

**COMMUNITY REINVESTMENT ACT  
2026-2030  
STRATEGIC PLAN AMENDMENT**

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## I. LETTER FROM THE CEO

The Community Reinvestment Act of 1977 (“CRA”), was created to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. Our community, also known as our assessment area, encompasses the markets around our full-service branches, or the markets around our loan production office.

Neither the CRA, nor its implementing regulations, give specific criteria required of depository institutions toward meeting the credit needs of their assessment area. Rather, the law indicates that the process for meeting CRA obligations should accommodate an institution's individual circumstances.

The CRA regulation contains an option for banks called the "strategic plan". This option allows an institution to develop a plan, with community input, detailing how the institution proposes to meet its CRA obligations. The plan is tailored to the needs of the community using direct community input at the development stage. The institution informally seeks suggestions from the public while developing the plan and once it is developed it must publish notice of the plan and solicit written public comment for at least 30 days. After the comment period, the institution submits the plan to its regulator for review and approval.

Mission Valley Bank (the Bank) elected to be evaluated under a CRA Strategic Plan, which was originally approved on February 11, 2021, and expires in December 31, 2025. Mission Valley Bank has chosen to continue to be evaluated under a strategic plan. The new goals under the new Strategic Plan will start January 1, 2026, to December 31, 2030.

Since the CRA Strategic Plan was approved, we have worked diligently toward meeting the goals established in the original Plan. Our efforts produced positive results; however, the Bank was unable to meet some of its goals. The “Small Business Lending Goals for AA by Year” were set at 8% as a percentage of Average Assets, which was unrealistic. Given that assets were flat prior to the establishment of the original plan, the impact that the increase in future assets would have on the Bank's goals given the Bank's assessment area was not considered. Despite our efforts, and with the economic challenges brought up by the Pandemic, we were not able to produce anything close to the 8% of average assets goal.

After a re-evaluation of the Plan's goals and communication with community groups, we determined that although it is important to provide credit to small businesses in the Bank's assessment area, there is a greater need to focus in the community development area. Therefore, to better serve the community and meet the Bank's goals in the process, Mission Valley Bank will establish small business lending performance goals that meet CRA requirements but will focus its efforts in the community development area. The new Plan sets specific benchmarks for the Bank to help meet the needs of our community through lending and investment, but mostly through community development activity goals.

The Plan includes working in partnerships with community organizations to ensure the needs of small businesses are being met, along with the revitalization of low- and moderate-income areas within our assessment area. We will achieve this by promoting the availability of small business loans, focusing on financial education, community investments, and services.

As part of the new Plan, we took the following steps:

- We evaluated the current Strategic Plan goals, current business model and business strategy,

Bank's products, past performance context, and competitive environment.

- We considered assessment area demographic information and economic conditions.
- The Community Development Officer met with several representatives of community development agencies to assess the community development and credit needs of our community.
- Based on the research conducted, we developed the new strategic goals for the Bank's lending, investment, and service activities. We feel that the goals are responsive to the needs of the community in the Bank's assessment area.

We also re-assessed the Bank's assessment area and agreed that it should be expanded to include all the Los Angeles-Long Beach-Anaheim MSA. Previously the assessment area consisted of three Census County Divisions, Newhall, CA, South Antelope Valley, CA, and San Fernando Valley where three of the Bank offices are located. In addition to these three offices, a new office was opened in September 2025 in Arcadia CA, which will now be serving the San Gabriel Valley. Therefore, MVB determined that with the expansion of branches, the hiring of a sales force located in various areas of the MSA will allow a much more geographically dispersed small business community that will benefit from the services of a CDFI like MVB. In addition, the Bank will continue employing a funding strategy based on sales of the guaranteed part of SBA loans into the secondary market, allowing the Bank to effectively serve a much broader market that is no longer dependent on deposits for growth.

Mission Valley Bank is committed to providing answers to the needs of the communities served by the Bank, the executive management and/or members of the CRA Committee continually meet with local community development organizations; state, county and local government departments and agencies; and other organizations and agencies to identify specific needs and programs to discuss the credit and banking needs of the Bank's low- and moderate-income businesses in the Bank's assessment area.

We invite your comments relating to our Plan. Individuals with questions or comments may contact us at:

Mission Valley Bank  
9116 Sunland Boulevard  
Sun Valley, CA 91352  
Attention: Tamara Gurney, President & CEO  
Phone: (818) 394-2300  
Email: [TGurney@MissionValleyBank.com](mailto:TGurney@MissionValleyBank.com)>



Tamara Gurney  
President and CEO  
Mission Valley Bank

## II. ABOUT US

### A. Background

Mission Valley Bank's (Bank) corporate headquarters is currently located at 9116 Sunland Blvd., Sun Valley, CA 91352. The Bank's full-service retail branches are located at:

1. Sun Valley Bank Branch (Main Branch)  
9116 Sunland Blvd, Sun Valley, CA 91352  
CT 1021.07 Middle Income  
This location will be moved to  
8823 Sunland Blvd.  
Sun Valley, CA 91352  
CT 1211.02 Middle Income  
(Moved expected to be completed by October 2025)
2. Burbank Branch  
2777 Ontario St. Suite 130  
Burbank, CA 91504  
CT 3105.01 Moderate Income
3. Santa Clarita Branch  
26701 McBean Parkway, Suite 100  
Valencia, CA 91355  
CT 9203.28 Upper Income
4. Arcadia Branch  
440 E. Huntington Drive Suite 104  
Arcadia, CA 91006  
CT 4308.01 Middle Income  
(Opened September 8, 2025)

Mission Valley Bank (Mission Valley Bank or Bank) is an independent community business bank with a rich history of supporting the deposit and credit needs of small to medium sized businesses and commercial property owners in the San Fernando Valley, Santa Clarita Valley, and the San Gabriel Valley communities.

Bank organizers and founders are comprised of local business individuals and bankers who have worked in—and served—the Bank's community for more than 30 years. The Bank recognizes the importance of developing and building strong affiliations within the community and responding promptly and accurately to every client's needs and the needs of the community in which it serves.

The Bank's service philosophy is based on knowing the Bank's clientele, responding to their unique financial needs, and working to earn the role as a Trusted Advisor. Familiarity with local industries, an ability to make decisions locally, and providing a staff that is well known by individuals and businesses in the area serves as the foundation from which the Bank builds its success.

The Bank is a California State chartered Bank, regulated by the California Department of Financial Protection and Innovation (DFPI) and by the Federal Deposit Insurance Corp. (FDIC), who insures our deposits up to the amount allowable by law.

Mission Valley Bank has been designated Community Development Financial Institution (CDFI) since 2006. The Bank received Bank Enterprise Award (BEA) recognition through the U.S. Treasury Department

program for its active lending to distressed businesses. Mission Valley Bank has been receiving monetary awards since 2007 for a total of \$12,346,827 under the Bank Enterprise Award (BEA) Program, Rapid Response Program, Equitable Recovery Program, and CA Department of Treasury.

CDFI Equitable Recovery Program (ERP) is a program designed to assist CDFIs in aiding low- and moderate-income communities in recovering from the economic impacts of the COVID-19 pandemic. The Bank received \$4.9 million grant (included in the \$12 million noted above), one of the larger awards in its category, underscores the bank's role in fostering economic resilience in the San Fernando and Santa Clarita Valleys.

On the lending side, the Bank focuses on providing loans to small businesses to buy, construct, and/or refinance commercial real estate that houses their business (owner-occupied properties), through the U.S. Government's Small Business Administration ("SBA") lending programs.

To fund loans within the assessment area, the Bank focuses on obtaining deposits from local businesses and individuals in the markets around our branches. To help fund its small business lending activities outside its assessment area, the Bank sells the guaranteed portion of SBA 7A loans into the secondary market.

For the year ending December 31, 2024, the Bank's Financial Annual Report reported total assets of \$706 million, total net loans of \$540 million, total deposits of \$552 million, and equity capital of \$63 million. The Bank is designated as "well-capitalized," the highest designation for capital levels given by the FDIC. The Bank is well capitalized with a Tier 1 Capital Ratio of 9.54%.

## **B. Our Vision and Mission**

*It is the Bank's mission to serve the credit needs of low-and moderate-income people, geographies, small businesses, and community development organizations within its CRA Assessment Area in a manner that is consistent with safe, sound, and prudent banking practices and within the Bank's capacity. To accomplish this, the Bank continuously evaluates its products and services considering its CRA Plan to determine whether they support the enhancement of the economic vitality of the communities it serves. It is the Bank's commitment to offer added value in every customer relationship. The Bank believes this philosophy, coupled with an experienced and dedicated team of banking professionals, will result in continued growth in local businesses and a successful bank that supports an exceptional community.*

The Bank continues to focus primarily on commercial banking and is committed to meeting the credit and banking needs of the communities it serves within its Assessment Area. The Bank products and services are responsive to the needs of its entire community. Our mission will focus on:

1. Supporting local, small businesses.
2. Working with local community-based organizations to identify opportunities for the Bank to participate in community development loans, investments and services that help support or meet the community development needs in our assessment area.
3. Working with organizations that offer innovative loan products that are targeted at small businesses and businesses in low-moderate income areas.
4. Working with local community-based organizations to identify opportunities for the Bank to participate in investments for community development service expectations for the Bank's branches, encouraging staff and executives to participate with community partners.
5. Loan products for small businesses with gross annual revenues of \$1 million or less that will support economic development, revitalization or stabilization and community development services.
6. Collaborating with community-based organizations to find sources to refer loans that do not meet the Bank's prudent underwriting standards and yet remain responsive to the credit needs of small

businesses in the assessment area.

7. Continue to grow SBA loan volume in the Bank's assessment area as well as outside the defined community by funding that activity with sales of SBA loans into the secondary market.
8. Making small businesses aware of the services available for them at Mission Valley Bank by:
  - Marketing the Bank's products and services throughout the Bank's assessment areas.
  - Target marketing to reach traditionally underserved segments within the communities the Bank serves and to Low-Moderate income tracts inside the Bank's assessment area.
  - Expand market presence among traditionally underserved neighborhoods, through working with community-based organizations.
  - Providing support for financial literacy, budgeting and money management programs targeted at individuals or businesses with limited experience with banks or banking.
  - Providing access to resources in community and economic development and small business lending.

### **III. CRA PROGRAM GOVERNANCE**

#### **A. Board and CRA Committee Governance**

The Bank's Board Audit Committee actively provides an oversight of the development and implementation of the CRA Plan and has approved it. The Bank's CRA Committee is tasked with oversight of the implementation of the Plan. CRA Committee membership includes the CRA Officer, Community Development Manager, Marketing Manager, Chief Credit Officer, Managing Director of SBA, Chief Financial Officer, Chief Operating Officer, and the CEO/President.

Responsibility for assisting the Bank to meet its Community Reinvestment objectives and goals is that of all Bank employees. Roles and responsibilities related to critical activities required to successfully implement the Bank's CRA Plan are as follows.

#### **B. Board of Directors Audit Committee**

The Board of Directors Audit Committee is responsible for:

- Establishing a climate and culture supportive of CRA throughout the Bank.
- Providing approval of the Bank's Community Reinvestment Act Plan and ensure it is updated regularly and as needed, in conjunction with the full Board.
- Requiring updates of the CRA Plan goals to reflect future activity, such as branch closures, branch openings, mergers, acquisitions, or other relevant changes.
- Holding executive officers accountable for meeting CRA Plan goals.
- Receiving quarterly reports and program updates from the CRA Officer (quarterly at a minimum).
- Reviewing the Bank's CRA lending, investment, and service activities quarterly.
- Assisting the full Board in meeting its oversight responsibilities for CRA program direction and oversight.
- Ensuring that management is adequately engaged in its communities and has incorporated feedback in the CRA Program.
- Ensuring a Quarterly CRA self-assessment is conducted.
- Providing the CRA Officer and the Community Development Manager with a direct line of

communication to the Bank's board.

