

Charter Number: 24440



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Community Reinvestment Act (CRA) Public File

April 1, 2024

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Appendix	Communications received regarding CRA Practices – None in the prior two years

CRA Public Notice	-	1 page
CRA Performance Evaluation	November 16, 2020	39 pages
CRA Disclosure Statement	-	47 pages
CRA Strategic Plan 2021 - 2025	January 1, 2021	29 pages
HMDA Disclosure Statement	<p>The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.</p>	

COMMUNITY REINVESTMENT ACT NOTICE

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

Your Involvement is Encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the OCC, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) A map showing the assessment area containing this branch, which is the area in which the OCC evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks and savings associations that are scheduled for CRA examination in that quarter. This list is available from the OCC at 7 Times Square, 10th Floor, New York, NY 10036. These schedules are also posted on their website at <http://www.occ.treas.gov>

You may send written comments about our performance in helping to meet community credit needs to our CRA Officer and to the OCC at:

Ms. Michelle Yong
Consumer Compliance and CRA Officer
Industrial and Commercial Bank of China (USA) NA
1185 Avenue of the Americas, 16th Floor
New York, NY 10036

Deputy Comptroller
Northeastern District
Office of the Comptroller of the Currency
7 Times Square, 10th Floor
New York, NY 10036

Your comments, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC.



PUBLIC DISCLOSURE

November 16, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Industrial and Commercial Bank of China (USA), N.A.
Charter Number: 24440

1633 Broadway, 28th Floor
New York, NY 10019

Office of the Comptroller of the Currency
International Banking Supervision
340 Madison Avenue, 9th Floor
New York, NY 10017

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution’s CRA Rating: This institution is rated Satisfactory.

The following table indicates the performance level of Industrial and Commercial Bank (USA), N.A. (ICBC USA) with respect to the Lending, Investment, and Service Tests:

Performance Levels	ICBC (USA), N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory			
Needs to Improve		X	
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on High Satisfactory performance in both California and New York.
- The Investment Test rating is based on Needs to Improve performance in both California and New York.
- The Service Test rating is based on Low Satisfactory performance in California and Outstanding performance in New York.

Lending in Assessment Area

An adequate percentage of the bank’s loans are in its assessment areas (AAs).

The bank originated and purchased 49.6 percent of its total loans inside the bank’s AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. It is noted that 67 percent of the total dollars originated inside the bank’s AA and was given positive consideration in the geographic distribution of loans.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	157	48.3	168	51.7	325	223,844	66.6	112,379	33.4	336,223
Small Business	10	83.3	2	16.7	12	7,324	84.0	1,400	16.0	8,724
Total	167	49.6	170	50.4	337	231,168	67.0	113,779	33.0	344,947

Description of Institution

Industrial and Commercial Bank of China (USA), National Association (ICBC USA) is an interstate bank headquartered in New York, New York. ICBC USA is considered an ethnic bank as its located in primarily Asian-American neighborhoods and attracts largely the Chinese community due to the familiarity of the bank's parent. ICBC USA is a majority-owned subsidiary of Industrial and Commercial Bank of China, Limited (ICBC Ltd), headquartered in Beijing, China. ICBC Ltd is the largest wholesale and retail bank in China. As of December 31, 2019, ICBC USA had total assets of \$2.9 billion, total loans of \$2.5 billion, and tier one capital of \$388.4 million. Within lending, the bank focuses on commercial loans and commercial mortgages, which accounts for nearly 87 percent of total loans.

In addition to the main office, the bank operates three branches in New York City, five branches in the greater Los Angeles area, and five branches in the greater San Francisco/Oakland area. The bank owns and operates 11 deposit-taking ATMs (three in New York, five in Los Angeles, and three in San Francisco/Oakland). There were no branches opened or closed during the evaluation period. ICBC USA provides retail and commercial banking and trade finance services, offering a range of products to meet both consumer and commercial banking needs.

There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities. The bank received a Satisfactory rating in its previous CRA evaluation dated August 21, 2017.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation assesses the bank's CRA performance under the large retail bank Lending, Investment, and Service Tests. In evaluating the bank's lending performance, the OCC reviewed home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA). The evaluation period for these loans is January 1, 2017 to December 31, 2019. The volume of small loans to businesses reported under the CRA was insufficient to conduct a meaningful analysis. For CD loans and investments, the evaluation period is August 22, 2017 to December 31, 2019. The bank made no reportable farm loans during the evaluation period.

Given that the evaluation period end date is December 31, 2019, qualifying activities performed by ICBC USA in response to the coronavirus pandemic, also known as COVID-19, are not addressed in this evaluation. Bank qualifying activities in response to COVID-19 will be considered in the subsequent evaluation.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AA within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank’s overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The state of California received slightly greater weight than the state of New York based on the bank’s level of deposits and branches. Examiners’ evaluation of lending was based on home mortgage lending. As noted earlier, the bank originated an insufficient volume of small loans to businesses to conduct a meaningful analysis.

The state ratings are based on performance in all bank AAs. Refer to the “Scope” section under each State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c) or §195.28(c), respectively, in determining a national bank’s or federal savings association’s (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank’s lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution’s next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of California

CRA rating for the State of California¹: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Needs to Improve

The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels reflect adequate responsiveness to AAs credit needs.
- Excellent geographic distribution of loans in its AAs.
- Poor distribution of loans among individuals of different income levels.
- The bank is a leader in making CD loans.
- Poor level of qualified CD investments.
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels.
- The bank provides an adequate level of CD services.

Description of Institution's Operations in California

The bank has delineated three AAs within the state of California and include Los Angeles (Los Angeles County), Oakland (Alameda County), and San Francisco (San Francisco and San Mateo Counties). For our evaluation, the Oakland and San Francisco AA were combined as they are both part of the San Francisco-Oakland-Berkeley MSA. The AAs meet regulatory requirements, includes whole census tracts, and does not arbitrarily exclude low- or moderate-income geographies.

The bank operates five branches in the Los Angeles AA and five branches in the San Francisco/Oakland AA and represents 77 percent of the total branch network. There were no branch openings or closings during the evaluation period.

As of the June 30, 2019 FDIC Summary of Deposits (FDIC SOD), ICBC USA had nearly \$1.4 billion in deposits in the state representing 60.8 percent of total bank deposits and a 0.1 percent market share. The bank provides a full range of loan and deposit products to all AAs, including

¹ This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

personal and business retail banking and lending products. The banking industry is highly competitive in the AA's and includes branches of national, regional, and local community banks, credit unions, and other non-bank financial institutions.

Los Angeles AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Los Angeles AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2,346	9.4	28.7	24.9	34.8	2.2
Population by Geography	10,038,388	8.6	29.3	26.3	35.1	0.8
Housing Units by Geography	3,476,718	7.8	26.3	24.8	40.6	0.5
Owner-Occupied Units by Geography	1,499,879	2.4	17.2	26.6	53.7	0.1
Occupied Rental Units by Geography	1,763,190	12.2	34.2	23.6	29.2	0.9
Vacant Units by Geography	213,649	8.7	25.4	22.8	42.2	1.0
Businesses by Geography	894,491	4.6	18.6	21.3	53.1	2.3
Farms by Geography	8,582	2.7	17.1	25.0	54.0	1.2
Family Distribution by Income Level	2,186,485	24.5	16.3	16.7	42.4	0.0
Household Distribution by Income Level	3,263,069	25.9	15.4	15.8	43.0	0.0
Median Family Income MSA - 31084 Los Angeles-Long Beach- Glendale, CA		\$62,703	Median Housing Value			\$495,540
			Median Gross Rent			\$1,292
			Families Below Poverty Level			14.3%
<i>Source: 2015 ACS and 2019 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Economy

Los Angeles County (LA County) is one of the most dynamic economies in the world and if it were considered a nation, their economy would be the 19th largest in the world. As noted in the December 2019, Moody's Analytics report, the LA County economy continues to perform well. Job growth is steady and is on par with the nation; however, it ranks in the bottom quartile with the 25 largest areas. The unemployment rate has reached a historic low at 4.4 percent compared to a rate of 5.3 percent in 2018, and wages are quickly rising due to labor shortages. Fueled by trade with the Pacific Rim countries, the ports of Los Angeles and Long Beach are the top two busiest container ports in the U.S.

In the last two years, population growth trends have declined. The out-migration of the population has contributed to lower cost. Lower mortgage rates and slower price appreciation have increased housing affordability; however, the shortage of labor and high material cost has limited construction. The economic strengths for LA County include a strong health care base; a growing tech presence; and global links through entertainment, tourism, and fashion.

Weaknesses include high costs, which hinder net migration gains, and susceptibility to drought, wildfires, and earthquakes. Moody's Analytics project expansion for the area will decelerate in 2020, job growth will flatten, and the healthcare industry will be the economy driver. The top employers for LA County include University of California Los Angeles, Kaiser Permanente, and University of Southern California.

LA County has historically been one of the most expensive housing markets in the U.S. Consequently, the county's homeownership rate is one of the lowest in the country, with more than half of the population of Los Angeles County renting rather than owning a home. According to real estate tracker CoreLogic, the median home sale price was \$620,000 in October 2019. Home affordability remains an ongoing concern based on the high cost of housing combined with a lower median family income. According to the California Housing Partnership Corporation (CHPC), the lowest income renters spend 71 percent of income on rent, leaving only 29 percent left for food, transportation, health care, and other essentials. Furthermore, CHPC calculated that renters would need to earn four times the local minimum wage to afford the current median asking rent of \$2,499 in Los Angeles. These factors limit the ability of financial institutions to make home mortgage loans, not only to LMI borrowers, but also to middle-income borrowers.

Competition

The banking environment in the bank's AA is highly competitive. Competition for deposits and loans is intense in LA County. The FDIC SOD shows 101 financial institutions with a total of 1,715 branches competed for almost \$440 billion of insured deposits located in the AA. Several very large national and regional financial institutions operate in the AA, including Bank of America, NA; Wells Fargo Bank, NA; JPMorgan Chase Bank NA; and MUFG Union Bank, NA. Collectively, these financial institutions have a 52.9 percent deposit market share in the AA.

Community Contacts

Examiners reviewed two recent community contacts with organizations that serve the Los Angeles AA. These contacts indicated the following are the most significant CD needs in the AA: affordable housing, especially for LMI families and young adults; financial literacy education for LMI individuals and families; smaller dollar loans for business owners, loans with more flexible terms, and increased lending to small businesses in targeted LMI communities to stimulate economic activity and create jobs.

San Francisco-Oakland AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: San Francisco-Oakland AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	716	12.6	20.7	30.4	34.4	2.0
Population by Geography	3,174,477	11.6	21.8	33.1	32.8	0.6
Housing Units by Geography	1,246,372	11.9	20.4	32.2	34.6	0.8
Owner-Occupied Units by Geography	576,764	4.7	15.9	35.2	44.0	0.2
Occupied Rental Units by Geography	595,141	18.2	24.9	29.7	25.9	1.3
Vacant Units by Geography	74,467	18.0	18.8	29.6	32.0	1.6
Businesses by Geography	303,050	13.2	16.7	27.8	41.2	1.1
Farms by Geography	3,516	9.2	16.1	32.6	41.8	0.3
Family Distribution by Income Level	709,163	25.1	15.8	18.0	41.2	0.0
Household Distribution by Income Level	1,171,905	27.0	14.6	15.9	42.5	0.0
Median Family Income MSA - 36084 Oakland-Berkeley-Livermore, CA		\$93,822	Median Housing Value			\$686,064
Median Family Income MSA - 41884 San Francisco-San Mateo-Redwood City, CA		\$103,742	Median Gross Rent			\$1,523
			Families Below Poverty Level			7.4%
<i>Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Based on the December 2019, Moody’s Analytics report, the San Francisco-Oakland AA economy remains strong. Unemployment reached a historic low at 2.2 percent for 2019, and job growth is strong, surpassing both the national and state average. The tech industry is the driving factor for the economy. However, high living costs are driving out business and residents alike. Residential permitting has had little growth due to capacity constraints, and price appreciation is stagnant due to the area’s low affordability. Strengths include a well-educated and highly skilled workforce; high incomes; strong office market growth; and expanding clusters of internet and tech companies.

Weaknesses include high living costs; congestion and business regulations curbing job creation; and limited land and strict regulations tempering residential and commercial construction. The top employers in the San Francisco region include University of California San Francisco, Genentech Inc., and Wells Fargo.

San Francisco County is the most expensive housing market in the U.S. According to real estate tracker CoreLogic, San Francisco County's median sale price was \$1.3 million in October 2019.

Competition

The San Francisco AA is strongly competitive for financial services. According to the June 30, 2019 FDIC SOD, the AA has 61 financial institutions operating 711 branches with a total of \$320 billion in deposits. The top institutions operating in the AA include Bank of America, NA; Wells Fargo, NA; First Republic Bank; and JPMorgan Chase Bank NA. Collectively these financial institutions have a 75.6 percent deposit market share.

Community Contacts

Examiners reviewed two recent community contacts with organizations that serve the San Francisco-Oakland AA. These contacts indicated the following are the most significant CD needs in the AA: affordable housing, including rental for LMI persons; financial literacy and education; and small loans to businesses.

Scope of Evaluation in California

The OCC conducted a full-scope review of both the Los Angeles and San Francisco/Oakland AA. Both AA are significant to the overall bank. Equal weight was placed on the AAs, given the volume of deposits and home lending in each AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CALIFORNIA

LENDING TEST

The bank's performance under the Lending Test in California is rated High Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on full-scope reviews, the bank's performance in the Los Angeles AA is good and the bank's performance is adequate in the San Francisco/Oakland AA.

Lending Activity

Lending levels reflect adequate responsiveness to AA credit needs, given the bank's business strategy and competition.

Number of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State Loans	%State Deposits
Los Angeles AA	55	4	0	4	63	51.6	48.2
San Francisco-Oakland AA	53	1	0	5	59	48.4	51.8

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Dollar Volume of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State*	%State Deposits
Los Angeles AA	61,500	2,660	0	9,870	74,030	46.1	48.2
San Francisco-Oakland AA	62,213	1,000	0	23,430	86,643	53.9	51.8

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Los Angeles AA and San Francisco/Oakland AA

In both AAs, the bank's home mortgage loan and deposit shares are negligible. The bank has a limited presence in each AA when compared to the extensive branch networks of the top market share banks. Additionally, the bank's business strategy is geared toward commercial mortgages, which tend to be large dollar volume and not reportable under the CRA, however they may count towards community development. In the Los Angeles AA, ICBC USA ranked 425 out of 828 lenders in the AA and in the San Francisco/Oakland AA ranked 232 out of 638 reporting lenders in the AA.

Distribution of Loans by Income Level of the Geography

The bank exhibits an excellent geographic distribution of loans in its AAs.

Home Mortgage Loans

Refer to Table O in the state of California section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Los Angeles AA

The distribution of the bank's home mortgage loans in LMI geographies is excellent. The proportion of loans in low-income geographies significantly exceeded both the proportion of owner-occupied housing and the aggregate distribution of loans in low-income geographies. The proportion of loans in moderate-income geographies is less than both the proportion of owner-occupied housing and the aggregate distribution of loans in moderate-income geographies.

San Francisco/Oakland AA

The distribution of the bank's home mortgage loans in LMI geographies is excellent. The proportion of loans in both LMI geographies significantly exceeded both the proportion of owner-occupied housing and the aggregate distribution of loans in those geographies.

Small Loans to Businesses

Refer to Table Q in the state of California section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The volume of small loans to businesses was insufficient to conduct a meaningful analysis.

Lending Gap Analysis

The OCC reviewed summary reports and maps and analyzed home mortgage activity to identify any gaps in the geographic distribution of loans in the AAs. Examiners also considered competition and demographic information. The OCC did not identify any unexplained conspicuous gaps in any of the areas reviewed.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a poor distribution of loans among individuals of different income levels, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table P in the state of California section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Los Angeles AA and San Francisco/Oakland AA

In both AAs, the bank did not originate any home mortgage loans to low-income borrowers. In the Los Angeles AA, the proportion of loans to moderate-income borrowers was significantly below the percentage of moderate-income families. No loans to moderate-income borrowers were made in the San Francisco/Oakland AA. The extremely high cost of housing, competition, and the bank's business strategy in the AAs were considered in this evaluation.

Small Loans to Businesses

Refer to Table R in the state of California section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The volume of small loans to businesses was insufficient to conduct a meaningful analysis.

Community Development Lending

The institution is a leader in making CD loans.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

ICBC USA demonstrated excellent responsiveness to CD lending needs and opportunities.

Los Angeles AA

During the evaluation period, the bank originated four CD loans totaling \$9.9 million and represented 10 percent of the allocated tier 1 capital. The CD loans addressed affordable housing needs and supported revitalization and stabilization within the AA. Examples include:

- \$5.1 million pro rata share of a \$22.5 million loan to finance the construction of 53 units of housing in West Hollywood. Twelve units are set aside as part of the city's Inclusionary Housing Affordable Program (IHAP), adopted by the West Hollywood City Council. The IHAP requires housing developers to reserve a specific percentage of housing units for LMI households in new residential developments.
- \$2.2 million loan for a mixed-use commercial project to revitalize/stabilize LMI geographies. The property is located within the City of San Gabriel Redevelopment Agency's East San Gabriel Commercial Development Project Area.
- \$2.0 million line of credit for a nonprofit organization that facilitates the development of affordable housing throughout California, including the Los Angeles AA.

San Francisco-Oakland AA

During the evaluation period, the bank originated five CD loans totaling \$23.4 million and represented 20.7 percent of allocated tier 1 capital. The CD loans primarily addressed affordable housing, a significant need in the AA. Examples include:

- \$8.6 million commercial loan on a 90-unit single room occupancy (SRO) hotel that has been master-leased to the City and County of San Francisco on behalf of the Department of Public Health. The city and county provide housing and supportive services to LMI residents, including seniors and people with disabilities.
- \$7.6 million pro rata share of \$38 million loan to construct 127 residential condominium units in San Francisco. Twenty-five units (20 percent) are set aside for LMI persons under the city’s IHAP.
- \$4 million commercial mortgage that provides 45 affordable housing units to LMI persons in the City of Oakland.

