle the account is not enrolled in eStatements.

ACCOUNT ANALYSIS

For businesses and government entities.	
Interest bearing accounts are available to eligible entities. Interest paid will reduce earnings credit.	
Minimum Opening Deposit:	$200.00
Account Maintenance Charge:	$22.00 per month

Earnings Credit:
Eligible fees and charges may be offset by an earnings credit based on collected account balances. See the Account Analysis Disclosure for more information on the features and benefits of this product.

No eStatement Fee
Electronic Statement (eStatement) delivery is required. A fee of $4.00 is imposed each statement cycle the account is not enrolled in eStatements.

ATTORNEY CLIENT TRUST ACCOUNT

A pooled trust account established under the State Bar of California's Interest on Lawyers' Trust Accounts (IOLTA) program.	
This is an interest bearing account. Interest is paid to the State Bar of California's Legal Services Trust Fund Program (LSTFP).	
Minimum Opening Deposit:	$200.00
Service Charge:	This account has no monthly service charge.
Electronic statement (eStatement) delivery is required.	

REGULAR SAVINGS

This is an interest bearing account.

Minimum Opening Deposit:	$100.00
Service Charge:	$5.00 per month

Minimum Balance Required to Avoid Monthly Service Charge:
A monthly service charge is imposed each month the average daily balance falls below $500.

Excessive Withdrawal Fee:
A fee of $5 is imposed for each posted debit that exceeds three (3) per month. Debits include withdrawals, transfers, and ACH debits.

No eStatement Fee
Electronic Statement (eStatement) delivery is required. A fee of $4.00 is imposed each quarter the account is not enrolled in eStatements.

MONEY MARKET SAVINGS

This is an interest bearing account.

Minimum Opening Deposit:	$1,000.00
Service Charge:	$10.00 per month

Minimum Balance Required to Avoid Monthly Service Charge:
A monthly service charge is imposed if the balance in the account falls below $2,500 any day of the service charge period. The service charge period generally matches the statement cycle unless a custom service charge period has been agreed upon.

Excessive Withdrawal Fee:
A fee of $15 is imposed for each posted debit that exceeds six (6) per service charge period. Debits include checks, withdrawals, transfers, ACH debits and ATM or Debit Card payments and purchases.

POS Fee:
A flat fee of $2.00 is imposed each service charge period if balance requirements to avoid the monthly service charge are not met and point-of-sale ATM/Debit Card purchases made using your Personal Identification Number (PIN) post to the account. Other parties may assess additional fees for transactions made at their ATMs or terminals.

No eStatement Fee
Electronic Statement (eStatement) delivery is required. A fee of $4.00 is imposed each statement cycle the account is not enrolled in eStatements.

INTEREST BEARING ACCOUNTS

Daily Balance Method:

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Variable Rate Accounts:

The interest rate and annual percentage yield on your account are disclosed on the Savings and Investments rate sheet. Your interest rate and annual percentage yield may be as low as 0.00%. At our discretion, we may change the interest rate on your account at any time and without notice. As this is a tiered rate account, the applicable rate tier will apply to the entire daily balance in your account.

Accrual, Compounding, and Crediting:

Interest Bearing Checking and Money Market Savings Accounts:
Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be computed on a simple interest, three hundred sixty-five (365) day basis (three hundred sixty-six (366) day basis during leap years). Interest will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

Regular Savings Accounts:
Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded daily using a three hundred sixty-five (365) day basis. Interest will be credited to your account on a quarterly basis. If you close your account before interest is credited, you will not receive the accrued interest.

Public Funds Account:
The information shown above is in effect for public funds accounts held by government entities except that public funds accounts earn simple interest based on a three hundred sixty (360) day year.

ELECTRONIC SERVICES

Electronic Data Interchange	As quoted
Onsite Banker Plus	
Includes 2 accounts	$20.00 per month
Each additional account	$5.00 per month
Per item fee	
First 200 items	$0.05 each
Items 201-1,000	$0.04 each
Items 1,001+	$0.03 each
ACH Origination	$20.00 per month
Transmission/batch fee	$8.00 each
Per item fee	
First 100 items	$0.25 each
Items 101-500	$0.20 each
Items 501-1,000	$0.15 each
Items 1,001+	$0.10 each
Returned item	$12.00 each
Reversals	$15.00 each
Installation or training	Current hourly rate
Online Stop payment orders	$18.00 each
Online Wire transfer orders	
Domestic	$30.00 per transfer
International	$40.00 per transfer
Positive Pay	
ACH Positive Pay	$30.00 per account per month
ACH Debit Block	$5.00 per account per month
Check Block	$5.00 per account per month
Check Positive Pay	$60.00 per account per month
Per item fee:	$0.05 per item
RemitONE Electronic Tax Payments	$3.00 each
Fax or mail confirmation	$1.00 each
Quarterly Report	$24.00 per quarter
StarConnect Plus™ Online Banking	
Basic Service	No Charge
Bill Pay	$9.95 per month for up to 20 payments
Additional Payments	$0.40 each
Mobile Deposit	$0.50 per deposited item

ACCOUNT ANALYSIS AND BUSINESS STAR PLANS

ACH Debit/Credit Received	$0.20 per item
Account Reconciliation	
Full reconciliation	$65.00 per month plus $0.15 per item
Partial reconciliation	$45.00 per month plus $0.10 per item
Checks and Debits Paid	$0.20 per item
Checks Deposited	$0.15 per item
Coin/Currency Deposited	$2.00 per $1,000
Coin Furnished	$0.10 per roll
Currency Furnished	$1.30 per $1,000
Deposit Insurance	Percent set by Bank
Deposit Ticket Charge	$1.40 per deposit
Resubmitted Returned Deposited Item Subject to Prior Agreement	$3.00 per item
Returned Deposited Item Fax Notice	$3.00 per item
Zero Balance Account	
Master Account	$10.00 per month
Sub Account	$15.00 per month

MISCELLANEOUS FEES

Cashier's Checks	$10.00 each
Check Printing	Price varies. Tax and delivery charge may apply.
Copy of Paid Check	$3.00 per item
Two free check copies provided per statement cycle. Subject to a research fee when warranted.	
Counter Checks	$1.00 each
Foreign Currency and Drafts	Price varies
Legal Process	up to $100.00 per process
Research	$30.00 per hour One hour minimum
Stamp Medallion	$10.00 per transaction
Stop Payment (initial or renewal)	$30.00 per item or range of items
Verification of Deposit	$10.00 each

WIRE TRANSFERS

Incoming Wire Transfers	$15.00 per transfer
Outgoing Wire Transfers	
Domestic	$40.00 per transfer
International	$50.00 per transfer

ACCOUNT STATEMENT

Copy of Account Statement Subject to a research fee when warranted.	$5.00 each
Image Statement Not available for all account types.	$2.00 per statement cycle for each account
Instant Statement	$2.00 per request
Special Statement	$4.00 per request
Check Image Commercial DVD Duplicate DVD Per-image fee	$50.00 per month $50.00 $0.04

COLLECTION AND EXCHANGE

Bills of Lading	$40.00 each Plus wire fees
Coin Bag Verification	$6.00 per bag
Collections	$25.00 per item
Coupon Collections	$30.00 per envelope
Documentary Drafts	$25.00 per item
Promissory Notes	$40.00 per item

MONEY SERVICES BUSINESS

Non-refundable Application Fee	$125.00
Monthly Maintenance Fee	$250.00

ATM/DEBIT CARD

The fees below are charged by Westamerica Bank. Merchants, ATM owners, processing networks, and other parties may assess additional fees.

International Transactions	3% of the U.S. dollar transaction amount

This fee applies to each transaction denominated in U.S. Dollars or foreign currency that is identified by the processing network as being conducted outside the United States. This fee may also apply if an internet transaction is made in the United States but with a merchant who processes the transaction outside the United States. Network ATM Fees may also apply if the transaction is performed at an ATM.

Mini-statement	$1.00 per request
Card Replacement Fee	$5.00 per request
Expedited Delivery Fee	$25.00 per request

Network ATM Fee

For use of any non-Westamerica ATM, which is an ATM that does not prominently display the Westamerica Bank name and logo. We impose a fee for each balance inquiry or withdrawal processed, which means, for example, if you use a non-Westamerica ATM to check your balance prior to withdrawing cash, we may charge you both a balance inquiry fee and a withdrawal fee.

Withdrawal	$2.50 per withdrawal
Balance Inquiry	$2.00 per inquiry

NIGHT DEPOSITORY

Annual Fee	$20.00 per year
Additional Keys	$5.00 per key
Key Replacement	$10.00 per key
Tamper Tight Bags	As quoted

OVERDRAFT AND INSUFFICIENT FUNDS

Overdraft Fees $35.00 per paid transaction

We impose Overdraft Fees each time we pay a transaction presented against insufficient available funds in your account.

Insufficient Funds Fees $35.00 per returned transaction

We impose Insufficient Funds (NSF) Fees each time we return a transaction presented against insufficient available funds in your account.

Maximum Daily Fees

For non-analyzed accounts, the maximum combined Overdraft and NSF Fees charged each business day to an account will be $350. For analyzed accounts, including Account Analysis and Business Star plans, there is no maximum fee charged per day.

Linked Overdraft Protection $12.00 per transfer

For each automatic transfer of available funds from a linked account to cover one or more transactions presented against insufficient available funds in your account, we will impose a Linked Overdraft Protection (LOP) transfer fee. You must separately enroll to activate this service.

How Fees Are Imposed

Transactions for which Overdraft Fees, NSF Fees, and LOP transfer fees may apply include, but are not limited to, checks, ACH debits, ATM withdrawals, and ATM or Debit Card payments and purchases. We will not charge Overdraft, NSF, or LOP fees:

- to non-analyzed accounts when the insufficient available funds amount does not exceed $2.00;
- for re-presented checks that we pay or return when the check is re-presented within one year of previously being returned due to insufficient funds, provided we are able to identify the previous presentment by matching check number and dollar amount;
- for re-presented ACH debit transactions that we pay or return when the ACH debit is re-presented with a description of “RETRY PYMT” or “REDEPCHECK”;
- for ATM or Debit Card transactions when there were sufficient available funds at the time we authorized the transaction.

SAFE DEPOSIT BOXES

BOX SIZE	RENT PER YEAR
2”x 3” • 2” x 5” • 3” x 5” (personal size)	$45.00
4” x 5”	$50.00
2” x 10” • 5” x 5”	$60.00
3” x 10”	$70.00
4” x 10”	$80.00
5” x 10” • 6” x 8”	$95.00
6” x 10” • 7” x 10”	$100.00
8” x 10”	$120.00
9” x 10”	$130.00
10” x 10”	$150.00
15” x 10” • 16” x 10”	$210.00
15” x 15” • 16” x 16”	$260.00
20” x 18” • 24” x 15”	$410.00
Special Locker	$810.00
Key Deposit (2 keys)	$20.00
Safe Deposit Box Drilling Fee	$200.00 per instance

A late fee of $10.00 will be charged if rental payment is 30 or more days past due. A linked checking or savings account is required for all safe deposit box rentals. Rent may be discounted for certain account types. You must request your safe deposit box be linked to an eligible account to receive the discount. We may not automatically link accounts. Discounts cannot be combined. Box rentals subject to availability and acceptance of additional terms and conditions.

Your Community Banker™

For further information, please contact your local Westamerica Community Banker, visit us online at westamerica.com, or call Customer Service toll-free at 1-800-848-1088. Hearing impaired customers may use TDDs to contact us toll-free at 1-800-TDD-1088.

EQUAL HOUSING LENDER

Equal Opportunity Employer
westamerica.com
1-800-848-1088
Member FDIC | ADV065 (REV. 04/26)

Personal Banking

SCHEDULE OF FEES AND CHARGES

Effective 4/24/26

PERSONAL BANKING

CHECKING, SAVINGS, SAFE DEPOSIT BOXES AND MISCELLANEOUS FEES

WESTAMERICA BANK
Your Community Banker™

These consumer accounts are available to individuals that establish the account primarily for personal, family or household purposes.

Refer to our **Deposit Agreement and Disclosure** and our **Savings and Investments** rate sheet for additional terms, conditions and fees that apply to your account.

Fees are subject to change. Visit a local branch, contact us at 1-800-848-1088, or visit westamerica.com for our current fee schedule.

VALUE CHECKING

Minimum Opening Deposit:	$100.00
Service Charge:	$4.00 per month

Minimum Balance Required to Avoid Monthly Service Charge:
If you fail to maintain either a minimum daily balance of $1,500 or an average daily balance of $3,000 in your account, then the monthly service charge will be imposed. Refer to **"Calculating Balance to Avoid Service Charge"** for details.

No Direct Deposit Fee:
The account must have a minimum of one (1) direct deposit post per statement cycle. A qualifying direct deposit is an ACH credit not including transfers from one Westamerica account to another. A fee of $4.00 is imposed every statement cycle the account does not have a qualifying direct deposit.

Minimum ATM or Debit Card Purchase Transactions Not Met Fee:
The account must have a minimum of five (5) ATM or Debit Card purchase transactions post per statement cycle. A qualifying ATM or Debit Card purchase transaction is a signature or PIN-based transaction and must involve a purchase (for example, it does not include cash withdrawals, deposits, inquiries or other transfers). A fee of $4.00 is imposed every statement cycle the account does not have the minimum required purchase transactions.

No eStatement Fee:
Electronic Statement (eStatement) delivery is required. A fee of $4.00 is imposed every statement cycle the account is not enrolled in eStatements.

INTEREST CHECKING

Minimum Opening Deposit:	$200.00
Service Charge:	$14.00 per month

Minimum Balance Required to Avoid Monthly Service Charge:
If you fail to maintain either a minimum daily balance of $2,500 or an average daily balance of $5,000 in your account, then the monthly service charge will be imposed. Refer to **"Calculating Balance to Avoid Service Charge"** for details.

This is an interest bearing account. Refer to **"Interest Bearing Accounts"** for details.

POS Fee:
A flat fee of $2.00 is imposed each statement cycle if balance requirements to avoid the monthly service charge are not met and point-of-sale ATM/Debit Card purchases made using your Personal Identification Number (PIN) post to the account. Other parties may assess additional fees for transactions made at their ATMs or terminals.

No eStatement Fee:
Electronic Statement (eStatement) delivery is required. A fee of $4.00 is imposed each statement cycle the account is not enrolled in eStatements.

Fees for additional account services may apply. Refer to ***"Additional Account and Service Fees"*** *for details.*

SIGNATURE ACCOUNT

Minimum Opening Deposit:	$200.00
Service Charge:	$22.00 per month

Minimum Balance Required to Avoid Monthly Service Charge:
A monthly service charge is imposed unless you have a combined balance of $5,000 in your Signature Account and one linked savings or Money Market Savings, or you maintain a balance of $10,000 in one linked non-IRA CD. Your combined balance is calculated by adding your Signature Account balance at the end of your statement cycle to your related account balance as of one business day prior to the end of your statement cycle.

Linking Accounts for Balances:
If you want to link an account to meet the balance required to avoid the monthly service charge on your Signature Account, you must tell us what account you want linked to your Signature Account. We do not automatically link accounts. The account can only be linked to one Signature Account for pricing. Some restrictions apply to which accounts may be linked. You may link savings, Money Market Savings and non-IRA CD accounts to your Signature Account. At least one of the owners of the linked additional account must also be an owner of the Signature Account. You may not link personal and business accounts together and you may not link custodial accounts such as UTMA accounts for pricing. Standard terms and fees apply to the linked account.

This is an interest bearing account. Refer to **"Interest Bearing Accounts"** for details.

No eStatement Fee:
Electronic Statement (eStatement) delivery is required. A fee of $4.00 is imposed each statement cycle the account is not enrolled in eStatements.

Non-Westamerica ATM Withdrawals:
Westamerica will not impose a Network ATM fee for withdrawals made at any non-Westamerica ATM if the balance requirement to avoid the monthly service charge is met. Otherwise, a fee of $2.50 per posted withdrawal may be imposed at the end of your statement cycle. Other parties may assess additional fees for transactions made at their ATMs or terminals.

(continued on next page)

*Fees for additional account services may apply. Refer to **"Additional Account and Service Fees"** for details.*

SIGNATURE ACCOUNT (continued)

This account features these additional benefits:

- Signature Protection Identity Theft and Fraud prevention. Additional terms and conditions apply.
- Free personal size safe deposit box or a $45.00 discount on a larger box. Additional terms and conditions apply. Refer to **"Safe Deposit Boxes"** for details.
- No annual fee for Extra Cash Overdraft Protection Line of Credit. Not available to trust accounts. An application is required and is subject to credit approval. See the Extra Cash Agreement and Disclosure for more details.
- Up to three (3) free cashier's checks per month and free standard Westamerica checks.

Insurance products are:

NOT FDIC INSURED • NOT A DEPOSIT • NOT BANK GUARANTEED

PREMIER PLUS

Minimum Opening Deposit:	$100.00
Premier Plus Membership Dues:	$8.00 per month
Account Eligibility:	For those aged 50 or better.

This is an interest bearing account. Refer to **"Interest Bearing Accounts"** for details.

No eStatement Fee:
Electronic Statement (eStatement) delivery is required. A fee of $4.00 is imposed each statement cycle the account is not enrolled in eStatements.

This is a packaged account that features these additional benefits:

- Free personal size safe deposit box for one (1) year or a $45.00 discount on a larger box. Additional terms and conditions apply. Refer to **"Safe Deposit Boxes"** for details.
- Up to three (3) free cashier's checks per month and free standard Westamerica checks.

See the **Premier Plus** brochure for additional information and a complete list of member benefits.

*Fees for additional account services may apply. Refer to **"Additional Account and Service Fees"** for details.*

REGULAR SAVINGS

Minimum Opening Deposit:	$100.00
Service Charge:	$5.00 per month

Minimum Balance Required to Avoid Monthly Service Charge:
A monthly service charge is imposed if the average daily balance for the month falls below $500.

This is an interest bearing account. Refer to **"Interest Bearing Accounts"** for details.

Excessive Withdrawal Fee:
A fee of $5 is imposed for each posted debit that exceeds three (3) per month. Debits include withdrawals, transfers, and ACH debits.

No eStatement Fee:
Electronic Statement (eStatement) delivery is required. A fee of $4.00 is imposed each quarter the account is not enrolled in eStatements.

HOLIDAY CLUB

Minimum Opening Deposit:	$20.00

Minimum Monthly Deposit Required:
A minimum of $20 automatically transferred from a designated Westamerica Bank checking or savings account is required each month.

Maturity and Renewal:
The balance plus interest will be transferred to your designated account each November. This account will automatically renew.

This is an interest bearing account. Refer to **"Interest Bearing Accounts"** for details.

MONEY MARKET SAVINGS

Minimum Opening Deposit:	$1,000.00
Service Charge:	$10.00 per month

Minimum Balance Required to Avoid Monthly Service Charge:
A monthly service charge is imposed if the balance in the account falls below $2,500 any day of the statement cycle.

This is an interest bearing account. Refer to **"Interest Bearing Accounts"** for details.

Excessive Withdrawal Fee:
A fee of $15 is imposed for each posted debit that exceeds six (6) per statement cycle. Debits include checks, withdrawals, transfers, ACH debits, and ATM or Debit Card payments and purchases.

POS Fee:
A flat fee of $2.00 is imposed each statement cycle if balance requirements to avoid monthly service charge are not met and point-of-sale ATM/Debit Card purchases made using your Personal Identification Number (PIN) post. Other parties may assess additional fees for transactions made at their ATMs or terminals.

No eStatement Fee:
Electronic Statement (eStatement) delivery is required. A fee of $4.00 will be imposed each statement cycle the account is not enrolled in eStatements.

*Fees for additional account services may apply. Refer to **"Additional Account and Service Fees"** for details.*

CALCULATING BALANCE TO AVOID SERVICE CHARGE

- The average daily balance is calculated by adding the principal in the account for each day of the statement cycle and dividing that figure by the number of days in the statement cycle.
- The minimum daily balance is the minimum principal balance that is in the account at the end of a business day during the statement cycle.

INTEREST BEARING ACCOUNTS

Daily Balance Method:
We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Variable Tiered Rate:
The interest rate and annual percentage yield on your account are disclosed on the Savings and Investments rate sheet. Your interest rate and annual percentage yield may be as low as 0.00%. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time and without notice. As this is a tiered rate account the applicable rate tier will apply to the entire daily balance in your account.

Accrual, Compounding and Crediting:

Interest Bearing Checking and Money Market Savings Accounts: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will not compound and will be computed on a simple interest, three hundred sixty-five (365) day basis (three hundred sixty-six (366) day basis during leap years). Interest will be credited monthly. If you close your account before interest is credited, you will not receive the accrued interest.

Regular Savings and Holiday Club Accounts: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded daily using a three hundred sixty-five (365) day basis. Interest will be credited to Regular Savings accounts on a quarterly basis. Interest will be credited to Holiday Club accounts on an annual basis when the balance is transferred. If you close your account before interest is credited, you will not receive the accrued interest.

ADDITIONAL ACCOUNT AND SERVICE FEES

ACCOUNT STATEMENT

Copy of Account Statement Subject to a research fee when warranted	$5.00 each
Image Statement Not available for all account types.	$2.00 per statement cycle per account
Instant Statement	$2.00 per request
Special Statement	$4.00 per request

ATM/DEBIT CARD

The fees below are charged by Westamerica Bank. Merchants, ATM owners, processing networks, and other parties may assess additional fees.

International Transactions This fee applies to each transaction denominated in U.S. Dollars or foreign currency that is identified by the processing network as being conducted outside the United States. This fee may also apply if an internet transaction is made in the United States but with a merchant who processes the transaction outside the United States. Network ATM Fees may also apply if the transaction is performed at an ATM.	3% of the U.S. dollar transaction amount
Mini-statement	$1.00 per request
Card Replacement Fee	$5.00 per request
Expedited Delivery Fee	$25.00 per request

Network ATM Fee
For use of any non-Westamerica ATM, which is an ATM that does not prominently display the Westamerica Bank name and logo. We impose a fee for each balance inquiry or withdrawal processed, which means, for example, if you use a non-Westamerica ATM to check your balance prior to withdrawing cash, we may charge you both a balance inquiry fee and a withdrawal fee.

Withdrawal	$2.50 per withdrawal
Balance Inquiry	$2.00 per inquiry

COLLECTION AND EXCHANGE

Coin Bag Verification	$6.00 per bag
Collections	$25.00 per item
Coupon Collections	$30.00 per envelope
Documentary Drafts	$25.00 per item
Promissory Notes	$40.00 per item

ELECTRONIC SERVICES

StarConnect Plus™ Online Banking and Bill Pay	No charge
Mobile Deposit, per statement cycle	
Deposited Items 1-3	No charge
Deposited Items 4+	$0.50 each

MISCELLANEOUS

Cashier's Checks	$10.00 each
Check Printing Tax and delivery charge may apply.	Price varies
Copy of Paid Check Two free check copies provided per statement cycle. Subject to a research fee when warranted.	$3.00 per item
Counter Checks	$1.00 each
Foreign Currency and Drafts:	Price varies
Legal Process	up to $100.00 per process
Research One hour minimum.	$30.00 per hour
Stamp Medallion	$10.00 per transaction
Stop Payment (initial or renewal)	$30.00 per item or range of items
Verification of Deposit	$10.00 each

OVERDRAFT AND INSUFFICIENT FUNDS

Overdraft Fees $35.00 per paid transaction
We impose Overdraft Fees each time we pay a transaction presented against insufficient available funds in your account.

Insufficient Funds Fees $35.00 per returned transaction
We impose Insufficient Funds (NSF) Fees each time we return a transaction presented against insufficient available funds in your account.

Maximum Daily Fees
The maximum combined Overdraft and NSF Fees charged each business day to an account will be $210.

Linked Overdraft Protection $12.00 per transfer
For each automatic transfer of available funds from a linked account to cover one or more transactions presented against insufficient available funds in your account, we will impose a Linked Overdraft Protection (LOP) transfer fee. You must separately enroll to activate this service.

Extra Cash Overdraft Protection Line of Credit

Annual Fee	$25.00 in April
Transfers	No charge

How Fees Are Imposed
Transactions for which Overdraft Fees, NSF Fees, and LOP transfer fees may apply include, but are not limited to, checks, ACH debits, ATM withdrawals, and ATM or Debit Card payments and purchases. We will not charge Overdraft, NSF, or LOP fees:

- when the insufficient available funds amount does not exceed $5.00;
- for re-presented checks that we pay or return when the check is re-presented within one year of previously being returned due to insufficient funds, provided we are able to identify the previous presentment by matching check number and dollar amount;
- for re-presented ACH debit transactions that we pay or return when the ACH debit is re-presented with a description of "RETRY PYMT" or "REDEPCHECK";
- for ATM or Debit Card transactions when there were sufficient available funds at the time we authorized the transaction.

Additionally, we will not impose an Overdraft Fee in connection with an ATM or one-time debit card transaction presented against insufficient available funds unless you have consented to these fees for this purpose; however, we will impose an LOP transfer fee if we transfer funds from your linked account to cover a transaction presented against insufficient available funds, even if the transaction was an ATM or one-time debit card transaction.

RETIREMENT ACCOUNT

Annual Maintenance Charge $15.00 in March

Early Closure Fee $30.00 per plan
If closed within 90 days of opening

Transfer to Another Custodian $30.00 each transfer

WIRE TRANSFERS

Incoming Wire Transfers	$15.00 per transfer
Outgoing Wire Transfers	
Domestic	$40.00 per transfer
International	$50.00 per transfer

SAFE DEPOSIT BOXES

BOX SIZE	RENT PER YEAR
2” x 3” • 2” x 5” • 3” x 5” (personal size)	$45.00
4” x 5”	$50.00
2” x 10” • 5” x 5”	$60.00
3” x 10”	$70.00
4” x 10”	$80.00
5” x 10” • 6” x 8”	$95.00
6” x 10” • 7” x 10”	$100.00
8” x 10”	$120.00
9” x 10”	$130.00
10” x 10”	$150.00
15” x 10” • 16” x 10”	$210.00
15” x 15” • 16” x 16”	$260.00
20” x 18” • 24” x 15”	$410.00
Special Locker	$810.00
Key Deposit (2 keys)	$20.00
Safe Deposit Box Drilling Fee	$200.00 per instance

A late fee of $10.00 will be charged if rental payment is 30 or more days past due. A linked checking or savings account is required for all safe deposit box rentals. Rent may be discounted for certain account types. You must request your safe deposit box be linked to an eligible account to receive the discount. We may not automatically link accounts. Discounts cannot be combined. Box rentals subject to availability and acceptance of additional terms and conditions.

Your Community Banker™

For further information, please contact your local Westamerica Community Banker, visit us online at westamerica.com, or call Customer Service toll-free at 1-800-848-1088. Hearing impaired customers may use TDDs to contact us toll-free at 1-800-TDD-1088.

EQUAL HOUSING LENDER

Equal Opportunity Employer
westamerica.com
1-800-848-1088
Member FDIC | ADV080 (REV. 04/26)

WESTAMERICA BANK
Your Community Banker™

Requirements for Qualifying for a Home Equity Personal Line of Credit

Our Loan Policy

Our loan policy is in accordance with the Fair Housing Loan and Equal Credit Opportunity Act. All persons have the right to file a written application for a loan. Evaluation of the application is made without discrimination on the basis of sex, marital status, race, color, religion, national origin or ancestry, age, receipt of income from public assistance programs, good faith exercise of rights under the Consumer Credit Protection Act, or familial status or handicap.

Upon receipt of a fully completed application, the bank will consider the following factors in making the credit decision:

Employment

Is your employment stable, providing a predictable and ongoing source of income into the foreseeable future? Frequent job changes sometimes indicate an inability to remain steadily employed. In many cases, however, job changes are made for self improvement and a better standard of life. Westamerica Bank considers the employment of all applicants equally.

Income

Is your income sufficient to repay the loan over the years? Income from all applicants, as well as from bonuses, overtime, and part-time employment is considered. Compensating factors, such as a demonstrated ability to accumulate assets, a history of good debt service, an ability to devote a higher percentage of income to housing, and other such factors will be considered. Persons who are self-employed are asked to submit income tax returns for at least the last two years.

Previous Credit Experience

The bank will request your credit history from a credit reporting agency. The manner in which you have handled your obligations in the past often indicates how you will handle the repayment of the loan. If there was a problem with credit in the past, but the recent history is satisfactory, the bank will favorably consider this fact.

The Property

If your personal qualifications are sufficient for the loan, the bank will appraise the property to establish the amount of the loan. The value of the property is determined by standard appraisal procedures. An important element of the appraisal is the comparison made with similar properties which have sold recently in the area.

In its appraisal, the bank does not consider the racial composition of the neighborhood in which the home is located. The geographic area or age of the property are not factors unless there is evidence of vandalism, abandonment, or a threat to the health and safety of the occupant in the immediate vicinity which might negatively affect the value of the property.

The Decision

The bank will evaluate all of the above qualifications, and notify you of the results within 30 days from receipt of a completed application.

The Economic Environment

From time to time, forces in the economic environment will curtail the amount of funds the bank has available for loans. During these times, commitments will necessarily be restricted as to amount and types of property.

Applications

Loan applications may be obtained by calling our Residential Real Estate Customer Service Department at 1-800-442-6202, Monday through Friday from 8:30 a.m. to 4:30 p.m.

Prohibitions

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

- Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
- Sex, marital status, race, color, religion, national origin or ancestry, age, receipt of income from public assistance programs, good faith exercise of rights under the Consumer Credit Protection Act, or familial status or handicap.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one- to four-unit family residences occupied by the owner and for the purpose of the home improvement of any one-to four-unit family residence.

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or:

Department of Financial Protection and Innovation
Attn: Consumer Services
2101 Arena Boulevard
Sacramento, CA 95834

Institution NMLSR ID: 530568

For complaints or inquiries regarding this information or regarding the applications of the procedures so stated, you may file a written complaint with:

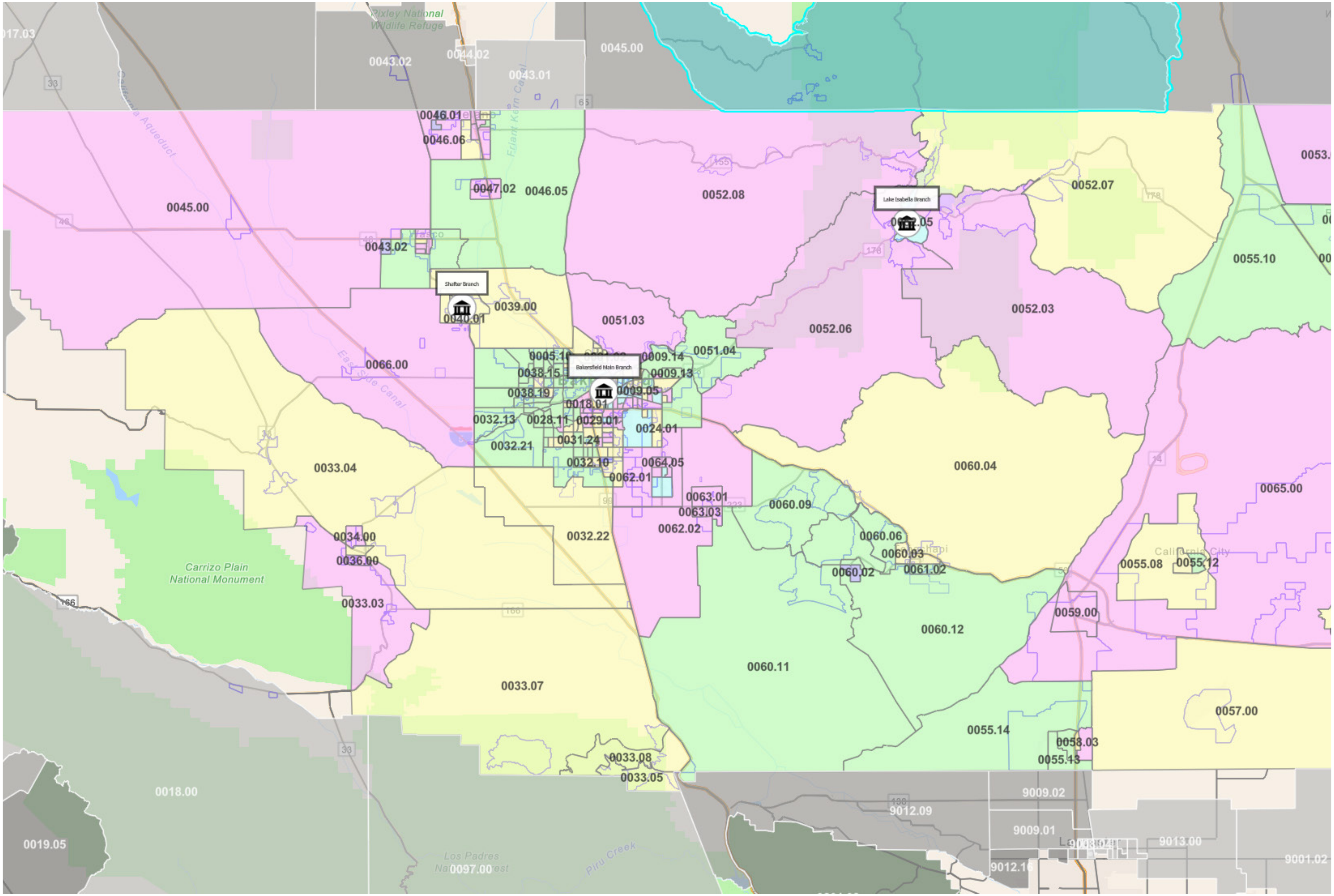
Westamerica Bank
Loan Servicing Administrator, A-1M
P.O. Box 1250
Suisun City, CA 94585-1250

Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act.

WESTAMERICA BANK
Your Community Banker™

For further information, visit us online at Westamerica.com, or call our Residential Real Estate Department toll free at 1-800-442-6202, Monday through Friday from 8:30 a.m. to 4:30 p.m.