### **C. CRA Officer/CRA Committee**

The Board has appointed Senior Management with the responsibility of the leadership required to fully implement this Strategic Plan. Oversight and administration are the responsibilities of the Bank's CRA Committee. The Bank's CRA Officer chairs the CRA Committee and is responsible for actively monitoring the existing and future Strategic Plan and administering the CRA Program. The CRA Officer reports quarterly to the Board's Audit Committee regarding the Bank's progress toward meeting the goals included in the Strategic Plan.

The CRA Officer reviews issuances from the FDIC and other banking agencies regarding CRA compliance and community development, to maintain best practices in the area of CRA. The CRA Officer and the Community Development Manager attend targeted training events for CRA officers and community development professionals.

The CRA Committee is responsible for:

- Encouraging the development of loan products that enhances the Bank's ability to meet LMI credit needs consistent with the Bank's commitment to safe and sound lending.
- Developing expertise in leveraging private and government subsidies to enhance LMI and CD lending.
- Performing marketing and community outreach to support achievement of CRA Plan goals.
- Periodically reviewing the Bank's assessment area to ensure that low-to-moderate income neighborhoods are not arbitrarily excluded.
- Review and monitor the following:
  - Bank's overall policy and goals concerning CRA activities.
  - CRA performance helps to meet the credit needs of all the communities the Bank serves.
  - CRA investment and service performance
  - CRA outreach and marketing efforts
  - Comments received from the public on the Bank's record in meeting its obligations under CRA.
  - The establishment, closure, and relocation of branch offices to evaluate effects to low-to-moderate income tracts serviced by the branch, and overall CRA performance effects.

### **D. Community Development Manager**

The Community Development Manager is tasked with:

- Meeting periodically with representatives from local community development organizations.
- Serving as a liaison between the community and the Bank by initiating and maintaining regular communications with community development organizations, and other community-based entities.
- Promoting CRA-qualified investments when opportunities are available, consistent with the Bank's investment and CRA requirements.
- Contacting and seeking partnerships with government and community development organizations to enhance product offerings to LMI residents and small businesses and for economic development.

- Reaching out to community groups and encouraging officers and employees of the Bank to volunteer to assist LMI persons and areas of the community.

The Community Development Manager is encouraged by the Bank's President & Chief Executive Officer to participate actively in community groups that are aware of the community's needs. In addition, other officers are encouraged to assist LMI community groups through service on groups' boards of directors or otherwise.

## **IV. BANK PRODUCTS**

Mission Valley Bank is primarily a commercial bank providing financial services to local small and mid-sized businesses. Specifically, the Bank focuses on three major areas of financing which are Commercial Real Estate, Commercial and Industrial (C&I), and Specialty Groups. The Bank's Specialty Group programs allow for more diversification in our revenue sources, maintaining strong retained earnings, which helps to augment capital.

### **A. Commercial Loans**

The Bank offers conventional commercial loans to borrowers based on the soundness of the borrower's historical financial information and business model. Examples of conventional financing would include business lines of credit, business term loans, and commercial real estate financing, apartment financing, apartment seismic retrofit financing, truck financing, accounts receivable financing, credit cards, and letters of credit.

The Commercial Real Estate Group focuses on maintaining a portfolio with a mix between owner occupied and investor properties, which is very diverse both by industry and type. The average loan size in this portfolio is approximately \$2.6 million.

The Bank's C&I portfolio reflects a mix of operating lines of credit, equipment loans, and term loans for capital and other related business activity.

The Quick Qualifier is a 12-month line of credit with the main purpose of assisting low-income business owners to apply for micro-loans. The maximum amount to be extended to any one business or business relationship under this product is \$100,000.

### **B. Merchant Services**

Mission Valley Bank's Specialty Groups also includes a merchant acquisition program, providing payment processing and settlement for our clients' credit card receipts. Working with our Independent Sales Organization (ISO) Select Bankcard, Mission Valley Bank can provide competitive pricing and quality service to both local area small businesses as well as other small businesses more geographically dispersed.

### **C. Deposit Products**

The Bank offers a full suite of traditional deposit products including checking accounts, savings accounts, money-market accounts, and certificates of deposits, all of which provide FDIC insurance protection up to the fullest amount allowable by law.

### **D. Business Solutions**

In addition to traditional deposit products, the Bank offers a full suite of secure cash management products and services needed to meet the banking needs of its clients, including mobile and online banking, remote check deposits, ACH, wire transfers, telephone banking, and ATM/Debit Cards. Mission Valley Bank's

Business Mobile gives the ability and flexibility to make decisions and approve transactions instantly from a smartphone. The suite includes a tool for fraud prevention that can help to detect and stop fraudulent transactions before they happen, protects against account takeover by safeguarding the approval process for ACH, wire transfers, and account transfers and guards against check fraud using positive pay and approvals.

## **E. Personal Solutions**

In addition to traditional deposit products, the Bank offers a full suite of secure online and mobile banking services for our personal banking clients. The mobile banking services allow our clients to deposit checks from anywhere, quickly make bill payments, check account balances on the go, make transfers and more. Other services include telephone banking, wire transfers, ACH Positive Pay and Personal and Business Debit Cards

## **F. Specialty Groups**

### **1. Accounts Receivable or Asset Based Lending Programs**

The Bank offers two programs referred to as Formula Based Line, and BusinessManager® which allows the Bank to offer this type of financing to different borrowers depending on the degree of risk the borrower's activities pose.

### **2. SBA Loans**

SBA lending is another important sector of Mission Valley's lending operations. As a preferred SBA Lender since 2007, the Bank has built a strong reputation and expertise in SBA 7(a) and 504 lending. The Bank will entertain loans throughout the US, however 80% of the bank's loans are generated in California. The SBA group has formed referral relationships specifically to generate CRA loans and expand our SBA lending base. Many of these smaller CRA loans were provided to viable businesses lacking the necessary collateral, so the SBA loan guaranty of 75% to 85%, enables the bank to mitigate that risk and support small businesses in our community.

### **3. Advance Restaurant Financing**

Advance Restaurant Financing is another lending specialty product. The Bank has a third-party marketing agreement with Advance Restaurant Financing (ARF) in which ARF sources loans throughout the nation and performs analysis and underwriting to determine whether the loan meets their credit criteria, making it eligible to refer to Bank. All loans ARF refers to Bank are then analyzed and re-underwritten by Bank to determine whether Bank will approve and fund the loan. ARF is contractually required to purchase any loan they refer to Bank that goes delinquent thirty (30) days. These loans are offered to small businesses.

## **G. Lending and Deposit Product Focus**

The Bank focuses its deposit generation business by soliciting commercial deposits from business clients within the markets surrounding the branches.

The Bank focuses its commercial lending primarily on its assessment area and Southern California area. Its specialty programs, SBA, Accounts Receivable and Advance Restaurant Financing are offered nationally.

## **V. BUSINESS STRATEGIES AND TACTICS**

With a relatively small footprint and supported by four branches, Mission Valley's business strategy is to

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be our clients' Trusted Advisor. This allows clients to have local access to decision makers, as well as ensure expedient support from a highly knowledgeable staff. The Bank chooses to differentiate itself from the competition based on customer service, relationships, and local community involvement. Mission Valley has deep roots in its communities with several of our staff having worked and lived within our assessment area for over thirty years.

Mission Valley Bank has done extensive networking within the communities where it operates. Because Mission Valley Bank is one of the local community banks still operating in Los Angeles; all major networking groups, chambers of commerce, associations, professional organizations, and government agencies are familiar with the quality and caliber of service Mission Valley Bank provides to the business community. As a result of an impeccable reputation with outstanding deliverables, there are numerous local businesses that reach out directly to Mission Valley Bank to request technical assistance and financing.

In 2022, the Bank added a Community Development Manager position and in 2023 a Community Development Coordinator. The Bank's Community Development Manager is very active in the community, and on behalf of Mission Valley Bank has been focusing her efforts on targeting the low-moderate income tracts within the Bank's assessment area, working with community groups and on providing financial literacy training program. We have detailed the extent of the Bank involvement in the community in Section XII of this plan.

Mission Valley Bank partners with fellow CDFI's, which allows the bank to assist low-income applicants that do not qualify for traditional lending. Mission Valley Bank works closely with local CDFI micro lenders and has identified the characteristics of each CDFI. Depending on the type of loan application, these applicants are referred to nonbank CDFI's which have more lenient requirements and make it easier for unsophisticated borrowers to qualify for small loan amounts. Thanks to this collaboration among the CDFI network, MVB became a significant contributor in the ecosystem.

Mission Valley Bank has done community assessments by working with grass roots agencies and technical assistance centers located within the bank's assessment area. As a result of constant presence in the community, it has been evident that minorities and low-income individuals do not prosper nor improve in their business in most cases due to cycles of poverty among these social groups and financial literacy. Families trapped in the cycle of poverty have few or no resources and have self-reinforcing disadvantages that make it impossible for individuals to break the cycle. Once it exists, it persists, unless there is outside intervention. Mission Valley Bank seeks to obtain grants in future years. This financial aid will be the vehicle to spark social mobility by injecting capital, which translates into education, health, and better standards of living.

**Community Development Focus Statement:**

Based upon the needs expressed by the community groups during our community development assessment and according to all Technical Assistance Centers (TAC) in Los Angeles, the number one need small business owners have is financial literacy. Issuing loans will not generate economic impact nor change the cycle of poverty since a big percentage of applicants do not have the tools nor the skills to make educated decisions. The economic impact will be generated once the borrowers gain knowledge and understanding of how to manage their business. Counseling is the first step of relationship building, which leads to mentorship. While it takes time to modify the behavior, it is essential to build the foundation of wealth starting with education.

Therefore, the Bank plans to focus most of its efforts on the Bank's Community Development area. To meet the Bank goals, the Bank will appoint the Community Development Manager, the CRA Committee and the Credit Team to focus on improving financial literacy, prudently expanding our community development

product offerings, and intensifying the Bank's overall lending outreach to traditionally underserved communities in a prudent manner.

The Bank is committed to directing most of its efforts toward enhancing its Community Development initiatives. To achieve its goals, the Bank will designate the Community Development Manager, CRA Committee, and Credit Team to lead efforts in improving financial literacy and expanding educational programs. This includes strategic collaboration with Technical Assistance Centers, Community Development Corporations (CDCs), and Community Development Financial Institutions (CDFIs) to build capacity through foundational training in finance and business management for entrepreneurs.

One of the key challenges faced by Socially and Economically Disadvantaged Individuals (SEDI) is a lack of awareness and access—specifically, limited knowledge of available resources, contract opportunities, and capital. The Bank's objective is to help establish a robust entrepreneurial ecosystem where individuals have equitable access to the tools, education, funding, and opportunities needed to succeed.

As these entrepreneurs elevate their management acumen, the Bank aims to prudently expand its suite of community development products and strengthen its lending outreach to historically underserved communities.

