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# Community Reinvestment Act Public File



April 1, 2024

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# Written Comments from the Public

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## Written Comments from the Public

**There were no written comments received from the public**



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# Most Recent CRA Performance Evaluation

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# **PUBLIC DISCLOSURE**

April 3, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Manufacturers Bank  
Certificate Number: 18618

515 South Figueroa Street  
Los Angeles, CA 90017

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
San Francisco Regional Office

25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, California 94105

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, 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 CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

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 when arriving at an overall rating.			

**The Lending Test is rated High Satisfactory.**

- Lending levels reflect good responsiveness to assessment area (AA) credit needs.
- A high percentage of loans are made in the institution’s AAs.
- The geographic distribution of loans reflects good penetration throughout the AAs.
- The distribution of borrowers reflects, given the product lines offered by the bank, poor penetration among business customers of different revenue size.
- The bank exhibits an adequate record of serving the credit needs of the most economically disadvantaged areas of its AAs, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.
- The bank is a leader in making community development (CD) loans.
- The bank uses innovative and/or flexible lending practices in order to serve AA credit needs.

**The Investment Test is rated High Satisfactory.**

- The institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

- The institution exhibits adequate responsiveness to credit and CD needs.
- The institution occasionally uses innovative and/or complex investments to support CD initiatives.

**The Service Test is rated High Satisfactory.**

- Delivery systems are accessible to essentially all portions of the institution's AAs.
- To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income (LMI) geographies and/or to LMI income individuals.
- Services (including, where appropriate, business hours) do not vary in a way that inconveniences certain portions of the AAs, particularly LMI geographies and/or individuals.
- The institution provides a relatively high level of CD services.

## DESCRIPTION OF INSTITUTION

Manufacturers Bank (MB) is a state-chartered, non-member commercial bank headquartered in Los Angeles, California. MB has become a subsidiary of Sumitomo Mitsui Banking Corporation (SMBC) Americas Holdings, Inc. effective January 1, 2019, which in turn is a wholly-owned subsidiary of Sumitomo Mitsui Financial Group (SMFG). Both SMBC and SMFG have numerous subsidiaries and affiliates around the world with most of them in Japan. Although some subsidiaries and affiliates are in the United States, they are non-depository entities that offer credit products that differ from those offered by MB. MB was previously evaluated using Interagency Large Institution Examination Procedures during the FDIC CRA Performance Evaluation (PE) dated March 30, 2020, and received an overall Satisfactory rating.

MB operates nine full-service branches throughout three counties all in California. Since the prior evaluation, MB has not opened any branches but closed one branch in Los Angeles County. MB has not had any merger or acquisition activities. Alternate delivery systems include online and mobile banking. The bank operates a centralized call center and continues to participate in the MoneyPass, PLUS, Allpoint, and STAR automated teller machine (ATM) networks.

MB offers a variety of commercial loan products, including commercial and industrial, commercial real estate, and construction, with a primary focus on serving middle-market businesses. MB is a designated Small Business Administration (SBA) Preferred Lender that offers SBA loans. MB also offers consumer loan products, including home equity lines of credit and automobile loans. MB provides a variety of deposit products, including checking, savings, money market deposit accounts, and certificates of deposit. The bank has not changed its business strategy or focus since the prior evaluation.

As of the December 31, 2022 Call Report, MB has total assets of \$4.1 billion, total loans of \$2.8 billion, total securities of \$674.7 million, and total equity capital of \$806.3 million. The total assets has not changed much from the prior evaluation. The following table shows the bank's loan portfolio as of December 31, 2022.

<b>Loan Portfolio Distribution as of 12/31/2022</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	214,754	7.7
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	18,795	0.6
Secured by Multifamily (5 or more) Residential Properties	191,261	6.8
Secured by Nonfarm Nonresidential Properties	927,159	33.1
<b>Total Real Estate Loans</b>	<b>1,351,969</b>	<b>48.2</b>
Commercial and Industrial Loans	1,326,859	47.3
Agricultural Production and Other Loans to Farmers	240	0.0
Consumer Loans	435	0.0
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	124,724	4.5
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>2,804,227</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet credit needs of its AAs.

## **DESCRIPTION OF ASSESSMENT AREAS**

The CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. MB designated two AAs comprised of three counties throughout California. Since the prior evaluation, branch closure activity has not changed the delineation of the bank's AAs.

The two AAs are described below:

- Los Angeles AA – a contiguous area consisting of Los Angeles and Orange Counties. These two counties are included in the Los Angeles-Long Beach-Anaheim, California MSA #31080, which comprises the Los Angeles-Long Beach-Glendale, California MD #31084 (Los Angeles County) and Anaheim-Santa Ana-Irvine, California MD #11244 (Orange County).
- Santa Clara AA – all of Santa Clara County; wholly contained within the San Jose-Sunnyvale-Santa Clara, California MSA #41940.

The following table details the counties and the number of census tracts (CTs) and branches located within each AA based on 2015 American Community Survey (ACS) Census data.

<b>Description of Assessment Areas</b>			
<b>Assessment Area</b>	<b>Counties in Assessment Area</b>	<b># of CTs</b>	<b># of Branches</b>
Los Angeles AA	Los Angeles and Orange	2,929	8
Santa Clara AA	Santa Clara	372	1
<b>Total</b>		<b>3,301</b>	<b>9</b>
<i>Source: Bank Records</i>			

The following table details the counties and the number of CTs and branches located within each AA based on 2020 U.S. Census data.

<b>Description of Assessment Areas</b>			
<b>Assessment Area</b>	<b>Counties in Assessment Area</b>	<b># of CTs</b>	<b># of Branches</b>
Los Angeles AA	Los Angeles and Orange	3,112	8
Santa Clara AA	Santa Clara	408	1
<b>Total</b>		<b>3,520</b>	<b>9</b>
<i>Source: Bank Records</i>			

The AAs comply with the technical requirements of CRA and do not arbitrarily exclude LMI neighborhoods. Refer to the individual AA sections of this evaluation for details on the bank’s operations in each AA and relevant economic, demographic, competition, and other additional information.

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covers the period from the prior evaluation dated March 30, 2020, to the current evaluation dated April 3, 2023. Examiners used Interagency Large Institution Examination Procedures to evaluate MB’s CRA performance. Examiners relied on records provided by the institution, reported loan data, public financial and economic information, demographic data, and community contacts.

Examiners used full-scope evaluation procedures and placed most weight in the Los Angeles AA because it contains the significant majority of loans, deposits, and branches. Examiners used limited-scope evaluation procedures for the Santa Clara AA because it contains lower levels of activities, and examiners reviewed this AA using full-scope procedures at the prior evaluation.

### **Activities Reviewed**

Examiners determined that MB’s major product line is small business loans. This conclusion primarily considered the bank’s business strategy, loan portfolio composition, and lending activity during the evaluation period. The bank is not a Home Mortgage Disclosure Act reporter. No other

loan types, such as small farm loans or consumer loans, represent a major product line. Therefore, they provide no material support for conclusions or ratings and are not analyzed or presented.

For the Lending Test, examiners reviewed the universe of reported small business loans originated or purchased from January 1, 2020, to December 31, 2022. Overall, MB originated or purchased 1,211 small business loans totaling \$280.7 million during the review period. This is comprised of 652 small business loans for \$140.0 million in 2020, 432 small business loans for \$99.2 million in 2021, and 127 small business loans for \$41.4 million in 2022.

In addition, examiners reviewed all CD loans, qualified investments and grants/donations, and CD services from the prior evaluation dated March 30, 2020, through April 3, 2023. The evaluation also includes prior-period qualified investments still outstanding as of April 3, 2023. Examiners evaluated CD activity quantitatively based on the financial capacity of the bank and qualitatively based upon the impact to the AAs.

Examiners reviewed the number and dollar volume of small business loans under the Lending Test. While both number and dollar volume of loans are presented, examiners focused on the number of loans more than the dollar volume of lending because it is a better indicator of the number of businesses served. Examiners compared the lending performance to 2020, 2021, and 2022 D&B data; 2020 and 2021 small business aggregate data; 2015 ACS Census data; and 2020 U.S. Census data. Aggregate small business data for 2022 is not yet available at the time of this evaluation. Examiners also compared the lending and CD performance to the prior evaluation and to similarly-situated institutions.

Finally, examiners reviewed retail banking products and services targeted to LMI individuals or small businesses or that are tailored to meet the needs of the AAs. Examiners also reviewed retail delivery systems, such as branch offices and alternative delivery systems, including the effect of branch closures.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

The Lending Test performance is rated “High Satisfactory.” Good lending activity, a high percentage of AA concentration, good geographic distribution, poor borrower profile, and a leader in CD lending primarily support this rating. Refer to each AA for a detailed analysis.

#### **Lending Activity**

MB’s lending levels reflect good responsiveness to the credit needs of the AAs. Good responsiveness in the Los Angeles full-scope AA primarily supports this conclusion. During the review period, MB originated or purchased 993 small business loans totaling \$218.6 million within the AAs. This represents a significant increase in small business lending, by both number and dollar volume of loans, compared to the prior evaluation. By number of loans, the bank’s small business lending increased 147.0 percent and by dollar volume, it increased 72.1 percent. This

increase is largely attributed to the bank’s SBA Paycheck Protection Program (PPP) lending activity in both 2020 and 2021. MB originated 710 of the 733 total SBA PPP loans in its AAs during the evaluation period. Refer to each AA for lending activity and market share details.

MB maintained an average net loan-to-deposit ratio of 69.9 percent during the evaluation period. The ratio fluctuated between a low of 57.3 percent as of June 30, 2022, and a high of 88.4 percent as of December 31, 2022. The bank’s performance outperformed a similarly-situated bank but below the other much larger similarly-situated bank. This reflects favorably on the bank’s performance.

**Assessment Area Concentration**

Overall, MB made a high percentage of loans inside the AAs. The performance is slightly improved by 2.9 percent by number and 5.2 percent by dollar volume from the AA concentration performance at the prior evaluation which was rated a high percentage of loans inside the AAs. The following table shows the lending activity by year during the evaluation period.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business										
2020	539	82.7	113	17.3	652	112,385	80.3	27,644	19.7	140,029
2021	345	79.9	87	20.1	432	74,668	75.2	24,579	24.8	99,247
2022	109	85.8	18	14.2	127	31,558	76.3	9,819	23.7	41,377
<b>Total</b>	<b>993</b>	<b>82.0</b>	<b>218</b>	<b>18.0</b>	<b>1,211</b>	<b>218,611</b>	<b>77.9</b>	<b>62,042</b>	<b>22.1</b>	<b>280,653</b>

*Source: Bank Data  
Due to rounding, totals may not equal 100.0%*

**Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the AAs. Examiners noted no conspicuous lending gaps in the geographic distribution of loans. MB’s performance in the Santa Clara limited-scope AA was below the performance in the Los Angeles full-scope AA. Refer to each AA’s geographic distribution criteria section for details.

**Borrower Profile**

The distribution of borrowers reflects, given the demographics of the AAs, poor penetration among businesses of different revenue sizes. MB’s performance in the Santa Clara limited-scope AA exceeded the performance in the Los Angeles full-scope AA. Refer to each AA’s borrower profile criteria section for details.

## **Innovative or Flexible Lending Practices**

MB uses innovative and/or flexible lending practices in order to serve AA credit needs. The performance was consistent in the AAs. MB offers and participates in several lending programs in support of economic development for small businesses and consumers and businesses affected by the COVID-19 pandemic. The bank's bank-wide innovative and/or flexible loan programs are listed below:

- SBA Lending – MB continues to be designated as a SBA Preferred Lender, which allows the bank to approve loans on behalf of the SBA and expedite the loan approval process to the benefit of the borrower. The bank originates loans under the SBA 504, 7(a), Express loan, and the CAPLines credit program. During the evaluation period, MB originated 32 SBA loans totaling \$33.1 million. While SBA loans are not considered innovative, they offer small business borrowers alternative financing when conventional financing may not be an option.
- California Small Business Loan Guarantee Program (SBLGP) – MB continues to participate in this program. Established in 1968, this program is administered by the State of Business, Transportation, and Housing Agency, in partnership with the Governor's Office of Business and Economic Development, with a focus of job creation within the state of California. The SBLGP offers secured and unsecured lines of credit and term loans to small businesses. The product is available to business entities and adheres to SBA size standards. Under this program, loans are extended to small businesses for a variety of business needs, including working capital, equipment purchase, business expansion, real estate purchase, and other business uses. During the evaluation period, MB made 3 SBLGP loans totaling \$3.9 million under this program. While state-guaranteed loans are not considered innovative, they offer small businesses another financing avenue when conventional financing may not be an option.
- California Capital Access Program – MB is a participating lender in this program, which encourages financial institutions to make loans to small businesses that have difficulty obtaining financing. The program insures loans made to small businesses to assist them in growing their business. Loans can be used to finance the acquisition of land, construction or renovation of buildings, start-up costs, the purchase of equipment or inventory, and other capital projects including working capital. Under this program, MB originated 2 loans totaling \$2.2 million during the evaluation period.
- SBA PPP Loans – The program was created in 2020 and structured to help small businesses and other organizations during the COVID-19 pandemic by providing fully forgivable loans that can be used to help preserve jobs and cover other specific business expenses. MB originated 733 PPP loans totaling \$123.3 million in 2020 and 2021.

Innovative and/or flexible lending practices do not vary by AA. Therefore, these practices are only presented in this section and are not presented separately under each AA.

**Community Development Loans**

MB is a leader in making CD loans throughout its AAs. The excellent level of CD loans made in the Los Angeles full-scope AA primarily supports this conclusion. MB originated or purchased 48 loans totaling \$99.1 million in 2020, 53 loans totaling \$157.8 million in 2021, 36 loans totaling \$155.8 million in 2022, and 6 loans totaling \$20.4 million YTD 2023. The following table shows the bank’s CD lending by AA.

<b>Community Development Lending by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Los Angeles	2	2,000	8	26,264	112	360,618	15	33,416	<b>137</b>	<b>422,298</b>
Santa Clara	1	2,744	5	8,050	0	0	0	0	<b>6</b>	<b>10,794</b>
<b>Total</b>	<b>3</b>	<b>4,744</b>	<b>13</b>	<b>34,314</b>	<b>112</b>	<b>360,618</b>	<b>15</b>	<b>33,416</b>	<b>143</b>	<b>433,092</b>
<i>Source: Bank Data</i>										

The bank’s CD lending represents a slight increase since the prior evaluation which was rated a leader in making CD loans for a similar length of evaluation period. On an annualized basis, the percentage increase is 9.5 percent by number of loans and 18.2 percent by dollar volume. Overall, CD loans represent 10.6 percent of average total assets and 18.5 percent of average total loans. Ratios decreased very slightly from the prior evaluation, where CD loans were 11.7 percent of average total assets and 19.7 percent of average total loans. The bank also compares favorably to a similarly-situated institution, whom is a leader in making CD loans. Refer to the full-scope AA section of the evaluation for further details and notable examples of CD loans.

**INVESTMENT TEST**

The Investment Test is rated “High Satisfactory.” MB’s significant level of qualified CD investments and grants primarily supports this rating. Refer to the full-scope AA section for more detailed information and analysis.

**Investment and Grant Activity**

MB has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

MB’s total qualified investments, both new and remaining prior period, including grants and donations total approximately \$76.6 million. This total dollar amount is substantially higher than the prior evaluation’s adequate level of CD qualified investments and grants, where MB had \$26.2 million in qualified investments and grants during a similar length of review period. The total investments equates to 1.9 percent of total average assets and 9.7 percent of average total securities since the prior evaluation. These ratios are also much higher than the prior evaluation’s ratios of 0.8 percent and 4.1 percent, respectively. However, these ratios are below the similarly-situated institution that has an excellent level of CD investments and grants.

Total qualified investments include 47 new investments of approximately \$65.3 million, 8 prior-period investments of approximately \$10.7 million, and 237 grants/donations of approximately \$655,000. Of the total, the bank made 43 new qualified investments totaling \$64.3 million and 229 new qualified grants/donations totaling \$639,000 within its AAs. MB made 2 new statewide investments totaling \$490,000 and 8 new qualified grants/donations addressing statewide activities. In addition, MB made 2 new regional investments totaling \$490,000.

Prior-period investments represent 13.9 percent of total qualified investments. A substantial majority of the prior-period investments is comprised of a \$10.3 million CRA Qualified Investment Fund (CRA Fund). The CRA Fund has earmarked the purchase of CRA qualifying securities in the bank’s AAs. Most of the qualifying debit/equity securities purchased benefited affordable housing within the bank’s AAs.

All new investments consist of new or renewed certificates of deposit in minority depository institutions (MDIs) and one CD Entity SBA loan fund. A significant majority of new investments and grants/donations were made in the Los Angeles AA. Furthermore, the bank’s investment activities supported affordable housing, community services, and economic development within the AAs. Affordable housing was identified as a CD need.

The following table represents MB’s number and dollar volume of qualified investments and grants/donations by AA and CD purpose.

<b>Qualified Investments by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Los Angeles	62	38,840	91	250	111	36,437	0	0	<b>264</b>	<b>75,527</b>
Santa Clara	1	1	4	14	9	29	0	0	<b>14</b>	<b>44</b>
Statewide Activities	4	4	2	10	5	499	0	0	<b>11</b>	<b>513</b>
Regional Activities	1	50	0	0	2	490	0	0	<b>3</b>	<b>540</b>
<b>Total</b>	<b>68</b>	<b>38,895</b>	<b>97</b>	<b>274</b>	<b>127</b>	<b>37,455</b>	<b>0</b>	<b>0</b>	<b>292</b>	<b>76,624</b>
<i>Source: Bank Data</i>										

Refer to the full-scope AA section for more information and notable examples.

**Responsiveness to Credit and Community Development Needs**

MB exhibits adequate responsiveness to credit and CD needs. This conclusion is primarily supported by adequate responsiveness to credit and CD needs in the Los Angeles AA. The table above demonstrates the bank’s investments and grants/donations and by dollar volume, primarily supports affordable housing and economic development needs of the AAs. A substantial majority of prior-period investments support affordable housing initiatives in providing affordable rental properties for seniors, housing for homeless, and housing for those in danger of being homeless.

## **Community Development Initiatives**

MB occasionally uses innovative and/or complex investments to support CD initiatives. This conclusion is primarily supported by the occasional use of innovative and/or complex investments in the Los Angeles AA. The bank's qualified investments are useful and promote CD within its AAs; however, most are not innovative or complex. New investments are comprised of certificates of deposit in MDIs.

## **SERVICE TEST**

The Service Test is rated "High Satisfactory." MB's relatively high level of CD services primarily supports this rating. Refer to each AA for more detailed information and analysis.

## **Accessibility of Delivery Systems**

Delivery systems are accessible to essentially all portions of the AAs. MB currently operates nine branches throughout three counties in California. Of the 9 branches, 3 branches representing 33.3 percent are located in LMI CTs. This compares favorably to the 21.8 percent of branches operated by all institutions located within LMI CTs in the AAs.

MB offers a variety of alternative delivery systems for customers to access banking products and services. Examples are described below:

- MB continues to participate in the MoneyPass, PLUS, Allpoint, and STAR ATM networks allowing customers access to use their MasterCard debit card nationally at designated surcharge-free ATMs.
- MB offers online internet banking services for both commercial and retail customers. The bank's online banking system allows customers to make tax payments, transfer funds between designated accounts, view and print account statements, access check imaging and bill pay services, and initiate requests for stop payments and check orders.
- MB operates a centralized call center that operates from 8:00 am to 5:00 pm Monday through Friday, excluding holidays.

The bank offers the same alternative delivery systems throughout its AAs. Therefore, alternative delivery systems will not be discussed at the AA level.

## **Changes in Branch Locations**

To the extent changes have been made, MB's record of opening and closing branches has not adversely affected the accessibility of its delivery systems. MB closed one branch in the Los Angeles AA during the evaluation period. Details of the branch closing is discussed at the full-scope AA section.

**Reasonableness of Business Hours and Services**

Services (including, where appropriate, business hours) do not vary in a way that inconveniences certain portions of the AAs, particularly LMI geographies and/or individuals. All of the bank’s branches are full-service facilities with business hours that generally reflect the needs of the local communities they serve. Branches generally maintain business hours of 9:30 am to 4:00 pm Monday through Friday. All branches generally offer the same products and services. Refer to the full-scope AA for additional details.

**Community Development Services**

MB provides a relatively high level of CD services. During the evaluation period, 61 employees, including bank directors and officers, provided 1,485 qualified CD service hours to 55 organizations throughout the AAs. This performance represents a slight increase from the relatively high level of CD services at the prior evaluation, where 25 employees provided 1,236 hours of qualified CD service hours to 46 organizations during a similar length of evaluation period. However, MB’s CD services performance is below the similarly-situated institution that is a leader in providing CD services. Overall, the number of employees that provided CD services represents 9.4 percent of the bank’s full-time employees.

The following table shows the bank’s CD services by AA and CD purpose.

<b>Community Development Services by Assessment Area</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Los Angeles	45	651	685	5	<b>1,386</b>
Santa Clara	0	99	0	0	<b>99</b>
<b>Total</b>	<b>45</b>	<b>750</b>	<b>685</b>	<b>5</b>	<b>1,485</b>
<i>Source: Bank Data</i>					

Refer to the full-scope AA section for further detail and notable examples of CD service activities provided.

**DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank’s compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

## LOS ANGELES ASSESSMENT AREA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN LOS ANGELES ASSESSMENT AREA

The Los Angeles AA is located in Southern California and consists of Los Angeles and Orange counties. Los Angeles County encompasses the entire Los Angeles-Long Beach-Glendale MD with Orange County including the entire Anaheim-Santa Ana-Irvine MD. The counties are contiguous and together are the Los Angeles-Long Beach-Anaheim MSA #31080.

#### **Economic and Demographic Data**

##### 2015 ACS Census Data

Based on the 2015 ACS Census data, the Los Angeles AA contains 266 low-, 821 moderate-, 760 middle-, 1,028 upper-income, and 54 CTs with no income designation. The following table shows select demographic, housing, and business information within the Los Angeles AA.

<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Los Angeles</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	2,929	9.1	28.0	25.9	35.1	1.8
Population by Geography	13,154,457	8.6	28.9	26.9	35.0	0.6
Housing Units by Geography	4,541,360	7.5	25.8	26.2	40.1	0.4
Owner-Occupied Units by Geography	2,082,030	2.7	17.6	27.5	52.2	0.1
Occupied Rental Units by Geography	2,190,392	12.0	33.7	25.1	28.4	0.7
Vacant Units by Geography	268,938	8.0	24.6	24.4	42.2	0.8
Businesses by Geography	1,535,471	4.9	19.3	24.7	49.3	1.9
Farms by Geography	15,120	3.8	18.3	26.8	50.3	0.9
Family Distribution by Income Level	2,913,538	24.4	16.3	17.0	42.3	0.0
Household Distribution by Income Level	4,272,422	25.6	15.5	16.1	42.8	0.0
Median Family Income MSA - 11244 Anaheim-Santa Ana-Irvine, CA		\$86,003	Median Housing Value			\$515,607
Median Family Income MSA - 31084 Los Angeles-Long Beach- Glendale, CA		\$62,703	Median Gross Rent			\$1,353
			Families Below Poverty Level			13.0%

*Source: 2015 ACS and 2021 D&B Data  
Due to rounding, totals may not equal 100.0%  
(\* The NA category consists of geographies that have not been assigned an income classification.*

The AA’s 1,535,471 businesses reported gross annual revenues as follows:

- 90.6 percent had \$1 million or less,
- 3.8 percent had more than \$1 million, and
- 5.6 percent did not report revenue information.

Services represent the largest industry at 38.9 percent of businesses followed by non-classifiable establishments at 23.1 percent; retail trade at 10.9 percent; and finance, insurance, and real estate at 10.4 percent.

The Federal Financial Institutions Examination Council (FFIEC) publishes annual estimates of updated median family incomes by MSA or MD. The following table shows the 2020 and 2021 FFIEC-estimated median family incomes in the Los Angeles AA.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Anaheim-Santa Ana-Irvine, CA Median Family Income (11244)</b>				
2020 (\$103,000)	<\$51,500	\$51,500 to <\$82,400	\$82,400 to <\$123,600	≥\$123,600
2021 (\$106,700)	<\$53,350	\$53,350 to <\$85,360	\$85,360 to <\$128,040	≥\$128,040
<b>Los Angeles-Long Beach-Glendale, CA Median Family Income (31084)</b>				
2020 (\$77,300)	<\$38,650	\$38,650 to <\$61,840	\$61,840 to <\$92,760	≥\$92,760
2021 (\$80,000)	<\$40,000	\$40,000 to <\$64,000	\$64,000 to <\$96,000	≥\$96,000
<i>Source: FFIEC</i>				

2020 U.S. Census Data

Based on the 2020 U.S. Census data, the Los Angeles AA contains 178 low-, 856 moderate-, 926 middle-, 1,071 upper-income, and 81 CTs with no income designation. The following table shows select demographic, housing, and business information within the Los Angeles AA.

<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Los Angeles</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	3,112	5.7	27.5	29.8	34.4	2.6
Population by Geography	13,200,998	5.2	28.3	30.9	34.4	1.1
Housing Units by Geography	4,661,034	4.8	25.4	29.8	38.7	1.3
Owner-Occupied Units by Geography	2,129,700	1.4	17.1	31.6	49.6	0.3
Occupied Rental Units by Geography	2,242,805	8.2	33.8	28.7	27.3	2.0
Vacant Units by Geography	288,529	4.4	21.4	25.3	46.4	2.4
Businesses by Geography	1,796,581	3.4	18.6	27.3	48.1	2.6
Farms by Geography	17,110	2.5	17.9	29.1	49.0	1.5
Family Distribution by Income Level	2,953,482	23.7	16.5	17.9	41.9	0.0
Household Distribution by Income Level	4,372,505	25.6	15.2	16.7	42.5	0.0
Median Family Income MSA - 11244 Anaheim-Santa Ana-Irvine, CA		\$106,451	Median Housing Value			\$696,400
Median Family Income MSA - 31084 Los Angeles-Long Beach-Glendale, CA		\$80,317	Median Gross Rent			\$1,676
			Families Below Poverty Level			9.6%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The AA's 1,796,581 businesses reported gross annual revenues as follows:

- 91.7 percent had \$1 million or less,
- 3.2 percent had more than \$1 million, and
- 5.1 percent did not report revenue information.

Services represent the largest industry at 36.7 percent of businesses followed by non-classifiable establishments at 26.6 percent; finance, insurance, and real estate at 10.7 percent; and retail trade at 10.1 percent.