Bakersfield Kern AA



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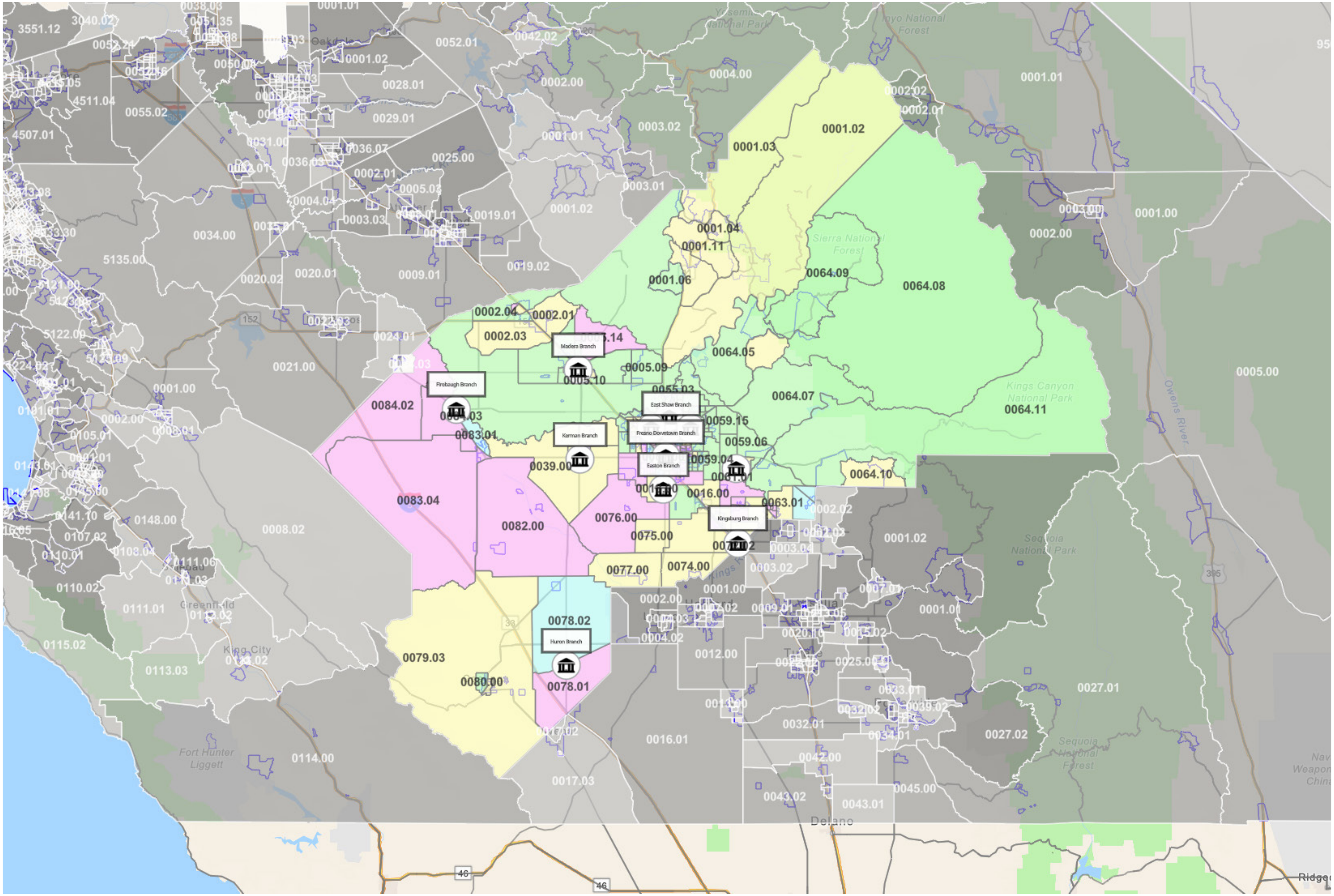
Date: 04/28/2026 4:23:14pm By Curtis Belton

Fresno-Madera AA



Date: 04/23/2026 11:07:08am By Curtis Belton

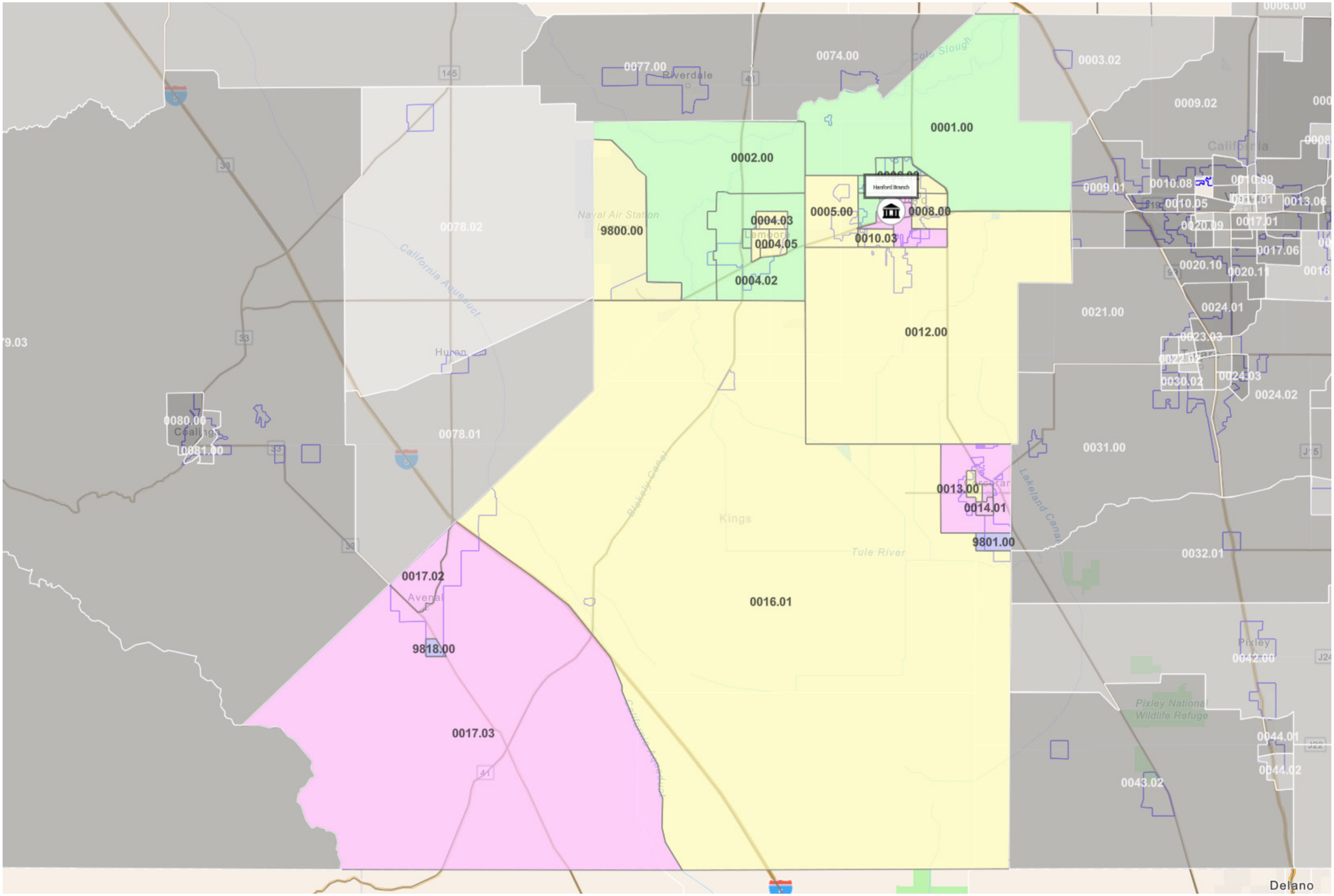
Cities

Tract Income Level

	Inside - Low
	Inside - Moderate
	Inside - Middle
	Inside - Upper
	Inside - Unclassified
	Outside - Low
	Outside - Moderate
	Outside - Middle
	Outside - Upper
	Outside - Unclassified

Branches

Hanford-Kings AA



Date: 04/23/2026 11:11:43am By Curtis Belton

Cities

Tract Income Level

Inside - Low

Inside - Moderate

Inside - Middle

Inside - Upper

Inside - Unclassified

Outside - Low

Outside - Moderate

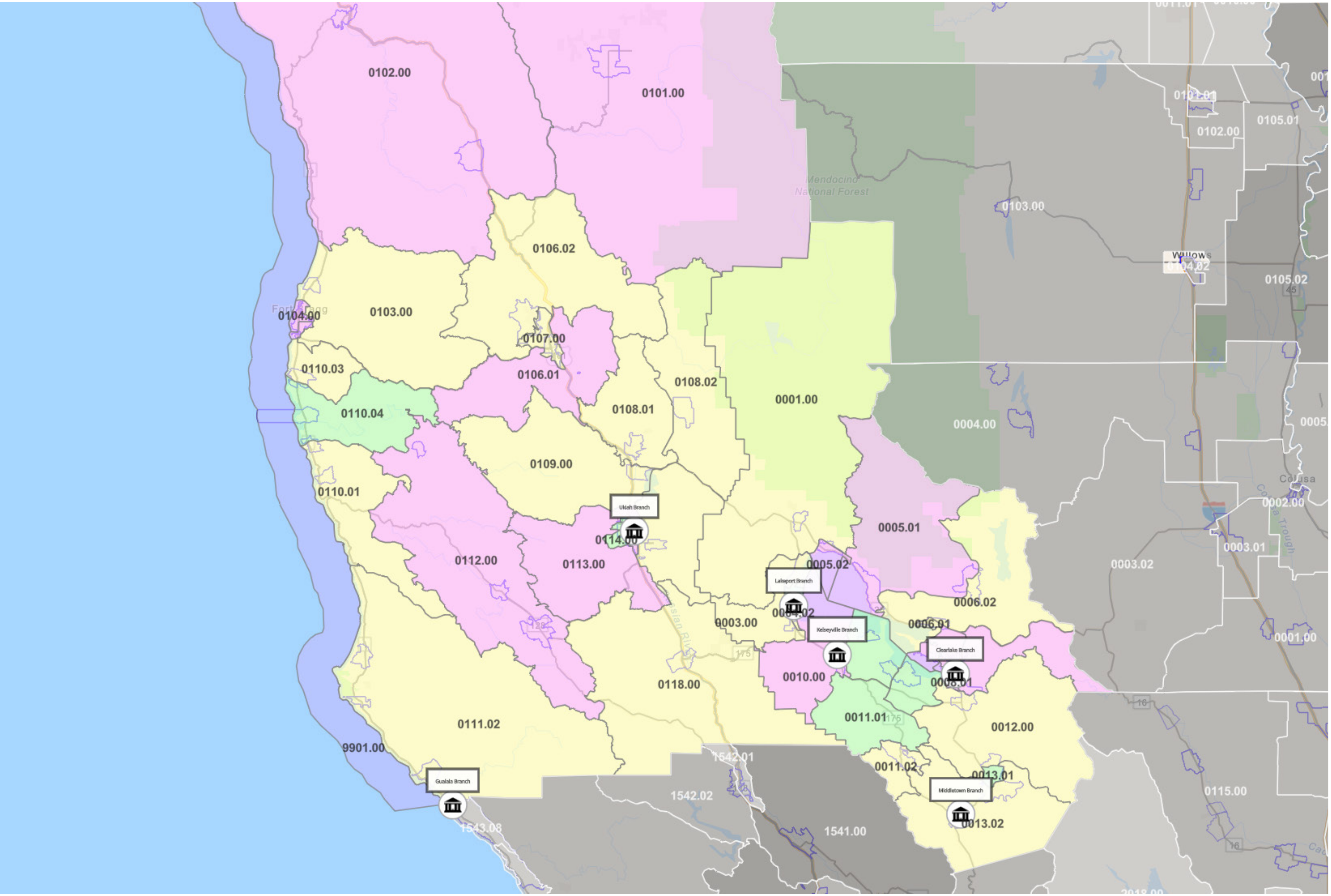
Outside - Middle

Outside - Upper

Outside - Unclassified

Branches

Lake-Mendocino AA



Date: 04/23/2026 11:14:55am By Curtis Belton

Cities

Tract Income Level

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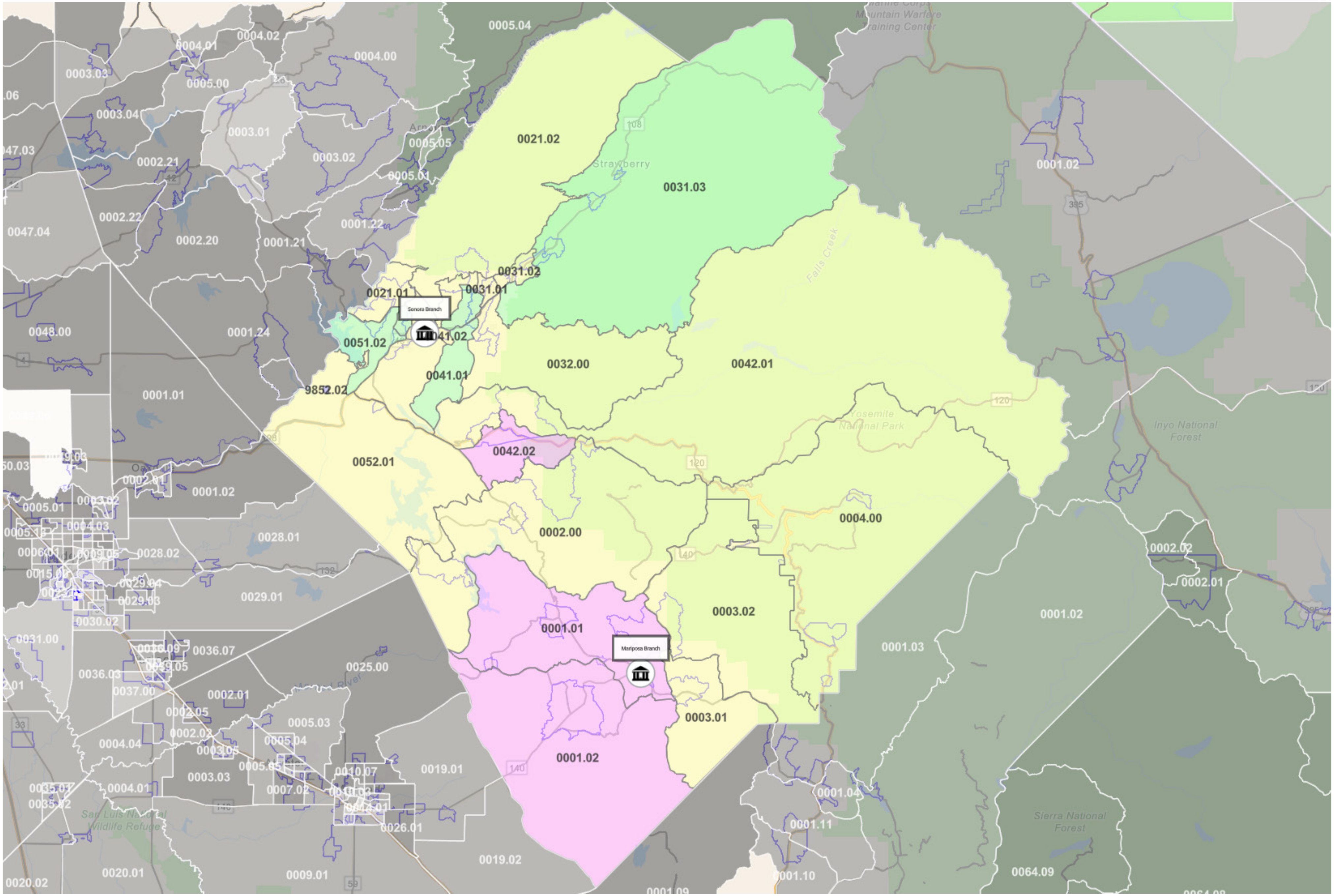
	Inside - Moderate
	Inside - Middle
	Inside - Upper
	Inside - Unclassified
	Outside - Low
	Outside - Moderate
	Outside - Middle
	Outside - Upper
	Outside - Unclassified

Branches

Mariposa-Tuolumne



Date: 04/23/2026 4:39:17pm By Curtis Belton

Cities

Tract Income Level

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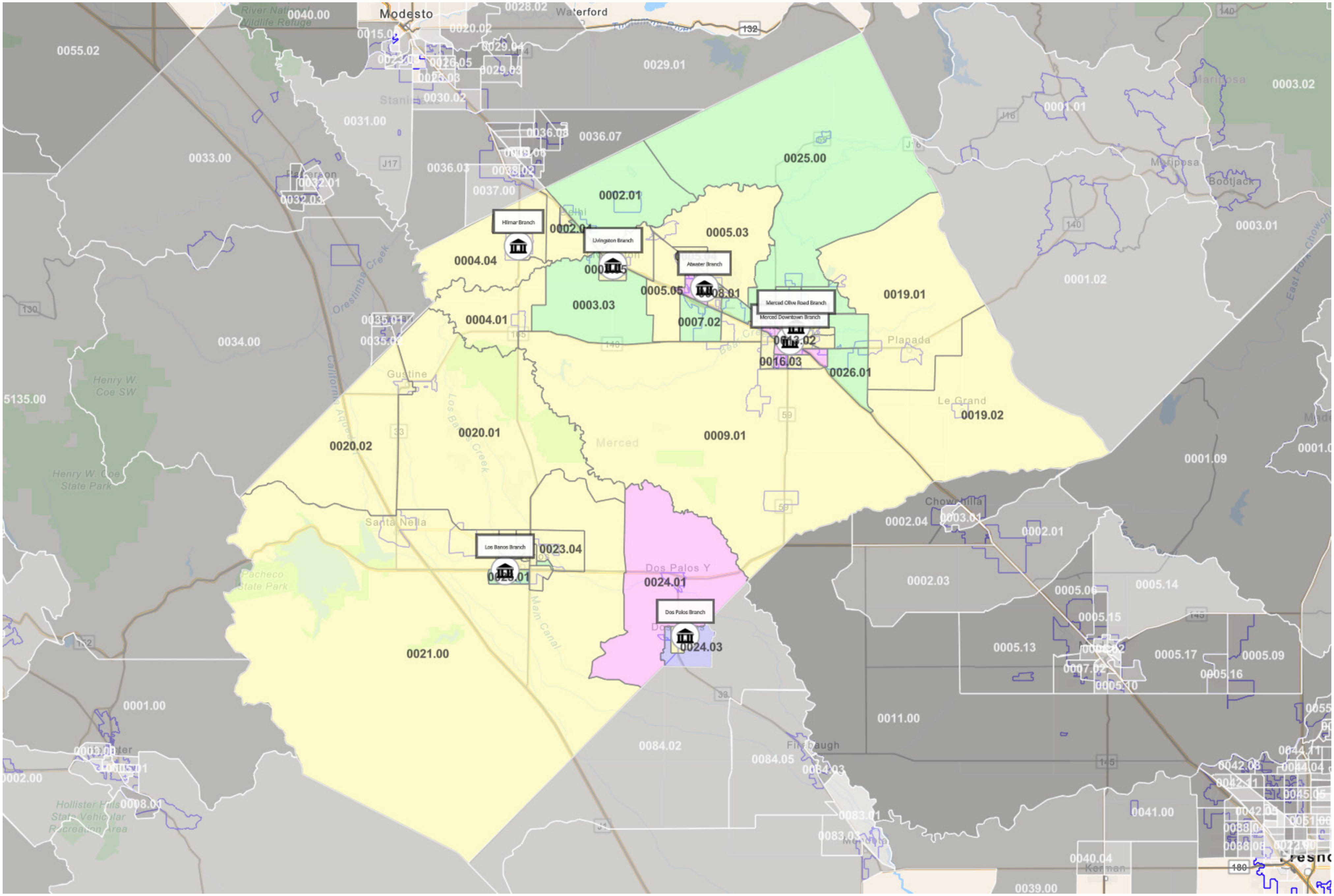
	Inside - Moderate
	Inside - Middle
	Inside - Upper
	Inside - Unclassified
	Outside - Low
	Outside - Moderate
	Outside - Middle
	Outside - Upper
	Outside - Unclassified

Branches

Merced-AA



Date: 04/23/2026 4:47:53pm By Curtis Belton

Cities

Tract Income Level

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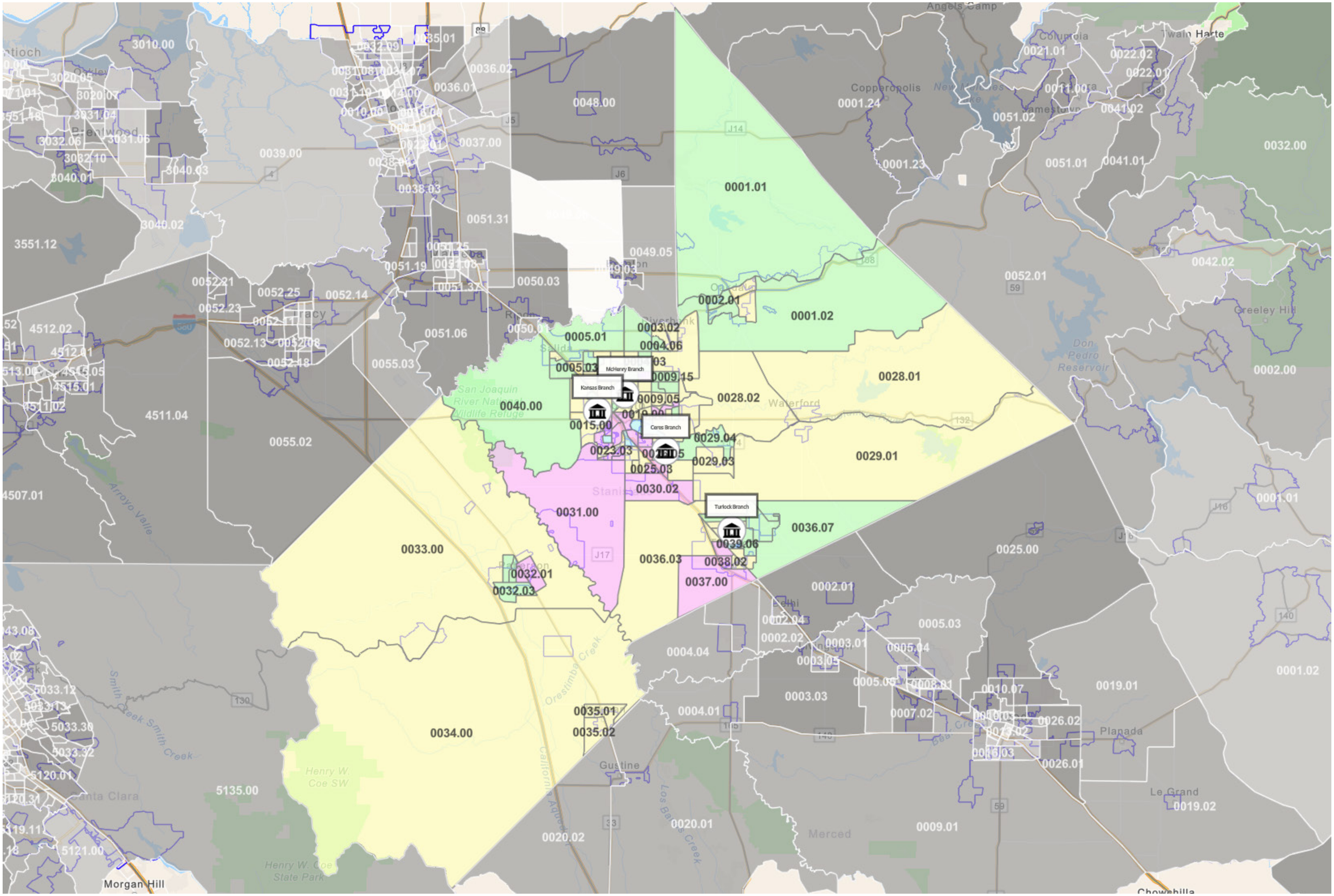
	Inside - Moderate
	Inside - Middle
	Inside - Upper
	Inside - Unclassified
	Outside - Low
	Outside - Moderate
	Outside - Middle
	Outside - Upper
	Outside - Unclassified

Branches

Modesto-Stanislaus AA



Date: 04/23/2026 4:56:28pm By Curtis Belton

Cities

Tract Income Level

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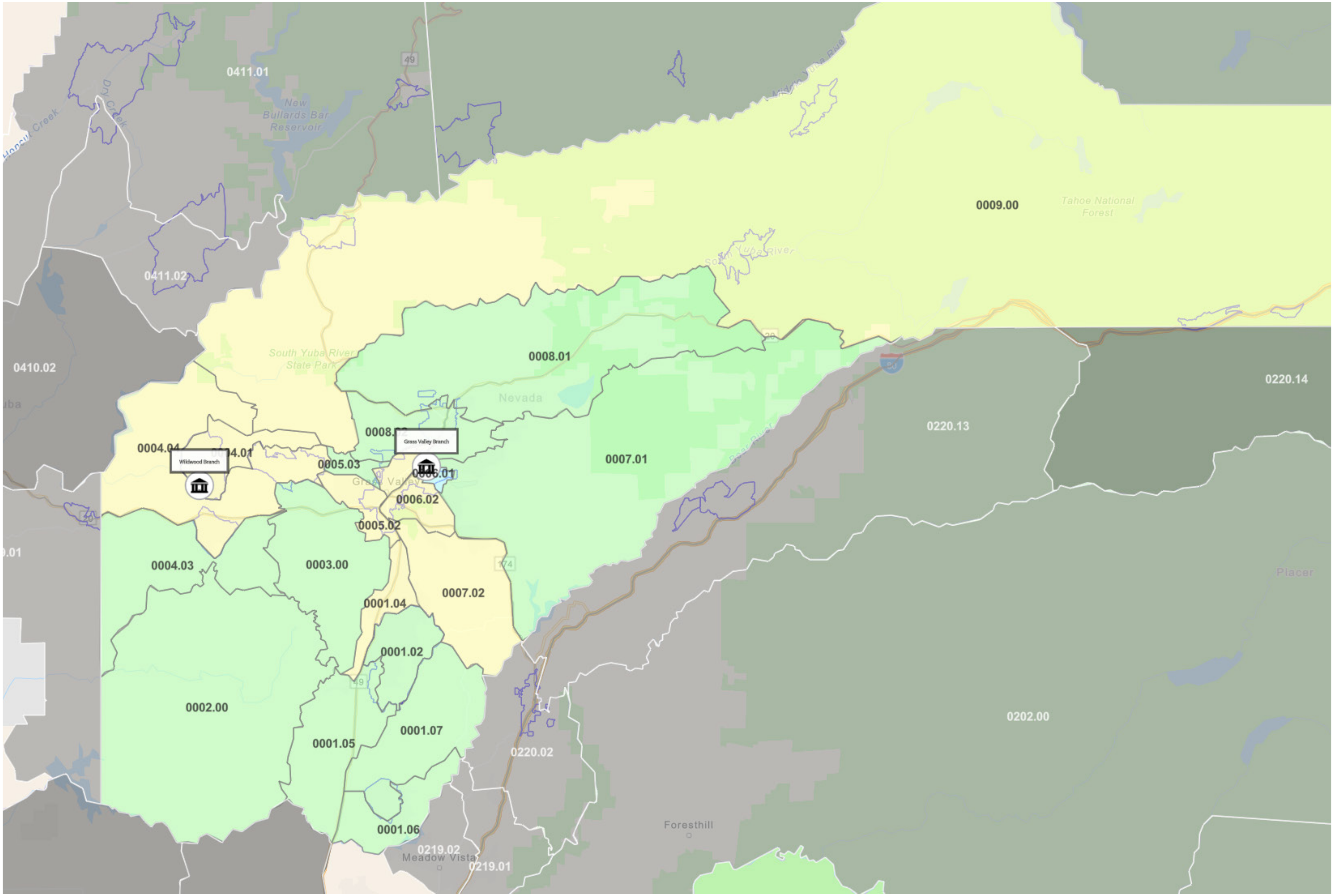
	Outside - Low
	Outside - Moderate
	Outside - Middle
	Outside - Upper
	Outside - Unclassified

Branches

Nevada AA



Date: 04/23/2026 5:04:54pm By Curtis Belton

Cities

Tract Income Level

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	Inside - Unclassified
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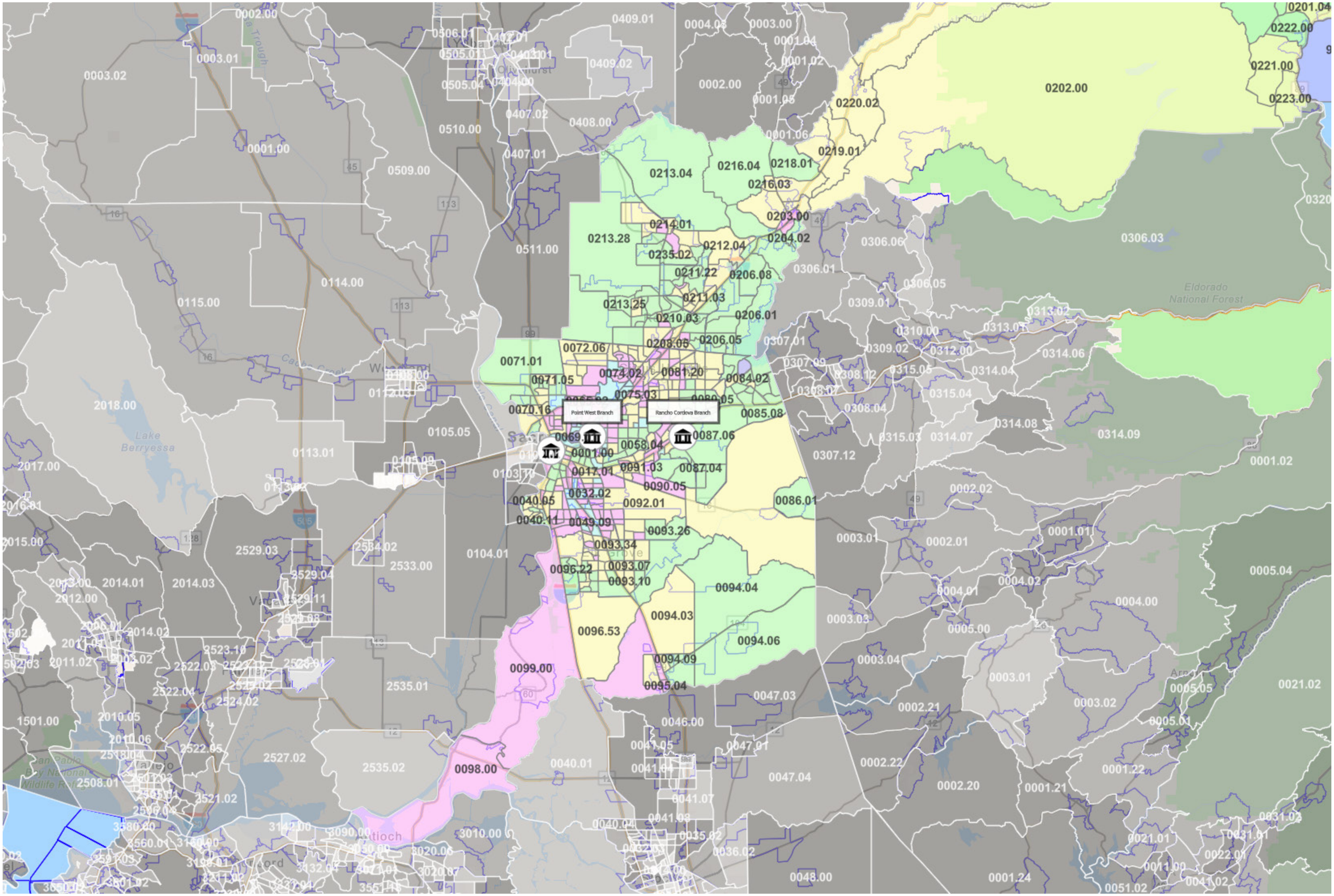
	Outside - Middle
	Outside - Upper
	Outside - Unclassified

Branches

Sacramento AA



Date: 04/23/2026 5:13:52pm By Curtis Belton

Cities

Tract Income Level

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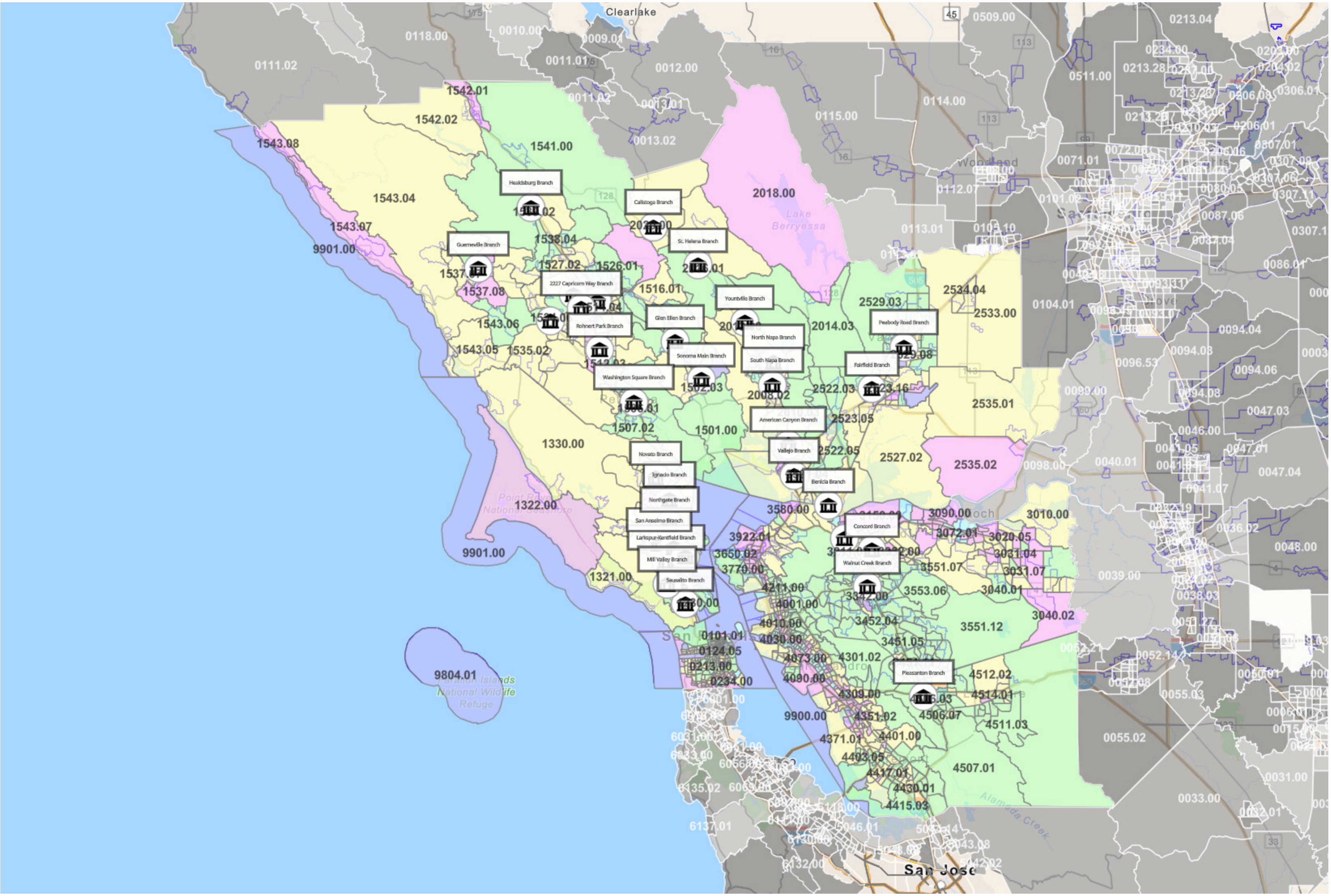
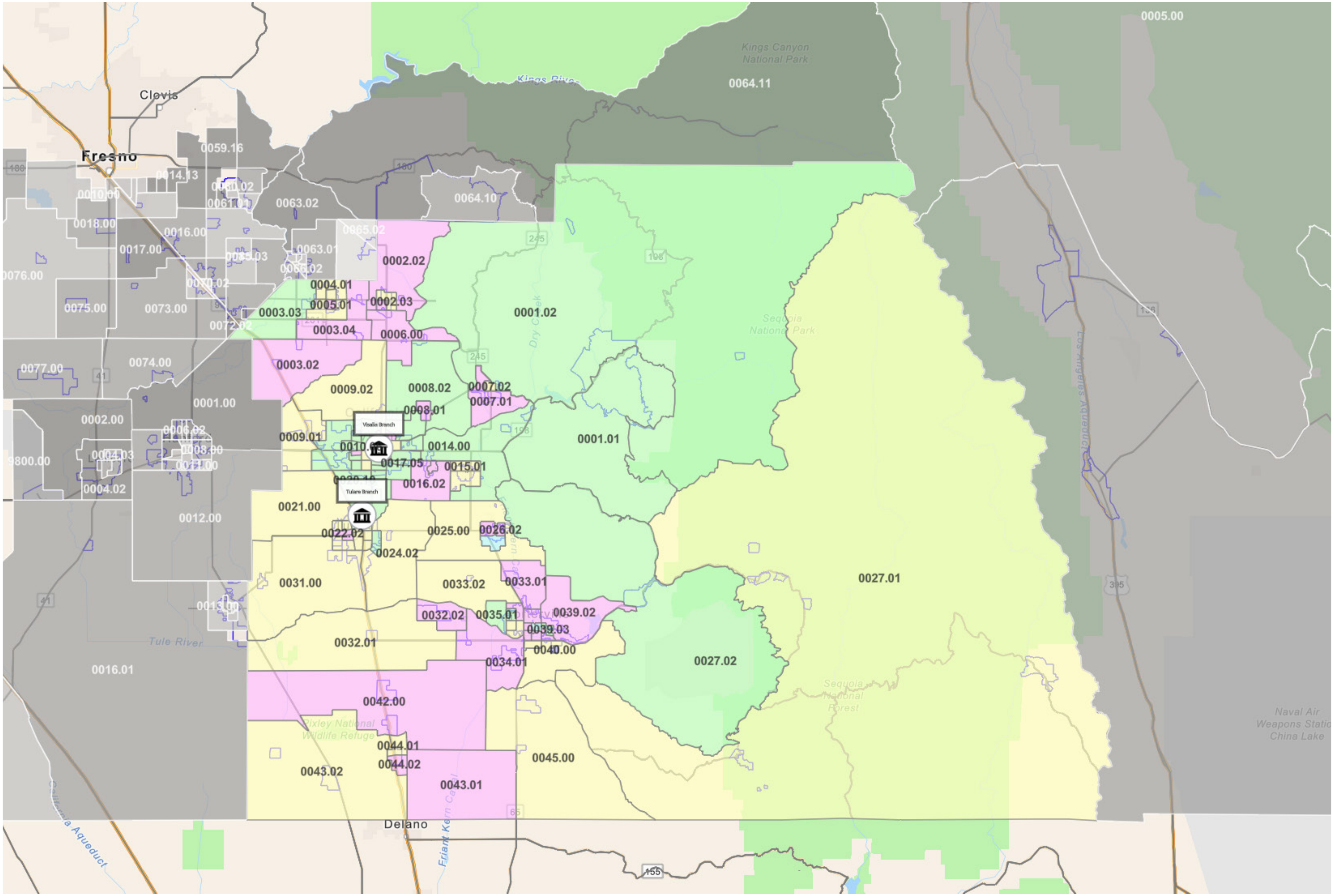
	Outside - Upper
	Outside - Unclassified