Through this Plan, Mission Valley Bank is affirming its long-standing commitment to help meet the credit needs of its entire community. To further enhance the Bank's existing CRA record, the Bank plans to increase its focus on improving the skills and provide the tools needed for small entrepreneurs to learn to manage their business. To improve the Bank's Lending Test record, the Bank plans to pursue certain strategies that are intended to expand the Bank's lending in LMI census tracts and to very small businesses (businesses with GAR <= \$1MM), improve its community development lending, expand its qualified investments, and enhance community development services.

These strategies may include:

- Continuing strengthening engagements and entering into partnerships with community-based organizations serving LMI neighborhoods in our communities to support achievement of the Bank's lending, investment, and service goals.
- Expanding its financial literacy programs to continue improving the technical knowledge of small business owners. Mission Valley Bank will continue promoting its financial literacy program in partnership with Enrich. The platform is free of charge to any user, and it has been widely promoted with community-based organizations, schools, chambers of commerce, and associations. Additionally, the Community Development Manager offers training monthly to low-income business owners. These classes are offered at technical assistance centers (TACs).
- Enhancing training for Relationship Managers and Business Development Officers related to CRA products, programs, and techniques to identify and deliver CRA loans to our communities.
- Working with local CDFI micro lenders to create referrals that will help small businesses qualify for small loan amounts.
- Focusing on working in identified LMI markets and LMI small businesses.
- Expanding existing and/or exploring new wholesale and correspondent relationships to purchase loans from entities specializing in Affordable Housing, Community Development, and small business lending.
- Reviewing product offerings and, in consultation with its community development partners, will seek to design products and programs that will enable the Bank to reach lower and more moderate-income (LMI) clients.

The Plan sets forth measurable lending goals for the Bank and for its Assessment Area (“AA”) Pursuant to the Plan, the Bank will endeavor to increase or enhance:

- The number, amount, and variety of community development loans in its AAs.
- The proportion of small loans to businesses located in LMI census tracts and businesses with \$1 million or less in gross annual revenues.
- The number of qualified investments and grants that support community and economic development; and
- The amount and range of community development services provided annually through our branches and by executives and senior officers.

## **VI. Competition**

MVB assessment area is in the highly competitive and saturated business market of Los Angeles (LA). According to the FDIC’s June 30, 2024, Deposit Market Share Report, there are 107 financial institutions, and 1,968 branches within Los Angeles-Long Beach MSA of this 99 are commercial banks with 1946 branches. Total deposits within the market are \$667 billion. Mission Valley Bank has 0.08% of the total deposit market share. The top three institutions continue to be Bank of America, JP Morgan, and Wells Fargo. Combined, these three institutions hold 48.5% of the deposit market share and operate 889 branches in the MSA.

Regardless of competition, the Bank strives to meet its community development needs within its AA first before considering community development activities in a regional or statewide area. The regional area includes the counties immediately surrounding the Los Angeles-Long Beach-Anaheim MSA. The Statewide areas include all geographical areas within the State of California outside the Los Angeles-Long Beach-Anaheim MSA County area.

## **VII. STRATEGIC PLAN OVERVIEW**

### **A. Plan Effective Date**

The new proposed plan effective date is January 1, 2026, and will cover the calendar years 2026- 2030. The term of the Plan will end on December 31, 2030. The Plan sets forth measurable goals in which the FDIC will be able to evaluate the Bank’s performance as required by 12 C.F.R. §345.27(c)(1).

The Board of Directors Audit Committee and the CRA Committee continue to oversee the Bank's progress in meeting the Plan's objectives. The Bank agrees to request FDIC approval to modify or amend the Plan only if there is a material change in its underlying assumptions or in Mission Valley Bank’s mission, objectives, or operations, and such changes would make the Plan no longer appropriate or viable. As noted in the Letter from the CEO, the assumptions that Mission Valley Bank made when the original plan was established were not realistic, the economic challenges brought by the Pandemic and the focus on community development based on community needs, therefore, the Bank feels that the new proposed plan will better serve the community needs of the Bank’s assessment area.

### **Mission Valley Bank Assessment Area (AA)**

Since 2016, Mission Valley Bank designated one AA consisting of Santa Clarita Valley (Newhall) and San Fernando Valley. This Assessment Area is comprised of whole geographies (census tracts) within the Los Angeles-Long Beach-Glendale Metropolitan Division #31084 (Los Angeles County). The delineation of Mission Valley Bank’s assessment area was based at the time on a variety of relevant factors, including the Bank’s resources, the practical service area of the branches, the competitive structure of the market, the Bank’s marketing strategy and the demographics and needs of the community surrounding the Bank’s branches.

As of June 2025, the Bank made the decision to expand the Assessment Area to the Los Angeles-Long Beach-Anaheim MSA, which includes the Los Angeles County and Orange County census tracts taking into consideration the new Bank’s marketing strategy and staff resources available through these counties. As of September 2025, the Bank has four branches located in the San Fernando Valley, Santa Clarita Valley, and San Gabriel Valley.

Census Tract Income Level	Census Tract Distribution #	Census Tract Distribution %
Low	178	5.7
Moderate	856	27.5
Middle	926	29.8
Upper	1071	34.5
NA	77	2.5
TOTAL	3108	100

### 1. Assessment Area Population

Based on 2020 census figures, the population residing within the assessment area totals 2,111,090 persons, including 1,263,322 (59.8%) individuals classified as “minority”. There also are 197,957 (9.4%) families living below the poverty level. The following table illustrates select demographics and housing information within the AA.

- Low income: 690,846 (5.23%)
- Moderate income: 3,735,465 (28.30%)
- Middle income: 4,083,946 (30.94%)
- Upper income: 4,542,994 (34.41%)
- NA income: 147,747 (1.12%)

Based on 2024 FFIEC demographic data, the breakout of population by race and ethnicity reveals that 9,438,734 persons or 71.50% of the total assessment area population (12,200,998) are classified as minority. The following table shows the composition of the minority population:

Grand Totals																	
Total Population	HISPANIC							NON-HISPANIC							Summaries		
	White	Black / African American	Asian	American Indian/ Alaska Native	Native-Hawaiian/ Pacific Islander	Some Other Race	Two or More Races	White	Black / African American	Asian	American Indian Alaska Native	Native Hawaiian /Pacific Islander	Some Other Race	Two or More Races	Minority Population	Black / African-American Population	Hispanic Population
13,200,998	880,420	38,213	33,436	178,035	5,321	3,259,218	1,496,954	3,762,264	809,993	2,173,361	23,751	28,236	73,501	438,295	9,438,734	848,206	5,891,597

The dominant subgroup in the minority population is the Hispanic subgroup which accounts for 5,891,597 (44.63%) of the minority population. The Black population at only 848,206 persons is only a small fraction of the Hispanic population.

**TABLE 3**

Assessment Area Summary Data:	Number of Census Tracts	Total Number of Persons	Minority Population	Minority Percentage	Population Below Poverty	Poverty Percentage	Minority Tract
	3,108	13,200,998	9,438,734	71.50%	1,719,338	13.02%	2,324
<b>People in Each Tract Income Class</b>							
	Low	Mod	Mid	Upper	NA	Total	
Number	690,846	3,735,465	4,083,946	4,542,994	147,747	13,200,998	
Percentage	5.23%	28.30%	30.94%	34.41%	1.12%	100%	

The population below poverty constitutes 13.02% of the total population in the MSA while only 5.23% of the population live in the low-income tracts.

**2. Business Demographics**

Based on 2023 D&B data demographic, the distribution of Small Business Loan by Gross Annual Revenue Category and the Geographic Distribution of Small Business Loan in the Los Angeles-Long Beach-Anaheim MSA are listed below:

**TABLE 4**

<b>Distribution of Small Business Loans by Gross Annual Revenue Category Los AngelesOrange</b>						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<b>&lt;= \$1,000,000</b>						
2023	92.6	53.6	1	100.0	0	0.0
2024	92.4	--	1	100.0	0	0.0
<b>&gt; \$1,000,000</b>						
2023	2.8	--	0	0.0	0	0.0
2024	2.5	--	0	0.0	0	0.0
<b>Revenue Not Available</b>						
2023	4.7	--	0	0.0	0	0.0
2024	5.0	--	0	0.0	0	0.0
<b>Total</b>						
2023	100.0	100.0	1	100.0	0	0.0
2024	100.0	--	1	100.0	0	0.0

*Source: 2024, 2023 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available.  
 Due to rounding, totals may not equal 100.0%.*

Based on demographic data, the majority of the businesses in the AA are businesses with gross annual revenues \$1 million or less.

**TABLE 5**

<b>Geographic Distribution of Small Business Loans Los AngelesOrange</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>CRA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>						
2023	3.5	3.2	0	0.0	0	0.0
2024	3.6	--	0	0.0	0	0.0
<b>Moderate</b>						
2023	19.3	19.6	0	0.0	0	0.0
2024	19.5	--	0	0.0	0	0.0
<b>Middle</b>						
2023	27.3	28.7	0	0.0	0	0.0
2024	27.7	--	0	0.0	0	0.0
<b>Upper</b>						
2023	47.7	46.4	1	100.0	0	0.0
2024	47.2	--	1	100.0	0	0.0
<b>NA</b>						
2023	2.2	2.1	0	0.0	0	0.0
2024	2.1	--	0	0.0	0	0.0
<b>Total</b>						
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>2024</b>	<b>100.0</b>	<b>--</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>

*Source: 2024, 2023 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available.  
 Due to rounding, totals may not equal 100.0%.*

As of 2024 only 3.6% of the businesses are located in low-income tracts and 19.5% in moderate income tracts, which may result in significant challenges for smaller banks due to competition with large financial institutions in the area.

There are no legal constraints or non-standard limitations that affect the types of loans, investments, or services offered by the Bank. However, the internal business plan for the Bank, which was considered in the goals that are set forth under this Plan, does limit the types of businesses and property types that the Bank will lend to.

## VIII. Historical Performance – Small Business Loans

### A. Lending inside and outside of the Bank’s current assessment area

The following tables present the Bank’s historical performance of small business lending within and outside the Bank’s Assessment Area (AA) from 2020 through 2024. It includes five years of data, shown both with and without SBA Paycheck Protection Program (PPP) loans. PPP loans were introduced by the government in 2020 and 2021 in response to the COVID-19 pandemic. The exclusion of PPP loans highlights the program’s impact on the Bank’s small business lending in the AA during those two years, which are not considered typical lending periods.

