

**HOME BANK OF CALIFORNIA
CRA PUBLIC FILE**

Public Comments – HBC has not received any public comments for the previous two calendar years.

CRA Public Evaluation – The Bank’s CRA Public Evaluation prepared by the FDIC as of 06/13/2022 is attached.

List of Existing Branch Offices/Hours of Operation

4493 Ruffin Road San Diego, CA 92123 858-270-5881	San Diego County Census Tract: 0085.11 Demo Designation: Upper	9:00 am to 5:00 pm Monday – Friday
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Recently Opened/Closed Offices – No offices or branches were opened or closed during the current year or prior two calendar years.

Products & Services

Loan Products - Please see a member of our lending staff for information concerning typical interest rates, annual percentage rates, and fees.

<i>Commercial & Industrial Loans</i>	<i>Commercial Loans</i>
<ul style="list-style-type: none"> • Equipment Loans • Lines of Credit • Small Business (SBA) • State Guarantee Program • Term Loans 	<ul style="list-style-type: none"> • Commercial • Industrial & Mixed Use • Lot Purchases • Real Estate • Rental Property • Single & Multi-Family Non-Owner Occupied • Small Business (SBA)

Deposit Products/Transaction Fees

Attached are deposit account brochures, which describe the terms and fees of accounts that are offered by the Bank. In addition, the following services are offered:

Checking Accounts (Personal & Business)	Credit Cards (Branded only)
Interest Checking Accounts (Personal & Business)	ATM & Debit Cards
Passbook Savings Accounts	Cashier’s Checks
Super Money Fund Accounts (Personal & Business)	On-Line Banking & Bill Payment
Certificates of Deposit	Wire Transfers
Individual Retirement Accounts	Statement Imaging

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Interest on Attorney Client Trust Accounts		Remote Deposit Capture
Domestic & International Wire Transfers		Mobile Banking
Mobile Banking	E-ACH	ACH
Sweep services	E-Wires	Payroll
Positive Pay	ATM	Merchant Services (card processing)

Other Services - ATM service is also available at any Money Pass ATM Location. ATM operator or network fees may be imposed.

Assessment Area

- The Bank’s office is located in the San Diego California. Management and the Board of Directors have determined that the entire San Diego County is the Bank’s assessment area.
- A map identifying the Bank’s assessment area and the census tracts within the assessment area are attached.

Loan-to-Deposit Ratios

Quarter	Loan-to-Deposit Ratio
03/31/2025	113.83%
06/30/2025	111.44%
09/30/2025	119.39%
12/31/2025	116.65%

Attachments

- 1 –FDIC CRA Public Evaluation
- 2 - Deposit Account Brochure & Schedule of Service Fees
- 3 - Assessment Area Map & Census Tract Information