Innovation and Flexibility

The institution makes no use of innovative and/or flexible lending practices in order to serve AA credit needs.

INVESTMENT TEST

The bank’s performance under the Investment Test in California is rated Needs to Improve.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank’s performance in the Los Angeles AA and San Francisco/Oakland AA is poor.

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

The institution exhibits adequate responsiveness to credit and community economic development needs. The institution does not use innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000’s)	#	\$(000’s)	#	% of Total #	\$(000’s)	% of Total \$	#	\$(000’s)
Los Angeles AA	2	537	23	16	25	64.1	553	96.2	0	0
San Francisco-Oakland AA	0	0	14	22	14	35.9	22	3.8	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Los Angeles AA

Most of the qualified investments by dollars consist of two prior period investments in mortgage back securities (MBS) backed by loans to LMI borrowers within the AA. Current period investments are limited to donations and grants totaling \$16 thousand. Examples include:

- \$4,500 donation to a nonprofit organization providing community services including free/low cost health services to LMI individuals.
- \$1,500 donation to a nonprofit organization that targets ending homelessness and providing community services to LMI individuals in Los Angeles County.

San Francisco/Oakland AA

The bank's qualified investments were limited to donations and grants totaling \$22 thousand to organizations providing affordable housing and/or community services to LMI persons. Examples include:

- \$5,000 donation to an organization that provides health services to LMI individuals within the AA.
- \$3,250 donation to an organization that provides early childhood daycare and education to LMI families in the AA.

SERVICE TEST

The bank's performance under the Service Test in California is rated Low Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Los Angeles and San Francisco/Oakland AAs is adequate.

Retail Banking Services

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution's AAs.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Los Angeles AA	48.2	5	50.0	0.0	40.0	0.0	60.0	8.6	29.3	26.3	35.1
San Francisco-Oakland AA	51.8	5	50.0	60.0	0.0	40.0	0.0	11.6	21.8	33.1	32.8

Although the bank does not have any branches located in low-income geographies in the Los Angeles AA or any branches in moderate-income geographies in the San Francisco/Oakland AA, the bank does have two branches in moderate-income geographies in the Los Angeles AA and three branches in low-income geographies in the San Francisco/Oakland AA, significantly exceeding the population residing in those geographies.

The bank did not open or close any branches during the evaluation period.

Services, including where appropriate, business hours, do not vary in a way that inconveniences its AAs, particularly low- and moderate-income geographies and/or individuals. Services are comparable among locations regardless of income level of the geography. All branches have reasonable weekday hours and are open on Saturday. In addition to traditional service delivery methods, ICBC USA also offers banking services through online, mobile phone, telephone, and mail.

Community Development Services

The institution provides an adequate level of CD services.

Los Angeles AA

ICBC USA employees provided 53 hours of technical support to one organization providing community services to LMI persons.

San Francisco/Oakland AA

ICBC USA employees provided 72 hours of services to seven organizations. Activities included serving on committees of organizations that provide community services and affordable housing opportunities to LMI individuals. The bank also hosted a credit counseling event.

State Rating

State of New York

CRA rating for the State of New York: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Needs to Improve

The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflect adequate responsiveness to AA credit needs.
- Excellent geographic distribution of loans.
- Poor distribution of loans among individuals of different income levels.
- The bank made a relatively high level of CD loans.
- Poor level of qualified CD investments.
- Service delivery systems are readily accessible to geographies and individuals of different income levels.
- The bank provides a relatively high level of CD services.

Description of Institution's Operations in New York

The bank has delineated one AA in New York consisting of Kings, New York, and Queens Counties. The counties are part of the larger New York-Newark-Jersey City MSA. The AA consists of whole counties, complies with legal requirements of CRA, and does not arbitrarily exclude low- and moderate-income areas.

The bank operates three branches in the AA and represents 23 percent of the total branch network. There were no branch openings or closings during the evaluation period.

As of the June 30, 2019 FDIC SOD, ICBC USA had \$871 million in deposits in the state representing 39.2 percent of total bank deposits and a 0.1 percent market share. The bank provides a full range of loan and deposit products to all AAs, including personal and business retail banking and lending products. The banking industry is highly competitive in the AA and includes branches of national, regional, and local community banks, credit unions, and other non-bank financial institutions.

New York Metro AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: NY AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,718	8.4	26.9	32.2	29.1	3.3
Population by Geography	6,525,905	11.2	30.7	28.4	29.5	0.3
Housing Units by Geography	2,723,760	9.8	27.3	26.3	36.2	0.3
Owner-Occupied Units by Geography	785,357	2.8	17.3	33.9	45.7	0.2
Occupied Rental Units by Geography	1,677,492	13.6	32.5	23.3	30.2	0.4
Vacant Units by Geography	260,911	6.7	24.2	22.1	46.6	0.4
Businesses by Geography	550,906	6.3	20.7	21.0	48.9	3.1
Farms by Geography	2,551	4.1	17.0	23.1	54.3	1.5
Family Distribution by Income Level	1,423,260	30.4	16.1	15.8	37.8	0.0
Household Distribution by Income Level	2,462,849	30.0	14.3	15.4	40.4	0.0
Median Family Income MSA - 35614 New York-Jersey City-White Plains, NY-NJ		\$67,560	Median Housing Value			\$593,392
			Median Gross Rent			\$1,417
			Families Below Poverty Level			15.7%
<i>Source: 2015 ACS and 2019 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to the November 2019 Moody's Analytical report, the New York City economy is beginning to slow down. Main economic drivers include the financial services, tourism, and medical industries. The area is a global financial center and has high per capita income. While the unemployment rate has shrunk to approximately 3.8 percent, the labor force is shrinking, and wage growth has recently decreased. Weaknesses of the local economy include high costs of business and living, the ongoing international trade war, and dependency on foreign investors to support the real estate market. Top employers in the area include Montefiore Health System; Mount Sinai Health System; and JP Morgan Chase & Co.,

Competition

The NY AA is extremely competitive for financial services. According to the FDIC SOD, the AA had 111 financial institutions operating 1,454 branches with nearly \$1.3 trillion in deposits.

Several large national and regional financial institutions operate in the AA, including JPMorgan Chase Bank NA, Bank of New York Mellon, Goldman Sachs Bank USA, and HSBC Bank USA, NA. Collectively, these four financial institutions have a 65.2 percent deposit market share in the AA.

Community Contacts

Community contacts from the AA indicated the need for affordable rents, job training resources, education gaps, and after-school youth programs. According to the contact, gentrified neighborhoods have increased rental prices making affordable rental properties difficult to find. Opportunities for local financial institutions include providing assistance with affordable housing, economic development activities, and counseling services/programs, specifically for first time homebuyers.

Scope of Evaluation in New York

The bank's single AA received a full-scope review. The evaluation under the Lending Test was limited to home mortgage lending. There was an insufficient number of small loans to businesses to conduct a meaningful analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEW YORK

LENDING TEST

The bank's performance under the Lending Test in New York is rated High Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the New York AA is good.

Lending Activity

Lending levels reflect adequate responsiveness to AA credit needs, given the bank's business strategy and competition.

Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
New York AA	28	5	0	1	32

Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
New York AA	33,750	2,664	0	6,000	42,414

The bank's home mortgage loan and deposit market shares are negligible. The bank has a limited presence in the AA when compared to the extensive branch networks of the top market share banks. Additionally, the bank's business strategy is geared toward commercial mortgages, which tend to be large dollar volume and not reportable under the CRA. These loans may count towards the bank's community development performance.

ICBC USA was ranked 196 out of 378 reporting lenders with 0.1 percent market share for home mortgage loans in the AA.

Distribution of Loans by Income Level of the Geography

The bank exhibits an excellent geographic distribution of loans in its AA.

Home Mortgage Loans

Refer to Table O in the state of New York section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The proportion of home mortgage loans in low-income geographies significantly exceeded the percentage of owner-occupied housing in those geographies and significantly exceeded the aggregate distribution of loans. The proportion of loans in moderate-income geographies was near to the percentage of owner-occupied housing and aggregate distribution of loans in those geographies.

Small Loans to Businesses

Refer to Table Q in the state of New York section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The bank originated an insufficient volume of small loans to businesses to conduct a meaningful analysis.

Lending Gap Analysis

The OCC reviewed summary reports and maps and analyzed home mortgage activity to identify any gaps in the geographic distribution of loans in the AA. Examiners also considered competition and demographic information. The OCC did not identify any unexplained conspicuous gaps in the area reviewed.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a poor distribution of loans among individuals of different income levels, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table P in the state of New York section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The bank did not originate any home mortgage loans to low-income borrowers. The proportion of loans to moderate-income borrowers was significantly below the percentage of moderate-income families and the aggregate distribution of loans in the AA. The high cost of housing, coupled with competition from much larger institutions, and limited branch presence were considered in this analysis.

Small Loans to Businesses

Refer to Table R in the state of New York section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The volume of small loans to businesses was insufficient to conduct a meaningful analysis.

Community Development Lending

The institution has made a relatively high level of CD loans that was responsive to AA needs.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank originated one CD loan for \$6 million or 6.7 percent of allocated tier 1 capital. The loan refinanced a commercial property that houses four organizations that provides community services to LMI persons in the AA.

Product Innovation and Flexibility

The institution makes no use of innovative and/or flexible lending practices in order to serve AA credit needs.

INVESTMENT TEST

The bank's performance under the Investment Test in New York is rated Needs to Improve.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the New York AA is poor.

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

The institution exhibits adequate responsiveness to credit and community economic development needs. The institution does not use innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
New York AA	0	0	11	28	11	100.0	28	100.0	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank's qualified investments were limited to 11 donations/grants to organizations targeting affordable housing, economic development, and community services to LMI persons in the AA. Examples include:

- \$5,000 donation supporting an organization that builds and preserves affordable housing in New York and Queens Counties.
- \$3,800 donation to an organization that offers financial literacy programs to youth from LMI households.

SERVICE TEST

The bank's performance under the Service Test in New York is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the New York AA is excellent.

Retail Banking Services

Service delivery systems are readily accessible to geographies and individuals of different income levels in the institution's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
New York	100	3	100	33.3	66.7	0	0	11.2	30.7	28.4	29.5

The percentage of branches located in LMI geographies significantly exceeds the percentage of population residing in those areas. The bank has one branch in a low-income geography and two branches in moderate-income geographies. All three branches have ATMs.

The bank did not open or close any branches during the evaluation period.

Services, including where appropriate, business hours, do not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and/or individuals. Services are comparable among locations regardless of income level of the geography. All branches have reasonable weekday hours and are open on Saturday. In addition to traditional service delivery methods, ICBC USA also offers banking services through online, mobile phone, telephone, and mail.

Community Development Services

The institution provides a relatively high level of CD services. ICBC USA employees provided 76 hours of services to five organizations and the bank hosted two financial education and counseling programs at the Canal Street and Flushing Branches. Additionally, the Canal Street branch manager serves on the board of the Chinatown Business Improvement District.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2017 to 12/31/2019 (HMDA/Small Business), 08/ /2017 to 12/31/2019	
Bank Products Reviewed:	Home mortgage, community development loans, qualified investments, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State		
California		
Los Angeles AA	Full-scope	Los Angeles County (Portion of MSA)
San Francisco/Oakland AA	Full-scope	San Francisco, San Mateo, Alameda Counties (Portion of MSA)
New York		
New York AA	Full-scope	Kings, New York, Queens Counties (Portion of MSA)

Appendix B: Summary of State Ratings

RATINGS ICBC (USA), N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
	High Satisfactory	Needs to Improve	High Satisfactory	Satisfactory
State:				
California	High Satisfactory	Needs to Improve	Low Satisfactory	Satisfactory
New York	High Satisfactory	Needs to Improve	Outstanding	Satisfactory

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always

equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an

employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

MMSA (state): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-,

and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography –** Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2017-19

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Los Angeles AA	55	61,500	50.9	274,726	2.4	7.3	2.8	17.2	10.9	17.5	26.6	20.0	25.9	53.7	61.8	53.7	0.1	0.0	0.1
San Francisco-Oakland AA	53	62,213	49.1	106,120	4.7	9.4	5.7	15.9	24.5	16.7	35.2	22.6	33.5	44.0	41.5	43.7	0.2	1.9	0.4
Total	108	123,712	100.0	380,846	3.1	8.3	3.6	16.8	17.6	17.3	29.0	21.3	28.0	51.0	51.9	50.9	0.1	0.9	0.2

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2017-19**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Los Angeles AA	55	61,500	50.9	274,726	24.5	0.0	2.0	16.3	1.8	5.2	16.7	1.8	13.5	42.4	32.7	61.3	0.0	63.6	18.1
San Francisco/Oakland AA	53	62,213	49.1	106,120	25.1	0.0	3.3	15.8	0.0	8.5	18.0	3.8	16.6	41.2	45.3	60.8	0.0	50.9	10.8
Total	108	123,712	240.0	380,846	24.7	0.0	2.4	16.2	0.9	6.1	17.0	2.8	14.3	42.1	38.9	61.1	0.0	57.4	16.0

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2017-19

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Los Angeles AA	4	2,660	80.0	342,283	4.6	0.0	4.0	18.6	25.0	18.9	21.3	50.0	22.1	53.1	25.0	53.2	2.3	0.0	1.8
San Francisco/Oakland AA	1	1,000	20.0	117,451	13.2	0.0	11.4	16.7	0.0	18.1	27.8	100.0	30.1	41.2	0.0	39.5	1.1	0.0	0.9
Total	5	3,660	100.0	459,734	6.8	0.0	5.9	18.1	20.0	18.7	23.0	60.0	24.1	50.1	20.0	49.7	2.0	0.0	1.6

Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2017-19	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Los Angeles AA	4	2,660	80.0	342,283	89.2	50.0	47.2	4.7	25.0	6.1	25.0	
San Francisco/Oakland AA	1	1,000	20.0	117,451	86.8	0.0	46.9	5.7	0.0	7.6	100.0	
Total	5	3,660	100.0	459,734	88.6	40.0	47.1	5.0	20.0	6.5	40.0	
<p><i>Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i></p>												

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2017-19**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
NY AA	49	100,132	100.0	64,441	2.8	18.4	4.0	17.3	16.3	18.2	33.9	6.1	31.0	45.7	57.1	46.6	0.2	2.0	0.2
Total	49	100,132	100.0	64,441	2.8	18.4	4.0	17.3	16.3	18.2	33.9	6.1	31.0	45.7	57.1	46.6	0.2	2.0	0.2

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2017-19

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
NY AA	49	100,132	100.0	64,441	30.4	0.0	1.8	16.1	2.0	4.9	15.8	0.0	13.9	37.8	57.1	60.9	0.0	40.8	18.6
Total	49	100,132	100.0	64,441	30.4	0.0	1.8	16.1	2.0	4.9	15.8	0.0	13.9	37.8	57.1	60.9	0.0	40.8	18.6

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2017-19

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
New York AA	5	2,664	100.0	225,957	6.3	40.0	10.1	20.7	0.0	20.6	21.0	40.0	19.9	40.9	20.0	46.8	3.1	0.0	2.7
Total	5	2,664	100.0	225,957	6.3	40.0	10.1	20.7	0.0	20.6	21.0	40.0	19.9	40.9	20.0	46.8	3.1	0.0	2.7

Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2017-19**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
NY AA	5	2,664	100.0	225,957	87.8	100.0	39.9	6.2	0.0	6.0	0.0
Total	5	2,664	100.0	225,957	87.8	100.0	39.9	6.2	0.0	6.0	0.0

*Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Loans by County

Respondent ID: 0000024440

Small Business Loans - Originations

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN FRANCISCO COUNTY (075), CA										
MSA 41884										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	900	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	900	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	900	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	1	900	0	0	0	0

Loans by County

Respondent ID: 0000024440

Small Business Loans - Originations

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	499	1	499	0	0
Median Family Income 50-60%	0	0	0	0	1	950	1	950	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,449	2	1,449	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	2	1,449	2	1,449	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,449	2	1,449	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	3	2,349	2	1,449	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	3	2,349	2	1,449	0	0

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: IND & COMM BNK OF CHINA (USA)

Respondent ID: 0000024440
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NY - KINGS COUNTY (047) - MSA 35614	2	1,449	2	1,449	0	0
CA - SAN FRANCISCO COUNTY (075) - MSA 41884	1	900	0	0	0	0

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: IND & COMM BNK OF CHINA (USA)

PAGE: 1 OF 1

Respondent ID: 0000024440

Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	7	53,880	0	0
Purchased	0	0	0	0
Total	7	53,880	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