The following table shows the 2022 FFIEC-estimated median family incomes in the Los Angeles AA.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Anaheim-Santa Ana-Irvine, CA Median Family Income (11244)</b>				
2022 (\$119,100)	<\$59,550	\$59,550 to <\$95,280	\$95,280 to <\$142,920	≥\$142,920
<b>Los Angeles-Long Beach-Glendale, CA Median Family Income (31084)</b>				
2022 (\$91,100)	<\$45,550	\$45,550 to <\$72,880	\$72,880 to <\$109,320	≥\$109,320
<i>Source: FFIEC</i>				

Examiners obtained the following economic information from Moody's Analytics as of November 2022.

### ***Los Angeles-Long Beach-Glendale MD***

Los Angeles County is slowing following a full employment recovery with a current low 5.1 percent unemployment rate matching that of the pre-pandemic level. Consumer spending will slow but not jeopardize the recovery. The correction in house prices will be sharper than the national average with sales volume falling and inventories returning to pre-pandemic levels. Housing prices remain elevated and rising mortgage rates are making home ownership increasingly difficult. Tourism with hotel occupancy is expected to increase and the area will host the 2028 Olympics, which will provide a onetime boost to construction and visitor spending. The area's strengths include a strong healthcare base and a growing technological presence provide well-paying jobs; global links through entertainment, tourism, and fashion; and the deep San Pedro Harbor that enables the area to handle megaships that other ports cannot. The area's weaknesses include high costs that hinder net migration gains and being prone to disasters, which include drought, wildfires, and earthquakes. The top three employers are Cedars-Sinai Medical Center, Los Angeles International Airport, and the University of California Los Angeles.

### ***Anaheim-Santa Ana-Irvine MD***

Orange County's recovery is in fair shape with a current low 2.9 percent unemployment rate and employment nearly at the pre-pandemic level. It is projected that this area will make steady employment gains this year, with technology and tourism leading the economic expansion. House prices are sliding, consistent with the national average. The area's strengths include a highly trained, well-educated labor force; research and development that has increased demand for office space in the area; and a coastline and climate that attracts residents and visitors. The area's weaknesses include a contracting population, an abundance of low-wage jobs, and sensitivity to business cycle fluctuations. The top three employers are Disney Resorts, the University of California Irvine, and St. Joseph Health.

### **Competition**

The Los Angeles AA is highly competitive for financial services. According to the June 30, 2022 FDIC Deposit Market Share Report, the AA had 223 financial institutions operating 2,316 branches with a total of \$859.1 billion in deposits. A number of very large national and regional financial institutions operate in the AA. Collectively, the top 3 financial institutions have 40.8 percent of the AA deposit market share. MB maintains \$3.1 billion in total deposits, representing 0.4 percent of the AA deposit market share and ranking 29<sup>th</sup> among the other financial institutions.

### **Community Contact**

Examiners reviewed one recent community contact during this evaluation. The contact was with a local small business development corporation that provides one-on-one business consulting as well

as training and workshops to strengthen business knowledge. They indicated there are many job opportunities, especially for the skilled labor force; however, the challenge is a lack of affordable housing for low-, moderate-, and middle-income people. The contact stated there continues to be a need for small business loans, especially for micro businesses and start-ups, as well as capital for both new and growing businesses.

### **Credit and Community Development Needs and Opportunities**

Based on economic and demographic data, community contact, and bank information, examiners determined that demand for small business loans represent a primary AA credit need. The significant percentage of businesses with revenues of \$1.0 million or less and those with four or fewer employees helps support this conclusion. There is also a need for affordable housing and business capital.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN LOS ANGELES ASSESSMENT AREA**

### **LENDING TEST**

Overall, MB's lending test performance in the Los Angeles AA is good. Good lending activity, good geographic distribution, poor borrower profile, and a leader in CD lending primarily support this conclusion.

#### **Lending Activity**

MB's lending levels reflect good responsiveness to the Los Angeles AA credit needs. During the evaluation period, the bank originated or purchased 973 small business loans totaling \$216.9 million within this AA. On an annualized basis, the bank's small business loans increased significantly compared to the prior evaluation. MB's participation in the SBA PPP contributed largely to the increase in small business lending, particularly in 2020.

There is a high level of competition for small business loans in the Los Angeles AA. In 2021, 355 lenders reported 604,449 small business loans. Of these institutions, MB ranked 65<sup>th</sup> by number of loans with a market share of 0.1 percent and a market share of 0.4 percent by dollar volume. MB's lending activity performance was below a similarly-situated institution and exceeded the other similarly-situated institution. The top 5 small business lenders are all nationwide lenders and accounted for 67.0 percent of the small business market share by number of loans.

#### **Geographic Distribution**

MB's geographic distribution of loans reflects good penetration throughout the Los Angeles AA. The following table shows the distribution of small business loans by CT income level.

<b>Geographic Distribution of Small Business Loans</b>						
<b>Assessment Area: Los Angeles</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>						
2020	4.8	5.2	17	3.2	3,247	2.9
2021	4.9	4.8	16	4.7	2,922	3.9
2022	3.4	-	6	5.8	1,692	5.5
<b>Moderate</b>						
2020	19.1	19.4	118	22.3	29,672	26.6
2021	19.3	19.9	71	20.9	18,851	25.4
2022	18.6	-	41	39.4	9,491	30.6
<b>Middle</b>						
2020	24.8	25.2	114	21.6	25,322	22.7
2021	24.7	25.5	68	20.0	14,113	19.0
2022	27.3	-	27	26.0	9,246	29.8
<b>Upper</b>						
2020	49.3	48.6	259	49.0	45,260	40.5
2021	49.3	48.3	170	50.0	32,618	44.0
2022	48.1	-	26	25.0	9,391	30.3
<b>Not Available</b>						
2020	1.9	1.7	21	4.0	8,223	7.4
2021	1.9	1.5	15	4.4	5,691	7.7
2022	2.6	-	4	3.8	1,203	3.9
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>529</b>	<b>100.0</b>	<b>111,724</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>340</b>	<b>100.0</b>	<b>74,195</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>-</b>	<b>104</b>	<b>100.0</b>	<b>31,023</b>	<b>100.0</b>
<i>Source: 2020, 2021, and 2022 D&amp;B Data; Bank Data; 2020 &amp; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Except for lending in low-income CTs in 2020 was 1.6 and 2.0 percentage points below demographic data and aggregate data, respectively, MB's lending in both low-income and moderate-income CTs consistently matched or exceeded both demographic data and aggregate data. The performance shows an increasing trend each year, with lending in 2022 exceeding demographic data in both low-income CTs and moderate-income CTs by 2.4 and 20.8 percentage points, respectively. Overall, the performance is consistent with the prior evaluation's good performance and outperformed the poor performance at a similarly-situated institution.

### **Borrower Profile**

MB's distribution of borrowers reflects poor penetration among business customers of different sizes in the Los Angeles AA. The following table illustrates the bank's small business lending by revenue size.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Assessment Area: Los Angeles</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>						
2020	89.3	41.7	165	31.2	13,230	11.8
2021	90.6	45.3	128	37.6	9,080	12.2
2022	91.7	-	50	48.1	5,150	16.6
<b>&gt;\$1,000,000</b>						
2020	4.6	--	364	68.8	98,494	88.2
2021	3.8	--	207	60.9	63,407	85.5
2022	3.2	-	54	51.9	25,873	83.4
<b>Revenue Not Available</b>						
2020	6.1	--	0	0.0	0	0.0
2021	5.6	--	5	1.5	1,708	2.3
2022	5.1	-	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>529</b>	<b>100.0</b>	<b>111,724</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>340</b>	<b>100.0</b>	<b>74,195</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>-</b>	<b>104</b>	<b>100.0</b>	<b>31,023</b>	<b>100.0</b>
<i>Source: 2020, 2021, and 2022 D&amp;B Data; Bank Data; 2020 &amp; 2021 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

The bank's lending to small businesses in 2020 was 10.5 percentage points below aggregate performance. Small business lending performance in 2021 increased from 2020 by 6.4 percentage points, but it was still 7.7 percentage points below the aggregate data. Lending performance in 2022 further increased by 10.5 percentage points, but aggregate data is not yet available at the time of this evaluation. Except for 2022, MB's overall lending performance to small business is below both the prior evaluation's and a similarly-situated institution's adequate performance.

Further analysis shows that of the 529 and 340 small business loans made in 2020 and 2021 in the Los Angeles AA, respectively, 450 and 260 are SBA PPP loans originated in 2020 and 2021 totaling \$79.7 million and \$41.2 million, respectively. Although PPP lending was particularly responsive to the credit needs of small businesses during the pandemic in 2020 and 2021, excluding PPP loans from the analysis did not mitigate the bank's poor penetration performance.

### **Community Development Loans**

MB is a leader in making CD loans in the Los Angeles AA. The following table shows the bank's CD loans by year and CD purpose.

<b>Community Development Lending</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
3/30/2020 – 12/31/2020	0	0	0	0	37	75,798	10	23,249	47	99,047
2021	0	0	4	6,764	42	137,819	5	10,167	51	154,750
2022	2	2,000	3	18,000	28	128,101	0	0	33	148,101
YTD 2023	0	0	1	1,500	5	18,900	0	0	6	20,400
<b>Total</b>	<b>2</b>	<b>2,000</b>	<b>8</b>	<b>26,264</b>	<b>112</b>	<b>360,618</b>	<b>15</b>	<b>33,416</b>	<b>137</b>	<b>422,298</b>
<i>Source: Bank Data</i>										

CD loans increased slightly from the prior evaluation, where the bank made 129 loans totaling \$367.2 million during a similar length of evaluation period. On an annualized basis, CD loans increased approximately 9.5 percent by number of loans and 18.2 percent by dollar volume since the prior evaluation, where the bank was a leader in making CD loans. MB’s annualized CD lending performance also exceeded a similarly-situated institution by both number and dollar volume of CD loans made in the Los Angeles AA, which was also a leader in making the CD loans in this AA. The following are notable examples of CD loans originated in the Los Angeles AA during the evaluation period:

- In 2020, MB made a \$3.5 million SBA PPP loan to a business that provides jobs to 293 LMI employees. The business is located in a moderate-income geography. This loan helps to provide financing to a qualified small business that employs LMI-wage employees.
- In 2021, the bank renewed an \$11.0 million working capital loan that will help accommodate business operations and support permanent creation and retention of LMI jobs. The business employs 115 employees, which 97 of them are LMI-wage employees.
- In 2022, the bank made a \$1.0 million loan and also renewed a \$1.0 million loan to a non-profit organization. The organization services homeless individuals and families in the area by building affordable supportive housing and providing homeless services.

## **INVESTMENT TEST**

Investment Test performance in the Los Angeles AA is good. The significant level of qualified investments and grants primarily supports this conclusion.

### **Investment and Grant Activity**

MB has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors in the Los Angeles AA.

MB made a total of 264 qualified investments and grants/donations totaling approximately \$75.5 million. This includes 43 new or renewed certificates of deposit to MDIs totaling approximately \$64.3 million, 6 prior-period debit/equity securities totaling approximately \$10.6 million, and 215 grants/donations totaling \$595,000. This level of performance is significantly increased from the adequate level of qualified CD investments and grants made at the prior evaluation, where total qualified investments and grants totaled \$14.9 million during a similar length of evaluation period. MB increased its dollar amount invested in new or renewed certificates of deposit in MDIs during the current evaluation period. However, the current performance is below a similarly-situated institution, which has an excellent level of qualified CD investments and grants. The bank's investments and grants were useful in supporting affordable housing, community services, and economic development within the Los Angeles AA.

The following table presents MB's qualified investments and grants/donations by year and CD purpose within the Los Angeles AA.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	2	10,313	0	0	4	280	0	0	6	10,593
3/30/2020 – 12/31/2020	0	0	0	0	13	4,215	0	0	13	4,215
2021	0	0	0	0	17	14,715	0	0	17	14,715
2022	3	25,589	0	0	9	17,020	0	0	12	42,609
YTD 2023	1	2,800	0	0	0	0	0	0	1	2,800
<b>Subtotal</b>	<b>6</b>	<b>38,702</b>	<b>0</b>	<b>0</b>	<b>43</b>	<b>36,230</b>	<b>0</b>	<b>0</b>	<b>49</b>	<b>74,932</b>
Qualified Grants & Donations	56	138	91	250	68	207	0	0	215	595
<b>Total</b>	<b>62</b>	<b>38,840</b>	<b>91</b>	<b>250</b>	<b>111</b>	<b>36,437</b>	<b>0</b>	<b>0</b>	<b>264</b>	<b>75,527</b>

*Source: Bank Data*

MB continues to maintain a prior-period investment in a CRA Fund, as previously mentioned. MB has earmarked approximately \$9.3 million of the \$10.3 CRA Fund to directly benefit the Los Angeles AA. Specifically, these funds were earmarked to benefit affordable housing projects in both Los Angeles and Orange Counties.

Below are notable examples of qualified investments and grants/donations made in the Los Angeles AA during the evaluation period:

- MB invested an additional \$18.8 million into the CRA Fund, with \$16.9 million of it designated to benefit affordable housing projects in the Los Angeles AA.
- MB invested in 42 new or renewed certificates of deposits in MDIs totaling \$54.3 million during the evaluation period entirely in the Los Angeles AA.

- MB invested \$10.0 million in a CD Entity SBA loan fund with a primary mission of promoting permanent job creation, retention, and improvement of LMI individuals employed by small businesses in the Los Angeles AA.
- In 2020, 2021, 2022, and YTD 2023, MB granted a combined \$25,000 to Neighborhood Housing Services of Los Angeles County to support a variety of programming and services targeting affordable housing and financial independence for LMI families through education.
- In 2020, 2021, and 2022, MB granted a combined \$30,000 to a Child Development Corporation serving over 14,000 children and families annually in the majority LMI communities of the Los Angeles AA.

### **Responsiveness to Credit and Community Development Needs**

MB exhibits adequate responsiveness to credit and CD needs in the Los Angeles AA. The bank purchased 43 new or renewed certificates of deposits in MDIs all within the Los Angeles AA. Additionally, prior-period debt/equity investments specifically benefit economic development and affordable housing needs within the Los Angeles AA.

### **Community Development Initiatives**

MB occasionally uses innovative and/or complex investments to support CD initiatives. The bank's qualified investments are useful and promote CD within its AAs; however, most are not innovative or complex. New investments are comprised of certificates of deposit in MDIs and one CD SBA loan fund.

### **SERVICE TEST**

Service Test performance in the Los Angeles AA is good. The relatively high level of CD services primarily supports this conclusion.

### **Accessibility of Delivery Systems**

Delivery systems are accessible to essentially all portions of the institution's Los Angeles AA. MB operates 8 full-service branches in this AA, of which 2 branches or 25.0 percent are located in LMI CTs. This is slightly favorable than the 22.0 percent of branches operated by all institutions located within LMI CTs in the AA. The following table shows the distribution of CTs, population, branches, and ATMs in the AA by income level.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	178	5.7	690,846	5.2	1	12.5	0	0.0
Moderate	856	27.5	3,735,465	28.3	1	12.5	0	0.0
Middle	926	29.8	4,083,946	30.9	2	25.0	0	0.0
Upper	1,071	34.4	4,542,994	34.4	4	50.0	0	0.0
NA	81	2.6	147,747	1.1	0	0.0	0	0.0
<b>Totals</b>	<b>3,112</b>	<b>100.0</b>	<b>13,200,998</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>0</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census &amp; Bank Data Due to rounding, totals may not equal 100.0%</i>								

### **Changes in Branch Locations**

To the extent changes have been made, MB’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems. In December 2021, MB closed the Little Tokyo Branch which was located in a low-income CT. While the closed branch was in an LMI CT, MB’s nearest branch office is only approximately 1.5 miles away. Further, there are several institutions that continue to serve the area.

### **Reasonableness of Business Hours and Services**

Services (including, where appropriate, business hours) do not vary in a way that inconveniences certain portions of the Los Angeles AA, particularly LMI geographies and/or individuals. In addition to the business hours and services discussed at the bank level, the extended Friday hours to 5:00 pm are maintained for the Beverly Hills, Encino, Warner Center, and Glendale branches. The Glendale branch maintains business hours that start at 9:00 am Monday through Friday. All branches generally offer the same products and services; however, safe deposit boxes are only available at the Beverly Hills branch and night depository services are only available at the Warner Center and Glendale branches.

### **Community Development Services**

MB provides a relatively high level of CD services in the Los Angeles AA. During the evaluation period, 60 bank employees provided 1,386 hours of financial expertise or technical assistance to 52 CD-related organizations in this AA. The hours provided in the Los Angeles AA represent 93.3 percent of total hours performed in the overall AAs. The bank’s CD services increased since the relatively high level of CD services at the prior evaluation, where 24 bank employees provided 1,169 hours to 45 organizations in the Los Angeles AA. However, the bank’s performance is below a similarly-situated institution which is a leader in making CD services.

The following table illustrates the bank’s CD services by year and CD purpose in the Los Angeles AA.

<b>Community Development Services</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
3/30/2020 – 12/31/2020	17	137	159	0	<b>313</b>
2021	17	101	161	0	<b>279</b>
2022	11	229	357	2	<b>599</b>
YTD 2023	0	184	8	3	<b>195</b>
<b>Total</b>	<b>45</b>	<b>651</b>	<b>685</b>	<b>5</b>	<b>1,386</b>
<i>Source: Bank Data</i>					

Listed below are notable examples of CD services provided in the Los Angeles AA:

- In 2020, 2021, and 2022, one bank employee provided 205 combined hours of financial technical assistance to members of an executive coaching organization designed to teach small and midsize businesses how to position their companies to access banking products and services.
- One bank employee serves on the Board of an organization that works to promote community economic development, through the delivery of financial, educational and advisory services to underserved small businesses, individuals, and communities.
- One bank employee serves on the Board of two organizations that serve to support the business activities of Japanese Americans and is dedicated to the growth and development of Little Tokyo as a vibrant, diverse, and multi-faceted district of Downtown Los Angeles.
- One bank employee serves on the loan committee of an organization that assists small businesses to access capital needed to grow their companies and create jobs through the administration of capital access programs.

### **SANTA CLARA ASSESSMENT AREA – Limited-Scope Review**

#### **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE REVIEW ASSESSMENT AREA**

The following table summarizes the conclusions for the Santa Clara AA. Examiners drew conclusions regarding the institution’s CRA performance from reviewing available facts and data, including performance figures, economic data, competition, and demographic information. The conclusions from the limited-scope review did not alter the bank’s overall CRA performance rating.

<b>Assessment Area</b>	<b>Lending Test</b>	<b>CD Investment Test</b>	<b>CD Service Test</b>
Santa Clara	Below	Below	Consistent

Facts and data supporting conclusions for the limited-scope AA follow, including a summary of MB’s operations and activities. Economic and demographic data as well as deposit and small business loans market share information for the limited-scope AA is included in the Appendices of this Performance Evaluation.

**Santa Clara Assessment Area**

The Santa Clara AA consists of Santa Clara County, which is wholly contained in the San Jose-Sunnyvale-Santa Clara, California MSA #41940. MB operates one full-service branch in a moderate-income CT in this AA. During the evaluation period, MB did not close or open any branches in this AA. MB had 2 employees provide 99 CD service hours to 2 organizations.

Controlling for asset size and the length of the evaluation period, the current CD loans, qualified investments and grants, and CD services performance are all consistent with the performance at the prior evaluation in this AA.

<b>Activity</b>	<b>#</b>	<b>\$ (000s)</b>
Small Business Loans	20	1,669
Community Development Loans	6	10,794
Investments (New)	0	0
Investments (Prior Period)	0	0
Donations	14	44
Community Development Services – hours	99	-
<i>Source: Bank Data</i>		

## Geographic Distribution and Borrower Profile

### Geographic Distribution

Geographic Distribution of Small Business Loans						
Assessment Area: Santa Clara						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	5.6	7.1	0	0.0	0	0.0
2021	5.6	6.5	0	0.0	0	0.0
2022	4.6	-	1	10.0	105	19.6
Moderate						
2020	18.5	20.2	4	40.0	313	47.4
2021	18.5	19.5	0	0.0	0	0.0
2022	18.0	-	3	60.0	309	57.8
Middle						
2020	35.7	36.7	1	10.0	88	13.3
2021	35.6	37.4	1	20.0	105	22.2
2022	39.0	-	1	20.0	121	22.6
Upper						
2020	40.1	36.0	5	50.0	260	39.3
2021	40.2	36.6	4	80.0	368	77.8
2022	38.1	-	0	0.0	0	0.0
Not Available						
2020	0.1	0.0	0	0.0	0	0.0
2021	0.1	0.0	0	0.0	0	0.0
2022	0.2	-	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>661</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>473</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>-</b>	<b>5</b>	<b>100.0</b>	<b>535</b>	<b>100.0</b>
<i>Source: 2020, 2021, and 2022 D&amp;B Data; Bank Data; 2020 &amp; 2021 CRA Aggregate Data, "--" data not available.            Due to rounding, totals may not equal 100.0%</i>						

Borrower Profile

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Assessment Area: Santa Clara</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>						
2020	87.8	44.3	4	40.0	201	30.4
2021	88.8	48.6	4	80.0	300	63.4
2022	89.9	-	5	100.0	535	100.0
<b>&gt;\$1,000,000</b>						
2020	5.0	--	6	60.0	460	69.6
2021	4.4	--	1	20.0	173	36.6
2022	3.8	-	0	0.0	0	0.0
<b>Revenue Not Available</b>						
2020	7.2	--	0	0.0	0	0.0
2021	6.8	--	0	0.0	0	0.0
2022	6.3	-	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>661</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>473</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>-</b>	<b>5</b>	<b>100.0</b>	<b>535</b>	<b>100.0</b>
<i>Source: 2020, 2021, and 2022 D&amp;B Data; Bank Data; 2020 &amp; 2021 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

## APPENDICES

### LARGE BANK PERFORMANCE CRITERIA

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - i. The proportion of the bank's lending in the bank's assessment area(s);
  - ii. The dispersion of lending in the bank's assessment areas(s); and
  - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
  - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
  - iii. Small business and small farm loans by loan amount at origination; and
  - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

#### **Investment Test**

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

## **Service Test**

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

## SCOPE OF EVALUATION

<b>Manufacturers Bank</b>	
<b>Scope of Examination:</b>	
Full-scope review was performed on the following AA within the noted rated area:	
<b>State of California:</b> <ul style="list-style-type: none"> <li>• Los Angeles AA</li> </ul>	
<b>Time Period Reviewed:</b>	03/30/2020 to 04/03/2023
<b>Products Reviewed:</b>	
Small Business Loans: 01/01/2020 – 12/31/2022	

<b>List of Assessment Areas and Type of Evaluation</b>			
<b>Rated Area/ Assessment Area</b>	<b>Type of Evaluation</b>	<b>Branches Visited</b>	<b>Other Information</b>
<b>State of California:</b> Los Angeles	Full-Scope	None	None
Santa Clara	Limited-Scope	None	None

## DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREA

### California

#### Santa Clara Assessment Area

The Santa Clara AA is located in Northern California and comprises the Santa Clara County that is in the San Jose-Sunnyvale-Santa Clara, California MSA #41940.

#### Economic and Demographic Data

##### 2015 ACS Census Data

Based on the 2015 ACS Census data, the Santa Clara AA contains 34 low-, 77 moderate-, 136 middle-, 124 upper-income, and 1 CTs with no income designation. The following table shows select demographic, housing, and business information within the Santa Clara AA.

Demographic Information of the Assessment Area						
Assessment Area: Santa Clara						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	372	9.1	20.7	36.6	33.3	0.3
Population by Geography	1,868,149	9.3	21.3	36.4	33.0	0.2
Housing Units by Geography	646,190	7.8	19.3	37.7	35.2	0.0
Owner-Occupied Units by Geography	352,836	4.4	15.5	36.7	43.5	0.0
Occupied Rental Units by Geography	268,627	12.4	24.3	39.1	24.1	0.0
Vacant Units by Geography	24,727	6.9	18.6	38.2	36.3	0.0
Businesses by Geography	186,868	5.6	18.5	35.6	40.2	0.1
Farms by Geography	2,665	7.1	20.7	38.0	34.0	0.1
Family Distribution by Income Level	446,734	23.8	15.5	18.5	42.2	0.0
Household Distribution by Income Level	621,463	25.7	15.0	17.0	42.3	0.0
Median Family Income MSA - 41940 San Jose-Sunnyvale-Santa Clara, CA MSA		\$107,126	Median Housing Value			\$747,747
			Median Gross Rent			\$1,732
			Families Below Poverty Level			6.4%

*Source: 2015 ACS and 2021 D&B Data  
Due to rounding, totals may not equal 100.0%  
(\* The NA category consists of geographies that have not been assigned an income classification.*

The AA's 186,868 businesses reported gross annual revenues as follows:

- 88.8 percent had \$1 million or less,
- 4.4 percent had more than \$1 million, and
- 6.8 percent did not report revenue information.

Services represent the largest industry at 43.6 percent of businesses followed by non-classifiable establishments at 19.1 percent; finance, insurance, and real estate at 10.5 percent; and retail trade at 10.0 percent.

The FFIEC publishes annual estimates of updated median family incomes by MSA or MD. The following table shows the 2020 and 2021 FFIEC-estimated median family incomes in the Santa Clara AA.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>San Jose-Sunnyvale-Santa Clara, CA MSA Median Family Income (41940)</b>				
2020 (\$139,800)	<\$69,900	\$69,900 to <\$111,840	\$111,840 to <\$167,760	≥\$167,760
2021 (\$148,700)	<\$74,350	\$74,350 to <\$118,960	\$118,960 to <\$178,440	≥\$178,440
<i>Source: FFIEC</i>				

2020 U.S. Census Data

Based on the 2020 U.S. Census data, the Santa Clara AA contains 29 low-, 89 moderate-, 165 middle-, 124 upper-income, and 1 CTs with no income designation. The following table shows select demographic, housing, and business information within the Santa Clara AA.

Demographic Information of the Assessment Area						
Assessment Area: Santa Clara						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	408	7.1	21.8	40.4	30.4	0.2
Population by Geography	1,936,259	6.4	21.5	41.6	30.4	0.1
Housing Units by Geography	668,896	5.4	18.9	43.5	32.0	0.2
Owner-Occupied Units by Geography	358,228	3.0	15.9	41.7	39.3	0.1
Occupied Rental Units by Geography	277,086	8.6	23.2	45.5	22.4	0.2
Vacant Units by Geography	33,582	3.9	16.7	45.3	33.8	0.2
Businesses by Geography	211,047	4.6	18.0	39.0	38.1	0.2
Farms by Geography	2,956	5.2	22.7	42.3	29.8	0.0
Family Distribution by Income Level	454,149	22.9	16.1	18.7	42.2	0.0
Household Distribution by Income Level	635,314	25.0	15.0	17.6	42.4	0.0
Median Family Income MSA - 41940 San Jose-Sunnyvale-Santa Clara, CA MSA		\$145,548	Median Housing Value			\$1,122,487
			Median Gross Rent			\$2,381
			Families Below Poverty Level			4.3%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data            Due to rounding, totals may not equal 100.0%            (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The AA's 211,047 businesses reported gross annual revenues as follows:

- 89.9 percent had \$1 million or less,
- 3.8 percent had more than \$1 million, and
- 6.3 percent did not report revenue information.