Branches

SF Bay Area AA



Visalia-Tulare AA



Date: 04/23/2026 5:28:08pm By Curtis Belton

Cities

Tract Income Level

- Inside - Low
- Inside - Moderate
- Inside - Middle
- Inside - Upper
- Inside - Unclassified
- Outside - Low
- Outside - Moderate
- Outside - Middle
- Outside - Upper
- Outside - Unclassified

Branches

Tract Group Assessment Area - Detail

Institution: WESTAMERICA BANK

Assessment Area: 2026 Bakersfield-Kern AA

Summary Only: False

Bank	Area	Year	State	County	Tract	MSA
06: California, 12540: Bakersfield-Delano, CA MSA, 029: Kern County						
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Tract Group Assessment Area - Summary

Institution: WESTAMERICA BANK

Assessment Area: 2026 Bakersfield-Kern AA

Summary Only: False

State	MSA	County Name	Selected Tracts	Total Tracts
2026 Bakersfield-Kern AA - 4/3/2026				
06: California	12540	029: Kern County	236	236
			236	**236**

 Date: 04/23/2026 1:50:42pm By Susan Myer

Tract Group Assessment Area - Detail

Institution: WESTAMERICA BANK

Assessment Area: 2026 FRESNO-MADERA AA

Summary Only: False

Bank	Area	Year	State	County	Tract	MSA
06: California, 23420: Fresno, CA MSA, 019: Fresno County						
	0060	2026	06	019	0001.00	23420
	0060	2026	06	019	0002.00	23420
	0060	2026	06	019	0003.00	23420
	0060	2026	06	019	0004.00	23420
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	0060	2026	06	019	0006.01	23420
	0060	2026	06	019	0006.02	23420
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	0060	2026	06	019	0012.02	23420
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	0060	2026	06	019	0014.11	23420
	0060	2026	06	019	0014.12	23420
	0060	2026	06	019	0014.13	23420
	0060	2026	06	019	0014.15	23420
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	0060	2026	06	019	0025.02	23420
	0060	2026	06	019	0026.01	23420
	0060	2026	06	019	0026.02	23420
	0060	2026	06	019	0027.01	23420
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	0060	2026	06	019	0042.10	23420

	0060	2026	06	019	0042.11	23420
	0060	2026	06	019	0042.12	23420
	0060	2026	06	019	0042.13	23420
	0060	2026	06	019	0042.14	23420
	0060	2026	06	019	0042.15	23420
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	0060	2026	06	019	0054.05	23420
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	0060	2026	06	019	0054.07	23420

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	0060	2026	06	019	0055.03	23420
	0060	2026	06	019	0055.04	23420
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	0060	2026	06	019	0055.16	23420
	0060	2026	06	019	0055.18	23420
	0060	2026	06	019	0055.20	23420
	0060	2026	06	019	0055.22	23420
	0060	2026	06	019	0055.24	23420
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	0060	2026	06	019	0056.02	23420
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	0060	2026	06	019	0059.12	23420
	0060	2026	06	019	0059.13	23420
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	0060	2026	06	019	0059.15	23420

	0060	2026	06	019	0059.16	23420
	0060	2026	06	019	0060.01	23420
	0060	2026	06	019	0060.02	23420
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	0060	2026	06	019	0061.02	23420
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	0060	2026	06	019	0081.00	23420
	0060	2026	06	019	0082.00	23420

	0060	2026	06	019	0083.01	23420
	0060	2026	06	019	0083.03	23420
	0060	2026	06	019	0083.04	23420
	0060	2026	06	019	0084.02	23420
	0060	2026	06	019	0084.03	23420
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	0060	2026	06	019	0085.04	23420
	0060	2026	06	019	0086.00	23420
06: California, 23420: Fresno, CA MSA, 039: Madera County						
	0060	2026	06	039	0001.02	23420
	0060	2026	06	039	0001.03	23420
	0060	2026	06	039	0001.04	23420
	0060	2026	06	039	0001.06	23420
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	0060	2026	06	039	0002.04	23420
	0060	2026	06	039	0003.01	23420
	0060	2026	06	039	0003.02	23420
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	0060	2026	06	039	0005.09	23420
	0060	2026	06	039	0005.10	23420
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	0060	2026	06	039	0005.13	23420
	0060	2026	06	039	0005.14	23420
	0060	2026	06	039	0005.15	23420
	0060	2026	06	039	0005.16	23420
	0060	2026	06	039	0005.17	23420
	0060	2026	06	039	0005.18	23420
	0060	2026	06	039	0006.02	23420
	0060	2026	06	039	0006.03	23420
	0060	2026	06	039	0006.04	23420
	0060	2026	06	039	0007.01	23420
	0060	2026	06	039	0007.02	23420
	0060	2026	06	039	0008.01	23420
	0060	2026	06	039	0008.02	23420
	0060	2026	06	039	0009.01	23420
	0060	2026	06	039	0009.02	23420

	0060	2026	06	039	0009.03	23420
	0060	2026	06	039	0011.00	23420

Tract Group Assessment Area - Summary

Institution: WESTAMERICA BANK

Assessment Area: 2026 FRESNO-MADERA AA

Summary Only: False

State	MSA	County Name	Selected Tracts	Total Tracts
2026 FRESNO-MADERA AA - 4/3/2026				
06: California	23420	019: Fresno County	225	225
06: California	23420	039: Madera County	34	34
			259	**259**

 Date: 04/23/2026 1:52:51pm By Susan Myer

Tract Group Assessment Area - Detail

Institution: WESTAMERICA BANK

Assessment Area: 2026 HANFORD-KINGS AA

Summary Only: False

Bank	Area	Year	State	County	Tract	MSA
06: California, 25260: Hanford-Corcoran, CA MSA, 031: Kings County						
	0061	2026	06	031	0001.00	25260
	0061	2026	06	031	0002.00	25260
	0061	2026	06	031	0004.02	25260
	0061	2026	06	031	0004.03	25260
	0061	2026	06	031	0004.05	25260
	0061	2026	06	031	0004.06	25260
	0061	2026	06	031	0004.07	25260
	0061	2026	06	031	0005.00	25260
	0061	2026	06	031	0006.02	25260
	0061	2026	06	031	0006.03	25260
	0061	2026	06	031	0006.04	25260
	0061	2026	06	031	0007.01	25260
	0061	2026	06	031	0007.02	25260
	0061	2026	06	031	0008.00	25260
	0061	2026	06	031	0009.01	25260
	0061	2026	06	031	0009.02	25260
	0061	2026	06	031	0010.01	25260
	0061	2026	06	031	0010.02	25260
	0061	2026	06	031	0010.03	25260
	0061	2026	06	031	0011.00	25260
	0061	2026	06	031	0012.00	25260
	0061	2026	06	031	0013.00	25260
	0061	2026	06	031	0014.01	25260
	0061	2026	06	031	0014.02	25260
	0061	2026	06	031	0015.00	25260
	0061	2026	06	031	0016.01	25260
	0061	2026	06	031	0017.02	25260
	0061	2026	06	031	0017.03	25260
	0061	2026	06	031	9800.00	25260
	0061	2026	06	031	9801.00	25260
	0061	2026	06	031	9818.00	25260

Tract Group Assessment Area - Summary

Institution: WESTAMERICA BANK

Assessment Area: 2026 HANFORD-KINGS AA

Summary Only: False

State	MSA	County Name	Selected Tracts	Total Tracts
2026 HANFORD-KINGS AA - 4/3/2026				
06: California	25260	031: Kings County	31	31
			31	**31**

 Date: 04/23/2026 1:55:12pm By Susan Myer

Tract Group Assessment Area - Detail

Institution: WESTAMERICA BANK

Assessment Area: 2026 LAKE-MENDOCINO AA

Summary Only: False

Bank	Area	Year	State	County	Tract	MSA
06: California, : , 033: Lake County						
	0067	2026	06	033	0001.00	
	0067	2026	06	033	0003.00	
	0067	2026	06	033	0004.01	
	0067	2026	06	033	0004.02	
	0067	2026	06	033	0005.01	
	0067	2026	06	033	0005.02	
	0067	2026	06	033	0006.01	
	0067	2026	06	033	0006.02	
	0067	2026	06	033	0007.02	
	0067	2026	06	033	0007.03	
	0067	2026	06	033	0007.04	
	0067	2026	06	033	0008.01	
	0067	2026	06	033	0008.02	
	0067	2026	06	033	0009.01	
	0067	2026	06	033	0009.02	
	0067	2026	06	033	0010.00	
	0067	2026	06	033	0011.01	
	0067	2026	06	033	0011.02	
	0067	2026	06	033	0012.00	
	0067	2026	06	033	0013.01	
	0067	2026	06	033	0013.02	
06: California, : , 045: Mendocino County						
	0067	2026	06	045	0101.00	
	0067	2026	06	045	0102.00	
	0067	2026	06	045	0103.00	
	0067	2026	06	045	0104.00	
	0067	2026	06	045	0105.00	
	0067	2026	06	045	0106.01	
	0067	2026	06	045	0106.02	
	0067	2026	06	045	0107.00	
	0067	2026	06	045	0108.01	
	0067	2026	06	045	0108.02	
	0067	2026	06	045	0109.00	
	0067	2026	06	045	0110.01	
	0067	2026	06	045	0110.03	
	0067	2026	06	045	0110.04	
	0067	2026	06	045	0111.02	
	0067	2026	06	045	0112.00	

	0067	2026	06	045	0113.00	
	0067	2026	06	045	0114.00	
	0067	2026	06	045	0115.01	
	0067	2026	06	045	0115.02	
	0067	2026	06	045	0116.00	
	0067	2026	06	045	0117.00	
	0067	2026	06	045	0118.00	
	0067	2026	06	045	9901.00	

Tract Group Assessment Area - Summary

Institution: WESTAMERICA BANK

Assessment Area: 2026 LAKE-MENDOCINO AA

Summary Only: False

State	MSA	County Name	Selected Tracts	Total Tracts
2026 LAKE-MENDOCINO AA - 4/3/2026				
06: California		033: Lake County	21	21
06: California		045: Mendocino County	24	24
			45	**45**

 Date: 04/23/2026 2:02:32pm By Susan Myer

Tract Group Assessment Area - Detail

Institution: WESTAMERICA BANK

Assessment Area: 2026 MARIPOSA-TUOLUMNE AA

Summary Only: False

Bank	Area	Year	State	County	Tract	MSA
06: California, : , 043: Mariposa County						
	0063	2026	06	043	0001.01	
	0063	2026	06	043	0001.02	
	0063	2026	06	043	0002.00	
	0063	2026	06	043	0003.01	
	0063	2026	06	043	0003.02	
	0063	2026	06	043	0004.00	
06: California, : , 109: Tuolumne County						
	0063	2026	06	109	0011.00	
	0063	2026	06	109	0012.00	
	0063	2026	06	109	0021.01	
	0063	2026	06	109	0021.02	
	0063	2026	06	109	0022.01	
	0063	2026	06	109	0022.02	
	0063	2026	06	109	0031.01	
	0063	2026	06	109	0031.02	
	0063	2026	06	109	0031.03	
	0063	2026	06	109	0032.00	
	0063	2026	06	109	0041.01	
	0063	2026	06	109	0041.02	
	0063	2026	06	109	0042.01	
	0063	2026	06	109	0042.02	
	0063	2026	06	109	0051.01	
	0063	2026	06	109	0051.02	
	0063	2026	06	109	0052.01	
	0063	2026	06	109	9852.02	

 te: 04/23/2026 1:57:10pm By Susan Myer

Tract Group Assessment Area - Summary

Institution: WESTAMERICA BANK

Assessment Area: 2026 MARIPOSA-TUOLUMNE AA

Summary Only: False

State	MSA	County Name	Selected Tracts	Total Tracts
2026 MARIPOSA-TUOLUMNE AA - 4/3/2026				
06: California		043: Mariposa County	6	6
06: California		109: Tuolumne County	18	18
			24	**24**

 Date: 04/23/2026 1:57:10pm By Susan Myer

Tract Group Assessment Area - Detail

Institution: WESTAMERICA BANK

Assessment Area: 2026 MERCED AA

Summary Only: False

Bank	Area	Year	State	County	Tract	MSA
06: California, 32900: Merced, CA MSA, 047: Merced County						
	0064	2026	06	047	0002.01	32900
	0064	2026	06	047	0002.02	32900
	0064	2026	06	047	0002.04	32900
	0064	2026	06	047	0002.05	32900
	0064	2026	06	047	0003.01	32900
	0064	2026	06	047	0003.03	32900
	0064	2026	06	047	0003.05	32900
	0064	2026	06	047	0003.06	32900
	0064	2026	06	047	0004.01	32900
	0064	2026	06	047	0004.03	32900
	0064	2026	06	047	0004.04	32900
	0064	2026	06	047	0005.03	32900
	0064	2026	06	047	0005.04	32900
	0064	2026	06	047	0005.05	32900
	0064	2026	06	047	0006.01	32900
	0064	2026	06	047	0006.02	32900
	0064	2026	06	047	0006.03	32900
	0064	2026	06	047	0007.01	32900
	0064	2026	06	047	0007.02	32900
	0064	2026	06	047	0008.01	32900
	0064	2026	06	047	0008.02	32900
	0064	2026	06	047	0009.01	32900
	0064	2026	06	047	0009.03	32900
	0064	2026	06	047	0009.04	32900
	0064	2026	06	047	0010.03	32900
	0064	2026	06	047	0010.04	32900
	0064	2026	06	047	0010.05	32900
	0064	2026	06	047	0010.06	32900
	0064	2026	06	047	0010.07	32900
	0064	2026	06	047	0010.08	32900
	0064	2026	06	047	0011.01	32900
	0064	2026	06	047	0012.00	32900
	0064	2026	06	047	0013.01	32900
	0064	2026	06	047	0013.02	32900
	0064	2026	06	047	0014.01	32900
	0064	2026	06	047	0014.02	32900
	0064	2026	06	047	0015.01	32900
	0064	2026	06	047	0015.02	32900

	0064	2026	06	047	0015.03	32900
	0064	2026	06	047	0016.01	32900
	0064	2026	06	047	0016.03	32900
	0064	2026	06	047	0016.04	32900
	0064	2026	06	047	0017.00	32900
	0064	2026	06	047	0018.01	32900
	0064	2026	06	047	0019.01	32900
	0064	2026	06	047	0019.02	32900
	0064	2026	06	047	0020.01	32900
	0064	2026	06	047	0020.02	32900
	0064	2026	06	047	0021.00	32900
	0064	2026	06	047	0022.01	32900
	0064	2026	06	047	0022.03	32900
	0064	2026	06	047	0022.04	32900
	0064	2026	06	047	0023.01	32900
	0064	2026	06	047	0023.03	32900
	0064	2026	06	047	0023.04	32900
	0064	2026	06	047	0023.05	32900
	0064	2026	06	047	0023.06	32900
	0064	2026	06	047	0024.01	32900
	0064	2026	06	047	0024.03	32900
	0064	2026	06	047	0024.04	32900
	0064	2026	06	047	0025.00	32900
	0064	2026	06	047	0026.01	32900
	0064	2026	06	047	0026.02	32900

Tract Group Assessment Area - Summary

Institution: WESTAMERICA BANK

Assessment Area: 2026 MERCED AA

Summary Only: False

State	MSA	County Name	Selected Tracts	Total Tracts
2026 MERCED AA - 4/3/2026				
06: California	32900	047: Merced County	63	63
			63	**63**

 Date: 04/23/2026 2:05:16pm By Susan Myer

Tract Group Assessment Area - Detail

Institution: WESTAMERICA BANK

Tract Group: 2026 MODESTO-STANISLAUS AA

Summary Only: False

Bank	Area	Year	State	County	Tract	MSA
06: California, 33700: Modesto, CA MSA, 099: Stanislaus County						
		2026	06	099	0001.01	33700
		2026	06	099	0001.02	33700
		2026	06	099	0002.01	33700
		2026	06	099	0002.02	33700
		2026	06	099	0002.04	33700
		2026	06	099	0002.05	33700
		2026	06	099	0003.01	33700
		2026	06	099	0003.02	33700
		2026	06	099	0003.03	33700
		2026	06	099	0003.04	33700
		2026	06	099	0004.03	33700
		2026	06	099	0004.04	33700
		2026	06	099	0004.05	33700
		2026	06	099	0004.06	33700
		2026	06	099	0004.07	33700
		2026	06	099	0005.01	33700
		2026	06	099	0005.03	33700
		2026	06	099	0005.05	33700
		2026	06	099	0005.06	33700
		2026	06	099	0005.11	33700
		2026	06	099	0005.12	33700
		2026	06	099	0005.13	33700
		2026	06	099	0005.14	33700
		2026	06	099	0006.01	33700
		2026	06	099	0006.02	33700
		2026	06	099	0008.01	33700
		2026	06	099	0008.03	33700
		2026	06	099	0008.05	33700
		2026	06	099	0008.06	33700
		2026	06	099	0008.07	33700
		2026	06	099	0009.05	33700
		2026	06	099	0009.06	33700
		2026	06	099	0009.07	33700
		2026	06	099	0009.08	33700
		2026	06	099	0009.09	33700
		2026	06	099	0009.10	33700
		2026	06	099	0009.11	33700
		2026	06	099	0009.13	33700

		2026	06	099	0009.14	33700
		2026	06	099	0009.15	33700
		2026	06	099	0010.01	33700
		2026	06	099	0010.02	33700
		2026	06	099	0011.00	33700
		2026	06	099	0012.00	33700
		2026	06	099	0013.00	33700
		2026	06	099	0014.00	33700
		2026	06	099	0015.00	33700
		2026	06	099	0016.01	33700
		2026	06	099	0016.03	33700
		2026	06	099	0016.04	33700
		2026	06	099	0017.00	33700
		2026	06	099	0018.00	33700
		2026	06	099	0019.00	33700
		2026	06	099	0020.02	33700
		2026	06	099	0020.04	33700
		2026	06	099	0020.05	33700
		2026	06	099	0020.06	33700
		2026	06	099	0021.00	33700
		2026	06	099	0022.00	33700
		2026	06	099	0023.02	33700
		2026	06	099	0023.03	33700
		2026	06	099	0023.04	33700
		2026	06	099	0024.01	33700
		2026	06	099	0024.02	33700
		2026	06	099	0025.03	33700
		2026	06	099	0025.04	33700
		2026	06	099	0025.05	33700
		2026	06	099	0025.06	33700
		2026	06	099	0026.02	33700
		2026	06	099	0026.03	33700
		2026	06	099	0026.04	33700
		2026	06	099	0026.05	33700
		2026	06	099	0027.01	33700
		2026	06	099	0027.02	33700
		2026	06	099	0028.01	33700
		2026	06	099	0028.02	33700
		2026	06	099	0028.03	33700
		2026	06	099	0029.01	33700
		2026	06	099	0029.03	33700
		2026	06	099	0029.04	33700
		2026	06	099	0030.02	33700
		2026	06	099	0030.03	33700

		2026	06	099	0030.04	33700
		2026	06	099	0031.00	33700
		2026	06	099	0032.01	33700
		2026	06	099	0032.03	33700
		2026	06	099	0032.04	33700
		2026	06	099	0032.05	33700
		2026	06	099	0032.06	33700
		2026	06	099	0033.00	33700
		2026	06	099	0034.00	33700
		2026	06	099	0035.01	33700
		2026	06	099	0035.02	33700
		2026	06	099	0036.03	33700
		2026	06	099	0036.07	33700
		2026	06	099	0036.08	33700
		2026	06	099	0036.09	33700
		2026	06	099	0036.10	33700
		2026	06	099	0036.11	33700
		2026	06	099	0036.12	33700
		2026	06	099	0037.00	33700
		2026	06	099	0038.02	33700
		2026	06	099	0038.03	33700
		2026	06	099	0038.04	33700
		2026	06	099	0038.05	33700
		2026	06	099	0039.04	33700
		2026	06	099	0039.05	33700
		2026	06	099	0039.06	33700
		2026	06	099	0039.07	33700
		2026	06	099	0039.08	33700
		2026	06	099	0039.09	33700
		2026	06	099	0040.00	33700

Tract Group Assessment Area - Summary

Institution: WESTAMERICA BANK

Tract Group: 2026 MODESTO-STANISLAUS AA

Summary Only: False

State	MSA	County Name	Selected Tracts	Total Tracts
2026 MODESTO-STANISLAUS AA - 4/3/2026				
06: California	33700	099: Stanislaus County	112	112
			112	**112**

 Date: 04/23/2026 1:59:27pm By Susan Myer

Tract Group Assessment Area - Detail

Institution: WESTAMERICA BANK

Assessment Area: 2026 NEVADA AA

Summary Only: False

Bank	Area	Year	State	County	Tract	MSA
06: California, : , 057: Nevada County						
	0065	2026	06	057	0001.02	
	0065	2026	06	057	0001.04	
	0065	2026	06	057	0001.05	
	0065	2026	06	057	0001.06	
	0065	2026	06	057	0001.07	
	0065	2026	06	057	0002.00	
	0065	2026	06	057	0003.00	
	0065	2026	06	057	0004.01	
	0065	2026	06	057	0004.03	
	0065	2026	06	057	0004.04	
	0065	2026	06	057	0005.02	
	0065	2026	06	057	0005.03	
	0065	2026	06	057	0005.04	
	0065	2026	06	057	0006.01	
	0065	2026	06	057	0006.02	
	0065	2026	06	057	0007.01	
	0065	2026	06	057	0007.02	
	0065	2026	06	057	0008.01	
	0065	2026	06	057	0008.02	
	0065	2026	06	057	0009.00	
	0065	2026	06	057	0012.05	
	0065	2026	06	057	0012.07	
	0065	2026	06	057	0012.08	
	0065	2026	06	057	0012.09	
	0065	2026	06	057	0012.10	
	0065	2026	06	057	0012.11	

Tract Group Assessment Area - Summary

Institution: WESTAMERICA BANK

Assessment Area: 2026 NEVADA AA

Summary Only: False

State	MSA	County Name	Selected Tracts	Total Tracts
2026 NEVADA AA - 4/3/2026				
06: California		057: Nevada County	26	26
			26	**26**

 Date: 04/23/2026 2:00:30pm By Susan Myer

Tract Group Assessment Area - Summary

Institution: WESTAMERICA BANK

Assessment Area: 2026 SAN FRANCISCO BAY AREA AA

Summary Only: False

State	MSA	County Name	Selected Tracts	Total Tracts
2026 SAN FRANCISCO BAY AREA AA - 4/3/2026				
06: California	36084	001: Alameda County	379	379
06: California	36084	013: Contra Costa County	242	242
06: California	42034	041: Marin County	63	63
06: California	34900	055: Napa County	40	40
06: California	41884	075: San Francisco County	244	244
06: California	46700	095: Solano County	100	100
06: California	42220	097: Sonoma County	122	122
			1,190	**1,190**

 Date: 04/23/2026 2:01:27pm By Susan Myer

Tract Group Assessment Area - Summary

Institution: WESTAMERICA BANK

Tract Group: 2026 SACRAMENTO AA

Summary Only: False

State	MSA	County Name	Selected Tracts	Total Tracts
2026 SACRAMENTO AA - 4/3/2026				
06: California	40900	067: Sacramento County	363	363
			363	**363**

 Date: 04/23/2026 2:06:26pm By Susan Myer

Tract Group Assessment Area - Detail

Institution: WESTAMERICA BANK

Assessment Area: 2026 SAN FRANCISCO BAY AREA AA

Summary Only: False

Bank	Area	Year	State	County	Tract	MSA
06: California, 34900: Napa, CA MSA, 055: Napa County						
	0066	2026	06	055	2002.01	34900
	0066	2026	06	055	2002.02	34900
	0066	2026	06	055	2002.03	34900
	0066	2026	06	055	2003.01	34900
	0066	2026	06	055	2003.02	34900
	0066	2026	06	055	2004.00	34900
	0066	2026	06	055	2005.01	34900
	0066	2026	06	055	2005.03	34900
	0066	2026	06	055	2005.04	34900
	0066	2026	06	055	2005.05	34900
	0066	2026	06	055	2006.01	34900
	0066	2026	06	055	2006.02	34900
	0066	2026	06	055	2007.03	34900
	0066	2026	06	055	2007.04	34900
	0066	2026	06	055	2007.05	34900
	0066	2026	06	055	2007.06	34900
	0066	2026	06	055	2007.07	34900
	0066	2026	06	055	2008.02	34900
	0066	2026	06	055	2008.03	34900
	0066	2026	06	055	2008.04	34900
	0066	2026	06	055	2009.00	34900
	0066	2026	06	055	2010.03	34900
	0066	2026	06	055	2010.04	34900
	0066	2026	06	055	2010.05	34900
	0066	2026	06	055	2010.06	34900
	0066	2026	06	055	2010.07	34900
	0066	2026	06	055	2011.01	34900
	0066	2026	06	055	2011.02	34900
	0066	2026	06	055	2012.00	34900
	0066	2026	06	055	2013.00	34900
	0066	2026	06	055	2014.01	34900
	0066	2026	06	055	2014.02	34900
	0066	2026	06	055	2014.03	34900
	0066	2026	06	055	2015.00	34900
	0066	2026	06	055	2016.01	34900
	0066	2026	06	055	2016.02	34900
	0066	2026	06	055	2017.00	34900
	0066	2026	06	055	2018.00	34900

	0066	2026	06	055	2019.00	34900
	0066	2026	06	055	2020.00	34900
06: California, 36084: Oakland-Fremont-Berkeley, CA MD, 001: Alameda						
	0066	2026	06	001	4001.00	36084
	0066	2026	06	001	4002.00	36084
	0066	2026	06	001	4003.00	36084
	0066	2026	06	001	4004.00	36084
	0066	2026	06	001	4005.00	36084
	0066	2026	06	001	4006.00	36084
	0066	2026	06	001	4007.00	36084
	0066	2026	06	001	4008.00	36084
	0066	2026	06	001	4009.00	36084
	0066	2026	06	001	4010.00	36084
	0066	2026	06	001	4011.00	36084
	0066	2026	06	001	4012.00	36084
	0066	2026	06	001	4013.00	36084
	0066	2026	06	001	4014.00	36084
	0066	2026	06	001	4015.00	36084
	0066	2026	06	001	4016.00	36084
	0066	2026	06	001	4017.00	36084
	0066	2026	06	001	4018.00	36084
	0066	2026	06	001	4022.00	36084
	0066	2026	06	001	4024.00	36084
	0066	2026	06	001	4025.00	36084
	0066	2026	06	001	4026.00	36084
	0066	2026	06	001	4027.00	36084
	0066	2026	06	001	4028.01	36084
	0066	2026	06	001	4028.02	36084
	0066	2026	06	001	4029.00	36084
	0066	2026	06	001	4030.00	36084
	0066	2026	06	001	4031.00	36084
	0066	2026	06	001	4033.01	36084
	0066	2026	06	001	4033.02	36084
	0066	2026	06	001	4034.01	36084
	0066	2026	06	001	4034.02	36084
	0066	2026	06	001	4035.01	36084
	0066	2026	06	001	4035.02	36084
	0066	2026	06	001	4036.00	36084
	0066	2026	06	001	4037.01	36084
	0066	2026	06	001	4037.02	36084
	0066	2026	06	001	4038.00	36084
	0066	2026	06	001	4039.00	36084
	0066	2026	06	001	4040.00	36084
	0066	2026	06	001	4041.01	36084

	0066	2026	06	001	4041.02	36084
	0066	2026	06	001	4042.00	36084
	0066	2026	06	001	4043.00	36084
	0066	2026	06	001	4044.00	36084
	0066	2026	06	001	4045.01	36084
	0066	2026	06	001	4045.02	36084
	0066	2026	06	001	4046.00	36084
	0066	2026	06	001	4047.00	36084
	0066	2026	06	001	4048.00	36084
	0066	2026	06	001	4049.00	36084
	0066	2026	06	001	4050.00	36084
	0066	2026	06	001	4051.00	36084
	0066	2026	06	001	4052.00	36084
	0066	2026	06	001	4053.01	36084
	0066	2026	06	001	4053.02	36084
	0066	2026	06	001	4054.01	36084
	0066	2026	06	001	4054.02	36084
	0066	2026	06	001	4055.00	36084
	0066	2026	06	001	4056.00	36084
	0066	2026	06	001	4057.00	36084
	0066	2026	06	001	4058.00	36084
	0066	2026	06	001	4059.01	36084
	0066	2026	06	001	4059.02	36084
	0066	2026	06	001	4060.00	36084
	0066	2026	06	001	4061.00	36084
	0066	2026	06	001	4062.01	36084
	0066	2026	06	001	4062.02	36084
	0066	2026	06	001	4063.00	36084
	0066	2026	06	001	4064.00	36084
	0066	2026	06	001	4065.00	36084
	0066	2026	06	001	4066.01	36084
	0066	2026	06	001	4066.02	36084
	0066	2026	06	001	4067.00	36084
	0066	2026	06	001	4068.00	36084
	0066	2026	06	001	4069.00	36084
	0066	2026	06	001	4070.00	36084
	0066	2026	06	001	4071.01	36084
	0066	2026	06	001	4071.02	36084
	0066	2026	06	001	4072.00	36084
	0066	2026	06	001	4073.00	36084
	0066	2026	06	001	4074.00	36084
	0066	2026	06	001	4075.00	36084
	0066	2026	06	001	4076.00	36084
	0066	2026	06	001	4077.00	36084

	0066	2026	06	001	4078.00	36084
	0066	2026	06	001	4079.00	36084
	0066	2026	06	001	4080.00	36084
	0066	2026	06	001	4081.00	36084
	0066	2026	06	001	4082.00	36084
	0066	2026	06	001	4083.00	36084
	0066	2026	06	001	4084.00	36084
	0066	2026	06	001	4085.00	36084
	0066	2026	06	001	4086.00	36084
	0066	2026	06	001	4087.00	36084
	0066	2026	06	001	4088.00	36084
	0066	2026	06	001	4089.00	36084
	0066	2026	06	001	4090.00	36084
	0066	2026	06	001	4091.00	36084
	0066	2026	06	001	4092.00	36084
	0066	2026	06	001	4093.00	36084
	0066	2026	06	001	4094.00	36084
	0066	2026	06	001	4095.00	36084
	0066	2026	06	001	4096.00	36084
	0066	2026	06	001	4097.00	36084
	0066	2026	06	001	4098.00	36084
	0066	2026	06	001	4099.00	36084
	0066	2026	06	001	4100.00	36084
	0066	2026	06	001	4101.00	36084
	0066	2026	06	001	4102.00	36084
	0066	2026	06	001	4103.00	36084
	0066	2026	06	001	4104.00	36084
	0066	2026	06	001	4105.00	36084
	0066	2026	06	001	4201.00	36084
	0066	2026	06	001	4202.00	36084
	0066	2026	06	001	4203.01	36084
	0066	2026	06	001	4203.02	36084
	0066	2026	06	001	4204.01	36084
	0066	2026	06	001	4204.02	36084
	0066	2026	06	001	4205.00	36084
	0066	2026	06	001	4206.00	36084
	0066	2026	06	001	4211.00	36084
	0066	2026	06	001	4212.00	36084
	0066	2026	06	001	4213.00	36084
	0066	2026	06	001	4214.00	36084
	0066	2026	06	001	4215.00	36084
	0066	2026	06	001	4216.00	36084
	0066	2026	06	001	4217.00	36084
	0066	2026	06	001	4218.00	36084

	0066	2026	06	001	4219.00	36084
	0066	2026	06	001	4220.00	36084
	0066	2026	06	001	4221.00	36084
	0066	2026	06	001	4222.00	36084
	0066	2026	06	001	4223.00	36084
	0066	2026	06	001	4224.00	36084
	0066	2026	06	001	4225.00	36084
	0066	2026	06	001	4227.00	36084
	0066	2026	06	001	4228.00	36084
	0066	2026	06	001	4229.01	36084
	0066	2026	06	001	4229.02	36084
	0066	2026	06	001	4230.00	36084
	0066	2026	06	001	4231.00	36084
	0066	2026	06	001	4232.00	36084
	0066	2026	06	001	4233.00	36084
	0066	2026	06	001	4234.00	36084
	0066	2026	06	001	4235.00	36084
	0066	2026	06	001	4236.01	36084
	0066	2026	06	001	4236.02	36084
	0066	2026	06	001	4237.00	36084
	0066	2026	06	001	4238.00	36084
	0066	2026	06	001	4239.01	36084
	0066	2026	06	001	4239.02	36084
	0066	2026	06	001	4240.01	36084
	0066	2026	06	001	4240.02	36084
	0066	2026	06	001	4251.01	36084
	0066	2026	06	001	4251.02	36084
	0066	2026	06	001	4251.03	36084
	0066	2026	06	001	4251.04	36084
	0066	2026	06	001	4261.00	36084
	0066	2026	06	001	4262.00	36084
	0066	2026	06	001	4271.00	36084
	0066	2026	06	001	4272.00	36084
	0066	2026	06	001	4273.00	36084
	0066	2026	06	001	4276.00	36084
	0066	2026	06	001	4277.00	36084
	0066	2026	06	001	4278.00	36084
	0066	2026	06	001	4279.00	36084
	0066	2026	06	001	4280.00	36084
	0066	2026	06	001	4281.00	36084
	0066	2026	06	001	4282.00	36084
	0066	2026	06	001	4283.01	36084
	0066	2026	06	001	4283.02	36084
	0066	2026	06	001	4284.00	36084

	0066	2026	06	001	4285.00	36084
	0066	2026	06	001	4286.00	36084
	0066	2026	06	001	4287.00	36084
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	0066	2026	06	097	1524.02	42220
	0066	2026	06	097	1525.01	42220
	0066	2026	06	097	1525.02	42220
	0066	2026	06	097	1526.01	42220
	0066	2026	06	097	1526.02	42220
	0066	2026	06	097	1527.01	42220
	0066	2026	06	097	1527.02	42220
	0066	2026	06	097	1528.01	42220
	0066	2026	06	097	1528.03	42220
	0066	2026	06	097	1528.04	42220
	0066	2026	06	097	1529.03	42220
	0066	2026	06	097	1529.04	42220
	0066	2026	06	097	1529.05	42220
	0066	2026	06	097	1529.06	42220
	0066	2026	06	097	1530.01	42220
	0066	2026	06	097	1530.02	42220
	0066	2026	06	097	1530.03	42220