ASSESSMENT AREA - 0001

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 20-30%

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

Median Family Income 30-40%

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

Median Family Income 40-50%

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

Median Family Income 50-60%

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

1201.08*	1218.01*	1221.22*	1232.03*	1232.04*	1232.05*	1232.06*	1234.10*	1241.03*	1241.05*	1242.04*
1271.03*	1272.20*	1274.00*	1276.03*	1276.04*	1277.12*	1279.10*	1281.02*	1283.02*	1343.05*	1345.21*
1345.22*	1836.10*	1838.10*	1853.20*	1892.01*	1904.01*	1905.10*	1910.00*	1911.10*	1911.20*	1913.02*
1914.10*	1914.20*	1918.10*	1926.20*	1990.00*	1994.00*	1998.00*	2011.20*	2015.03*	2035.00*	2036.00*
2037.10*	2041.10*	2048.10*	2049.20*	2051.10*	2071.01*	2080.00*	2083.02*	2088.02*	2092.00*	2093.00*
2112.02*	2114.10*	2114.20*	2117.03*	2118.04*	2121.01*	2122.02*	2123.06*	2125.01*	2126.20*	2129.00*
2133.10*	2133.20*	2134.01*	2181.20*	2184.00*	2189.00*	2198.00*	2211.20*	2212.10*	2212.20*	2213.02*
2215.00*	2216.01*	2217.10*	2221.00*	2222.00*	2225.00*	2260.02*	2264.10*	2270.10*	2314.00*	2321.10*
2321.20*	2322.00*	2324.00*	2325.00*	2328.00*	2345.02*	2361.00*	2371.02*	2382.00*	2392.02*	2393.20*
2393.30*	2395.01*	2396.01*	2398.02*	2403.00*	2404.02*	2406.00*	2408.00*	2409.00*	2410.01*	2411.10*
2412.02*	2413.00*	2420.00*	2422.00*	2423.00*	2755.00*	2911.10*	2920.00*	2932.02*	2947.01*	2949.00*
2966.00*	3022.01*	3022.02*	3025.03*	3025.04*	3202.01*	4023.03*	4023.04*	4025.01*	4027.02*	4028.01*
4042.01*	4326.01*	4327.00*	4328.01*	4333.06*	4334.03*	4335.04*	4336.02*	4338.01*	4339.01*	4620.02*
4823.04*	5301.01*	5304.00*	5313.01*	5315.03*	5315.04*	5316.02*	5316.04*	5317.01*	5317.02*	5326.03*
5326.04*	5326.05*	5327.00*	5330.02*	5331.06*	5331.07*	5332.01*	5332.03*	5333.00*	5334.03*	5335.01*
5336.01*	5336.02*	5337.01*	5337.02*	5337.03*	5338.03*	5338.06*	5339.02*	5341.02*	5342.01*	5343.01*
5344.05*	5344.06*	5348.03*	5350.02*	5351.01*	5352.00*	5353.00*	5355.01*	5355.03*	5356.04*	5357.02*
5361.04*	5402.03*	5405.02*	5416.06*	5421.06*	5426.01*	5511.02*	5538.02*	5541.04*	5544.03*	5703.03*
5703.04*	5729.00*	5730.04*	5732.01*	5752.01*	5752.02*	5753.00*	5758.02*	5763.01*	5763.02*	5765.02*
5768.01*	5769.03*	6002.01*	6003.03*	6013.03*	6015.02*	6017.00*	6018.01*	6018.02*	6019.00*	6020.03*
6025.04*	6025.06*	6029.00*	7001.02*	9001.03*	9005.05*	9006.02*	9007.04*	9105.04*	9106.01*	9107.11*
9800.08*	9800.15*									

Median Family Income 60-70%

1012.10*	1047.03*	1047.04*	1064.08*	1132.33*	1154.03*	1172.01*	1193.20*	1193.41*	1204.00*	1211.01*
1212.22*	1224.20*	1230.10*	1231.04*	1233.03*	1234.20*	1241.02*	1241.04*	1242.03*	1253.20*	1255.02*
1276.05*	1278.03*	1278.04*	1278.05*	1286.01*	1310.10*	1323.00*	1345.20*	1347.10*	1349.03*	1393.03*
1395.04*	1835.20*	1853.10*	1863.01*	1872.00*	1903.01*	1912.04*	1913.01*	1915.00*	1927.00*	1957.10*
1958.02*	1958.04*	1974.20*	1992.01*	2013.01*	2014.01*	2015.01*	2015.04*	2032.00*	2039.00*	2041.20*
2046.00*	2047.00*	2048.20*	2084.02*	2086.10*	2086.20*	2111.20*	2111.22*	2118.02*	2118.03*	2119.10*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

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

Median Family Income 70-80%

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

5319.01* 5320.02* 5322.00* 5323.04* 5332.02* 5334.01* 5335.02* 5345.01* 5345.02* 5355.02* 5356.03*
5358.02* 5360.00* 5361.03* 5400.00* 5401.02* 5403.00* 5405.01* 5409.01* 5411.00* 5413.00* 5418.01*
5421.05* 5424.01* 5426.02* 5427.00* 5429.00* 5535.02* 5535.04* 5538.01* 5543.01* 5543.02* 5702.03*
5704.04* 5706.01* 5717.01* 5765.01* 5769.04* 6004.00* 6010.02* 6013.02* 6021.05* 6022.00* 6024.03*
6030.05* 6037.04* 6039.00* 6040.01* 6040.02* 6041.00* 9001.04* 9002.01* 9003.00* 9008.03* 9010.10*
9104.04* 9106.05* 9107.07* 9107.14* 9200.37* 9200.38*

Median Family Income 80-90%

1011.10* 1012.20* 1041.08* 1046.10* 1046.20* 1048.22* 1064.05* 1066.04* 1070.10* 1095.00* 1132.34*
1133.21* 1192.02* 1210.10* 1212.10* 1218.02* 1219.00* 1221.20* 1239.01* 1249.02* 1281.01* 1325.02*
1340.02* 1831.03* 1871.01* 1871.02* 1907.00* 1908.02* 1919.01* 1959.01* 1959.03* 1972.00* 1975.00*
2014.02* 2087.10* 2127.01* 2128.00* 2151.01* 2182.20* 2185.00* 2220.01* 2352.01* 2381.00* 2722.01*
2733.00* 2911.30* 2933.07* 2971.20* 3018.02* 3025.06* 3106.01* 3118.01* 3118.02* 4024.02* 4027.06*
4029.02* 4037.22* 4046.00* 4048.02* 4048.03* 4049.03* 4051.01* 4052.01* 4053.01* 4071.01* 4071.02*
4072.00* 4075.01* 4077.01* 4080.06* 4081.39* 4081.40* 4081.41* 4082.02* 4087.23* 4329.02* 4331.01*
4334.01* 4337.00* 4615.02* 4616.00* 4619.01* 4621.00* 4623.01* 4810.02* 4811.01* 4811.03* 4813.00*
4822.01* 4824.02* 5009.00* 5010.01* 5014.00* 5025.00* 5029.02* 5031.04* 5031.06* 5300.04* 5302.03*
5303.01* 5303.02* 5306.01* 5316.03* 5340.02* 5347.00* 5357.01* 5358.04* 5359.01* 5361.02* 5362.00*
5408.00* 5409.02* 5417.00* 5418.02* 5428.00* 5432.01* 5439.05* 5440.01* 5509.01* 5509.02* 5513.00*
5535.03* 5536.01* 5540.02* 5544.05* 5546.00* 5702.02* 5702.04* 5706.02* 5717.03* 5727.00* 5731.00*
5768.02* 6014.02* 6021.06* 6024.02* 6024.04* 6025.08* 6025.09* 6028.02* 6030.04* 6030.06* 6031.01*
6033.02* 6038.01* 6038.02* 6506.04* 7017.02* 9006.08* 9007.05* 9008.05* 9011.01* 9100.01* 9101.01*
9102.05* 9105.05* 9106.06* 9107.06* 9107.13* 9107.15* 9107.16*

Median Family Income 90-100%

1014.00* 1021.07* 1044.01* 1048.10* 1064.03* 1096.03* 1114.00* 1132.35* 1154.04* 1203.00* 1210.20*
1222.00* 1230.20* 1238.00* 1243.00* 1249.03* 1276.06* 1310.20* 1313.00* 1317.02* 1318.00* 1319.00*
1321.02* 1325.01* 1347.20* 1349.04* 1394.01* 1395.03* 1832.21* 1834.01* 1834.02* 1835.10* 1837.02*
1851.00* 1863.02* 1895.00* 1899.02* 2016.01* 2017.00* 2085.01* 2117.01* 2125.02* 2171.00* 2172.00*
2197.00* 2340.00* 2343.00* 2348.00* 2384.00* 2675.01* 2699.04* 2702.00* 2718.02* 2752.00* 2772.00*
2932.01* 2941.10* 3010.00* 3012.06* 3016.02* 3019.00* 3021.04* 4006.02* 4011.02* 4017.03* 4020.01*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

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

Median Family Income 100-110%

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

Median Family Income 110-120%

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

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

Median Family Income >= 120%

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

5545.22* 5552.02* 5700.01* 5700.02* 5700.03* 5701.00* 5707.01* 5707.02* 5708.00* 5709.01* 5709.02*
5710.00* 5711.01* 5711.02* 5712.00* 5713.00* 5714.00* 5715.03* 5715.04* 5718.00* 5719.00* 5720.01*
5720.02* 5721.00* 5722.01* 5722.02* 5734.03* 5736.01* 5737.00* 5738.00* 5739.02* 5740.00* 5741.00*
5742.01* 5743.00* 5744.00* 5745.00* 5746.02* 5748.00* 5749.01* 5749.02* 5750.01* 5760.01* 5766.01*
5766.02* 5767.00* 5772.00* 5773.00* 5774.00* 5775.01* 5775.04* 5776.02* 5776.03* 5776.04* 5991.00*
6006.01* 6007.02* 6007.03* 6007.04* 6008.02* 6013.01* 6023.01* 6023.02* 6027.00* 6032.00* 6036.00*
6037.02* 6037.03* 6200.01* 6200.02* 6201.01* 6201.02* 6202.01* 6203.01* 6203.03* 6203.05* 6204.00*
6205.01* 6205.21* 6205.22* 6206.01* 6206.02* 6207.01* 6207.02* 6208.00* 6209.01* 6209.04* 6210.01*
6210.02* 6210.04* 6211.02* 6211.04* 6212.01* 6212.04* 6213.01* 6213.24* 6213.26* 6214.00* 6500.01*
6501.01* 6501.02* 6502.00* 6504.01* 6505.01* 6505.02* 6506.02* 6506.03* 6507.01* 6507.02* 6508.00*
6509.02* 6510.01* 6510.02* 6511.01* 6511.02* 6512.01* 6512.21* 6512.22* 6513.02* 6513.04* 6514.01*
6514.02* 6700.01* 6702.01* 6702.02* 6703.24* 6703.26* 6703.28* 6704.03* 6704.05* 6704.06* 6704.07*
6704.11* 6704.13* 6704.16* 6705.00* 6706.02* 6707.01* 6707.02* 7001.01* 7003.00* 7004.00* 7005.01*
7005.02* 7006.00* 7007.00* 7008.01* 7008.02* 7009.01* 7009.02* 7010.00* 7012.01* 7012.02* 7013.02*
7013.04* 7014.02* 7015.01* 7015.02* 7016.01* 7016.02* 7017.01* 7019.02* 7020.02* 7021.02* 7022.01*
7022.02* 7023.00* 7024.00* 7025.01* 7025.02* 7026.00* 7027.00* 7028.01* 7028.02* 7029.01* 7030.01*
7030.02* 7031.00* 7032.00* 8001.01* 8001.02* 8002.02* 8002.03* 8002.04* 8003.24* 8003.25* 8003.26*
8003.27* 8003.28* 8003.29* 8003.30* 8003.31* 8003.32* 8004.06* 8004.08* 8004.10* 8005.04* 8005.06*
9009.00* 9010.04* 9010.07* 9012.05* 9012.13* 9102.02* 9102.06* 9102.07* 9102.09* 9102.10* 9103.01*
9103.02* 9104.01* 9108.04* 9108.05* 9108.07* 9108.08* 9108.09* 9108.10* 9108.11* 9108.12* 9108.13*
9200.12* 9200.13* 9200.15* 9200.16* 9200.17* 9200.18* 9200.20* 9200.26* 9200.28* 9200.30* 9200.32*
9200.36* 9200.39* 9200.40* 9200.43* 9200.44* 9200.45* 9201.02* 9201.04* 9201.07* 9201.08* 9201.09*
9201.10* 9201.11* 9201.12* 9201.14* 9201.15* 9201.16* 9201.18* 9201.19* 9203.03* 9203.12* 9203.13*
9203.14* 9203.22* 9203.26* 9203.28* 9203.29* 9203.30* 9203.31* 9203.32* 9203.34* 9203.38* 9203.39*
9303.01* 9800.19* 9800.24*

Median Family Income Not Known

1151.03* 1902.01* 2063.00* 2073.02* 2074.00* 2075.02* 2077.10* 2201.00* 2227.00* 2653.01* 2653.03*
2653.04* 2673.00* 3200.00* 4019.01* 4024.04* 4032.00* 5041.02* 5516.00* 5746.01* 5747.00* 5755.00*
7011.00* 9010.03* 9200.11* 9202.00* 9800.01* 9800.02* 9800.03* 9800.04* 9800.05* 9800.06* 9800.07*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

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

ASSESSMENT AREA - 0002

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 10-20%

0910.00*

Median Family Income 20-30%

0029.01* 0085.00* 0185.01* 0285.02* 0352.00* 0535.00* 0808.00* 0908.00* 1110.00*

Median Family Income 30-40%

0023.00* 0100.00* 0120.00* 0255.00* 0259.02* 0299.00* 0307.00* 0326.00* 0342.00* 0357.00* 0382.00*
0397.00* 0427.00* 0489.00* 0511.00* 0525.00* 0533.00* 0539.00* 0545.00* 0572.00* 0906.00* 0912.00*
0982.00* 1034.00* 1106.00* 1120.00* 1134.00* 1156.00* 1214.00*

Median Family Income 40-50%

0076.00* 0082.00* 0094.00* 0096.00* 0098.00* 0106.00* 0108.00* 0112.00* 0118.00* 0212.00* 0220.00*
0222.00* 0228.00* 0230.00* 0233.00* 0234.00* 0236.00* 0240.00* 0281.00* 0303.00* 0309.00* 0330.00*
0340.00* 0349.00* 0351.00* 0359.00* 0373.00* 0381.00* 0387.00* 0391.00* 0395.00* 0403.00* 0409.00*
0431.00* 0478.00* 0505.00* 0507.00 0508.01* 0509.00* 0527.00* 0529.00* 0531.00* 0537.00* 0538.00*
0547.00* 0874.01* 0890.00* 0900.00* 0918.00* 0944.02* 1144.00* 1146.00* 1190.00* 1198.00* 1210.00*
1237.00*

Median Family Income 50-60%

0002.00* 0022.00* 0068.00* 0071.00* 0072.00* 0074.00* 0078.00* 0084.00* 0090.00* 0092.00* 0101.00*
0102.00* 0104.00* 0110.00* 0114.00* 0116.00* 0122.00* 0192.00* 0213.00* 0216.00* 0218.00* 0224.00*
0232.00* 0238.00* 0242.00* 0251.00* 0259.01* 0277.00* 0283.00* 0287.00* 0293.00* 0305.00* 0345.00*
0350.00* 0361.00* 0362.00* 0363.00* 0365.02* 0369.00* 0374.02* 0392.00* 0405.00* 0411.00* 0417.00*
0419.00* 0421.00* 0423.00* 0429.00* 0433.00* 0435.00* 0437.00* 0439.00* 0445.00* 0453.00* 0482.00*
0490.00* 0491.00 0493.00* 0523.00* 0534.00* 0610.04* 0792.00* 0804.00* 0818.00* 0884.00* 0892.00*
0896.00* 0898.00* 0916.00* 1058.01* 1058.04* 1116.00* 1122.00* 1128.00* 1152.00* 1160.00* 1166.00*
1170.00* 1176.02* 1186.00* 1188.00* 1196.00* 1200.00* 1208.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

Median Family Income 60-70%

0070.00* 0126.00* 0127.00* 0142.00* 0182.00* 0190.00* 0210.00* 0226.00* 0229.00* 0235.00* 0249.00*
0254.00* 0257.00* 0258.00* 0271.00* 0286.00* 0288.00* 0289.00* 0292.00* 0304.00* 0311.00* 0321.00*
0325.00* 0343.00* 0347.00* 0353.00* 0356.01* 0360.01* 0360.02* 0365.01* 0366.00* 0375.00* 0379.00*
0399.00* 0412.00* 0414.02* 0416.00* 0425.00* 0430.00* 0447.00* 0449.00* 0456.00* 0460.00* 0468.00*
0480.00* 0486.00* 0492.00* 0508.03* 0510.01* 0513.00* 0516.01* 0516.02* 0520.00* 0552.00* 0578.00*
0580.00* 0786.00* 0788.00* 0796.02* 0806.00* 0816.00* 0820.00* 0822.00* 0824.00* 0870.00* 0878.00*
0920.00* 0924.00* 0938.00* 1098.00* 1118.00* 1130.00* 1142.02* 1162.00* 1164.00* 1168.00* 1176.01*
1178.00* 1182.02* 1192.00* 1194.00*

Median Family Income 70-80%

0080.00* 0088.00* 0128.01* 0138.00* 0196.00* 0208.00* 0211.00* 0221.00* 0244.00* 0246.00* 0247.00*
0248.00* 0252.00* 0260.00* 0261.00* 0263.00* 0264.00* 0265.00* 0272.00* 0273.00* 0276.00* 0291.00*
0296.00* 0297.00* 0298.00* 0308.00* 0315.00* 0317.02* 0319.00* 0329.00* 0331.00* 0333.00* 0337.00*
0339.00* 0341.00* 0355.00* 0371.00* 0385.00* 0386.00* 0389.00* 0390.00* 0393.00* 0400.00* 0401.00*
0406.00* 0410.00* 0413.00* 0415.00* 0418.00* 0424.00* 0432.00* 0434.00* 0438.00* 0441.00* 0443.00*
0462.01* 0464.00* 0474.00* 0476.00* 0484.00* 0506.00* 0508.04* 0510.02* 0512.00* 0514.00* 0530.00*
0550.00* 0554.00* 0556.00* 0582.00* 0594.01* 0606.00* 0790.00* 0794.00* 0802.00* 0810.00* 0830.00*
0854.00* 0860.00* 0862.00* 0872.00* 0882.00* 0886.00* 0888.00* 0894.00* 0902.00* 0922.00* 1124.00*
1126.00* 1142.01* 1158.00* 1174.00* 1182.01* 1184.00* 1202.00*