Services represent the largest industry at 41.4 percent of businesses followed by non-classifiable establishments at 22.6 percent; finance, insurance, and real estate at 10.5 percent; and retail trade at 9.3 percent.

The following table shows the 2022 FFIEC-estimated median family incomes in the Santa Clara AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>San Jose-Sunnyvale-Santa Clara, CA MSA Median Family Income (41940)</b>				
2022 (\$166,600)	<\$83,300	\$83,300 to <\$133,280	\$133,280 to <\$199,920	≥\$199,920
<i>Source: FFIEC</i>				

Examiners obtained the following economic information from Moody's Analytics as of November 2022.

## ***San Jose-Sunnyvale-Santa Clara CA MSA***

This AA had a full employment recovery with a current low 2.9 percent unemployment rate finally surpass that of the pre-pandemic level. Technology-related companies have announced significant job cuts. Manufacturing employment will outpace the U.S. industry average. Businesses' appetite for capital spending has continued to soften following the sharp drop earlier in 2022. The area's favorable concentration of high-tech manufacturing will prove advantageous as society goes increasingly digital in the long term. This area faces one of the sharpest house price corrections in the nation, but meanwhile, affordability continues to plummet because housing prices remain elevated and rising mortgage rates made home ownership increasingly difficult. The area's strengths include highly skilled workers and a legacy of successful entrepreneurship that allow the area to access substantial venture capital and high value-added manufacturing base that supports wage growth. The area's weaknesses include high business and living costs as well as technology industries prone to large cyclical booms and busts with above-average volatility. The top three employers are Cisco Systems Inc., Alphabet Inc., and eBay Inc.

### **Competition**

The market for financial services in the Santa Clara AA has a relatively high level of competition. According to the June 30, 2022 FDIC Deposit Market Share Report, the AA had 57 financial institutions operating 354 branches with a total of \$293.9 billion in deposits. A number of very large national and regional financial institutions operate in the AA. Collectively, the top 3 financial institutions have 26.4 percent of the AA deposit market share. MB maintains \$73.7 million in total deposits, representing 0.03 percent of the AA deposit market share and ranking 48<sup>th</sup> among the other financial institutions.

There is a high level of competition for small business loans in the Santa Clara AA. In 2021, 183 lenders reported 65,219 small business loans. Of these institutions, MB ranked 104<sup>th</sup> by number of loans with a market share of 0.01 percent and with a market share of 0.02 percent by dollar volume. The top 5 small business lenders accounted for 67.8 percent of the small business market share by number of loans with all being nationwide lenders.

## GLOSSARY

**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.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
  - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

**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.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**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. Other family 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).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that 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 applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, 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.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**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.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

**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 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 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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 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.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

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# Assessment Area Maps

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# Branch Locations

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# Open and Closed Offices

## 2024

### *Closed Offices*

<u>Office</u>	<u>Address</u>	<u>Date</u>	<u>Census Tract</u>
San Jose Office	100 Century Center Court, Suite 130 San Jose, CA 95112	1/12/2024	5051.00



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## Branch Address and Information Listing

<p align="center"><b>Corporate Headquarters #90</b> Census Tract: 2077.11 Upper-income Tract</p>	<p align="center"><b>Glendale #07 (N)</b> Census Tract: 3019.01 Middle-income Tract</p>
<p>515 S. Figueroa Street Los Angeles, CA 90071 Telephone: (213) 489-6200 Hours: 9:30 am – 4 pm M-F</p>	<p>520 N. Brand Blvd., Suite 175 Glendale, CA 91203 Telephone: (818) 240-4550 Hours: 9:00 am – 4 pm M-Th, 9:00 am – 5 pm F</p>
<p align="center"><b>Beverly Hills #03</b> Census Tract: 7010.00 Upper-income Tract</p>	<p align="center"><b>Newport Beach #20</b> Census Tract: 0626.10 Upper-income Tract</p>
<p>9720 Wilshire Blvd., Suite 100, Beverly Hills, CA 90212 Telephone: 310-786-8000 Hours: 9:30 am – 4 pm M-Th, 9:30 am – 5 pm F</p>	<p>1301 Dove Street, Suite 100 Newport Beach, CA 92660 Telephone (949) 253-5600 Hours: 9:30 am – 4 pm M-F</p>
<p align="center"><b>Brea Financial Center #06</b> Census Tract: 0015.04 Moderate-income Tract</p>	<p align="center"><b>Torrance #08</b> Census Tract: 2920.01 Moderate-income Tract</p>
<p>100 South State College Blvd. Brea, CA 92821 Telephone: (626) 839-0506 Hours: 9:30 am – 4 pm M-F</p>	<p>970 West 190th Street, Suite 500 Torrance, CA 90502 Telephone: (310) 630-0230 Hours: 9:30 am – 4 pm M-F</p>
<p align="center"><b>Encino #13 (N, SD)</b> Census Tract: 1397.01 Upper-income Tract</p>	<p align="center"><b>Warner Center</b> Census Tract: 1371.03 Moderate-income Tract</p>
<p>16255 Ventura Blvd. Encino, CA 91436 Telephone (818) 380-0900 Hours: 9:30 am – 4 pm M-Th, 9:30 am – 5 pm F</p>	<p>21550 Oxnard Street, Suite 250 Woodland Hills, CA 91367 Telephone: (818) 227-4500 Hours: 9:30 am – 4 pm M-F</p>

Special Services: N-Night Drop SD – Safe Deposit Boxes

As of February 1, 2024



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# Products and Services

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# SMBC MANUBANK: Business Checking Accounts

Analyzed Checking	Business Checking	Business Interest Checking	Attorney Client Trust Account
Account Description			
Designed for businesses with higher monthly transaction volumes and treasury management services	Ideal for small to midsize businesses, offering simple and effective ways to manage your everyday business banking	Earn interest with competitive rates and all the benefits of Business Checking	Specialized deposit account for attorneys. Interest income on IOLTA balances will be automatically remitted to the local bar association or other qualifying organization to support improvements to the justice system and increase access to legal aid for people in need
Minimum Opening Balance			
\$200	\$100	\$100	\$200
Account Fees			
\$23 monthly service charge <sup>1</sup>	\$18 monthly service charge <sup>1</sup>	\$19 monthly service charge <sup>1</sup>	No monthly service charge
Offset account fees and service charges with earnings allowance	Balance required to avoid monthly service charge: \$5,000 daily minimum balance or \$7,500 average collected balance <sup>2</sup>	Balance required to avoid monthly service charge: \$6,000 daily minimum balance or \$8,000 average collected balance <sup>2</sup>	

Analyzed Checking	Business Checking	Business Interest Checking	Attorney Client Trust Account
Additional Features			
<ul style="list-style-type: none"> <li>Use with treasury management services</li> <li>Combine multiple accounts into a single statement</li> <li>No ATM-surcharge fee withdrawals at Allpoint® and MoneyPass® ATMs</li> </ul>	<ul style="list-style-type: none"> <li>Manage account online and mobile banking, and bill pay<sup>4</sup></li> <li>Deposit checks with mobile check capture<sup>4</sup></li> <li>No ATM-surcharge fee withdrawals at Allpoint and MoneyPass ATMs</li> </ul>	<ul style="list-style-type: none"> <li>Competitive rates on account balance</li> <li>Manage account online and mobile banking, and bill pay<sup>4</sup></li> <li>Deposit checks with mobile check capture<sup>4</sup></li> <li>No ATM-surcharge fee withdrawals at Allpoint and MoneyPass ATMs</li> </ul>	<ul style="list-style-type: none"> <li>Interest earned on your account is paid to the State Bar of California</li> <li>Available to California attorneys and fiduciary professionals</li> <li>Additional FDIC insurance coverage is available<sup>3</sup></li> <li>Manage client funds in accordance with The State Bar of California</li> <li>Manage account online and mobile banking, and bill pay<sup>4</sup></li> <li>Deposit checks with mobile check capture<sup>4</sup></li> </ul>



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# SMBC MANUBANK: Business Savings Accounts

Business Savings	Money Market	Certificates of Deposit
<b>Minimum Opening Balance</b>		
\$250	\$2,500	\$5,000
<b>Account Fees</b>		
<p>\$15 Quarterly service charge<sup>1</sup></p> <p>Balance required to avoid monthly service charge: \$500 average collected balance<sup>2</sup></p>	<p>\$12 Monthly service charge<sup>1</sup></p> <p>Balance required to avoid monthly service charge: \$2,500 daily minimum balance or \$5,000 average collected balance<sup>2</sup></p>	<p>\$25 Annual service charge per account<sup>1</sup></p>
<b>Additional Features</b>		
<ul style="list-style-type: none"> <li>• Manage account online and mobile banking<sup>3</sup></li> <li>• Earn additional relationship pricing when linked to a SMBC MANUBANK checking account</li> </ul>	<ul style="list-style-type: none"> <li>• Manage account online and mobile banking</li> <li>• Six checks, withdrawals or transfers per month at no cost<sup>4</sup></li> <li>• Earn additional relationship pricing when linked to a SMBC MANUBANK checking account</li> </ul>	<ul style="list-style-type: none"> <li>• Flexible terms and rates</li> <li>• Higher balances may earn a higher rate</li> <li>• Earn additional relationship pricing when linked to a SMBC MANUBANK checking account</li> </ul>

# SMBC MANUBANK: Personal Checking Accounts

Personal Checking	Interest Checking
<b>Account Description</b>	
A checking account for every day banking plus access to surcharge free ATMs, online banking and bill pay	Enjoy the benefits of a checking account plus earn interest with competitive rates on your deposits
<b>Minimum Opening Balance</b>	
\$ 100	\$ 100
<b>Account Fees</b>	
\$12 Monthly service charge <sup>2</sup>	\$13 Monthly service charge <sup>2</sup>
Balance required to avoid monthly service charge: \$1,000 daily minimum balance or \$2,000 average collected balance <sup>3</sup>	Balance required to avoid monthly service charge: \$2,500 daily minimum balance or \$5,000 average collected balance <sup>3</sup>
<b>Additional Features</b>	
<ul style="list-style-type: none"> <li>• No ATM-surcharge fee withdrawals at Allpoint® and MoneyPass® ATMs</li> <li>• Earn additional relationship pricing when linked to a SMBC MANUBANK savings, money market or certificate of deposit account</li> <li>• Manage account online and mobile banking<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>• No ATM-surcharge fee withdrawals at Allpoint and MoneyPass ATMs</li> <li>• Earn additional relationship pricing when linked to a SMBC MANUBANK savings, money market or certificate of deposit account</li> <li>• Manage account online and mobile banking</li> </ul>



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# SMBC MANUBANK: Personal Savings Accounts

Personal Savings	Money Market	Certificates of Deposit
<b>Summary</b>		
Set aside funds for future purchases or investments	Delivers earning power and security while maintaining liquidity	Choose from fixed rates and flexible terms based on your goals
<b>Minimum Opening Balance</b>		
\$250	\$2,500	\$5,000
<b>Account Fees</b>		
\$15 quarterly service charge <sup>2</sup>  Balance required to avoid quarterly service charge: \$500 average collected balance <sup>3</sup>	\$12 Monthly service charge <sup>2</sup>  Balance required to avoid quarterly service charge: \$2,500 daily minimum balance or \$5,000 average collected balance <sup>3</sup>	\$25 annual service charge per account <sup>2</sup>
<b>Additional Features</b>		
<ul style="list-style-type: none"> <li>• Manage account online and mobile banking<sup>4</sup></li> <li>• Earn additional relationship pricing when linked to a SMBC MANUBANK checking account</li> </ul>	<ul style="list-style-type: none"> <li>• Manage account online and mobile banking</li> <li>• Six checks, withdrawals or transfers per month at no cost<sup>5</sup></li> <li>• Earn additional relationship pricing when linked to a SMBC MANUBANK checking account</li> </ul>	<ul style="list-style-type: none"> <li>• Flexible terms and rates</li> <li>• Higher balances may earn a higher rate</li> <li>• Earn additional relationship pricing when linked to a SMBC MANUBANK checking account</li> </ul>



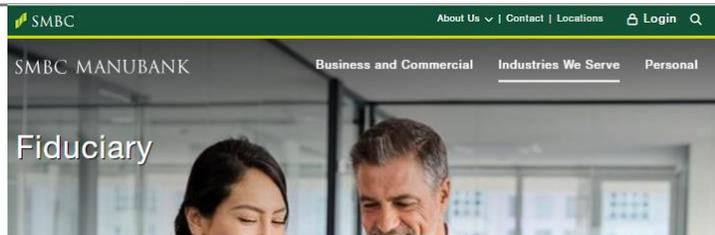
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# SMBC MANUBANK: Fiduciary Services & Funds Management



[Home](#) / [Industries We Serve](#) / [Specialty Banking](#) / [Fiduciary](#)

Pages within: [Specialty Banking](#)

## Individualized solutions matched to your account management strategies

As a full-service bank, we provide a range of tools and simplified account opening for fiduciaries. Our dedicated team specializes in resolving even the most complex scenarios.



### Prompt and responsive

Efficient review processes and payouts afford you more time with clients.



### Decades of experience

Our seasoned Relationship Managers bring extensive industry knowledge to deliver on the specific banking needs of fiduciaries.

## Fiduciary Services

- Court-Blocked Accounts
- Guardianships
- Conservatorships
- Special Needs Trusts
- Estate Accounts

## Funds Management

- Debit card
- Electronic Bill Pay
- Mobile Banking<sup>1</sup>
- Remote deposit capture<sup>2</sup>
- Multi-layer fraud protection



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# SMBC MANUBANK: Trust & Estate Features



[Home](#) / [Industries We Serve](#) / [Specialty Banking](#) / [Trust & Estate](#)

Pages within: [Specialty Banking](#)

## Trust & Estate

Individuals with business ownership stakes, complex family situations, or a wide range of assets – or those representing them – require comprehensive trust and estate banking services to ensure proper distribution of funds and property.



### Experienced advisors

Our Relationship Managers are familiar with California court system requirements



### Collaborative approach

We foster a team environment, with frequent communications and hands-on service



### Resources and insights

Our specialists understand the challenges faced by estate planners, probate litigators, and fiduciaries – and how to solve them

## Features

- Multiple administrators, conservators or trustees
- Simplified account opening process
- Court blocked accounts services
- Banking and fiduciary services
- Multi-Million Dollar FDIC Insurance Available<sup>1</sup>



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# SMBC MANUBANK: Nonprofit Offerings



[Home](#) / [Industries We Serve](#) / [Specialty Banking](#) / [Nonprofit](#)

Pages within: [Specialty Banking](#)

## Your mission, our solutions

We strongly believe that in order to serve, we must develop and nurture meaningful relationships with you. This enables us to provide tailored banking solutions that support your mission, streamline your operational needs, and make a positive impact.



### Customizable services

No matter your organization's size, together we'll create a banking strategy that works for you



### Unwavering commitment

For more than 60 years we've been embedded in the fabric of our local communities by supporting nonprofit organizations



### Legacy of service

Our promise to do right by society dates back over 400+ years of parent company, Sumitomo Mitsui Banking Corporation

## Our offerings

- Flexible and convenient Business Banking solutions
- Full Treasury Management Suite for optimal cash flow and fraud prevention
- Access to Multi-Million-Dollar FDIC Insurance on Liquid Funds<sup>1</sup>
- ICS Cash Manager Sweep<sup>1</sup>
- Remote Deposit Capture<sup>2</sup>
- Complimentary First Order of Checks and Endorsement Stamp
- Lending options available



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# COMMERCIAL LENDING

## COMMERCIAL LOANS AND LINES OF CREDIT

### DESCRIPTION

At SMBC MANUBANK, our experienced commercial lenders are committed to finding ways to meet all your financing needs. We understand that every business faces different challenges and financing requirements. Our diverse customer base encompasses professional service companies, manufacturers, franchise businesses, non-profit, distributors, wholesalers, importers and exporters. Let us help you find a solution for your business needs.

### BENEFITS

- Institutional knowledge
- Experienced Bankers
- Flexible solutions

### PRODUCTS

- Commercial Loans & Lines of Credit
- Business Loans for Professionals and Small Business Owners
- Acquisition/Development Lines of Credit
- Term Loans
- SBA Loans and Specialized Financing
- Commercial Real Estate Loans
- Asset Based Lending
- Food Franchise Expansion and Acquisition
- Non Profit Lending Solutions
- Letters of Credit

### RELATED SERVICES

- Cash Management Services & Treasury Management Tools
- Business Deposit Services
- International Services
- Merchant Services



# REAL ESTATE FINANCE SERVICES

## COMMERCIAL REAL ESTATE FINANCE

### CRE FOCUS

The Real Estate Industries Division at SMBC MANUBANK specializes in providing customized financing for both professional CRE investors and developers, as well as RE needs of Owner-Managed businesses.

### BENEFITS

- Needs-based financing solutions
- Creative & flexible loan structuring
- Common-sense credit decisions
- Certainty of execution
- Speed to closing

### LENDING TYPES PROVIDED

- Acquisition/Development Lines of Credit
- Refinancing
- Construction
- Value Add
- Bridge
- Permanent

### PREFERRED PROPERTY TYPES

- Industrial
- Multi-Family
- Office
- Retail
- Fast Food
- Mini-Storage
- Student Housing
- Age-Restricted Housing



# SBA FINANCING

## DESCRIPTION

Expand your business with innovative solutions backed by the Small Business Administration (SBA). With an SBA 504 loan, you enjoy long-term financing and a lower down payment for owner-occupied real estate, tenant improvements, machinery, and equipment. With an SBA 7A loan, you receive financing for commercial real estate, equipment, working capital, and business acquisition and expansion. SMBC MANUBANK is a SBA National Preferred Lender.

## PRODUCTS

### SBA CAPLines Program

Designed to help small businesses meet their financial and cyclical working capital needs. Businesses can now have the working capital flexibility to finance contracts, subcontracts, and purchase orders.

### SBA 7A Loan Program

Can be used to establish a new business or assist in the acquisition, operation or expansion of an existing business.

### SBA 504 Loan Program

The SBA 504 loan program also provides financing for the purchase of major business assets

- Purchase, build, improve or expand owner occupied commercial real estate
- Acquire machinery and other business equipment

## FEATURES

- Working Capital
- Terms Loans
- Commercial Real Estate

## BENEFITS

- Lower Down Payments
- Fixed or Variable Rate Options
- Long-Term Solutions for Small to Medium-Sized Businesses

## RELATED SERVICES

- Business Banking Analyzed Checking or Interest Checking
- Merchant Services
- International Services

# Jenius Bank: Savings

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## A Better Way to Save



**FDIC Insured**  
Deposits are insured by the FDIC up to \$250,000<sup>3</sup>. So, you can feel confident your money is [safe](#).



**Transfer Money Simply**  
Withdraw money quickly and deposit money when you want. No need to visit a bank branch.



**No Minimum Balance**  
Grow your savings on your terms. Open a Jenius Savings account with as little or as much as you want.



**First-Class Customer Service**  
100% digital because you prefer it, 100% human when you want it. 24/7 access to our U.S.-based customer service online or by phone.



**No Fees**  
Unlike other banks, you won't pay any fees on your Jenius Savings account. Without fees, you may save even more.



**24/7/365 Fraud Monitoring**  
Scammers don't stop and neither do we. We monitor against fraud day and night, all year.

Feedback >

# Jenius Bank: Personal Loans

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## Banking with Benefits



### Competitive Rates

Get rates that make it easier for you to borrow – and pay back.



### Rate Discount

Take 0.25% off your rate when you enroll in AutoPay.<sup>1</sup>



### No Fees

Unlike other banks that charge origination or late fees, our personal loans have no fees. No Gotchas.



### Flexible Funding

Borrow what you need with loans from \$5,000 to \$50,000.



### Quick Access to Funds

Receive funds as early as the next business day<sup>2</sup>. Yes, that quick!



### Predictable Payments

Make predictable monthly payments or pay off the loan early to reduce future interest, with no fees.

Feedback



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# Deposit and Account Service Fees

(Business and Personal Accounts)

(Effective: February 1, 2024)

## Analyzed Checking

Minimum Opening Deposit: \$200

The following charges will be assessed monthly per business account subject to account analysis, unless otherwise noted:

SERVICE/ACTIVITY	CHARGE
Account Maintenance	\$23.00
Deposits Made 1-100 (per deposit)	\$1.75
101 or more (per deposit)	\$1.50
Deposited items (per item)	\$0.11
Special Handling/Adjustments	\$5.00
ACH/Electronic Credits (per item)	\$0.15
ACH/Electronic Debits (per item)	\$0.10
Currency Deposited (per \$1,000)	\$1.50
Coin Deposited (per roll)	\$0.10
Coin Deposited (per bag, must meet shipping requirements)	\$2.00
Currency furnished (per \$1,000)	\$1.50
Coin furnished (per roll)	\$0.10
Checks Paid 1-500	\$0.20
501 or more	\$0.15
Overhead Assessment	per quote

## Business Banking Analyzed Checking

Minimum Opening Deposit: \$200

The following charges will be assessed monthly per business account subject to account analysis, unless otherwise noted:

SERVICE/ACTIVITY	CHARGE
Account Maintenance	\$18.00
Deposits Made (per deposit) 1-30	\$1.00
31 or more	\$2.50
Deposited Items Local (per item) 1-300	\$0.11
301 or more	\$0.13
On-us (per item)	\$0.11
Gov't (per item)	\$0.09
Special Handling/Adjustments	\$5.00
ACH/Electronic Credits (per item)	\$0.15
ACH/Electronic Debits (per item)	\$0.10
Currency Deposited (per \$1,000)	\$1.25
Coin Deposited (per roll)	\$0.10
Coin Deposited (per bag, must meet shipping requirements)	\$2.00
Currency Furnished (per \$1,000)	\$1.25
Coin Furnished (per roll)	\$0.10
Checks Paid (per item) 1-200	\$0.15
201 or more	\$0.25
Wire Transfers-Incoming (per item)	
Domestic 1-2	no charge
3 or more	\$12.00
International	\$15.00
Wire Transfers-Outgoing (per item)	
Domestic 1-2	no charge
3 or more	\$30.00
International	\$40.00
Business Manual Outgoing Dom Wire	\$75.00
Business Manual Outgoing Int Wire	\$75.00
Overhead Assessment	per quote

## Business Checking

Minimum Opening Deposit: \$100

Balance required to avoid monthly service charge:

\$5,000 daily minimum balance or  
\$7,500 average collected balance<sup>1</sup>

The following activity charges will be assessed per account:  
NUMBER PER STATEMENT CYCLE

SERVICE/ACTIVITY	CHARGE
Monthly Service Charge	\$18.00
Checks/Debits Paid (per item) 1 to 100	no charge
101 or more	\$0.30
Deposits Made (per deposit) 1 to 10	no charge
11 or more	\$2.25
Items Deposited (per item) 1 to 100	no charge
101 or More	\$0.25

Cash and coin services are subject to a service fee

Note: see *Miscellaneous Service Fees*

## Business Interest Checking Account

Minimum Opening Deposit: \$100

Balance required to avoid monthly service charge:

\$6,000 daily minimum balance or  
\$8,000 average collected balance<sup>1</sup>

The following charges will be assessed monthly per account:  
NUMBER PER STATEMENT CYCLE

SERVICE/ACTIVITY	CHARGE
Monthly Service Charge	\$19.00
Checks/Debits Paid (per item) 1 to 50	no charge
51 or more	\$0.30
Deposits Made (per deposit) 1 to 20	no charge
21 or more	\$2.00
Items Deposited (per item) 1 to 100	no charge
101 or more	\$0.20

Cash and coin services are subject to a service fee

Note: see *Miscellaneous Service Fees*

## Relationship Advantage Account Package

(Business and Personal)

Balance required to avoid monthly service charge:

\$5,000 daily minimum balance on Business Accounts  
\$1,000 daily minimum balance on Personal Accounts

Monthly Primary Account Service Charge ..... \$25.00

No monthly service charge if your primary checking account is a Senior Checking Account.

## Money Market Account (Business and Personal)

Minimum Opening Deposit: \$2,500

Balance required to avoid monthly service charge:

\$2,500 daily minimum balance or  
\$5,000 average collected balance<sup>1</sup>

The following charges will be assessed monthly per account:

Monthly Service Charge	\$12.00
Checks/Debits Paid (per item) 1-6	no charge
7 or more	\$15.00

## Personal Checking Account

Minimum Opening Deposit: \$100

Balance required to avoid monthly service charge:

\$1,000 daily minimum balance or  
\$2,000 average collected balance<sup>1</sup>

Monthly Service Charge ..... \$12.00

## Personal Interest Checking

Minimum Opening Deposit: \$100

Balance required to avoid monthly service charge:

\$2,500 daily minimum balance or  
\$5,000 average collected balance<sup>1</sup>

Monthly Service Charge ..... \$13.00

## Savings Account (Business and Personal)

Minimum Opening Deposit: \$250

Balance required to avoid quarterly service charge:

\$500 average collected balance<sup>1</sup>

The following charges will be assessed quarterly per account:

Quarterly Service Charge	\$15.00
Each withdrawal requested by mail	\$6.50
If account is closed within 90 calendar days of opening	\$5.00
Debits Paid (per item) 1-6	no charge
7 or more	\$1.00

## Retirement Plan Savings Account

Annual Service Charge (per account) ..... \$25.00

## Certificates of Deposit/IRA (Business and Personal)

Annual Service Charge (per account) ..... \$25.00

<sup>1</sup>The average collected balance is calculated by adding the collected balance in the account on each day of the statement cycle and dividing that sum by the number of days in the statement cycle. Each day's collected balance is calculated by taking the ledger balance in your account at the end of each day and subtracting any funds from deposited checks or other items drawn on other financial institutions that have not yet been made available to the Bank by the Federal Reserve Bank or other correspondent Banks.

<sup>2</sup>Charged whenever an ACH file you have submitted is suspended. An ACH file may be suspended if it exceeds your assigned credit limit or if it is improperly formatted or contains errors. Fee is charged regardless of whether the file is subsequently processed or returned.