TABLE 6										
ALL SMALL BUSINESS LOANS IN/OUT OF AA										
Period	Number of Loans Originated					Dollar Originated (000's)				
	Inside AA		Outside AA		Total	Inside AA		Outside AA		Total
	#	%	#	%	#	\$	%	\$	%	\$
2020	247	82.3%	53	17.7%	300	\$36,180	72.6%	\$13,637	27.4%	\$49,817
2021	189	73.3%	69	26.7%	258	\$33,889	55.9%	\$26,696	44.1%	\$60,585
2022	48	44.0%	61	56.0%	109	\$17,468	39.7%	\$26,522	60.3%	\$43,990
2023	98	33.8%	192	66.2%	290	\$24,144	33.9%	\$47,146	66.1%	\$71,290
2024	105	23.3%	345	76.7%	450	\$24,978	29.0%	\$61,057	71.0%	\$86,035
<b>5 Year Average</b>	137	<b>51.4%</b>	140	48.6%	281	<b>\$27,332</b>	46.2%	\$35,012	53.8%	\$62,343

TABLE 7										
SMALL BUSINESS LOANS IN/OUT OF AA EXCLUDING PPP LOANS										
Period	Number of Loans Originated					Dollar Originated (000's)				
	Inside AA		Outside AA		Total	Inside AA		Outside AA		Total
	#	%	#	%	#	\$	%	\$	%	\$
2020	43	44.8%	53	55.2%	96	\$11,216	53.8%	\$9,623	46.2%	\$20,839
2021	60	49.6%	61	50.4%	121	\$19,068	62.8%	\$23,897	55.6%	\$42,965
2022	48	44.0%	61	56.0%	109	\$17,468	39.7%	\$26,522	60.3%	\$43,990
2023	98	33.8%	192	66.2%	290	\$24,144	37.1%	\$47,146	66.1%	\$71,290
2024	105	23.3%	345	76.7%	450	\$24,978	35.2%	\$61,057	71.0%	\$86,035
<b>5 Year Average</b>	71	<b>39.1%</b>	140	60.9%	213	<b>\$19,375</b>	45.7%	\$33,649	59.8%	\$53,024

**B. Lending inside the AA as a percentage of average assets**

<b>TABLE 8 5-YEAR HISTORICAL LENDING TO AVERAGE ASSETS</b>				
<b>Dollar Volume Originated (000's)</b>				
<b>Period</b>	<b>Average Total Assets</b>	<b>Loans in AA</b>		<b>% of Average Assets</b>
		<b>#</b>	<b>\$</b>	
2020	\$440,332	247	\$36,180	8.22%
2021	\$453,742	189	\$33,889	7.47%
2022	\$529,741	48	\$17,468	3.30%
2023	\$559,510	98	\$24,144	4.32%
2024	\$669,994	105	\$24,978	3.73%
<i>5 Year Annual Average</i>			\$27,32	5.41%

**C. Geographic Distribution of Small Business Loans**

<b>TABLE 9 5-YEAR HISTORICAL PERFORMANCE GEOGRAPHIC DISTRIBUTION OF ALL SMALL BUSINESS LOANS IN AA</b>												
<b>Period</b>	<b>Low</b>		<b>Mod</b>		<b>Middle</b>		<b>Upper</b>		<b>Not Available</b>		<b>Total Loans</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
2020	6	2.4%	43	17.4%	71	28.7%	126	51.0%	1	0.4%	247	100%
2021	5	2.6%	34	18.0%	47	24.9%	102	54.0%	1	0.5%	189	100%
2022	2	4.2%	6	12.5%	14	29.2%	26	54.2%	0	0.0%	48	100%
2023	3	3.1%	10	10.2%	28	28.6%	57	58.2%	0	0.0%	98	100%
2024	5	4.8%	16	15.2%	32	30.5%	52	49.5%	0	0.0%	105	100%
<i>5-year average</i>	4	3%	22	15%								

<b>TABLE 10 5-YEAR HISTORICAL PERFORMANCE GEOGRAPHIC DISTRIBUTION OF SMALL BUSINESS LOANS IN AA EXCLUDING PPP LOANS</b>												
<b>Period</b>	<b>Low</b>		<b>Mod</b>		<b>Middle</b>		<b>Upper</b>		<b>Not Available</b>		<b>Total Loans</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
2020	2	4.7%	11	25.6%	5	11.6%	25	58.1%	0	0.0%	43	100%
2021	2	3.3%	17	28.3%	10	16.7%	31	51.7%	0	0.0%	60	100%
2022	2	4.2%	6	12.5%	14	29.2%	26	54.2%	0	0.0%	48	100%
2023	3	3.1%	10	10.2%	28	28.6%	57	58.2%	0	0.0%	98	100%
2024	5	4.8%	16	15.2%	32	30.5%	52	49.5%	0	0.0%	105	100%
<i>5-year average</i>	3	4%	12	18%								

**D. Small Business Lending to Businesses of Different Revenue Size**

<b>TABLE 11</b>					
<b>5-YEAR HISTORICAL PERFORMANCE</b>					
<b>DISTRIBUTION OF ALL SMALL BUSINESS LOANS</b>					
<b>BY GROSS ANNUAL REVENUE CATEGORY</b>					
<b>Period</b>	<b>Under 1MM</b>	<b>Over 1 MM</b>	<b>Rev NA</b>	<b>Total Loans in AA</b>	<b>Under \$1 Million as % of total loans in AA</b>
2020	108	139	0	247	44%
2021	82	103	4	189	43%
2022	20	25	3	48	42%
2023	63	32	3	98	64%
2024	54	50	1	105	51%
<b>5-year average</b>	65				49%

<b>TABLE 12</b>					
<b>5-YEAR HISTORICAL PERFORMANCE</b>					
<b>DISTRIBUTION OF SMALL BUSINESS LOANS</b>					
<b>BY GROSS ANNUAL REVENUE CATEGORY EXCLUDING PPP LOANS</b>					
<b>Period</b>	<b>Under \$1MM</b>	<b>Over \$1 MM</b>	<b>Rev NA</b>	<b>Total Loans in AA</b>	<b>Under \$1 Million as % of total loans in AA</b>
2020	13	30	0	43	30%
2021	20	36	4	60	33%
2022	20	25	3	48	42%
2023	63	32	3	98	64%
2024	54	50	1	105	51%
<b>5-year average</b>	34				44%

**E. COMMUNITY DEVELOPMENT – LENDING AND INVESTMENTS**

<b>TABLE 13</b>								
<b>5-YEAR HISTORICAL PERFORMANCE</b>								
<b>Community Development Lending and Investments Combined</b>								
<b>As a Percentage of Total Average Assets</b>								
<b>Period</b>	<b>Loans</b>		<b>Investments</b>		<b>Combined total</b>		<b>Average Assets</b>	<b>As a % of Total Average Assets</b>
	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>%</b>
<b>2020</b>	\$40,803	11	\$4,645	23	\$45,448	34	\$440,332	10%
<b>2021</b>	\$38,671	77	\$2,207	27	\$40,878	104	\$453,742	9%
<b>2022</b>	\$51,711	19	\$1,895	18	\$53,606	37	\$529,741	10%
<b>2023</b>	\$34,710	17	\$1,304	37	\$36,014	54	\$559,510	6%
<b>2024</b>	\$43,090	20	\$2,887	48	\$45,977	68	\$669,994	7%
<b>5 Year Avg.</b>								9%

<b>TABLE 14</b>										
<b>5-YEAR HISTORICAL PERFORMANCE</b>										
<b>Community Development Lending and Investments</b>										
<b>Period</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
<b>Lending</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>
<b>2020</b>	2	\$4,830	3	\$1,325	6	\$34,648	0	\$0	11	\$40,803
<b>2021</b>	1	\$4,750	2	\$2,450	50	\$21,186	24	\$10,285	77	\$38,671
<b>2022</b>	3	\$8,885	1	\$1,000	15	\$41,826	0	\$0	19	\$51,711
<b>2023</b>	3	\$9,383	7	\$11,021	6	\$10,706	1	\$3,600	17	\$34,710
<b>2024</b>	2	\$10,500	6	\$4,310	12	\$28,280	0	\$0	20	\$43,090
<b>Total Lending</b>	4	\$13.64	3	\$3	65	\$63,012	24	\$10,285	96	\$73,314
<b>Investment</b>										
<b>2020</b>	6	\$3,704	6	\$22	5	\$923	0	\$0	23	\$4,645
<b>2021</b>	2	\$228	16	\$44	9	\$1,935	0	\$0	27	\$2,207
<b>2022</b>	4	\$652	7	\$23	7	\$1,220	0	\$0	18	\$1,895
<b>2023</b>	0	\$0	22	\$71	15	\$1,233	0	\$0	37	\$1,304
<b>2024</b>	2	\$180	32	\$43	14	\$2,664	0	\$0	48	\$2,887
<b>Total Investments</b>	14	\$4,764	83	\$203	50	\$7,975	0	\$0	147	\$12,942
<b>Grand Total</b>	18	\$4,778	86	\$206	115	\$70,987	24	\$10,285	243	\$86,256

## IX. Measurable Goals

Mission Valley Bank CRA Strategic Plan was originally approved on February 11, 2021, with an effective date of January 1, 2021, to expire on December 31, 2025. Since the CRA Strategic Plan was approved, the Bank has worked diligently toward meeting the goals established in the Plan. Our efforts have produced positive results; however, we have been unable to meet some of the goals initially set, which we feel were internally not set up realistically.

As part of this reevaluation process, we reviewed several approved CRA Strategic Plans and CRA Performance Evaluations to compare to our existing goals. We conducted interviews with community development groups to determine that community needs remain the same. We noted in our research that it was difficult to find banks with similar characteristics and asset size when compared to Mission Valley Bank. Several of the plans we were able to gather were from banks offering specialty consumer-related services such as credit cards, mortgage lending, student loans, and auto loans. Some of the banks that were close to our business model were significantly larger than Mission Valley Bank. Several of the strategic plans combined their lending levels and community development loans together, along with investments, in one community lending goal calculated on prior period average assets. These goals varied between less than .25% to 1.7% of average assets. Some of these banks did not have a goal established for the total number of loans to small businesses in the assessment area. Their goals were based on loans to small businesses with revenues of \$1MM and under, and a goal for loans in Low to Moderate income tracts, both in their assessment area. Some of the banks included in the review were:

TABLE 15		
Name of the Bank	Asset Size	Headquarters
M&M Bank	\$324.8M	Illinois
FinWise Bank	\$380.5M	Utah
West Town Bank	\$336M	Illinois
Bank of England	\$548M	Arkansas
Prime Alliance Bank	\$571.8M	Utah
First Bank of the Lake	\$648M	Missouri
Lead Bank	\$819.1M	Kansas City
Nelnet Bank	\$864M	Utah
1st Financial Bank	\$940M	South Dakota
Medallion	\$1.95B	Utah
Silvergate	\$2.2 B	California
Green Dot Bank	\$2.2B	Utah
Regions Bank	\$2.8B	Utah
Stifel Bank & Trust	\$14.2B	Missouri
Western Alliance	\$26.9B	Arizona
Ally	\$174.5B	Utah
Silicon Valley Bank	\$212B	10 states + international
Charles Schwab	\$385B	Texas

Taking into consideration all the factors and information gathered from the strategic plans and CRA performance evaluations of the various banks that were reviewed, and the Bank’s historical performance, the Bank has established new goals that we feel will better serve the community in its assessment area.

## X. New Performance Goals- Small Business Lending within the AA

The Bank updated its target goals for the following three areas in its assessment area:

- Small Business Lending
- Community Development Lending/Investments.
- Community Development Services.

### A. Small Business Lending Concentration in the Assessment Area (AA) Goal

The “Small Business Lending Goals for the Assessment Area concentration by Year” originally set at 8% as a percentage of Average Assets was incredibly challenging. It is worth noting that the 8% goal was chosen after doing a look back over several years where this goal had been achieved consistently. What was not considered is that over that period of time the Bank’s total assets remained relatively flat and the expected growth of the Bank. To increase small business lending, management actively marketed using direct mailers and phone calls targeted to small businesses within its AA, including small businesses located in low- and moderate-income areas. Despite our efforts, and with the economic challenges brought on by the Pandemic, the Bank did not produce anything close to the 8% of average assets goal and it was evident that the set goal for small business lending originally established was not a realistic goal.

In reassessing the new small business loan concentration goal, we reviewed the Bank’s five-year historical performance, which includes SBA Paycheck Protection Program (PPP) loans. These loans were introduced by the government in 2020 and 2021 in response to the COVID-19 pandemic. The Historical Performance

section reports totals for 2020 and 2021 both with and without PPP loans to illustrate their impact on the five-year averages. Because PPP loans significantly skewed results for those two years, we opted to exclude them to establish more realistic estimates for the Bank’s goal-setting process.