Median Family Income 80-90%

0062.00* 0117.00* 0130.00* 0178.00* 0179.00* 0188.00* 0194.00* 0200.00* 0214.00* 0227.00* 0245.00*
0250.00* 0253.00* 0256.00* 0268.00* 0269.00* 0278.00* 0279.00* 0284.00* 0290.00* 0294.00* 0301.00*
0313.00* 0328.00* 0348.00* 0364.00* 0367.00* 0377.00* 0398.00* 0402.00* 0404.00* 0414.01* 0420.00*
0426.00* 0428.00* 0440.00* 0446.00* 0462.02* 0470.00* 0472.00* 0488.00* 0494.00* 0542.00* 0546.00*
0560.00* 0590.00* 0610.03* 0626.00* 0680.00* 0750.00* 0760.00* 0762.00* 0774.00* 0826.00* 0828.00*
0846.00* 0866.00* 0880.00* 0928.00* 0930.00* 0964.00* 0974.00* 1132.00* 1150.00* 1172.01* 1172.02*
1220.00*

Median Family Income 90-100%

0066.00* 0132.00* 0160.00* 0176.00* 0180.00* 0215.00* 0217.00* 0219.00* 0241.00* 0243.00* 0262.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

0266.00* 0270.00* 0274.00* 0275.00* 0280.00* 0282.00* 0302.00* 0314.00* 0323.00* 0327.00* 0335.00*
 0374.01* 0388.00* 0394.00* 0408.00* 0436.00* 0444.00* 0448.00* 0526.00* 0544.00* 0548.00* 0558.00*
 0579.00* 0586.00* 0642.00* 0672.00* 0696.01* 0720.00* 0722.00* 0738.00* 0740.00* 0764.00* 0766.00*
 0768.00* 0770.00* 0782.00* 0798.02* 0814.00* 0840.00* 0848.00* 0856.00* 0858.00* 0864.00* 0868.00*
 0876.00* 0946.00* 0956.00* 1008.00* 1010.00* 1014.00* 1104.00*

Median Family Income 100-110%

0054.00* 0059.00* 0064.00* 0134.00* 0143.00* 0193.00* 0198.00* 0204.00* 0267.00* 0300.00* 0317.01*
 0336.00* 0354.00* 0356.02* 0383.00* 0396.00* 0442.00* 0454.00* 0458.00* 0496.00* 0499.00* 0501.00*
 0549.00* 0551.00* 0563.00* 0570.00* 0576.00* 0596.00* 0598.00* 0608.00* 0622.00* 0632.00* 0648.00*
 0650.00* 0670.00* 0686.00* 0736.00* 0772.00* 0776.00* 0796.01* 0800.00* 0832.00* 0950.00* 0958.00*
 0986.00* 0988.00* 0992.00* 0996.00* 1004.00* 1012.00* 1022.00* 1078.00*

Median Family Income 110-120%

0020.00* 0056.02* 0058.00* 0129.01* 0136.00* 0140.00* 0145.00* 0174.00* 0186.00* 0191.00* 0231.00*
 0295.00* 0306.00* 0370.00* 0452.00* 0485.00* 0498.00* 0503.00* 0532.00* 0562.00* 0569.00* 0571.00*
 0584.00* 0592.00* 0593.00* 0600.00* 0628.00* 0638.00* 0690.00* 0728.00* 0742.00* 0748.00* 0834.00*
 0836.00* 0838.00* 0850.00* 0934.00* 0936.00* 0944.01* 0954.00* 0962.00* 0966.00* 0984.00* 0994.00*
 0998.00* 1024.00* 1026.00* 1028.00* 1070.00*

Median Family Income >= 120%

0001.00* 0003.01* 0005.01* 0005.02* 0007.00* 0009.00* 0011.00* 0013.00* 0015.00* 0021.00* 0030.00*
 0031.00* 0033.00* 0034.00* 0035.00* 0036.00* 0037.00* 0038.00* 0039.00* 0041.00* 0043.00* 0044.00*
 0045.00* 0046.00* 0047.00* 0049.00* 0050.00* 0051.00* 0052.01* 0052.02* 0053.00* 0056.01* 0060.00*
 0063.00* 0065.00* 0067.00* 0069.00* 0075.00* 0077.00* 0119.00* 0121.00* 0129.02* 0131.00* 0133.00*
 0135.00* 0137.00* 0139.00* 0141.00* 0147.00* 0148.00* 0149.00* 0150.00* 0151.00* 0152.00* 0153.00*
 0155.00* 0157.00* 0159.00* 0161.00* 0162.00* 0163.00* 0164.00* 0165.00* 0166.00* 0167.00* 0168.00*
 0169.00* 0170.00* 0171.00* 0172.00* 0181.00* 0183.00* 0184.00* 0187.00* 0195.00* 0197.00* 0199.00*
 0201.00* 0202.00* 0203.00* 0205.00* 0206.00* 0207.00* 0285.01* 0422.00* 0477.00* 0481.00* 0495.00*
 0497.00* 0500.00* 0502.02* 0504.00* 0515.00* 0517.00* 0518.00* 0519.00* 0528.00* 0543.00* 0553.00*
 0555.00* 0557.00* 0561.00* 0564.00* 0565.00* 0566.00* 0568.00* 0573.00* 0574.00* 0575.00* 0588.00*
 0589.00* 0591.00* 0594.02* 0610.02* 0612.00* 0616.00* 0620.00* 0636.00* 0640.00* 0644.00* 0646.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

0652.00* 0654.00* 0656.00* 0658.00* 0660.00* 0662.00* 0674.00* 0676.00* 0678.00* 0682.00* 0688.00*
0692.00* 0696.02* 0698.00* 0700.00* 0702.01* 0706.00* 0724.00* 0726.00* 0730.00* 0732.00* 0734.00*
0744.00* 0746.00* 0752.00* 0754.00* 0756.00* 0758.00* 0780.00* 0784.00* 0798.01* 0932.00* 0968.00*
0970.00* 0990.00* 1006.00* 1016.00* 1018.00* 1020.00* 1502.00* 1522.00*

Median Family Income Not Known

0018.00* 0086.00* 0154.00* 0175.00* 0177.00* 0407.00* 0450.00* 0666.00* 0702.02* 0702.03* 0852.00*
0960.00* 1180.00* 9901.00*

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income 20-30%

0192.00*

Median Family Income 30-40%

0002.01* 0006.00* 0014.02* 0020.00* 0025.00* 0182.00* 0194.00* 0219.00* 0242.00* 0243.02*

Median Family Income 40-50%

0008.00* 0010.02* 0016.00* 0024.00* 0028.00* 0029.00* 0036.01* 0162.00* 0168.00* 0174.01* 0178.00*
0186.00* 0189.00* 0210.00* 0223.02* 0224.00* 0232.00* 0235.02* 0263.00* 0277.00* 0291.00* 0293.00*
0299.00*

Median Family Income 50-60%

0002.02* 0018.00* 0030.01* 0041.00* 0043.00* 0164.00* 0166.00* 0172.00* 0180.00* 0184.00* 0188.00*
0209.01* 0213.03* 0215.00* 0218.00* 0223.01* 0229.00* 0235.01* 0237.00* 0243.01* 0245.00* 0251.00*
0253.00* 0261.00* 0269.00* 0285.00* 0309.00*

Median Family Income 60-70%

0022.01* 0083.00* 0170.00* 0174.02* 0193.00* 0196.00* 0226.00* 0231.00* 0234.00* 0236.00* 0239.00*
0247.00* 0249.00* 0279.00* 0303.00*

Median Family Income 70-80%

0026.01* 0156.02* 0203.00* 0208.00* 0214.00* 0221.02* 0230.00* 0233.00* 0241.00* 0255.00* 0259.00*
0267.00* 0271.00* 0283.00* 0287.00*

Median Family Income 80-90%

0135.00* 0206.00* 0212.00* 0216.00* 0220.00* 0225.00* 0228.00* 0265.00*

Median Family Income 90-100%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

0197.02* 0201.02* 0222.00* 0227.00*

Median Family Income 100-110%

0038.00* 0117.00* 0295.00*

Median Family Income 110-120%

0012.00* 0027.00* 0093.00* 0097.00* 0207.01* 0257.00*

Median Family Income >= 120%

0007.00* 0009.00* 0010.01* 0013.00* 0014.01* 0015.01* 0015.02* 0021.00* 0022.02* 0026.02* 0030.02*

0031.00* 0032.00* 0033.00* 0034.00* 0036.02* 0037.00* 0039.00* 0040.00* 0042.00* 0044.00* 0045.00*

0047.00* 0048.00* 0049.00* 0050.00* 0052.00* 0054.00* 0055.01* 0055.02* 0056.00* 0057.00* 0058.00*

0059.00* 0060.00* 0061.00* 0062.00* 0063.00* 0064.00* 0065.00* 0067.00* 0068.00* 0069.00* 0070.00*

0071.00* 0072.00* 0073.00* 0074.00* 0075.00* 0076.00* 0077.00* 0078.00* 0079.00* 0080.00* 0081.00*

0082.00* 0084.00* 0086.01* 0086.03* 0087.00* 0088.00* 0089.00* 0090.00* 0091.00* 0092.00* 0095.00*

0096.00* 0098.00* 0099.00* 0100.00* 0101.00* 0103.00* 0104.00* 0106.01* 0106.02* 0108.00* 0109.00*

0110.00* 0111.00* 0112.01* 0112.02* 0112.03* 0114.01* 0114.02* 0115.00* 0116.00* 0118.00* 0120.00*

0121.00* 0122.00* 0124.00* 0125.00* 0126.00* 0127.00* 0128.00* 0129.00* 0130.00* 0131.00* 0132.00*

0133.00* 0134.00* 0136.00* 0137.00* 0138.00* 0139.00* 0140.00* 0142.00* 0144.01* 0144.02* 0145.00*

0146.01* 0146.02* 0147.00* 0148.01* 0148.02* 0149.00* 0150.01* 0150.02* 0151.00* 0152.00* 0153.00*

0154.00* 0155.00* 0156.01* 0157.00* 0158.01* 0158.02* 0159.00* 0160.01* 0160.02* 0161.00* 0163.00*

0165.00* 0167.00* 0169.00* 0171.00* 0173.00* 0175.00* 0177.00* 0179.00* 0181.00* 0183.00* 0185.00*

0187.00* 0190.00* 0191.00* 0195.00* 0198.00* 0199.00* 0200.00* 0201.01* 0205.00* 0211.00* 0238.01*

0238.02* 0273.00* 0275.00* 0281.00* 0307.00* 0317.03* 0317.04*

Median Family Income Not Known

0001.00* 0005.00* 0066.00* 0086.02* 0094.00* 0102.00* 0113.00* 0119.00* 0143.00* 0197.01* 0217.03*

0240.00* 0297.00* 0311.00* 0319.00*

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 20-30%

0025.00*

Median Family Income 30-40%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

0845.00* 0972.03*

Median Family Income 40-50%

0043.00* 0047.00* 0087.00* 0163.00* 0273.00* 0437.02* 0443.01* 0460.00* 0467.00* 0797.02* 0849.00*

1205.00* 1227.02*

Median Family Income 50-60%

0085.00* 0159.00* 0238.00* 0240.00* 0309.02* 0375.00* 0399.00* 0405.00* 0407.00* 0427.00* 0439.00*

0481.00* 0589.00* 0853.00* 0857.00* 0859.00* 0863.00* 0865.00* 0869.00* 0871.00* 1163.00* 1167.00*

Median Family Income 60-70%

0033.00* 0039.00* 0051.00* 0069.00* 0073.00* 0079.00* 0083.00* 0114.00* 0120.00* 0157.00* 0181.01*

0198.00* 0204.00* 0212.00* 0235.00* 0254.00* 0260.00* 0261.00* 0263.00* 0270.00* 0275.00* 0277.00*

0363.00* 0365.00* 0377.00* 0379.00* 0401.00* 0403.00* 0411.00* 0414.00* 0415.00* 0437.01* 0444.00*

0446.01* 0446.02* 0461.00* 0463.00* 0469.00* 0471.00* 0483.00* 0500.00* 0535.00* 0549.00* 0553.00*

0555.00* 0557.00* 0564.00* 0717.02* 0799.00* 0855.00* 0861.00* 0889.01* 0942.02* 0972.02* 0972.04*

0998.02* 1010.01* 1032.01* 1171.00* 1187.00* 1191.00* 1201.00*

Median Family Income 70-80%

0004.00* 0030.00* 0040.02* 0042.00* 0044.01* 0057.00* 0094.00* 0100.00* 0108.00* 0112.00* 0118.00*

0119.00* 0142.01* 0153.00* 0156.00* 0161.00* 0178.00* 0179.00* 0189.00* 0214.00* 0236.00* 0251.00*

0253.02* 0259.00* 0265.00* 0267.00* 0269.01* 0269.02* 0278.00* 0279.00* 0291.00* 0347.00* 0353.00*

0361.00* 0381.00* 0409.00* 0413.00* 0448.00* 0455.00* 0459.00* 0462.00* 0465.00* 0468.00* 0473.00*

0545.00* 0547.00* 0551.00* 0587.00* 0591.00* 0693.00* 0779.08* 0790.00* 0803.01* 0919.00* 0925.00*

0942.03* 0964.00* 0992.00* 1032.02* 1161.00* 1185.00* 1257.00*

Median Family Income 80-90%

0008.00* 0018.00* 0022.00* 0031.00* 0038.00* 0052.00* 0055.00* 0062.02* 0063.00* 0091.00* 0098.00*

0102.00* 0103.00* 0106.00* 0122.00* 0124.00* 0125.00* 0126.01* 0134.00* 0135.00* 0137.00* 0148.00*

0152.00* 0154.00* 0155.00* 0166.00* 0170.00* 0176.00* 0180.00* 0183.00* 0196.00* 0202.00* 0208.00*

0247.00* 0249.00* 0253.01* 0272.00* 0276.00* 0281.00* 0283.00* 0293.00* 0297.00* 0309.03* 0328.00*

0329.00* 0334.02* 0351.00* 0440.00* 0443.02* 0452.00* 0458.00* 0466.00* 0470.00* 0479.00* 0485.00*

0497.00* 0540.00* 0559.00* 0565.00* 0581.00* 0583.00* 0585.00* 0593.00* 0641.02* 0679.00* 0713.04*

0719.00* 0814.00* 0818.00* 0837.00* 0864.00* 0929.00* 0942.01* 1008.02* 1047.00* 1193.00* 1215.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

1227.01*

Median Family Income 90-100%

0002.00* 0010.00* 0014.00* 0016.00* 0024.00* 0054.00* 0065.01* 0065.02* 0081.00* 0095.00* 0101.00*
0104.00* 0105.00* 0113.00* 0115.00* 0116.00* 0126.02* 0132.00* 0141.00* 0142.02* 0143.00* 0144.00*
0145.00* 0158.01* 0164.00* 0168.00* 0169.00* 0172.00* 0174.00* 0184.02* 0185.02* 0186.00* 0205.00*
0206.00* 0216.00* 0220.01* 0243.00* 0262.00* 0264.00* 0266.00* 0271.00* 0274.00* 0284.00* 0285.00*
0288.00* 0289.00* 0317.00* 0327.00* 0337.00* 0357.00* 0367.00* 0371.00* 0373.00* 0394.00* 0398.00*
0404.00* 0454.00* 0475.00* 0480.00* 0499.00* 0502.02* 0512.00* 0516.00* 0517.00* 0526.00* 0528.00*
0531.00* 0577.00* 0601.00* 0627.00* 0711.00* 0721.00* 0743.00* 0779.06* 0779.07* 0788.00* 0792.00*
0803.02* 0840.00* 0947.00* 0954.00* 0998.01* 1010.02* 1139.00* 1157.00* 1159.00* 1203.00* 1347.00*

1367.00*

Median Family Income 100-110%

0006.00* 0012.00* 0028.00* 0032.00* 0036.00* 0040.01* 0059.00* 0110.00* 0111.00* 0121.00* 0128.00*
0130.00* 0138.00* 0140.00* 0149.00* 0158.02* 0181.02* 0182.00* 0184.01* 0185.01* 0187.00* 0192.00*
0194.00* 0199.00* 0232.00* 0245.00* 0257.00* 0258.00* 0282.00* 0287.00* 0320.00* 0339.00* 0384.00*
0450.00* 0456.00* 0484.00* 0489.00* 0493.01* 0493.02* 0504.00* 0505.00* 0513.00* 0525.00* 0539.00*
0552.00* 0554.00* 0556.00* 0560.00* 0566.00* 0579.00* 0595.00* 0610.00* 0613.01* 0619.00* 0621.00*
0629.00* 0657.02* 0683.00* 0687.00* 0745.00* 0779.03* 0779.04* 0797.01* 0838.00* 0846.01* 0846.02*
1085.00* 1151.00* 1175.00* 1181.00* 1189.00* 1199.00* 1241.00* 1377.00* 1385.01* 1471.00* 1571.02*

Median Family Income 110-120%

0020.00* 0026.00* 0034.00* 0086.00* 0147.00* 0150.00* 0151.00* 0188.00* 0190.00* 0220.02* 0295.00*
0306.00* 0309.04* 0334.01* 0366.00* 0368.00* 0376.00* 0457.00* 0495.00* 0496.00* 0502.01* 0508.00*
0530.00* 0538.00* 0542.00* 0548.00* 0568.00* 0580.00* 0582.00* 0590.00* 0623.00* 0625.00* 0635.00*
0641.01* 0656.00* 0682.00* 0690.00* 0694.00* 0695.00* 0703.00* 0747.00* 0809.00* 0884.00* 0907.00*
0938.00* 0939.00* 0945.00* 1008.01* 1029.00* 1099.00* 1155.00* 1207.00* 1429.00* 1447.00* 1463.00*
1467.00* 1551.01* 1567.00* 1621.00*

Median Family Income >= 120%

0001.00* 0007.00* 0019.00* 0045.00* 0053.00* 0058.00* 0061.00* 0062.01* 0071.00* 0075.00* 0077.00*
0088.00* 0096.00* 0097.00* 0117.00* 0123.01* 0136.00* 0230.00* 0255.00* 0280.00* 0294.00* 0330.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