## Deposit and Account Service Fees (continued)

(Business and Personal Accounts)

### Miscellaneous Service Fees

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account. All fees are per item unless otherwise noted. We reserve the right to change any of these fees at any time upon prior notice

ACH Entry Suspended File Fee <sup>2</sup>	\$150.00
ACH Unauthorized Entry Fee	\$4.50
Bankcard (Debit Card/ATM) Replacement	
Standard	\$10.00
Express	\$20.00
Bill Pay Expedited Payment (business only)	
Next business day	\$34.95
Second business day (draft check)	\$29.95
Second business day (electronic)	\$6.95
Cash and Coin Handling and Preparation (per hour, one hour minimum)	\$20.00
Cash Deposited and Furnished Services	
Currency Furnished (per \$1,000)	\$1.50
Coin Furnished (per roll)	\$0.10
Currency Deposited (per \$1,000)	\$1.50
Coin Deposited (per roll)	\$0.10
Coin Deposited (per bag, must meet shipping requirements)	\$2.00
Cash Management Services	consult account officer
Check Cashed for Non-Customer (checks not drawn on SMBC MANUBANK)	\$6.00
Check Printing	Fee depends on amount and style ordered
Collection Items	
Domestic Incoming	
Clean	\$25.00
Photocopy	\$25.00
Draft/Promissory Note	\$25.00
Returned Unpaid	\$15.00
Mailing Fee	\$3.00
Domestic Outgoing <sup>3</sup>	
Clean	\$25.00
Photocopy	\$25.00
Bond Coupons	\$25.00
Bond Certificate	\$25.00
Mailing Fee	\$3.00
International Outgoing <sup>3</sup>	
Clean	\$25.00
Counter Check	\$1.50
Debit/ATM Card Cash Withdrawal	no charge
Business account limit per 24-hour period	\$500.00
Personal account limit per 24-hour period	\$300.00
<i>Note: ATM withdrawal charges may be assessed by banks providing ATM service</i>	
Debit Card Point-of-Sale Purchases	no charge
Business account limit per 24-hour period	\$1,000.00
Personal account limit per 24-hour period	\$300.00
<i>Note: charges may be assessed by merchants</i>	
Debit Card foreign currency transactions	2% of transaction
Deposit Slips	fee depends on quantity and style ordered
Deposit Verification	
Credit Rating	\$3.00
Letter	\$10.00
Endorsement Stamp	fee depends on stamp ordered
Escheat Notice	\$2.00
FAX Notification	\$6.00
Hold Statements	\$3.00
Investment Services	
U.S. Treasury Auction Tenders	\$50.00
Subscriptions	
U.S. Treasury Securities	\$50.00
Existing Issues, purchases and sales under \$100,000	
Repurchase Agreements	\$20.00
Principal Amounts of less than \$5 million	
Safekeeping Fees per \$1,000 avg. par value	\$0.10
Annualized basis, billed quarterly	
Interest Disbursement Fee (per payment or maturity)	\$5.00
IRA or Retirement Plan	
Annual Service Charge	\$25.00
Withdrawal or Distribution before age 59 1/2 (except upon death or judicially-declared incompetence)	\$25.00
Transfer Fee	\$25.00

(lump sum or partial including trustee-to-trustee transfers)	
Legal Process Served Against Account	\$100.00
Mastercard Debit foreign currency transactions 2.0% of transaction amount	
MB Online Banking	no charge
MB Online Banking with Bill Payment	no charge
Monthly Transfer Fee	\$25.00
Negotiable Instruments	
Cashier's Check	\$7.00
Mailing Fee	\$3.00
Nonsufficient Funds (NSF) item returned	
<i>Note: All accounts except Analyzed Checking and Business Banking Analyzed Checking</i>	
1-2 occurrences <sup>4</sup> (per item)	\$35.00
3 or more occurrences <sup>4</sup> (per item)	\$40.00
Daily maximum <sup>4</sup>	6 items
Nonsufficient Funds (NSF) item returned	
Analyzed Checking and Business Banking Analyzed Checking	
1-2 items <sup>5</sup> per month (per item)	\$35.00
3 or more items <sup>5</sup> per month (per item)	\$40.00
Overdraft item paid	
<i>Note: All accounts except Analyzed Checking and Business Banking Analyzed Checking</i>	
1-2 occurrences <sup>4</sup>	\$35.00
3 or more occurrences <sup>4</sup>	\$40.00
Daily maximum <sup>4</sup>	6 items
Overdraft item paid	
Analyzed Checking and Business Banking Analyzed Checking	
1-2 items <sup>5</sup> per month	\$35.00
3 or more items <sup>5</sup> per month	\$40.00
Photocopies (per copy)	\$5.00
Photocopies of paid checks <sup>6</sup> (per check, 2/cycle free with	\$3.00
check safekeeping)	
Research (per hour, \$30 minimum) includes account balancing assistance	\$30.00
Safe Deposit Boxes (annual fee)	
2x5	\$40.00
3x5	\$50.00
5x5	\$60.00
3x10	\$80.00
5x10	\$90.00
10x10	\$150.00
Forced Opening	cost plus \$30.00
Lost Key	\$15.00
Safekeeping Fees	
Set-up	\$25.00
Maintenance (per month)	\$5.00
Savings Overdraft Protection (per transfer)	\$8.00
Signature/Endorsement Guarantee	\$5.00
Statements	
Beneficiary Statements	\$45.00
Duplicate Statements (per account/address per statement cycle)	\$5.00
Special Statement Cutoff	\$5.00
Stop Payment (original request or renewal)	
In Person or by Phone	\$25.00
Online	\$20.00
Transfer of Money	
Mail (customer's special instructions)	\$9.00
Phone Transfer (Analysis customers only)	\$5.00
Wire Transfers Incoming	
Domestic	\$15.00
International	\$15.00
Wire Transfers Outgoing	
Domestic	\$30.00
International	\$45.00
Business Manual Outgoing Dom Wire	\$75.00
Business Manual Outgoing Int Wire	\$75.00
Wire Transfers Tracer	\$25.00
Wire Notification (Incoming)	
Implementation Fee	\$25.00
Per Fax Notification	\$6.00
Per Email Notification	no charge
Wire Notification (Incoming/Outgoing)	
Per Mail Notification	\$2.00

<sup>3</sup> Additional fees may be assessed by the financial institution upon which the item is drawn

<sup>4</sup> An Occurrence is defined as each day in which your account does not have sufficient funds available to pay for the check, ATM withdrawal, or other electronic transfer presented for payment, regardless of whether the item is paid (overdraft) or returned (NSF). Fee is based upon the number of overdraft and NSF occurrences in the current month plus the previous 12 full months.

<sup>5</sup> An item is defined as a check, ATM withdrawal or other electronic transaction. The fee is based upon the number of overdraft and NSF items that occur each month. There is no daily maximum for Analyzed Checking and Business Banking Analyzed Checking.

<sup>6</sup> For more information about this service, please see the Rules and Regulations for Depositors and Deposit Accounts.

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# CRA Disclosure Statements

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Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>MARICOPA COUNTY (013), AZ</b>										
<b>MSA 38060</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	200	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	400	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	1	400	0	0	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>PIMA COUNTY (019), AZ</b>										
<b>MSA 46060</b>										
<b>Outside Assessment Area</b>										
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	240	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	240	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	440	1	400	0	0	0	0
STATE TOTAL	0	0	2	440	1	400	0	0	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>ALAMEDA COUNTY (001), CA</b>										
<b>MSA 36084</b>										
<b>Outside Assessment Area</b>										
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	200	0	0	1	200	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	1	200	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>KERN COUNTY (029), CA</b>										
<b>MSA 12540</b>										
<b>Outside Assessment Area</b>										
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	1	430	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	430	0	0	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>LOS ANGELES COUNTY (037), CA</b>										
<b>MSA 31084</b>										
<b>Inside AA 0007</b>										
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%	3	109	0	0	1	497	2	71	0	0
Median Family Income 40-50%	3	43	5	862	2	868	4	180	0	0
Median Family Income 50-60%	10	373	4	558	6	2,559	6	115	0	0
Median Family Income 60-70%	6	244	7	1,101	7	3,304	7	501	0	0
Median Family Income 70-80%	2	92	3	450	1	315	2	92	0	0
Median Family Income 80-90%	2	81	1	220	4	1,521	1	16	0	0
Median Family Income 90-100%	11	560	1	222	6	3,016	7	618	0	0
Median Family Income 100-110%	7	258	0	0	2	1,281	5	116	0	0
Median Family Income 110-120%	9	241	1	145	2	1,314	10	1,163	0	0
Median Family Income >= 120%	80	3,236	32	5,265	45	21,921	68	4,596	0	0
Median Family Income Not Known	2	44	1	173	10	4,853	2	44	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	135	5,281	55	8,996	86	41,449	114	7,512	0	0
<b>MADERA COUNTY (039), CA</b>										
<b>MSA 31460</b>										
<b>Outside Assessment Area</b>										
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	39	0	0	0	0	1	39	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	39	0	0	0	0	1	39	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>ORANGE COUNTY (059), CA</b>										
<b>MSA 11244</b>										
<b>Inside AA 0007</b>										
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	163	1	380	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	78	5	928	11	4,886	0	0	0	0
Median Family Income 60-70%	2	105	0	0	1	985	1	42	0	0
Median Family Income 70-80%	0	0	1	130	4	2,744	0	0	0	0
Median Family Income 80-90%	2	92	4	566	3	2,312	4	1,164	0	0
Median Family Income 90-100%	1	36	0	0	1	431	1	36	0	0
Median Family Income 100-110%	5	150	1	211	1	340	5	150	0	0
Median Family Income 110-120%	1	74	0	0	3	1,042	1	74	0	0
Median Family Income >= 120%	5	255	4	611	4	1,330	2	102	0	0
Median Family Income Not Known	0	0	1	121	1	500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	790	17	2,730	30	14,950	14	1,568	0	0
<b>PLACER COUNTY (061), CA</b>										
<b>MSA 40900</b>										
<b>Outside Assessment Area</b>										
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	116	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	116	0	0	0	0	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>RIVERSIDE COUNTY (065), CA</b>										
<b>MSA 40140</b>										
<b>Outside Assessment Area</b>										
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	1	300	0	0	0	0
Median Family Income 50-60%	0	0	0	0	3	2,084	0	0	0	0
Median Family Income 60-70%	1	59	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	24	0	0	1	345	1	24	0	0
Median Family Income 80-90%	0	0	0	0	2	1,026	1	700	0	0
Median Family Income 90-100%	3	150	4	643	3	1,477	1	37	0	0
Median Family Income 100-110%	0	0	1	210	0	0	1	210	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	35	1	235	3	1,354	2	835	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	268	6	1,088	13	6,586	6	1,806	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>SACRAMENTO COUNTY (067), CA</b>										
<b>MSA 40900</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	21	0	0	0	0	1	21	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>SAN BERNARDINO COUNTY (071), CA</b>										
<b>MSA 40140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	17	0	0	0	0	1	17	0	0
Median Family Income 80-90%	1	99	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	218	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	3	597	4	2,763	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	116	4	815	4	2,763	1	17	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>SAN DIEGO COUNTY (073), CA</b>										
<b>MSA 41740</b>										
<b>Outside Assessment Area</b>										
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	73	0	0	0	0	1	73	0	0
Median Family Income 40-50%	0	0	1	225	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	76	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	176	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	500	0	0	0	0
Median Family Income 100-110%	1	59	0	0	1	285	0	0	0	0
Median Family Income 110-120%	0	0	1	225	0	0	1	225	0	0
Median Family Income >= 120%	2	148	1	121	0	0	1	69	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	356	4	747	2	785	3	367	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>SAN FRANCISCO COUNTY (075), CA</b>										
<b>MSA 41884</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	27	0	0	0	0	1	27	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	27	0	0	0	0	1	27	0	0
<b>SAN LUIS OBISPO COUNTY (079), CA</b>										
<b>MSA 42020</b>										
<b>Outside Assessment Area</b>										
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	108	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	108	0	0	0	0	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>SANTA BARBARA COUNTY (083), CA</b>										
<b>MSA 42200</b>										
<b>Outside Assessment Area</b>										
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	57	0	0	0	0	1	57	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	57	0	0	0	0	1	57	0	0
<b>SANTA CLARA COUNTY (085), CA</b>										
<b>MSA 41940</b>										
<b>Inside AA 0008</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	105	0	0	1	105	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	69	2	299	0	0	3	195	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	69	3	404	0	0	4	300	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>SONOMA COUNTY (097), CA</b>										
<b>MSA 42220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	595	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	595	0	0	0	0
<b>VENTURA COUNTY (111), CA</b>										
<b>MSA 37100</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	2	368	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	31	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	64	0	0	1	416	0	0	0	0
Median Family Income 70-80%	1	66	0	0	0	0	1	66	0	0
Median Family Income 80-90%	0	0	1	241	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	71	1	145	1	287	1	21	0	0
Median Family Income >= 120%	3	188	0	0	0	0	3	188	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	420	4	754	2	703	5	275	0	0
TOTAL INSIDE AA IN STATE	154	6,140	75	12,130	116	56,399	132	9,380	0	0
TOTAL OUTSIDE AA IN STATE	26	1,304	21	3,828	23	11,862	20	2,809	0	0
STATE TOTAL	180	7,444	96	15,958	139	68,261	152	12,189	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

State: COLORADO (08)

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)
<b>BOULDER COUNTY (013), CO</b>										
<b>MSA 14500</b>										
<b>Outside Assessment Area</b>										
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	127	0	0	1	127	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	127	0	0	1	127	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	127	0	0	1	127	0	0
STATE TOTAL	0	0	1	127	0	0	1	127	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIAMI-DADE COUNTY (086), FL</b>										
<b>MSA 33124</b>										
<b>Outside Assessment Area</b>										
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	2	1,338	2	1,338	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	2	1,338	2	1,338	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,338	2	1,338	0	0
STATE TOTAL	0	0	0	0	2	1,338	2	1,338	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MCHENRY COUNTY (111), IL</b>										
<b>MSA 16984</b>										
<b>Outside Assessment Area</b>										
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	104	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	104	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	104	0	0	0	0	0	0
STATE TOTAL	0	0	1	104	0	0	0	0	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

State: MICHIGAN (26)

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)
<b>KENT COUNTY (081), MI</b>										
<b>MSA 24340</b>										
<b>Outside Assessment Area</b>										
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	2	1,060	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,060	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,060	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,060	0	0	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

State: MONTANA (30)

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)
<b>MISSOULA COUNTY (063), MT</b>										
<b>MSA 33540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	1	375	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	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	375	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	375	0	0	0	0
STATE TOTAL	0	0	0	0	1	375	0	0	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLARK COUNTY (003), NV</b>										
<b>MSA 29820</b>										
<b>Outside Assessment Area</b>										
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	15	0	0	0	0	1	15	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	841	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	15	0	0	1	841	1	15	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	15	0	0	1	841	1	15	0	0
STATE TOTAL	1	15	0	0	1	841	1	15	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

State: PENNSYLVANIA (42)

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)
<b>BUCKS COUNTY (017), PA</b>										
<b>MSA 33874</b>										
<b>Outside Assessment Area</b>										
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	219	1	877	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	219	1	877	0	0	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

State: PENNSYLVANIA (42)

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)
<b>MONTGOMERY COUNTY (091), PA</b>										
<b>MSA 33874</b>										
<b>Outside Assessment Area</b>										
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	1	283	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	0	0	1	283	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	219	2	1,160	0	0	0	0
STATE TOTAL	0	0	1	219	2	1,160	0	0	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FORT BEND COUNTY (157), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
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	732	1	732	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	732	1	732	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HARRIS COUNTY (201), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	774	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	0	0	1	774	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,506	1	732	0	0
STATE TOTAL	0	0	0	0	2	1,506	1	732	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	154	6,140	75	12,130	116	56,399	132	9,380	0	0
TOTAL OUTSIDE AA	27	1,319	26	4,718	34	18,542	25	5,021	0	0
TOTAL INSIDE & OUTSIDE	181	7,459	101	16,848	150	74,941	157	14,401	0	0

**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: MANUFACTURERS BANK**

**Respondent ID: 000018618**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CA - LOS ANGELES COUNTY (037) - MSA 31084	276	55,726	114	7,512	0	0
CA - ORANGE COUNTY (059) - MSA 11244	64	18,470	14	1,568	0	0
CA - SANTA CLARA COUNTY (085) - MSA 41940	5	473	4	300	0	0

**2021 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: MANUFACTURERS BANK**

**Respondent ID: 0000018618**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	53	164,875	0	0
Purchased	0	0	0	0
Total	53	164,875	0	0
Consortium/Third Party Loans (optional)				

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000018618**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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**ASSESSMENT AREA - 0007**

**LOS ANGELES COUNTY (037), CA**

**MSA: 31084**

**Median Family Income 20-30%**

2247.00\* 2421.00\* 2426.00\* 5716.00\* 9104.03\* 9105.01\*

**Median Family Income 30-40%**

1174.07\* 1201.03\* 1201.07\* 1283.03\* 1904.02\* 1908.01\* 1917.10\* 2060.10\* 2060.50 2071.03\* 2087.20\*  
2089.02\* 2089.04\* 2091.02 2091.03\* 2091.04\* 2094.01\* 2094.02\* 2094.03\* 2098.20\* 2122.03\* 2122.04\*  
2123.03\* 2219.00\* 2240.10 2240.20\* 2244.20\* 2246.00\* 2283.20\* 2286.00\* 2289.00\* 2312.10\* 2317.10\*  
2318.00\* 2349.01\* 2377.20\* 2383.10\* 2397.01\* 2404.01\* 2431.00\* 6001.00\* 9001.02\*

**Median Family Income 40-50%**

1047.01\* 1174.05\* 1174.08\* 1175.20\* 1193.40\* 1200.30\* 1201.06\* 1224.10\* 1233.04\* 1275.20\* 1278.06\*  
1282.10\* 1340.01\* 1838.20\* 1864.01\* 1905.20\* 1909.01\* 1909.02 1912.01\* 1912.03\* 1916.10\* 1916.20\*  
1917.20\* 1925.20\* 1926.10\* 1977.00\* 1991.20\* 1997.00\* 1999.00\* 2031.00\* 2033.00\* 2037.20\* 2042.00\*  
2043.00\* 2044.10\* 2044.20\* 2049.10\* 2051.20\* 2060.32 2062.00 2071.02\* 2083.01\* 2084.01\* 2085.02\*  
2088.01\* 2089.03\* 2095.10\* 2095.20\* 2098.10\* 2100.10\* 2112.01\* 2113.10\* 2113.20\* 2121.02 2123.04\*  
2123.05\* 2124.20\* 2132.01\* 2134.02\* 2193.00\* 2199.01\* 2211.10\* 2213.03\* 2213.04\* 2214.01\* 2216.02\*  
2218.10\* 2218.20\* 2226.00\* 2242.00\* 2243.10\* 2243.20\* 2244.10\* 2264.20\* 2267.00\* 2270.20\* 2281.00\*  
2282.10\* 2282.20\* 2283.10\* 2284.10\* 2284.20\* 2285.00\* 2287.10\* 2287.20\* 2288.00\* 2292.00\* 2293.00\*  
2294.10\* 2294.20\* 2311.00 2312.20\* 2313.00\* 2317.20\* 2319.00\* 2326.00\* 2327.00\* 2349.02\* 2362.02\*  
2362.03\* 2362.04\* 2371.01\* 2375.00\* 2377.10\* 2383.20\* 2392.01\* 2393.10\* 2395.02\* 2396.02\* 2397.02\*  
2398.01\* 2400.10\* 2402.00\* 2405.00\* 2411.20\* 2414.00\* 2427.00\* 2948.10\* 2948.20\* 2948.30\* 2962.10\*  
2962.20\* 4328.02\* 4333.02\* 4334.02\* 4335.01\* 5018.03\* 5305.00\* 5309.02\* 5326.06\* 5328.00\* 5329.00\*  
5330.01\* 5331.03\* 5331.04\* 5331.05\* 5342.02\* 5344.04\* 5354.00\* 5356.06\* 5402.01\* 5402.02\* 5406.00\*  
5416.03\* 5416.04\* 5706.03\* 5725.00\* 5728.00\* 5730.02\* 5733.00\* 5751.02\* 5754.01\* 5754.02\* 5758.01\*  
5758.03\* 5759.02\* 5762.00\* 5764.01\* 5764.03\* 5769.01\* 6002.02\* 6003.04\* 6006.02\* 6011.00\* 6015.01\*  
6025.05\* 6028.01\* 9006.07\* 9007.03\* 9008.06\* 9104.02\* 9105.02\* 9106.02\*

**Median Family Income 50-60%**

1021.05\* 1041.05\* 1044.04\* 1064.07\* 1066.48\* 1175.10\* 1175.30\* 1193.42\* 1200.20\* 1201.04\* 1201.05\*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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1201.08*	1218.01*	1221.22*	1232.03*	1232.04*	1232.05*	1232.06*	1234.10*	1241.03*	1241.05*	1242.04*
1271.03*	1272.20*	1274.00	1276.03*	1276.04*	1277.12*	1279.10*	1281.02*	1283.02*	1343.05*	1345.21*
1345.22*	1836.10*	1838.10*	1853.20*	1892.01*	1904.01*	1905.10*	1910.00*	1911.10*	1911.20*	1913.02*
1914.10*	1914.20*	1918.10*	1926.20*	1990.00*	1994.00*	1998.00*	2011.20*	2015.03*	2035.00*	2036.00*
2037.10*	2041.10*	2048.10*	2049.20	2051.10*	2071.01*	2080.00*	2083.02*	2088.02*	2092.00	2093.00*
2112.02*	2114.10*	2114.20*	2117.03*	2118.04*	2121.01*	2122.02*	2123.06*	2125.01*	2126.20*	2129.00*
2133.10*	2133.20*	2134.01*	2181.20*	2184.00*	2189.00*	2198.00*	2211.20*	2212.10*	2212.20*	2213.02*
2215.00*	2216.01*	2217.10*	2221.00*	2222.00*	2225.00*	2260.02	2264.10*	2270.10*	2314.00*	2321.10*
2321.20*	2322.00*	2324.00*	2325.00*	2328.00*	2345.02*	2361.00	2371.02*	2382.00*	2392.02*	2393.20*
2393.30*	2395.01*	2396.01*	2398.02*	2403.00*	2404.02*	2406.00*	2408.00*	2409.00*	2410.01*	2411.10*
2412.02*	2413.00*	2420.00*	2422.00*	2423.00*	2755.00*	2911.10*	2920.00	2932.02*	2947.01*	2949.00*
2966.00*	3022.01*	3022.02*	3025.03*	3025.04*	3202.01*	4023.03*	4023.04*	4025.01*	4027.02*	4028.01*
4042.01*	4326.01*	4327.00*	4328.01*	4333.06*	4334.03*	4335.04*	4336.02*	4338.01*	4339.01*	4620.02*
4823.04*	5301.01*	5304.00*	5313.01*	5315.03*	5315.04*	5316.02*	5316.04*	5317.01*	5317.02*	5326.03*
5326.04*	5326.05*	5327.00*	5330.02*	5331.06*	5331.07*	5332.01*	5332.03*	5333.00*	5334.03*	5335.01*
5336.01*	5336.02*	5337.01*	5337.02*	5337.03*	5338.03*	5338.06*	5339.02*	5341.02*	5342.01*	5343.01*
5344.05*	5344.06*	5348.03*	5350.02*	5351.01*	5352.00*	5353.00*	5355.01*	5355.03*	5356.04*	5357.02*
5361.04*	5402.03*	5405.02*	5416.06*	5421.06*	5426.01*	5511.02*	5538.02*	5541.04*	5544.03*	5703.03*
5703.04*	5729.00*	5730.04*	5732.01*	5752.01*	5752.02*	5753.00*	5758.02*	5763.01*	5763.02*	5765.02*
5768.01*	5769.03*	6002.01*	6003.03*	6013.03*	6015.02*	6017.00*	6018.01*	6018.02*	6019.00*	6020.03*
6025.04*	6025.06*	6029.00	7001.02	9001.03*	9005.05*	9006.02*	9007.04*	9105.04*	9106.01*	9107.11*
9800.08	9800.15*									
<b>Median Family Income 60-70%</b>										
1012.10*	1047.03*	1047.04*	1064.08*	1132.33*	1154.03*	1172.01*	1193.20*	1193.41*	1204.00*	1211.01*
1212.22*	1224.20*	1230.10*	1231.04*	1233.03*	1234.20*	1241.02*	1241.04*	1242.03*	1253.20*	1255.02*
1276.05*	1278.03*	1278.04	1278.05*	1286.01*	1310.10*	1323.00*	1345.20	1347.10*	1349.03*	1393.03*
1395.04*	1835.20*	1853.10*	1863.01*	1872.00*	1903.01*	1912.04*	1913.01*	1915.00*	1927.00*	1957.10
1958.02*	1958.04*	1974.20*	1992.01*	2013.01*	2014.01*	2015.01*	2015.04*	2032.00*	2039.00*	2041.20*
2046.00*	2047.00*	2048.20*	2084.02*	2086.10*	2086.20*	2111.20*	2111.22*	2118.02*	2118.03*	2119.10*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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2119.21*	2119.22*	2124.10*	2126.10*	2131.00*	2132.02*	2182.10*	2183.00	2187.02*	2199.02*	2214.02*
2220.02*	2260.01*	2291.00*	2316.00*	2323.00*	2346.00*	2347.00*	2352.02*	2372.01*	2373.00*	2374.01*
2374.02*	2376.00*	2400.20*	2407.00*	2410.02*	2430.00*	2696.01*	2774.00*	2911.20	2912.20*	2944.10*
2945.10*	2946.10*	2946.20*	2965.00*	2969.01*	2971.10*	3012.04*	3015.02*	3016.01	3017.02*	3020.03*
3021.02*	3021.03*	3024.01*	3025.05*	3203.00*	4024.06*	4025.02*	4028.03*	4028.04*	4045.04*	4047.02*
4047.03*	4048.01*	4081.38*	4087.24*	4088.00*	4322.01*	4324.02*	4331.02*	4332.00*	4333.04*	4333.05*
4340.01*	4340.03*	4620.01*	4803.04*	4817.11*	4817.14*	4823.01*	4823.03*	4825.02*	4825.03*	5015.04*
5023.02*	5028.02	5308.01*	5311.01*	5313.02*	5315.02*	5318.00*	5319.02*	5320.01*	5321.01*	5323.02*
5324.00	5325.00*	5334.02	5335.03*	5336.03*	5338.04*	5338.05*	5339.01*	5340.01*	5341.01*	5342.03*
5343.02*	5344.03*	5348.02*	5348.04*	5349.00*	5350.01*	5351.02*	5356.05*	5356.07*	5358.03*	5404.00*
5407.00*	5410.01	5414.00*	5415.00*	5416.05*	5420.00*	5421.03*	5422.00*	5425.01*	5425.02*	5432.02*
5511.01*	5522.00	5537.01*	5537.02*	5539.02*	5541.01*	5541.05*	5542.04*	5544.04*	5551.02*	5552.11*
5552.12*	5703.01*	5704.03*	5717.04*	5732.02*	5734.02	5751.01*	5751.03*	5759.01*	5764.02*	5765.03*
6003.02*	6009.02*	6009.12*	6010.01	6012.02*	6012.11*	6012.12*	6014.01*	6016.00*	6020.02*	6020.04*
6021.03*	6021.04*	6025.07*	6030.01*	6031.02*	6033.01*	9005.01*	9005.06*	9005.07*	9006.05*	9006.06*
9006.09*	9007.01*	9008.04*	9106.03*	9203.36*	9203.37*					