The increase in loans noted in 2023 and 2024 was due to the following: the Bank established an affiliate company to handle underwriting and servicing of SBA loans. Six SBA Business Development Officers were hired to handle SBA loans, and a new manager was hired to manage and expand the Accounts Receivable Lending product. SBA and Accounts Receivable are offered nationwide and therefore created an increase in loans outside of the assessment area or loans over \$1 million. Consequently, the Bank contracted with Bankers Health Group to purchase small business loans to be able to meet the current Bank goals for CRA purposes. However, these loans tend to be expensive for the Bank and not a good long-term solution.

Management feels that utilizing the 5-year average totals, excluding the PPP loans, for its goal estimates is reasonable.

**1. New Small Business Lending Goal in AA**

Taking into account the Bank’s historical average of small business loans within the assessment area, for the new small business lending goal for the five-year plan, the Bank is committed to achieving 40% of the total number and total dollar volume of small business loans for the year to earn a satisfactory rating and 50% for an outstanding rating, as presented in Table 16 below .

<b>TABLE 16</b>					
<b>Small Business Lending Goal</b>					
<b>as a % of Total Number and Total Dollar Volume of Small Business Loans (SBL)</b>					
	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>	<b>2030</b>
Satisfactory	40%	40%	40%	40%	40%
Outstanding	50%	50%	50%	50%	50%

The loans originated may include new loans, renewals and purchased loans as allowed by regulation.

**B. Small Business Sub-Lending Performance Goals**

To ensure that we are reaching out to all small businesses within the Bank’s assessment area, management established the following sub-lending goals which will apply to our Small Business Lending Loans generated within our Assessment Area.

**1. Geographical Distribution of Small Business Lending Inside the AA**

This is another goal the Bank has consistently found challenging due to significant competition from large financial institutions within the assessment area. The five-year historical performance shown in Table 9 (including PPP loans) and Table 10 (excluding PPP loans) reflects the Bank’s geographic distribution trends. As noted earlier, PPP loans skewed the data, so the Bank excluded them when estimating goals to provide a more accurate picture. Based on the historical performance in Table 10, the Bank averaged 3 loans or 4% in low-income tracts and 12 loans or 18% in moderate-income tracts. The CRA Aggregate as a % of number of businesses is at 3.2% for low-income tracts and 19.6% for moderate-income tracts.

In reassessing this goal and evaluating its reasonableness, the Bank took into consideration its historical data, the CRA Aggregate percentage of businesses, and conducted a peer comparison with selected institutions. The peer banks, while not operating under a Strategic Plan, are located in California—two within the Bank’s assessment area—and have asset sizes comparable to the Bank. Additionally, the Bank reviewed the 2023 Market Standard percentage for LMI tracts provided by GeoData a third-party consultant firm, noting that these percentages represent a combined total rather than separate low-and-

moderate income segments. The 2023 Market Standard in LMIT tracts is 21.4% in unit volume and 22.8% in dollar volume.

Peer Comparison		Total Small Business Lending Inside AA					LMI % of Small Business Loans in AA							
		Low		Moderate		Low		Moderate						
		#	%	\$ (000s)	%	#	%	#	%	\$ (000s)	%	\$ (000s)	%	
Ever Trust	2023	22	71.0%	12,262	66.2%	2	9.1%	6	27.3%	1,105	9.0%	5,025	41.0%	
	2024	16	72.8%	9,500	73.6%	1	6.3%	3	18.8%	1,000	10.5%	2,845	29.9%	
Mega Bank	2023	9	22.0%	4,312	39.2%	0	0.0%	1	11.1%	-	0.0%	362	8.4%	
	2024	13	38.2%	4,731	54.6%	3	23.1%	1	7.7%	1,636	34.6%	990	20.9%	
River Valley	2021	223	87.1%	40,383	85	2	0.9%	42	18.8%	1,738	4.3%	9,782	24.2%	
	2022	70	90.9%	23,893	89.0%	0	0.0%	14	20.0%	-	0.0%	6,385	26.7%	

### New Geographic Distribution Goals

The Bank is committed to achieving the percentages outlined in Table 17 below as the proportion of small business loans within the assessment area to businesses in low- and moderate-income tracts for the five-year plan.

TABLE 17 Small Business Lending Goal Geographic Distribution in AA As a % of Small Business Loans in the AA											
Tracts Rating		2026		2027		2028		2029		2030	
		#	\$	#	\$	#	\$	#	\$	#	\$
Low-Income Tracts	Satisfactory	2.5%	7%	2.5%	7%	2.5%	7%	2.5%	7%	2.5%	2.51%
	Outstanding	5%	15%	5%	15%	5%	15%	5%	15%	5%	5%
Moderate-Income Tracts	Satisfactory	18%	18%	18%	18%	18%	18%	18%	18%	18%	18%
	Outstanding	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%

## 2. Small Business Lending to Businesses of Different Revenue Sizes

In addition, over the past few years Mission Valley Bank has made a concerted effort to improve its performance in lending to small businesses with annual revenues equal to or below \$1 million within its Assessment Area. Based on 5-year historical performance the Bank has averaged 44% and 34 loans without PPP loans as noted on Table 12.

The peer comparison, the 2023 CRA Aggregate % based on number of businesses and market standard ratios were taken into consideration. The CRA Aggregate percentage for 2023 is 53.6%. The 2023 Market Standard provided by GeoData is 53.4%.

Peer Comparison		Total Small Business Lending Inside AA				Loans =< 1 Million as a % of Total Small Business loans in AA			
		#	%	\$ (000s)	%	#	%	\$ (000s)	%
Ever Trust	2022	11	68.8%	5,141	58.6%	8	72.7%	4,196	81.6%
	2023	22	71.0%	12,262	66.2%	12	54.5%	6,032	49.2%
	2024	16	72.8%	9,500	73.6%	6	37.5%	4,525	47.6%
Mega Bank	2022	12	16.0%	7,327	39.3%	6	50.0%	3,896	53.2%
	2023	9	22.0%	4,312	39.2%	2	22.2%	542	12.6%
	2024	13	38.2%	4,731	54.6%	6	46.2%	2,674	56.5%
River Valley	2020	164	93.2%	25,335	91.3%	28	17.1%	8,511	33.6%
	2021	223	87.1%	40,383	85%	33	14.8%	10,699	26.5%
	2022	70	90.9%	23,893	89.0%	27	38.6%	9,326	39.0%

**New Goals for Loans to Business with \$1 Million or Less in Gross Annual Revenues**

Management intends to commit to at least 45% loan penetration of the total number of small business loans within the assessment area to businesses with annual revenues of \$1 million or under to maintain the Bank’s focus on better serving those members of its community. Goals are shown in Table 18 below.

Recognizing that a loan to a business with revenue below \$1million may also be located in a low- or moderate-income census tract, in either case it will count in both categories.

TABLE 18 Small Business Lending Goal FOR LENDING BORROWERS’ PROFILE PERFORMANCE OF \$1 MILLION AND UNDER As of % of Total Small Business Loans in the AA										
	2026		2027		2028		2029		2030	
	#	\$	#	\$	#	\$	#	\$	#	\$
Satisfactory	45%	25%	45%	25%	45%	25%	45%	25%	45%	25%
Outstanding	55%	35%	55%	35%	55%	35%	55%	35%	55%	35%

**C. Tracking of Goals**

Small Business Lending goals are tracked on a quarterly basis and reported to the CRA Committee and Board’s Audit Committee as part of the CRA Goals Quarterly Trend reporting to ensure goals are on track.

**D. Inability to Achieve Plan Goals**

Should unforeseen circumstances impede the Bank’s ability to achieve at least an overall Satisfactory rating under the Plan, the Bank would like to have the option to elect to be examined based on CRA standards for Intermediate Bank examination procedures.

**XI. Performance Goals – Community Development**

The Bank's CRA Strategic Plan goals focus will change as noted below based on reevaluation of the community needs in its assessment area. The goals are established to make an appropriate and meaningful contribution to meeting the needs of the families and communities within the AA. Because of the Bank's deposit gathering and loan origination strategies, the Bank has chosen to focus its efforts on community development lending, investments, and services.

Mission Vally Bank's goals are weighted higher in the community development area. This is based upon the needs expressed by the community groups during our community development assessment Technical Assistance Centers (TAC) in Los Angeles, indicated that the number one need for small business owners is financial literacy. Issuing loans will not generate economic impact nor change the cycle of poverty since a big percentage of applicants do not have the tools nor the skills to make educated decisions. The economic impact will be generated once the borrowers gain knowledge and understanding of how to manage their business. MVB has concentrated its efforts in teaching workshops, conducting public presentations, serving as panelists, serving as judge and moderator on a monthly basis at community group events. At these events, the relevance of becoming proficient at business and finance management is stressed. During these presentations Mission Valley Bank's Community Development Manager provides in-person sessions and by doing so, she has gained the trust of the audience, which allows her to counsel the business owners. Counseling is the first step of relationship building, which leads to mentorship. While it takes time to modify the behavior, it is essential to build the foundation of wealth starting with education.

Community development lending and qualified investments, including grants to nonprofit organizations and community service hours. The Bank's measurable goals are set at a level that should be sustainable, depending on the relevant economic conditions at that time.

**A. Community Development Loans and Investments Goals**

Management has established Community Development Lending and Investment goals for new loans and new investments as a percentage of Average Assets at 4% and 8% for Satisfactory and Outstanding rating, respectively. The annual calculation will include new and renewed community development loans, investments and donations/grants made within the plan year and within the assessment area along with those activities conducted in the greater statewide or regional area that encompasses the Bank's assessment area.

In addition, the Bank has established Community Development Lending and Investment cumulative goals also expressed as a percentage of Average Assets at 4.5% and 8.5% for Satisfactory and Outstanding rating, respectively. These cumulative goals account for prior period investments (i.e., investments acquired in earlier periods). This approach provides flexibility to pursue longer-term community development projects that may not renew annually, while continuing to seek new and innovative investments within the Assessment Area each year. Historically, the Bank has maintained a relatively small volume of prior period investments, averaging less than 0.50% of Average Assets since 2020. Accordingly, the Bank determined that increasing the cumulative goal by 0.50% above the annual new investment target appropriately reflects the inclusion of these prior investments.

<b>TABLE 19</b>					
<b>Community Development (CD) Lending and Investments</b>					
<b>New and Cumulative</b>					
<b>as a % of Average Assets</b>					
<b>New CD Assets Goals</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>	<b>2030</b>
CD Lending/Investments as a % of Average Assets – Satisfactory	4.0%	4.0%	4.0%	4.0%	4.0%
CD Lending/Investments as a % of Average Assets – Outstanding	8.0%	8.0%	8.0%	8.0%	8.0%

<b>Cumulative CD Assets Goals</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>	<b>2030</b>
CD Lending/Investments as a % of Average Assets – Satisfactory	4.5%	4.5%	4.5%	4.5%	4.5%
CD Lending/Investments as a % of Average Assets – Outstanding	8.5%	8.5%	8.5%	8.5%	8.5%

The goals outlined in Table 19 have been modestly reduced from the prior Strategic Plan because the Bank does not intend to maintain a 504 SBA loan program. Historically, 504 loans represented a significant portion of our community development lending—averaging approximately 37% of total community development loans funded between 2020 and 2024. This percentage reflects only 504 loans and excludes the temporary surge of PPP loans originated in 2020 and 2021. Despite this adjustment, we believe the proposed goals remain reasonable and competitive, and are well above peer performance based on our peer comparison.