	0066	2026	06	097	1530.05	42220
	0066	2026	06	097	1530.06	42220
	0066	2026	06	097	1531.02	42220
	0066	2026	06	097	1531.03	42220
	0066	2026	06	097	1531.04	42220
	0066	2026	06	097	1532.01	42220
	0066	2026	06	097	1532.02	42220
	0066	2026	06	097	1533.01	42220
	0066	2026	06	097	1533.02	42220
	0066	2026	06	097	1534.03	42220
	0066	2026	06	097	1534.04	42220
	0066	2026	06	097	1534.05	42220
	0066	2026	06	097	1534.06	42220
	0066	2026	06	097	1535.01	42220
	0066	2026	06	097	1535.02	42220
	0066	2026	06	097	1536.01	42220
	0066	2026	06	097	1536.02	42220
	0066	2026	06	097	1537.05	42220
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	0066	2026	06	097	1537.08	42220
	0066	2026	06	097	1537.09	42220
	0066	2026	06	097	1537.10	42220
	0066	2026	06	097	1537.11	42220
	0066	2026	06	097	1537.12	42220
	0066	2026	06	097	1538.04	42220
	0066	2026	06	097	1538.06	42220
	0066	2026	06	097	1538.07	42220
	0066	2026	06	097	1538.08	42220
	0066	2026	06	097	1538.09	42220
	0066	2026	06	097	1538.10	42220
	0066	2026	06	097	1538.11	42220
	0066	2026	06	097	1539.02	42220
	0066	2026	06	097	1539.03	42220
	0066	2026	06	097	1539.04	42220
	0066	2026	06	097	1539.05	42220
	0066	2026	06	097	1540.00	42220
	0066	2026	06	097	1541.00	42220
	0066	2026	06	097	1542.01	42220
	0066	2026	06	097	1542.02	42220
	0066	2026	06	097	1543.04	42220
	0066	2026	06	097	1543.05	42220
	0066	2026	06	097	1543.06	42220
	0066	2026	06	097	1543.07	42220
	0066	2026	06	097	1543.08	42220

	0066	2026	06	097	9901.00	42220
06: California, 46700: Vallejo, CA MSA, 095: Solano County						
	0066	2026	06	095	2501.03	46700
	0066	2026	06	095	2501.04	46700
	0066	2026	06	095	2501.05	46700
	0066	2026	06	095	2501.06	46700
	0066	2026	06	095	2502.00	46700
	0066	2026	06	095	2503.00	46700
	0066	2026	06	095	2504.00	46700
	0066	2026	06	095	2505.01	46700
	0066	2026	06	095	2505.02	46700
	0066	2026	06	095	2506.01	46700
	0066	2026	06	095	2506.04	46700
	0066	2026	06	095	2506.05	46700
	0066	2026	06	095	2507.01	46700
	0066	2026	06	095	2508.01	46700
	0066	2026	06	095	2509.00	46700
	0066	2026	06	095	2510.00	46700
	0066	2026	06	095	2511.00	46700
	0066	2026	06	095	2512.00	46700
	0066	2026	06	095	2513.00	46700
	0066	2026	06	095	2514.00	46700
	0066	2026	06	095	2515.00	46700
	0066	2026	06	095	2516.00	46700
	0066	2026	06	095	2517.01	46700
	0066	2026	06	095	2517.02	46700
	0066	2026	06	095	2518.02	46700
	0066	2026	06	095	2518.03	46700
	0066	2026	06	095	2518.04	46700
	0066	2026	06	095	2519.01	46700
	0066	2026	06	095	2519.02	46700
	0066	2026	06	095	2519.03	46700
	0066	2026	06	095	2520.00	46700
	0066	2026	06	095	2521.02	46700
	0066	2026	06	095	2521.03	46700
	0066	2026	06	095	2521.04	46700
	0066	2026	06	095	2521.05	46700
	0066	2026	06	095	2521.06	46700
	0066	2026	06	095	2521.07	46700
	0066	2026	06	095	2521.08	46700
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	0066	2026	06	095	2522.05	46700
	0066	2026	06	095	2522.06	46700

	0066	2026	06	095	2523.05	46700
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	0066	2026	06	095	2523.12	46700
	0066	2026	06	095	2523.13	46700
	0066	2026	06	095	2523.14	46700
	0066	2026	06	095	2523.15	46700
	0066	2026	06	095	2523.16	46700
	0066	2026	06	095	2523.17	46700
	0066	2026	06	095	2524.01	46700
	0066	2026	06	095	2524.02	46700
	0066	2026	06	095	2525.01	46700
	0066	2026	06	095	2525.02	46700
	0066	2026	06	095	2526.04	46700
	0066	2026	06	095	2526.05	46700
	0066	2026	06	095	2526.06	46700
	0066	2026	06	095	2526.07	46700
	0066	2026	06	095	2526.08	46700
	0066	2026	06	095	2526.10	46700
	0066	2026	06	095	2526.11	46700
	0066	2026	06	095	2527.02	46700
	0066	2026	06	095	2527.03	46700
	0066	2026	06	095	2527.04	46700
	0066	2026	06	095	2527.05	46700
	0066	2026	06	095	2527.06	46700
	0066	2026	06	095	2527.07	46700
	0066	2026	06	095	2528.01	46700
	0066	2026	06	095	2528.02	46700
	0066	2026	06	095	2529.03	46700
	0066	2026	06	095	2529.04	46700
	0066	2026	06	095	2529.08	46700
	0066	2026	06	095	2529.09	46700
	0066	2026	06	095	2529.10	46700
	0066	2026	06	095	2529.11	46700
	0066	2026	06	095	2529.12	46700
	0066	2026	06	095	2529.13	46700
	0066	2026	06	095	2529.14	46700
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	0066	2026	06	095	2530.00	46700
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	0066	2026	06	095	2531.06	46700
	0066	2026	06	095	2531.07	46700

	0066	2026	06	095	2531.08	46700
	0066	2026	06	095	2532.01	46700
	0066	2026	06	095	2532.03	46700
	0066	2026	06	095	2532.05	46700
	0066	2026	06	095	2532.06	46700
	0066	2026	06	095	2532.07	46700
	0066	2026	06	095	2532.08	46700
	0066	2026	06	095	2533.00	46700
	0066	2026	06	095	2534.02	46700
	0066	2026	06	095	2534.03	46700
	0066	2026	06	095	2534.04	46700
	0066	2026	06	095	2535.01	46700
	0066	2026	06	095	2535.02	46700
	0066	2026	06	095	9800.00	46700

Tract Group Assessment Area - Summary

Institution: WESTAMERICA BANK

Assessment Area: 2026 SAN FRANCISCO BAY AREA AA

Summary Only: False

State	MSA	County Name	Selected Tracts	Total Tracts
2026 SAN FRANCISCO BAY AREA AA - 4/3/2026				
06: California	36084	001: Alameda County	379	379
06: California	36084	013: Contra Costa County	242	242
06: California	42034	041: Marin County	63	63
06: California	34900	055: Napa County	40	40
06: California	41884	075: San Francisco County	244	244
06: California	46700	095: Solano County	100	100
06: California	42220	097: Sonoma County	122	122
			1,190	**1,190**

 Date: 04/23/2026 2:01:27pm By Susan Myer

Tract Group Assessment Area - Detail

Institution: WESTAMERICA BANK

Assessment Area: 2026 VISALIA-TULARE AA

Summary Only: False

Bank	Area	Year	State	County	Tract	MSA
06: California, 47300: Visalia, CA MSA, 107: Tulare County						
	0062	2026	06	107	0001.01	47300
	0062	2026	06	107	0001.02	47300
	0062	2026	06	107	0002.02	47300
	0062	2026	06	107	0002.03	47300
	0062	2026	06	107	0002.04	47300
	0062	2026	06	107	0003.02	47300
	0062	2026	06	107	0003.03	47300
	0062	2026	06	107	0003.04	47300
	0062	2026	06	107	0004.01	47300
	0062	2026	06	107	0004.02	47300
	0062	2026	06	107	0005.01	47300
	0062	2026	06	107	0005.02	47300
	0062	2026	06	107	0006.00	47300
	0062	2026	06	107	0007.01	47300
	0062	2026	06	107	0007.02	47300
	0062	2026	06	107	0008.01	47300
	0062	2026	06	107	0008.02	47300
	0062	2026	06	107	0009.01	47300
	0062	2026	06	107	0009.02	47300
	0062	2026	06	107	0010.05	47300
	0062	2026	06	107	0010.06	47300
	0062	2026	06	107	0010.07	47300
	0062	2026	06	107	0010.08	47300
	0062	2026	06	107	0010.09	47300
	0062	2026	06	107	0010.10	47300
	0062	2026	06	107	0010.11	47300
	0062	2026	06	107	0010.12	47300
	0062	2026	06	107	0011.01	47300
	0062	2026	06	107	0011.02	47300
	0062	2026	06	107	0012.00	47300
	0062	2026	06	107	0013.03	47300
	0062	2026	06	107	0013.04	47300
	0062	2026	06	107	0013.05	47300
	0062	2026	06	107	0013.06	47300
	0062	2026	06	107	0014.00	47300
	0062	2026	06	107	0015.01	47300
	0062	2026	06	107	0015.02	47300
	0062	2026	06	107	0016.01	47300

	0062	2026	06	107	0016.02	47300
	0062	2026	06	107	0017.01	47300
	0062	2026	06	107	0017.03	47300
	0062	2026	06	107	0017.05	47300
	0062	2026	06	107	0017.06	47300
	0062	2026	06	107	0018.00	47300
	0062	2026	06	107	0019.01	47300
	0062	2026	06	107	0019.02	47300
	0062	2026	06	107	0020.02	47300
	0062	2026	06	107	0020.03	47300
	0062	2026	06	107	0020.04	47300
	0062	2026	06	107	0020.06	47300
	0062	2026	06	107	0020.08	47300
	0062	2026	06	107	0020.09	47300
	0062	2026	06	107	0020.10	47300
	0062	2026	06	107	0020.11	47300
	0062	2026	06	107	0021.00	47300
	0062	2026	06	107	0022.02	47300
	0062	2026	06	107	0022.03	47300
	0062	2026	06	107	0022.04	47300
	0062	2026	06	107	0023.02	47300
	0062	2026	06	107	0023.03	47300
	0062	2026	06	107	0023.04	47300
	0062	2026	06	107	0024.01	47300
	0062	2026	06	107	0024.02	47300
	0062	2026	06	107	0024.03	47300
	0062	2026	06	107	0025.00	47300
	0062	2026	06	107	0026.01	47300
	0062	2026	06	107	0026.02	47300
	0062	2026	06	107	0027.01	47300
	0062	2026	06	107	0027.02	47300
	0062	2026	06	107	0028.00	47300
	0062	2026	06	107	0029.01	47300
	0062	2026	06	107	0029.03	47300
	0062	2026	06	107	0029.04	47300
	0062	2026	06	107	0030.01	47300
	0062	2026	06	107	0030.02	47300
	0062	2026	06	107	0031.00	47300
	0062	2026	06	107	0032.01	47300
	0062	2026	06	107	0032.02	47300
	0062	2026	06	107	0033.01	47300
	0062	2026	06	107	0033.02	47300
	0062	2026	06	107	0034.01	47300
	0062	2026	06	107	0034.02	47300

	0062	2026	06	107	0035.01	47300
	0062	2026	06	107	0035.03	47300
	0062	2026	06	107	0035.04	47300
	0062	2026	06	107	0036.01	47300
	0062	2026	06	107	0036.02	47300
	0062	2026	06	107	0037.00	47300
	0062	2026	06	107	0038.01	47300
	0062	2026	06	107	0038.02	47300
	0062	2026	06	107	0039.02	47300
	0062	2026	06	107	0039.03	47300
	0062	2026	06	107	0039.04	47300
	0062	2026	06	107	0040.00	47300
	0062	2026	06	107	0041.02	47300
	0062	2026	06	107	0041.03	47300
	0062	2026	06	107	0041.04	47300
	0062	2026	06	107	0042.00	47300
	0062	2026	06	107	0043.01	47300
	0062	2026	06	107	0043.02	47300
	0062	2026	06	107	0044.01	47300
	0062	2026	06	107	0044.02	47300
	0062	2026	06	107	0045.00	47300

Tract Group Assessment Area - Summary

Institution: WESTAMERICA BANK

Assessment Area: 2026 VISALIA-TULARE AA

Summary Only: False

State	MSA	County Name	Selected Tracts	Total Tracts
2026 VISALIA-TULARE AA - 4/3/2026				
06: California	47300	107: Tulare County	103	103
			103	**103**

 Date: 04/23/2026 2:19:13pm By Susan Myer

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
State: ARIZONA (04)

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)
MARICOPA COUNTY (013), AZ										
MSA 38060										
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	30	0	0	0	0	1	30	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	30	0	0	0	0	1	30	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	30	0	0	0	0	1	30	0	0
STATE TOTAL	1	30	0	0	0	0	1	30	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
ALAMEDA COUNTY (001), CA										
MSA 36084										
Inside AA 0060										
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	350	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	600	0	0	0	0
Median Family Income 100-110%	0	0	1	250	1	1,000	0	0	0	0
Median Family Income 110-120%	1	100	0	0	1	500	1	100	0	0
Median Family Income >= 120%	1	100	1	250	1	1,000	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	2	200	2	500	5	3,450	1	100	0	0
COLUSA COUNTY (011), 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	1	200	1	652	1	200	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	1	200	1	652	1	200	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Inside AA 0060										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	50	1	150	0	0	2	200	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	60	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	341	1	526	2	637	0	0
Median Family Income 70-80%	1	100	2	420	1	640	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	5	266	0	0	1	900	0	0	0	0
Median Family Income 100-110%	0	0	1	124	1	495	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	400	0	0	0	0
Median Family Income >= 120%	0	0	2	313	5	2,604	3	1,604	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	8	476	8	1,348	10	5,565	7	2,441	0	0
EL DORADO COUNTY (017), CA										
MSA 40900										
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	2	379	1	995	1	995	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	2	379	1	995	1	995	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
FRESNO COUNTY (019), CA										
MSA 23420										
Inside AA 0052										
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	0	0	1	350	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	3	229	2	400	4	2,210	5	1,110	0	0
Median Family Income 60-70%	0	0	0	0	2	1,350	0	0	0	0
Median Family Income 70-80%	0	0	2	246	1	300	1	300	0	0
Median Family Income 80-90%	2	82	0	0	1	1,000	2	82	0	0
Median Family Income 90-100%	0	0	0	0	2	850	0	0	0	0
Median Family Income 100-110%	1	20	1	210	2	1,486	4	1,716	0	0
Median Family Income 110-120%	1	100	3	662	0	0	0	0	0	0
Median Family Income >= 120%	2	152	5	753	2	1,300	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	10	683	13	2,271	15	8,846	12	3,208	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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										
Inside AA 0051										
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	1	150	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	1	500	0	0	0	0
KINGS COUNTY (031), CA										
MSA 25260										
Inside AA 0053										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	800	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	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	100	0	0	1	800	0	0	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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)
LAKE COUNTY (033), CA										
MSA NA										
Inside AA 0054										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	2	600	0	0	0	0
Upper Income	0	0	1	111	0	0	1	111	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	175	1	111	2	600	1	111	0	0
MADERA COUNTY (039), CA										
MSA 31460										
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	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	2	750	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	1	200	2	750	0	0	0	0
MARIN COUNTY (041), CA										
MSA 42034										
Inside AA 0060										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	3	525	3	2,450	1	700	0	0
Middle Income	4	315	8	1,722	10	6,628	5	1,887	0	0
Upper Income	3	280	0	0	6	3,354	3	866	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	7	595	11	2,247	19	12,432	9	3,453	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
MARIPOSA COUNTY (043), CA										
MSA NA										
Inside AA 0055										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	400	0	0	0	0
Middle Income	1	10	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	10	0	0	1	400	0	0	0	0
MENDOCINO COUNTY (045), CA										
MSA NA										
Inside AA 0054										
Low Income	0	0	1	200	1	750	2	950	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	0	0	0	0	2	650	1	300	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	2	450	3	1,400	3	1,250	0	0
MERCED COUNTY (047), CA										
MSA 32900										
Inside AA 0056										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	115	2	376	0	0	0	0	0	0
Middle Income	9	604	8	1,604	10	4,719	9	2,943	0	0
Upper Income	1	100	1	150	1	600	1	100	0	0
Income Not Known	2	200	0	0	0	0	1	100	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	1,019	11	2,130	11	5,319	11	3,143	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
NAPA COUNTY (055), CA										
MSA 34900										
Inside AA 0060										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	260	1	200	3	1,296	3	456	0	0
Middle Income	8	726	5	958	5	3,024	4	1,604	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	12	986	6	1,158	8	4,320	7	2,060	0	0
NEVADA COUNTY (057), CA										
MSA NA										
Inside AA 0058										
Low Income	1	80	1	150	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	150	0	0	2	758	2	458	0	0
Upper Income	0	0	0	0	3	998	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	230	1	150	5	1,756	2	458	0	0
PLACER COUNTY (061), CA										
MSA 40900										
Inside AA 0059										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	0	0	0	0
Middle Income	0	0	0	0	2	850	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	3	1,850	0	0	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	500	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	100	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	500	0	0	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Inside AA 0059										
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	1	250	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	125	1	1,000	0	0	0	0
Median Family Income 40-50%	1	100	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	150	1	600	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	840	1	840	0	0
Median Family Income 80-90%	1	100	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	432	1	432	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	272	5	1,022	7	3,136	3	1,171	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	6	472	8	1,547	11	6,008	5	2,443	0	0

2022 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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	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	1	150	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	150	0	0	0	0	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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 FRANCISCO COUNTY (075), CA										
MSA 41884										
Inside AA 0060										
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	850	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	1	1,000	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	1	150	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	3	1,800	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	150	5	3,650	0	0	0	0
SOLANO COUNTY (095), CA										
MSA 46700										
Inside AA 0060										
Low Income	0	0	0	0	1	450	1	450	0	0
Moderate Income	1	97	0	0	0	0	1	97	0	0
Middle Income	1	100	1	200	1	796	2	896	0	0
Upper Income	1	100	2	306	1	500	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	297	3	506	3	1,746	4	1,443	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
SONOMA COUNTY (097), CA										
MSA 42220										
Inside AA 0060										
Low Income	0	0	1	180	0	0	1	180	0	0
Moderate Income	2	126	3	650	2	1,250	2	350	0	0
Middle Income	4	185	9	1,610	4	1,650	7	951	0	0
Upper Income	5	361	10	1,681	4	2,684	2	834	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	11	672	23	4,121	10	5,584	12	2,315	0	0
STANISLAUS COUNTY (099), CA										
MSA 33700										
Inside AA 0057										
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	163	0	0	1	163	0	0
Median Family Income 60-70%	4	370	0	0	2	1,450	0	0	0	0
Median Family Income 70-80%	0	0	1	200	2	750	0	0	0	0
Median Family Income 80-90%	1	50	2	275	0	0	0	0	0	0
Median Family Income 90-100%	1	100	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	500	0	0	0	0
Median Family Income 110-120%	1	100	0	0	0	0	1	100	0	0
Median Family Income >= 120%	2	74	1	131	2	650	4	505	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	9	694	5	769	7	3,350	6	768	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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)
TULARE COUNTY (107), CA										
MSA 47300										
Inside AA 0061										
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	1	152	0	0	0	0	0	0
Upper Income	2	140	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	140	1	152	0	0	0	0	0	0
TUOLUMNE COUNTY (109), CA										
MSA NA										
Inside AA 0055										
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	25	0	0	0	0	1	25	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	25	0	0	0	0	1	25	0	0
YOLO COUNTY (113), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
YUBA COUNTY (115), CA										
MSA 49700										
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	100	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	100	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	92	6,774	97	17,760	120	67,576	81	23,218	0	0
TOTAL OUTSIDE AA IN STATE	3	300	5	929	5	2,897	2	1,195	0	0
STATE TOTAL	95	7,074	102	18,689	125	70,473	83	24,413	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	92	6,774	97	17,760	120	67,576	81	23,218	0	0
TOTAL OUTSIDE AA	4	330	5	929	5	2,897	3	1,225	0	0
TOTAL INSIDE & OUTSIDE	96	7,104	102	18,689	125	70,473	84	24,443	0	0

2022 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
FRESNO COUNTY (019), CA										
MSA 23420										
Inside AA 0052										
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%	2	136	1	125	0	0	1	66	0	0
Median Family Income >= 120%	0	0	0	0	1	450	1	450	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	136	1	125	1	450	2	516	0	0
MADERA COUNTY (039), CA										
MSA 31460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	53	0	0	1	328	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	0	0	1	328	0	0	0	0

2022 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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)
MERCED COUNTY (047), CA										
MSA 32900										
Inside AA 0056										
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	1	250	2	1,000	1	250	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	1	250	2	1,000	1	250	0	0
NAPA COUNTY (055), CA										
MSA 34900										
Inside AA 0060										
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	50	1	120	0	0	0	0	0	0
Upper Income	0	0	0	0	1	300	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	50	1	120	1	300	0	0	0	0
SONOMA COUNTY (097), CA										
MSA 42220										
Inside AA 0060										
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	350	0	0	0	0
Upper Income	1	64	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	64	0	0	1	350	0	0	0	0

2022 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
STANISLAUS COUNTY (099), CA										
MSA 33700										
Inside AA 0057										
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	75	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	2	1,000	2	1,000	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	75	0	0	2	1,000	2	1,000	0	0
SUTTER COUNTY (101), CA										
MSA 49700										
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	2	980	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	2	980	0	0	0	0
TOTAL INSIDE AA IN STATE	5	325	3	495	7	3,100	5	1,766	0	0
TOTAL OUTSIDE AA IN STATE	1	53	0	0	3	1,308	0	0	0	0
STATE TOTAL	6	378	3	495	10	4,408	5	1,766	0	0

2022 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2

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)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	5	325	3	495	7	3,100	5	1,766	0	0
TOTAL OUTSIDE AA	1	53	0	0	3	1,308	0	0	0	0
TOTAL INSIDE & OUTSIDE	6	378	3	495	10	4,408	5	1,766	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2

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 - KERN COUNTY (029) - MSA 12540	2	650	0	0	0	0
CA - FRESNO COUNTY (019) - MSA 23420	38	11,800	12	3,208	0	0
CA - KINGS COUNTY (031) - MSA 25260	2	900	0	0	0	0
CA - LAKE COUNTY (033) - MSA NA	5	886	1	111	0	0
CA - MENDOCINO COUNTY (045) - MSA NA	5	1,850	3	1,250	0	0
CA - MARIPOSA COUNTY (043) - MSA NA	2	410	0	0	0	0
CA - TUOLUMNE COUNTY (109) - MSA NA	1	25	1	25	0	0
CA - MERCED COUNTY (047) - MSA 32900	36	8,468	11	3,143	0	0
CA - STANISLAUS COUNTY (099) - MSA 33700	21	4,813	6	768	0	0
CA - NEVADA COUNTY (057) - MSA NA	9	2,136	2	458	0	0
CA - PLACER COUNTY (061) - MSA 40900	3	1,850	0	0	0	0
CA - SACRAMENTO COUNTY (067) - MSA 40900	25	8,027	5	2,443	0	0
CA - ALAMEDA COUNTY (001) - MSA 36084	9	4,150	1	100	0	0
CA - CONTRA COSTA COUNTY (013) - MSA 36084	26	7,389	7	2,441	0	0
CA - MARIN COUNTY (041) - MSA 42034	37	15,274	9	3,453	0	0
CA - NAPA COUNTY (055) - MSA 34900	26	6,464	7	2,060	0	0
CA - SAN FRANCISCO COUNTY (075) - MSA 41884	6	3,800	0	0	0	0
CA - SOLANO COUNTY (095) - MSA 46700	9	2,549	4	1,443	0	0
CA - SONOMA COUNTY (097) - MSA 42220	44	10,377	12	2,315	0	0
CA - TULARE COUNTY (107) - MSA 47300	3	292	0	0	0	0

2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2

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 - FRESNO COUNTY (019) - MSA 23420	4	711	2	516	0	0
CA - MERCED COUNTY (047) - MSA 32900	3	1,250	1	250	0	0
CA - STANISLAUS COUNTY (099) - MSA 33700	3	1,075	2	1,000	0	0
CA - NAPA COUNTY (055) - MSA 34900	3	470	0	0	0	0
CA - SONOMA COUNTY (097) - MSA 42220	2	414	0	0	0	0

2022 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	36	45,105	0	0
Purchased	0	0	0	0
Total	36	45,105	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000697763

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

Agency: FRS - 2

Institution: WESTAMERICA BANK

ASSESSMENT AREA - 0051

KERN COUNTY (029), CA

MSA: 12540

Median Family Income 10-20%

0020.01*

Median Family Income 20-30%

0006.02*

Median Family Income 30-40%

0004.00* 0013.02* 0024.03*

Median Family Income 40-50%

0001.03* 0011.01* 0011.06* 0012.02* 0013.01* 0014.01* 0014.02* 0015.00* 0020.02* 0022.02* 0030.02*
0052.05* 0064.04* 0064.06*

Median Family Income 50-60%

0011.04* 0021.00* 0022.01* 0023.05* 0025.01* 0025.02* 0026.00* 0028.24* 0036.00* 0041.02* 0044.02*
0047.02* 0048.02* 0049.01* 0052.08* 0063.04*

Median Family Income 60-70%

0002.01* 0003.00* 0009.11* 0025.03* 0027.02* 0028.13* 0028.25* 0030.01* 0031.26* 0031.27* 0043.03*
0044.04* 0047.03* 0047.04* 0048.01* 0052.03* 0062.01* 0063.01* 0063.03*

Median Family Income 70-80%

0009.02* 0009.07* 0010.03* 0011.07* 0018.01* 0018.04* 0023.02* 0023.03* 0023.04* 0028.14* 0028.15*
0028.23* 0031.37* 0033.03* 0034.00* 0043.04* 0045.00* 0046.06* 0050.03* 0050.05* 0051.03* 0052.06*
0053.00* 0058.04* 0059.00* 0062.02* 0064.03* 0064.05* 0065.00* 0066.00*

Median Family Income 80-90%

0001.02* 0001.04* 0007.01* 0009.04* 0010.02* 0011.05* 0012.01* 0019.01* 0019.02* 0027.01* 0028.16*
0028.17* 0029.02* 0031.03* 0031.13* 0031.28* 0031.36* 0033.05* 0041.01* 0049.03* 0054.05* 0054.10*
0055.11* 0058.03*

Median Family Income 90-100%

0001.05* 0002.02* 0005.04* 0008.00* 0009.06* 0009.12* 0029.01* 0031.29* 0031.32* 0032.07* 0032.08*
0032.15* 0032.22* 0033.07* 0033.08* 0035.00* 0040.02* 0044.03* 0052.07* 0054.07* 0060.03* 0060.04*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

Median Family Income 100-110%

0001.06* 0024.01* 0031.12* 0031.25* 0031.31* 0032.11* 0038.11* 0039.00* 0040.01* 0046.07* 0049.04*
0055.08* 0056.00* 0061.01*

Median Family Income 110-120%

0007.02* 0009.03* 0018.03* 0024.02* 0028.19* 0031.34* 0032.10* 0033.04* 0038.16* 0057.00*

Median Family Income >= 120%

0005.05* 0005.06* 0005.07* 0005.08* 0005.09* 0005.10* 0009.05* 0009.08* 0009.09* 0009.13* 0009.14*
0010.01* 0017.00* 0028.04* 0028.06* 0028.07* 0028.11* 0028.18* 0028.20* 0028.21* 0028.22* 0031.24*
0031.30* 0031.33* 0031.35* 0032.03* 0032.09* 0032.12* 0032.13* 0032.16* 0032.17* 0032.18* 0032.19*
0032.20* 0032.21* 0038.06* 0038.07* 0038.08* 0038.10* 0038.12 0038.14* 0038.15* 0038.17* 0038.18*
0038.19* 0038.20* 0038.21* 0038.22 0038.23* 0038.24* 0038.25* 0038.26* 0038.27* 0043.05* 0046.05*
0050.06* 0051.04* 0054.02* 0054.06* 0054.08* 0054.09* 0055.09* 0055.10* 0055.12* 0055.13* 0055.14*
0058.05* 0058.06* 0060.06* 0060.09* 0060.10* 0060.11* 0060.12* 0061.02*

Median Family Income Not Known

0006.01* 0006.03* 0016.00* 0032.14* 0043.02* 0046.01* 0046.03* 0060.02*

<u>ASSESSMENT AREA - 0052</u>

FRESNO COUNTY (019), CA

MSA: 23420

Median Family Income 30-40%

0001.00* 0006.01* 0007.01* 0009.02* 0024.00* 0048.02* 0054.03* 0071.02* 0078.02

Median Family Income 40-50%

0004.00* 0005.01* 0007.02* 0010.00* 0013.04* 0014.07* 0020.00* 0026.01* 0027.02* 0029.03* 0032.02*
0047.04* 0054.08* 0065.01* 0065.02* 0083.01* 0084.04*

Median Family Income 50-60%

0003.00* 0005.02* 0009.01* 0013.01* 0013.03* 0023.00 0025.01* 0027.01* 0028.00 0033.02* 0034.01
0037.02* 0053.04 0062.01 0071.01* 0083.04* 0085.03* 0085.04*

Median Family Income 60-70%

0011.00* 0012.02* 0025.02* 0026.02* 0031.03* 0033.01* 0037.01* 0038.07* 0040.05* 0040.06* 0042.12*
0044.04 0051.00* 0052.02* 0052.03* 0056.07* 0061.02* 0066.02* 0066.06* 0082.00* 0083.03* 0084.02*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

0084.05 0085.01*

Median Family Income 70-80%

0002.00* 0012.01* 0014.15* 0015.00* 0021.00* 0029.05* 0029.06* 0030.01 0030.03* 0031.02* 0038.05*
0047.05* 0047.06* 0048.01* 0052.04* 0053.01* 0054.09* 0066.03* 0066.05* 0069.00* 0070.02 0076.00*
0078.01* 0086.00*

Median Family Income 80-90%

0022.00* 0029.04* 0041.00 0042.05* 0042.10* 0045.04* 0045.05* 0047.03* 0053.02* 0057.04 0062.02*
0068.02* 0074.00* 0075.00* 0077.00 0081.00* 0084.03*

Median Family Income 90-100%

0030.04* 0031.04 0032.01* 0034.02* 0035.00* 0038.09* 0042.17* 0049.01* 0056.08* 0070.03* 0070.04*
0079.03

Median Family Income 100-110%

0014.11 0016.00* 0038.10* 0044.09* 0049.02* 0050.00* 0056.02* 0060.02 0067.00*

Median Family Income 110-120%

0018.00 0038.04* 0038.08* 0039.00 0040.04 0042.11* 0042.15* 0053.05* 0054.06* 0054.10* 0058.01*
0063.01* 0064.06* 0064.10* 0072.04 0073.00*

Median Family Income >= 120%

0014.08* 0014.09* 0014.12* 0014.13* 0014.16* 0014.17* 0014.18* 0017.00* 0036.00* 0038.11* 0038.12*
0040.03* 0042.08* 0042.13* 0042.14* 0042.16* 0042.18* 0043.01* 0043.02* 0043.03* 0044.05* 0044.06
0044.10* 0044.11* 0045.03* 0045.06* 0046.01* 0046.02* 0054.05 0054.07* 0055.03* 0055.04* 0055.05*
0055.07* 0055.08* 0055.09* 0055.12* 0055.13* 0055.14* 0055.15* 0055.16* 0055.18* 0055.20* 0055.22*
0055.24* 0055.25* 0055.26* 0055.27* 0055.28* 0055.29* 0056.05* 0056.06* 0057.01 0057.02* 0057.03*
0058.02* 0058.04* 0058.05 0059.04 0059.06* 0059.07* 0059.11* 0059.12* 0059.13* 0059.14* 0059.15*
0059.16* 0060.01* 0061.01 0063.02* 0064.05* 0064.07* 0064.08* 0064.09 0064.11* 0072.02* 0072.03*
0080.00*

Median Family Income Not Known

0006.02*

ASSESSMENT AREA - 0053

KINGS COUNTY (031), CA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

MSA: 25260

Moderate Income

0009.01* 0009.02 0010.02* 0011.00* 0013.00* 0014.01* 0014.02* 0017.02* 0017.03*

Middle Income

0004.03* 0004.05* 0004.07* 0005.00* 0007.02* 0008.00* 0010.03* 0012.00* 0015.00* 0016.01* 9800.00*

Upper Income

0001.00* 0002.00* 0004.02 0004.06* 0006.02* 0006.03* 0006.04* 0007.01* 0010.01*

Income Not Known

9801.00* 9818.00*

ASSESSMENT AREA - 0054

LAKE COUNTY (033), CA

MSA: NA

Moderate Income

0005.01* 0005.02* 0007.02* 0007.03 0007.04* 0008.01* 0008.02* 0010.00*

Middle Income

0001.00* 0003.00* 0004.02* 0006.01* 0006.02* 0011.02 0012.00 0013.02

Upper Income

0004.01* 0009.01 0009.02* 0011.01* 0013.01*

MENDOCINO COUNTY (045), CA

MSA: NA

Low Income

0115.02

Moderate Income

0101.00* 0102.00* 0104.00* 0105.00* 0106.01* 0112.00* 0113.00 0116.00*

Middle Income

0103.00* 0106.02* 0107.00* 0108.01 0108.02* 0109.00* 0110.01* 0110.03* 0111.02 0117.00* 0118.00*

Upper Income

0110.04* 0114.00* 0115.01*

Income Not Known

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

9901.00*

ASSESSMENT AREA - 0055

MARIPOSA COUNTY (043), CA

MSA: NA

Moderate Income

0001.01 0001.02*

Middle Income

0002.00* 0003.01* 0003.02 0004.00*

TUOLUMNE COUNTY (109), CA

MSA: NA

Moderate Income

0042.02*

Middle Income

0012.00* 0021.01* 0021.02* 0022.02* 0031.01* 0031.02* 0032.00* 0041.02* 0042.01* 0051.01* 0052.01*

Upper Income

0011.00* 0022.01* 0031.03* 0041.01* 0051.02

Income Not Known

9852.02*

ASSESSMENT AREA - 0056

MERCED COUNTY (047), CA

MSA: 32900

Low Income

0013.02*

Moderate Income

0006.01* 0007.01* 0010.03 0010.05* 0015.02* 0015.03* 0016.01 0016.03* 0017.00 0024.01*

Middle Income

0002.02* 0002.05* 0003.01 0003.05 0003.06* 0004.01 0004.03 0004.04 0005.03* 0005.04* 0005.05
0006.02 0008.01* 0008.02* 0009.01* 0009.03* 0010.04* 0010.06 0012.00* 0013.01 0014.01* 0014.02*
0015.01 0016.04* 0019.01* 0019.02 0020.01* 0020.02* 0021.00 0022.01 0022.03* 0022.04* 0023.03

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

0023.04* 0023.05* 0024.04

Upper Income

0002.01* 0002.04* 0003.03* 0006.03* 0007.02 0009.04* 0010.07* 0010.08* 0011.01* 0018.01 0023.01*

0023.06* 0025.00* 0026.01* 0026.02*

Income Not Known

0024.03

ASSESSMENT AREA - 0057

STANISLAUS COUNTY (099), CA

MSA: 33700

Median Family Income 30-40%

0023.04

Median Family Income 40-50%

0016.04* 0021.00* 0039.06* 0039.08*

Median Family Income 50-60%

0016.01* 0017.00* 0018.00 0022.00* 0023.02* 0024.02* 0031.00* 0038.02*

Median Family Income 60-70%

0025.03* 0026.04* 0032.04* 0038.04

Median Family Income 70-80%

0009.08* 0011.00* 0016.03* 0020.04* 0024.01* 0026.02* 0027.02* 0030.02 0032.01* 0037.00

Median Family Income 80-90%

0003.01* 0003.04* 0004.04 0004.05* 0008.03* 0008.05* 0008.06* 0009.10* 0014.00 0020.02* 0020.05*

0023.03* 0025.06* 0028.02* 0034.00* 0035.02* 0036.09* 0036.10* 0038.03* 0039.04

Median Family Income 90-100%

0002.04* 0003.02* 0003.03* 0005.06 0008.01* 0009.09* 0010.02* 0012.00* 0015.00* 0026.05* 0027.01*

0028.03* 0030.04* 0036.03

Median Family Income 100-110%

0005.03* 0005.05* 0009.05* 0009.06* 0019.00* 0025.05* 0029.03* 0033.00* 0035.01* 0039.09

Median Family Income 110-120%

0002.05* 0005.14* 0006.01* 0008.07* 0010.01 0025.04* 0026.03* 0028.01* 0029.01* 0038.05*

Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

0001.01* 0001.02* 0002.01 0002.02* 0004.03* 0004.06* 0004.07* 0005.01 0005.11* 0005.12* 0005.13*
0006.02 0009.07* 0009.11* 0009.13* 0009.14* 0009.15* 0013.00 0020.06* 0029.04* 0030.03* 0032.03*
0032.05* 0032.06* 0036.07 0036.08* 0036.11* 0036.12* 0039.05* 0039.07* 0040.00*

ASSESSMENT AREA - 0058

NEVADA COUNTY (057), CA

MSA: NA

Low Income

0006.01

Middle Income

0001.04* 0004.01* 0004.04* 0005.02* 0005.04 0006.02 0007.02 0009.00*

Upper Income

0001.02* 0001.05 0001.06* 0001.07* 0002.00* 0003.00* 0004.03* 0005.03* 0007.01* 0008.01* 0008.02
0012.05* 0012.07* 0012.08* 0012.09* 0012.10* 0012.11*

ASSESSMENT AREA - 0059

PLACER COUNTY (061), CA

MSA: 40900

Low Income

0201.07*

Moderate Income

0203.00 0204.01* 0207.12* 0209.01* 0210.45* 0211.30* 0214.03* 0237.00*

Middle Income

0201.04* 0201.06* 0202.00* 0207.13* 0207.14* 0207.15* 0208.05* 0208.06* 0209.08* 0210.39* 0210.40*
0210.46* 0211.03* 0211.06* 0211.08* 0211.28* 0211.29* 0211.31* 0212.03 0212.04* 0214.01* 0215.01*
0215.02* 0216.03* 0218.02* 0219.01* 0219.02* 0220.02* 0220.13* 0221.00* 0223.00* 0229.00* 0234.00*
0236.00* 0238.00* 0239.00*

Upper Income

0201.05* 0204.02* 0205.01* 0205.02* 0206.01* 0206.04* 0206.05* 0206.06* 0206.07* 0206.08* 0207.10*
0207.11* 0207.17* 0210.03* 0210.34* 0210.37* 0210.38* 0210.43* 0210.44* 0210.47* 0210.48* 0211.09*
0211.22* 0211.23* 0213.04* 0213.23* 0213.24* 0213.25* 0213.26* 0213.27* 0213.28* 0216.04* 0218.01*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

0220.11* 0220.14* 0222.00* 0224.00* 0225.00* 0226.00* 0228.00* 0230.00* 0231.00* 0232.00* 0233.00*
0235.01* 0235.02*

Income Not Known

9900.00*

SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income 20-30%

0007.00* 0052.01* 0053.01* 0055.10* 0065.01* 0068.02* 0070.19

Median Family Income 30-40%

0005.01* 0040.20 0046.02* 0049.07* 0062.03* 0069.02* 0074.23* 0074.35* 0091.10

Median Family Income 40-50%

0030.01* 0032.03* 0032.04* 0044.02* 0045.01* 0045.02* 0046.03* 0046.04* 0047.01* 0050.02* 0055.05
0055.06* 0055.08* 0055.09* 0059.03* 0061.01* 0062.02* 0067.05* 0073.01* 0074.13* 0074.24* 0077.01*
0090.07* 0096.34* 0096.41*

Median Family Income 50-60%

0032.02* 0037.00* 0042.02* 0042.03* 0043.02* 0044.01* 0047.02* 0048.01* 0051.01* 0052.05* 0055.02*
0056.01* 0060.02* 0061.02* 0063.00* 0064.00* 0066.00* 0067.03* 0070.01* 0070.21* 0070.24* 0074.29*
0081.33* 0081.39* 0089.11* 0095.03*

Median Family Income 60-70%

0013.00* 0018.00* 0021.00* 0022.00* 0028.00* 0031.01* 0036.00* 0040.14* 0041.00* 0043.01* 0048.02
0049.04* 0049.06* 0049.08* 0049.09* 0050.03* 0050.04* 0054.02* 0056.05* 0060.03* 0062.04* 0067.06*
0068.01* 0070.11 0074.02* 0074.16* 0074.34* 0074.38* 0075.01* 0076.03* 0081.41* 0089.07* 0089.13*
0090.05* 0090.06* 0090.08* 0091.05* 0093.18* 0093.19* 0093.20* 0095.04* 0096.01* 0096.33* 0098.00*
0099.00*

Median Family Income 70-80%

0008.00* 0012.01* 0027.00* 0031.02* 0035.02* 0042.01* 0051.02* 0065.02* 0070.12* 0070.22* 0070.23*
0072.02* 0072.04* 0074.03* 0074.14* 0074.15* 0074.22* 0074.26* 0074.27* 0075.03* 0076.04* 0081.13*
0081.20* 0081.27* 0081.28* 0081.29* 0081.34* 0081.42 0089.08* 0089.10* 0091.12* 0093.16* 0093.29*
0095.01* 0096.09* 0096.40* 0096.42*

Median Family Income 80-90%

0012.02* 0017.01* 0029.00* 0038.00* 0067.04* 0070.07* 0070.13* 0070.27* 0072.07* 0072.08* 0074.28*
0076.02* 0079.06 0081.11* 0081.17* 0081.30* 0081.31* 0081.35* 0081.36* 0081.38* 0081.43* 0082.03*
0082.08* 0086.02* 0090.04* 0090.10* 0091.06* 0091.07* 0091.11* 0093.10* 0093.12* 0093.32* 0093.35*
0096.08* 0096.39* 0096.47*

Median Family Income 90-100%

0006.00* 0017.02* 0019.00* 0035.01* 0040.06* 0040.13* 0040.19* 0049.10* 0052.04* 0056.06* 0059.01*
0070.16* 0070.28* 0071.05* 0072.06* 0072.09* 0074.17* 0074.30* 0074.31* 0074.32* 0074.36* 0075.04
0081.19* 0081.24* 0081.32* 0081.37* 0081.45* 0082.06* 0084.04* 0089.05* 0091.03* 0093.08* 0093.11*
0093.21* 0094.03* 0096.10* 0096.11* 0096.12* 0096.16* 0096.48*

Median Family Income 100-110%

0004.00* 0030.02* 0039.00* 0040.05* 0040.15* 0059.04* 0070.10* 0071.09* 0074.39* 0078.01* 0079.03*
0079.04* 0081.25* 0081.44* 0082.04* 0082.07* 0082.11* 0089.09* 0089.12* 0091.08* 0091.09* 0092.01*
0093.07* 0093.14* 0093.17* 0094.10* 0095.02* 0096.18*

Median Family Income 110-120%

0005.02* 0020.00* 0034.00* 0040.08* 0040.17* 0054.03* 0070.17* 0071.03* 0074.37* 0080.07* 0080.10*
0081.40* 0085.06* 0093.09* 0093.34* 0096.14* 0096.43* 0096.51* 0096.53*

Median Family Income >= 120%

0001.00* 0002.00* 0003.00* 0011.02 0014.00* 0015.00* 0016.01* 0016.02* 0023.00* 0024.00* 0025.00*
0026.00* 0033.00* 0040.11* 0040.12* 0040.16* 0040.18* 0052.02* 0054.04* 0057.01* 0057.02* 0058.01*
0058.03* 0058.04* 0060.04* 0070.20* 0070.25* 0070.26* 0071.01* 0071.06* 0071.07* 0071.08* 0071.10*
0071.11* 0077.02* 0078.02* 0079.05* 0080.05* 0080.06* 0080.08* 0080.09 0081.22* 0082.09* 0082.10*
0084.02* 0084.03* 0085.01* 0085.04* 0085.05* 0085.07* 0085.08* 0085.09* 0085.10* 0085.12* 0085.13*
0086.01* 0087.02* 0087.03 0087.04* 0087.06 0087.07* 0087.08* 0088.02* 0088.03* 0090.11* 0093.23*
0093.26* 0093.28* 0093.30* 0093.31* 0093.33* 0093.36* 0094.04* 0094.06* 0094.08* 0094.09* 0096.17*
0096.22* 0096.32* 0096.35* 0096.37* 0096.44* 0096.45* 0096.46* 0096.49* 0096.50* 0096.52*

Median Family Income Not Known

0011.03* 0068.03* 0069.01* 9883.00*

ASSESSMENT AREA - 0060

ALAMEDA COUNTY (001), CA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000697763

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

Agency: FRS - 2

Institution: WESTAMERICA BANK

MSA: 36084

Median Family Income 10-20%

4029.00*

Median Family Income 20-30%

4024.00* 4030.00* 4033.01* 4075.00* 4105.00*

Median Family Income 30-40%

4014.00* 4025.00* 4026.00* 4034.02* 4059.02* 4060.00* 4062.02* 4063.00* 4071.01* 4087.00* 4088.00*
4089.00* 4094.00* 4095.00* 4204.02*

Median Family Income 40-50%

4016.00* 4022.00* 4054.01* 4054.02* 4059.01* 4062.01* 4065.00* 4072.00* 4086.00* 4092.00* 4093.00*
4096.00* 4097.00* 4103.00* 4204.01* 4331.04* 4339.00* 4340.00* 4362.00*

Median Family Income 50-60%

4034.01* 4058.00* 4061.00* 4066.01* 4066.02* 4070.00* 4071.02* 4073.00* 4085.00* 4090.00 4091.00*
4101.00* 4102.00* 4224.00* 4229.01* 4231.00* 4332.00* 4338.01* 4365.00* 4377.01* 4377.02*

Median Family Income 60-70%

4015.00* 4018.00* 4036.00* 4053.01* 4056.00* 4057.00* 4074.00* 4076.00* 4084.00* 4235.00* 4276.00*
4309.00* 4324.00* 4325.01* 4325.02* 4331.03* 4336.00* 4353.00* 4355.00* 4356.01* 4356.02* 4366.01*
4366.02* 4367.00* 4369.00* 4373.00* 4375.00* 4382.01* 4402.00*

Median Family Income 70-80%

4007.00* 4008.00* 4009.00* 4013.00* 4040.00* 4055.00* 4064.00* 4082.00* 4104.00* 4221.00* 4284.00*
4305.00* 4310.00* 4326.02* 4330.00* 4333.00* 4337.00* 4354.00* 4357.00* 4360.00* 4363.02* 4371.02*
4372.00* 4374.00* 4379.00* 4382.04* 4384.00* 4403.06* 4444.00* 4514.04*

Median Family Income 80-90%

4010.00* 4027.00* 4035.01* 4098.00* 4225.00* 4240.01* 4240.02* 4251.04* 4272.00* 4280.00* 4308.00*
4311.00* 4312.00* 4331.02* 4335.00* 4351.04* 4359.00* 4363.01* 4368.00* 4370.00* 4371.01* 4376.00*
4383.00* 4401.00* 4403.07* 4403.31* 4419.26* 4425.02* 4445.00* 4502.00* 4515.06*

Median Family Income 90-100%

4006.00* 4031.00* 4035.02* 4037.01* 4053.02* 4077.00* 4078.00* 4203.02* 4220.00 4230.00* 4232.00*
4234.00* 4273.00* 4277.00* 4282.00* 4285.00* 4307.00* 4338.02* 4352.00* 4358.00* 4361.00* 4364.03*
4380.00* 4403.01* 4403.04* 4403.08* 4423.02* 4425.01* 4426.02* 4430.01* 4430.02* 4512.01* 4514.01*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

Median Family Income 100-110%

4005.00* 4011.00* 4012.00 4017.00* 4041.02* 4052.00* 4068.00* 4069.00* 4083.00* 4100.00* 4202.00*
4203.01* 4205.00* 4222.00* 4251.01* 4278.00* 4279.00* 4286.00* 4306.00* 4322.00* 4323.00* 4351.02*
4378.00* 4381.00* 4382.03* 4403.33* 4403.34* 4403.36* 4413.01* 4415.25* 4416.02* 4417.02* 4419.23*
4419.27* 4419.28* 4423.01* 4433.21* 4443.04* 4503.00* 4507.50*

Median Family Income 110-120%

4067.00* 4079.00* 4219.00 4233.00* 4236.01* 4239.01* 4251.02* 4281.00* 4287.00* 4327.00* 4328.00*
4334.00* 4364.02* 4364.04* 4414.01* 4419.21* 4424.00* 4429.00* 4441.00* 4442.00* 4443.01* 4501.02*
4504.00* 4507.41* 4512.02* 4513.00* 4514.03* 4515.04

Median Family Income >= 120%

4001.00* 4002.00* 4003.00* 4004.00* 4033.02* 4037.02* 4038.00* 4039.00* 4041.01* 4042.00* 4043.00*
4044.00* 4045.01* 4045.02* 4046.00* 4047.00* 4048.00* 4049.00* 4050.00* 4051.00* 4080.00* 4081.00*
4099.00* 4201.00* 4206.00* 4211.00* 4212.00* 4213.00* 4214.00 4215.00* 4216.00* 4217.00* 4218.00*
4223.00* 4227.00* 4237.00* 4238.00* 4239.02* 4251.03* 4261.00* 4262.00* 4271.00* 4283.01* 4283.02*
4301.01* 4301.02* 4302.00* 4303.00* 4304.00* 4321.00* 4351.03* 4403.05* 4403.32* 4403.37* 4403.38*
4411.00* 4412.00* 4413.02* 4414.02* 4415.01* 4415.03* 4415.21* 4415.22* 4415.23* 4415.24* 4416.01*
4417.01* 4418.00* 4419.24* 4419.29* 4420.00* 4421.00* 4422.00* 4426.01* 4427.00* 4428.00* 4431.02*
4431.03* 4431.04* 4431.05* 4432.00* 4433.01* 4433.22* 4446.01* 4446.02* 4501.01* 4505.01* 4505.02*
4506.01* 4506.03* 4506.04* 4506.05* 4506.06* 4506.07* 4506.08* 4506.09* 4507.01* 4507.42* 4507.43
4507.44* 4507.45* 4507.46 4507.51* 4507.52* 4511.02* 4511.03* 4511.04* 4515.01* 4515.03* 4515.05*
4516.01* 4516.02* 4517.01* 4517.03* 4517.04* 9832.00*

Median Family Income Not Known

4028.01* 4028.02* 4228.00* 4229.02* 4236.02* 4326.01* 4443.03* 9819.00* 9820.00* 9821.00* 9900.00*

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income 20-30%

3072.02*

Median Family Income 30-40%

3050.00* 3072.05* 3131.04* 3160.00 3800.02*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

Median Family Income 40-50%

3072.01* 3120.00* 3141.05* 3142.00* 3361.03* 3361.04* 3362.02* 3511.05* 3650.02* 3660.02* 3760.00*
3770.00* 3790.00* 3820.00*

Median Family Income 50-60%

3060.02* 3071.02* 3090.00* 3100.00* 3110.00* 3131.05 3132.06* 3141.02* 3141.03* 3141.06* 3280.00*
3580.00* 3671.00* 3680.01* 3680.02* 3690.01* 3720.00* 3730.00* 3750.00* 3810.00* 3860.00*

Median Family Income 60-70%

3040.02* 3060.03* 3060.04* 3072.04* 3080.01 3131.02* 3132.04* 3270.01 3361.01* 3372.01 3372.02*
3381.01* 3390.01* 3591.04* 3630.00* 3650.03* 3660.01* 3672.00* 3690.02* 3710.00* 3740.00* 3892.00*

Median Family Income 70-80%

3020.05* 3020.07* 3020.11* 3031.05* 3031.06* 3032.07* 3071.01* 3132.05* 3150.00* 3170.00* 3200.01
3212.00 3240.03* 3290.00 3310.00* 3340.07* 3362.01* 3400.01* 3511.03* 3511.04* 3551.10* 3551.20*
3830.00* 3870.00* 3922.01* 3922.02*

Median Family Income 80-90%

3010.00* 3020.06* 3031.07* 3032.10* 3180.00* 3190.02* 3270.02* 3340.01* 3511.01* 3551.09* 3553.10*
3570.00* 3591.02* 3602.00* 3610.00* 3640.02* 3700.00*

Median Family Income 90-100%

3020.09* 3032.04* 3032.08* 3032.09* 3040.04* 3080.02* 3131.07* 3132.03* 3300.00* 3320.00* 3331.01
3331.02* 3340.08* 3350.00* 3390.03* 3552.02* 3560.01* 3591.03 3592.02* 3592.03* 3891.00*

Median Family Income 100-110%

3020.13* 3020.14* 3032.06* 3040.03* 3040.07* 3131.06* 3200.04 3211.01 3230.00* 3240.02* 3332.00*
3371.00* 3382.04* 3551.07* 3551.11* 3551.18* 3592.04* 3601.01* 3601.02* 3620.00* 3800.01* 3852.00*
3880.00*

Median Family Income 110-120%

3031.04* 3032.11* 3200.03* 3211.02* 3211.03 3250.00* 3260.00* 3340.06* 3373.00* 3430.01* 3452.06*
3551.19* 3552.01* 3553.07* 3591.05*

Median Family Income >= 120%

3020.12* 3032.02* 3040.01* 3040.06* 3190.01* 3220.00* 3240.04* 3342.00* 3381.02* 3382.01* 3382.03*
3383.01* 3383.02* 3390.04* 3400.03* 3400.04* 3410.00* 3430.02* 3430.03* 3451.01* 3451.02* 3451.03
3451.05* 3451.11* 3451.12* 3451.13* 3451.14* 3451.15* 3451.16* 3451.17* 3451.18* 3452.03* 3452.04*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

3452.05 3461.01* 3461.02* 3462.03* 3462.04* 3462.05* 3462.06* 3470.00* 3480.00* 3490.00* 3500.00*
3512.00* 3521.01* 3521.02* 3522.01* 3522.02* 3530.01* 3530.02* 3540.01* 3540.02* 3551.12* 3551.13*
3551.15* 3551.21* 3551.22* 3551.23* 3551.24* 3551.25* 3551.26* 3553.02* 3553.06* 3553.08* 3553.09*
3560.02* 3780.00 3840.00* 3851.00* 3901.00* 3902.00* 3910.00* 3920.00* 3923.00*

Median Family Income Not Known

9800.00* 9900.00*

MARIN COUNTY (041), CA

MSA: 42034

Low Income

1082.01* 1122.02* 1122.03* 1122.04* 1290.00*

Moderate Income

1022.03 1041.02* 1042.00* 1050.01* 1081.00* 1110.01* 1121.00* 1141.00* 1192.01 1322.00*

Middle Income

1012.00* 1021.00 1022.02* 1031.00 1032.00 1041.03* 1041.04* 1043.00 1050.02 1060.01 1060.02*
1070.00* 1082.02 1090.01* 1090.02 1101.00* 1110.02 1130.00* 1142.00* 1170.00 1200.01* 1211.00*
1212.00* 1262.00 1302.03* 1302.04 1311.00* 1321.00* 1330.00*

Upper Income

1011.00 1102.00* 1150.00 1160.00* 1181.00* 1191.00 1192.02* 1200.02* 1230.00 1241.00 1242.00*
1250.00* 1261.00* 1270.00 1281.00 1282.00* 1302.01*

Income Not Known

1220.00* 9901.00*

NAPA COUNTY (055), CA

MSA: 34900

Moderate Income

2002.01 2002.02 2002.03* 2005.01 2005.03 2007.04* 2013.00* 2018.00

Middle Income

2003.01* 2003.02* 2004.00* 2005.04 2005.05* 2006.01* 2006.02* 2007.05* 2007.06* 2007.07* 2008.02
2008.04* 2010.04* 2010.05 2010.06 2010.07* 2011.02 2012.00 2016.01 2017.00 2019.00* 2020.00

Upper Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

2007.03* 2008.03* 2010.03* 2011.01* 2014.01* 2014.02* 2014.03 2015.00* 2016.02*

Income Not Known

2009.00*

SAN FRANCISCO COUNTY (075), CA

MSA: 41884

Median Family Income < 10%

0122.03*

Median Family Income 10-20%

0101.02* 0107.01* 0125.04* 0161.01* 0611.02* 9805.01*

Median Family Income 20-30%

0118.00* 0124.04* 0161.02* 0179.03* 0231.03* 0605.02* 0611.01*

Median Family Income 30-40%

0123.01* 0125.02*

Median Family Income 40-50%

0106.00* 0113.00* 0123.02* 0124.03* 0125.03* 0229.01* 0233.00* 0234.00*

Median Family Income 50-60%

0101.01 0158.01* 0202.02* 0208.01* 0228.02* 0229.03* 0263.01* 0264.01* 0264.03* 0264.04* 0314.01*

0332.04* 0479.04* 0604.00* 0610.00* 0612.00*

Median Family Income 60-70%

0111.02* 0159.00* 0209.00* 0230.01* 0232.00* 0260.01* 0262.01* 0263.02* 0263.03* 0302.01* 0312.01*

0312.02* 0313.02*

Median Family Income 70-80%

0119.02* 0120.02* 0157.01* 0176.03* 0208.02* 0228.03* 0256.00* 0257.01* 0257.02* 0258.00* 0260.03*

0260.04* 0262.02* 0264.02* 0302.02* 0328.01* 0329.02* 0332.03* 0352.01* 0352.02* 0427.00*

Median Family Income 80-90%

0160.00 0177.00* 0228.01* 0229.02* 0230.03* 0259.00* 0260.02* 0261.00* 0313.01* 0314.02* 0330.01*

0332.01* 0354.00* 0426.01* 0477.01* 0478.02*

Median Family Income 90-100%

0109.02* 0119.01* 0124.05* 0153.00* 0156.00* 0201.02* 0254.03* 0255.01* 0326.01* 0328.02* 0329.01*

0351.01* 0353.00* 0401.00* 0478.01* 9806.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

Median Family Income 100-110%

0163.00* 0166.02* 0168.02* 0206.02* 0253.00* 0301.01* 0304.00* 0305.00* 0326.02* 0327.00* 0331.00*
0351.02* 0452.02* 0477.02* 0479.03*

Median Family Income 110-120%

0103.00* 0104.01* 0121.00* 0130.01* 0155.00* 0178.04 0201.01* 0207.02* 0254.01* 0254.02* 0310.00*
0330.02* 0476.00* 0479.02*

Median Family Income >= 120%

0102.01* 0102.02* 0104.02* 0105.00 0108.00* 0109.01* 0111.01* 0112.00* 0126.01* 0126.02* 0127.00*
0128.01* 0128.02* 0129.01* 0129.02* 0130.02* 0131.01* 0131.02* 0132.00* 0133.00* 0134.01* 0134.02*
0135.00* 0151.00 0152.02* 0154.02* 0157.02* 0158.02* 0162.00* 0164.00* 0165.00* 0166.01* 0167.00*
0168.01* 0169.00* 0170.00* 0171.01* 0171.02* 0180.00* 0202.01* 0203.00* 0204.01* 0204.02* 0205.00*
0206.01* 0207.01* 0210.00* 0211.00* 0212.00* 0213.00* 0214.00* 0215.00* 0216.00* 0217.00* 0218.00*
0226.00* 0227.02* 0227.04* 0252.00* 0301.02* 0303.01* 0303.02* 0306.00* 0307.00* 0308.00* 0309.00*
0311.00* 0402.00 0426.02* 0428.00* 0451.00* 0452.01* 0601.00* 0607.01* 0607.03* 0614.02* 0615.01*
0615.02* 0615.03* 0615.04* 0615.05* 0615.06* 0615.08* 9809.00*

Median Family Income Not Known

0107.02* 0110.01* 0110.02* 0117.00* 0120.01* 0122.02* 0122.04* 0124.06* 0152.01* 0154.01* 0176.02*
0176.04* 0178.01* 0178.03* 0231.02* 0251.00* 0255.02* 0607.02* 0614.01* 0615.07* 9802.00* 9803.00*
9804.01* 9901.00* 9902.00*

SOLANO COUNTY (095), CA

MSA: 46700

Low Income

2509.00 2515.00* 2518.02* 2526.07*

Moderate Income

2503.00* 2504.00* 2507.01* 2510.00* 2511.00* 2512.00* 2516.00* 2517.01* 2518.03* 2519.01* 2519.02*
2524.01* 2525.01* 2525.02* 2526.05 2526.06* 2526.08* 2527.07* 2528.01* 2528.02* 2531.07* 2532.03*
2532.08* 2535.02*

Middle Income

2501.03* 2501.04* 2501.05* 2502.00* 2505.01* 2505.02* 2506.01* 2506.04* 2506.05* 2508.01* 2513.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

2514.00* 2517.02* 2518.04* 2519.03* 2520.00* 2521.02 2521.03* 2522.06* 2523.05 2523.12* 2523.13*
2523.14* 2523.16* 2523.17* 2524.02* 2526.04* 2526.10* 2526.11* 2527.02* 2527.03* 2527.04* 2527.05*
2529.08* 2529.10* 2529.11* 2529.13* 2529.14* 2531.05* 2531.06* 2531.08* 2532.07* 2533.00* 2534.02*
2534.03* 2534.04* 2535.01*

Upper Income

2501.06* 2521.04 2521.05* 2521.06* 2521.07* 2521.08* 2522.03 2522.04* 2522.05* 2523.06* 2523.10*
2523.11* 2523.15* 2527.06* 2529.03* 2529.04 2529.09* 2529.12* 2529.15 2531.01* 2532.01* 2532.05*
2532.06*

Income Not Known

2530.00* 9800.00*

SONOMA COUNTY (097), CA

MSA: 42220

Low Income

1514.05

Moderate Income

1503.05 1512.06 1513.01* 1513.05* 1514.04* 1514.06 1520.00* 1526.02* 1528.03* 1528.04* 1529.03*
1530.01* 1530.03 1531.02* 1531.03* 1531.04 1532.02 1533.02* 1537.08* 1537.10* 1542.01* 1543.07*
1543.08*

Middle Income

1502.03 1502.04 1503.03* 1503.04* 1503.06 1506.01* 1506.02* 1506.09* 1506.11* 1507.01 1509.01
1510.00* 1511.00* 1512.03* 1512.04* 1512.05* 1513.06* 1513.07* 1513.08 1513.09* 1513.10* 1514.03
1515.04* 1515.05* 1515.06* 1516.01* 1517.01* 1517.02* 1518.00* 1519.00* 1521.00* 1522.01* 1522.03*
1522.04* 1525.01* 1525.02* 1527.01* 1527.02 1528.01* 1529.04* 1529.06* 1530.02* 1530.06* 1532.01*
1533.01 1534.03 1534.04* 1534.06 1535.01 1535.02* 1536.01* 1537.05* 1537.07* 1537.11* 1537.12*
1538.06* 1538.08* 1538.09 1539.02 1539.04* 1539.05* 1542.02* 1543.04* 1543.05*

Upper Income

1501.00 1502.05 1505.01* 1505.02* 1506.03* 1506.07 1506.10* 1506.12 1507.02 1508.00* 1509.02*
1513.11* 1515.03* 1516.02* 1522.05* 1523.00 1524.01* 1524.02 1526.01* 1529.05* 1530.05* 1534.05*
1536.02* 1537.09 1538.04* 1538.07* 1538.10 1538.11* 1539.03* 1540.00 1541.00 1543.06*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

Income Not Known

1502.06* 9901.00*

ASSESSMENT AREA - 0061

TULARE COUNTY (107), CA

MSA: 47300

Low Income

0028.00* 0038.02*

Moderate Income

0002.02* 0002.04* 0003.02* 0003.04* 0005.01* 0006.00* 0007.01* 0008.01* 0010.10* 0011.01* 0011.02*
0012.00* 0013.03* 0016.01* 0016.02* 0017.01* 0020.08* 0022.02* 0026.01* 0026.02* 0030.01* 0032.02*
0033.01* 0034.01* 0035.04* 0037.00* 0038.01* 0039.02* 0039.04* 0041.03* 0041.04* 0042.00* 0043.01*
0044.02*

Middle Income

0002.03* 0004.01* 0004.02* 0005.02* 0007.02* 0009.01* 0009.02* 0010.09* 0013.05* 0015.01* 0015.02*
0020.02* 0020.03* 0021.00 0022.03* 0022.04* 0023.02* 0023.04* 0024.02* 0025.00* 0027.01* 0029.01*
0029.03* 0029.04* 0030.02* 0031.00* 0032.01* 0033.02* 0034.02* 0036.01* 0036.02* 0041.02* 0043.02*
0044.01* 0045.00*

Upper Income

0001.01* 0001.02* 0003.03 0008.02* 0010.05* 0010.06* 0010.07* 0010.08* 0010.11* 0010.12* 0013.04*
0013.06* 0014.00* 0017.03* 0017.05* 0017.06* 0018.00* 0019.01* 0019.02* 0020.04* 0020.06* 0020.09*
0020.10 0020.11* 0023.03* 0024.01* 0024.03* 0027.02* 0035.01* 0035.03* 0039.03*

Income Not Known

0040.00*

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

3199.10

COLUSA COUNTY (011), CA

2022 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2

MSA: NA

Middle Income

0001.00

EL DORADO COUNTY (017), CA

MSA: 40900

Upper Income

0307.11

MADERA COUNTY (039), CA

MSA: 31460

Moderate Income

0002.03

Middle Income

0005.11

Upper Income

0005.13 0011.00

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income 60-70%

0305.02

Median Family Income >= 120%

0422.13

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 100-110%

0110.02

SUTTER COUNTY (101), CA

MSA: 49700

Upper Income

0511.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

YOLO COUNTY (113), CA

MSA: 40900

Moderate Income

0111.01

YUBA COUNTY (115), CA

MSA: 49700

Upper Income

0410.02

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000697763

Institution: WESTAMERICA BANK

Agency: FRS - 2

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	215	215	0	0.00%
Small Farm Loans	15	15	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2,510	2,510	0	0.00%
Total	2,742	2,742	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.

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
State: ARIZONA (04)

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)
MARICOPA COUNTY (013), AZ										
MSA 38060										
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	1	500	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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)
ALAMEDA COUNTY (001), CA										
MSA 36084										
Inside AA 0049										
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	350	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%	3	149	0	0	1	500	0	0	0	0
Median Family Income >= 120%	1	100	1	250	3	2,750	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	4	249	1	250	5	3,600	1	100	0	0
COLUSA COUNTY (011), 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	1	200	1	1,000	1	200	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	1	200	1	1,000	1	200	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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)
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Inside AA 0049										
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	1	200	1	400	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	3	138	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	125	1	230	0	0	1	50	0	0
Median Family Income 70-80%	0	0	1	250	2	1,343	1	843	0	0
Median Family Income 80-90%	0	0	1	150	0	0	1	150	0	0
Median Family Income 90-100%	6	287	0	0	2	600	0	0	0	0
Median Family Income 100-110%	1	100	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%	2	185	1	125	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	14	835	5	955	6	2,843	3	1,043	0	0
EL DORADO COUNTY (017), CA										
MSA 40900										
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	50	0	0	3	887	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	3	887	1	50	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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)
FRESNO COUNTY (019), CA										
MSA 23420										
Inside AA 0040										
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%	1	100	0	0	2	900	1	100	0	0
Median Family Income 60-70%	0	0	0	0	2	1,500	0	0	0	0
Median Family Income 70-80%	0	0	1	125	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	1,350	0	0	0	0
Median Family Income 90-100%	0	0	1	200	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	100	2	500	0	0	0	0	0	0
Median Family Income >= 120%	1	100	3	423	2	1,300	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	3	300	7	1,248	8	5,050	1	100	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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										
Inside AA 0041										
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	1	150	1	500	0	0	0	0
Median Family Income Not Known	1	98	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	98	1	150	1	500	0	0	0	0
KINGS COUNTY (031), CA										
MSA 25260										
Inside AA 0042										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	800	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	800	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
LAKE COUNTY (033), CA										
MSA NA										
Inside AA 0043										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	187	0	0	1	187	0	0
Middle Income	0	0	0	0	1	300	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	1	187	1	300	1	187	0	0
MADERA COUNTY (039), CA										
MSA 31460										
Inside AA 0040										
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	400	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	400	0	0	0	0
MARIN COUNTY (041), CA										
MSA 42034										
Inside AA 0049										
Low Income	0	0	1	180	0	0	1	180	0	0
Moderate Income	0	0	0	0	1	450	0	0	0	0
Middle Income	3	250	5	1,000	4	2,105	2	405	0	0
Upper Income	1	100	1	230	5	2,810	3	755	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	4	350	7	1,410	10	5,365	6	1,340	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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)
MARIPOSA COUNTY (043), CA										
MSA NA										
Inside AA 0044										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	299	1	350	1	173	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	2	299	1	350	1	173	0	0
MENDOCINO COUNTY (045), CA										
MSA NA										
Inside AA 0043										
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	0	0	0	0	2	650	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	1	250	2	650	0	0	0	0
MERCED COUNTY (047), CA										
MSA 32900										
Inside AA 0045										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	0	0	0	0
Middle Income	7	436	6	1,305	6	3,589	8	1,935	0	0
Upper Income	2	87	2	338	1	600	1	20	0	0
Income Not Known	1	100	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	673	8	1,643	7	4,189	9	1,955	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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)
NAPA COUNTY (055), CA										
MSA 34900										
Inside AA 0049										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	1	200	2	800	0	0	0	0
Middle Income	4	350	5	1,000	5	2,804	5	1,354	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	5	450	6	1,200	7	3,604	5	1,354	0	0
NEVADA COUNTY (057), CA										
MSA NA										
Inside AA 0047										
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	25	0	0	1	532	1	532	0	0
Upper Income	0	0	0	0	1	500	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	25	0	0	2	1,032	1	532	0	0
PLACER COUNTY (061), CA										
MSA 40900										
Inside AA 0048										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	1	1,000	1	20	0	0
Middle Income	1	85	0	0	0	0	0	0	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	2	105	0	0	2	2,000	1	20	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Inside AA 0048										
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	1	650	0	0	0	0
Median Family Income 30-40%	0	0	1	125	0	0	0	0	0	0
Median Family Income 40-50%	1	100	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	1	500	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	100	0	0	0	0	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	600	0	0	0	0
Median Family Income 110-120%	1	25	2	375	0	0	2	150	0	0
Median Family Income >= 120%	1	75	3	547	5	1,899	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	4	300	7	1,172	8	3,649	2	150	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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	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	1	200	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	200	0	0	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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 FRANCISCO COUNTY (075), CA										
MSA 41884										
Inside AA 0049										
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	2	2,000	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%	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	1	150	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	3	1,300	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	150	5	3,300	0	0	0	0
SOLANO COUNTY (095), CA										
MSA 46700										
Inside AA 0049										
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	200	1	200	1	843	1	843	0	0
Upper Income	1	100	0	0	2	834	1	334	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	300	1	200	3	1,677	2	1,177	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
SONOMA COUNTY (097), CA										
MSA 42220										
Inside AA 0049										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	460	2	410	4	2,375	4	1,275	0	0
Middle Income	4	296	4	760	6	2,915	2	240	0	0
Upper Income	8	498	1	150	4	2,279	6	313	0	0
Income Not Known	0	0	1	150	0	0	1	150	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	1,254	8	1,470	14	7,569	13	1,978	0	0
STANISLAUS COUNTY (099), CA										
MSA 33700										
Inside AA 0046										
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%	4	400	0	0	2	1,700	0	0	0	0
Median Family Income 70-80%	2	198	1	150	2	750	0	0	0	0
Median Family Income 80-90%	1	50	2	275	1	623	0	0	0	0
Median Family Income 90-100%	1	50	1	139	1	346	2	396	0	0
Median Family Income 100-110%	0	0	0	0	1	500	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	500	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	8	698	4	564	8	4,419	2	396	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
TULARE COUNTY (107), CA										
MSA 47300										
Inside AA 0050										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	163	0	0	0	0	1	69	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	1	546	1	546	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	263	0	0	1	546	2	615	0	0
YOLO COUNTY (113), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	1	800	1	800	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	800	1	800	0	0
YUBA COUNTY (115), CA										
MSA 49700										
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	100	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	100	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	81	5,900	60	11,148	93	51,843	50	11,120	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
TOTAL OUTSIDE AA IN STATE	3	250	2	400	5	2,687	3	1,050	0	0
STATE TOTAL	84	6,150	62	11,548	98	54,530	53	12,170	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	81	5,900	60	11,148	93	51,843	50	11,120	0	0
TOTAL OUTSIDE AA	3	250	2	400	6	3,187	4	1,550	0	0
TOTAL INSIDE & OUTSIDE	84	6,150	62	11,548	99	55,030	54	12,670	0	0