**Median Family Income 70-80%**

1042.01*	1042.03*	1042.04*	1043.10*	1043.20*	1044.03*	1045.00*	1048.21*	1061.14*	1134.21*	1153.02*
1171.02*	1193.10*	1200.10*	1212.21*	1221.21*	1231.03*	1235.10*	1235.20*	1236.02*	1253.10*	1271.02*
1271.04*	1272.10*	1273.00*	1279.20*	1282.20*	1317.01*	1327.00*	1341.01*	1393.02*	1832.20*	1836.20*
1837.01*	1852.03*	1862.01*	1864.03*	1864.04*	1899.04*	1901.00*	1918.20*	1924.20*	1925.10*	1953.00*
1956.00*	1957.20*	1973.00*	1976.00*	1991.10*	1992.02*	2011.10*	2012.00*	2038.00*	2111.21*	2117.04*
2181.10*	2186.00*	2187.01*	2188.00*	2190.10*	2190.20*	2200.00*	2315.00*	2345.01*	2372.02*	2378.00*
2379.00*	2380.00*	2412.01*	2696.02*	2699.07*	2723.02*	2751.02*	2912.10*	2933.04	2941.20*	2943.02*
2944.21*	2945.20*	3018.01	3020.02*	3020.04*	3023.01	3023.02*	3107.03*	4023.01*	4026.00*	4029.03*
4030.00*	4043.01*	4045.01*	4047.01*	4051.02*	4062.00*	4076.01*	4082.11*	4315.01*	4322.02*	4324.01*
4333.07*	4335.03*	4336.01*	4339.02*	4340.04*	4619.02*	4622.01*	4803.03*	4809.02*	4809.03*	4810.01*
4811.02*	4814.01*	4814.02*	4816.06*	4817.12	4817.13*	4822.02*	4824.01*	5004.02*	5005.00*	5006.00*
5018.04*	5030.00*	5301.02*	5302.04*	5307.00*	5308.02*	5309.01*	5310.00*	5311.02*	5312.01*	5312.02*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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5319.01*	5320.02*	5322.00	5323.04	5332.02*	5334.01*	5335.02*	5345.01*	5345.02*	5355.02*	5356.03*
5358.02*	5360.00*	5361.03*	5400.00*	5401.02*	5403.00*	5405.01*	5409.01*	5411.00*	5413.00*	5418.01*
5421.05*	5424.01*	5426.02*	5427.00*	5429.00*	5535.02*	5535.04*	5538.01*	5543.01*	5543.02*	5702.03*
5704.04*	5706.01*	5717.01*	5765.01*	5769.04*	6004.00*	6010.02*	6013.02*	6021.05*	6022.00*	6024.03*
6030.05*	6037.04*	6039.00*	6040.01*	6040.02*	6041.00*	9001.04*	9002.01*	9003.00*	9008.03*	9010.10*
9104.04*	9106.05*	9107.07*	9107.14*	9200.37*	9200.38*					
<b>Median Family Income 80-90%</b>										
1011.10*	1012.20*	1041.08*	1046.10*	1046.20*	1048.22*	1064.05*	1066.04*	1070.10*	1095.00*	1132.34*
1133.21*	1192.02*	1210.10*	1212.10	1218.02*	1219.00*	1221.20*	1239.01*	1249.02*	1281.01*	1325.02*
1340.02*	1831.03*	1871.01*	1871.02*	1907.00*	1908.02*	1919.01*	1959.01*	1959.03*	1972.00*	1975.00*
2014.02	2087.10*	2127.01*	2128.00*	2151.01*	2182.20*	2185.00*	2220.01*	2352.01*	2381.00*	2722.01*
2733.00*	2911.30	2933.07*	2971.20*	3018.02*	3025.06*	3106.01*	3118.01*	3118.02*	4024.02*	4027.06*
4029.02*	4037.22*	4046.00*	4048.02*	4048.03*	4049.03*	4051.01*	4052.01*	4053.01*	4071.01*	4071.02*
4072.00*	4075.01*	4077.01*	4080.06*	4081.39*	4081.40*	4081.41*	4082.02*	4087.23*	4329.02*	4331.01*
4334.01*	4337.00*	4615.02*	4616.00*	4619.01	4621.00*	4623.01*	4810.02*	4811.01*	4811.03*	4813.00*
4822.01*	4824.02*	5009.00*	5010.01*	5014.00*	5025.00*	5029.02*	5031.04*	5031.06*	5300.04*	5302.03*
5303.01*	5303.02*	5306.01*	5316.03*	5340.02*	5347.00*	5357.01*	5358.04*	5359.01*	5361.02*	5362.00*
5408.00*	5409.02*	5417.00*	5418.02*	5428.00*	5432.01*	5439.05*	5440.01*	5509.01*	5509.02*	5513.00*
5535.03*	5536.01*	5540.02*	5544.05*	5546.00*	5702.02*	5702.04*	5706.02*	5717.03*	5727.00*	5731.00*
5768.02*	6014.02*	6021.06*	6024.02*	6024.04*	6025.08*	6025.09*	6028.02*	6030.04*	6030.06*	6031.01*
6033.02*	6038.01*	6038.02*	6506.04	7017.02*	9006.08*	9007.05*	9008.05*	9011.01*	9100.01*	9101.01*
9102.05*	9105.05*	9106.06*	9107.06*	9107.13*	9107.15*	9107.16*				
<b>Median Family Income 90-100%</b>										
1014.00*	1021.07*	1044.01*	1048.10*	1064.03*	1096.03*	1114.00*	1132.35*	1154.04*	1203.00*	1210.20*
1222.00*	1230.20*	1238.00*	1243.00*	1249.03	1276.06*	1310.20	1313.00*	1317.02*	1318.00*	1319.00*
1321.02*	1325.01*	1347.20*	1349.04*	1394.01	1395.03*	1832.21*	1834.01*	1834.02*	1835.10*	1837.02*
1851.00*	1863.02*	1895.00*	1899.02*	2016.01*	2017.00*	2085.01*	2117.01*	2125.02	2171.00*	2172.00*
2197.00*	2340.00*	2343.00*	2348.00*	2384.00*	2675.01*	2699.04*	2702.00*	2718.02*	2752.00*	2772.00*
2932.01*	2941.10*	3010.00*	3012.06*	3016.02*	3019.00	3021.04*	4006.02*	4011.02*	4017.03*	4020.01*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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4021.01*	4022.00*	4024.03*	4024.05*	4029.04*	4041.00*	4044.01*	4049.02*	4050.01*	4050.02*	4052.02*
4057.02*	4061.02*	4067.01*	4069.01*	4073.02*	4075.02*	4076.02*	4078.02*	4080.04*	4082.12*	4085.01*
4086.30*	4087.04*	4087.05*	4301.01*	4301.02*	4310.01*	4312.00*	4325.00*	4326.02*	4329.01*	4338.02
4610.00*	4808.04*	4809.01*	4812.01*	4812.02*	4815.00*	4816.03*	4816.04*	4816.05*	4821.01*	4825.21*
5015.03*	5020.03*	5020.04*	5020.05*	5021.00*	5027.00	5031.03*	5035.01*	5306.02*	5323.03	5401.01*
5410.02*	5424.02	5435.01	5502.01*	5502.02*	5503.00*	5515.01*	5517.00*	5518.00*	5519.00*	5524.00*
5526.01*	5526.02*	5528.00*	5529.00*	5533.00*	5534.00*	5536.02*	5539.01	5540.01*	5548.01*	5549.00*
5551.04*	5704.02*	5705.02*	5723.01*	5730.03*	5770.00*	6009.11*	6026.00*	6034.00*	6503.00*	6700.03
7018.01*	7018.02*	9005.04*	9005.08*	9010.11*	9012.10*	9100.02*	9107.09*	9107.12*	9200.23*	9200.35*

**Median Family Income 100-110%**

1032.00*	1061.11*	1061.13*	1065.20*	1094.00*	1134.22*	1152.01	1152.02*	1154.01*	1190.02*	1192.01*
1194.00*	1220.00*	1236.01*	1242.01*	1251.00*	1331.00	1348.00*	1372.01	1831.04*	1833.00*	1852.02*
1881.00*	1891.01*	1899.03*	1899.05*	1902.02*	1924.10	1958.03*	1993.00*	2013.02*	2115.00*	2167.00
2675.02*	2699.03*	2712.00*	2718.01*	2722.02*	2732.00*	2761.00*	2933.01*	2933.02*	2942.00*	2943.01*
2969.02*	2972.01*	3105.01*	3107.02*	3112.00*	3201.00	3202.02*	4011.01*	4021.02*	4027.03*	4038.02*
4039.01*	4039.02*	4040.00*	4042.02*	4043.02*	4057.01*	4058.00*	4067.02*	4070.01*	4070.02*	4073.01*
4077.02*	4078.01*	4081.36*	4081.37*	4083.01*	4086.23*	4300.02*	4309.01*	4311.00*	4314.00*	4315.02*
4318.00*	4319.00*	4323.00*	4800.11*	4803.02*	4808.02*	4821.02*	4827.02*	5004.03*	5007.00*	5008.00*
5022.00*	5023.01*	5024.01*	5024.02*	5026.02*	5032.02*	5033.02*	5300.06*	5359.02*	5412.00	5421.04*
5430.00*	5431.00*	5433.05*	5435.02*	5437.01*	5508.00*	5512.01*	5512.02*	5514.01*	5514.02*	5520.01*
5520.02*	5521.00*	5527.00*	5531.00*	5542.03*	5547.00*	5548.02*	5550.01*	5550.02*	5551.03*	5705.01*
5715.02*	5723.02*	5724.00*	5771.00*	5990.00*	6005.01*	6005.02*	6008.01*	6099.00*	6500.04*	6506.05*
6701.00*	7002.00*	9010.08*	9010.09*	9011.02*	9012.09*	9102.01*	9102.08*	9107.05*	9110.01*	9200.31*
9200.33*	9301.01*	9302.00*								

**Median Family Income 110-120%**

1041.03*	1041.24*	1060.10*	1060.20*	1061.12*	1070.20*	1091.00*	1096.01*	1096.04*	1112.02*	1112.05*
1113.01	1190.01*	1198.00*	1199.00*	1211.02*	1237.00*	1254.01*	1255.01*	1277.11*	1288.02*	1312.00*
1314.00*	1316.00*	1330.00*	1341.03*	1341.04*	1343.04*	1343.06*	1351.14	1412.01*	1814.00*	1816.00*
1831.01*	1955.00*	2016.02*	2149.01*	2151.02	2653.05*	2697.00*	2698.00	2699.05*	2717.02*	2751.01*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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2753.11*	2756.03*	3102.01*	4009.00*	4015.00*	4016.02*	4017.04*	4027.05*	4033.05*	4036.00*	4044.02*
4052.03*	4061.01	4066.02*	4068.00*	4081.33*	4081.35*	4084.01*	4086.31*	4087.22*	4307.23*	4308.01
4310.02*	4321.02*	4609.00*	4622.02*	4628.00*	4801.02*	4804.00*	4819.02*	4825.22*	4827.01*	4828.00*
5004.04*	5013.00*	5018.02*	5026.01*	5031.05*	5035.02*	5040.01*	5041.01*	5300.05*	5302.02*	5435.03*
5437.02*	5438.01*	5501.00*	5504.00*	5506.01*	5515.02*	5532.00*	5542.01*	5544.06*	5726.00*	5734.01*
5742.02*	5750.02*	6035.00*	6500.03*	6509.01	6700.02*	7028.03*	9200.29*	9200.34*	9200.41*	9200.42*
9201.06*										

**Median Family Income >= 120%**

1011.22*	1013.00*	1021.03*	1021.04*	1031.01*	1031.02*	1033.00*	1034.00*	1064.06*	1065.10*	1066.03
1066.41*	1066.42*	1066.43*	1066.45*	1066.46*	1066.49*	1081.01*	1081.02*	1081.03	1081.04*	1082.01*
1082.02*	1092.00*	1093.00*	1097.00*	1098.00	1111.00*	1112.01*	1112.04*	1112.06*	1113.02*	1131.01*
1131.02	1132.11*	1132.12*	1132.13*	1132.31*	1132.32*	1132.37	1133.01*	1133.03	1133.22*	1134.01
1151.01*	1151.04*	1153.01*	1171.01*	1172.02*	1173.01*	1173.02*	1173.03*	1174.04*	1197.00*	1216.00*
1233.01*	1239.02*	1240.00*	1244.00*	1245.00*	1246.00*	1247.00	1252.00*	1254.02*	1256.00	1284.00*
1285.00*	1286.02	1287.02	1288.01*	1289.10*	1311.00*	1320.01*	1320.02*	1321.01	1329.00*	1342.01*
1343.02*	1343.03*	1344.21*	1344.22	1344.23*	1344.24*	1349.01*	1349.05	1351.02	1351.11*	1351.13*
1352.01*	1352.02*	1352.03	1370.00*	1371.03	1371.04*	1373.01*	1373.02*	1374.01	1374.02*	1375.01
1375.02	1375.04*	1380.00*	1390.01*	1392.00*	1393.01*	1394.02	1395.02*	1396.00	1397.01	1397.02*
1397.03*	1398.01*	1398.02	1411.01	1411.02*	1412.02*	1413.02*	1413.03*	1413.04*	1414.00	1415.00*
1416.00*	1417.00*	1431.00*	1432.00*	1433.00*	1434.00*	1435.00*	1436.02*	1436.03*	1436.04*	1437.00*
1438.00*	1439.01*	1439.02*	1810.00*	1813.00*	1815.00*	1832.22*	1852.04*	1861.00*	1862.02*	1862.03*
1873.00*	1882.01*	1882.02*	1883.00*	1891.02*	1892.02*	1893.00*	1894.00*	1896.00*	1897.01*	1897.02*
1898.00	1919.02*	1920.01*	1920.02*	1923.00*	1941.01*	1941.02	1942.00*	1943.00*	1944.01*	1944.02*
1945.00	1951.00*	1952.01*	1952.02*	1954.00	1959.02*	1974.10*	2060.20*	2060.31	2073.01	2075.01*
2079.00	2110.00	2127.02*	2140.00*	2141.00*	2144.00*	2145.01*	2145.02	2145.03*	2146.00*	2147.00*
2148.00*	2149.02*	2161.00*	2162.00*	2163.00	2164.01*	2164.02*	2168.00*	2169.00*	2170.01*	2170.02*
2195.00*	2342.00*	2351.00*	2360.00*	2364.00*	2611.01*	2611.02*	2612.00*	2621.00	2622.00*	2623.01*
2623.02	2623.03*	2624.00	2625.01*	2626.01*	2626.04*	2627.04*	2627.06*	2628.02*	2640.00*	2641.02*
2641.03*	2643.01*	2643.02*	2651.00*	2652.01*	2652.02*	2654.10*	2654.20*	2655.10*	2655.20*	2656.01*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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2656.02*	2657.00*	2671.00*	2672.00*	2674.02	2674.03*	2674.04*	2676.00	2677.00	2678.00	2679.01
2679.02	2690.00*	2691.00*	2693.00*	2695.00*	2699.06*	2701.00*	2703.00*	2711.00*	2713.00*	2714.00*
2715.00*	2716.00*	2717.01	2719.01*	2719.02*	2721.00*	2723.01*	2731.00*	2734.02*	2735.02*	2736.00
2737.00*	2738.00*	2739.02*	2741.00*	2742.02*	2753.02*	2754.00*	2756.02	2760.00*	2764.00*	2765.00*
2766.01*	2766.03*	2766.04*	2770.00*	2771.00*	2780.01*	2781.02*	2913.00*	2933.06*	2951.03*	2963.00*
2964.01*	2964.02*	2970.00*	2972.02*	2973.00*	2974.00*	2975.00*	2976.01*	2976.02*	3001.00*	3002.00
3003.01*	3004.00	3005.01*	3005.02*	3006.00	3007.01*	3007.02*	3008.00*	3009.01*	3009.02*	3011.00*
3012.03*	3012.05*	3013.00*	3014.00*	3015.01*	3017.01*	3101.00*	3102.02*	3103.00*	3104.00*	3106.02*
3107.01*	3108.00*	3109.00*	3110.00*	3111.00*	3113.00*	3114.00*	3115.00*	3116.00*	3117.00*	4002.04*
4002.05*	4002.06*	4002.07*	4003.02*	4003.04*	4004.02*	4004.03*	4004.04*	4005.01*	4006.03*	4006.04*
4008.00*	4010.01*	4010.02*	4012.01*	4012.02	4012.03*	4013.03*	4013.04*	4013.11*	4013.12	4016.01*
4016.03	4017.01*	4018.00*	4019.02*	4020.02*	4033.03*	4033.04*	4033.12*	4033.16*	4033.17*	4033.18*
4033.19*	4033.20*	4033.21*	4033.22*	4033.23*	4033.24*	4033.25*	4034.01*	4034.02*	4034.03*	4034.04*
4034.05*	4034.06*	4034.07*	4034.08*	4035.00*	4037.02*	4037.03*	4037.21*	4038.01*	4045.03*	4049.01*
4053.02*	4054.00*	4055.00*	4056.00*	4059.00*	4060.00*	4063.00*	4064.02*	4064.11*	4064.12*	4065.00*
4066.01*	4069.02*	4074.00*	4079.00*	4080.03*	4080.05*	4081.34*	4083.02*	4083.03*	4084.02	4085.03*
4085.04*	4085.05*	4086.24*	4086.25*	4086.26*	4086.27*	4086.28*	4086.29*	4087.03*	4087.06*	4300.03*
4302.00*	4303.01*	4303.02*	4304.00*	4305.01*	4305.02*	4306.00*	4307.01*	4307.21*	4307.24*	4308.02*
4308.03*	4309.02*	4313.00*	4316.00*	4317.00*	4320.00*	4321.01*	4600.00*	4601.00	4602.00*	4603.01*
4603.02*	4604.01*	4605.01*	4605.02*	4606.00*	4607.00	4608.00*	4611.00*	4612.00*	4613.00*	4614.00*
4615.01*	4617.00*	4623.02*	4624.00*	4625.00*	4626.00*	4627.00*	4629.00*	4630.00	4631.01*	4631.02*
4632.00*	4633.00*	4634.00*	4635.00	4636.01*	4636.02*	4637.00*	4638.00*	4639.00*	4640.00*	4641.00*
4642.00*	4800.02*	4800.12*	4801.01*	4802.01*	4802.02*	4805.00*	4806.00*	4807.02*	4807.03*	4807.04*
4808.03*	4818.00*	4819.01*	4820.01*	4820.02	4826.00*	5001.00*	5002.01*	5002.02	5003.00*	5010.02*
5012.00*	5015.01*	5016.00*	5017.00*	5019.00*	5028.01*	5029.01*	5032.01*	5033.01*	5034.01*	5034.02*
5036.01*	5036.02*	5037.01*	5037.02*	5037.03*	5038.01*	5038.02*	5039.01*	5039.02	5040.02*	5300.03*
5321.02*	5433.04*	5433.06	5433.21	5433.22*	5434.00*	5436.01*	5436.02*	5436.03*	5436.04*	5437.03*
5438.02*	5439.03*	5440.02*	5500.00*	5505.00*	5506.02*	5507.00*	5510.00*	5523.01*	5523.02*	5530.00*
5541.03*	5545.11	5545.12	5545.13*	5545.14*	5545.15*	5545.16*	5545.17*	5545.18*	5545.19*	5545.21

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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5545.22*	5552.02*	5700.01*	5700.02*	5700.03*	5701.00*	5707.01*	5707.02*	5708.00*	5709.01*	5709.02*
5710.00*	5711.01*	5711.02*	5712.00*	5713.00*	5714.00*	5715.03*	5715.04*	5718.00*	5719.00*	5720.01*
5720.02*	5721.00*	5722.01*	5722.02*	5734.03*	5736.01*	5737.00*	5738.00*	5739.02*	5740.00*	5741.00*
5742.01*	5743.00*	5744.00*	5745.00*	5746.02*	5748.00*	5749.01*	5749.02*	5750.01*	5760.01*	5766.01*
5766.02*	5767.00*	5772.00*	5773.00*	5774.00*	5775.01*	5775.04*	5776.02*	5776.03*	5776.04*	5991.00*
6006.01*	6007.02*	6007.03*	6007.04*	6008.02*	6013.01*	6023.01*	6023.02*	6027.00*	6032.00	6036.00*
6037.02*	6037.03*	6200.01*	6200.02*	6201.01*	6201.02*	6202.01*	6203.01*	6203.03*	6203.05*	6204.00*
6205.01*	6205.21*	6205.22*	6206.01*	6206.02*	6207.01*	6207.02*	6208.00*	6209.01*	6209.04*	6210.01*
6210.02*	6210.04*	6211.02*	6211.04*	6212.01*	6212.04*	6213.01*	6213.24*	6213.26*	6214.00*	6500.01*
6501.01*	6501.02*	6502.00*	6504.01	6505.01*	6505.02*	6506.02*	6506.03*	6507.01	6507.02*	6508.00*
6509.02*	6510.01*	6510.02*	6511.01	6511.02*	6512.01*	6512.21*	6512.22*	6513.02	6513.04*	6514.01*
6514.02*	6700.01*	6702.01*	6702.02*	6703.24*	6703.26*	6703.28*	6704.03*	6704.05*	6704.06*	6704.07*
6704.11*	6704.13*	6704.16*	6705.00*	6706.02*	6707.01*	6707.02*	7001.01*	7003.00*	7004.00	7005.01*
7005.02*	7006.00*	7007.00*	7008.01	7008.02*	7009.01*	7009.02*	7010.00*	7012.01	7012.02	7013.02*
7013.04*	7014.02*	7015.01*	7015.02*	7016.01*	7016.02*	7017.01	7019.02*	7020.02	7021.02	7022.01
7022.02*	7023.00	7024.00*	7025.01*	7025.02*	7026.00	7027.00*	7028.01*	7028.02*	7029.01*	7030.01*
7030.02*	7031.00	7032.00*	8001.01*	8001.02*	8002.02*	8002.03	8002.04	8003.24*	8003.25*	8003.26*
8003.27	8003.28*	8003.29*	8003.30*	8003.31	8003.32*	8004.06*	8004.08*	8004.10*	8005.04*	8005.06*
9009.00*	9010.04*	9010.07*	9012.05*	9012.13*	9102.02*	9102.06*	9102.07*	9102.09*	9102.10*	9103.01*
9103.02*	9104.01*	9108.04*	9108.05*	9108.07*	9108.08*	9108.09*	9108.10*	9108.11*	9108.12*	9108.13*
9200.12*	9200.13*	9200.15*	9200.16*	9200.17*	9200.18*	9200.20*	9200.26*	9200.28*	9200.30*	9200.32*
9200.36*	9200.39*	9200.40*	9200.43*	9200.44*	9200.45*	9201.02*	9201.04*	9201.07*	9201.08*	9201.09*
9201.10*	9201.11*	9201.12*	9201.14*	9201.15*	9201.16*	9201.18*	9201.19*	9203.03	9203.12	9203.13*
9203.14*	9203.22*	9203.26*	9203.28*	9203.29*	9203.30*	9203.31*	9203.32*	9203.34*	9203.38*	9203.39*
9303.01*	9800.19*	9800.24*								
<b>Median Family Income Not Known</b>										
1151.03*	1902.01*	2063.00	2073.02*	2074.00*	2075.02*	2077.10	2201.00*	2227.00*	2653.01*	2653.03*
2653.04*	2673.00*	3200.00*	4019.01*	4024.04*	4032.00*	5041.02	5516.00*	5746.01*	5747.00*	5755.00*
7011.00*	9010.03*	9200.11*	9202.00*	9800.01*	9800.02*	9800.03*	9800.04*	9800.05*	9800.06*	9800.07*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

9800.09\* 9800.10\* 9800.13\* 9800.14\* 9800.18\* 9800.20\* 9800.21\* 9800.22\* 9800.23\* 9800.25\* 9800.26\*  
 9800.28 9800.30\* 9800.31\* 9800.33\* 9901.00\* 9902.00\* 9903.00\*

**ORANGE COUNTY (059), CA**

**MSA: 11244**

**Median Family Income 20-30%**

0750.04

**Median Family Income 30-40%**

0117.20\* 0744.03\* 0744.05\* 0744.07\* 0745.01\* 0750.02\* 0750.03\*

**Median Family Income 40-50%**

0018.01\* 0018.02\* 0116.01\* 0218.13\* 0636.04\* 0636.05\* 0637.01\* 0639.06\* 0744.06\* 0744.08\* 0746.02\*  
 0748.05\* 0748.06\* 0749.02\* 0751.00\* 0755.14\* 0865.02\* 0866.01\* 0874.03\* 0874.04\* 0874.05\* 0875.04\*  
 0878.03\* 0878.06\* 0879.02\* 0882.01\* 0891.04\* 0891.05\* 0891.06\* 0992.23\* 0992.48\* 0992.49\* 0994.02\*  
 0995.09\* 0998.02\* 0998.03\* 1105.00\*

**Median Family Income 50-60%**

0116.02\* 0117.21\* 0421.07\* 0423.12 0626.27\* 0637.02\* 0638.08\* 0740.06\* 0745.02\* 0746.01\* 0747.01\*  
 0748.02\* 0749.01\* 0752.01\* 0755.12\* 0761.02\* 0761.03\* 0864.05\* 0866.02\* 0867.02\* 0868.02 0869.01\*  
 0870.01\* 0871.02 0872.00\* 0876.01\* 0878.05\* 0881.06\* 0881.07\* 0887.01\* 0887.02\* 0888.01\* 0888.02\*  
 0889.01\* 0889.04\* 0890.01\* 0890.03\* 0890.04\* 0992.47\* 0995.10\* 0996.01\* 0998.01\* 0999.03\* 0999.04\*

**Median Family Income 60-70%**

0011.03\* 0012.01\* 0013.04\* 0111.01\* 0114.03 0115.04\* 0320.14\* 0626.25\* 0626.46\* 0639.02\* 0741.02\*  
 0742.00\* 0743.00\* 0747.02\* 0748.01\* 0748.03\* 0752.02\* 0753.02\* 0754.04\* 0762.04 0864.04\* 0864.06\*  
 0870.02\* 0871.01\* 0873.00 0875.03\* 0875.05\* 0877.01\* 0877.03\* 0878.01\* 0878.02\* 0879.01\* 0880.01\*  
 0882.03\* 0884.02\* 0885.01\* 0886.02\* 0889.02\* 0889.03\* 0891.02\* 0992.02\* 0992.04\* 0992.12\* 0992.22\*  
 0994.11\* 0997.01\* 1102.02\* 1104.02\* 1106.03\* 1106.06\*

