

The CRA Public File of Chino Commercial Bank N.A.

The Community Reinvestment Act regulation requires all financial institutions to maintain a public file. The information in this public file must be made available to the public for inspection upon request and at no cost. (If providing copies, the institution may charge a reasonable fee not to exceed the cost of copying and mailing, if applicable.) The information in the public file must be current as of April 1 of each year.

LOAN TO DEPOSIT RATIO

The Community Reinvestment Act regulation requires each financial institution to include in its public file its loan-to-deposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan-to-deposit ratio.

Data on Chino Commercial Bank's loan-to-deposit ratio follow this page.

The Loan-to-Deposit Ratio of Chino Commercial Bank

The loan-to-deposit ratio of Chino Commercial Bank for each quarter of the prior calendar year was as follows:

Quarter	Loans (in millions)	Deposits (in millions)	Loan-to-Deposit Ratio
3/31/19	\$135	\$177	76%
6/30/19	\$140	\$179	78%
9/30/19	\$130	\$188	69%
12/31/19	\$144	\$182	79%

WRITTEN COMMENTS

The Community Reinvestment Act regulation requires each financial institution to include in its public file all written comments received from the public for the current year and each of the prior two calendar years that specifically relate to its performance in helping to meet community credit needs and to include any response to the comments by the institution, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the institution or publication of which would violate specific provisions of law.

Such comments, if any, received by Chino Commercial Bank follow this page, along with Chino Commercial Bank, if any, to the comments.

Written Comments

The institution has not received any written public comments from the public for the current year or either of the prior two calendar years.