2023 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
FRESNO COUNTY (019), CA										
MSA 23420										
Inside AA 0040										
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	1	106	0	0	1	106	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	106	0	0	1	106	0	0
MADERA COUNTY (039), CA										
MSA 31460										
Inside AA 0040										
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	310	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	310	0	0	0	0

2023 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
MARIPOSA COUNTY (043), CA										
MSA NA										
Inside AA 0044										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	140	0	0	1	140	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	140	0	0	1	140	0	0
MERCED COUNTY (047), CA										
MSA 32900										
Inside AA 0045										
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	1	250	0	0	1	250	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	1	250	0	0	1	250	0	0
NAPA COUNTY (055), CA										
MSA 34900										
Inside AA 0049										
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	1	120	0	0	0	0	0	0
Upper Income	0	0	0	0	1	300	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	1	120	1	300	0	0	0	0

2023 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
PLACER COUNTY (061), CA										
MSA 40900										
Inside AA 0048										
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	480	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	480	0	0	0	0
SONOMA COUNTY (097), CA										
MSA 42220										
Inside AA 0049										
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	1	110	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	1	110	0	0	0	0	0	0

2023 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
STANISLAUS COUNTY (099), CA										
MSA 33700										
Inside AA 0046										
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	75	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	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	75	0	0	0	0	0	0	0	0
SUTTER COUNTY (101), CA										
MSA 49700										
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	500	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	500	0	0	0	0
TOTAL INSIDE AA IN STATE	1	75	5	726	3	1,090	3	496	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	1	75	5	726	4	1,590	3	496	0	0

2023 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1	75	5	726	3	1,090	3	496	0	0
TOTAL OUTSIDE AA	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE & OUTSIDE	1	75	5	726	4	1,590	3	496	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2

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 - FRESNO COUNTY (019) - MSA 23420	18	6,598	1	100	0	0
CA - MADERA COUNTY (039) - MSA 31460	1	400	0	0	0	0
CA - KERN COUNTY (029) - MSA 12540	3	748	0	0	0	0
CA - KINGS COUNTY (031) - MSA 25260	1	800	0	0	0	0
CA - LAKE COUNTY (033) - MSA NA	2	487	1	187	0	0
CA - MENDOCINO COUNTY (045) - MSA NA	3	900	0	0	0	0
CA - MARIPOSA COUNTY (043) - MSA NA	3	649	1	173	0	0
CA - MERCED COUNTY (047) - MSA 32900	26	6,505	9	1,955	0	0
CA - STANISLAUS COUNTY (099) - MSA 33700	20	5,681	2	396	0	0
CA - NEVADA COUNTY (057) - MSA NA	3	1,057	1	532	0	0
CA - PLACER COUNTY (061) - MSA 40900	4	2,105	1	20	0	0
CA - SACRAMENTO COUNTY (067) - MSA 40900	19	5,121	2	150	0	0
CA - ALAMEDA COUNTY (001) - MSA 36084	10	4,099	1	100	0	0
CA - CONTRA COSTA COUNTY (013) - MSA 36084	25	4,633	3	1,043	0	0
CA - MARIN COUNTY (041) - MSA 42034	21	7,125	6	1,340	0	0
CA - NAPA COUNTY (055) - MSA 34900	18	5,254	5	1,354	0	0
CA - SAN FRANCISCO COUNTY (075) - MSA 41884	6	3,450	0	0	0	0
CA - SOLANO COUNTY (095) - MSA 46700	7	2,177	2	1,177	0	0
CA - SONOMA COUNTY (097) - MSA 42220	40	10,293	13	1,978	0	0
CA - TULARE COUNTY (107) - MSA 47300	4	809	2	615	0	0

2023 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2

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 - FRESNO COUNTY (019) - MSA 23420	1	106	1	106	0	0
CA - MADERA COUNTY (039) - MSA 31460	1	310	0	0	0	0
CA - MARIPOSA COUNTY (043) - MSA NA	1	140	1	140	0	0
CA - MERCED COUNTY (047) - MSA 32900	1	250	1	250	0	0
CA - STANISLAUS COUNTY (099) - MSA 33700	1	75	0	0	0	0
CA - PLACER COUNTY (061) - MSA 40900	1	480	0	0	0	0
CA - NAPA COUNTY (055) - MSA 34900	2	420	0	0	0	0
CA - SONOMA COUNTY (097) - MSA 42220	1	110	0	0	0	0

2023 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	33	44,337	0	0
Purchased	0	0	0	0
Total	33	44,337	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2

ASSESSMENT AREA - 0040

FRESNO COUNTY (019), CA

MSA: 23420

Median Family Income 30-40%

0001.00* 0006.01* 0007.01* 0009.02* 0024.00* 0048.02* 0054.03* 0071.02* 0078.02*

Median Family Income 40-50%

0004.00* 0005.01* 0007.02* 0010.00* 0013.04* 0014.07* 0020.00* 0026.01* 0027.02* 0029.03* 0032.02*
0047.04* 0054.08* 0065.01* 0065.02* 0083.01* 0084.04*

Median Family Income 50-60%

0003.00* 0005.02* 0009.01* 0013.01* 0013.03* 0023.00* 0025.01* 0027.01* 0028.00 0033.02* 0034.01*
0037.02* 0053.04* 0062.01 0071.01* 0083.04* 0085.03* 0085.04*

Median Family Income 60-70%

0011.00* 0012.02* 0025.02* 0026.02* 0031.03* 0033.01* 0037.01* 0038.07* 0040.05* 0040.06* 0042.12*
0044.04* 0051.00* 0052.02* 0052.03* 0056.07* 0061.02* 0066.02* 0066.06* 0082.00* 0083.03* 0084.02*
0084.05 0085.01*

Median Family Income 70-80%

0002.00* 0012.01* 0014.15* 0015.00* 0021.00* 0029.05* 0029.06* 0030.01 0030.03* 0031.02* 0038.05*
0047.05* 0047.06* 0048.01* 0052.04* 0053.01* 0054.09* 0066.03* 0066.05* 0069.00* 0070.02* 0076.00*
0078.01* 0086.00*

Median Family Income 80-90%

0022.00* 0029.04* 0041.00* 0042.05 0042.10* 0045.04* 0045.05* 0047.03* 0053.02* 0057.04* 0062.02*
0068.02* 0074.00* 0075.00* 0077.00 0081.00* 0084.03*

Median Family Income 90-100%

0030.04* 0031.04* 0032.01* 0034.02* 0035.00* 0038.09* 0042.17* 0049.01* 0056.08* 0070.03* 0070.04*
0079.03

Median Family Income 100-110%

0014.11* 0016.00* 0038.10* 0044.09* 0049.02* 0050.00* 0056.02* 0060.02* 0067.00*

Median Family Income 110-120%

0018.00* 0038.04* 0038.08* 0039.00 0040.04* 0042.11* 0042.15* 0053.05* 0054.06* 0054.10* 0058.01*

0063.01* 0064.06* 0064.10* 0072.04 0073.00*

Median Family Income >= 120%

0014.08* 0014.09* 0014.12* 0014.13* 0014.16* 0014.17* 0014.18* 0017.00* 0036.00* 0038.11* 0038.12*
0040.03* 0042.08* 0042.13* 0042.14* 0042.16* 0042.18* 0043.01* 0043.02* 0043.03* 0044.05* 0044.06*
0044.10* 0044.11* 0045.03* 0045.06* 0046.01* 0046.02* 0054.05 0054.07* 0055.03* 0055.04* 0055.05*
0055.07* 0055.08* 0055.09* 0055.12* 0055.13* 0055.14* 0055.15* 0055.16* 0055.18* 0055.20* 0055.22*
0055.24* 0055.25* 0055.26* 0055.27* 0055.28* 0055.29* 0056.05* 0056.06* 0057.01 0057.02* 0057.03*
0058.02* 0058.04* 0058.05* 0059.04 0059.06* 0059.07* 0059.11* 0059.12* 0059.13* 0059.14* 0059.15*
0059.16* 0060.01* 0061.01* 0063.02* 0064.05* 0064.07* 0064.08* 0064.09* 0064.11* 0072.02* 0072.03*
0080.00*

Median Family Income Not Known

0006.02*

MADERA COUNTY (039), CA

MSA: 31460

Low Income

0006.02* 0009.01*

Moderate Income

0002.03* 0003.02* 0005.14* 0006.03* 0006.04* 0008.01* 0008.02* 0009.03*

Middle Income

0001.02* 0001.03* 0001.04* 0001.10* 0001.11* 0002.01* 0003.01* 0005.10* 0005.11* 0005.18* 0007.01*
0009.02*

Upper Income

0001.06* 0001.09* 0002.04* 0005.06* 0005.09* 0005.12* 0005.13 0005.15* 0005.16* 0005.17* 0007.02*
0011.00

ASSESSMENT AREA - 0041

KERN COUNTY (029), CA

MSA: 12540

Median Family Income 10-20%

0020.01*

Assessment Area(s) by Tract

Respondent ID: 0000697763

Agency: FRS - 2

* denotes no loans made in specified tracts

Institution: WESTAMERICA BANK

Median Family Income 20-30%

0006.02*

Median Family Income 30-40%

0004.00* 0013.02* 0024.03*

Median Family Income 40-50%

0001.03* 0011.01* 0011.06* 0012.02* 0013.01* 0014.01* 0014.02* 0015.00* 0020.02* 0022.02* 0030.02*
0052.05* 0064.04* 0064.06*

Median Family Income 50-60%

0011.04* 0021.00* 0022.01* 0023.05* 0025.01* 0025.02* 0026.00* 0028.24* 0036.00* 0041.02* 0044.02*
0047.02* 0048.02* 0049.01* 0052.08* 0063.04*

Median Family Income 60-70%

0002.01* 0003.00* 0009.11* 0025.03* 0027.02* 0028.13* 0028.25* 0030.01* 0031.26* 0031.27* 0043.03*
0044.04* 0047.03* 0047.04* 0048.01* 0052.03* 0062.01* 0063.01* 0063.03*

Median Family Income 70-80%

0009.02* 0009.07* 0010.03* 0011.07* 0018.01* 0018.04* 0023.02* 0023.03* 0023.04* 0028.14* 0028.15*
0028.23* 0031.37* 0033.03* 0034.00* 0043.04* 0045.00* 0046.06* 0050.03* 0050.05* 0051.03* 0052.06*
0053.00* 0058.04* 0059.00* 0062.02* 0064.03* 0064.05* 0065.00* 0066.00*

Median Family Income 80-90%

0001.02* 0001.04* 0007.01* 0009.04* 0010.02* 0011.05* 0012.01* 0019.01* 0019.02* 0027.01* 0028.16*
0028.17* 0029.02* 0031.03* 0031.13* 0031.28* 0031.36* 0033.05* 0041.01* 0049.03* 0054.05* 0054.10*
0055.11* 0058.03*

Median Family Income 90-100%

0001.05* 0002.02* 0005.04* 0008.00* 0009.06* 0009.12* 0029.01* 0031.29* 0031.32* 0032.07* 0032.08*
0032.15* 0032.22* 0033.07* 0033.08* 0035.00* 0040.02* 0044.03* 0052.07* 0054.07* 0060.03* 0060.04*

Median Family Income 100-110%

0001.06* 0024.01* 0031.12* 0031.25* 0031.31* 0032.11* 0038.11* 0039.00* 0040.01* 0046.07* 0049.04*
0055.08* 0056.00* 0061.01*

Median Family Income 110-120%

0007.02* 0009.03* 0018.03* 0024.02* 0028.19* 0031.34* 0032.10* 0033.04* 0038.16* 0057.00*

Median Family Income >= 120%

0005.05* 0005.06* 0005.07* 0005.08* 0005.09* 0005.10* 0009.05* 0009.08* 0009.09* 0009.13* 0009.14*
0010.01* 0017.00* 0028.04* 0028.06* 0028.07* 0028.11* 0028.18* 0028.20* 0028.21* 0028.22* 0031.24*
0031.30* 0031.33* 0031.35* 0032.03* 0032.09* 0032.12* 0032.13* 0032.16* 0032.17* 0032.18* 0032.19*
0032.20* 0032.21* 0038.06* 0038.07* 0038.08* 0038.10* 0038.12 0038.14* 0038.15* 0038.17* 0038.18*
0038.19* 0038.20* 0038.21* 0038.22 0038.23* 0038.24* 0038.25* 0038.26* 0038.27* 0043.05* 0046.05*
0050.06* 0051.04* 0054.02* 0054.06* 0054.08* 0054.09* 0055.09* 0055.10* 0055.12* 0055.13* 0055.14*
0058.05* 0058.06* 0060.06* 0060.09* 0060.10* 0060.11* 0060.12* 0061.02*

Median Family Income Not Known

0006.01 0006.03* 0016.00* 0032.14* 0043.02* 0046.01* 0046.03* 0060.02*

ASSESSMENT AREA - 0042

KINGS COUNTY (031), CA

MSA: 25260

Moderate Income

0009.01* 0009.02 0010.02* 0011.00* 0013.00* 0014.01* 0014.02* 0017.02* 0017.03*

Middle Income

0004.03* 0004.05* 0004.07* 0005.00* 0007.02* 0008.00* 0010.03* 0012.00* 0015.00* 0016.01* 9800.00*

Upper Income

0001.00* 0002.00* 0004.02* 0004.06* 0006.02* 0006.03* 0006.04* 0007.01* 0010.01*

Income Not Known

9801.00* 9818.00*

ASSESSMENT AREA - 0043

LAKE COUNTY (033), CA

MSA: NA

Moderate Income

0005.01* 0005.02* 0007.02* 0007.03* 0007.04* 0008.01* 0008.02* 0010.00

Middle Income

0001.00* 0003.00* 0004.02* 0006.01* 0006.02* 0011.02* 0012.00 0013.02*

Upper Income

0004.01* 0009.01* 0009.02* 0011.01* 0013.01*

MENDOCINO COUNTY (045), CA

MSA: NA

Low Income

0115.02*

Moderate Income

0101.00* 0102.00* 0104.00* 0105.00* 0106.01* 0112.00* 0113.00 0116.00*

Middle Income

0103.00* 0106.02* 0107.00* 0108.01 0108.02* 0109.00* 0110.01* 0110.03* 0111.02 0117.00* 0118.00*

Upper Income

0110.04* 0114.00* 0115.01*

Income Not Known

9901.00*

ASSESSMENT AREA - 0044

MARIPOSA COUNTY (043), CA

MSA: NA

Moderate Income

0001.01 0001.02

Middle Income

0002.00* 0003.01* 0003.02* 0004.00*

TUOLUMNE COUNTY (109), CA

MSA: NA

Moderate Income

0042.02*

Middle Income

0012.00* 0021.01* 0021.02* 0022.02* 0031.01* 0031.02* 0032.00* 0041.02* 0042.01* 0051.01* 0052.01*

Upper Income

0011.00* 0022.01* 0031.03* 0041.01* 0051.02*

Income Not Known

9852.02*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

ASSESSMENT AREA - 0045

MERCED COUNTY (047), CA

MSA: 32900

Low Income

0013.02*

Moderate Income

0006.01* 0007.01* 0010.03* 0010.05* 0015.02* 0015.03* 0016.01* 0016.03* 0017.00 0024.01*

Middle Income

0002.02* 0002.05* 0003.01 0003.05 0003.06* 0004.01* 0004.03 0004.04 0005.03* 0005.04* 0005.05
0006.02* 0008.01* 0008.02* 0009.01* 0009.03* 0010.04 0010.06 0012.00* 0013.01 0014.01* 0014.02*
0015.01 0016.04* 0019.01* 0019.02 0020.01* 0020.02* 0021.00 0022.01 0022.03* 0022.04* 0023.03*
0023.04* 0023.05* 0024.04

Upper Income

0002.01* 0002.04* 0003.03 0006.03* 0007.02 0009.04* 0010.07* 0010.08* 0011.01* 0018.01* 0023.01*
0023.06* 0025.00* 0026.01* 0026.02*

Income Not Known

0024.03

ASSESSMENT AREA - 0046

STANISLAUS COUNTY (099), CA

MSA: 33700

Median Family Income 30-40%

0023.04

Median Family Income 40-50%

0016.04* 0021.00* 0039.06* 0039.08*

Median Family Income 50-60%

0016.01* 0017.00* 0018.00* 0022.00* 0023.02* 0024.02* 0031.00* 0038.02*

Median Family Income 60-70%

0025.03* 0026.04* 0032.04* 0038.04

Median Family Income 70-80%

0009.08* 0011.00 0016.03* 0020.04* 0024.01* 0026.02* 0027.02* 0030.02 0032.01* 0037.00

Median Family Income 80-90%

0003.01* 0003.04* 0004.04 0004.05* 0008.03* 0008.05* 0008.06* 0009.10* 0014.00 0020.02* 0020.05*
0023.03* 0025.06* 0028.02* 0034.00* 0035.02* 0036.09* 0036.10* 0038.03* 0039.04

Median Family Income 90-100%

0002.04* 0003.02* 0003.03* 0005.06 0008.01* 0009.09 0010.02 0012.00* 0015.00* 0026.05* 0027.01*
0028.03* 0030.04* 0036.03*

Median Family Income 100-110%

0005.03* 0005.05* 0009.05* 0009.06* 0019.00* 0025.05* 0029.03* 0033.00* 0035.01* 0039.09

Median Family Income 110-120%

0002.05* 0005.14* 0006.01* 0008.07* 0010.01* 0025.04 0026.03* 0028.01* 0029.01* 0038.05*

Median Family Income >= 120%

0001.01* 0001.02* 0002.01* 0002.02* 0004.03* 0004.06* 0004.07* 0005.01* 0005.11* 0005.12* 0005.13*
0006.02* 0009.07* 0009.11* 0009.13* 0009.14* 0009.15* 0013.00* 0020.06* 0029.04* 0030.03* 0032.03*
0032.05* 0032.06* 0036.07* 0036.08* 0036.11* 0036.12* 0039.05* 0039.07* 0040.00*

ASSESSMENT AREA - 0047

NEVADA COUNTY (057), CA

MSA: NA

Low Income

0006.01*

Middle Income

0001.04* 0004.01* 0004.04* 0005.02* 0005.04 0006.02* 0007.02* 0009.00*

Upper Income

0001.02* 0001.05 0001.06* 0001.07* 0002.00* 0003.00* 0004.03* 0005.03* 0007.01* 0008.01* 0008.02*
0012.05* 0012.07* 0012.08* 0012.09* 0012.10* 0012.11*

ASSESSMENT AREA - 0048

PLACER COUNTY (061), CA

MSA: 40900

Low Income

0201.07*

Moderate Income

0203.00 0204.01* 0207.12* 0209.01 0210.45* 0211.30* 0214.03* 0237.00*

Middle Income

0201.04* 0201.06* 0202.00* 0207.13* 0207.14* 0207.15* 0208.05* 0208.06* 0209.08* 0210.39* 0210.40*
0210.46* 0211.03* 0211.06* 0211.08* 0211.28* 0211.29* 0211.31* 0212.03 0212.04* 0214.01* 0215.01*
0215.02* 0216.03* 0218.02* 0219.01* 0219.02* 0220.02* 0220.13* 0221.00* 0223.00* 0229.00* 0234.00*
0236.00* 0238.00* 0239.00

Upper Income

0201.05* 0204.02* 0205.01* 0205.02* 0206.01* 0206.04 0206.05* 0206.06* 0206.07* 0206.08* 0207.10*
0207.11* 0207.17* 0210.03* 0210.34* 0210.37* 0210.38* 0210.43* 0210.44* 0210.47* 0210.48* 0211.09*
0211.22* 0211.23* 0213.04* 0213.23* 0213.24* 0213.25* 0213.26* 0213.27* 0213.28* 0216.04* 0218.01*
0220.11* 0220.14* 0222.00* 0224.00* 0225.00* 0226.00* 0228.00* 0230.00* 0231.00* 0232.00* 0233.00*
0235.01* 0235.02*

Income Not Known

9900.00*

SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income 20-30%

0007.00* 0052.01* 0053.01* 0055.10* 0065.01* 0068.02* 0070.19

Median Family Income 30-40%

0005.01* 0040.20 0046.02* 0049.07* 0062.03* 0069.02* 0074.23* 0074.35* 0091.10*

Median Family Income 40-50%

0030.01* 0032.03* 0032.04* 0044.02* 0045.01* 0045.02* 0046.03* 0046.04* 0047.01* 0050.02* 0055.05
0055.06* 0055.08* 0055.09* 0059.03* 0061.01* 0062.02* 0067.05* 0073.01* 0074.13* 0074.24* 0077.01*
0090.07* 0096.34* 0096.41*

Median Family Income 50-60%

0032.02* 0037.00* 0042.02* 0042.03* 0043.02* 0044.01* 0047.02* 0048.01* 0051.01* 0052.05* 0055.02*
0056.01* 0060.02* 0061.02* 0063.00* 0064.00* 0066.00* 0067.03* 0070.01* 0070.21* 0070.24* 0074.29*

0081.33* 0081.39* 0089.11* 0095.03*

Median Family Income 60-70%

0013.00* 0018.00* 0021.00* 0022.00* 0028.00* 0031.01* 0036.00* 0040.14* 0041.00* 0043.01* 0048.02*
0049.04* 0049.06* 0049.08* 0049.09* 0050.03* 0050.04* 0054.02 0056.05* 0060.03* 0062.04* 0067.06*
0068.01* 0070.11* 0074.02* 0074.16* 0074.34* 0074.38* 0075.01* 0076.03* 0081.41* 0089.07* 0089.13*
0090.05* 0090.06* 0090.08* 0091.05* 0093.18* 0093.19* 0093.20* 0095.04* 0096.01* 0096.33* 0098.00*
0099.00*

Median Family Income 70-80%

0008.00* 0012.01* 0027.00* 0031.02* 0035.02* 0042.01* 0051.02* 0065.02* 0070.12* 0070.22* 0070.23*
0072.02* 0072.04* 0074.03* 0074.14* 0074.15* 0074.22* 0074.26* 0074.27* 0075.03* 0076.04* 0081.13*
0081.20* 0081.27* 0081.28* 0081.29* 0081.34* 0081.42* 0089.08* 0089.10* 0091.12* 0093.16* 0093.29*
0095.01* 0096.09* 0096.40* 0096.42*

Median Family Income 80-90%

0012.02* 0017.01* 0029.00* 0038.00* 0067.04* 0070.07* 0070.13* 0070.27* 0072.07* 0072.08* 0074.28*
0076.02* 0079.06 0081.11* 0081.17* 0081.30* 0081.31* 0081.35* 0081.36* 0081.38* 0081.43* 0082.03*
0082.08* 0086.02* 0090.04* 0090.10* 0091.06* 0091.07* 0091.11* 0093.10* 0093.12* 0093.32* 0093.35*
0096.08* 0096.39* 0096.47*

Median Family Income 90-100%

0006.00* 0017.02* 0019.00* 0035.01* 0040.06* 0040.13* 0040.19* 0049.10* 0052.04* 0056.06* 0059.01*
0070.16* 0070.28* 0071.05* 0072.06* 0072.09* 0074.17* 0074.30* 0074.31* 0074.32* 0074.36* 0075.04*
0081.19* 0081.24* 0081.32* 0081.37* 0081.45* 0082.06* 0084.04* 0089.05* 0091.03* 0093.08* 0093.11*
0093.21* 0094.03* 0096.10* 0096.11* 0096.12* 0096.16* 0096.48*

Median Family Income 100-110%

0004.00* 0030.02* 0039.00* 0040.05* 0040.15* 0059.04* 0070.10* 0071.09* 0074.39* 0078.01* 0079.03*
0079.04* 0081.25* 0081.44* 0082.04* 0082.07* 0082.11* 0089.09* 0089.12* 0091.08* 0091.09* 0092.01
0093.07* 0093.14* 0093.17* 0094.10* 0095.02* 0096.18*

Median Family Income 110-120%

0005.02* 0020.00* 0034.00* 0040.08* 0040.17* 0054.03 0070.17* 0071.03* 0074.37* 0080.07* 0080.10*
0081.40* 0085.06* 0093.09* 0093.34* 0096.14* 0096.43* 0096.51* 0096.53*

Median Family Income >= 120%

0001.00*	0002.00*	0003.00*	0011.02*	0014.00*	0015.00*	0016.01*	0016.02*	0023.00*	0024.00*	0025.00*
0026.00*	0033.00*	0040.11*	0040.12*	0040.16*	0040.18*	0052.02*	0054.04*	0057.01*	0057.02*	0058.01*
0058.03*	0058.04*	0060.04*	0070.20*	0070.25*	0070.26*	0071.01*	0071.06*	0071.07*	0071.08*	0071.10*
0071.11*	0077.02*	0078.02*	0079.05*	0080.05*	0080.06*	0080.08*	0080.09*	0081.22*	0082.09*	0082.10*
0084.02*	0084.03*	0085.01*	0085.04*	0085.05*	0085.07*	0085.08*	0085.09*	0085.10*	0085.12*	0085.13*
0086.01*	0087.02*	0087.03*	0087.04*	0087.06	0087.07*	0087.08*	0088.02*	0088.03*	0090.11*	0093.23*
0093.26*	0093.28*	0093.30*	0093.31*	0093.33*	0093.36*	0094.04*	0094.06*	0094.08*	0094.09*	0096.17*
0096.22*	0096.32*	0096.35*	0096.37*	0096.44*	0096.45*	0096.46*	0096.49*	0096.50*	0096.52*	

Median Family Income Not Known

0011.03* 0068.03* 0069.01* 9883.00*

ASSESSMENT AREA - 0049

ALAMEDA COUNTY (001), CA

MSA: 36084

Median Family Income 10-20%

4029.00*

Median Family Income 20-30%

4024.00* 4030.00* 4033.01* 4075.00* 4105.00*

Median Family Income 30-40%

4014.00*	4025.00*	4026.00*	4034.02*	4059.02*	4060.00*	4062.02*	4063.00*	4071.01*	4087.00*	4088.00*
4089.00*	4094.00*	4095.00*	4204.02*							

Median Family Income 40-50%

4016.00*	4022.00*	4054.01*	4054.02*	4059.01*	4062.01*	4065.00*	4072.00*	4086.00*	4092.00*	4093.00*
4096.00*	4097.00*	4103.00*	4204.01*	4331.04*	4339.00*	4340.00*	4362.00*			

Median Family Income 50-60%

4034.01*	4058.00*	4061.00*	4066.01*	4066.02*	4070.00*	4071.02*	4073.00*	4085.00*	4090.00	4091.00*
4101.00*	4102.00*	4224.00*	4229.01*	4231.00*	4332.00*	4338.01*	4365.00*	4377.01*	4377.02*	

Median Family Income 60-70%

4015.00*	4018.00*	4036.00*	4053.01*	4056.00*	4057.00*	4074.00*	4076.00*	4084.00*	4235.00*	4276.00*
4309.00*	4324.00*	4325.01*	4325.02*	4331.03*	4336.00*	4353.00*	4355.00*	4356.01*	4356.02*	4366.01*

4366.02* 4367.00* 4369.00* 4373.00* 4375.00* 4382.01* 4402.00*

Median Family Income 70-80%

4007.00* 4008.00* 4009.00* 4013.00* 4040.00* 4055.00* 4064.00* 4082.00* 4104.00* 4221.00* 4284.00*
4305.00* 4310.00* 4326.02* 4330.00* 4333.00* 4337.00* 4354.00* 4357.00* 4360.00* 4363.02* 4371.02*
4372.00* 4374.00* 4379.00* 4382.04* 4384.00* 4403.06* 4444.00* 4514.04*

Median Family Income 80-90%

4010.00* 4027.00* 4035.01* 4098.00* 4225.00* 4240.01* 4240.02* 4251.04* 4272.00* 4280.00* 4308.00*
4311.00* 4312.00* 4331.02* 4335.00* 4351.04* 4359.00* 4363.01* 4368.00* 4370.00* 4371.01* 4376.00*
4383.00* 4401.00* 4403.07* 4403.31* 4419.26* 4425.02* 4445.00* 4502.00* 4515.06*

Median Family Income 90-100%

4006.00* 4031.00* 4035.02* 4037.01* 4053.02* 4077.00* 4078.00* 4203.02* 4220.00* 4230.00* 4232.00*
4234.00* 4273.00* 4277.00* 4282.00* 4285.00* 4307.00* 4338.02* 4352.00* 4358.00* 4361.00* 4364.03*
4380.00* 4403.01* 4403.04* 4403.08* 4423.02* 4425.01* 4426.02* 4430.01* 4430.02* 4512.01* 4514.01*

Median Family Income 100-110%

4005.00* 4011.00* 4012.00* 4017.00* 4041.02* 4052.00* 4068.00* 4069.00* 4083.00* 4100.00* 4202.00*
4203.01* 4205.00* 4222.00* 4251.01* 4278.00* 4279.00* 4286.00* 4306.00* 4322.00* 4323.00* 4351.02*
4378.00* 4381.00* 4382.03* 4403.33* 4403.34* 4403.36* 4413.01* 4415.25* 4416.02* 4417.02* 4419.23*
4419.27* 4419.28* 4423.01* 4433.21* 4443.04* 4503.00* 4507.50*

Median Family Income 110-120%

4067.00* 4079.00* 4219.00* 4233.00* 4236.01* 4239.01* 4251.02* 4281.00* 4287.00* 4327.00* 4328.00*
4334.00* 4364.02* 4364.04* 4414.01* 4419.21* 4424.00* 4429.00* 4441.00* 4442.00* 4443.01* 4501.02*
4504.00* 4507.41* 4512.02* 4513.00 4514.03* 4515.04

Median Family Income >= 120%

4001.00* 4002.00* 4003.00* 4004.00* 4033.02* 4037.02* 4038.00* 4039.00* 4041.01* 4042.00* 4043.00*
4044.00* 4045.01* 4045.02* 4046.00* 4047.00* 4048.00* 4049.00* 4050.00* 4051.00* 4080.00* 4081.00*
4099.00* 4201.00* 4206.00* 4211.00* 4212.00* 4213.00* 4214.00 4215.00* 4216.00* 4217.00* 4218.00*
4223.00* 4227.00* 4237.00* 4238.00* 4239.02* 4251.03* 4261.00* 4262.00* 4271.00* 4283.01* 4283.02*
4301.01* 4301.02* 4302.00* 4303.00* 4304.00* 4321.00* 4351.03* 4403.05* 4403.32* 4403.37* 4403.38*
4411.00* 4412.00* 4413.02* 4414.02* 4415.01* 4415.03* 4415.21* 4415.22* 4415.23* 4415.24* 4416.01*
4417.01* 4418.00* 4419.24* 4419.29* 4420.00* 4421.00* 4422.00* 4426.01* 4427.00* 4428.00* 4431.02*

4431.03* 4431.04* 4431.05* 4432.00* 4433.01* 4433.22* 4446.01* 4446.02* 4501.01* 4505.01* 4505.02*
4506.01* 4506.03* 4506.04* 4506.05* 4506.06* 4506.07* 4506.08* 4506.09* 4507.01* 4507.42* 4507.43
4507.44* 4507.45 4507.46* 4507.51* 4507.52* 4511.02* 4511.03* 4511.04* 4515.01 4515.03* 4515.05*
4516.01* 4516.02* 4517.01* 4517.03* 4517.04* 9832.00*

Median Family Income Not Known

4028.01* 4028.02* 4228.00* 4229.02* 4236.02* 4326.01* 4443.03* 9819.00* 9820.00* 9821.00* 9900.00*

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income 20-30%

3072.02*

Median Family Income 30-40%

3050.00* 3072.05* 3131.04* 3160.00 3800.02*

Median Family Income 40-50%

3072.01* 3120.00* 3141.05* 3142.00* 3361.03* 3361.04* 3362.02* 3511.05* 3650.02* 3660.02* 3760.00*
3770.00* 3790.00* 3820.00*

Median Family Income 50-60%

3060.02 3071.02* 3090.00* 3100.00* 3110.00* 3131.05 3132.06* 3141.02* 3141.03* 3141.06* 3280.00*
3580.00* 3671.00* 3680.01* 3680.02* 3690.01* 3720.00* 3730.00* 3750.00* 3810.00* 3860.00*

Median Family Income 60-70%

3040.02* 3060.03* 3060.04* 3072.04* 3080.01* 3131.02* 3132.04* 3270.01 3361.01* 3372.01 3372.02*
3381.01* 3390.01* 3591.04* 3630.00* 3650.03* 3660.01* 3672.00* 3690.02* 3710.00* 3740.00* 3892.00*

Median Family Income 70-80%

3020.05* 3020.07* 3020.11* 3031.05* 3031.06* 3032.07* 3071.01* 3132.05* 3150.00 3170.00* 3200.01
3212.00* 3240.03* 3290.00 3310.00* 3340.07* 3362.01* 3400.01* 3511.03* 3511.04* 3551.10* 3551.20*
3830.00* 3870.00* 3922.01* 3922.02*

Median Family Income 80-90%

3010.00* 3020.06* 3031.07 3032.10* 3180.00* 3190.02* 3270.02* 3340.01* 3511.01* 3551.09* 3553.10*
3570.00* 3591.02* 3602.00* 3610.00* 3640.02* 3700.00*

Median Family Income 90-100%

3020.09* 3032.04* 3032.08* 3032.09* 3040.04* 3080.02* 3131.07* 3132.03* 3300.00* 3320.00* 3331.01
3331.02 3340.08* 3350.00* 3390.03 3552.02* 3560.01* 3591.03* 3592.02* 3592.03* 3891.00*

Median Family Income 100-110%

3020.13* 3020.14* 3032.06* 3040.03* 3040.07* 3131.06* 3200.04 3211.01* 3230.00* 3240.02* 3332.00*
3371.00* 3382.04* 3551.07* 3551.11* 3551.18* 3592.04* 3601.01* 3601.02* 3620.00* 3800.01* 3852.00*
3880.00*

Median Family Income 110-120%

3031.04* 3032.11* 3200.03* 3211.02* 3211.03* 3250.00* 3260.00* 3340.06* 3373.00* 3430.01* 3452.06*
3551.19* 3552.01* 3553.07* 3591.05*

Median Family Income >= 120%

3020.12* 3032.02* 3040.01* 3040.06* 3190.01* 3220.00* 3240.04 3342.00* 3381.02* 3382.01* 3382.03*
3383.01* 3383.02* 3390.04* 3400.03* 3400.04* 3410.00* 3430.02* 3430.03* 3451.01* 3451.02* 3451.03*
3451.05 3451.11* 3451.12* 3451.13* 3451.14* 3451.15* 3451.16* 3451.17* 3451.18* 3452.03* 3452.04*
3452.05* 3461.01* 3461.02* 3462.03* 3462.04* 3462.05* 3462.06* 3470.00* 3480.00* 3490.00* 3500.00*
3512.00* 3521.01* 3521.02* 3522.01* 3522.02* 3530.01* 3530.02* 3540.01* 3540.02* 3551.12* 3551.13*
3551.15* 3551.21* 3551.22* 3551.23* 3551.24* 3551.25* 3551.26* 3553.02* 3553.06* 3553.08* 3553.09*
3560.02* 3780.00 3840.00* 3851.00* 3901.00* 3902.00* 3910.00* 3920.00* 3923.00*

Median Family Income Not Known

9800.00* 9900.00*

MARIN COUNTY (041), CA

MSA: 42034

Low Income

1082.01* 1122.02 1122.03* 1122.04* 1290.00*

Moderate Income

1022.03 1041.02* 1042.00* 1050.01* 1081.00* 1110.01* 1121.00* 1141.00* 1192.01* 1322.00*

Middle Income

1012.00* 1021.00 1022.02* 1031.00 1032.00 1041.03* 1041.04* 1043.00 1050.02 1060.01 1060.02*
1070.00* 1082.02* 1090.01* 1090.02 1101.00* 1110.02* 1130.00* 1142.00* 1170.00* 1200.01* 1211.00*
1212.00* 1262.00 1302.03* 1302.04 1311.00* 1321.00* 1330.00*

Upper Income

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

1011.00 1102.00* 1150.00* 1160.00* 1181.00* 1191.00 1192.02* 1200.02 1230.00* 1241.00* 1242.00*
1250.00* 1261.00* 1270.00 1281.00* 1282.00* 1302.01*