**Median Family Income 70-80%**

0012.02\* 0014.01\* 0014.04 0110.00 0111.02\* 0115.02\* 0117.08\* 0117.11 0219.13\* 0320.22\* 0320.51\*  
 0626.11\* 0626.22\* 0626.26\* 0626.47\* 0626.48\* 0740.03\* 0740.05\* 0741.03\* 0741.06\* 0741.07\* 0741.08  
 0741.09\* 0754.03\* 0755.07\* 0758.06\* 0758.11\* 0758.16\* 0759.01\* 0760.00\* 0863.04\* 0864.07\* 0865.01\*  
 0868.01\* 0868.03\* 0869.02\* 0869.03\* 0871.06\* 0881.01\* 0881.04\* 0883.01\* 0885.02\* 0886.01\* 0889.05\*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000018618**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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0992.03*	0992.41*	0992.51*	0993.05*	0994.10*	0995.02*	0997.02*	0999.05*	1100.14*			
<b>Median Family Income 80-90%</b>											
0013.03*	0014.02*	0019.02*	0019.03*	0112.00*	0218.21*	0218.26	0422.01*	0423.10*	0423.13*	0423.20*	
0524.10	0524.24*	0525.21*	0525.24*	0626.49*	0631.01	0636.03*	0638.02*	0639.03*	0639.04*	0740.04*	
0741.11*	0753.01*	0754.05*	0755.05*	0755.13*	0758.05	0758.07*	0758.15*	0762.06*	0863.01*	0867.01*	
0871.03*	0876.02*	0881.05*	0882.02*	0884.01*	0884.03*	0891.07*	0992.27*	0992.29	0992.35*	0992.42*	
1101.04*	1101.09*	1101.10*	1102.01*	1103.02*							
<b>Median Family Income 90-100%</b>											
0011.02*	0015.06*	0015.07*	0017.05*	0019.01*	0117.12*	0117.14*	0117.22*	0320.27*	0320.28*	0320.47*	
0320.54*	0423.24*	0525.05*	0525.14*	0632.01*	0638.07*	0755.04*	0755.06*	0757.01*	0758.12*	0759.02*	
0761.01	0762.08*	0863.03*	0864.02*	0880.02*	0883.02*	0992.40*	0992.50*	0995.08	0997.03*	0999.02*	
1101.06*	1101.16*	1102.03*	1103.01*	1103.03*	1106.05*	1106.07*					
<b>Median Family Income 100-110%</b>											
0011.01*	0015.03*	0015.04*	0115.03*	0218.07*	0219.14*	0219.18*	0320.55*	0421.08*	0421.09*	0524.11*	
0524.18*	0525.19*	0626.40*	0631.03*	0633.01*	0636.01*	0638.05*	0639.05*	0639.08*	0753.03*	0754.01*	
0755.15	0762.02*	0762.05*	0863.06*	0877.04*	0992.16*	0992.26*	0992.44*	0993.07*	0993.10*	0994.05*	
0994.16*	0996.03*	1100.01*	1101.02*	1101.11*	1101.17*	1104.01*	1106.04				
<b>Median Family Income 110-120%</b>											
0013.01*	0015.05*	0017.08*	0114.01*	0117.17*	0117.18*	0218.16*	0219.03*	0320.11*	0320.33*	0320.37*	
0422.06*	0423.15*	0423.26	0423.30*	0423.34*	0524.16*	0524.25*	0525.02*	0525.13*	0626.05*	0626.10	
0626.14*	0626.21*	0626.36*	0626.37*	0631.02*	0632.02*	0638.03*	0741.10*	0863.05*	0871.05*	0874.01*	
0992.14*	0992.15*	0992.30*	0993.11*	0994.08*	0994.12*	0996.02*	0996.04*	0999.06*	1101.08	1101.13	
1101.14*	1101.15*	1103.04*									
<b>Median Family Income &gt;= 120%</b>											
0014.03*	0015.01*	0016.01*	0016.02*	0017.04*	0017.06*	0017.07*	0113.00*	0114.02*	0117.07*	0117.09*	
0117.10*	0117.15*	0117.16*	0218.02*	0218.09*	0218.10	0218.12*	0218.14*	0218.15	0218.17*	0218.20	
0218.22*	0218.23*	0218.24*	0218.25*	0218.27*	0218.28	0218.29*	0218.30*	0219.05*	0219.12*	0219.15*	
0219.16*	0219.17*	0219.19*	0219.20*	0219.21*	0219.22*	0219.23*	0219.24	0320.02*	0320.03*	0320.12*	
0320.13*	0320.15*	0320.20*	0320.23*	0320.29*	0320.30*	0320.31*	0320.32*	0320.34*	0320.35*	0320.36*	

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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0320.38\* 0320.39\* 0320.40\* 0320.41\* 0320.42\* 0320.43\* 0320.44\* 0320.45\* 0320.46\* 0320.48\* 0320.49\*  
0320.50\* 0320.53 0320.56 0320.57\* 0320.58\* 0320.59\* 0320.61\* 0421.03\* 0421.06\* 0421.11\* 0421.12\*  
0421.13\* 0421.14\* 0422.03\* 0422.05\* 0423.05\* 0423.07 0423.11\* 0423.17\* 0423.19\* 0423.23\* 0423.25\*  
0423.27\* 0423.28\* 0423.29\* 0423.31\* 0423.32\* 0423.33\* 0423.35\* 0423.36\* 0423.37\* 0423.38\* 0423.39\*  
0524.08\* 0524.15\* 0524.17\* 0524.19\* 0524.20\* 0524.21\* 0524.22\* 0524.23\* 0524.26\* 0524.27\* 0524.28\*  
0525.06\* 0525.11\* 0525.15\* 0525.17\* 0525.18 0525.20\* 0525.22\* 0525.23\* 0525.25\* 0525.26\* 0525.27\*  
0525.28\* 0626.04\* 0626.12\* 0626.19\* 0626.20\* 0626.28\* 0626.29\* 0626.30\* 0626.31\* 0626.32\* 0626.33\*  
0626.34\* 0626.35\* 0626.38\* 0626.39\* 0626.41\* 0626.42\* 0626.43\* 0626.44\* 0626.45\* 0627.01\* 0627.02\*  
0628.00\* 0629.00\* 0630.04\* 0630.05\* 0630.06\* 0630.07\* 0630.08\* 0630.09\* 0630.10\* 0633.02\* 0634.00\*  
0635.00\* 0638.06\* 0639.07\* 0756.03\* 0756.04\* 0756.05 0756.06\* 0756.07\* 0757.02\* 0757.03\* 0758.08\*  
0758.09\* 0758.10\* 0758.13\* 0758.14\* 0762.01\* 0992.17\* 0992.20\* 0992.24\* 0992.25\* 0992.31\* 0992.32\*  
0992.33\* 0992.34\* 0992.37\* 0992.38\* 0992.39\* 0992.43\* 0992.45\* 0992.46\* 0993.06\* 0993.08\* 0993.09\*  
0994.04\* 0994.06\* 0994.07\* 0994.13\* 0994.15 0994.17\* 0995.04\* 0995.06\* 0995.11\* 0995.12\* 0995.13\*  
0995.14\* 0996.05\* 1100.03\* 1100.04\* 1100.05\* 1100.06\* 1100.07\* 1100.08\* 1100.10\* 1100.11\* 1100.12\*  
1100.15\* 1101.18\*

**Median Family Income Not Known**

0524.04 9800.00\* 9901.00\*

**ASSESSMENT AREA - 0008**

**SANTA CLARA COUNTY (085), CA**

**MSA: 41940**

**Median Family Income 20-30%**

5037.09\* 5037.13\*

**Median Family Income 30-40%**

5009.02\* 5014.02\* 5017.00\* 5020.02\* 5031.10\* 5031.13\* 5031.17\* 5031.22\* 5032.14\* 5034.02\* 5037.10\*  
5037.12\* 5126.03\* 5126.04\*

**Median Family Income 40-50%**

5014.01\* 5015.01\* 5016.00\* 5021.02\* 5031.12\* 5031.21\* 5031.23\* 5032.13\* 5032.18\* 5035.06\* 5035.10\*  
5036.01\* 5036.02\* 5039.02\* 5063.05\* 5065.01\* 5119.15\* 5120.43\*

**Median Family Income 50-60%**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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5001.00\* 5009.01\* 5010.00\* 5020.01\* 5022.01\* 5031.05\* 5031.18\* 5032.04\* 5032.17\* 5033.04\* 5033.05\*  
5033.06\* 5034.01\* 5035.04\* 5037.03\* 5037.11\* 5040.02\* 5043.18\* 5120.22\* 5120.26\* 5123.10\* 5125.06\*

**Median Family Income 60-70%**

5012.00\* 5015.02\* 5031.11\* 5033.15\* 5033.37\* 5035.07\* 5035.08\* 5037.08\* 5039.03\* 5040.01\* 5041.01\*  
5041.02\* 5044.12\* 5046.01\* 5050.09\* 5052.02\* 5093.03\* 5094.03\* 5120.17\* 5120.27\* 5123.14\* 5126.02\*  
5130.00\*

**Median Family Income 70-80%**

5008.00\* 5011.01\* 5011.02\* 5019.00\* 5031.16\* 5032.08\* 5032.10\* 5035.09\* 5037.07\* 5038.02\* 5038.03\*  
5038.04\* 5044.18\* 5044.22\* 5045.07\* 5046.02\* 5047.00\* 5051.00\* 5053.01\* 5053.03\* 5057.00\* 5063.01\*  
5063.04\* 5090.00\* 5095.00\* 5120.23\* 5120.38\* 5120.42\* 5120.53\* 5123.13\* 5125.08\* 5125.09\*

**Median Family Income 80-90%**

5004.00\* 5026.04\* 5029.06\* 5029.09\* 5031.08\* 5032.07\* 5032.11\* 5032.12\* 5033.12\* 5033.23\* 5033.36\*  
5035.11\* 5043.15\* 5043.16\* 5043.23\* 5044.10\* 5044.11\* 5048.02\* 5056.00\* 5064.02\* 5085.07\* 5085.08\*  
5089.00\* 5091.07\* 5120.19\* 5120.20\* 5120.21\* 5125.05\* 5125.10\* 5135.00\*

**Median Family Income 90-100%**

5002.00\* 5018.00\* 5029.10\* 5033.21\* 5033.27\* 5043.07\* 5043.17\* 5043.19\* 5043.20\* 5043.21\* 5044.23\*  
5045.05\* 5045.06\* 5048.05\* 5048.06\* 5050.07\* 5052.03\* 5054.03\* 5062.03\* 5062.04\* 5064.01 5065.02\*  
5065.03\* 5066.05\* 5066.06\* 5067.02\* 5083.04\* 5085.04\* 5088.00\* 5091.05\* 5091.08\* 5093.04\* 5120.24\*  
5120.31\* 5120.36\* 5120.39\* 5120.52\*

**Median Family Income 100-110%**

5003.00\* 5021.01\* 5023.02\* 5027.01\* 5029.01\* 5031.15\* 5033.22\* 5033.24\* 5033.25\* 5033.31\* 5033.32\*  
5043.14\* 5043.22\* 5044.16\* 5044.21\* 5045.04\* 5054.01\* 5054.02\* 5055.00\* 5058.00\* 5059.00\* 5060.00\*  
5061.01\* 5063.02\* 5066.03\* 5086.01\* 5086.02\* 5087.04\* 5091.06\* 5094.04\* 5120.05\* 5120.29\* 5120.33\*  
5120.45\* 5120.47\* 5121.00\* 5123.05\* 5123.07\* 5123.09\* 5123.12\* 5124.01\*

**Median Family Income 110-120%**

5006.00\* 5022.02\* 5027.02\* 5028.00\* 5043.11\* 5044.20\* 5050.01\* 5050.08\* 5053.02\* 5053.04\* 5053.05\*  
5061.02\* 5066.01\* 5067.03\* 5068.01\* 5080.04\* 5091.02\* 5094.01\* 5097.00\* 5116.09\* 5120.25\* 5120.30\*  
5120.32\* 5120.34\* 5120.35\* 5120.37\* 5123.11\* 5124.02\*

**Median Family Income >= 120%**

5005.00\* 5013.00\* 5023.01\* 5024.00\* 5025.00\* 5026.01\* 5026.03\* 5029.02\* 5029.03\* 5029.07\* 5029.08\*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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5030.01\* 5030.02\* 5030.03\* 5033.13 5033.26\* 5033.29\* 5033.30\* 5033.33\* 5033.34\* 5042.01\* 5042.02\*  
5043.08\* 5044.13\* 5044.14\* 5044.15\* 5044.17\* 5048.03\* 5049.01\* 5050.06\* 5061.03\* 5062.02\* 5066.04\*  
5067.01\* 5068.02\* 5068.03\* 5068.04\* 5069.00\* 5070.01\* 5070.02\* 5071.00\* 5072.03\* 5072.05\* 5072.06\*  
5073.01\* 5073.02\* 5074.01\* 5074.02\* 5075.00\* 5076.00\* 5077.01 5077.02\* 5077.03\* 5078.05\* 5078.06\*  
5078.07\* 5078.08\* 5079.03\* 5079.04\* 5079.05\* 5079.06\* 5080.01\* 5080.03\* 5081.01\* 5081.02\* 5082.02\*  
5082.03\* 5082.04\* 5083.01\* 5083.03\* 5084.01\* 5084.03\* 5084.04\* 5085.03\* 5085.05\* 5087.03\* 5091.09\*  
5092.01\* 5092.02\* 5093.02\* 5096.00\* 5098.01\* 5098.02\* 5099.01\* 5099.02\* 5100.01\* 5100.02\* 5101.00\*  
5102.00\* 5103.00\* 5104.00\* 5105.00\* 5106.00\* 5107.00\* 5108.01\* 5108.02\* 5108.03 5109.00\* 5110.00\*  
5111.00\* 5112.00\* 5113.01\* 5113.02\* 5114.00\* 5115.00\* 5117.01\* 5117.02\* 5117.04\* 5117.05\* 5117.07\*  
5118.00\* 5119.05\* 5119.07\* 5119.09\* 5119.10\* 5119.11\* 5119.12\* 5119.13\* 5119.14\* 5119.16\* 5120.01\*  
5122.00\* 5123.08\* 5125.03\*

**Median Family Income Not Known**

5116.08\*

**OUTSIDE ASSESSMENT AREA**

**MARICOPA COUNTY (013), AZ**

**MSA: 38060**

**Median Family Income 60-70%**

1125.13

**Median Family Income >= 120%**

2168.49

**PIMA COUNTY (019), AZ**

**MSA: 46060**

**Median Family Income 100-110%**

0033.03

**ALAMEDA COUNTY (001), CA**

**MSA: 36084**

**Median Family Income >= 120%**

4507.01

**KERN COUNTY (029), CA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018618**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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**MSA: 12540**

**Median Family Income 70-80%**

0028.13

**MADERA COUNTY (039), CA**

**MSA: 31460**

**Upper Income**

0005.03

**PLACER COUNTY (061), CA**

**MSA: 40900**

**Upper Income**

0207.17

**RIVERSIDE COUNTY (065), CA**

**MSA: 40140**

**Median Family Income 40-50%**

0414.10

**Median Family Income 50-60%**

0415.00 0416.00

**Median Family Income 60-70%**

0457.07

**Median Family Income 70-80%**

0303.00 0405.03

**Median Family Income 80-90%**

0316.01 0405.01

**Median Family Income 90-100%**

0315.01 0419.06 0464.05 0512.00

**Median Family Income 100-110%**

0432.91

**Median Family Income >= 120%**

0414.09 0420.12 0456.08

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018618**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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**SACRAMENTO COUNTY (067), CA**

**MSA: 40900**

**Median Family Income 90-100%**

0090.10

**SAN BERNARDINO COUNTY (071), CA**

**MSA: 40140**

**Median Family Income 70-80%**

0036.09

**Median Family Income 80-90%**

0014.00

**Median Family Income 90-100%**

0018.03

**Median Family Income >= 120%**

0020.38 0023.05 0085.00

**SAN DIEGO COUNTY (073), CA**

**MSA: 41740**

**Median Family Income 30-40%**

0026.01

**Median Family Income 40-50%**

0219.00

**Median Family Income 60-70%**

0184.00

**Median Family Income 70-80%**

0211.00

**Median Family Income 90-100%**

0085.11

**Median Family Income 100-110%**

0089.02 0200.22

**Median Family Income 110-120%**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018618**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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0170.49

**Median Family Income >= 120%**

0053.00 0154.03 0198.03

**SAN FRANCISCO COUNTY (075), CA**

**MSA: 41884**

**Median Family Income 90-100%**

0610.00

**SAN LUIS OBISPO COUNTY (079), CA**

**MSA: 42020**

**Middle Income**

0113.00

**SANTA BARBARA COUNTY (083), CA**

**MSA: 42200**

**Upper Income**

0002.00

**SONOMA COUNTY (097), CA**

**MSA: 42220**

**Moderate Income**

1513.05

**VENTURA COUNTY (111), CA**

**MSA: 37100**

**Median Family Income 30-40%**

0030.12

**Median Family Income 50-60%**

0007.01

**Median Family Income 60-70%**

0070.00 0071.00

**Median Family Income 70-80%**

0054.03

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018618**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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**Median Family Income 80-90%**

0028.00

**Median Family Income 110-120%**

0012.02 0056.00

**Median Family Income >= 120%**

0059.06 0075.06 0075.11

**BOULDER COUNTY (013), CO**

**MSA: 14500**

**Middle Income**

0606.00

**MIAMI-DADE COUNTY (086), FL**

**MSA: 33124**

**Median Family Income >= 120%**

0078.04

**MCHENRY COUNTY (111), IL**

**MSA: 16984**

**Middle Income**

8709.02

**KENT COUNTY (081), MI**

**MSA: 24340**

**Median Family Income >= 120%**

0020.00

**MISSOULA COUNTY (063), MT**

**MSA: 33540**

**Low Income**

0003.00

**CLARK COUNTY (003), NV**

**MSA: 29820**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018618**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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**Median Family Income 50-60%**

0025.06

**Median Family Income >= 120%**

0028.08

**BUCKS COUNTY (017), PA**

**MSA: 33874**

**Median Family Income >= 120%**

1008.09

**MONTGOMERY COUNTY (091), PA**

**MSA: 33874**

**Median Family Income 110-120%**

2042.00

**FORT BEND COUNTY (157), TX**

**MSA: 26420**

**Median Family Income >= 120%**

6716.02

**HARRIS COUNTY (201), TX**

**MSA: 26420**

**Median Family Income 100-110%**

5219.00

**2021 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000018618**

**Institution: MANUFACTURERS BANK**

**Agency: FDIC - 3**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	267	267	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	3,301	3,301	0	0.00%
<b>Total</b>	<b>3,570</b>	<b>3,570</b>	<b>0</b>	<b>0.00%</b>

**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.

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>PIMA COUNTY (019), AZ</b>										
<b>MSA 46060</b>										
<b>Outside Assessment Area</b>										
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	1	724	1	724	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	724	1	724	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	724	1	724	0	0
STATE TOTAL	0	0	0	0	1	724	1	724	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>LOS ANGELES COUNTY (037), CA</b>										
<b>MSA 31084</b>										
<b>Inside AA 0013</b>										
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	0	0	0	0	0	0
Median Family Income 40-50%	1	100	0	0	1	925	0	0	0	0
Median Family Income 50-60%	0	0	1	250	1	800	1	800	0	0
Median Family Income 60-70%	0	0	0	0	3	1,813	0	0	0	0
Median Family Income 70-80%	0	0	0	0	4	1,750	0	0	0	0
Median Family Income 80-90%	1	100	1	120	1	615	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	155	0	0	2	1,300	2	55	0	0
Median Family Income 110-120%	0	0	0	0	4	3,100	0	0	0	0
Median Family Income >= 120%	5	208	5	725	8	4,808	6	1,310	0	0
Median Family Income Not Known	0	0	0	0	2	1,100	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	663	7	1,095	26	16,211	9	2,165	0	0
<b>MERCED COUNTY (047), CA</b>										
<b>MSA 32900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	750	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	750	0	0	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>ORANGE COUNTY (059), CA</b>										
<b>MSA 11244</b>										
<b>Inside AA 0013</b>										
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	1	450	0	0	0	0
Median Family Income 50-60%	1	100	0	0	1	1,000	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	2	1,244	0	0	0	0
Median Family Income 80-90%	2	80	1	150	2	1,750	2	80	0	0
Median Family Income 90-100%	0	0	1	200	1	300	0	0	0	0
Median Family Income 100-110%	0	0	0	0	2	1,000	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	250	6	3,375	1	250	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	180	3	600	16	9,619	3	330	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>RIVERSIDE COUNTY (065), CA</b>										
<b>MSA 40140</b>										
<b>Outside Assessment Area</b>										
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	375	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	300	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	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%	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	2	675	0	0	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>SAN BERNARDINO COUNTY (071), CA</b>										
<b>MSA 40140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	250	0	0	1	250	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	250	2	1,390	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	500	2	1,390	1	250	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>SAN DIEGO COUNTY (073), CA</b>										
<b>MSA 41740</b>										
<b>Outside Assessment Area</b>										
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	120	0	0	1	120	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	120	0	0	1	120	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>SAN JOAQUIN COUNTY (077), CA</b>										
<b>MSA 44700</b>										
<b>Outside Assessment Area</b>										
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	700	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	0	0	0	0
<b>SANTA BARBARA COUNTY (083), CA</b>										
<b>MSA 42200</b>										
<b>Outside Assessment Area</b>										
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	1	400	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	1	400	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>VENTURA COUNTY (111), CA</b>										
<b>MSA 37100</b>										
<b>Outside Assessment Area</b>										
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	100	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	14	843	10	1,695	42	25,830	12	2,495	0	0
TOTAL OUTSIDE AA IN STATE	1	100	4	820	7	3,915	4	870	0	0
STATE TOTAL	15	943	14	2,515	49	29,745	16	3,365	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SANDOVAL COUNTY (043), NM</b>										
<b>MSA 10740</b>										
<b>Outside Assessment Area</b>										
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	960	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	960	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	960	0	0	0	0
STATE TOTAL	0	0	0	0	1	960	0	0	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SALT LAKE COUNTY (035), UT</b>										
<b>MSA 41620</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	1	1,000	0	0
STATE TOTAL	0	0	0	0	1	1,000	1	1,000	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

State: WASHINGTON (53)

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)
<b>KING COUNTY (033), WA</b>										
<b>MSA 42644</b>										
<b>Outside Assessment Area</b>										
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	2	1,500	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,500	0	0	0	0

Loans by County

Respondent ID: 0000018618

Small Business Loans - Originations

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

State: WASHINGTON (53)

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)
<b>SNOHOMISH COUNTY (061), WA</b>										
<b>MSA 42644</b>										
<b>Outside Assessment Area</b>										
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	1	800	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	800	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	2,300	0	0	0	0
STATE TOTAL	0	0	0	0	3	2,300	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	14	843	10	1,695	42	25,830	12	2,495	0	0
TOTAL OUTSIDE AA	1	100	4	820	13	8,899	6	2,594	0	0
TOTAL INSIDE & OUTSIDE	15	943	14	2,515	55	34,729	18	5,089	0	0

Loans by County

Respondent ID: 000018618

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>LOS ANGELES COUNTY (037), CA</b>										
<b>MSA 31084</b>										
<b>Inside AA 0013</b>										
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%	2	117	0	0	0	0	2	117	0	0
Median Family Income 50-60%	5	353	2	252	0	0	7	605	0	0
Median Family Income 60-70%	5	295	0	0	0	0	5	295	0	0
Median Family Income 70-80%	7	373	1	121	0	0	8	494	0	0
Median Family Income 80-90%	2	116	0	0	0	0	2	116	0	0
Median Family Income 90-100%	2	108	0	0	0	0	2	108	0	0
Median Family Income 100-110%	1	55	0	0	0	0	1	55	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	25	0	0	0	0	1	25	0	0
Median Family Income Not Known	2	103	0	0	0	0	2	103	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	1,545	3	373	0	0	30	1,918	0	0

Loans by County

Respondent ID: 000018618

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>ORANGE COUNTY (059), CA</b>										
<b>MSA 11244</b>										
<b>Inside AA 0013</b>										
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	124	1	103	0	0	3	227	0	0
Median Family Income 60-70%	1	62	1	142	0	0	2	204	0	0
Median Family Income 70-80%	1	86	1	123	0	0	2	209	0	0
Median Family Income 80-90%	1	97	0	0	0	0	1	97	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	5	369	3	368	0	0	8	737	0	0

Loans by County

Respondent ID: 000018618

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: MANUFACTURERS BANK

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)
<b>SANTA CLARA COUNTY (085), CA</b>										
<b>MSA 41940</b>										
<b>Inside AA 0014</b>										
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	105	0	0	1	105	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%	2	177	1	132	0	0	3	309	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	121	0	0	1	121	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	2	177	3	358	0	0	5	535	0	0
TOTAL INSIDE AA IN STATE	34	2,091	9	1,099	0	0	43	3,190	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	34	2,091	9	1,099	0	0	43	3,190	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	34	2,091	9	1,099	0	0	43	3,190	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	34	2,091	9	1,099	0	0	43	3,190	0	0

**2022 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: MANUFACTURERS BANK**

**Respondent ID: 000018618**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CA - LOS ANGELES COUNTY (037) - MSA 31084	44	17,969	9	2,165	30	1,918
CA - ORANGE COUNTY (059) - MSA 11244	22	10,399	3	330	8	737
CA - SANTA CLARA COUNTY (085) - MSA 41940	0	0	0	0	5	535

**2022 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: MANUFACTURERS BANK**

**Respondent ID: 0000018618**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	37	156,545	0	0
Purchased	0	0	0	0
Total	37	156,545	0	0
Consortium/Third Party Loans (optional)				

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000018618**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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**ASSESSMENT AREA - 0013**

**LOS ANGELES COUNTY (037), CA**

**MSA: 31084**

**Median Family Income 20-30%**

2243.20\* 2244.20\* 2421.00\* 2426.00\*

**Median Family Income 30-40%**

1012.22\* 1200.20\* 1201.03\* 1902.01\* 1917.10\* 2051.20\* 2071.02\* 2089.02\* 2089.04\* 2091.03\* 2091.05\*  
2092.02 2094.03\* 2095.10\* 2098.10\* 2100.10\* 2121.02\* 2214.01\* 2240.20\* 2260.01\* 2289.00\* 2311.00\*  
2318.00\* 2362.05\* 2375.00\* 2422.02\* 2431.00\* 3022.01\* 5716.00\* 9104.05\*