0352.00* 0358.00* 0400.00* 0402.00* 0424.00* 0432.00* 0434.00* 0464.00* 0472.00* 0476.00* 0478.00*
0482.00* 0492.00* 0506.00* 0507.00* 0510.00* 0511.00* 0515.00* 0518.00* 0520.00* 0521.00* 0522.00*
0524.00* 0532.00* 0534.01* 0536.01* 0558.00* 0561.00* 0562.00* 0567.00* 0592.00* 0594.00* 0596.00*
0598.00* 0599.00* 0600.00* 0603.00* 0606.00* 0608.00* 0612.00* 0614.00* 0616.01* 0616.02* 0618.00*
0620.00* 0622.00* 0626.00* 0630.00* 0632.00* 0633.01* 0633.02* 0637.00* 0638.00* 0639.00* 0645.00*
0646.00* 0650.00* 0654.00* 0657.03* 0659.00* 0660.00* 0661.00* 0663.00* 0664.00* 0665.01* 0667.01*
0669.00* 0671.00* 0677.00* 0680.00* 0697.01* 0697.02* 0707.00* 0709.00* 0713.03* 0713.05* 0713.06*
0717.01* 0723.00* 0729.00* 0731.00* 0737.00* 0739.00* 0741.00* 0749.00* 0757.01* 0757.02* 0769.01*
0769.02* 0773.00* 0775.00* 0779.02* 0779.05* 0892.00* 0916.01* 0922.00* 0928.00* 0934.01* 0934.02*
0973.00* 0981.00* 0987.00* 0991.00* 0997.01* 0997.03* 0997.04* 0997.05* 1017.00* 1033.00* 1039.00*
1059.00* 1072.01* 1093.00* 1097.00* 1113.00* 1123.00* 1129.00* 1133.00* 1141.00* 1147.00* 1195.00*
1223.00* 1247.00* 1265.00* 1267.00* 1277.00* 1291.02* 1291.03* 1291.04* 1301.00* 1333.00* 1339.00*
1341.00* 1399.00* 1403.00* 1409.01* 1409.02* 1417.00* 1435.00* 1441.00* 1451.01* 1451.02* 1459.00*
1479.00* 1483.00* 1507.01* 1507.02* 1529.01* 1529.02* 1551.02* 1571.01* 1579.01* 1579.02* 1579.03*
1617.00*

Median Family Income Not Known

0037.00* 0050.00* 0099.00* 0107.01* 0171.00* 0219.00* 0229.00* 0246.00* 0299.00* 0331.00* 0383.01*
0383.02* 0426.00* 0607.01* 0613.02* 0624.00* 0655.01* 0716.00* 0793.00* 0916.02* 0918.00* 0999.00*
1072.02* 1211.00* 1283.00* 1385.02* 9901.00*

ASSESSMENT AREA - 0003

ALAMEDA COUNTY (001), CA

MSA: 36084

Median Family Income 10-20%

4025.00*

Median Family Income 20-30%

4018.00* 4026.00* 4060.00* 4089.00* 4105.00*

Median Family Income 30-40%

4014.00* 4022.00* 4024.00* 4029.00* 4030.00* 4033.00* 4035.01* 4053.02* 4054.02* 4059.01* 4062.01*
4062.02* 4070.00* 4071.01* 4072.00* 4075.00* 4084.00* 4086.00* 4088.00* 4094.00* 4095.00* 4096.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

4103.00* 4339.00*

Median Family Income 40-50%

4007.00* 4013.00* 4016.00* 4028.00* 4054.01* 4057.00* 4058.00* 4059.02* 4061.00* 4063.00* 4065.00*

4074.00* 4087.00* 4091.00* 4093.00* 4097.00* 4204.00* 4276.00* 4356.01* 4375.00* 4377.01* 4377.02*

Median Family Income 50-60%

4010.00* 4015.00* 4017.00* 4034.00* 4037.01* 4055.00* 4066.02* 4071.02* 4073.00* 4085.00* 4090.00*

4101.00* 4102.00* 4229.00* 4240.01* 4240.02* 4305.00* 4309.00* 4331.03* 4331.04* 4332.00* 4340.00*

4351.04* 4354.00* 4356.02* 4362.00* 4365.00* 4366.02*

Median Family Income 60-70%

4031.00* 4036.00* 4053.01* 4056.00* 4064.00* 4066.01* 4076.00* 4082.00* 4092.00* 4104.00* 4227.00*

4251.04* 4312.00* 4324.00* 4326.00* 4338.00* 4353.00* 4366.01* 4368.00* 4369.00* 4376.00* 4382.01*

4403.07* 4514.04*

Median Family Income 70-80%

4008.00* 4009.00* 4011.00* 4039.00* 4052.00* 4069.00* 4224.00* 4272.00* 4280.00* 4284.00* 4285.00*

4310.00* 4311.00* 4331.02* 4336.00* 4337.00* 4355.00* 4357.00* 4358.00* 4363.00* 4371.02* 4373.00*

4374.00* 4379.00* 4380.00* 4383.00* 4402.00* 4403.06* 4403.31* 4419.23* 4425.00* 4443.02*

Median Family Income 80-90%

4048.00* 4083.00* 4098.00* 4221.00* 4228.00* 4232.00* 4235.00* 4239.01* 4251.01* 4273.00* 4322.00*

4325.01* 4325.02* 4330.00* 4333.00* 4360.00* 4361.00* 4364.01* 4367.00* 4370.00* 4372.00* 4378.00*

4382.04* 4384.00* 4401.00* 4403.01* 4403.36* 4419.26* 4423.01* 4430.02* 4444.00*

Median Family Income 90-100%

4035.02* 4077.00* 4078.00* 4205.00* 4220.00* 4233.00* 4277.00* 4286.00* 4334.00* 4359.00* 4382.03*

4403.08* 4416.02* 4423.02* 4426.02* 4442.00* 4445.00* 4446.01* 4515.03* 4515.06*

Median Family Income 100-110%

4005.00* 4040.00* 4203.00* 4234.00* 4251.02* 4251.03* 4279.00* 4308.00* 4323.00* 4327.00* 4335.00*

4352.00* 4381.00* 4403.04* 4417.00* 4419.27* 4424.00* 4428.00* 4430.01* 4443.01* 4504.00* 4512.01*

4514.01* 4516.02*

Median Family Income 110-120%

4067.00* 4068.00* 4079.00* 4202.00* 4217.00* 4222.00* 4223.00* 4231.00* 4236.02* 4278.00* 4281.00*

4283.01* 4287.00* 4303.00* 4307.00* 4321.00* 4371.01* 4403.05* 4414.01* 4415.22* 4416.01* 4418.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

4419.21* 4429.00* 4441.00* 4446.02* 4502.00* 4503.00* 4506.07* 4507.50* 4517.01* 4517.04* 9832.00*

Median Family Income >= 120%

4001.00* 4002.00* 4003.00* 4004.00* 4006.00* 4012.00* 4037.02* 4038.00* 4041.01* 4041.02* 4042.00*

4043.00* 4044.00* 4045.01* 4045.02* 4046.00* 4047.00* 4049.00* 4050.00* 4051.00* 4080.00* 4081.00*

4099.00* 4100.00* 4201.00* 4206.00* 4211.00* 4212.00* 4213.00* 4214.00* 4215.00* 4216.00* 4218.00*

4219.00* 4225.00* 4226.00* 4230.00* 4236.01* 4237.00* 4238.00* 4239.02* 4261.00* 4262.00* 4271.00*

4282.00* 4283.02* 4301.01* 4301.02* 4302.00* 4304.00* 4306.00* 4328.00* 4351.02* 4351.03* 4364.02*

4403.32* 4403.33* 4403.34* 4403.35* 4411.00* 4412.00* 4413.01* 4413.02* 4414.02* 4415.01* 4415.03*

4415.21* 4415.23* 4415.24* 4419.24* 4419.25* 4420.00* 4421.00* 4422.00* 4426.01* 4427.00* 4431.02*

4431.03* 4431.04* 4431.05* 4432.00* 4433.01* 4433.21* 4433.22* 4501.01* 4501.02* 4505.01* 4505.02*

4506.01* 4506.02* 4506.03* 4506.04* 4506.05* 4506.06* 4507.01* 4507.41* 4507.42* 4507.43* 4507.44*

4507.45* 4507.46* 4507.51* 4507.52* 4511.01* 4511.02* 4512.02* 4513.00* 4514.03* 4515.01* 4515.04*

4515.05* 4516.01* 4517.03* 9820.00*

Median Family Income Not Known

4027.00* 9819.00* 9900.00*

ASSESSMENT AREA - 0004

SAN FRANCISCO COUNTY (075), CA

MSA: 41884

Median Family Income 20-30%

0107.00* 0113.00* 0118.00* 0123.01* 0124.01* 0125.01* 0125.02* 0161.00* 0179.02* 0231.02* 0231.03*

0605.02* 0611.00* 9805.01*

Median Family Income 30-40%

0106.00* 0120.00* 0122.02* 0123.02* 0201.00* 0209.00* 0228.02* 0234.00*

Median Family Income 40-50%

0117.00* 0119.02* 0158.01* 0176.01* 0202.00* 0232.00* 0264.01* 0264.04*

Median Family Income 50-60%

0121.00* 0122.01* 0159.00* 0229.01* 0230.01* 0257.02* 0263.01* 0264.03* 0612.00*

Median Family Income 60-70%

0177.00* 0178.02* 0208.00* 0228.03* 0233.00* 0258.00* 0260.01* 0260.03* 0260.04* 0261.00* 0313.02*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

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

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

0314.00* 0332.03* 0332.04* 0604.00*

Median Family Income 70-80%

0101.00* 0155.00* 0160.00* 0254.03* 0256.00* 0257.01* 0260.02* 0262.00* 0263.02* 0263.03* 0264.02*

0312.01* 0353.00* 0452.00* 0477.01*

Median Family Income 80-90%

0103.00* 0108.00* 0156.00* 0203.00* 0204.02* 0229.02* 0229.03* 0230.03* 0312.02* 0328.02* 0329.01*

0352.01* 0352.02* 0426.01* 0478.01* 0478.02*

Median Family Income 90-100%

0111.00* 0251.00* 0313.01* 0326.01* 0326.02* 0327.00* 0330.00* 0354.00* 0426.02* 0427.00* 0451.00*

0476.00* 0477.02* 0479.01* 0479.02* 0610.00*

Median Family Income 100-110%

0104.00* 0110.00* 0112.00* 0157.00* 0164.00* 0165.00* 0254.01* 0255.00* 0259.00* 0328.01* 0329.02*

0351.00* 0401.00*

Median Family Income 110-120%

0129.02* 0153.00* 0166.00* 0210.00* 0253.00* 0301.01* 0302.02* 0311.00* 0402.00* 0614.00*

Median Family Income >= 120%

0102.00* 0105.00* 0109.00 0119.01* 0126.01* 0126.02* 0127.00* 0128.00* 0129.01* 0130.00* 0131.01*

0131.02* 0132.00* 0133.00* 0134.00* 0135.00* 0151.00* 0152.00* 0154.00* 0158.02* 0163.00* 0167.00*

0168.01* 0169.00* 0170.00* 0171.01* 0171.02* 0180.00* 0204.01* 0205.00* 0206.00* 0207.00* 0211.00*

0212.00* 0213.00* 0214.00* 0215.00* 0216.00* 0217.00* 0218.00* 0226.00* 0227.02* 0227.04* 0228.01*

0252.00* 0254.02* 0301.02* 0302.01* 0303.01* 0303.02* 0304.00* 0305.00* 0306.00* 0307.00* 0308.00*

0309.00* 0310.00* 0331.00* 0428.00* 0601.00* 0607.00* 0615.00* 9802.00* 9809.00*

Median Family Income Not Known

0124.02* 0162.00* 0168.02* 0178.01* 0332.01* 9803.00* 9804.01* 9806.00* 9901.00*

2021 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

Error Status Information**Respondent ID: 0000024440****Institution: IND & COMM BNK OF CHINA (USA)****Agency: OCC - 1**

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	3	3	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	4,622	4,622	0	0.00%
Total	4,627	4,627	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: IND & COMM BNK OF CHINA (USA)

PAGE: 1 OF 1

Respondent ID: 0000024440
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	12	98,937	0	0
Purchased	0	0	0	0
Total	12	98,937	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

ASSESSMENT AREA - 0001

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 20-30%

2243.20* 2244.20* 2421.00* 2426.00*

Median Family Income 30-40%

1012.22* 1200.20* 1201.03* 1902.01* 1917.10* 2051.20* 2071.02* 2089.02* 2089.04* 2091.03* 2091.05*

2092.02* 2094.03* 2095.10* 2098.10* 2100.10* 2121.02* 2214.01* 2240.20* 2260.01* 2289.00* 2311.00*

2318.00* 2362.05* 2375.00* 2422.02* 2431.00* 3022.01* 5716.00* 9104.05*

Median Family Income 40-50%

1174.05* 1174.07* 1174.08* 1175.10* 1193.40* 1200.30* 1201.06* 1201.08* 1232.06* 1275.20* 1276.05*

1282.10* 1283.03* 1912.03* 1912.04* 1916.20* 1917.20* 1919.01* 1957.10* 1991.20* 1997.00* 2035.00*

2044.20* 2060.10* 2060.53* 2060.54* 2071.03* 2083.01* 2084.01* 2087.20* 2089.03* 2091.04* 2093.00*

2094.01* 2094.02* 2095.20* 2111.22* 2113.20* 2122.02* 2122.04* 2123.04* 2123.05* 2123.06* 2131.00*

2132.01* 2133.20* 2134.01* 2200.00* 2211.10* 2213.02* 2213.03* 2215.00* 2219.00* 2240.10* 2246.00*

2264.10* 2267.02* 2284.20* 2285.00* 2287.10* 2312.10* 2317.10* 2319.02* 2349.01* 2349.02* 2362.04*

2362.06* 2377.20* 2383.20* 2392.01* 2396.02* 2397.01* 2400.10* 2409.02* 2411.20* 2420.00* 2422.01*

2423.00* 2920.01* 2941.20* 2948.20* 2962.10* 2962.20* 3107.01* 4027.02* 4328.01* 4335.06* 4338.04*

4620.02* 4823.04* 5316.04* 5326.06* 5329.00* 5330.02* 5331.03* 5331.05* 5334.02* 5342.02* 5402.01*

5406.00* 5414.01* 5542.04* 5703.05* 5706.03* 5730.02* 5733.00* 5753.00* 5758.01* 5758.03* 5763.02*

5764.02* 5764.03* 5769.03* 6002.02* 6003.03* 6003.04* 6012.11* 6015.01* 6017.00* 6025.10* 6028.01*

6037.06* 9008.06* 9105.01* 9203.41*

Median Family Income 50-60%

1042.03* 1047.01* 1047.04* 1064.07* 1175.20* 1201.04* 1201.05* 1201.07* 1221.22* 1224.10* 1235.20*

1241.02* 1242.04* 1243.00* 1253.22* 1271.02* 1272.20* 1276.03* 1279.10* 1281.02* 1282.20* 1283.02*

1343.05* 1345.20* 1347.10* 1395.05* 1838.20* 1864.01* 1901.02* 1902.02* 1905.20* 1909.01* 1911.20*

1914.10* 1916.10* 1918.10* 1926.10* 1926.20* 1977.00* 1994.00* 1998.01* 1998.02* 2031.00* 2037.20*

2038.00* 2042.00* 2048.10* 2049.10* 2051.10* 2062.01* 2080.02* 2083.02* 2085.02* 2088.01* 2091.06*

2098.20* 2112.02* 2118.02* 2118.04* 2119.21* 2119.22* 2122.03* 2124.10* 2124.20* 2132.02* 2134.02*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

4333.06*	4334.03*	4335.05*	4336.02*	4339.01*	4340.01*	4809.03*	4814.03*	4817.11*	4822.02*	4823.03*
4824.01*	5018.04*	5301.01*	5303.02*	5304.00*	5308.01*	5309.01*	5310.00*	5312.01*	5312.02*	5313.01*
5317.01*	5319.01*	5321.01*	5323.02*	5326.07*	5327.00*	5335.01*	5335.04*	5336.02*	5337.02*	5340.02*
5342.01*	5343.01*	5344.03*	5344.04*	5345.01*	5348.02*	5348.03*	5348.04*	5350.01*	5351.01*	5351.02*
5352.00*	5355.02*	5355.03*	5356.04*	5356.05*	5357.01*	5358.03*	5360.00*	5402.03*	5405.02*	5415.00*
5416.05*	5418.01*	5418.02*	5421.03*	5421.05*	5421.06*	5432.03*	5505.01*	5522.00*	5535.03*	5536.01*
5537.02*	5539.02*	5541.05*	5543.02*	5544.03*	5703.04*	5703.06*	5704.03*	5705.03*	5705.04*	5717.04*
5725.00*	5726.00*	5730.04*	5732.02*	5752.01*	5754.02*	5758.02*	5759.01*	5764.01*	5780.00*	6001.00*
6006.02*	6013.03*	6014.01*	6016.00*	6018.01*	6020.03*	6025.04*	6025.06*	6025.07*	6030.08*	6039.02*
9001.04*	9005.05*	9005.09*	9008.08*	9010.10*	9013.00*	9104.04*	9106.05*	9111.00*	9200.38*	9203.43*
9800.35*										
Median Family Income 70-80%										
1012.20*	1042.04*	1043.21*	1048.21*	1048.22*	1064.08*	1154.03*	1204.00*	1224.20*	1230.20*	1231.03*
1232.04*	1233.03*	1234.10*	1234.20*	1236.02*	1241.05*	1242.03*	1272.10*	1278.03*	1278.04*	1279.20*
1321.01*	1349.06*	1393.02*	1393.03*	1395.04*	1835.20*	1838.10*	1853.20*	1863.01*	1864.04*	1899.04*
1904.02*	1909.02*	1910.00*	1911.10*	1925.10*	1957.20*	1992.02*	1999.00*	2014.01*	2015.04*	2016.01*
2016.02*	2037.10*	2041.20*	2043.00*	2049.20*	2071.01*	2084.02*	2114.10*	2117.04*	2118.03*	2126.10*
2129.00*	2133.10*	2145.05*	2184.00*	2187.01*	2189.00*	2197.00*	2225.00*	2260.02*	2291.00*	2313.02*
2314.00*	2322.00*	2325.00*	2326.02*	2345.02*	2348.00*	2352.02*	2374.01*	2378.00*	2398.01*	2411.10*
2430.02*	2696.01*	2702.00*	2943.02*	2945.10*	2969.02*	2972.01*	3018.01*	3019.02*	3020.03*	3021.03*
3025.06*	3105.01*	4024.06*	4029.03*	4029.04*	4030.00*	4037.22*	4041.00*	4045.01*	4047.03*	4049.03*
4051.01*	4051.02*	4052.01*	4072.02*	4076.01*	4324.01*	4324.02*	4327.00*	4329.01*	4332.00*	4339.03*
4340.03*	4341.00*	4615.02*	4619.01*	4622.01*	4623.01*	4803.04*	4811.02*	4814.01*	4816.03*	4816.04*
4823.01*	5004.02*	5014.00*	5015.04*	5042.00*	5302.03*	5303.01*	5305.00*	5311.01*	5315.03*	5315.04*
5316.03*	5318.00*	5320.02*	5322.00*	5323.03*	5325.00*	5332.04*	5334.03*	5336.01*	5337.03*	5338.05*
5338.06*	5349.00*	5354.00*	5356.06*	5357.02*	5358.02*	5361.04*	5407.00*	5411.00*	5422.00*	5424.01*
5428.00*	5429.00*	5511.01*	5511.02*	5512.01*	5526.02*	5529.00*	5536.02*	5537.01*	5538.01*	5541.01*
5551.06*	5552.11*	5702.02*	5703.03*	5704.04*	5706.01*	5717.01*	5717.03*	5723.01*	5731.01*	5734.01*
5765.03*	5769.04*	6008.02*	6009.12*	6010.02*	6012.12*	6013.02*	6019.00*	6020.02*	6021.04*	6021.05*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