### Peer Bank Goals

As noted under section IX Measurable Goals, the Bank could not locate financial institutions within the Bank’s market area with a strategic plan, therefore the Bank looked for financial institutions with similar business models outside of the Bank’s assessment area. The banks previously used for Peer Bank comparison were either acquired or closed. We used First Bank of the Lake for comparison purposes.

<b>TABLE 20</b>			
<b>First Bank of the Lake</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
CD Loans/Investments as a % of Average Assets – Satisfactory	.50%	.50%	.60%
CD Loans/Investments as a % of Average Assets – Outstanding	.75%	.75%	.85%

The Bank intends to meet its community Grant and donations goals by utilizing the channels discussed below. It is important to note that the Bank will not limit itself to the specific channels described below, nor will it be committed to utilizing all these avenues.

The Bank will explore opportunities to give grants to local organizations that support our CRA goals of; 1) affordable housing, 2) community services for low-income families, 3) Preventing Elder Abuse in Senior Housing, 4) Financial Literacy in the classroom, 5) services for disabled children and young adults and 6) Economic Development and Revitalization/Stabilization. Organizations must target or predominantly serve low- or moderate-income individuals. These could include but are not limited to organizations such as shelters/soup kitchens; programs for financial education, literacy, or other educational ends; holiday or beginning-of- school drives for children and support for economic revitalization of depressed and underserved areas within the Bank’s AA.

Mission Valley Bank management has met with several local groups to discuss specific opportunities for grants, including but not limited to:

**Banzai On-line Financial Literacy Curriculum** <https://www.teachbanzai.com/>

Banzai delivers its award-winning online curriculum directly to the classrooms of over 50,000 teachers nationwide to teach their students to be better stewards of their money. Banzai partners with local sponsors to provide this high-quality program for teachers and students, at no cost. Local Banks and Credit Unions generously pay for the materials for teachers to use in their classroom. They offer time, money, industry experience, classroom presentations, and a variety of additional resources to help educate a financially responsible generation. Working through Banzai, Mission Valley can provide a needed financial education to students in the Bank’s AA. Mission Valley Bank has sponsored low-income schools in the Bank’s AA.

**Hope the Mission formerly known as Hope of the Valley Rescue Mission <https://hopethemission.org/>**

Hope of the Valley Rescue Mission started in 2009 as a small ministry in Sun Valley where volunteers cooked and served hot meals to homeless men, woman, and children. Over the years the organization has significantly grown and now they have spread out over 15 facilities, which include 812 family and youth beds, 1536 interim housing beds and 14 recovery beds. They provide a range of services, from shelter and housing to emotional support, mental health services, and financial assistance. Their approach involves preventing homelessness, helping in times of crisis, and finding long-term solutions. They aim to empower individuals to rebuild their lives and thrive. The organization is governed by a skilled and experienced local board of directors comprised of men and women who have a tremendous passion to meet the needs of the hurting in the greater Los Angeles area.

The Bank provides grant support for their job readiness and financial literacy programs.

**The Valley Economic Alliance (TVEA) <https://www.thevalley.net>**

The Valley Economic Alliance began on 1/17/1994 and is a non-profit strategic private-public collaborative made up of businesses, government, education, and community organizations whose mission is engage and unite Valley stakeholders to raise standards of living and economic vitality across the five-city region – Burbank, Calabasas, Glendale, Los Angeles and San Fernando consisting of more than 70,000 businesses and over 2.1 million residents covering more than 350 square miles. The alliance provides clients with referrals to Community Development Financial Institutions (CDFI) and financial institutions. The majority of their referrals come from low -to- moderate income areas and are ethnically diverse, including women owned businesses.

TVEA has a four-pronged mission for the Valley:

- Economic Development & Retention: Expand, retain, and attract businesses and jobs in the five-city San Fernando Valley region.
- Education and Workforce Development: Convene Valley workforce and education leaders to help prepare, place and re-train employees that exceed the needs of Valley businesses.
- Livable & Sustainable Communities: Provide leadership for the creation of economically viable and sustainable communities, resulting in an improved quality of life for all residents.
- Marketing the Valley: Promote the Valley Economic Alliance as the region's economic development organization; to market the five-city San Fernando Valley as a prime location for businesses to grow and thrive, and an ideal place to live, work, learn, play, and visit.

The Bank continues to provide grant supporting various projects related to the overall economic wellbeing of the Valley areas served – with special focus on economic and small business growth throughout the communities served.

**Business Assistance/Layoff Aversion Program**

TVEA joined forces with the LA Workforce Investment Board and the LA Economic Development Corporation to provide businesses confidential and complimentary consultations, connect, and refer them to helpful resources and services through our business assistance and layoff aversion programs. This work is performed via contracts with the County and City of LA, saving thousands of jobs per year. This service has become more invaluable as technological changes have impacted businesses' ability to grow and prosper in the 21st century economy, as well as find skilled labor to perform the new tasks and jobs. TVEA helps with: business plan development, financing by way of introductions to its banking partners, marketing plan development, site selection, permits, cost containment (lower utility and energy bills),

layoff and downsizing, workforce training and development, ADA compliance, tax credits and incentives including employer hiring tax credits, and hiring needs, skills gaps and training opportunities as well as attracting new customers through special events, expos, career and job fairs and seminars. This program has been successful with 9000 outreach calls, impacting 5500 jobs and 600 in person consultations to financially stressed businesses.

### **Business Accelerator Program**

In partnership with C-Level Roundtable, TVEA provides a shared space for entrepreneurs and business owners to propel their growth by creating an incubator-like environment where they can collaborate, build meaningful relationships and prospects for accelerated growth. Participants leave with a business plan and an action plan, along with the confidence to execute their plan. There are synergies between TVEA's program in that a graduate of the Accelerator Program may advance to the Women's Collaborative Mentoring Program for ongoing coaching/mentoring and skill development. A recent graduate of the program went from being homeless to ultimately running a social media/marketing business generating over \$10,000 in monthly revenue with a national sports brand as a client.

### **Carousel Ranch [www.carouselranch.org](http://www.carouselranch.org)**

Carousel Ranch is a 10+ acre ranch dedicated to improving the lives of children and young adults with special needs. Through both our equestrian therapy and vocational training programs, we strive to create an atmosphere where every student can and will succeed...a place where therapy is disguised as fun. Two programs are run at the ranch, Equestrian Therapy and Ready to Work.

#### Equestrian Therapy

At Carousel Ranch, equestrian therapy takes students into a new, unexplored world, and provides a sense of independence and freedom that defies their disability. Exercises performed on the back of the horse challenge our riders in ways that they have seldom been challenged before. Any child with any disability is eligible for the program. From the most severely disabled to those with learning disabilities, an individualized program will be developed to suit each child's needs and goals. Fees are based on the ability to pay, and they strive to offer scholarship assistance for those in need. The goals and benefits are different for every child, depending on their individual needs. The movement of the horse causes an inherent response from the child, relaxing muscles that are tight, increasing tone in muscles that are weak, building balance, coordination, and control, increase motor skills, improvements in behavior and sensory processing.

#### Ready to Work!

At age 22, young adults with disabilities "age out" of the educational system. This can be a disorienting and dis-empowering event that alters their routine, isolates them from friends and mentors, and leaves them without a daily purpose and place to be. Though finding and securing employment can often be difficult, Carousel Ranch hopes for that for our students. The "Ready to Work!" concept will help to change that scenario, showing that each has the capacity to be contributing members of society. Ready to Work! has two components:

- A classroom-based curriculum teaching "soft skills" needed to be successful in the workplace. From simply clocking in and wearing a uniform, how to work as a team, having appropriate behavior, being flexible, having a positive attitude, etc. Students complete a resume, learn, and practice interview skills and come out far "readier to work."
- Classroom curriculum is then brought to life through actual work in the "Tack Shack/Snack Shack" social enterprise, run by the students, as well as various jobs around the ranch. By the time that our students leave here, they have done a variety of work - from horse and ranch care to vehicle

washing, construction to office work, retail, food service, cashiering and so much more.

The program began with a pilot in June 2016 and to date, 28 students have participated. Mission Valley Bank is proud to partner with Carousel Ranch to provide these vital community services.

**New Economics For Women – Women’s Business Center (NEW-WBC)** <https://www.new-wbc.org/>

For over 34 years, New Economics for Women (NEW) had been driven by a mission to build economic mobility for women, especially Latinas and their families, through wealth creation, housing, education, entrepreneurship, and civic engagement. This includes creating permanent solutions to poverty, more housing opportunities and knowledge platforms that generate economic mobility, stabilize households, and powerfully demonstrate the promise and economic influence of women and their families.

NEW was originated to provide business owners with coaching/mentoring and ongoing training to learn how to use the information they receive and put it into practice for business success. NEW performs a qualified assessment of the business to customize a business mentoring program for the participant and assemble the expertise needed for each specific business. Therefore, NEW is more focused on outcomes rather than the number of people/businesses touched.

The Bank assists with mentoring and coaching for financially stressed businesses and provides lending resources. If the Bank is unable to provide financing for one of the referrals, it will assist the business by seeking other lenders such as the Small Business Development Corporations (SBDC) to assist if possible. In addition, many times the Bank can help the business owner take steps to become bankable over a period of time.

**MEND** <https://mendpoverty.org/>

MEND (Meet each need with dignity) mission is to break bonds of poverty by providing basic human needs while giving individuals the education and training that fosters self-reliance. All recipients of MEND services must have household incomes at or below the federal poverty guidelines (state guidelines for food). Also, clients must live in the MEND service area, which include Pacoima, Arleta, Sylmar, Lake View Terrace, San Fernando, North Hills, and Mission Hills. MEND also serves clients living in Sun Valley and Panorama City who meet the income guidelines for food and clothing assistance only. MEND focuses on aiding families to achieve financial self-sustainability via a number of educational programs and work training centers.

The Bank supports job assistance programs through donations. Mission Valley Bank is a Board member and is involved with board and event committee meetings throughout the year.

**Hollywood Housing** <https://hollywoodhousing.org/>

For more than 25 years, Hollywood Community Housing Corporation has been improving the quality of life in underserved communities in Los Angeles. We have built and continue to maintain 807 units of affordable housing for low-income families, the homeless, people with disabilities and seniors, and we offer numerous supportive services to our residents and their neighbors. HCHC turns blighted properties into award-winning multifamily housing that improves neighborhoods.

The Bank provides fund-raising support for low-income events.

**B. Community Development Services Performance Goals**

CRA service is a corporate priority. As part of this priority, the Bank is committed to supporting the Community Reinvestment Act (CRA) through active service in our local communities. Managers and

employees are encouraged to participate in local community service activities and to engage with non-profit organizations and other economic development entities that operate statewide or regionally that include the Bank's assessment areas. These efforts support the Bank's broader goal of fostering economic growth and improving quality of life within our communities.

Managers are responsible for promoting awareness of this commitment among their teams and encouraging participation. The Bank's CRA Officer or designee monitors and tracks service hours and their related documentation to report to the CRA Committee and ensure goals are met.

The Bank's tracking mechanism metrics capture the following:

- The number of community development activities by employees.
- The nature of those activities (e.g., board memberships versus one-time event or project).
- The number of hours dedicated to each activity.

Community development activities are tracked on a quarterly basis and reported to the CRA Committee and Board's Audit Committee as part of the CRA Goals Quarterly Trend reporting.