Income Not Known

1220.00* 9901.00*

NAPA COUNTY (055), CA

MSA: 34900

Moderate Income

2002.01* 2002.02 2002.03* 2005.01 2005.03 2007.04* 2013.00* 2018.00*

Middle Income

2003.01* 2003.02* 2004.00* 2005.04 2005.05* 2006.01 2006.02* 2007.05* 2007.06* 2007.07* 2008.02*
2008.04* 2010.04* 2010.05 2010.06* 2010.07* 2011.02* 2012.00 2016.01 2017.00 2019.00* 2020.00

Upper Income

2007.03* 2008.03* 2010.03* 2011.01* 2014.01* 2014.02* 2014.03 2015.00* 2016.02*

Income Not Known

2009.00*

SAN FRANCISCO COUNTY (075), CA

MSA: 41884

Median Family Income < 10%

0122.03*

Median Family Income 10-20%

0101.02* 0107.01* 0125.04* 0161.01* 0611.02* 9805.01*

Median Family Income 20-30%

0118.00* 0124.04* 0161.02* 0179.03* 0231.03* 0605.02* 0611.01*

Median Family Income 30-40%

0123.01* 0125.02*

Median Family Income 40-50%

0106.00* 0113.00* 0123.02* 0124.03* 0125.03* 0229.01* 0233.00* 0234.00*

Median Family Income 50-60%

0101.01 0158.01* 0202.02* 0208.01* 0228.02* 0229.03* 0263.01* 0264.01* 0264.03* 0264.04* 0314.01*

0332.04* 0479.04* 0604.00* 0610.00* 0612.00*

Median Family Income 60-70%

0111.02* 0159.00* 0209.00* 0230.01* 0232.00* 0260.01* 0262.01* 0263.02* 0263.03* 0302.01* 0312.01*
0312.02* 0313.02*

Median Family Income 70-80%

0119.02* 0120.02* 0157.01* 0176.03* 0208.02* 0228.03* 0256.00* 0257.01* 0257.02* 0258.00* 0260.03*
0260.04* 0262.02* 0264.02* 0302.02* 0328.01* 0329.02* 0332.03* 0352.01* 0352.02* 0427.00*

Median Family Income 80-90%

0160.00* 0177.00* 0228.01* 0229.02* 0230.03* 0259.00* 0260.02* 0261.00* 0313.01* 0314.02* 0330.01*
0332.01* 0354.00* 0426.01* 0477.01* 0478.02*

Median Family Income 90-100%

0109.02* 0119.01* 0124.05* 0153.00* 0156.00* 0201.02* 0254.03* 0255.01* 0326.01* 0328.02* 0329.01*
0351.01* 0353.00* 0401.00* 0478.01* 9806.00*

Median Family Income 100-110%

0163.00* 0166.02* 0168.02* 0206.02* 0253.00* 0301.01* 0304.00* 0305.00* 0326.02* 0327.00* 0331.00*
0351.02* 0452.02* 0477.02* 0479.03*

Median Family Income 110-120%

0103.00* 0104.01* 0121.00* 0130.01* 0155.00* 0178.04 0201.01* 0207.02* 0254.01* 0254.02* 0310.00*
0330.02* 0476.00* 0479.02*

Median Family Income >= 120%

0102.01* 0102.02* 0104.02 0105.00* 0108.00* 0109.01* 0111.01* 0112.00* 0126.01* 0126.02* 0127.00*
0128.01* 0128.02* 0129.01* 0129.02* 0130.02* 0131.01 0131.02* 0132.00* 0133.00* 0134.01* 0134.02*
0135.00* 0151.00* 0152.02* 0154.02* 0157.02* 0158.02* 0162.00* 0164.00* 0165.00* 0166.01* 0167.00*
0168.01* 0169.00* 0170.00* 0171.01* 0171.02* 0180.00* 0202.01* 0203.00* 0204.01* 0204.02* 0205.00*
0206.01* 0207.01* 0210.00* 0211.00* 0212.00* 0213.00* 0214.00* 0215.00* 0216.00* 0217.00* 0218.00*
0226.00* 0227.02* 0227.04* 0252.00* 0301.02* 0303.01* 0303.02* 0306.00* 0307.00* 0308.00* 0309.00*
0311.00* 0402.00 0426.02* 0428.00* 0451.00* 0452.01* 0601.00* 0607.01* 0607.03* 0614.02* 0615.01*
0615.02* 0615.03* 0615.04* 0615.05* 0615.06* 0615.08* 9809.00*

Median Family Income Not Known

0107.02* 0110.01* 0110.02* 0117.00* 0120.01* 0122.02* 0122.04* 0124.06* 0152.01* 0154.01* 0176.02*

0176.04* 0178.01* 0178.03* 0231.02* 0251.00* 0255.02* 0607.02* 0614.01* 0615.07* 9802.00* 9803.00*
9804.01* 9901.00* 9902.00*

SOLANO COUNTY (095), CA

MSA: 46700

Low Income

2509.00* 2515.00* 2518.02* 2526.07*

Moderate Income

2503.00* 2504.00* 2507.01* 2510.00* 2511.00* 2512.00* 2516.00* 2517.01* 2518.03* 2519.01* 2519.02*
2524.01* 2525.01* 2525.02* 2526.05* 2526.06* 2526.08* 2527.07* 2528.01* 2528.02* 2531.07* 2532.03*
2532.08* 2535.02*

Middle Income

2501.03* 2501.04* 2501.05* 2502.00 2505.01* 2505.02* 2506.01* 2506.04* 2506.05* 2508.01* 2513.00*
2514.00* 2517.02* 2518.04* 2519.03* 2520.00* 2521.02* 2521.03* 2522.06 2523.05 2523.12* 2523.13*
2523.14* 2523.16 2523.17* 2524.02* 2526.04* 2526.10* 2526.11* 2527.02* 2527.03* 2527.04* 2527.05*
2529.08* 2529.10* 2529.11* 2529.13* 2529.14* 2531.05* 2531.06* 2531.08* 2532.07* 2533.00* 2534.02*
2534.03* 2534.04* 2535.01*

Upper Income

2501.06* 2521.04 2521.05* 2521.06* 2521.07* 2521.08* 2522.03 2522.04* 2522.05* 2523.06* 2523.10*
2523.11* 2523.15* 2527.06* 2529.03* 2529.04* 2529.09* 2529.12* 2529.15 2531.01* 2532.01* 2532.05*
2532.06*

Income Not Known

2530.00* 9800.00*

SONOMA COUNTY (097), CA

MSA: 42220

Low Income

1514.05*

Moderate Income

1503.05* 1512.06 1513.01* 1513.05* 1514.04* 1514.06 1520.00* 1526.02* 1528.03* 1528.04* 1529.03*
1530.01* 1530.03* 1531.02* 1531.03 1531.04 1532.02 1533.02* 1537.08 1537.10* 1542.01* 1543.07*

1543.08*

Middle Income

1502.03 1502.04 1503.03* 1503.04* 1503.06* 1506.01* 1506.02* 1506.09* 1506.11* 1507.01* 1509.01
1510.00* 1511.00 1512.03* 1512.04* 1512.05* 1513.06* 1513.07* 1513.08* 1513.09* 1513.10* 1514.03*
1515.04* 1515.05* 1515.06* 1516.01* 1517.01* 1517.02* 1518.00* 1519.00* 1521.00* 1522.01* 1522.03*
1522.04* 1525.01* 1525.02* 1527.01* 1527.02 1528.01* 1529.04* 1529.06* 1530.02* 1530.06* 1532.01*
1533.01 1534.03 1534.04* 1534.06* 1535.01 1535.02* 1536.01* 1537.05* 1537.07* 1537.11* 1537.12*
1538.06* 1538.08* 1538.09* 1539.02 1539.04* 1539.05* 1542.02* 1543.04* 1543.05*

Upper Income

1501.00 1502.05 1505.01* 1505.02* 1506.03* 1506.07 1506.10* 1506.12 1507.02* 1508.00* 1509.02*
1513.11* 1515.03* 1516.02* 1522.05* 1523.00* 1524.01* 1524.02* 1526.01* 1529.05* 1530.05* 1534.05*
1536.02* 1537.09 1538.04* 1538.07* 1538.10 1538.11* 1539.03* 1540.00 1541.00 1543.06*

Income Not Known

1502.06 9901.00*

ASSESSMENT AREA - 0050

TULARE COUNTY (107), CA

MSA: 47300

Low Income

0028.00* 0038.02*

Moderate Income

0002.02* 0002.04* 0003.02* 0003.04* 0005.01* 0006.00* 0007.01* 0008.01* 0010.10* 0011.01 0011.02*
0012.00* 0013.03* 0016.01* 0016.02 0017.01* 0020.08* 0022.02* 0026.01* 0026.02* 0030.01* 0032.02*
0033.01* 0034.01* 0035.04* 0037.00* 0038.01* 0039.02* 0039.04* 0041.03* 0041.04* 0042.00* 0043.01*
0044.02*

Middle Income

0002.03* 0004.01* 0004.02* 0005.02* 0007.02* 0009.01* 0009.02* 0010.09* 0013.05* 0015.01* 0015.02*
0020.02* 0020.03* 0021.00* 0022.03* 0022.04* 0023.02* 0023.04* 0024.02* 0025.00* 0027.01* 0029.01*
0029.03* 0029.04* 0030.02* 0031.00* 0032.01* 0033.02* 0034.02* 0036.01* 0036.02* 0041.02* 0043.02*
0044.01* 0045.00*

Upper Income

0001.01* 0001.02* 0003.03* 0008.02* 0010.05* 0010.06* 0010.07* 0010.08* 0010.11* 0010.12* 0013.04*
0013.06* 0014.00* 0017.03* 0017.05* 0017.06* 0018.00 0019.01* 0019.02* 0020.04* 0020.06* 0020.09*
0020.10 0020.11* 0023.03* 0024.01* 0024.03* 0027.02* 0035.01* 0035.03* 0039.03*

Income Not Known

0040.00*

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

1167.28

COLUSA COUNTY (011), CA

MSA: NA

Middle Income

0001.00

EL DORADO COUNTY (017), CA

MSA: 40900

Upper Income

0307.06 0307.11

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 100-110%

0110.02

SUTTER COUNTY (101), CA

MSA: 49700

Upper Income

0511.00

YOLO COUNTY (113), CA

Assessment Area(s) by Tract
Respondent ID: 0000697763
* denotes no loans made in specified tracts
Agency: FRS - 2
Institution: WESTAMERICA BANK

MSA: 40900

Low Income

0102.03

Moderate Income

0111.01

YUBA COUNTY (115), CA

MSA: 49700

Upper Income

0410.02

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000697763

Institution: WESTAMERICA BANK

Agency: FRS - 2

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	161	161	0	0.00%
Small Farm Loans	10	10	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2,544	2,544	0	0.00%
Total	2,717	2,717	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.

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

State: ARIZONA (04)

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)
MARICOPA COUNTY (013), AZ										
MSA 38060										
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	1	500	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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)
ALAMEDA COUNTY (001), CA										
MSA 36084										
Inside AA 0072										
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%	1	100	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	39	1	101	1	750	0	0	0	0
Median Family Income >= 120%	2	200	0	0	1	1,000	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	4	339	1	101	2	1,750	1	100	0	0
COLUSA COUNTY (011), 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	1	200	1	1,000	1	200	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	1	200	1	1,000	1	200	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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)
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Inside AA 0072										
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%	13	656	2	265	1	750	0	0	0	0
Median Family Income 60-70%	0	0	2	410	0	0	1	180	0	0
Median Family Income 70-80%	0	0	0	0	1	400	0	0	0	0
Median Family Income 80-90%	1	100	0	0	0	0	1	100	0	0
Median Family Income 90-100%	2	150	0	0	1	870	1	870	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%	2	121	0	0	2	1,354	1	50	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	18	1,027	4	675	5	3,374	4	1,200	0	0
EL DORADO COUNTY (017), CA										
MSA 40900										
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	462	1	462	0	0
Upper Income	0	0	0	0	3	869	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	4	1,331	1	462	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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)
FRESNO COUNTY (019), CA										
MSA 23420										
Inside AA 0075										
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%	2	105	0	0	1	500	0	0	0	0
Median Family Income 60-70%	0	0	1	204	1	1,000	0	0	0	0
Median Family Income 70-80%	0	0	2	356	1	254	0	0	0	0
Median Family Income 80-90%	0	0	2	454	1	1,000	0	0	0	0
Median Family Income 90-100%	0	0	1	200	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	403	1	403	0	0
Median Family Income 110-120%	2	200	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	350	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	4	305	8	1,564	5	3,157	1	403	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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										
Inside AA 0064										
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	2	259	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	2	259	1	500	0	0	0	0
KINGS COUNTY (031), CA										
MSA 25260										
Inside AA 0066										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	53	0	0	1	800	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	0	0	1	800	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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)
LAKE COUNTY (033), CA										
MSA NA										
Inside AA 0067										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	1	133	0	0	1	133	0	0
Middle Income	0	0	1	115	2	611	1	115	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	20	2	248	2	611	2	248	0	0
MADERA COUNTY (039), CA										
MSA 23420										
Inside AA 0075										
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	400	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	400	0	0	0	0
MARIN COUNTY (041), CA										
MSA 42034										
Inside AA 0072										
Low Income	0	0	0	0	2	1,014	1	584	0	0
Moderate Income	1	75	0	0	1	500	2	575	0	0
Middle Income	2	175	2	450	6	3,225	0	0	0	0
Upper Income	1	100	0	0	2	1,100	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	4	350	2	450	11	5,839	3	1,159	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
MARIPOSA COUNTY (043), CA										
MSA NA										
Inside AA 0068										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	280	0	0	2	280	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	2	280	0	0	2	280	0	0
MENDOCINO COUNTY (045), CA										
MSA NA										
Inside AA 0067										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	1	250	0	0	1	100	0	0
Middle Income	0	0	0	0	3	1,239	0	0	0	0
Upper Income	0	0	0	0	1	468	1	468	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	100	1	250	4	1,707	2	568	0	0
MERCED COUNTY (047), CA										
MSA 32900										
Inside AA 0069										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	98	1	114	1	930	1	114	0	0
Middle Income	7	567	3	700	2	1,400	4	449	0	0
Upper Income	0	0	1	150	1	600	0	0	0	0
Income Not Known	1	90	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	755	5	964	4	2,930	5	563	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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)
NAPA COUNTY (055), CA										
MSA 34900										
Inside AA 0072										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	150	1	200	3	1,192	2	350	0	0
Middle Income	5	370	5	1,096	4	2,300	4	770	0	0
Upper Income	0	0	0	0	1	931	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	7	520	6	1,296	8	4,423	6	1,120	0	0
NEVADA COUNTY (057), 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	0	0	0	0	0	0
Upper Income	1	80	1	150	1	1,000	1	80	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	80	1	150	1	1,000	1	80	0	0
PLACER COUNTY (061), CA										
MSA 40900										
Inside AA 0071										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	1	20	0	0	1	1,000	1	20	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	20	0	0	3	2,500	1	20	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Inside AA 0071										
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	1	125	0	0	0	0	0	0
Median Family Income 40-50%	1	100	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	350	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	600	0	0	0	0
Median Family Income 110-120%	2	124	2	375	1	516	3	666	0	0
Median Family Income >= 120%	4	239	3	550	7	2,936	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	7	463	6	1,050	10	4,402	4	966	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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	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	1	200	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	200	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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 FRANCISCO COUNTY (075), CA										
MSA 41884										
Inside AA 0072										
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	430	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	1	375	1	375	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	1	150	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	897	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	150	4	1,702	1	375	0	0
SOLANO COUNTY (095), CA										
MSA 46700										
Inside AA 0072										
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	3	500	1	700	0	0	0	0
Upper Income	2	200	0	0	1	500	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	200	3	500	2	1,200	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
SONOMA COUNTY (097), CA										
MSA 42220										
Inside AA 0072										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	120	0	0	4	2,063	2	513	0	0
Middle Income	6	297	3	495	7	3,468	4	530	0	0
Upper Income	6	311	2	400	3	1,885	5	345	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	14	728	5	895	14	7,416	11	1,388	0	0
STANISLAUS COUNTY (099), CA										
MSA 33700										
Inside AA 0070										
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%	3	300	0	0	2	1,150	0	0	0	0
Median Family Income 70-80%	0	0	1	150	1	450	0	0	0	0
Median Family Income 80-90%	1	35	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	1	311	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	83	0	0	0	0	1	83	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	5	418	2	275	4	1,911	1	83	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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)
TULARE COUNTY (107), CA										
MSA 47300										
Inside AA 0074										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	158	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	958	1	450	0	0
Upper Income	1	100	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	3	258	0	0	2	958	1	450	0	0
YOLO COUNTY (113), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	1	91	0	0	0	0	1	91	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	191	0	0	0	0	1	91	0	0
TOTAL INSIDE AA IN STATE	82	5,556	50	8,957	83	45,580	45	8,923	0	0
TOTAL OUTSIDE AA IN STATE	3	271	3	550	6	3,331	4	833	0	0
STATE TOTAL	85	5,827	53	9,507	89	48,911	49	9,756	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	82	5,556	50	8,957	83	45,580	45	8,923	0	0
TOTAL OUTSIDE AA	3	271	3	550	7	3,831	5	1,333	0	0
TOTAL INSIDE & OUTSIDE	85	5,827	53	9,507	90	49,411	50	10,256	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
FRESNO COUNTY (019), CA										
MSA 23420										
Inside AA 0075										
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	50	0	0	0	0	1	50	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	0	0	0	0	1	50	0	0
MARIN COUNTY (041), CA										
MSA 42034										
Inside AA 0072										
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	1	250	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	0	0	1	250	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
MERCED COUNTY (047), CA										
MSA 32900										
Inside AA 0069										
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	1	150	1	500	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	1	150	1	500	0	0	0	0
NAPA COUNTY (055), CA										
MSA 34900										
Inside AA 0072										
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	350	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	350	0	0	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2
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)
STANISLAUS COUNTY (099), CA										
MSA 33700										
Inside AA 0070										
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	75	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	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	75	0	0	0	0	0	0	0	0
SUTTER COUNTY (101), CA										
MSA 49700										
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	500	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	500	0	0	0	0
TOTAL INSIDE AA IN STATE	2	125	2	400	2	850	1	50	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	2	125	2	400	3	1,350	1	50	0	0

2024 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	2	125	2	400	2	850	1	50	0	0
TOTAL OUTSIDE AA	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE & OUTSIDE	2	125	2	400	3	1,350	1	50	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2

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 - KERN COUNTY (029) - MSA 12540	3	759	0	0	0	0
CA - KINGS COUNTY (031) - MSA 25260	2	853	0	0	0	0
CA - LAKE COUNTY (033) - MSA NA	5	879	2	248	0	0
CA - MENDOCINO COUNTY (045) - MSA NA	6	2,057	2	568	0	0
CA - MARIPOSA COUNTY (043) - MSA NA	2	280	2	280	0	0
CA - MERCED COUNTY (047) - MSA 32900	19	4,649	5	563	0	0
CA - STANISLAUS COUNTY (099) - MSA 33700	11	2,604	1	83	0	0
CA - PLACER COUNTY (061) - MSA 40900	4	2,520	1	20	0	0
CA - SACRAMENTO COUNTY (067) - MSA 40900	23	5,915	4	966	0	0
CA - ALAMEDA COUNTY (001) - MSA 36084	7	2,190	1	100	0	0
CA - CONTRA COSTA COUNTY (013) - MSA 36084	27	5,076	4	1,200	0	0
CA - MARIN COUNTY (041) - MSA 42034	17	6,639	3	1,159	0	0
CA - NAPA COUNTY (055) - MSA 34900	21	6,239	6	1,120	0	0
CA - SAN FRANCISCO COUNTY (075) - MSA 41884	5	1,852	1	375	0	0
CA - SOLANO COUNTY (095) - MSA 46700	7	1,900	0	0	0	0
CA - SONOMA COUNTY (097) - MSA 42220	33	9,039	11	1,388	0	0
CA - TULARE COUNTY (107) - MSA 47300	5	1,216	1	450	0	0
CA - FRESNO COUNTY (019) - MSA 23420	17	5,026	1	403	0	0
CA - MADERA COUNTY (039) - MSA 23420	1	400	0	0	0	0

2024 Institution Disclosure Statement - Table 4

Assessment Area/Non-Assessment Area Activity

Small Farm Loans

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

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 - MERCED COUNTY (047) - MSA 32900	2	650	0	0	0	0
CA - STANISLAUS COUNTY (099) - MSA 33700	1	75	0	0	0	0
CA - MARIN COUNTY (041) - MSA 42034	1	250	0	0	0	0
CA - NAPA COUNTY (055) - MSA 34900	1	350	0	0	0	0
CA - FRESNO COUNTY (019) - MSA 23420	1	50	1	50	0	0

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000697763

Institution: WESTAMERICA BANK

Agency: FRS - 2

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	31	47,900	0	0
Purchased	0	0	0	0
Total	31	47,900	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

ASSESSMENT AREA - 0064

KERN COUNTY (029), CA

MSA: 12540

Median Family Income 10-20%

0020.01*

Median Family Income 20-30%

0006.02*

Median Family Income 30-40%

0004.00* 0013.02* 0024.03*

Median Family Income 40-50%

0001.03* 0011.01* 0011.06* 0012.02* 0013.01* 0014.01* 0014.02* 0015.00* 0020.02* 0022.02* 0030.02*
0052.05* 0064.04* 0064.06*

Median Family Income 50-60%

0011.04* 0021.00* 0022.01* 0023.05* 0025.01* 0025.02* 0026.00* 0028.24* 0036.00* 0041.02* 0044.02*
0047.02* 0048.02* 0049.01* 0052.08* 0063.04*

Median Family Income 60-70%

0002.01* 0003.00* 0009.11* 0025.03* 0027.02* 0028.13* 0028.25* 0030.01* 0031.26* 0031.27* 0043.03*
0044.04* 0047.03* 0047.04* 0048.01* 0052.03* 0062.01* 0063.01* 0063.03*

Median Family Income 70-80%

0009.02* 0009.07* 0010.03* 0011.07* 0018.01* 0018.04* 0023.02* 0023.03* 0023.04* 0028.14* 0028.15*
0028.23* 0031.37* 0033.03* 0034.00* 0043.04* 0045.00* 0046.06* 0050.03* 0050.05* 0051.03* 0052.06*
0053.00* 0058.04* 0059.00* 0062.02* 0064.03* 0064.05* 0065.00* 0066.00*

Median Family Income 80-90%

0001.02* 0001.04* 0007.01* 0009.04* 0010.02* 0011.05* 0012.01* 0019.01* 0019.02* 0027.01* 0028.16*
0028.17* 0029.02* 0031.03* 0031.13* 0031.28* 0031.36* 0033.05* 0041.01* 0049.03* 0054.05* 0054.10*
0055.11* 0058.03*

Median Family Income 90-100%

0001.05* 0002.02* 0005.04* 0008.00* 0009.06* 0009.12* 0029.01* 0031.29* 0031.32* 0032.07* 0032.08*
0032.15* 0032.22* 0033.07* 0033.08* 0035.00* 0040.02* 0044.03* 0052.07* 0054.07* 0060.03* 0060.04*

Median Family Income 100-110%

0001.06* 0024.01* 0031.12* 0031.25* 0031.31* 0032.11* 0038.11* 0039.00* 0040.01* 0046.07* 0049.04*
0055.08* 0056.00* 0061.01*

Median Family Income 110-120%

0007.02* 0009.03* 0018.03* 0024.02* 0028.19* 0031.34* 0032.10* 0033.04* 0038.16* 0057.00*

Median Family Income >= 120%

0005.05* 0005.06* 0005.07* 0005.08* 0005.09* 0005.10* 0009.05* 0009.08* 0009.09* 0009.13* 0009.14*
0010.01* 0017.00* 0028.04* 0028.06* 0028.07* 0028.11* 0028.18* 0028.20* 0028.21* 0028.22* 0031.24*
0031.30* 0031.33* 0031.35* 0032.03* 0032.09* 0032.12* 0032.13* 0032.16* 0032.17* 0032.18* 0032.19*
0032.20* 0032.21* 0038.06* 0038.07* 0038.08* 0038.10* 0038.12 0038.14* 0038.15* 0038.17* 0038.18*
0038.19* 0038.20* 0038.21* 0038.22 0038.23* 0038.24* 0038.25* 0038.26* 0038.27* 0043.05* 0046.05*
0050.06* 0051.04* 0054.02* 0054.06* 0054.08* 0054.09* 0055.09* 0055.10* 0055.12* 0055.13* 0055.14*
0058.05* 0058.06* 0060.06* 0060.09* 0060.10* 0060.11* 0060.12* 0061.02*

Median Family Income Not Known

0006.01* 0006.03* 0016.00* 0032.14* 0043.02* 0046.01* 0046.03* 0060.02*

ASSESSMENT AREA - 0066

KINGS COUNTY (031), CA

MSA: 25260

Moderate Income

0009.01* 0009.02 0010.02* 0011.00* 0013.00* 0014.01* 0014.02* 0017.02* 0017.03*

Middle Income

0004.03* 0004.05* 0004.07* 0005.00* 0007.02* 0008.00* 0010.03* 0012.00* 0015.00* 0016.01* 9800.00*

Upper Income

0001.00* 0002.00* 0004.02* 0004.06* 0006.02* 0006.03* 0006.04* 0007.01* 0010.01*

Income Not Known

9801.00* 9818.00*

ASSESSMENT AREA - 0067

LAKE COUNTY (033), CA

MSA: NA

Moderate Income

0005.01* 0005.02* 0007.02* 0007.03* 0007.04* 0008.01 0008.02 0010.00*

Middle Income

0001.00* 0003.00* 0004.02* 0006.01* 0006.02* 0011.02* 0012.00 0013.02*

Upper Income

0004.01* 0009.01* 0009.02* 0011.01* 0013.01*

MENDOCINO COUNTY (045), CA

MSA: NA

Low Income

0115.02*

Moderate Income

0101.00* 0102.00* 0104.00* 0105.00* 0106.01* 0112.00* 0113.00 0116.00

Middle Income

0103.00* 0106.02* 0107.00* 0108.01 0108.02* 0109.00* 0110.01* 0110.03* 0111.02 0117.00* 0118.00*

Upper Income

0110.04* 0114.00* 0115.01

Income Not Known

9901.00*

<u>ASSESSMENT AREA - 0068</u>

MARIPOSA COUNTY (043), CA

MSA: NA

Moderate Income

0001.01* 0001.02

Middle Income

0002.00* 0003.01* 0003.02* 0004.00*

TUOLUMNE COUNTY (109), CA

MSA: NA

Moderate Income

0042.02*

Middle Income

0012.00* 0021.01* 0021.02* 0022.02* 0031.01* 0031.02* 0032.00* 0041.02* 0042.01* 0051.01* 0052.01*

Upper Income

0011.00* 0022.01* 0031.03* 0041.01* 0051.02*

Income Not Known

9852.02*

ASSESSMENT AREA - 0069

MERCED COUNTY (047), CA

MSA: 32900

Low Income

0013.02*

Moderate Income

0006.01* 0007.01* 0010.03* 0010.05 0015.02* 0015.03* 0016.01* 0016.03* 0017.00 0024.01*

Middle Income

0002.02* 0002.05* 0003.01 0003.05 0003.06* 0004.01* 0004.03 0004.04 0005.03* 0005.04* 0005.05
0006.02* 0008.01* 0008.02* 0009.01* 0009.03* 0010.04* 0010.06 0012.00* 0013.01* 0014.01* 0014.02*
0015.01 0016.04* 0019.01* 0019.02* 0020.01* 0020.02* 0021.00* 0022.01* 0022.03* 0022.04* 0023.03*
0023.04* 0023.05* 0024.04

Upper Income

0002.01* 0002.04* 0003.03* 0006.03* 0007.02 0009.04* 0010.07* 0010.08* 0011.01* 0018.01* 0023.01*
0023.06* 0025.00* 0026.01* 0026.02*

Income Not Known

0024.03

ASSESSMENT AREA - 0070

STANISLAUS COUNTY (099), CA

MSA: 33700

Median Family Income 30-40%

0023.04

Median Family Income 40-50%

0016.04* 0021.00* 0039.06* 0039.08*

Median Family Income 50-60%

0016.01* 0017.00* 0018.00* 0022.00* 0023.02* 0024.02* 0031.00* 0038.02*

Median Family Income 60-70%

0025.03* 0026.04* 0032.04* 0038.04

Median Family Income 70-80%

0009.08* 0011.00 0016.03* 0020.04* 0024.01* 0026.02* 0027.02* 0030.02 0032.01* 0037.00*

Median Family Income 80-90%

0003.01* 0003.04* 0004.04* 0004.05* 0008.03* 0008.05* 0008.06* 0009.10* 0014.00 0020.02* 0020.05*
0023.03* 0025.06* 0028.02* 0034.00* 0035.02* 0036.09* 0036.10* 0038.03* 0039.04

Median Family Income 90-100%

0002.04* 0003.02* 0003.03* 0005.06* 0008.01* 0009.09* 0010.02* 0012.00* 0015.00* 0026.05* 0027.01*
0028.03* 0030.04* 0036.03*

Median Family Income 100-110%

0005.03* 0005.05* 0009.05 0009.06* 0019.00* 0025.05* 0029.03* 0033.00* 0035.01* 0039.09*

Median Family Income 110-120%

0002.05* 0005.14* 0006.01* 0008.07* 0010.01* 0025.04* 0026.03* 0028.01* 0029.01* 0038.05*

Median Family Income >= 120%

0001.01* 0001.02* 0002.01* 0002.02* 0004.03* 0004.06* 0004.07* 0005.01* 0005.11 0005.12* 0005.13*
0006.02* 0009.07* 0009.11* 0009.13* 0009.14* 0009.15* 0013.00* 0020.06* 0029.04* 0030.03* 0032.03*
0032.05* 0032.06* 0036.07* 0036.08* 0036.11* 0036.12* 0039.05* 0039.07* 0040.00*

ASSESSMENT AREA - 0071

PLACER COUNTY (061), CA

MSA: 40900

Low Income

0201.07*

Moderate Income

0203.00 0204.01* 0207.12* 0209.01* 0210.45* 0211.30* 0214.03* 0237.00*

Middle Income

Assessment Area(s) by Tract
Respondent ID: 0000697763
* denotes no loans made in specified tracts
Agency: FRS - 2
Institution: WESTAMERICA BANK

0201.04* 0201.06* 0202.00* 0207.13* 0207.14* 0207.15* 0208.05* 0208.06* 0209.08* 0210.39* 0210.40*
0210.46* 0211.03* 0211.06* 0211.08* 0211.28* 0211.29* 0211.31* 0212.03 0212.04* 0214.01* 0215.01*
0215.02* 0216.03* 0218.02* 0219.01* 0219.02* 0220.02* 0220.13* 0221.00* 0223.00* 0229.00* 0234.00*
0236.00* 0238.00* 0239.00*

Upper Income

0201.05* 0204.02* 0205.01* 0205.02* 0206.01* 0206.04 0206.05* 0206.06* 0206.07* 0206.08* 0207.10*
0207.11 0207.17* 0210.03* 0210.34* 0210.37* 0210.38* 0210.43* 0210.44* 0210.47* 0210.48* 0211.09*
0211.22* 0211.23* 0213.04* 0213.23* 0213.24* 0213.25* 0213.26* 0213.27* 0213.28* 0216.04* 0218.01*
0220.11* 0220.14* 0222.00* 0224.00* 0225.00* 0226.00* 0228.00* 0230.00* 0231.00* 0232.00* 0233.00*
0235.01* 0235.02*

Income Not Known

9900.00*

SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income 20-30%

0007.00* 0052.01* 0053.01* 0055.10* 0065.01* 0068.02* 0070.19*

Median Family Income 30-40%

0005.01* 0040.20 0046.02* 0049.07* 0062.03* 0069.02* 0074.23* 0074.35* 0091.10*

Median Family Income 40-50%

0030.01* 0032.03* 0032.04* 0044.02* 0045.01* 0045.02* 0046.03* 0046.04* 0047.01* 0050.02* 0055.05
0055.06* 0055.08* 0055.09* 0059.03* 0061.01* 0062.02* 0067.05* 0073.01* 0074.13* 0074.24* 0077.01*
0090.07* 0096.34* 0096.41*

Median Family Income 50-60%

0032.02* 0037.00* 0042.02* 0042.03* 0043.02* 0044.01* 0047.02* 0048.01* 0051.01* 0052.05* 0055.02*
0056.01* 0060.02* 0061.02* 0063.00* 0064.00* 0066.00* 0067.03* 0070.01* 0070.21* 0070.24* 0074.29*
0081.33* 0081.39* 0089.11* 0095.03*

Median Family Income 60-70%

0013.00* 0018.00* 0021.00* 0022.00* 0028.00* 0031.01* 0036.00* 0040.14* 0041.00* 0043.01* 0048.02*
0049.04* 0049.06* 0049.08* 0049.09* 0050.03* 0050.04* 0054.02* 0056.05* 0060.03* 0062.04* 0067.06*

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

0068.01*	0070.11*	0074.02*	0074.16*	0074.34*	0074.38*	0075.01*	0076.03*	0081.41*	0089.07*	0089.13*
0090.05*	0090.06	0090.08*	0091.05*	0093.18*	0093.19*	0093.20*	0095.04*	0096.01*	0096.33*	0098.00*
0099.00*										

Median Family Income 70-80%

0008.00*	0012.01*	0027.00*	0031.02*	0035.02*	0042.01*	0051.02*	0065.02*	0070.12*	0070.22*	0070.23*
0072.02*	0072.04*	0074.03*	0074.14*	0074.15*	0074.22*	0074.26*	0074.27*	0075.03*	0076.04*	0081.13*
0081.20*	0081.27*	0081.28*	0081.29*	0081.34*	0081.42*	0089.08*	0089.10*	0091.12*	0093.16*	0093.29*
0095.01*	0096.09*	0096.40*	0096.42*							

Median Family Income 80-90%

0012.02*	0017.01*	0029.00*	0038.00*	0067.04*	0070.07*	0070.13*	0070.27*	0072.07*	0072.08*	0074.28*
0076.02*	0079.06*	0081.11*	0081.17*	0081.30*	0081.31*	0081.35*	0081.36*	0081.38*	0081.43*	0082.03*
0082.08*	0086.02*	0090.04*	0090.10*	0091.06*	0091.07*	0091.11*	0093.10*	0093.12*	0093.32*	0093.35*
0096.08*	0096.39*	0096.47*								

Median Family Income 90-100%

0006.00*	0017.02*	0019.00*	0035.01*	0040.06*	0040.13*	0040.19*	0049.10*	0052.04*	0056.06*	0059.01*
0070.16*	0070.28*	0071.05*	0072.06*	0072.09*	0074.17*	0074.30*	0074.31*	0074.32*	0074.36*	0075.04*
0081.19*	0081.24*	0081.32*	0081.37*	0081.45*	0082.06*	0084.04*	0089.05*	0091.03*	0093.08*	0093.11*
0093.21*	0094.03*	0096.10*	0096.11*	0096.12*	0096.16*	0096.48*				

Median Family Income 100-110%

0004.00*	0030.02*	0039.00*	0040.05*	0040.15*	0059.04*	0070.10*	0071.09*	0074.39*	0078.01*	0079.03*
0079.04*	0081.25*	0081.44*	0082.04*	0082.07*	0082.11*	0089.09*	0089.12*	0091.08*	0091.09*	0092.01
0093.07*	0093.14*	0093.17*	0094.10*	0095.02*	0096.18*					

Median Family Income 110-120%

0005.02*	0020.00*	0034.00*	0040.08*	0040.17*	0054.03	0070.17*	0071.03*	0074.37*	0080.07*	0080.10
0081.40	0085.06*	0093.09*	0093.34*	0096.14*	0096.43*	0096.51*	0096.53*			