Median Family Income 110-120%

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

Median Family Income >= 120%

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

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

Median Family Income Not Known

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

ASSESSMENT AREA - 0002

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 10-20%

1210.00*

Median Family Income 20-30%

0023.00* 0085.00* 0255.00* 0259.02* 0382.00* 0449.01* 0531.01* 0539.00* 0908.00* 0982.00* 1156.00*

1214.00*

Median Family Income 30-40%

0029.01* 0092.02* 0104.02* 0220.00* 0234.00* 0236.00* 0281.00* 0326.00* 0330.00* 0340.00* 0342.00*
 0347.00* 0349.01* 0453.00* 0489.00* 0493.01* 0509.00* 0529.00* 0533.00* 0535.00* 0545.00* 0572.00*
 0906.00* 0910.00* 0944.02* 1034.01* 1058.01* 1106.00* 1110.00* 1178.00* 1208.02*

Median Family Income 40-50%

0072.00* 0108.02* 0116.00* 0122.00* 0128.01* 0185.01* 0210.00* 0212.00* 0216.00* 0222.00* 0230.00*
 0238.00* 0240.00* 0283.00* 0293.00* 0307.00* 0328.00* 0351.01* 0353.01* 0356.01* 0357.01* 0359.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

0360.02* 0361.00* 0363.00* 0417.00* 0427.00* 0429.00* 0433.00* 0447.00* 0491.00* 0493.02* 0505.00*
 0511.00* 0525.00* 0537.00* 0563.02* 0610.03* 0886.00* 0894.00* 0900.00* 0912.00* 0920.00* 1058.04*
 1198.00* 1202.00* 1237.00*

Median Family Income 50-60%

0022.00* 0074.00* 0084.00* 0090.02* 0094.01* 0096.00* 0098.00* 0104.01* 0106.01* 0108.01* 0112.00*
 0114.00* 0120.00* 0228.00* 0232.00* 0235.00* 0244.00* 0247.00* 0254.00* 0258.00* 0266.00* 0270.00*
 0285.02* 0287.00* 0292.00* 0298.00* 0299.00* 0303.00* 0348.00* 0360.01* 0369.00* 0379.00* 0381.00*
 0409.00* 0419.00* 0425.00* 0430.00* 0431.00* 0441.00* 0480.00* 0507.00* 0510.02* 0531.02* 0547.00*
 0556.00* 0610.04* 0788.01* 0820.00* 0870.00* 0888.00* 0916.00* 0918.00* 0924.00* 1070.01* 1098.00*
 1122.00* 1134.00* 1168.00* 1172.02* 1174.00* 1194.00* 1196.00* 1200.00* 1220.00*

Median Family Income 60-70%

0020.00* 0071.00* 0076.00* 0100.00* 0102.00* 0106.02* 0118.00* 0126.00* 0190.00* 0192.00* 0196.00*
 0214.00* 0224.00* 0250.00* 0259.01* 0260.00* 0268.00* 0276.00* 0285.01* 0286.00* 0290.00* 0294.00*
 0296.00* 0301.00* 0304.00* 0306.00* 0315.00* 0325.00* 0329.00* 0333.00* 0345.00* 0351.02* 0364.00*
 0365.01* 0373.00* 0391.00* 0393.00* 0394.00* 0400.00* 0401.00* 0403.00* 0411.00* 0434.00* 0435.00*
 0437.00* 0474.00* 0484.00* 0486.00* 0490.00* 0506.00* 0510.01* 0527.00* 0530.00* 0534.00* 0542.00*
 0590.00* 0768.00* 0788.02* 0790.02* 0794.00* 0810.00* 0862.00* 0868.00* 0872.00* 0884.00* 0890.00*
 0896.00* 0902.00* 0922.00* 0932.00* 1120.00* 1124.00* 1150.00* 1152.00* 1160.00* 1176.02* 1182.02*
 1184.00* 1188.00*

Median Family Income 70-80%

0015.01* 0094.02* 0140.00* 0184.00* 0194.00* 0198.00* 0213.00* 0218.00* 0226.00* 0233.00* 0241.00*
 0242.00* 0246.00* 0248.00* 0251.00* 0252.00* 0256.00* 0261.00* 0264.00* 0273.00* 0277.00* 0284.00*
 0295.00* 0300.00* 0321.00* 0327.00* 0337.01* 0339.00* 0341.00* 0350.00* 0356.02* 0362.00* 0365.02*
 0366.00* 0367.00* 0392.00* 0397.00* 0405.00* 0406.00* 0414.01* 0416.00* 0422.00* 0423.00* 0438.00*
 0439.00* 0444.00* 0446.00* 0448.00* 0462.01* 0464.00* 0470.00* 0472.00* 0482.00* 0485.00* 0492.00*
 0496.00* 0508.01* 0508.03* 0512.00* 0516.01* 0518.00* 0546.00* 0554.00* 0592.00* 0738.00* 0742.00*
 0758.00* 0762.00* 0792.02* 0802.00* 0804.00* 0806.00* 0816.00* 0824.00* 0826.00* 0854.00* 0876.00*
 0878.00* 0882.00* 0966.00* 1104.00* 1126.00* 1128.00* 1130.00* 1132.00* 1144.00* 1146.00* 1158.00*
 1162.00* 1164.00* 1166.00* 1176.01*

Median Family Income 80-90%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

0054.00*	0058.00*	0068.00*	0078.00*	0088.00*	0090.01*	0110.00*	0138.00*	0142.00*	0178.00*	0182.00*
0186.00*	0208.00*	0217.00*	0253.00*	0263.00*	0272.00*	0274.00*	0282.00*	0308.00*	0311.00*	0331.00*
0337.02*	0349.02*	0353.02*	0354.00*	0355.00*	0374.01*	0374.02*	0375.00*	0377.00*	0387.00*	0395.00*
0398.00*	0410.00*	0414.02*	0418.00*	0424.00*	0428.00*	0445.00*	0456.00*	0460.00*	0476.00*	0478.00*
0481.00*	0514.00*	0516.02*	0523.00*	0526.00*	0584.00*	0586.00*	0598.00*	0606.00*	0650.00*	0720.00*
0722.00*	0736.00*	0764.00*	0766.00*	0772.00*	0782.00*	0786.01*	0796.01*	0796.02*	0814.00*	0822.00*
0828.00*	0830.00*	0836.00*	0850.00*	0856.00*	0858.00*	0860.00*	0866.00*	0874.01*	0880.01*	0898.00*
0956.00*	0958.00*	0996.00*	1022.00*	1116.00*	1118.00*	1142.01*	1142.02*	1172.01*	1182.01*	
Median Family Income 90-100%										
0056.02*	0070.00*	0080.00*	0082.00*	0101.00*	0150.00*	0180.00*	0188.00*	0193.00*	0200.00*	0257.00*
0262.00*	0278.00*	0279.00*	0280.00*	0288.00*	0289.00*	0291.00*	0302.00*	0319.00*	0336.00*	0371.00*
0383.00*	0386.00*	0389.00*	0399.00*	0402.00*	0415.00*	0420.00*	0421.00*	0426.00*	0432.00*	0436.00*
0450.00*	0497.00*	0513.00*	0532.00*	0544.00*	0549.00*	0552.00*	0558.00*	0574.00*	0576.00*	0580.00*
0594.04*	0608.00*	0622.00*	0626.00*	0662.00*	0676.00*	0696.02*	0724.00*	0726.00*	0750.00*	0774.00*
0798.02*	0832.00*	0834.00*	0846.00*	0864.00*	0934.00*	0936.00*	0938.00*	0962.00*	0974.00*	1004.00*
1014.00*	1018.00*	1186.00*	1192.00*							
Median Family Income 100-110%										
0064.00*	0066.00*	0092.01*	0127.00*	0130.00*	0152.00*	0170.00*	0176.00*	0211.00*	0219.00*	0269.00*
0297.00*	0309.00*	0317.01*	0323.00*	0335.00*	0370.00*	0388.00*	0390.00*	0396.00*	0404.00*	0413.00*
0440.00*	0499.00*	0508.04*	0538.00*	0550.00*	0560.00*	0568.00*	0570.00*	0575.00*	0578.00*	0582.00*
0588.00*	0589.01*	0594.03*	0596.00*	0644.00*	0646.00*	0682.00*	0728.00*	0740.00*	0776.00*	0818.00*
0838.00*	0840.00*	0968.00*	0970.00*	0986.00*	0988.00*	0992.00*	1010.00*	1012.00*	1078.00*	1208.01*
Median Family Income 110-120%										
0036.00*	0059.00*	0060.00*	0148.00*	0160.00*	0179.00*	0245.00*	0265.00*	0275.00*	0305.00*	0314.01*
0412.00*	0442.00*	0452.00*	0458.00*	0462.02*	0498.00*	0504.01*	0551.00*	0557.00*	0563.01*	0566.00*
0571.00*	0593.00*	0610.02*	0632.00*	0642.00*	0656.00*	0670.00*	0672.00*	0678.00*	0680.00*	0696.01*
0700.00*	0732.00*	0760.00*	0770.00*	0784.00*	0790.01*	0848.00*	0880.02*	0930.00*	0950.00*	0984.00*
0994.00*	0998.00*	1006.00*	1008.00*	1016.00*	1024.00*	1026.00*				
Median Family Income >= 120%										

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

0001.00* 0003.01* 0005.01* 0005.02* 0007.00* 0009.00* 0011.00* 0013.00* 0015.02* 0021.00* 0030.00*
 0031.01* 0033.00* 0034.00* 0035.00* 0037.00* 0038.00* 0039.00* 0041.00* 0043.00* 0044.00* 0045.00*
 0046.00* 0047.00* 0049.00* 0050.00* 0051.00* 0052.01* 0052.02* 0053.01* 0056.01* 0062.00* 0063.00*
 0065.00* 0067.00* 0069.01* 0069.02* 0075.00* 0077.00* 0117.00* 0119.01* 0121.00* 0129.01* 0129.02*
 0131.00* 0132.00* 0133.00* 0134.00* 0135.00* 0136.00* 0137.00* 0139.00* 0141.01* 0141.02* 0143.00*
 0145.00* 0147.00* 0149.01* 0149.02* 0151.00* 0153.00* 0155.00* 0157.00* 0159.00* 0161.00* 0162.00*
 0163.00* 0164.00* 0165.00* 0166.00* 0167.00* 0168.00* 0169.00* 0171.00* 0172.00* 0174.00* 0181.00*
 0183.00* 0187.00* 0191.00* 0195.00* 0197.00* 0199.00* 0201.00* 0202.00* 0203.00* 0204.00* 0205.00*
 0206.00* 0207.00* 0215.00* 0227.00* 0229.00* 0231.00* 0243.00* 0249.00* 0267.00* 0271.00* 0313.00*
 0317.02* 0385.00* 0408.00* 0454.00* 0477.00* 0494.00* 0495.00* 0500.01* 0500.02* 0501.00* 0502.02*
 0503.00* 0504.02* 0515.00* 0517.00* 0519.00* 0520.00* 0528.00* 0548.00* 0553.00* 0555.00* 0561.00*
 0562.00* 0564.00* 0565.00* 0569.00* 0573.00* 0591.00* 0594.02* 0600.00* 0612.00* 0616.00* 0620.00*
 0628.00* 0636.00* 0638.00* 0640.00* 0648.00* 0652.00* 0654.00* 0658.00* 0660.00* 0674.00* 0686.00*
 0688.00* 0690.00* 0692.00* 0698.00* 0702.01* 0706.01* 0730.00* 0734.00* 0744.00* 0746.00* 0748.00*
 0752.00* 0754.00* 0756.00* 0780.00* 0798.01* 0800.00* 0928.00* 0944.01* 0946.00* 0954.00* 0964.00*
 0990.00* 1020.00* 1028.01* 1502.00* 1522.00*

Median Family Income Not Known

0002.00* 0018.01* 0018.02* 0018.03* 0018.04* 0031.02* 0053.02* 0053.03* 0086.00* 0119.02* 0154.00*
 0175.00* 0177.00* 0221.00* 0314.02* 0343.00* 0352.00* 0357.02* 0407.00* 0443.00* 0449.02* 0468.00*
 0488.00* 0543.00* 0579.01* 0579.02* 0589.02* 0666.00* 0702.02* 0702.03* 0706.02* 0786.02* 0792.01*
 0808.00* 0852.00* 0892.00* 0960.00* 1028.02* 1034.02* 1070.02* 1070.03* 1170.00* 1180.00* 1190.00*
 1208.03* 9901.00*

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income 20-30%

0006.00* 0020.00* 0024.00* 0219.00*

Median Family Income 30-40%

0002.01* 0010.02* 0022.01* 0025.00* 0162.00* 0168.00* 0172.00* 0174.01* 0180.00* 0184.00* 0188.00*
 0189.00* 0192.00* 0243.02* 0277.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

Median Family Income 40-50%

0008.00* 0018.00* 0029.02* 0083.00* 0151.01* 0164.00* 0166.00* 0182.00* 0194.00* 0209.01* 0230.00*
0232.00* 0234.00* 0239.00* 0242.00* 0299.00* 0309.00*

Median Family Income 50-60%

0002.02* 0036.01* 0174.02* 0186.00* 0196.00* 0210.00* 0215.00* 0223.01* 0224.00* 0229.00* 0236.00*
0237.00* 0245.00* 0249.00* 0251.00* 0279.00* 0293.00*

Median Family Income 60-70%

0016.00* 0178.00* 0213.03* 0223.02* 0231.00* 0235.02* 0253.00* 0261.00* 0263.00* 0267.00* 0285.00*
0291.00*

Median Family Income 70-80%

0026.01* 0030.01* 0038.00* 0043.00* 0129.02* 0170.00* 0211.00* 0216.00* 0218.00* 0222.00* 0225.00*
0226.00* 0241.00* 0243.01* 0269.00*

Median Family Income 80-90%

0012.00* 0132.03* 0193.00* 0214.00* 0233.00* 0235.01* 0247.00* 0283.00* 0287.00* 0303.00*

Median Family Income 90-100%

0022.02* 0026.02* 0034.00* 0121.01* 0206.00* 0227.00* 0228.00* 0259.00*

Median Family Income 100-110%

0030.02* 0041.00* 0156.02* 0190.00* 0203.00* 0271.00*

Median Family Income 110-120%

0093.00* 0097.00* 0200.00* 0212.00* 0220.00* 0255.00* 0257.00* 0295.00*

Median Family Income >= 120%

0007.00* 0009.00* 0010.01* 0013.00* 0014.01* 0015.01* 0015.02* 0021.00* 0027.00* 0031.00* 0032.00*
0033.00* 0036.02* 0037.00* 0039.00* 0040.01* 0040.02* 0042.00* 0044.00* 0045.00* 0047.00* 0048.00*
0049.00* 0050.00* 0052.00* 0054.00* 0055.01* 0055.02* 0056.00* 0057.00* 0058.00* 0059.00* 0060.00*
0061.00* 0062.00* 0063.00* 0064.00* 0065.00* 0066.00* 0067.00* 0068.00* 0069.00* 0070.01* 0070.02*
0071.00* 0072.00* 0073.00* 0074.00* 0075.00* 0076.00* 0077.00* 0078.00* 0079.00* 0080.00* 0081.00*
0082.00* 0084.00* 0086.01* 0086.03* 0087.00* 0088.00* 0089.00* 0090.00* 0091.00* 0092.00* 0095.00*
0099.01* 0099.02* 0099.03* 0100.00* 0101.00* 0103.00* 0104.00* 0106.01* 0106.02* 0108.01* 0108.02*
0108.03* 0109.00* 0110.00* 0111.00* 0112.01* 0112.02* 0112.03* 0114.01* 0114.02* 0115.00* 0116.00*
0117.00* 0118.00* 0120.00* 0122.00* 0124.00* 0125.00* 0126.01* 0126.02* 0127.00* 0128.00* 0129.01*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