Mission Valley Bank has structured its service goal based upon four (4) hours of service per full-time employee (FTE) per year within our AA for a Satisfactory goal and (5) hours for an Outstanding goal. The Bank will support the volunteer services of its employees and members of the Board of Directors to various community-based groups that are involved in economic development or other community revitalization efforts. Community Development Services will be focused inside the Bank's AA. We understand that to qualify for the goals outlined below the service must:

- Be completed as a representative of the Bank.
- Have Community Development as its primary purpose.
- Be related to the provision of Financial Services or the expertise of the volunteers.

Organizations that Mission Valley Bank is considering as primary conduits for community service for economic development and other community revitalization efforts include, but are not limited to, the entities below:

- The Valley Economic Alliance (TVEA) <https://www.thevalley.net>  
See Section XI-B above for further details regarding this entity.
- Carousel Ranch [www.carouselranch.org](http://www.carouselranch.org)  
See Section XI-B above for further details regarding this entity.
- MEND <https://mendpoverty.org/>  
See Section XI-B above for further details regarding this entity.
- New Economic for Women (NEW) <https://www.new-wbc.org/>  
See Section XI-B above for further details regarding this entity.
- ICON L.A. (ICON CDC) <https://iconcdc.org/>  
is a 501(c)(3) community-based, California not-for-profit organization located within the City of LA which provides free services to primarily low- and moderate-income entrepreneurs and small-business owners to promote economic development, job creation, and financial literacy with a focus on job creation and job retention via access to capital.
- CDFI- TMC Community Capital <https://tmccommunitycapital.org/>  
TMC Community Capital's is a nonprofit micro-lender. Its mission is to empower and support low-moderate income business owners that have a harder time finding the financing they need.

## **Mission Valley Bank Community Development Goals**

The goals for service and volunteerism for directors, officers, and employees of the Bank will remain the same as in the original plan and are as follows:

<b>TABLE 21 COMMUNITY DEVELOPMENT SERVICE GOALS</b>					
	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>	<b>2030</b>
Hours of Service per FTE – Satisfactory	4.0 per FTE	4.0 per FTE	4.0 per FTE	4.0 per FTE	4.0 per FTE
Hours of Service per FTE – Outstanding	5.0 per FTE	5.0 per FTE	5.0 per FTE	5.0 per FTE	5.0 per FTE

Based on current number of full-time employees, the Bank’ goals would be between 276 hours and 345 hours.

**Peer Bank Goals**

To measure the reasonableness of these goals, the Bank examined the following bank for peer comparison when the plan was originally approved; First Bank of the Lake. The goals established are detailed below.

<b>TABLE 22</b>		
<b>First Bank of the Lake</b>	<b>10/2021 to 12/2022</b>	<b>2023</b>
Hours of Service – Satisfactory	60	90
Hours of Service – Outstanding	90	100

Based on peer comparison, Mission Valley Bank goals are considered reasonable.

**XII. COMMUNITY COMMITMENT & SOCIAL IMPACT**

At Mission Valley Bank we believe that to truly serve a community, you must be an active and contributing member. This core belief has made the Bank’s community commitment an integral part of its philosophy. Our community roots run deep. Our team is motivated by a strong and genuine desire to be an integral part of the communities the Bank serves and make a meaningful impact on such neighborhoods. Our bankers are encouraged to get involved—supporting local initiatives, building lasting relationships, and gaining a firsthand understanding of the unique needs of the Bank’s communities.

At Mission Valley Bank, our local contributions are both meaningful and far-reaching. Members of our management team actively serve on a variety of boards and foundations, generously sharing their time, expertise, and leadership. We take immense pride in our team members who dedicate countless hours throughout the year to support local business groups, nonprofit organizations, youth programs, family services, and civic initiatives. Their commitment reflects our belief in giving back to the communities that support us.

Since our founding in 2001, financial education has been a cornerstone of our mission. We have consistently prioritized empowering our clients and local businesses by hosting no-cost educational seminars, helping them make informed decisions and build stronger financial futures.

**GIVE WHERE YOU LIVE** - In 2015, Mission Valley Bank founded our Give Where You Live program and is proud to feature nonprofit organizations within our community. We encourage others to join us to "give where you live" to help support those worthwhile causes. Mission Valley Bank’s local roots run deep,

motivated by the desire to be an integral part of the community we serve. A strong community thrives on personal relationships and Mission Valley Bank supports – and is honored to be supported by the communities we serve.

The Bank continues its focus on building a solid foundation in support of our Community Reinvestment Act (CRA) activities, particularly in lending, demonstrating the Bank’s long-term commitment to its community and development activities. The bank continues to focus on two key initiatives: building our team of future leaders and Trusted Advisors and deploying appropriate technology to improve efficiency, reduce costs, expand delivery channels, and remain competitive as client needs and demographics continually change.

## **A. Community Development Lending**

Mission Valley Bank is committed to providing access to capital to low-to-moderate income (LMI) applicants and nonprofit organizations. The loan portfolio includes a range of commercial financing solutions such as real estate, term loans, and lines of credit designed to meet the diverse needs of the Bank’s communities.

In addition to lending, Mission Valley Bank proudly provides financial support to nonprofit organizations that serve and advocate for low-income individuals in the bank’s assessment area. These nonprofits play a vital role in driving civic engagement, fostering leadership, supporting economic development, and strengthening the social fabric of the communities we serve.

Some of the nonprofit organizations that Mission Valley Bank has supported in the past are charter schools, in which 97% of the student population are LMI. These Charter Schools have created a significant impact in our community by empowering inner-city children and teens to break the cycle of poverty, crime, and lack of education.

## **B. Mission Valley Bank Partnerships**

### **1. Community Development Financial Institution “CDFI”**

Mission Valley Bank has a longstanding commitment to community development exemplified by its active participation in the U.S. Department of the Treasury’s Community Development Financial Institutions Fund (CDFI). The fund was established to facilitate increasing economic opportunities and community development investments for underserved populations and distressed communities throughout the United States. The Bank’s participation in the CDFI Fund has enabled Mission Valley Bank to reach far beyond the local communities it serves.

Mission Valley Bank has built a strong alliance with fellow CDFI micro-lenders in California. Mission Valley Bank serves as a Trusted Advisor to technical assistance centers where entrepreneurs are guided through the loan process. Mission Valley Bank has referred more than 50 low-income business owners to the CDFI network. Thanks to these referrals, business owners have received capital to start or expand their business, hire low-income individuals, break the cycle of poverty, and positively impact the ecosystem.

Because of this symbiotic relationship, Mission Valley Bank serves on the board of TMC Community Capital and has brought to Mission Valley Bank valuable partnerships such as the State loan guarantee program. <https://www.ibank.ca.gov/small-business/loan-guarantees/>

### **2. Partnering with technical assistance centers:**

Mission Valley Bank does presentations to LMI targeted communities. These presentations are hosted by New Economics for Women: Women’s Business Center, ICON CDC – L.A. Business Source, Southern California Virtual Business Center, the U.S. Small Business Administration, and Small Business Development Center. These agencies are geographically located within Mission Valley Bank’s assessment area, and these agencies have physical offices to host events and live classes on

a weekly basis. Topics include:

1. Access to Capital
2. What Lenders are looking for?
3. Understanding Financial Statements
4. Business Planning

Additionally, these technical assistance centers have a customer base that use the Bank's Community Development Manager for consulting one-to-one. Based on each session dedicated to LMI entrepreneurs, the Community Development Manager uncovers their financial needs and refers them to the lender that best suits their needs within the CDFI network.

### **3. Financial Literacy Programs**

Mission Valley Bank sponsors financial literacy programs to be taught at local schools specifically targeting low-income students within the bank's assessment area. We believe that financial education is a powerful empowerment tool that helps individuals and families make informed decisions, build stability, and achieve long-term success.

By investing in financial literacy, we contribute to stronger, more resilient communities. These programs support food security, foster a more educated workforce, and help reduce crime and foreclosure rates—creating a positive ripple effect that benefits everyone.

Financial Literacy Programs teach proven principles through real life scenarios, in an interactive virtual environment. Students can work at their own learning pace. Representatives from Mission Valley Bank made themselves available to provide in-class support to students working through the program.

#### **ENRICH FINANCIAL LITERACY PROGRAM**

The ENRICH program's mission is to enhance financial literacy across various communities. Since its inception, ENRICH has expanded its reach, offering a comprehensive range of workshops, online courses, and interactive tools designed to educate individuals on effective money management, investment strategies, and credit utilization. The program's tailored approach adapts to the needs of its diverse audience, ensuring that everyone from high school students to seasoned entrepreneurs gains valuable insights and practical skills to navigate the financial landscape effectively.

Mission Valley Bank has dedicated \$30,000 over the next three years to support the initiatives of ENRICH. The funding for this three-year program was provided through a California grant the Bank received in 2024. The Bank's investment underscores its commitment to ensure that both individuals and businesses in our community have the knowledge and tools they need to succeed.

To provide awareness of the program, the Bank's Marketing department is promoting the ENRICH program through emails to clients, throughout the Bank's social media platforms and through the Relationship Managers and Business Development Officers sharing information with their clients about the benefits of the program.

### **4. Women-Owned Businesses in Los Angeles:**

From the lack of access to funding, to battling social stereotypes, women entrepreneurs are at a significant disadvantage. Such inequities have led to a significant gap between female- and male-owned firms. Example, approximately 21% of firms in the City of Los Angeles that have employees are women-owned. Most women-owned businesses have no employees and only six percent of women-owned firms nationwide generate revenue of more than \$250,000, making it difficult for many women-owned businesses to grow and thrive. Mission Valley Bank proactively works with

technical assistance centers located within the bank's assessment area. Among these centers, there are over **33,000** low-income business owners seeking access to capital.

NEW-WBC: New Economics for Women – Women's Business Center

<https://neweconomicsforwomen.org/>

Serves an average of 5,000 aspiring and existing business owners per year. Approximately 95% are low-income individuals, 75% women and 100% minorities. Conducts 30 events per year with approximately 150 loans per year = \$8,000,000.

Mission Valley Bank serves as an advisory board member. The Community Development Manager teaches two workshops per month, serves as panelist on their business forums monthly, and collaborates with mentoring and coaching entrepreneurs daily.

## **5. Community Development and Reinvestment (CDR) Ambassador Program**

Mission Valley Bank is committed to fostering inclusive financial services and strengthening our relationships within all segments of our communities, with a particular focus on Black and Latino populations. In alignment with our Community Reinvestment Act (CRA) responsibilities and our commitment to equity, the Bank has proposed the launch of the **CDR Ambassador Program**.

This innovative program is designed to deepen the Bank's engagement with underserved communities, expand access to financial resources and support sustainable economic development. The program will also reinforce the Bank's compliance with CRA objectives by ensuring a focused, measurable approach to community development outreach.

The CDR Ambassador Program appointed Ambassadors from the Black and Latino communities, along with one board member, to serve as liaisons between Mission Valley Bank and these communities. This initiative is designed to not only ensure our services are accessible and relevant to these groups but also to solidify our position as a CDFI, committed to equitable financial inclusion.

Program Objectives:

- Establish a positive, visible presence for Mission Valley Bank within Black and Latino communities.
- Enhance understanding and accessibility of financial services tailored to these communities.
- Strengthen Mission Valley Bank's compliance with CRA objectives by actively supporting economic development in underserved areas.
- Lay the groundwork for Mission Valley Bank's recognition and operation as a CDFI within these communities.