**Median Family Income 40-50%**

1174.05\* 1174.07\* 1174.08\* 1175.10\* 1193.40\* 1200.30\* 1201.06\* 1201.08\* 1232.06\* 1275.20\* 1276.05\*  
1282.10\* 1283.03\* 1912.03\* 1912.04\* 1916.20\* 1917.20\* 1919.01\* 1957.10\* 1991.20\* 1997.00\* 2035.00\*  
2044.20 2060.10\* 2060.53\* 2060.54\* 2071.03\* 2083.01\* 2084.01\* 2087.20\* 2089.03\* 2091.04\* 2093.00\*  
2094.01\* 2094.02\* 2095.20\* 2111.22\* 2113.20\* 2122.02\* 2122.04\* 2123.04\* 2123.05\* 2123.06\* 2131.00\*  
2132.01\* 2133.20\* 2134.01\* 2200.00\* 2211.10\* 2213.02\* 2213.03\* 2215.00\* 2219.00\* 2240.10\* 2246.00\*  
2264.10\* 2267.02\* 2284.20\* 2285.00\* 2287.10\* 2312.10\* 2317.10\* 2319.02\* 2349.01\* 2349.02\* 2362.04\*  
2362.06\* 2377.20\* 2383.20\* 2392.01\* 2396.02\* 2397.01\* 2400.10\* 2409.02\* 2411.20\* 2420.00\* 2422.01\*  
2423.00\* 2920.01 2941.20\* 2948.20\* 2962.10\* 2962.20\* 3107.01\* 4027.02\* 4328.01\* 4335.06\* 4338.04\*  
4620.02\* 4823.04\* 5316.04\* 5326.06\* 5329.00\* 5330.02\* 5331.03\* 5331.05 5334.02\* 5342.02\* 5402.01\*  
5406.00\* 5414.01 5542.04\* 5703.05\* 5706.03\* 5730.02\* 5733.00\* 5753.00\* 5758.01\* 5758.03\* 5763.02\*  
5764.02\* 5764.03\* 5769.03\* 6002.02\* 6003.03\* 6003.04\* 6012.11\* 6015.01\* 6017.00\* 6025.10\* 6028.01\*  
6037.06\* 9008.06\* 9105.01\* 9203.41\*

**Median Family Income 50-60%**

1042.03\* 1047.01\* 1047.04\* 1064.07\* 1175.20\* 1201.04\* 1201.05\* 1201.07\* 1221.22\* 1224.10\* 1235.20\*  
1241.02\* 1242.04\* 1243.00\* 1253.22\* 1271.02\* 1272.20\* 1276.03 1279.10\* 1281.02\* 1282.20\* 1283.02\*  
1343.05\* 1345.20 1347.10 1395.05\* 1838.20\* 1864.01\* 1901.02\* 1902.02\* 1905.20\* 1909.01\* 1911.20\*  
1914.10\* 1916.10\* 1918.10\* 1926.10\* 1926.20\* 1977.00\* 1994.00 1998.01\* 1998.02\* 2031.00\* 2037.20\*  
2038.00\* 2042.00\* 2048.10\* 2049.10\* 2051.10\* 2062.01\* 2080.02\* 2083.02\* 2085.02 2088.01\* 2091.06\*  
2098.20\* 2112.02\* 2118.02\* 2118.04\* 2119.21\* 2119.22\* 2122.03\* 2124.10\* 2124.20\* 2132.02\* 2134.02\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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2181.10*	2181.20*	2188.00*	2190.10*	2199.01*	2201.00*	2211.20*	2212.20*	2214.02*	2226.00*	2242.00*
2243.10*	2264.20*	2267.01*	2270.10*	2281.00*	2282.10*	2283.10*	2283.20*	2284.10*	2286.00*	2287.20*
2288.00*	2293.00*	2294.10*	2313.01*	2316.02*	2316.03*	2317.20*	2321.20*	2326.01*	2327.01*	2328.00*
2361.01*	2362.03*	2371.01*	2371.02*	2376.00*	2377.10*	2383.10	2392.02*	2393.10*	2393.30*	2395.02*
2396.01*	2397.02*	2404.01*	2405.00*	2408.00*	2427.00*	2755.00*	2761.02*	2932.05*	2941.10*	2944.21*
2947.01*	2949.00*	2965.00*	2966.00*	2971.10*	3016.01*	3022.02*	3024.01*	3025.04*	3202.01*	4023.04*
4025.01*	4025.04*	4028.01*	4087.24*	4088.00*	4333.05*	4809.02*	4817.12*	4817.14*	4822.01*	4824.03*
5018.03*	5309.02*	5311.02*	5313.02*	5315.02*	5316.02*	5320.01*	5328.00*	5330.01*	5331.04*	5331.08*
5332.01*	5333.00*	5334.01*	5336.03*	5337.01*	5338.03*	5338.04*	5339.01*	5339.02*	5340.01*	5341.01*
5341.02*	5342.03*	5343.02*	5344.05*	5344.06*	5350.02*	5355.01*	5356.03*	5356.07*	5358.04*	5359.01*
5402.02*	5404.00*	5416.03*	5416.04*	5416.06*	5425.02*	5426.01*	5538.02*	5702.03*	5732.01*	5751.01*
5751.02*	5751.03*	5752.02*	5754.01*	5762.00*	5763.01*	5765.01*	5769.01*	6002.01*	6009.02*	6011.00*
6015.02	6021.03*	6024.04*	6025.05*	9001.02*	9001.03*	9005.10*	9006.02*	9006.06*	9006.09*	9006.10
9007.01*	9007.03*	9007.04*	9008.04*	9100.02*	9105.02*	9105.04*	9106.02*	9106.06*	9106.07*	9800.17*
<b>Median Family Income 60-70%</b>										
1012.21	1041.05*	1041.08*	1044.04*	1046.10*	1047.03*	1095.00*	1114.02*	1132.38*	1132.39*	1134.25*
1153.02*	1172.01*	1175.30*	1193.20*	1193.41*	1200.10*	1218.01*	1219.00*	1221.20*	1221.21*	1222.00*
1230.10*	1232.03*	1232.05*	1233.04*	1235.10*	1239.01*	1241.03*	1241.04*	1249.02*	1271.03*	1271.04*
1276.04*	1277.12*	1278.05*	1278.06*	1281.01*	1310.21*	1310.22*	1318.01*	1323.01*	1325.02*	1343.06*
1345.21*	1345.22*	1903.03*	1904.01*	1905.10*	1912.01*	1913.02*	1925.20*	1927.00*	1956.00*	1990.01*
1992.01*	2012.00*	2014.02*	2015.03*	2032.00*	2033.00*	2036.01*	2036.02*	2044.10*	2046.00*	2048.20*
2060.50*	2086.10*	2086.20*	2088.02*	2111.24*	2112.01*	2113.10*	2117.03*	2119.10*	2123.03*	2125.01*
2125.02*	2126.20*	2182.10*	2187.02*	2190.20*	2193.00*	2198.00	2212.10*	2213.04*	2216.01*	2216.02*
2217.10*	2218.20*	2220.02*	2221.00*	2222.00*	2244.10*	2270.20*	2282.20*	2294.20*	2312.20*	2321.10*
2324.01*	2324.02*	2327.02*	2340.02*	2372.01*	2372.02*	2382.00*	2393.20*	2395.01*	2398.02*	2400.20*
2402.00*	2404.02*	2406.00*	2407.00*	2410.01*	2412.01*	2412.02*	2413.00*	2414.00*	2430.01*	2673.00*
2696.02*	2772.00*	2774.00*	2912.10*	2932.03*	2932.06*	2933.07*	2944.10*	2945.20*	2946.20*	2948.10*
2948.30*	2969.01*	3015.02*	3020.02*	3021.04*	3023.02*	3025.03*	3025.05*	4023.03*	4024.05*	4025.03*
4026.01*	4028.03*	4028.04	4043.01*	4050.02*	4062.01*	4077.01*	4090.00	4328.02*	4333.02*	4333.04*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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4333.06*	4334.03*	4335.05*	4336.02*	4339.01*	4340.01*	4809.03*	4814.03*	4817.11*	4822.02*	4823.03*
4824.01*	5018.04*	5301.01*	5303.02*	5304.00*	5308.01*	5309.01*	5310.00*	5312.01*	5312.02*	5313.01*
5317.01*	5319.01*	5321.01*	5323.02*	5326.07*	5327.00*	5335.01*	5335.04*	5336.02*	5337.02*	5340.02*
5342.01*	5343.01*	5344.03*	5344.04*	5345.01*	5348.02*	5348.03*	5348.04*	5350.01*	5351.01*	5351.02*
5352.00*	5355.02*	5355.03*	5356.04*	5356.05*	5357.01*	5358.03*	5360.00*	5402.03*	5405.02*	5415.00*
5416.05*	5418.01*	5418.02*	5421.03*	5421.05*	5421.06*	5432.03	5505.01*	5522.00*	5535.03*	5536.01*
5537.02*	5539.02*	5541.05*	5543.02*	5544.03*	5703.04	5703.06*	5704.03*	5705.03*	5705.04*	5717.04*
5725.00*	5726.00*	5730.04*	5732.02	5752.01*	5754.02*	5758.02*	5759.01*	5764.01*	5780.00*	6001.00*
6006.02*	6013.03*	6014.01*	6016.00*	6018.01	6020.03*	6025.04*	6025.06*	6025.07*	6030.08*	6039.02*
9001.04*	9005.05*	9005.09*	9008.08*	9010.10*	9013.00*	9104.04*	9106.05*	9111.00*	9200.38*	9203.43*
9800.35*										

**Median Family Income 70-80%**

1012.20*	1042.04*	1043.21*	1048.21*	1048.22*	1064.08	1154.03*	1204.00*	1224.20*	1230.20*	1231.03*
1232.04*	1233.03*	1234.10*	1234.20*	1236.02*	1241.05*	1242.03*	1272.10*	1278.03*	1278.04*	1279.20*
1321.01*	1349.06*	1393.02*	1393.03*	1395.04*	1835.20*	1838.10*	1853.20*	1863.01*	1864.04*	1899.04*
1904.02*	1909.02*	1910.00*	1911.10*	1925.10*	1957.20*	1992.02*	1999.00*	2014.01*	2015.04*	2016.01*
2016.02*	2037.10*	2041.20*	2043.00*	2049.20	2071.01*	2084.02*	2114.10*	2117.04*	2118.03*	2126.10
2129.00*	2133.10*	2145.05*	2184.00*	2187.01*	2189.00*	2197.00*	2225.00*	2260.02	2291.00*	2313.02*
2314.00*	2322.00*	2325.00*	2326.02*	2345.02*	2348.00*	2352.02*	2374.01*	2378.00*	2398.01*	2411.10*
2430.02*	2696.01*	2702.00*	2943.02*	2945.10*	2969.02*	2972.01*	3018.01*	3019.02*	3020.03*	3021.03*
3025.06*	3105.01*	4024.06*	4029.03*	4029.04*	4030.00*	4037.22*	4041.00*	4045.01*	4047.03*	4049.03*
4051.01*	4051.02*	4052.01*	4072.02	4076.01*	4324.01*	4324.02*	4327.00*	4329.01*	4332.00*	4339.03*
4340.03*	4341.00*	4615.02*	4619.01*	4622.01*	4623.01*	4803.04*	4811.02*	4814.01*	4816.03*	4816.04*
4823.01*	5004.02*	5014.00*	5015.04*	5042.00*	5302.03*	5303.01*	5305.00*	5311.01*	5315.03*	5315.04*
5316.03*	5318.00*	5320.02*	5322.00	5323.03	5325.00*	5332.04*	5334.03*	5336.01*	5337.03*	5338.05*
5338.06*	5349.00	5354.00*	5356.06*	5357.02*	5358.02	5361.04*	5407.00	5411.00*	5422.00*	5424.01*
5428.00*	5429.00*	5511.01*	5511.02*	5512.01*	5526.02*	5529.00*	5536.02*	5537.01*	5538.01*	5541.01*
5551.06*	5552.11*	5702.02*	5703.03*	5704.04*	5706.01*	5717.01*	5717.03*	5723.01*	5731.01*	5734.01*
5765.03*	5769.04*	6008.02*	6009.12*	6010.02*	6012.12*	6013.02*	6019.00*	6020.02*	6021.04	6021.05*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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6024.03*	6025.11*	6025.13*	6029.00*	6030.05*	6038.01*	6041.01*	9003.01*	9005.04*	9006.07*	9006.08*
9007.05*	9008.07*	9106.01*	9106.08	9107.07*	9107.14*	9107.15*	9200.47*	9200.50*	9203.42*	9800.16*
<b>Median Family Income 80-90%</b>										
1021.03*	1043.22*	1044.01*	1044.03*	1045.00*	1061.14*	1064.05*	1065.20*	1066.04*	1066.48*	1096.03*
1113.04*	1152.04*	1154.01*	1154.04	1193.10*	1193.42*	1198.02*	1210.20*	1211.01*	1211.02*	1212.22*
1242.01*	1253.21*	1254.04*	1276.06*	1277.11*	1286.01*	1310.23*	1317.02*	1325.01*	1331.01*	1331.02*
1340.01*	1340.02*	1341.01*	1341.04*	1833.00*	1834.01*	1837.01*	1852.03*	1864.03*	1871.02*	1881.00*
1892.01*	1898.02*	1907.01*	1908.02*	1913.01*	1915.00*	1924.20*	1958.02*	1959.01*	1959.03*	1972.00*
1974.20*	1976.00*	1991.10*	2015.01*	2017.00*	2039.00*	2041.10*	2047.00*	2085.01*	2087.10*	2111.21*
2114.20*	2121.01*	2127.01*	2172.00*	2185.00*	2186.00*	2199.02*	2292.00*	2316.01*	2347.00*	2361.02*
2379.00*	2381.00*	2409.01*	2410.02*	2675.03*	2676.00*	2699.03*	2751.02*	2911.10*	2912.20*	2946.10*
2976.01*	3012.03*	3017.02*	3018.02*	3023.01	3107.04*	3118.01*	3203.00*	4017.07*	4020.02*	4023.01*
4042.01*	4042.03*	4045.04*	4047.02*	4048.04*	4048.05*	4048.06*	4071.01*	4073.02*	4075.01*	4081.39*
4081.40*	4082.13*	4086.28*	4087.05*	4301.01*	4309.01*	4310.02*	4311.00*	4323.00*	4326.01*	4326.02*
4331.03*	4336.01*	4340.04*	4620.01*	4803.03*	4808.04*	4809.01*	4810.02*	4811.03*	4812.03*	4813.00*
4816.06*	4825.02*	4825.21*	4825.22*	5005.00*	5007.00*	5015.03*	5020.03*	5020.05*	5023.03*	5024.01*
5025.00*	5026.02*	5031.04*	5031.05*	5041.01*	5300.06*	5301.02*	5306.03*	5307.00*	5308.02	5317.02*
5323.04*	5326.05*	5347.00*	5353.00*	5361.02*	5362.02*	5400.00*	5401.02*	5405.01*	5409.01*	5410.03*
5414.02*	5417.00*	5424.02*	5425.01*	5426.02*	5427.00*	5431.00*	5432.01*	5439.05*	5440.01*	5509.01*
5513.00*	5514.01*	5521.00	5524.00*	5535.02*	5535.04*	5540.02*	5542.03*	5544.04*	5544.05*	5549.00*
5552.12*	5702.04*	5704.02*	5705.02*	5706.02*	5715.02*	5727.00*	5765.02*	5777.00*	6003.02*	6009.11*
6018.02*	6031.01*	6033.01*	6037.05*	6039.01	6040.01*	6042.00*	6099.00*	6506.04*	7018.02*	9005.01*
9005.06*	9005.08*	9006.11*	9012.09*	9107.06*	9107.13*	9107.18*	9107.19*	9107.20*	9107.21*	9110.01*
<b>Median Family Income 90-100%</b>										
1031.02*	1041.24*	1042.01*	1046.20*	1048.24*	1070.20*	1133.23*	1134.26*	1152.03*	1199.00*	1203.00*
1216.00*	1233.01*	1253.10*	1274.00*	1313.00*	1323.02*	1327.00*	1341.03*	1395.06*	1433.01*	1832.20*
1834.02*	1836.20*	1852.02*	1853.10*	1872.00*	1899.05*	1899.06*	1899.07*	1903.02*	1914.20*	1918.20*
1958.03*	1975.00*	2011.20*	2013.01*	2128.00*	2164.02*	2182.20*	2220.01*	2323.00	2343.02*	2352.01*
2374.02*	2380.00*	2722.01*	2722.02*	2766.05*	2766.06*	2911.20*	2911.30*	2942.00*	2971.20*	2972.02*



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

**Median Family Income 110-120%**

1021.05*	1064.03*	1091.00*	1096.04*	1112.05*	1133.03*	1134.23*	1173.03*	1190.03*	1190.04*	1192.01*
1192.02*	1210.10*	1212.10*	1212.21*	1238.00*	1251.01*	1252.00*	1284.00*	1349.01*	1349.04*	1392.00*
1814.00*	1831.03*	1851.01*	1871.01*	1895.02*	1898.01*	1899.03*	1920.01*	2115.00*	2117.01*	2195.00*
2343.01*	2345.01*	2384.00*	2652.03*	2701.01*	2718.04*	2719.02*	2932.04*	2933.01*	2933.02*	2975.02*
3102.02*	4006.03*	4012.03*	4013.11	4015.00*	4026.02*	4033.18*	4033.23*	4033.28*	4036.01*	4039.01*
4040.00*	4046.00*	4054.00*	4058.00*	4067.02*	4074.00*	4075.02*	4078.02*	4080.04*	4081.33*	4085.04*
4086.26*	4307.24*	4308.01	4308.03*	4309.02*	4315.02*	4320.02*	4616.00*	4621.00*	4800.12*	4801.01*
4803.02*	4806.01*	4821.02*	4827.01*	4828.01*	5004.03*	5004.04*	5028.01*	5032.02*	5037.02*	5038.01*
5412.00	5436.01*	5436.03*	5436.06*	5437.05*	5438.04*	5439.03*	5506.02*	5510.01*	5515.02*	5518.01*
5520.01*	5530.00*	5542.01*	5545.21*	5548.02*	5550.02*	5551.07*	5553.00*	5712.02*	5722.02*	5749.02*
5766.01*	5766.02*	5779.00*	6005.01*	6006.01*	6007.03*	6022.02*	6024.02*	6027.00*	6032.00*	6034.00*
6035.00*	6041.02*	6506.03*	6506.06*	6511.02*	6700.01*	7004.00	7028.02*	9010.11*	9011.02*	9012.14*
9102.17*	9103.02*	9107.17*	9200.29*	9200.31*	9200.48*	9201.06*	9203.40*			

**Median Family Income >= 120%**

1011.22*	1013.00*	1014.00*	1021.04*	1031.01*	1032.01*	1032.02*	1033.00*	1034.01*	1034.02*	1041.03*
1060.10*	1061.11*	1061.12*	1061.13*	1064.06*	1065.10*	1066.03*	1066.41*	1066.42*	1066.43	1066.45*
1066.46*	1066.49*	1081.01*	1081.02*	1081.03*	1081.04*	1082.02*	1082.03*	1082.04*	1092.00*	1093.00*
1094.00*	1096.01*	1097.00*	1098.00*	1111.00*	1112.01*	1112.02*	1112.04*	1112.06*	1113.03*	1114.01*
1131.01*	1131.02*	1132.11*	1132.12*	1132.13*	1132.31*	1132.32*	1132.35*	1132.37*	1133.01*	1133.22*
1134.24*	1134.28*	1151.01*	1151.04*	1153.01*	1171.01*	1172.02*	1173.01*	1173.02*	1174.04*	1197.00*
1198.01*	1240.00*	1244.00*	1245.00*	1247.00*	1251.02*	1254.02*	1254.03*	1255.01*	1255.02*	1256.00*
1285.00*	1286.02*	1287.03*	1287.04*	1288.02*	1289.10*	1310.24*	1311.00*	1312.00*	1319.00*	1320.01*
1343.02*	1343.03*	1343.04	1344.21*	1344.22*	1344.23*	1344.24*	1348.01*	1349.05*	1349.07*	1351.02*
1351.11*	1351.13*	1352.01*	1352.02*	1352.04*	1352.05*	1370.00*	1371.04*	1372.02*	1372.03*	1373.01*
1373.02*	1374.01*	1374.02*	1375.01	1375.02	1375.04*	1380.00	1390.01*	1393.01*	1394.02*	1395.02*
1396.00*	1397.01	1397.03*	1397.04*	1397.05*	1398.01*	1398.02	1411.02*	1412.01*	1412.02*	1413.04*
1413.05*	1413.06*	1414.00*	1415.00*	1416.00*	1417.00*	1431.01*	1431.02*	1432.00*	1433.02*	1434.01*
1434.02*	1435.00*	1436.02*	1436.03*	1436.05*	1436.06*	1437.00*	1438.01*	1438.02*	1439.01*	1439.02*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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1810.00*	1813.00*	1815.00*	1816.00*	1831.04*	1832.21*	1832.22*	1837.02*	1851.02*	1852.04*	1861.00*
1862.01*	1862.02*	1862.03*	1863.02*	1873.00*	1882.01*	1882.02*	1883.00*	1891.01*	1891.02*	1892.02*
1893.00*	1894.00*	1895.01*	1896.00*	1897.03*	1897.04*	1901.01*	1920.02*	1923.00*	1924.10*	1941.01*
1941.02*	1942.00*	1943.00*	1944.01*	1944.02*	1945.00*	1951.00*	1952.01*	1952.02*	1954.00*	1955.00*
1959.02*	1973.00*	1974.10*	1993.00*	2013.02*	2060.51*	2060.52*	2073.04*	2073.05*	2074.00*	2075.01*
2077.11	2079.01*	2079.02*	2092.01*	2110.00*	2127.02*	2140.00*	2141.00*	2144.00*	2145.01*	2145.03*
2145.04*	2146.00*	2147.00*	2148.00*	2149.02*	2149.03*	2149.04*	2151.02*	2161.00*	2162.01*	2162.02*
2163.01*	2163.02*	2167.00*	2168.00*	2169.01*	2169.02*	2170.01*	2170.02*	2171.02*	2247.01*	2340.01*
2342.00*	2351.00*	2360.01*	2364.00*	2611.02*	2611.03*	2611.04*	2612.00*	2621.00	2622.00*	2623.01*
2623.02*	2623.03*	2624.00*	2625.01*	2626.01*	2626.04*	2627.04*	2627.06*	2628.02*	2640.00*	2641.02*
2641.03*	2643.03*	2643.04*	2643.05*	2643.06*	2651.00*	2652.01*	2653.07*	2654.10*	2654.20*	2655.22*
2655.23*	2655.24*	2656.01*	2656.02*	2657.01*	2657.02*	2671.01*	2671.02*	2672.01*	2672.02*	2674.04*
2674.05*	2674.06*	2675.04*	2677.00	2678.00*	2679.01*	2679.02*	2690.00*	2691.00*	2693.00*	2695.00*
2697.00*	2698.00*	2699.05*	2699.06*	2699.07*	2699.08*	2703.00*	2711.00*	2712.00*	2713.00*	2714.00*
2715.00*	2716.00*	2717.03*	2717.04*	2719.01*	2721.00*	2723.01*	2731.00*	2732.00*	2734.03*	2735.02*
2736.00*	2737.00*	2738.00*	2739.02*	2741.00*	2742.02*	2751.01*	2752.00*	2753.11*	2753.12*	2754.00*
2756.03*	2756.04*	2756.05*	2760.00*	2761.01*	2764.00*	2765.00*	2766.01*	2766.07*	2766.08*	2770.00*
2771.00*	2780.01*	2781.02*	2913.00*	2920.02*	2933.06*	2951.03*	2963.00*	2964.01*	2964.02*	2970.01*
2970.02*	2973.00*	2974.00*	2975.01*	2976.02*	3001.00*	3002.00	3003.01*	3004.00*	3005.01*	3005.03*
3006.01*	3006.02*	3007.01*	3007.02*	3008.00*	3009.01*	3009.02*	3010.00*	3011.00*	3012.04*	3012.05*
3013.00*	3014.00*	3015.01*	3021.02*	3101.00*	3102.01*	3103.00*	3104.00*	3106.02*	3108.00*	3109.00*
3110.00*	3111.00*	3113.00*	3114.00*	3115.00*	3116.02*	3117.00*	4002.05*	4002.06*	4002.07*	4002.08*
4002.09*	4003.04*	4004.02*	4004.03*	4004.04*	4005.01*	4006.05*	4008.01*	4010.01*	4010.02*	4012.01*
4012.02*	4013.03*	4013.04*	4013.12*	4016.01*	4016.02*	4017.05*	4018.01*	4018.02*	4019.01*	4019.02*
4020.01*	4033.05*	4033.16*	4033.17*	4033.19*	4033.20*	4033.21*	4033.24*	4033.25*	4033.27*	4034.01*
4034.02*	4034.03*	4034.04*	4034.07*	4034.08*	4034.09*	4035.00*	4037.02*	4037.03*	4039.02*	4056.00*
4057.01*	4061.01*	4063.00*	4064.13*	4065.00*	4066.01*	4067.01*	4068.01*	4078.01*	4079.01*	4080.03*
4080.05*	4081.34*	4081.36*	4083.02*	4083.03*	4084.02*	4085.03*	4085.05*	4086.24*	4086.25*	4086.27*
4086.29*	4087.03*	4087.07*	4087.22*	4089.00*	4300.03*	4300.04*	4300.05*	4302.00*	4303.01*	4303.02*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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4304.00*	4305.01*	4305.02*	4306.00*	4307.01*	4307.21*	4308.02*	4310.03*	4312.00*	4313.00*	4314.00*
4316.00*	4317.01*	4318.00*	4320.01*	4321.01*	4321.02*	4600.01*	4600.02*	4601.01*	4602.00*	4603.01*
4604.01*	4605.01*	4605.02*	4606.01*	4607.00*	4608.00*	4610.00*	4611.00*	4612.00*	4613.00*	4614.00*
4617.00*	4624.00*	4625.00*	4626.00*	4627.00*	4629.00*	4630.00*	4631.03*	4632.00*	4633.00*	4634.00*
4635.00*	4636.01*	4636.02*	4637.00*	4638.00*	4639.00*	4640.00*	4641.01*	4641.02*	4642.00*	4800.02*
4800.11*	4801.02*	4802.01*	4802.02*	4804.00*	4805.00*	4806.02*	4807.02*	4807.03*	4807.04*	4808.03*
4818.00*	4819.01*	4820.01*	4827.02*	5001.00*	5002.02*	5002.03*	5002.04*	5003.00*	5010.02*	5012.00
5015.01*	5017.00*	5026.03*	5026.04*	5029.01*	5032.01*	5033.01*	5034.01*	5034.02*	5035.02*	5036.01*
5036.02*	5037.04*	5037.05*	5038.02*	5039.01*	5039.02	5040.01*	5040.02*	5300.05*	5433.04*	5433.21*
5433.22*	5434.00*	5435.02*	5436.05*	5436.07*	5437.01*	5437.03*	5437.04*	5501.01*	5505.02*	5507.00*
5510.02*	5532.01*	5532.02*	5545.11*	5545.12*	5545.13*	5545.14*	5545.15*	5545.16*	5545.17*	5545.18*
5545.19	5545.22*	5552.02*	5700.01*	5700.02*	5700.03*	5707.01*	5707.03*	5708.00*	5709.01*	5709.02*
5710.00*	5711.01*	5711.02*	5712.01*	5713.00*	5714.00*	5718.00*	5719.00*	5720.01*	5734.02*	5734.03*
5736.01*	5737.00*	5738.00*	5739.02*	5740.00*	5741.00*	5742.01*	5742.02*	5743.00*	5744.00*	5745.00*
5746.02*	5748.00*	5749.01*	5760.01*	5767.00*	5771.00*	5772.00*	5773.00*	5774.00*	5775.01*	5775.04*
5776.02*	5776.04*	5776.05*	5776.06*	5778.00*	5990.00*	6007.02*	6008.01*	6010.01*	6022.01*	6023.01*
6023.02*	6037.02*	6037.03*	6200.01*	6200.02*	6201.01*	6201.02*	6202.01*	6203.01*	6203.03*	6203.05*
6204.00*	6205.01*	6205.21*	6205.22*	6206.01*	6206.02*	6207.01*	6207.03*	6207.04*	6208.01*	6208.02*
6209.01*	6209.04*	6210.01*	6210.05*	6211.02*	6211.04*	6212.01*	6212.04*	6213.01*	6213.24*	6213.26*
6214.00*	6500.01*	6500.04*	6501.01*	6501.02*	6502.00*	6503.00*	6504.01*	6505.01*	6505.02*	6506.05*
6506.07*	6507.01*	6507.02*	6508.01*	6508.02*	6509.01*	6509.03*	6509.04*	6510.01*	6510.02*	6511.01
6512.01*	6512.21*	6512.22*	6513.02*	6513.04*	6514.01*	6514.02*	6700.02*	6700.03*	6701.01*	6702.01*
6702.02*	6703.24*	6703.26*	6703.28*	6704.05*	6704.06*	6704.07*	6704.13*	6704.16*	6704.17*	6704.18*
6705.00*	6706.03*	6706.04*	6707.01*	6707.02*	7001.01*	7003.00*	7005.01*	7005.02*	7006.00*	7007.00*
7008.01*	7008.02*	7009.01*	7009.02*	7010.00*	7012.01*	7012.02*	7013.02*	7013.04*	7014.02*	7015.01*
7015.02*	7016.01*	7016.02*	7019.02*	7020.02*	7021.02*	7022.01*	7022.02*	7023.00*	7024.00*	7025.01*
7025.02*	7026.00*	7027.00*	7028.01*	7028.03*	7029.00*	7030.02*	7030.03*	7031.00*	7032.00*	8001.01*
8001.03*	8001.04*	8002.02*	8002.04*	8002.05*	8002.06*	8003.24*	8003.25*	8003.28*	8003.33*	8003.34*
8003.35*	8003.36*	8003.37*	8003.38	8004.06*	8004.10*	8004.11*	8004.12*	8005.04*	8005.06*	9010.12*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