0130.00* 0131.00* 0133.00* 0134.00* 0135.01* 0136.01* 0136.02* 0136.03* 0136.04* 0137.00* 0138.00*
 0139.00* 0140.00* 0142.00* 0144.01* 0144.02* 0145.00* 0146.01* 0146.02* 0147.00* 0148.01* 0148.02*
 0149.00* 0150.01* 0150.02* 0151.02* 0152.00* 0153.01* 0153.02* 0154.01* 0154.02* 0154.03* 0155.01*
 0155.02* 0156.01* 0157.00* 0158.01* 0158.02* 0159.00* 0160.01* 0160.02* 0161.00* 0163.00* 0165.00*
 0167.00* 0169.00* 0171.00* 0173.00* 0175.00* 0177.00* 0179.00* 0181.00* 0183.00* 0185.00* 0187.00*
 0191.00* 0195.00* 0197.02* 0198.00* 0199.00* 0201.01* 0201.02* 0205.00* 0207.01* 0208.00* 0221.02*
 0238.02* 0238.03* 0238.04* 0265.00* 0273.00* 0275.00* 0281.00* 0307.00* 0317.03* 0317.04*

Median Family Income Not Known

0001.00* 0005.00* 0014.02* 0028.00* 0029.01* 0086.02* 0094.00* 0096.00* 0098.00* 0102.00* 0113.00*
 0119.00* 0121.02* 0132.01* 0132.02* 0135.02* 0143.00* 0197.01* 0217.03* 0240.00* 0297.00* 0311.00*
 0319.00*

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 20-30%

0087.00*

Median Family Income 30-40%

0399.02* 0849.01* 0972.02* 0972.05*

Median Family Income 40-50%

0025.00* 0043.00* 0047.00* 0163.00* 0254.02* 0273.02* 0405.01* 0407.01* 0427.00* 0797.01* 0797.02*
 0799.00* 0865.00* 0869.00* 0871.00* 0972.06* 1161.00* 1163.01* 1163.02* 1167.00* 1227.02*

Median Family Income 50-60%

0033.02* 0039.00* 0040.02* 0235.02* 0273.01* 0275.00* 0367.00* 0401.01* 0403.01* 0403.02* 0413.00*
 0415.00* 0437.02* 0439.00* 0443.01* 0446.02* 0463.00* 0467.00* 0471.00* 0545.00* 0559.00* 0849.02*
 0853.00* 0855.00* 0857.00* 0861.00* 0863.00* 0889.02* 0942.02* 1008.03* 1185.00* 1187.00* 1191.00*
 1205.00*

Median Family Income 60-70%

0051.00* 0062.02* 0085.00* 0144.00* 0205.00* 0212.00* 0238.00* 0240.00* 0249.00* 0265.01* 0267.00*
 0269.02* 0271.01* 0278.00* 0334.04* 0339.00* 0375.01* 0375.02* 0379.00* 0381.00* 0401.02* 0407.02*
 0409.02* 0437.01* 0443.02* 0444.00* 0446.01* 0454.00* 0455.00* 0460.00* 0461.00* 0469.01* 0549.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

0679.00* 0683.00* 0779.07* 0803.01* 0803.02* 0845.00* 0925.00* 0947.00* 0972.04* 0992.00* 1032.01*
 1085.00* 1155.00* 1157.00*

Median Family Income 70-80%

0002.00* 0028.00* 0044.01* 0052.00* 0057.00* 0103.00* 0105.00* 0112.00* 0114.00* 0122.00* 0126.02*
 0142.01* 0148.00* 0151.00* 0152.00* 0157.00* 0181.01* 0182.00* 0192.00* 0214.00* 0235.01* 0236.00*
 0253.01* 0259.00* 0261.00* 0266.00* 0274.00* 0277.02* 0281.00* 0287.00* 0291.00* 0309.06* 0327.00*
 0347.00* 0351.00* 0361.00* 0363.00* 0365.00* 0409.01* 0411.00* 0440.00* 0457.00* 0462.00* 0466.00*
 0479.00* 0481.00* 0483.01* 0489.00* 0493.01* 0499.00* 0500.00* 0551.00* 0553.00* 0555.00* 0579.00*
 0581.00* 0593.00* 0687.00* 0717.01* 0719.00* 0743.00* 0779.08* 0837.00* 0907.00* 0919.00* 0938.00*
 1099.00* 1171.00* 1181.00* 1189.00* 1193.00* 1201.00* 1203.00* 1257.00* 1417.00* 1451.02*

Median Family Income 80-90%

0004.00* 0012.00* 0014.00* 0024.00* 0032.00* 0034.00* 0042.00* 0054.00* 0062.01* 0081.00* 0098.00*
 0101.00* 0120.00* 0124.00* 0138.00* 0156.00* 0159.00* 0166.00* 0176.00* 0178.00* 0179.01* 0184.01*
 0185.01* 0186.00* 0189.00* 0208.00* 0216.02* 0245.00* 0247.00* 0255.00* 0257.00* 0258.00* 0260.00*
 0263.00* 0265.02* 0269.01* 0271.02* 0277.01* 0283.00* 0293.00* 0295.00* 0329.00* 0353.00* 0373.00*
 0377.00* 0448.00* 0452.00* 0456.00* 0470.00* 0473.00* 0475.00* 0482.00* 0492.01* 0497.00* 0502.02*
 0535.01* 0547.00* 0548.00* 0565.00* 0577.00* 0589.00* 0591.00* 0595.02* 0613.01* 0621.00* 0745.00*
 0779.06* 0809.00* 0818.00* 0846.02* 0859.00* 0889.03* 0929.00* 0942.03* 0945.00* 0998.02* 1010.04*
 1032.02* 1039.00* 1047.00* 1159.00* 1175.00* 1347.01* 1447.00* 1451.01* 1463.00*

Median Family Income 90-100%

0008.00* 0016.00* 0022.00* 0030.00* 0038.00* 0040.01* 0065.02* 0071.00* 0079.00* 0094.00* 0104.00*
 0108.00* 0110.00* 0116.00* 0126.01* 0141.00* 0143.00* 0147.00* 0149.00* 0150.00* 0154.00* 0161.00*
 0170.00* 0172.00* 0180.00* 0184.02* 0190.00* 0194.00* 0196.00* 0202.00* 0204.00* 0206.00* 0220.01*
 0243.00* 0251.00* 0253.02* 0272.00* 0279.00* 0280.00* 0282.00* 0309.03* 0320.00* 0334.03* 0384.00*
 0399.01* 0404.00* 0405.02* 0414.00* 0424.00* 0458.00* 0465.00* 0468.00* 0469.02* 0480.00* 0483.02*
 0485.00* 0493.02* 0502.01* 0518.00* 0520.00* 0530.00* 0531.00* 0540.00* 0542.00* 0552.00* 0554.00*
 0557.00* 0587.00* 0595.01* 0629.00* 0635.00* 0639.00* 0641.01* 0664.03* 0939.00* 0942.01* 0954.00*

1139.00* 1227.03* 1241.00* 1347.02* 1403.00*

Median Family Income 100-110%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

0006.00* 0020.00* 0036.00* 0055.00* 0058.00* 0059.00* 0061.00* 0083.00* 0096.00* 0102.00* 0119.00*
 0125.00* 0128.00* 0130.00* 0132.00* 0142.02* 0145.00* 0158.01* 0158.02* 0164.00* 0169.00* 0187.00*
 0198.00* 0220.02* 0254.01* 0262.00* 0264.00* 0276.00* 0285.00* 0289.00* 0309.05* 0317.00* 0328.00*
 0330.00* 0366.00* 0371.00* 0394.00* 0450.00* 0459.00* 0464.00* 0478.01* 0478.02* 0507.00* 0510.00*
 0512.00* 0513.00* 0515.00* 0525.00* 0532.00* 0536.01* 0560.00* 0567.00* 0568.00* 0583.00* 0585.00*
 0598.00* 0603.00* 0606.00* 0627.00* 0645.00* 0654.01* 0657.02* 0680.00* 0690.00* 0693.00* 0694.00*
 0717.02* 0790.00* 0814.00* 0840.00* 0998.01* 1008.04* 1017.00* 1033.00* 1147.00* 1195.00* 1227.04*
 1341.00* 1377.00* 1409.02* 1529.01* 1621.00*

Median Family Income 110-120%

0007.02* 0010.00* 0018.00* 0086.00* 0088.00* 0095.00* 0113.00* 0117.00* 0118.00* 0121.00* 0137.00*
 0140.00* 0168.00* 0183.00* 0185.02* 0188.00* 0230.00* 0270.00* 0284.00* 0288.02* 0294.00* 0297.00*
 0306.00* 0309.04* 0334.01* 0357.00* 0472.00* 0484.00* 0492.02* 0496.00* 0505.00* 0508.00* 0522.00*
 0526.00* 0534.01* 0538.00* 0539.01* 0556.00* 0562.00* 0620.00* 0623.00* 0626.00* 0633.01* 0637.00*
 0646.00* 0656.00* 0660.00* 0664.02* 0682.00* 0695.00* 0697.02* 0709.00* 0713.05* 0741.00* 0779.03*
 0779.04* 0779.05* 0792.00* 0838.00* 0846.01* 0964.00* 0991.00* 1029.00* 1059.00* 1072.01* 1151.00*
 1199.00* 1215.00* 1301.00* 1367.00* 1385.01* 1459.00* 1467.00* 1551.03* 1579.02*

Median Family Income >= 120%

0001.01* 0001.02* 0007.01* 0019.01* 0019.02* 0019.03* 0026.00* 0031.00* 0033.01* 0045.00* 0053.00*
 0063.00* 0065.01* 0069.00* 0073.00* 0075.00* 0077.00* 0091.00* 0097.00* 0100.00* 0106.00* 0111.00*
 0115.00* 0123.01* 0134.00* 0135.00* 0136.00* 0153.00* 0155.00* 0174.00* 0181.02* 0216.01* 0232.00*
 0288.01* 0334.05* 0337.00* 0352.00* 0358.00* 0368.00* 0376.00* 0398.00* 0400.00* 0402.00* 0432.00*
 0434.00* 0476.00* 0495.00* 0504.00* 0506.00* 0511.00* 0516.00* 0517.00* 0521.00* 0524.00* 0528.00*
 0558.00* 0564.00* 0580.00* 0582.00* 0592.00* 0594.00* 0596.00* 0600.00* 0601.00* 0608.00* 0610.00*
 0612.00* 0614.00* 0616.01* 0616.02* 0618.00* 0619.00* 0622.00* 0625.00* 0630.00* 0632.00* 0633.02*
 0638.00* 0650.00* 0657.03* 0659.00* 0661.00* 0663.01* 0664.01* 0665.01* 0667.01* 0669.00* 0671.00*
 0677.00* 0697.01* 0703.00* 0707.00* 0711.00* 0713.03* 0713.04* 0713.06* 0721.00* 0723.00* 0729.00*
 0731.00* 0737.00* 0739.00* 0747.00* 0749.00* 0757.01* 0757.02* 0769.01* 0769.02* 0773.00* 0775.00*
 0779.02* 0788.00* 0864.00* 0884.00* 0892.01* 0916.03* 0922.00* 0928.00* 0934.01* 0934.02* 0973.00*
 0981.00* 0987.00* 0997.01* 0997.03* 0997.04* 0997.05* 1008.01* 1010.02* 1093.00* 1097.00* 1113.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

1123.00* 1129.00* 1133.00* 1141.00* 1207.01* 1223.00* 1247.00* 1265.00* 1267.00* 1277.00* 1291.02*
 1291.03* 1291.04* 1333.00* 1339.00* 1399.00* 1409.01* 1429.00* 1435.00* 1441.00* 1471.00* 1479.00*
 1483.00* 1507.01* 1507.02* 1529.02* 1551.01* 1551.04* 1571.01* 1571.02* 1579.01* 1579.03* 1617.00*

Median Family Income Not Known

0001.03* 0001.04* 0037.00* 0050.00* 0099.00* 0107.01* 0171.01* 0171.02* 0179.02* 0199.01* 0199.02*
 0199.03* 0216.03* 0219.00* 0229.00* 0246.00* 0288.03* 0299.00* 0331.00* 0383.01* 0383.02* 0426.00*
 0535.02* 0539.02* 0561.00* 0566.00* 0590.00* 0599.00* 0607.01* 0613.02* 0624.00* 0641.02* 0654.02*
 0655.01* 0663.02* 0664.04* 0716.00* 0793.00* 0892.02* 0916.02* 0916.04* 0918.00* 0972.07* 0999.00*
 1010.03* 1072.02* 1207.02* 1211.00* 1283.00* 1385.02* 1567.00* 9901.00*

ASSESSMENT AREA - 0003

ALAMEDA COUNTY (001), CA

MSA: 36084

Median Family Income 10-20%

4029.00*

Median Family Income 20-30%

4024.00* 4030.00* 4033.01* 4075.00* 4105.00*

Median Family Income 30-40%

4014.00* 4025.00* 4026.00* 4034.02* 4059.02* 4060.00* 4062.02* 4063.00* 4071.01* 4087.00* 4088.00*
 4089.00* 4094.00* 4095.00* 4204.02*

Median Family Income 40-50%

4016.00* 4022.00* 4054.01* 4054.02* 4059.01* 4062.01* 4065.00* 4072.00* 4086.00* 4092.00* 4093.00*
 4096.00* 4097.00* 4103.00* 4204.01* 4331.04* 4339.00* 4340.00* 4362.00*

Median Family Income 50-60%

4034.01* 4058.00* 4061.00* 4066.01* 4066.02* 4070.00* 4071.02* 4073.00* 4085.00* 4090.00* 4091.00*
 4101.00* 4102.00* 4224.00* 4229.01* 4231.00* 4332.00* 4338.01* 4365.00* 4377.01* 4377.02*

Median Family Income 60-70%

4015.00* 4018.00* 4036.00* 4053.01* 4056.00* 4057.00* 4074.00* 4076.00* 4084.00* 4235.00* 4276.00*
 4309.00* 4324.00* 4325.01* 4325.02* 4331.03* 4336.00* 4353.00* 4355.00* 4356.01* 4356.02* 4366.01*
 4366.02* 4367.00* 4369.00* 4373.00* 4375.00* 4382.01* 4402.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

Median Family Income 70-80%

4007.00* 4008.00* 4009.00* 4013.00* 4040.00* 4055.00* 4064.00* 4082.00* 4104.00* 4221.00* 4284.00*
 4305.00* 4310.00* 4326.02* 4330.00* 4333.00* 4337.00* 4354.00* 4357.00* 4360.00* 4363.02* 4371.02*
 4372.00* 4374.00* 4379.00* 4382.04* 4384.00* 4403.06* 4444.00* 4514.04*

Median Family Income 80-90%

4010.00* 4027.00* 4035.01* 4098.00* 4225.00* 4240.01* 4240.02* 4251.04* 4272.00* 4280.00* 4308.00*
 4311.00* 4312.00* 4331.02* 4335.00* 4351.04* 4359.00* 4363.01* 4368.00* 4370.00* 4371.01* 4376.00*
 4383.00* 4401.00* 4403.07* 4403.31* 4419.26* 4425.02* 4445.00* 4502.00* 4515.06*

Median Family Income 90-100%

4006.00* 4031.00* 4035.02* 4037.01* 4053.02* 4077.00* 4078.00* 4203.02* 4220.00* 4230.00* 4232.00*
 4234.00* 4273.00* 4277.00* 4282.00* 4285.00* 4307.00* 4338.02* 4352.00* 4358.00* 4361.00* 4364.03*
 4380.00* 4403.01* 4403.04* 4403.08* 4423.02* 4425.01* 4426.02* 4430.01* 4430.02* 4512.01* 4514.01*

Median Family Income 100-110%

4005.00* 4011.00* 4012.00* 4017.00* 4041.02* 4052.00* 4068.00* 4069.00* 4083.00* 4100.00* 4202.00*
 4203.01* 4205.00* 4222.00* 4251.01* 4278.00* 4279.00* 4286.00* 4306.00* 4322.00* 4323.00* 4351.02*
 4378.00* 4381.00* 4382.03* 4403.33* 4403.34* 4403.36* 4413.01* 4415.25* 4416.02* 4417.02* 4419.23*
 4419.27* 4419.28* 4423.01* 4433.21* 4443.04* 4503.00* 4507.50*

Median Family Income 110-120%

4067.00* 4079.00* 4219.00* 4233.00* 4236.01* 4239.01* 4251.02* 4281.00* 4287.00* 4327.00* 4328.00*
 4334.00* 4364.02* 4364.04* 4414.01* 4419.21* 4424.00* 4429.00* 4441.00* 4442.00* 4443.01* 4501.02*
 4504.00* 4507.41* 4512.02* 4513.00* 4514.03* 4515.04*

Median Family Income >= 120%

4001.00* 4002.00* 4003.00* 4004.00* 4033.02* 4037.02* 4038.00* 4039.00* 4041.01* 4042.00* 4043.00*
 4044.00* 4045.01* 4045.02* 4046.00* 4047.00* 4048.00* 4049.00* 4050.00* 4051.00* 4080.00* 4081.00*
 4099.00* 4201.00* 4206.00* 4211.00* 4212.00* 4213.00* 4214.00* 4215.00* 4216.00* 4217.00* 4218.00*
 4223.00* 4227.00* 4237.00* 4238.00* 4239.02* 4251.03* 4261.00* 4262.00* 4271.00* 4283.01* 4283.02*
 4301.01* 4301.02* 4302.00* 4303.00* 4304.00* 4321.00* 4351.03* 4403.05* 4403.32* 4403.37* 4403.38*
 4411.00* 4412.00* 4413.02* 4414.02* 4415.01* 4415.03* 4415.21* 4415.22* 4415.23* 4415.24* 4416.01*
 4417.01* 4418.00* 4419.24* 4419.29* 4420.00* 4421.00* 4422.00* 4426.01* 4427.00* 4428.00* 4431.02*
 4431.03* 4431.04* 4431.05* 4432.00* 4433.01* 4433.22* 4446.01* 4446.02* 4501.01* 4505.01* 4505.02*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