Median Family Income >= 120%

0001.00*	0002.00*	0003.00*	0011.02*	0014.00*	0015.00*	0016.01*	0016.02*	0023.00*	0024.00*	0025.00*
0026.00*	0033.00*	0040.11*	0040.12*	0040.16*	0040.18*	0052.02*	0054.04	0057.01*	0057.02*	0058.01*
0058.03*	0058.04*	0060.04*	0070.20*	0070.25*	0070.26*	0071.01*	0071.06*	0071.07*	0071.08*	0071.10*
0071.11*	0077.02*	0078.02*	0079.05*	0080.05*	0080.06*	0080.08*	0080.09*	0081.22*	0082.09*	0082.10*

0084.02* 0084.03* 0085.01* 0085.04* 0085.05* 0085.07* 0085.08* 0085.09* 0085.10* 0085.12* 0085.13*
0086.01* 0087.02* 0087.03 0087.04* 0087.06 0087.07* 0087.08* 0088.02* 0088.03* 0090.11 0093.23*
0093.26* 0093.28* 0093.30* 0093.31* 0093.33* 0093.36* 0094.04* 0094.06* 0094.08* 0094.09* 0096.17*
0096.22* 0096.32* 0096.35* 0096.37* 0096.44* 0096.45* 0096.46* 0096.49* 0096.50* 0096.52*

Median Family Income Not Known

0011.03* 0068.03* 0069.01* 9883.00*

ASSESSMENT AREA - 0072

ALAMEDA COUNTY (001), CA

MSA: 36084

Median Family Income 10-20%

4029.00*

Median Family Income 20-30%

4024.00* 4030.00* 4033.01* 4075.00* 4105.00*

Median Family Income 30-40%

4014.00* 4025.00* 4026.00* 4034.02* 4059.02* 4060.00* 4062.02* 4063.00* 4071.01* 4087.00* 4088.00*
4089.00* 4094.00* 4095.00* 4204.02*

Median Family Income 40-50%

4016.00* 4022.00* 4054.01* 4054.02* 4059.01* 4062.01* 4065.00* 4072.00* 4086.00* 4092.00* 4093.00*
4096.00* 4097.00* 4103.00* 4204.01* 4331.04* 4339.00* 4340.00* 4362.00*

Median Family Income 50-60%

4034.01* 4058.00* 4061.00* 4066.01* 4066.02* 4070.00* 4071.02* 4073.00* 4085.00* 4090.00* 4091.00*
4101.00* 4102.00* 4224.00* 4229.01* 4231.00* 4332.00* 4338.01* 4365.00* 4377.01* 4377.02*

Median Family Income 60-70%

4015.00* 4018.00* 4036.00* 4053.01* 4056.00* 4057.00* 4074.00* 4076.00* 4084.00* 4235.00* 4276.00*
4309.00* 4324.00* 4325.01* 4325.02* 4331.03* 4336.00* 4353.00* 4355.00* 4356.01* 4356.02* 4366.01*
4366.02* 4367.00* 4369.00* 4373.00* 4375.00* 4382.01* 4402.00*

Median Family Income 70-80%

4007.00* 4008.00* 4009.00* 4013.00* 4040.00* 4055.00* 4064.00* 4082.00* 4104.00* 4221.00* 4284.00*
4305.00* 4310.00* 4326.02* 4330.00* 4333.00* 4337.00* 4354.00* 4357.00* 4360.00* 4363.02* 4371.02*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: WESTAMERICA BANK

Respondent ID: 0000697763

Agency: FRS - 2

4372.00* 4374.00* 4379.00* 4382.04* 4384.00* 4403.06* 4444.00* 4514.04*

Median Family Income 80-90%

4010.00* 4027.00* 4035.01* 4098.00* 4225.00* 4240.01* 4240.02* 4251.04* 4272.00* 4280.00* 4308.00*
4311.00* 4312.00* 4331.02* 4335.00* 4351.04* 4359.00* 4363.01* 4368.00* 4370.00* 4371.01* 4376.00*
4383.00* 4401.00* 4403.07* 4403.31* 4419.26* 4425.02* 4445.00* 4502.00* 4515.06*

Median Family Income 90-100%

4006.00* 4031.00* 4035.02* 4037.01* 4053.02* 4077.00* 4078.00* 4203.02* 4220.00* 4230.00* 4232.00*
4234.00* 4273.00* 4277.00* 4282.00* 4285.00* 4307.00* 4338.02* 4352.00* 4358.00* 4361.00* 4364.03*
4380.00* 4403.01* 4403.04* 4403.08* 4423.02* 4425.01* 4426.02* 4430.01* 4430.02* 4512.01* 4514.01*

Median Family Income 100-110%

4005.00* 4011.00* 4012.00* 4017.00* 4041.02* 4052.00* 4068.00* 4069.00* 4083.00* 4100.00* 4202.00*
4203.01* 4205.00* 4222.00* 4251.01* 4278.00* 4279.00* 4286.00* 4306.00* 4322.00* 4323.00* 4351.02*
4378.00* 4381.00* 4382.03* 4403.33* 4403.34* 4403.36* 4413.01* 4415.25* 4416.02* 4417.02* 4419.23*
4419.27* 4419.28* 4423.01* 4433.21* 4443.04* 4503.00 4507.50*

Median Family Income 110-120%

4067.00* 4079.00* 4219.00* 4233.00* 4236.01* 4239.01* 4251.02* 4281.00* 4287.00* 4327.00* 4328.00*
4334.00* 4364.02* 4364.04* 4414.01* 4419.21* 4424.00* 4429.00* 4441.00* 4442.00* 4443.01* 4501.02*
4504.00* 4507.41* 4512.02* 4513.00* 4514.03* 4515.04

Median Family Income >= 120%

4001.00* 4002.00* 4003.00* 4004.00* 4033.02* 4037.02* 4038.00* 4039.00* 4041.01* 4042.00* 4043.00*
4044.00* 4045.01* 4045.02* 4046.00* 4047.00* 4048.00* 4049.00* 4050.00* 4051.00* 4080.00* 4081.00*
4099.00* 4201.00* 4206.00* 4211.00* 4212.00* 4213.00* 4214.00 4215.00* 4216.00* 4217.00* 4218.00*
4223.00* 4227.00* 4237.00* 4238.00* 4239.02* 4251.03* 4261.00* 4262.00* 4271.00* 4283.01* 4283.02*
4301.01* 4301.02* 4302.00* 4303.00* 4304.00* 4321.00* 4351.03* 4403.05* 4403.32* 4403.37* 4403.38*
4411.00* 4412.00* 4413.02* 4414.02* 4415.01* 4415.03* 4415.21* 4415.22* 4415.23* 4415.24* 4416.01*
4417.01* 4418.00* 4419.24* 4419.29* 4420.00* 4421.00* 4422.00* 4426.01* 4427.00* 4428.00* 4431.02*
4431.03* 4431.04* 4431.05* 4432.00* 4433.01* 4433.22* 4446.01* 4446.02* 4501.01* 4505.01* 4505.02*
4506.01* 4506.03* 4506.04* 4506.05* 4506.06* 4506.07* 4506.08* 4506.09* 4507.01* 4507.42* 4507.43
4507.44* 4507.45* 4507.46* 4507.51* 4507.52* 4511.02* 4511.03* 4511.04* 4515.01* 4515.03 4515.05*

4516.01* 4516.02* 4517.01* 4517.03* 4517.04* 9832.00*

Median Family Income Not Known

4028.01* 4028.02* 4228.00* 4229.02* 4236.02* 4326.01* 4443.03* 9819.00* 9820.00* 9821.00* 9900.00*

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income 20-30%

3072.02*

Median Family Income 30-40%

3050.00* 3072.05* 3131.04* 3160.00* 3800.02*

Median Family Income 40-50%

3072.01* 3120.00* 3141.05* 3142.00* 3361.03* 3361.04* 3362.02* 3511.05* 3650.02* 3660.02* 3760.00*
3770.00* 3790.00* 3820.00*

Median Family Income 50-60%

3060.02 3071.02* 3090.00* 3100.00* 3110.00* 3131.05 3132.06* 3141.02* 3141.03* 3141.06* 3280.00*
3580.00* 3671.00* 3680.01* 3680.02* 3690.01* 3720.00* 3730.00* 3750.00* 3810.00* 3860.00*

Median Family Income 60-70%

3040.02* 3060.03* 3060.04* 3072.04* 3080.01 3131.02* 3132.04* 3270.01* 3361.01* 3372.01 3372.02*
3381.01* 3390.01* 3591.04* 3630.00* 3650.03* 3660.01* 3672.00* 3690.02* 3710.00* 3740.00* 3892.00*

Median Family Income 70-80%

3020.05* 3020.07* 3020.11* 3031.05* 3031.06* 3032.07* 3071.01* 3132.05* 3150.00* 3170.00* 3200.01
3212.00* 3240.03* 3290.00* 3310.00* 3340.07* 3362.01* 3400.01* 3511.03* 3511.04* 3551.10* 3551.20*
3830.00* 3870.00* 3922.01* 3922.02*

Median Family Income 80-90%

3010.00* 3020.06* 3031.07* 3032.10* 3180.00 3190.02* 3270.02* 3340.01* 3511.01* 3551.09* 3553.10*
3570.00* 3591.02* 3602.00* 3610.00* 3640.02* 3700.00*

Median Family Income 90-100%

3020.09* 3032.04* 3032.08* 3032.09* 3040.04* 3080.02* 3131.07* 3132.03* 3300.00 3320.00* 3331.01*
3331.02* 3340.08* 3350.00* 3390.03 3552.02* 3560.01* 3591.03* 3592.02* 3592.03* 3891.00*

Median Family Income 100-110%

3020.13* 3020.14* 3032.06* 3040.03* 3040.07* 3131.06* 3200.04* 3211.01* 3230.00* 3240.02* 3332.00*
3371.00* 3382.04* 3551.07* 3551.11* 3551.18* 3592.04* 3601.01* 3601.02* 3620.00* 3800.01* 3852.00*
3880.00*

Median Family Income 110-120%

3031.04* 3032.11* 3200.03* 3211.02* 3211.03* 3250.00* 3260.00* 3340.06* 3373.00* 3430.01* 3452.06*
3551.19* 3552.01* 3553.07* 3591.05*

Median Family Income >= 120%

3020.12* 3032.02* 3040.01* 3040.06* 3190.01* 3220.00* 3240.04* 3342.00* 3381.02* 3382.01* 3382.03*
3383.01* 3383.02* 3390.04* 3400.03* 3400.04* 3410.00* 3430.02* 3430.03* 3451.01* 3451.02* 3451.03*
3451.05* 3451.11* 3451.12* 3451.13* 3451.14* 3451.15* 3451.16* 3451.17* 3451.18* 3452.03* 3452.04*
3452.05* 3461.01* 3461.02* 3462.03* 3462.04* 3462.05* 3462.06* 3470.00* 3480.00* 3490.00 3500.00*
3512.00* 3521.01* 3521.02* 3522.01* 3522.02* 3530.01* 3530.02* 3540.01* 3540.02* 3551.12* 3551.13*
3551.15* 3551.21* 3551.22* 3551.23* 3551.24* 3551.25* 3551.26* 3553.02* 3553.06 3553.08* 3553.09*
3560.02* 3780.00 3840.00* 3851.00* 3901.00* 3902.00* 3910.00* 3920.00* 3923.00*

Median Family Income Not Known

9800.00* 9900.00*

MARIN COUNTY (041), CA

MSA: 42034

Low Income

1082.01 1122.02 1122.03* 1122.04* 1290.00*

Moderate Income

1022.03 1041.02* 1042.00* 1050.01* 1081.00* 1110.01 1121.00* 1141.00* 1192.01* 1322.00*

Middle Income

1012.00* 1021.00 1022.02* 1031.00 1032.00 1041.03* 1041.04* 1043.00 1050.02 1060.01 1060.02*
1070.00* 1082.02 1090.01* 1090.02 1101.00 1110.02* 1130.00* 1142.00* 1170.00* 1200.01* 1211.00*
1212.00* 1262.00 1302.03* 1302.04* 1311.00* 1321.00* 1330.00*

Upper Income

1011.00 1102.00* 1150.00 1160.00* 1181.00* 1191.00* 1192.02* 1200.02* 1230.00 1241.00* 1242.00*
1250.00* 1261.00* 1270.00* 1281.00* 1282.00* 1302.01*

Income Not Known

1220.00* 9901.00*

NAPA COUNTY (055), CA

MSA: 34900

Moderate Income

2002.01 2002.02 2002.03* 2005.01 2005.03 2007.04* 2013.00* 2018.00*

Middle Income

2003.01* 2003.02* 2004.00* 2005.04* 2005.05* 2006.01* 2006.02* 2007.05* 2007.06* 2007.07* 2008.02
2008.04* 2010.04* 2010.05 2010.06* 2010.07* 2011.02* 2012.00 2016.01 2017.00 2019.00* 2020.00

Upper Income

2007.03* 2008.03* 2010.03* 2011.01* 2014.01* 2014.02* 2014.03 2015.00 2016.02*

Income Not Known

2009.00*

SAN FRANCISCO COUNTY (075), CA

MSA: 41884

Median Family Income < 10%

0122.03*

Median Family Income 10-20%

0101.02* 0107.01* 0125.04* 0161.01* 0611.02* 9805.01*

Median Family Income 20-30%

0118.00* 0124.04* 0161.02* 0179.03* 0231.03* 0605.02* 0611.01*

Median Family Income 30-40%

0123.01* 0125.02*

Median Family Income 40-50%

0106.00* 0113.00* 0123.02* 0124.03* 0125.03* 0229.01* 0233.00* 0234.00*

Median Family Income 50-60%

0101.01 0158.01* 0202.02* 0208.01* 0228.02* 0229.03* 0263.01* 0264.01* 0264.03* 0264.04* 0314.01*
0332.04* 0479.04* 0604.00* 0610.00* 0612.00*

Median Family Income 60-70%

0111.02* 0159.00* 0209.00* 0230.01* 0232.00* 0260.01* 0262.01* 0263.02* 0263.03* 0302.01* 0312.01*

0312.02* 0313.02*

Median Family Income 70-80%

0119.02* 0120.02* 0157.01* 0176.03* 0208.02* 0228.03* 0256.00* 0257.01* 0257.02* 0258.00* 0260.03*
0260.04* 0262.02* 0264.02* 0302.02* 0328.01* 0329.02* 0332.03* 0352.01* 0352.02* 0427.00

Median Family Income 80-90%

0160.00* 0177.00* 0228.01* 0229.02* 0230.03* 0259.00* 0260.02* 0261.00* 0313.01* 0314.02* 0330.01*
0332.01* 0354.00* 0426.01* 0477.01* 0478.02*

Median Family Income 90-100%

0109.02* 0119.01* 0124.05* 0153.00* 0156.00* 0201.02* 0254.03* 0255.01* 0326.01* 0328.02* 0329.01*
0351.01* 0353.00* 0401.00* 0478.01* 9806.00*

Median Family Income 100-110%

0163.00* 0166.02* 0168.02* 0206.02* 0253.00* 0301.01* 0304.00* 0305.00* 0326.02* 0327.00* 0331.00*
0351.02* 0452.02* 0477.02* 0479.03*

Median Family Income 110-120%

0103.00* 0104.01* 0121.00* 0130.01* 0155.00* 0178.04 0201.01* 0207.02* 0254.01* 0254.02* 0310.00*
0330.02* 0476.00* 0479.02*

Median Family Income >= 120%

0102.01* 0102.02* 0104.02 0105.00* 0108.00* 0109.01* 0111.01* 0112.00* 0126.01* 0126.02* 0127.00*
0128.01* 0128.02* 0129.01* 0129.02* 0130.02* 0131.01* 0131.02* 0132.00* 0133.00* 0134.01* 0134.02*
0135.00* 0151.00* 0152.02* 0154.02* 0157.02* 0158.02* 0162.00* 0164.00 0165.00* 0166.01* 0167.00*
0168.01* 0169.00* 0170.00* 0171.01* 0171.02* 0180.00* 0202.01* 0203.00* 0204.01* 0204.02* 0205.00*
0206.01* 0207.01* 0210.00* 0211.00* 0212.00* 0213.00* 0214.00* 0215.00* 0216.00* 0217.00* 0218.00*
0226.00* 0227.02* 0227.04* 0252.00* 0301.02* 0303.01* 0303.02* 0306.00* 0307.00* 0308.00* 0309.00*
0311.00* 0402.00* 0426.02* 0428.00* 0451.00* 0452.01* 0601.00* 0607.01* 0607.03* 0614.02* 0615.01*
0615.02* 0615.03* 0615.04* 0615.05* 0615.06* 0615.08* 9809.00*

Median Family Income Not Known

0107.02* 0110.01* 0110.02* 0117.00* 0120.01* 0122.02* 0122.04* 0124.06* 0152.01* 0154.01* 0176.02*
0176.04* 0178.01* 0178.03* 0231.02* 0251.00* 0255.02* 0607.02* 0614.01* 0615.07* 9802.00* 9803.00*
9804.01* 9901.00* 9902.00*

SOLANO COUNTY (095), CA

MSA: 46700

Low Income

2509.00* 2515.00* 2518.02* 2526.07*

Moderate Income

2503.00* 2504.00* 2507.01* 2510.00* 2511.00* 2512.00* 2516.00* 2517.01* 2518.03* 2519.01* 2519.02*
2524.01* 2525.01* 2525.02* 2526.05* 2526.06* 2526.08* 2527.07* 2528.01* 2528.02* 2531.07* 2532.03*
2532.08* 2535.02*

Middle Income

2501.03* 2501.04* 2501.05 2502.00* 2505.01* 2505.02* 2506.01* 2506.04* 2506.05* 2508.01* 2513.00*
2514.00* 2517.02* 2518.04* 2519.03* 2520.00* 2521.02 2521.03* 2522.06* 2523.05 2523.12* 2523.13*
2523.14* 2523.16* 2523.17* 2524.02* 2526.04* 2526.10* 2526.11* 2527.02* 2527.03* 2527.04* 2527.05*
2529.08* 2529.10* 2529.11* 2529.13* 2529.14* 2531.05* 2531.06* 2531.08* 2532.07* 2533.00* 2534.02*
2534.03* 2534.04* 2535.01*

Upper Income

2501.06* 2521.04* 2521.05* 2521.06* 2521.07* 2521.08* 2522.03 2522.04* 2522.05* 2523.06* 2523.10*
2523.11* 2523.15* 2527.06* 2529.03* 2529.04* 2529.09* 2529.12* 2529.15 2531.01* 2532.01* 2532.05
2532.06*

Income Not Known

2530.00* 9800.00*

SONOMA COUNTY (097), CA

MSA: 42220

Low Income

1514.05*

Moderate Income

1503.05* 1512.06 1513.01* 1513.05* 1514.04* 1514.06 1520.00 1526.02* 1528.03* 1528.04* 1529.03*
1530.01* 1530.03* 1531.02* 1531.03* 1531.04 1532.02 1533.02* 1537.08* 1537.10* 1542.01* 1543.07*
1543.08*

Middle Income

1502.03 1502.04* 1503.03 1503.04* 1503.06* 1506.01* 1506.02* 1506.09* 1506.11* 1507.01* 1509.01

Assessment Area(s) by Tract
Respondent ID: 0000697763
* denotes no loans made in specified tracts
Agency: FRS - 2
Institution: WESTAMERICA BANK

1510.00* 1511.00 1512.03* 1512.04* 1512.05* 1513.06* 1513.07* 1513.08* 1513.09* 1513.10* 1514.03*
1515.04* 1515.05* 1515.06* 1516.01* 1517.01* 1517.02* 1518.00* 1519.00* 1521.00 1522.01* 1522.03*
1522.04* 1525.01* 1525.02* 1527.01* 1527.02 1528.01* 1529.04* 1529.06* 1530.02* 1530.06* 1532.01*
1533.01 1534.03 1534.04* 1534.06* 1535.01 1535.02* 1536.01 1537.05 1537.07* 1537.11* 1537.12*
1538.06* 1538.08* 1538.09* 1539.02* 1539.04* 1539.05* 1542.02* 1543.04* 1543.05*

Upper Income

1501.00 1502.05 1505.01* 1505.02* 1506.03* 1506.07 1506.10* 1506.12* 1507.02* 1508.00* 1509.02*
1513.11* 1515.03* 1516.02* 1522.05* 1523.00 1524.01* 1524.02 1526.01* 1529.05* 1530.05* 1534.05*
1536.02* 1537.09 1538.04* 1538.07* 1538.10 1538.11* 1539.03* 1540.00* 1541.00 1543.06*

Income Not Known

1502.06* 9901.00*

ASSESSMENT AREA - 0074

TULARE COUNTY (107), CA

MSA: 47300

Low Income

0028.00* 0038.02*

Moderate Income

0002.02* 0002.04* 0003.02* 0003.04* 0005.01* 0006.00* 0007.01* 0008.01* 0010.10* 0011.01* 0011.02*
0012.00* 0013.03* 0016.01* 0016.02 0017.01* 0020.08* 0022.02* 0026.01* 0026.02* 0030.01* 0032.02*
0033.01* 0034.01* 0035.04* 0037.00* 0038.01* 0039.02* 0039.04* 0041.03* 0041.04* 0042.00* 0043.01*
0044.02*

Middle Income

0002.03* 0004.01* 0004.02* 0005.02* 0007.02* 0009.01* 0009.02* 0010.09* 0013.05 0015.01* 0015.02*
0020.02 0020.03* 0021.00* 0022.03* 0022.04* 0023.02* 0023.04* 0024.02* 0025.00* 0027.01* 0029.01*
0029.03* 0029.04* 0030.02* 0031.00* 0032.01* 0033.02* 0034.02* 0036.01* 0036.02* 0041.02* 0043.02*
0044.01* 0045.00*

Upper Income

0001.01* 0001.02* 0003.03* 0008.02* 0010.05* 0010.06* 0010.07* 0010.08* 0010.11* 0010.12* 0013.04*
0013.06* 0014.00* 0017.03* 0017.05* 0017.06* 0018.00* 0019.01* 0019.02* 0020.04* 0020.06* 0020.09*

0020.10 0020.11* 0023.03* 0024.01* 0024.03* 0027.02* 0035.01* 0035.03* 0039.03*

Income Not Known

0040.00*

ASSESSMENT AREA - 0075

FRESNO COUNTY (019), CA

MSA: 23420

Median Family Income 30-40%

0006.01* 0007.01* 0009.02* 0024.00* 0048.02* 0054.03* 0071.02*

Median Family Income 40-50%

0001.00* 0004.00* 0005.01* 0007.02* 0010.00* 0013.04* 0014.07* 0020.00* 0026.01* 0027.02* 0029.03*
0032.02* 0047.04* 0054.08* 0065.01* 0065.02* 0078.02* 0083.01* 0084.04*

Median Family Income 50-60%

0003.00* 0005.02* 0009.01* 0013.01* 0013.03* 0023.00* 0025.01* 0027.01* 0028.00 0033.02* 0034.01*
0037.02* 0053.04* 0062.01* 0071.01* 0083.04* 0085.03* 0085.04*

Median Family Income 60-70%

0011.00* 0012.02* 0025.02* 0026.02* 0031.03* 0033.01* 0037.01* 0038.07* 0040.05* 0040.06* 0042.12*
0044.04* 0051.00* 0052.02* 0052.03* 0056.07* 0061.02* 0066.02* 0066.06* 0082.00* 0083.03* 0084.02*
0084.05 0085.01*

Median Family Income 70-80%

0002.00* 0012.01* 0014.15* 0015.00* 0021.00* 0029.05* 0029.06* 0030.01 0030.03* 0031.02* 0038.05*
0047.05* 0047.06* 0048.01* 0052.04* 0053.01* 0054.09* 0066.03* 0066.05* 0069.00* 0070.02* 0076.00*
0078.01* 0086.00*

Median Family Income 80-90%

0022.00* 0029.04* 0041.00* 0042.05 0042.10* 0045.04* 0045.05* 0047.03* 0053.02* 0057.04* 0062.02*
0068.02* 0074.00* 0075.00* 0077.00 0081.00* 0084.03*

Median Family Income 90-100%

0030.04* 0031.04* 0032.01* 0034.02* 0035.00* 0038.09* 0042.17* 0049.01* 0056.08* 0070.03* 0070.04*
0079.03

Median Family Income 100-110%

0014.11* 0016.00* 0038.10* 0044.09* 0049.02* 0050.00* 0056.02* 0060.02 0067.00*

Median Family Income 110-120%

0018.00* 0038.04* 0038.08* 0039.00 0040.04 0042.11* 0042.15* 0053.05* 0054.06* 0054.10* 0058.01*
0063.01* 0064.06* 0064.10* 0072.04 0073.00*

Median Family Income >= 120%

0014.08* 0014.09* 0014.12* 0014.13* 0014.16* 0014.17* 0014.18* 0017.00* 0036.00* 0038.11* 0038.12*
0040.03* 0042.08* 0042.13* 0042.14* 0042.16* 0042.18* 0043.01* 0043.02* 0043.03* 0044.05* 0044.06*
0044.10* 0044.11* 0045.03* 0045.06* 0046.01* 0046.02* 0054.05 0054.07* 0055.03* 0055.04* 0055.05*
0055.07* 0055.08* 0055.09* 0055.12* 0055.13* 0055.14* 0055.15* 0055.16* 0055.18* 0055.20* 0055.22*
0055.24* 0055.25* 0055.26* 0055.27* 0055.28* 0055.29* 0056.05* 0056.06* 0057.01* 0057.02* 0057.03*
0058.02* 0058.04* 0058.05* 0059.04 0059.06* 0059.07* 0059.11* 0059.12* 0059.13* 0059.14* 0059.15*
0059.16* 0060.01* 0061.01* 0063.02* 0064.05* 0064.07* 0064.08* 0064.09* 0064.11* 0072.02* 0072.03*
0080.00*

Median Family Income Not Known

0006.02*

MADERA COUNTY (039), CA

MSA: 23420

Low Income

0006.02* 0009.01*

Moderate Income

0003.02* 0005.14* 0006.03* 0006.04* 0008.01* 0008.02* 0009.03*

Middle Income

0001.02* 0001.03* 0001.04* 0001.10* 0001.11* 0002.01* 0002.03* 0003.01* 0005.10* 0005.11* 0005.18*
0007.01* 0009.02*

Upper Income

0001.06* 0001.09* 0002.04* 0005.06* 0005.09* 0005.12* 0005.13* 0005.15* 0005.16* 0005.17* 0007.02*
0011.00

<u>OUTSIDE ASSESSMENT AREA</u>

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

1167.28

COLUSA COUNTY (011), CA

MSA: NA

Middle Income

0001.00

EL DORADO COUNTY (017), CA

MSA: 40900

Middle Income

0308.10

Upper Income

0307.11

NEVADA COUNTY (057), CA

MSA: NA

Upper Income

0001.05 0007.01

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 100-110%

0110.02

SUTTER COUNTY (101), CA

MSA: 49700

Upper Income

0511.00

YOLO COUNTY (113), CA

MSA: 40900

Moderate Income

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: WESTAMERICA BANK

Respondent ID: 0000697763
Agency: FRS - 2

0111.01

Middle Income

0102.01

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000697763

Institution: WESTAMERICA BANK

Agency: FRS - 2

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity Errors [10]	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	149	149	0	0.00%
Small Farm Loans	7	7	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2,518	2,518	0	0.00%
Total	2,676	2,676	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.

WESTAMERICA BANK

CRA PUBLIC FILE BINDER

HMDA DISCLOSURE STATEMENT

eCFR, Title 12, Part 228, §228.43.(b)(2) - A bank required to report home mortgage loan data pursuant to part 1003 of this title shall include in its public file a written notice that the institution's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) Web site at www.consumerfinance.gov/hmda.

Westamerica Bank has not been a HMDA reporter since 2016; therefore, no HMDA Disclosure Statement will be available at the CFPB Web site.

Fair Lending by Facility Based Assessment Area (FBAA) Only
Commercial Loans as of 12/31/25

	Column Labels							
Row Labels	Application Denied Count	% of Row	Application Withdrawn by Applicant Count	% of Row	Loan Originated Count	% of Row	Total Count	Total % of Row
Bakersfield-Kern								
20% to less than 50%		0.00%		0.00%	1	100.00%	1	100.00%
80% to 100%	2	100.00%		0.00%		0.00%	2	100.00%
Fresno-Madera								
20% to less than 50%	1	100.00%		0.00%		0.00%	1	100.00%
50% to less than 80%	9	42.86%		0.00%	12	57.14%	21	100.00%
80% to 100%	4	19.05%		0.00%	17	80.95%	21	100.00%
Hanford-Kings								
50% to less than 80%		0.00%		0.00%	1	100.00%	1	100.00%
80% to 100%		0.00%	1	100.00%		0.00%	1	100.00%
Lake-Mendocino								
20% to less than 50%	2	20.00%		0.00%	8	80.00%	10	100.00%
50% to less than 80%	1	25.00%		0.00%	3	75.00%	4	100.00%
(blank)		0.00%		0.00%	1	100.00%	1	100.00%
Mariposa-Tuolumne								
10% to less than 20%	1	50.00%		0.00%	1	50.00%	2	100.00%
20% to less than 50%	3	33.33%		0.00%	6	66.67%	9	100.00%
Merced								
20% to less than 50%	1	14.29%		0.00%	6	85.71%	7	100.00%
50% to less than 80%	6	42.86%	2	14.29%	6	42.86%	14	100.00%
80% to 100%	5	35.71%		0.00%	9	64.29%	14	100.00%
Modesto-Stanislaus								
20% to less than 50%	1	14.29%		0.00%	6	85.71%	7	100.00%
50% to less than 80%	6	23.08%	4	15.38%	16	61.54%	26	100.00%
80% to 100%		0.00%		0.00%	1	100.00%	1	100.00%
Nevada								
10% to less than 20%		0.00%	1	16.67%	5	83.33%	6	100.00%
20% to less than 50%	1	50.00%		0.00%	1	50.00%	2	100.00%
Sacramento								
10% to less than 20%		0.00%		0.00%	2	100.00%	2	100.00%
20% to less than 50%	4	36.36%	1	9.09%	6	54.55%	11	100.00%
50% to less than 80%	12	37.50%	2	6.25%	18	56.25%	32	100.00%
80% to 100%	1	100.00%		0.00%		0.00%	1	100.00%
San Francisco Bay Area								
10% to less than 20%	4	50.00%	1	12.50%	3	37.50%	8	100.00%
20% to less than 50%	17	13.71%	3	2.42%	104	83.87%	124	100.00%
50% to less than 80%	15	20.00%	3	4.00%	57	76.00%	75	100.00%
80% to 100%	2	10.53%		0.00%	17	89.47%	19	100.00%
(blank)		0.00%		0.00%	5	100.00%	5	100.00%
Visalia-Tulare								
50% to less than 80%		0.00%		0.00%	2	100.00%	2	100.00%
zOutside Assessment Area								
20% to less than 50%	4	25.00%	1	6.25%	11	68.75%	16	100.00%
50% to less than 80%	3	60.00%		0.00%	2	40.00%	5	100.00%
80% to 100%		0.00%	1	100.00%		0.00%	1	100.00%
Grand Total	**105**	**23.23%**	**20**	**4.42%**	**327**	**72.35%**	**452**	**100.00%**

Fair Lending by Facility Based Assessment Area
Consumer Loans as of 12/31/25

	Application Status							
	Application Denied		Application Withdrawn by Applicant		Loan Originated		Total Count	Total % of Row
FBAA	Count	% of Row	Count	% of Row	Count	% of Row		
Bakersfield-Kern	**345**	**21.04%**	**79**	**25.48%**	**140**	**26.12%**	**564**	**22.69%**
10% to less than 20%	2	0.58%		0.00%	1	0.71%	3	0.53%
20% to less than 50%	80	23.19%	20	25.32%	22	15.71%	122	21.63%
50% to less than 80%	102	29.57%	23	29.11%	48	34.29%	173	30.67%
80% to 100%	161	46.67%	36	45.57%	69	49.29%	266	47.16%
Fresno-Madera	**360**	**21.95%**	**104**	**33.55%**	**166**	**30.97%**	**630**	**25.34%**
20% to less than 50%	24	6.67%	2	1.92%	10	6.02%	36	5.71%
50% to less than 80%	145	40.28%	43	41.35%	76	45.78%	264	41.90%
80% to 100%	191	53.06%	59	56.73%	80	48.19%	330	52.38%
Hanford-Kings	**82**	**5.00%**	**17**	**5.48%**	**15**	**2.80%**	**114**	**4.59%**
20% to less than 50%	6	7.32%		0.00%	1	6.67%	7	6.14%
50% to less than 80%	51	62.20%	8	47.06%	9	60.00%	68	59.65%
80% to 100%	25	30.49%	9	52.94%	5	33.33%	39	34.21%
Lake-Mendocino	**37**	**2.26%**	**3**	**0.97%**	**10**	**1.87%**	**50**	**2.01%**
20% to less than 50%	36	97.30%	2	66.67%	9	90.00%	47	94.00%
50% to less than 80%	1	2.70%	1	33.33%	1	10.00%	3	6.00%
Mariposa-Tuolumne	**26**	**1.59%**	**1**	**0.32%**	**10**	**1.87%**	**37**	**1.49%**
10% to less than 20%	3	11.54%		0.00%		0.00%	3	8.11%
20% to less than 50%	23	88.46%	1	100.00%	10	100.00%	34	91.89%
Merced	**100**	**6.10%**	**14**	**4.52%**	**19**	**3.54%**	**133**	**5.35%**
20% to less than 50%	8	8.00%		0.00%	4	21.05%	12	9.02%
50% to less than 80%	42	42.00%	10	71.43%	8	42.11%	60	45.11%
80% to 100%	50	50.00%	4	28.57%	7	36.84%	61	45.86%
Modesto-Stanislaus	**31**	**1.89%**	**4**	**1.29%**	**12**	**2.24%**	**47**	**1.89%**
20% to less than 50%	8	25.81%		0.00%	7	58.33%	15	31.91%
50% to less than 80%	19	61.29%	4	100.00%	5	41.67%	28	59.57%
80% to 100%	4	12.90%		0.00%		0.00%	4	8.51%
Nevada	**15**	**0.91%**	**1**	**0.32%**	**3**	**0.56%**	**19**	**0.76%**
10% to less than 20%	13	86.67%	1	100.00%	3	100.00%	17	89.47%
20% to less than 50%	2	13.33%		0.00%		0.00%	2	10.53%
Sacramento	**30**	**1.83%**	**5**	**1.61%**	**12**	**2.24%**	**47**	**1.89%**
20% to less than 50%	12	40.00%	3	60.00%	4	33.33%	19	40.43%
50% to less than 80%	16	53.33%	2	40.00%	6	50.00%	24	51.06%
80% to 100%	2	6.67%		0.00%	2	16.67%	4	8.51%
San Francisco Bay Area	**278**	**16.95%**	**30**	**9.68%**	**35**	**6.53%**	**343**	**13.80%**
10% to less than 20%	10	3.60%	1	3.33%	1	2.86%	12	3.50%
20% to less than 50%	68	24.46%	6	20.00%	15	42.86%	89	25.95%
50% to less than 80%	101	36.33%	12	40.00%	11	31.43%	124	36.15%
80% to 100%	99	35.61%	11	36.67%	8	22.86%	118	34.40%
Visalia-Tulare	**203**	**12.38%**	**41**	**13.23%**	**94**	**17.54%**	**338**	**13.60%**
20% to less than 50%	14	6.90%	3	7.32%	15	15.96%	32	9.47%
50% to less than 80%	104	51.23%	15	36.59%	42	44.68%	161	47.63%
80% to 100%	85	41.87%	23	56.10%	37	39.36%	145	42.90%
zOutside Assessment Area	**133**	**8.11%**	**11**	**3.55%**	**20**	**3.73%**	**164**	**6.60%**
Grand Total	**1640**	**100.00%**	**310**	**100.00%**	**536**	**100.00%**	**2486**	**100.00%**

WESTAMERICA BANK

CRA PUBLIC FILE BINDER

PUBLIC COMMENT LETTERS

eCFR, Title 12, Part 228, §228.43.(a)(1) – A bank must maintain a public file, in either paper or digital format, that includes the following information: (1) All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.

Westamerica Bank has not received written comments as described in the above provision for the time period of January 1, 2025 through December 31, 2025.

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