

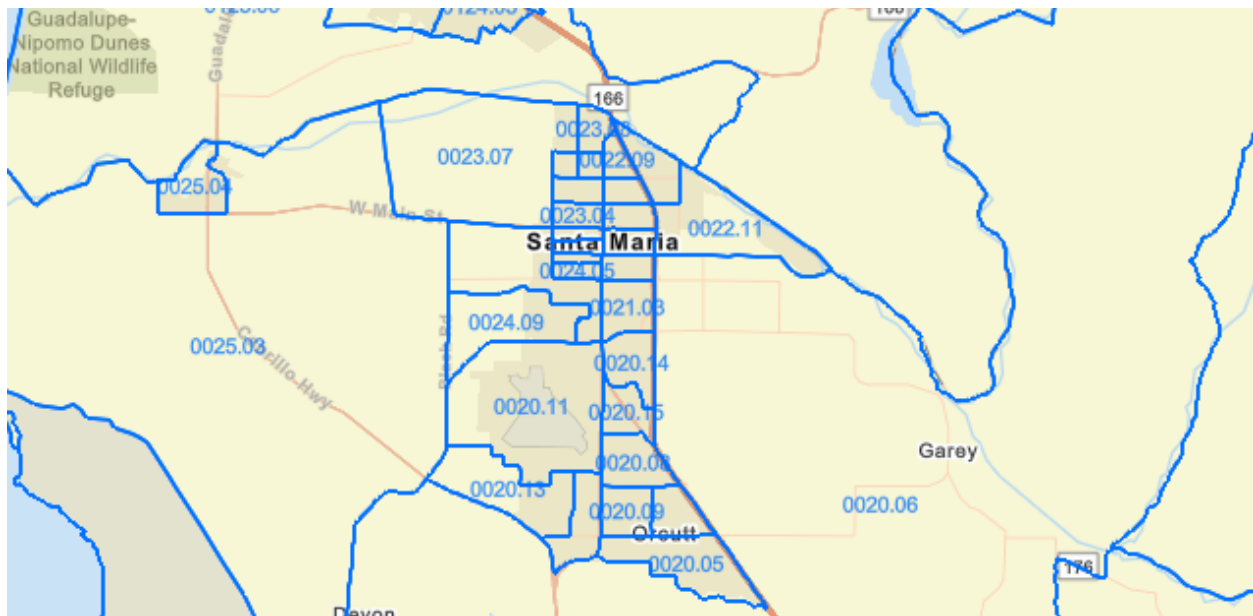
CRA Public Comments

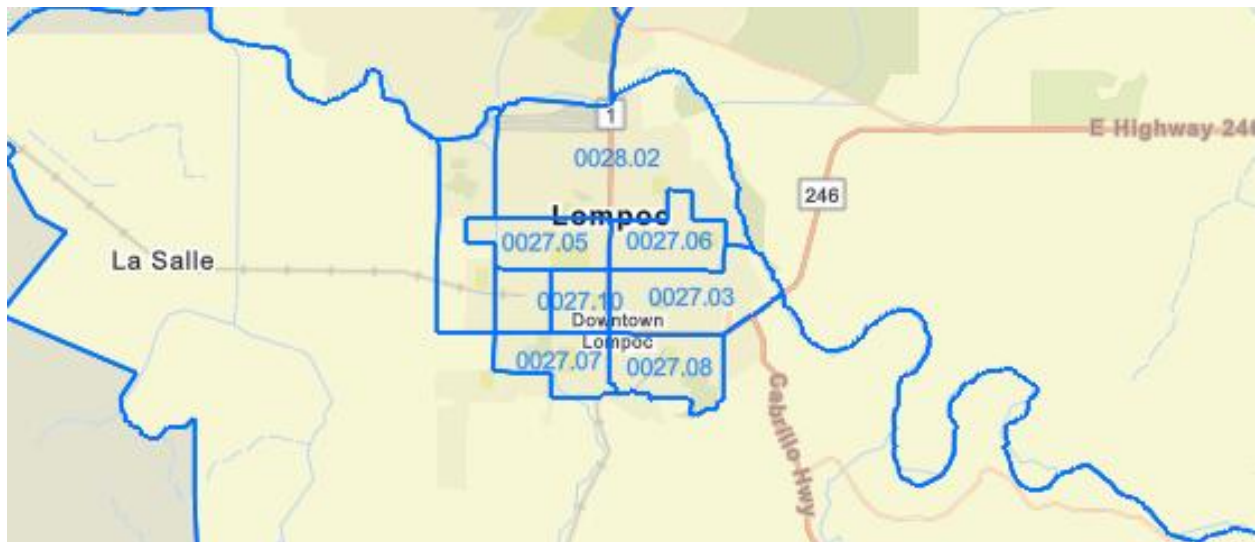
None

CENSUS TRACT NUMBERS IN THE BANK'S ASSESSMENT AREA

SANTA MARIA - SANTA BARBARA COUNTY, CA
(MSA CODE 42200)

20.05	20.15	23.04	24.10
20.06	21.01	23.07	25.04
20.08	21.02	23.08	27.05
20.09	22.05	23.09	27.06
20.10	22.06	24.05	27.07
20.11	22.09	24.06	27.08
20.12	22.10	24.07	27.09
20.13	22.11	24.08	27.10
20.14	23.03	24.09	28.02
			28.06





Locations & Hours

Your Community Bank of Santa Maria is located at:

Santa Maria Way Branch
2739 Santa Maria Way
Santa Maria, CA 93454

South Broadway Branch
1421 South Broadway
Santa Maria, California 93454

Your Community Bank of Santa Maria's **Lobby hours** are:

Monday through Thursday: 9:00 a.m. to 5:00 p.m.
Friday: 9:00 a.m. to 6:00 p.m.
Saturday: 9:00 a.m. to 12:00 p.m.
Night Drop and ATM available 24 hours a day

Your Community Bank of Santa Maria "**Drive Up**" hours are:

Monday through Thursday: 9:00 a.m. to 5:00 p.m.
Friday: 9:00 a.m. to 6:00 p.m.
Saturday: 9:00 a.m. to 12:00 p.m.

Your Community Bank of Santa Maria **24 hour Telephone Banking**

Local Number: (805) 347-7745
Toll Free: (888) 867-5900

Main phone numbers

Phone Number: (805) 922-2900

Fax Number: (805) 922-0600

E-Mail

info@yourcbsm.com

Website

www.yourcbsm.com

Products & Services*

*Please see our website (www.yourcbsm.com) and click on “Personal” for consumer services, or “Business” for commercial services.

NET LOAN TO DEPOSIT RATIOS

Sept 30, 2025	77.6%
Dec 31, 2025	74.1%
Mar 31, 2026	82.3%
June 30, 2026	83.4%

HMDA DISCLOSURES

2023-2024-2025-2026

Not Required to File Reports