Program Benefits:

- Establishes a positive presence and fosters trust within Black and Latino communities.
- Positions Mission Valley Bank as a leader in community development and financial inclusion.
- Enhances the bank's brand awareness and reputation within these communities and beyond.
- Contributes to the economic vitality of underserved areas, aligning with CRA objectives and bolstering the bank's CDFI status.

The CDR Ambassador Program will not only affirm Mission Valley Bank's commitment to serving the needs of Black and Latino communities but also enhance its overall mission as a community-focused financial institution. This initiative represents a strategic step forward in our commitment to financial inclusivity and community development.

## **6. Additional Partnerships**

Mission Valley Bank partners with the following programs:

- a. Valley Economic Alliance:

Serves over 1,700 business owners annually providing webinars, general business services, operational services, and financial services.

Mission Valley Bank serves as a board member.

b. ICON – L.A. Business Source:

<https://iconcdc.org/about-us>

Serves 2,000 low-income small businesses annually.

46 events per year

200 loans per year = \$2,000,000

Has 9 locations within San Fernando Valley and Mission Valley Bank is one of the designated lenders for applicants seeking commercial loans under \$1 million to small business owners located in LMI geographies.

c. Southern California Virtual Business Center:

Serves 500 low-income small businesses annually.

d. Valley Industry and Commerce Association

<https://www.vica.com/>

Since 1949, VICA has served as the San Fernando Valley's leading voice on business issues through advocacy efforts at all levels of government.

Mission Valley Bank serves on the diversity – equity - inclusion committee and monthly attends to business forums and educational workshops.

e. Valley Economic Alliance

<https://thevalley.net/>

The VEA is a nonprofit organization created to promote economic and workforce development. VEA offers consulting, workshops, business forums, and partnerships with local agencies. In 2021, 51% of the people who served in the Business Assistance Program were LMI and 82% were small businesses (under \$1M).

Mission Valley Bank provides financial support; employees serve on the board and provide counseling to business owners and are part of the business education team.

f. Valley Industry Association

<https://www.via.org/>

Established in 1981, the Valley Industry Association of Santa Clarita has been representing business interests throughout the Santa Clarita Valley. VIA provides a blend of industrial, commercial, and service companies, the opportunity to collaborate on a broad range of business issues. In addition to being a legislative advocate, VIA serves as a one-stop shop for relevant business information, supports local educational initiatives, and provides networking opportunities.

Mission Valley Bank loan officers attend VIA events every month where they are exposed to learn about the trends and needs of eligible borrowers. Mission Valley Bank serves on VIA Foundation Board. The Community Development Officer teaches financial literacy to students in LMI communities.

g. Office of Congressman Tony Cardenas

<https://cardenas.house.gov/>

Congressman Cardenas was first elected to the United States House of Representatives in 2013 and has represented California 29<sup>th</sup> district since then, this territory is part of Mission Valley Bank investment area. One of the main goals in his agenda is economic development and social mobility to LMI.

Mission Valley Bank provides presentations to the District Director and his staff of economic development deputies who interact with the general population. Congressman Cardenas has embraced Mission Valley Bank to collaborate on initiatives to improve financial literacy and entrepreneurship in the region.

h. Meeting Each Need with Dignity (MEND)

<https://mendpoverty.org/>

Non-profit organization serving economically challenged communities of the San Fernando Valley.

Mission Valley Bank also serves on the Board of Directors for MEND.

i. FDIC – Alliance for Economic Inclusion

<https://www.fdic.gov/consumer-resource-center/alliance-economic-inclusion>

AEI members help promote the widespread availability and use of safe, affordable, and sustainable financial products from insured depository institutions that help people achieve financial stability and build wealth. AEI seeks to promote economic inclusion by providing a connection to the mainstream financial system that supports economic opportunity, particularly for low- and moderate-income households and communities and small businesses.

The Community Development Manager and Coordinator attend quarterly meetings to collaborate with community-based organizations to learn about the needs of their constituents. Based on these needs, Mission Valley Bank has engaged in supporting activities, such as serving on Advisory Boards and has built relationships with community-based organizations. As a result of attending these meetings, the Community Development Manager has been invited to do presentations and teach webinars.

Also, at these events the FDIC – AEI offers sessions to small business owners. The Community Development Manager offers assistance individually to answer questions about access to capital, loan package information, and does referrals to CDFI micro lenders. Community Development Manager steer low-income applicants from using predator lenders and provides vital information about types of loans.

### **C. Mission Valley Bank Recognition for Civic Activities**

Mission Valley Bank is proud to celebrate the continued recognition of its leadership for outstanding civic involvement in the San Fernando Valley. Three members of Mission Valley Bank’s management team received recognition for their civic activities in the San Fernando Valley. President and CEO, Community Development Manager and one of the Bank’s Directors have been honored as part of the San Fernando Business Journal’s prestigious Valley 200, in 2020, 2021, 2022, 2023 and 2024.

The Valley 200 highlights the most influential people across the five-valley recognizing key business leaders, civic advocates, and opinion shapers who contribute meaningfully to their communities. Honorees are celebrated for their leadership, community impact, and dedication to making the region a better place to live, work, play, and learn.

In 2025, the event also paid special tribute to a select group known as the **Icons of Influence**—20 individuals recognized for their longstanding commitment to giving their time, talent, and resources

to enrich and elevate the community. We are honored that members of our team were included among this distinguished group.

### **XIII. Community Outreach**

At Mission Valley Bank a key priority is the continued formalization and expansion of our Community Development Division. This includes hiring additional bankers dedicated to working directly with underserved communities and deepening our involvement in impactful local initiatives.

We remain committed to building strong partnerships with local agencies that provide **technical assistance, financial education, and counseling**. Through these collaborations, we aim to enhance financial inclusion, support small business growth, and empower individuals and families within our assessment areas.

Identified targeted needs are:

- **Promote Economic Development** — several enterprises have been identified that promote economic development and job creation by aiding small businesses within the AA.
- **Support Affordable Housing** - The Bank will participate in and support activities that provide revitalization to targeted zones within the Bank's assessment areas.
- **Contribute to Community Development Enterprises** — The Bank has identified community development organizations that need grants to support their office services and administrative functions.
- **Seek Small Business Lending** — The Bank will continue to seek out opportunities to lend to small businesses, within its AAs, with gross annual revenues of \$1,000,000 or less, and who would not be able to obtain financing through a traditional financing institution.
- **Promote Revitalization and Stabilization** - The Bank will work in identifying companies that help revitalize and stabilize neighborhoods and the surrounding economy in the assessment area.

#### **A. Lending Actions**

The Bank will continue considering the following actions to support the success of the CRA lending goals for both small business loans and community development loans.

##### **1. Small Business Loans**

- ✓ Develop a suite of lending and deposit products targeted to small business.
- ✓ Maintain the SBA Preferred Lender Designation.
- ✓ Hold focus groups with community groups focused on small business lending and technical assistance to discuss additional small business lending needs.
- ✓ Maintain a small business loan and technical assistance referral program to local CDFIs and other nonprofit partners.
- ✓ Develop training and educational materials to educate community partners on the Bank's small business product suite.
- ✓ Design a marketing program to build awareness of all small business products offered by the Bank.
- ✓ Continue Bank marketing campaigns that include low and moderate and underserved communities.

##### **2. Community Development Loans**

- ✓ Will continue expanding partnerships with CDFIs or qualified nonprofit organizations.
- ✓ Will continue participating in financial education of LMI communities.
- ✓ Mission Valley Bank Community Development Manager and bankers will continue to attend local community events. Through this exposure and interactions with the local community, Mission Valley Bank is attentive to the needs of low-income individuals.
- ✓ Mission Valley Bank's will continue formalizing the Community Development Division, hiring more bankers to work with the community, and to continue partnering with local agencies providing technical assistance, financial training, and counseling.

## **B. Lending Channels**

Mission Valley Bank intends to leverage from a variety of channels to help meet its CRA lending goals. While the Bank is not committing, nor limiting itself to, the specific channels outline below, these avenues have been carefully researched and identified as aligning with CRA Community Development definitions and requirements. Each represents a reputable organization or initiative with a proven track record of supporting meaningful and mission-driven work in the communities we serve.

### **1. Small Business Lending**

The Bank also understands that some of its usual lending activities can be counted for CRA credit. Loans approved for customers within our assessment area which have a commitment amount of \$1,000,000 or less may qualify as a "small business loan". Some of these loans such as those to non-profit will not qualify as small business loans, however, they may qualify as community development loans. In addition, as an Intermediary Small Bank, the Bank has the option to elect small business loans that qualify as community development loans such as 504 loans, as either small business loan or as community development loan (not both). For loans with a commitment amount greater than \$1,000,000, the loan may qualify as a "community development loan" for CRA evaluation purposes.

### **2. Non-Profit Lending**

The Bank will explore the possibility of low interest loans to other non-profit organizations serving the housing needs of low-to-moderate income individuals in its assessment area.

## **C. Community Development Investments**

The Bank will invest in qualified CRA investments that support affordable housing, promote economic development and job creation through small business lending. The Bank may invest in CDFIs and minority depository institutions that serve the Bank's assessment area, as well as the broader statewide or regional area that encompasses the Bank's Assessment Area. CRA investments may also include CRA funds, mortgage-backed securities to low- or moderate-income households or geographies.

## **D. Public Participation in Development of the Plan**

Mission Valley Bank has solicited input from the community through daily exposure and discussions with community development organizations, financial intermediaries, and government agencies, while developing this Strategic Plan. The Bank solicited input from entities within its AA including:

### **The Valley Economic Alliance (TVEA)**

<https://www.thevalley.net/> Contact: Sonya Blake

818.379.7000 [sblake@economicalliance.org](mailto:sblake@economicalliance.org) Date of contact 6/1/2024

**NEW Women's Business Center**

Contact: Ruth Garcia-Corrales  
Phone (213) 483-2060  
[rgarciacorrales@neworg.us](mailto:rgarciacorrales@neworg.us)

**ICON -CDC**

Contact: Yoryana Aguilar  
Phone (818) 302-6114  
[yaguilar@iconcdc.org](mailto:yaguilar@iconcdc.org)  
Date of contact 11/8/2024

## **XIV. Satisfactory and Outstanding Goals**

Mission Valley Bank believes the small business lending and community development goals established by the Bank detailed in this plan adequately consider the realities of the Bank's current business model and operating environment and meeting these goals constitutes a "Satisfactory" or "Outstanding" performance, as appropriate, under CRA requirements.

## **XV. Ongoing Review of Performance Goals and Standards**

Mission Valley Bank recognizes that the small business lending and community development goals outlined in this Strategic Plan are based on general assumptions about the Bank's business model and industry as well as general economic conditions. These assumptions and conditions may change. As a result, the Board of Directors, or a committee thereof, will continue to monitor the Bank's performance concerning these goals on a quarterly basis. Any changes to the Plan that are deemed necessary as a result of these quarterly reviews will be made in accordance with the FDIC's requirements, guidelines, and approval process. Such changes are only expected to be made if there are significant changes to the underlying assumptions which render the goals contained in this Strategic Plan no longer viable or appropriate.

## **XVI. Request for Approval**

Management believes that this Strategic Plan is appropriate to meet the requirements of the CRA and FDIC regulations promulgated thereunder, and the Bank respectfully requests the FDIC's approval of this Strategic Plan.

## **XVII. Publication**

The Bank published a notice on the local newspaper – LA Times Daily News and the Bank's website. There were no comments received from the public.

### ASSESSMENT AREA MAP

MISSION VALLEY BANK- LOS ANGELES MSA ASSESSMENT AREA 2025