9010.13*	9010.14*	9012.15*	9012.16*	9012.17*	9012.18*	9102.10*	9102.11*	9102.12*	9102.13*	9102.14*
9102.16*	9103.01*	9108.04*	9108.07*	9108.08*	9108.09*	9108.10*	9108.14*	9108.15*	9200.13*	9200.15*
9200.16*	9200.17*	9200.18*	9200.20*	9200.28*	9200.30*	9200.34*	9200.39*	9200.40*	9200.42*	9200.43*
9200.44*	9200.45*	9200.49*	9201.02*	9201.04*	9201.09*	9201.10*	9201.11*	9201.12*	9201.14*	9201.15*
9201.16*	9201.18*	9201.19*	9201.20*	9201.21*	9203.03*	9203.12*	9203.13*	9203.14*	9203.26*	9203.28*
9203.29*	9203.30*	9203.31*	9203.32*	9203.34*	9203.38*	9203.39*	9304.00*	9800.19*	9800.24*	

**Median Family Income Not Known**

1134.27*	1151.03*	1351.16*	1897.02*	1907.02*	1908.01*	1919.02*	1958.04*	2062.02*	2063.01*	2063.02*
2063.03*	2073.03*	2073.06*	2073.07*	2073.08*	2075.02*	2077.12	2080.01*	2151.01*	2164.01*	2171.01*
2218.10*	2227.00*	2247.02*	2319.01*	2403.01*	2403.02	2652.04*	2653.01*	2653.03*	2653.04*	2653.06*
2733.00*	2734.04*	2753.13*	3107.05*	4024.04*	5781.00*	5991.00*	7001.02*	7002.00*	7017.02*	9010.03*
9202.00*	9800.01*	9800.02*	9800.03*	9800.04*	9800.05*	9800.06*	9800.07*	9800.08*	9800.09*	9800.10*
9800.11*	9800.12*	9800.13*	9800.14*	9800.15*	9800.18*	9800.20*	9800.21*	9800.22*	9800.23*	9800.26*
9800.28*	9800.30*	9800.31*	9800.33*	9800.34	9800.37*	9800.38*	9800.39*	9901.00*	9902.00*	9903.00*

**ORANGE COUNTY (059), CA**

**MSA: 11244**

**Median Family Income 30-40%**

0117.20*	0745.01*	0750.02*	0750.03*	0998.02*						
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**Median Family Income 40-50%**

0116.01*	0636.05*	0744.03*	0744.05*	0744.07*	0748.05*	0749.02*	0750.04	0869.01*	0871.06*	0873.01*
0874.05*	0875.04*	0996.01*								

**Median Family Income 50-60%**

0014.04	0018.01	0018.02*	0115.04*	0116.02*	0423.40*	0525.34*	0626.11*	0626.22*	0637.01*	0637.02*
0638.08*	0744.08*	0745.02*	0746.02*	0748.01*	0748.02*	0748.06*	0749.01*	0752.01*	0755.14*	0865.02*
0866.01*	0866.02*	0867.02*	0871.01*	0874.03*	0874.04*	0875.03*	0875.05*	0876.01	0878.03*	0878.06*
0881.07*	0882.01*	0884.02*	0888.01*	0888.02*	0889.04*	0889.05*	0891.04*	0891.05*	0891.06*	0992.49*
0995.09*	0995.10*	0997.01*	0998.03*	0999.04*	1105.00*	1106.03	1106.06*			

**Median Family Income 60-70%**

0012.01*	0013.04*	0114.03*	0117.11*	0626.25*	0626.27*	0626.46*	0626.48*	0636.04*	0638.07*	0740.06*
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**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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0741.06*	0744.06	0747.01*	0751.00*	0755.17*	0759.02*	0760.01*	0761.02*	0761.03*	0762.04*	0864.05*
0864.06*	0865.01*	0868.03	0869.03*	0870.01*	0871.02*	0871.05*	0873.02*	0878.05*	0883.01*	0885.02*
0887.01*	0889.01*	0889.03*	0890.01*	0890.03*	0890.04*	0992.02*	0992.12*	0992.22	0992.23*	0992.47*
0992.48*	0994.02*	0994.10*	0994.11*	0995.02*	0997.02*	0998.01*	0999.03*	1102.01*	1102.02*	1106.07*

**Median Family Income 70-80%**

0011.03*	0012.02*	0013.03*	0014.01*	0015.04*	0110.00*	0115.02*	0117.12*	0117.14*	0320.14*	0423.13*
0525.05*	0525.35*	0626.26*	0626.47*	0626.49*	0740.05*	0741.08	0741.09*	0742.00*	0743.00*	0748.03*
0753.01*	0753.02*	0754.03	0754.05*	0755.13*	0758.11*	0758.12*	0863.01*	0863.04*	0863.06	0864.04
0864.07*	0870.02*	0871.03*	0876.02*	0877.03*	0878.01*	0878.02*	0879.01*	0880.01*	0880.02*	0881.01*
0881.04*	0881.06*	0884.03*	0885.01*	0886.01*	0886.02*	0889.02*	0992.04*	0992.24*	0995.08*	1101.10*

**Median Family Income 80-90%**

0011.02*	0013.01*	0014.02*	0019.02*	0117.08*	0117.21*	0218.26*	0320.22*	0421.07*	0421.08*	0421.09*
0421.15*	0423.31*	0525.18*	0525.19*	0639.04*	0639.06*	0639.08*	0740.03*	0740.04*	0741.02*	0741.10*
0747.02*	0752.02*	0755.05*	0755.07*	0755.12*	0755.16	0758.06*	0761.05*	0863.03	0867.01*	0868.01
0868.02	0869.02*	0872.00*	0877.04*	0879.02*	0881.05*	0882.03*	0887.02*	0891.02*	0992.03*	0992.27*
0992.29*	0992.41*	0992.51	0993.05*	0999.02*	1100.14*	1101.04*				

**Median Family Income 90-100%**

0011.01	0015.03*	0015.06*	0017.05*	0019.01*	0019.03*	0111.01*	0113.00*	0115.03*	0117.07*	0218.21*
0219.13*	0320.13*	0320.28*	0320.51*	0423.12*	0423.20*	0423.34*	0524.25*	0524.33*	0524.35*	0525.21*
0626.05*	0626.28*	0626.52*	0631.01*	0632.01*	0639.05*	0639.09*	0741.03*	0741.07*	0741.11*	0746.01*
0754.01*	0754.04*	0758.05	0758.15*	0758.16*	0761.04*	0762.02*	0762.05*	0762.06*	0864.02*	0877.01*
0882.02*	0883.02*	0884.01*	0891.07*	0992.14*	0992.34*	0992.40*	0992.42*	0993.06*	0994.06*	0994.12*
0997.03*	0999.05*	1101.11*	1101.15*	1103.03*	1104.02*	1106.04*				

**Median Family Income 100-110%**

0015.07	0017.08*	0117.22*	0218.07*	0218.17*	0219.03*	0320.11*	0320.47*	0320.54*	0422.01*	0423.27*
0423.30*	0423.41*	0524.24*	0626.30*	0626.36*	0626.37*	0626.40*	0631.02*	0633.01*	0636.03*	0638.03*
0638.06*	0755.04*	0759.01*	0762.08*	0863.05*	0992.25*	0992.30*	0992.35*	0992.43*	0992.50*	0994.05*
0994.16*	0994.17*	0994.18*	0996.02*	0996.04*	1100.05*	1101.06*	1101.08*	1101.13*	1101.14*	1101.17*
1102.03*	1103.01*	1103.02*	1104.01*							

**Median Family Income 110-120%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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0015.01\* 0111.02\* 0112.00\* 0114.01\* 0114.02\* 0117.15\* 0117.17\* 0218.10\* 0218.16\* 0218.25\* 0219.14\*  
0320.27\* 0320.29\* 0320.30\* 0320.33\* 0320.55\* 0421.14\* 0423.07\* 0423.11\* 0423.15\* 0423.29\* 0423.39\*  
0524.10\* 0524.11\* 0524.16\* 0524.29\* 0524.39\* 0525.02\* 0525.14\* 0525.20\* 0525.23\* 0525.24\* 0525.26\*  
0525.30\* 0525.32\* 0626.38\* 0626.41\* 0635.00\* 0636.01\* 0638.02\* 0639.02\* 0639.03\* 0639.10\* 0755.06\*  
0755.18\* 0874.01\* 0992.16\* 0992.20\* 0992.26\* 0992.32\* 0993.07\* 1101.09\* 1103.04\* 1106.05\*

**Median Family Income >= 120%**

0014.03\* 0015.05\* 0016.02\* 0016.03\* 0016.04\* 0017.04\* 0017.06\* 0017.09\* 0017.10\* 0117.09\* 0117.10\*  
0117.16\* 0117.18\* 0218.02\* 0218.09\* 0218.12\* 0218.14\* 0218.20\* 0218.22\* 0218.23\* 0218.24\* 0218.27\*  
0218.28\* 0218.29\* 0218.30\* 0218.31\* 0218.32 0219.05\* 0219.12\* 0219.15\* 0219.16\* 0219.17\* 0219.18\*  
0219.19\* 0219.20\* 0219.21\* 0219.22\* 0219.23\* 0219.24 0320.02\* 0320.03\* 0320.12\* 0320.15\* 0320.20\*  
0320.31\* 0320.32\* 0320.34\* 0320.35\* 0320.36\* 0320.37\* 0320.38\* 0320.39\* 0320.40\* 0320.41\* 0320.42\*  
0320.43\* 0320.44\* 0320.45\* 0320.46\* 0320.48\* 0320.49\* 0320.50\* 0320.53\* 0320.57\* 0320.58\* 0320.59\*  
0320.61\* 0320.62\* 0320.63\* 0320.64\* 0320.65\* 0320.66\* 0421.06\* 0421.11\* 0421.12\* 0421.13\* 0421.16\*  
0422.03\* 0422.05\* 0422.06\* 0423.05 0423.17\* 0423.19\* 0423.23\* 0423.24\* 0423.25\* 0423.26\* 0423.28\*  
0423.32\* 0423.33\* 0423.35\* 0423.36\* 0423.37\* 0423.38\* 0524.08\* 0524.15\* 0524.17\* 0524.19\* 0524.21\*  
0524.22\* 0524.23\* 0524.27\* 0524.28\* 0524.30\* 0524.31\* 0524.32\* 0524.34\* 0524.36\* 0524.37\* 0524.38  
0525.06\* 0525.11\* 0525.13\* 0525.22\* 0525.27\* 0525.28\* 0525.29\* 0525.31\* 0525.33\* 0626.10 0626.14\*  
0626.19\* 0626.20\* 0626.29\* 0626.31\* 0626.32\* 0626.33\* 0626.34\* 0626.35\* 0626.39\* 0626.42\* 0626.43\*  
0626.45\* 0626.50\* 0626.51\* 0626.53 0626.54\* 0626.55\* 0626.56\* 0626.57\* 0626.58\* 0627.01\* 0627.02\*  
0628.00\* 0629.00\* 0630.04\* 0630.05\* 0630.06\* 0630.07\* 0630.08\* 0630.09\* 0630.10\* 0631.03\* 0632.02\*  
0633.02\* 0634.00\* 0638.05\* 0753.03\* 0756.03\* 0756.04\* 0756.05\* 0756.06\* 0756.07\* 0757.01\* 0757.02\*  
0757.03\* 0758.07\* 0758.08\* 0758.09\* 0758.10\* 0758.13\* 0758.14\* 0760.02\* 0762.01\* 0992.15\* 0992.17\*  
0992.31\* 0992.33\* 0992.37\* 0992.38\* 0992.39\* 0992.44\* 0992.45\* 0992.46\* 0993.08\* 0993.09\* 0993.11\*  
0994.04\* 0994.07\* 0994.08\* 0994.15\* 0994.19\* 0995.04\* 0995.06\* 0995.11\* 0995.12\* 0995.13\* 0995.14\*  
0996.03\* 0996.05\* 0999.06\* 1100.01\* 1100.03\* 1100.04\* 1100.06\* 1100.07\* 1100.08\* 1100.10\* 1100.11\*  
1100.12\* 1100.15\* 1101.02\* 1101.16\* 1101.18\*

**Median Family Income Not Known**

0218.13\* 0993.10\* 9800.00\* 9901.00\*

**ASSESSMENT AREA - 0014**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018618**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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**SANTA CLARA COUNTY (085), CA**

**MSA: 41940**

**Median Family Income 20-30%**

5009.02\* 5016.02\* 5037.09\* 5116.08\*

**Median Family Income 30-40%**

5010.00\* 5014.01\* 5017.00\* 5031.21 5032.19\* 5037.10\* 5037.13\* 5120.43\*

**Median Family Income 40-50%**

5015.01\* 5015.02\* 5022.04\* 5031.05\* 5031.10\* 5031.12\* 5031.17\* 5031.22\* 5031.23\* 5032.13\* 5032.18\*

5032.22\* 5034.02\* 5036.01\* 5036.02\* 5037.12\* 5126.03\*

**Median Family Income 50-60%**

5020.02\* 5031.13\* 5031.18\* 5032.17\* 5032.20\* 5032.21\* 5033.04\* 5034.01\* 5035.10\* 5037.03\* 5037.11\*

5040.01\* 5046.01\* 5063.05\* 5065.04\* 5120.23\* 5125.12\* 5126.04\*

**Median Family Income 60-70%**

5012.00\* 5014.02\* 5016.01\* 5021.03\* 5031.24\* 5032.10\* 5032.11\* 5033.05\* 5033.06\* 5035.04 5035.06\*

5035.08\* 5035.11\* 5037.07\* 5037.08\* 5038.03\* 5039.02 5040.02\* 5041.01\* 5041.02 5043.22\* 5046.02\*

5048.06\* 5051.00\* 5052.02\* 5059.02\* 5083.05\* 5119.15\* 5120.22\* 5120.42\* 5121.00\* 5123.10\* 5123.14\*

5125.05\* 5125.13\* 5130.00\*

**Median Family Income 70-80%**

5004.00\* 5011.01\* 5011.02\* 5026.04\* 5029.09\* 5031.11\* 5032.07\* 5032.12\* 5033.22\* 5033.37\* 5038.04\*

5039.03\* 5044.12\* 5044.22\* 5045.10\* 5047.00\* 5048.02\* 5050.07\* 5050.14\* 5053.03\* 5055.00\* 5064.02\*

5065.03\* 5065.05\* 5066.05\* 5088.00\* 5090.01\* 5090.02\* 5120.26\* 5120.38\* 5120.39\* 5120.54\* 5123.13\*

5125.14\* 5126.02\*

**Median Family Income 80-90%**

5001.00\* 5022.02\* 5023.02\* 5027.01\* 5029.06\* 5031.16\* 5033.32\* 5033.36\* 5035.07\* 5035.09\* 5038.02\*

5043.07\* 5043.18\* 5043.19\* 5043.23\* 5044.10\* 5044.18\* 5045.07\* 5048.05\* 5062.03\* 5063.01 5064.01\*

5065.02\* 5066.06\* 5085.10\* 5089.00\* 5094.03\* 5120.21\* 5120.24\* 5120.27\* 5120.32\* 5120.52\* 5120.56\*

5120.58\* 5120.59\* 5124.01\* 5125.11\* 5135.00\*

**Median Family Income 90-100%**

5003.00\* 5009.01\* 5019.02\* 5020.01\* 5021.01\* 5029.10\* 5031.25\* 5031.27\* 5032.08\* 5033.12\* 5033.15\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018618**

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

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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5033.21\* 5033.23\* 5033.27\* 5043.14\* 5043.16\* 5043.17\* 5044.23\* 5045.06\* 5053.01\* 5054.01\* 5056.00\*  
5061.01\* 5063.04\* 5067.03\* 5085.09\* 5087.06\* 5087.07\* 5091.07\* 5095.00\* 5113.02\* 5116.09\* 5120.19\*  
5120.55\* 5123.09\* 5123.11\* 5124.02\* 5125.10\* 5125.16\*

**Median Family Income 100-110%**

5005.00\* 5008.00\* 5013.00\* 5018.00\* 5029.08\* 5030.03\* 5033.25\* 5033.31\* 5043.08\* 5043.15\* 5043.20\*  
5043.21\* 5044.11\* 5044.16\* 5044.21\* 5044.24\* 5045.05\* 5049.03\* 5050.11\* 5050.12\* 5050.13\* 5050.15\*  
5053.02\* 5059.01\* 5060.00\* 5066.01\* 5067.02\* 5085.08\* 5087.05\* 5091.06\* 5091.11\* 5094.04\* 5120.05\*  
5120.29\* 5120.35\* 5120.36\* 5120.37\* 5120.45\* 5120.53\* 5123.07\* 5125.09\*

**Median Family Income 110-120%**

5002.00\* 5022.03\* 5027.03\* 5029.01\* 5029.02\* 5029.07\* 5030.02\* 5033.24\* 5033.33\* 5042.01\* 5042.02\*  
5044.13\* 5045.08\* 5045.09\* 5048.08\* 5050.10\* 5054.02\* 5054.03\* 5057.00\* 5058.00\* 5061.03\* 5062.02\*  
5063.02\* 5067.01\* 5068.02\* 5078.06\* 5079.05\* 5080.03\* 5080.04\* 5082.05\* 5085.03\* 5085.07\* 5086.02\*  
5091.08\* 5093.02\* 5093.03\* 5093.04\* 5094.01\* 5119.11\* 5120.30\* 5120.31\* 5120.34\* 5120.47\* 5120.57\*  
5122.00\* 5123.05\* 5123.12\*

**Median Family Income >= 120%**

5006.00\* 5019.01\* 5023.01\* 5024.00\* 5025.00\* 5026.01\* 5026.03\* 5027.04\* 5028.00\* 5029.03\* 5030.01\*  
5031.26\* 5033.13\* 5033.26\* 5033.29\* 5033.30\* 5033.38\* 5033.39\* 5043.11\* 5044.14\* 5044.15\* 5048.07\*  
5049.02\* 5050.06\* 5052.03\* 5053.04\* 5053.05\* 5061.02\* 5062.04\* 5066.03\* 5066.04\* 5068.01\* 5068.03\*  
5068.04\* 5069.00\* 5070.02\* 5070.03\* 5070.04\* 5071.00\* 5072.03\* 5072.05\* 5072.06\* 5073.01\* 5073.02\*  
5074.01\* 5074.02\* 5075.00\* 5076.00\* 5077.01\* 5077.02\* 5077.04\* 5077.05\* 5078.05\* 5078.07\* 5078.08\*  
5079.03\* 5079.04\* 5079.06\* 5080.05\* 5080.06\* 5081.01\* 5081.02\* 5082.03\* 5082.04\* 5082.06\* 5083.01\*  
5083.03\* 5083.06\* 5084.01\* 5084.03\* 5084.04\* 5085.05\* 5086.01\* 5087.08\* 5091.02\* 5091.09\* 5091.10\*  
5092.01\* 5092.02\* 5096.00\* 5097.00\* 5098.01\* 5098.02\* 5099.01\* 5099.02\* 5100.01\* 5100.02\* 5101.00\*  
5102.00\* 5103.00\* 5104.00\* 5105.00\* 5106.00\* 5107.00\* 5108.01\* 5108.02\* 5108.03\* 5109.00\* 5110.00\*  
5111.00\* 5112.00\* 5113.01\* 5114.00\* 5115.01\* 5115.02\* 5117.01\* 5117.02\* 5117.04\* 5117.05\* 5117.07\*  
5118.00\* 5119.05\* 5119.07\* 5119.10\* 5119.12\* 5119.13\* 5119.14\* 5119.16\* 5119.17\* 5119.18\* 5120.01\*  
5120.25\* 5123.08\* 5125.15\*

**Median Family Income Not Known**

5021.04\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018618**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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**OUTSIDE ASSESSMENT AREA**

**PIMA COUNTY (019), AZ**

**MSA: 46060**

**Median Family Income 90-100%**

0041.18

**MERCED COUNTY (047), CA**

**MSA: 32900**

**Moderate Income**

0017.00

**RIVERSIDE COUNTY (065), CA**

**MSA: 40140**

**Median Family Income 60-70%**

0449.26

**Median Family Income 70-80%**

0414.10

**Median Family Income 90-100%**

0512.00

**SAN BERNARDINO COUNTY (071), CA**

**MSA: 40140**

**Median Family Income 80-90%**

0120.01

**Median Family Income >= 120%**

0020.38 0085.02

**SAN DIEGO COUNTY (073), CA**

**MSA: 41740**

**Median Family Income >= 120%**

0054.02

**SAN JOAQUIN COUNTY (077), CA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018618**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: MANUFACTURERS BANK**

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**MSA: 44700**

**Median Family Income >= 120%**

0052.25

**SANTA BARBARA COUNTY (083), CA**

**MSA: 42200**

**Upper Income**

0017.06

**VENTURA COUNTY (111), CA**

**MSA: 37100**

**Median Family Income >= 120%**

0075.11

**SANDOVAL COUNTY (043), NM**

**MSA: 10740**

**Upper Income**

0107.30

**SALT LAKE COUNTY (035), UT**

**MSA: 41620**

**Median Family Income 50-60%**

1029.00

**KING COUNTY (033), WA**

**MSA: 42644**

**Median Family Income 80-90%**

0232.01

**SNOHOMISH COUNTY (061), WA**

**MSA: 42644**

**Median Family Income 80-90%**

0504.04

**2022 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000018618**

**Institution: MANUFACTURERS BANK**

**Agency: FDIC - 3**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	114	114	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	3,520	3,520	0	0.00%
<b>Total</b>	<b>3,636</b>	<b>3,636</b>	<b>0</b>	<b>0.00%</b>

**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.

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# HMDA Disclosure Statements

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## Home Mortgage Disclosure Act Notice

**The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Website.**

*([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda))*



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# Public Notice

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## COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the FDIC, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us:

- (1) a map showing the assessment area containing this branch, which is the area in which the FDIC evaluates our CRA performance in this community;
- (2) information about our branches in this assessment area;
- (3) a list of services we provide at those locations;
- (4) data on our lending performance in this assessment area; and
- (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments.

If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

(If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at Headquarters Office located at 515 South Figueroa Street, Los Angeles, CA 90071.)

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC San Francisco Regional Office, 25 Jessie Street at Ecker Square, Suite 2300, San Francisco, CA 94105. You may send written comments about our performance in helping to meet community credit needs to CRA Officer, SMBC MANUBANK, 515 South Figueroa St. 5<sup>th</sup> Floor, Los Angeles, CA 90071 and the FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of SMBC Americas Holdings, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of San Francisco, P.O. Box 7702 San Francisco, California 94120 an announcement of applications covered by the CRA filed by bank holding companies.

## Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC, San Francisco Regional Office, 25 Jessie Street at Ecker Square, Suite 2300, San Francisco, CA 94105. You may send written comments about our performance in helping to meet community credit needs to CRA Officer, SMBC MANUBANK, 515 South Figueroa St. 5<sup>th</sup> Floor, Los Angeles, CA 90071 and FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of SMBC Americas Holdings, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of San Francisco, P.O. Box 7702 San Francisco, California 94120, an announcement of applications covered by the CRA filed by bank holding companies.