4506.01* 4506.03* 4506.04* 4506.05* 4506.06* 4506.07* 4506.08* 4506.09* 4507.01* 4507.42* 4507.43*

4507.44* 4507.45* 4507.46* 4507.51* 4507.52* 4511.02* 4511.03* 4511.04* 4515.01* 4515.03* 4515.05*

4516.01* 4516.02* 4517.01* 4517.03* 4517.04* 9832.00*

Median Family Income Not Known

4028.01* 4028.02* 4228.00* 4229.02* 4236.02* 4326.01* 4443.03* 9819.00* 9820.00* 9821.00* 9900.00*

SAN FRANCISCO COUNTY (075), CA

MSA: 41884

Median Family Income < 10%

0122.03*

Median Family Income 10-20%

0101.02* 0107.01* 0125.04* 0161.01* 0611.02* 9805.01*

Median Family Income 20-30%

0118.00* 0124.04* 0161.02* 0179.03* 0231.03* 0605.02* 0611.01*

Median Family Income 30-40%

0123.01* 0125.02*

Median Family Income 40-50%

0106.00* 0113.00* 0123.02* 0124.03* 0125.03* 0229.01* 0233.00* 0234.00*

Median Family Income 50-60%

0101.01* 0158.01* 0202.02* 0208.01* 0228.02* 0229.03* 0263.01* 0264.01* 0264.03* 0264.04* 0314.01*

0332.04* 0479.04* 0604.00* 0610.00* 0612.00*

Median Family Income 60-70%

0111.02* 0159.00* 0209.00* 0230.01* 0232.00* 0260.01* 0262.01* 0263.02* 0263.03* 0302.01* 0312.01*

0312.02* 0313.02*

Median Family Income 70-80%

0119.02* 0120.02* 0157.01* 0176.03* 0208.02* 0228.03* 0256.00* 0257.01* 0257.02* 0258.00* 0260.03*

0260.04* 0262.02* 0264.02* 0302.02* 0328.01* 0329.02* 0332.03* 0352.01* 0352.02* 0427.00*

Median Family Income 80-90%

0160.00* 0177.00* 0228.01* 0229.02* 0230.03* 0259.00* 0260.02* 0261.00* 0313.01* 0314.02* 0330.01*

0332.01* 0354.00* 0426.01* 0477.01* 0478.02*

Median Family Income 90-100%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

0109.02* 0119.01* 0124.05* 0153.00* 0156.00* 0201.02* 0254.03* 0255.01* 0326.01* 0328.02* 0329.01*
0351.01* 0353.00* 0401.00* 0478.01* 9806.00*

Median Family Income 100-110%

0163.00* 0166.02* 0168.02* 0206.02* 0253.00* 0301.01* 0304.00* 0305.00* 0326.02* 0327.00* 0331.00*
0351.02* 0452.02* 0477.02* 0479.03*

Median Family Income 110-120%

0103.00* 0104.01* 0121.00* 0130.01* 0155.00* 0178.04* 0201.01* 0207.02* 0254.01* 0254.02* 0310.00*
0330.02* 0476.00* 0479.02*

Median Family Income >= 120%

0102.01* 0102.02* 0104.02* 0105.00* 0108.00* 0109.01* 0111.01* 0112.00* 0126.01* 0126.02* 0127.00*
0128.01* 0128.02* 0129.01* 0129.02* 0130.02* 0131.01* 0131.02* 0132.00* 0133.00* 0134.01* 0134.02*
0135.00* 0151.00* 0152.02* 0154.02* 0157.02* 0158.02* 0162.00* 0164.00* 0165.00* 0166.01* 0167.00*
0168.01* 0169.00* 0170.00* 0171.01* 0171.02* 0180.00* 0202.01* 0203.00* 0204.01* 0204.02* 0205.00*
0206.01* 0207.01* 0210.00* 0211.00* 0212.00* 0213.00* 0214.00* 0215.00* 0216.00* 0217.00* 0218.00*
0226.00* 0227.02* 0227.04* 0252.00* 0301.02* 0303.01* 0303.02* 0306.00* 0307.00* 0308.00* 0309.00*
0311.00* 0402.00* 0426.02* 0428.00* 0451.00* 0452.01* 0601.00* 0607.01* 0607.03* 0614.02* 0615.01*
0615.02* 0615.03* 0615.04* 0615.05* 0615.06* 0615.08* 9809.00*

Median Family Income Not Known

0107.02* 0110.01* 0110.02* 0117.00* 0120.01* 0122.02* 0122.04* 0124.06* 0152.01* 0154.01* 0176.02*
0176.04* 0178.01* 0178.03* 0231.02* 0251.00* 0255.02* 0607.02* 0614.01* 0615.07* 9802.00* 9803.00*
9804.01* 9901.00* 9902.00*

SAN MATEO COUNTY (081), CA

MSA: 41884

Median Family Income 30-40%

6102.03* 6108.00* 6121.01* 6121.02*

Median Family Income 40-50%

6021.00* 6102.01* 6106.01*

Median Family Income 50-60%

6005.01* 6007.01* 6008.00* 6022.02* 6060.00* 6104.00* 6105.00* 6109.01* 6118.00* 6120.02*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024440

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: IND & COMM BNK OF CHINA (USA)

Median Family Income 60-70%

6006.00* 6013.01* 6013.02* 6014.00* 6015.02* 6020.01* 6022.01* 6042.00* 6059.02* 6061.00* 6103.02*
6109.02* 6117.00* 6120.01*

Median Family Income 70-80%

6002.00* 6004.02* 6005.02* 6010.00* 6012.00* 6016.01* 6019.01* 6019.02* 6038.01* 6041.03* 6041.04*
6044.00* 6062.02* 6077.02* 6101.00* 6107.00* 6137.02*

Median Family Income 80-90%

6007.02* 6011.00* 6016.04* 6024.00* 6026.01* 6040.00* 6041.02* 6048.00* 6077.01* 6119.01*

Median Family Income 90-100%

6004.01* 6016.03* 6016.05* 6018.00* 6020.02* 6023.00* 6025.00* 6026.02* 6027.00* 6029.00* 6030.00*
6032.00* 6034.00* 6038.02* 6049.00* 6055.01* 6063.00* 6072.00* 6076.00* 6079.00* 6084.00* 6092.02*
6110.00* 6119.02* 6135.01*

Median Family Income 100-110%

6003.00* 6009.00* 6015.01* 6037.00* 6039.00* 6045.00* 6046.00* 6051.00* 6059.01* 6074.00* 6078.00*
6085.01* 6085.02* 6106.02*

Median Family Income 110-120%

6001.00* 6017.00* 6028.00* 6031.00* 6033.00* 6080.01* 6081.00* 6083.00* 6086.00* 6098.00* 6136.00*
6140.00*

Median Family Income >= 120%

6047.00* 6050.00* 6052.00* 6053.00* 6054.00* 6055.02* 6056.00* 6057.00* 6058.00* 6064.00* 6065.00*
6066.00* 6067.00* 6068.00* 6069.00* 6070.00* 6071.00* 6073.00* 6075.00* 6080.02* 6080.13* 6080.23*
6080.24* 6080.25* 6082.00* 6087.00* 6088.00* 6089.00* 6090.00* 6091.00* 6092.01* 6093.00* 6094.00*
6095.00* 6096.01* 6096.02* 6096.03* 6097.00* 6099.00* 6100.00* 6102.02* 6103.03* 6103.04* 6111.00*
6112.00* 6113.00* 6114.00* 6115.00* 6116.00* 6125.00* 6126.00* 6127.00* 6128.00* 6129.00* 6130.00*
6132.00* 6133.00* 6134.00* 6135.02* 6137.01* 6138.00* 6139.00*

Median Family Income Not Known

6062.01* 9843.00* 9901.00*

Error Status Information

Respondent ID: 0000024440

Institution: IND & COMM BNK OF CHINA (USA)

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	0	0	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	5,135	5,135	0	0.00%
Total	5,137	5,137	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

NEW YORK REGION		
List of Branches	<u>Canal Street Main Branch</u> 202 Canal Street New York, NY 10013	Mon – Fri 9am – 4pm Sat 10am – 2pm
	<u>Brooklyn Branch</u> 57-14 8 th Ave Brooklyn, NY 11220	Mon – Fri 9am – 4pm Sat 10am – 2pm
	<u>Flushing Branch</u> 39-02 Main Street Flushing, NY 11354	Mon – Fri 9am – 4pm Sat 10am – 2pm
Retail Banking Products and Services For Personal Customers	Basic Checking	Jumbo Certificates of Deposit (CD)
	Personal Checking	Safe Deposit Boxes
	Senior Citizen NOW	Direct Deposit Services
	Super Yield Statement Savings	Global Package
	Super Yield Money Market Deposit	Internet Banking
	Student Checking Account	Billpay
	Certificates of Deposit (CD)	Personal Debit Cards
	Certificates of Deposit (CD) - Traditional & Roth IRA	Check Collection
	Money Order	Wire Remittances
	Credit Cards	Cashier's Checks
	Mobile Banking	ATM Service
	Premier Package (Checking, Savings and Money Market Deposit)	
Retail Banking Products and Services For Business Customers	Business Checking	Business Debit Card
	Super Yield Money Market Deposit	Internet Banking
	IOLA (Interest on Lawyer Account)	Billpay
	Certificates of Deposit (CD)	Direct Deposit Services
	Jumbo Certificates of Deposit (CD)	Remote Deposit Capture for Businesses
	Safe Deposit Boxes	Wire Remittances
	Check Collection	Money Order, Cashier's Checks
	Certificates of Deposit (CD)	Night Depository
	ATM Service	
Lending Products	Commercial Letters of Credit	Small Business Loans
	Professional Lines of Credit	Commercial Mortgages
	Construction Financing	Residential Mortgages
	Commercial Installment Loans	Syndicated Loans
	Import/Export Trade Financing	Business Term and Revolving Loan
	Stand-By Letter of Credit (SBLC)	Business Line of Credit
Branches Opened or Closed since 2022	None	
Written comments received from public relating to the Bank's performance in helping to meet community credit needs received since 2022.	None	



- Kings, Queens, New York County – MD 35644
- ▲ Industrial and Commercial Bank of China (USA) NA Branches

Personal Accounts Fees Schedule-New York Region	
Check Collection:	
Domestic	\$50.00
International	\$65.00+Postal Charge
Fax:	
Domestic	\$5.00
International	\$10.00
Monetary Instrument:	
Money Order	\$5.00
Cashier's Check	\$10.00
Counter Check (per check)	\$1.00
Wire Transfer:	
Incoming	\$10.00
Outgoing (International)	\$35.00
Outgoing (Domestic)	\$25.00
Amendment	\$15.00
Confirmation	\$3.00
Fund Returned	\$15.00
Tracer	\$20.00
Account Service:	
Saving Deposits Including Money Market Deposit Account More Than 6 Transfers/Checks/Withdrawals (per item)	\$15.00
Certificate of Balance (per occasion)	\$10.00
Replacement CD Certification (per item)	\$10.00
Interim Statement (per statement)	\$10.00
Stop Payment (per check)	\$20.00
Duplicate Copies – Account transaction (per copy)	\$5.00
Close Account within 6 months (per account)	\$25.00
Legal Process (per account per item)	\$125.00
Overdraft Fees	
Overdrafts (Returned/Paid per item)	\$30.00*
Uncollected Funds (Returned/ Paid per item)	\$30.00*
Deposited Check Returned Unpaid (per item)	\$10.00
Research	
Less Than 6 Months Old (per copy)	\$5.00
More Than 6 Months Old (per hour Research)	\$25.00

*Overdraft Fees may not be charged under certain circumstances.

Business Accounts Fees Schedule-New York Region	
Check Collection:	
Domestic	\$50.00
International	\$65.00+Postal Charge
Fax:	
Domestic	\$5.00
International	\$10.00
Monetary Instrument:	
Money Order	\$5.00
Cashier's Check	\$10.00
Counter Check (per check)	\$1.00
Wire Transfer:	
Incoming	\$10.00
Outgoing (International)	\$35.00
Outgoing (Domestic)	\$25.00
Amendment	\$15.00
Confirmation	\$3.00
Fund Returned	\$15.00
Tracer	\$20.00
Account Service:	
Coins Paid Out (Per Roll)	\$0.15
Coins Deposited (Per Roll)	\$0.10
Currency Deposited (Per \$1,000)	\$1.20
Currency Paid Out (Per \$1,000)	\$1.20
Courier/ Armored Service	Cost plus 10%
Saving Deposits Including Money Market Deposit Account More Than 6 Transfers/Checks/Withdrawals (per item)	\$15.00
Certificate of Balance (per occasion)	\$10.00
Replacement Certificates	\$10.00
Interim Statement (per statement)	\$10.00
Stop Payment (per check)	\$20.00
Duplicate Copies – Account transaction (per copy)	\$5.00
Close Account within 6 months (per account)	\$25.00
Legal Process (per account per item)	\$125.00
Overdraft Fees	
Overdrafts (Returned/Paid per item)	\$30.00
Uncollected Funds (Returned/ Paid per item)	\$30.00
Deposit Check Returned Unpaid (per item)	\$10.00
Research	
Less Than 6 Months Old (per copy)	\$5.00
More Than 6 Months Old (per hour Research)	\$25.00

Safe Deposit Box Rental Fees Schedule-New York Region

Box Size in inches	Annual Rent
3"x5"x24"	\$75.00
3"x5"x24" (Flushing Branch only)	\$115.00
3"x10"x24"	\$135.00
5"x10"x24"	\$180.00
10"x10"x24"	\$250.00
Other Charges for Safe Deposit Box	
Lost One Key	\$50.00
Lost Both Keys (Break Open)	\$300.00

SOUTHERN CALIFORNIA REGION		
List of Branches	Alhambra Branch 388 East Valley Blvd., # 118 Alhambra, CA 91801	Mon – Fri 9am – 4pm Sat 10am – 2pm
	Hacienda Heights Branch 17180 Colima Road Hacienda Heights, CA 91745	Mon – Fri 9am – 4pm Sat 10am – 2pm
	San Gabriel Branch 168 West Valley Blvd. San Gabriel, CA 91776	Mon – Fri 9am – 4pm New account openings (including, but not limited to, credit cards, loans, or investment products) not available at the San Gabriel Branch
	Temple City Branch 5773 Rosemead Blvd. Temple City, CA 91780	Mon – Fri 9am – 4pm Sat 10am – 2pm
	Torrance Branch 23133 Hawthorne Blvd., #100, Torrance, CA 90505	Mon – Fri 9am – 4pm
Retail Banking Products and Services For Personal Customers	Basic Checking	Jumbo Certificates of Deposit (CD)
	Personal Checking	Safe Deposit Boxes
	Senior Citizen NOW	Direct Deposit Services
	Super Yield Statement Savings	Global Package
	Super Yield Money Market Deposit	Internet Banking
	Student Checking Account	Billpay
	Certificates of Deposit (CD)	Personal Debit Cards
	Credit Cards	Check Collection
	Mobile Banking	Wire Remittances
	Certificates of Deposit (CD) - Traditional & Roth IRA	Cashier's Checks
Premier Package (Checking, Savings and Money Market Deposit)	ATM Service	
Retail Banking Products and Services For Business Customers	Business Checking	Business Debit Card
	Super Yield Money Market Deposit	Billpay
	IOLTA (Interest on Lawyer Account)	Direct Deposit Services
	Certificates of Deposit (CD)	Remote Deposit Capture for Businesses
	Jumbo Certificates of Deposit (CD)	Wire Remittances
	Safe Deposit Boxes	Cashier's Checks
	Check Collection	Night Depository
	ATM Service	
Lending Products	Commercial Letters of Credit	Small Business Loans
	Professional Lines of Credit	Commercial Mortgages
	Construction Financing	Residential Mortgages
	Commercial Installment Loans	Syndicated Loans
	Import/Export Trade Financing	Business Term and Revolving Loan
	Stand-By Letter of Credit (SBLC)	Mock Asset Base Financing
Business Line of Credit	U.S. Small Business Administration Guaranty Loan	
Branches Opened or Closed since 2022	None	

SOUTHERN CALIFORNIA REGION	
Written comments received from public relating to the Bank's performance in helping to meet community credit needs received since 2022.	None



- Los Angeles County – MD 31084
- ▲ Industrial and Commercial Bank of China (USA) NA Branches

Personal Accounts Fees Schedule-Southern California Region	
Check Collection:	
Domestic	\$50.00
International	\$65.00+Postal Charge
Fax:	
Domestic	\$5.00
International	\$10.00
Monetary Instrument:	
Cashier's Check	\$10.00
Counter Check (per check)	\$1.00
Money Order	\$5.00
Wire Transfer:	
Incoming	\$10.00
Outgoing (International)	\$35.00
Outgoing (Domestic)	\$25.00
Amendment	\$15.00
Confirmation	\$3.00
Fund Returned	\$15.00
Tracer	\$20.00
Account Service:	
Saving Deposits Including Money Market Deposit Account More Than 6 Transfers/Checks/Withdrawals (per item)	\$15.00
Certificate of Balance (per occasion)	\$10.00
Replacement CD Certification (per item)	\$10.00
Interim Statement (per statement)	\$10.00
Stop Payment (per check)	\$20.00
Duplicate Copies – Account transaction (per copy)	\$5.00
Close Account within 6 months (per account)	\$25.00
Legal Process (per account per item)	\$125.00
Overdraft Fees	
Insufficient Funds (Returned/Paid per item)	\$30.00*
Uncollected Funds (Returned/ Paid per item)	\$30.00*
Deposit Check Returned Unpaid (per item)	\$10.00
Research	
Less Than 6 Months Old (per copy)	\$5.00
More Than 6 Months Old (per hour Research)	\$25.00

*Overdraft Fees may not be charged under certain circumstances.

Business Accounts Fees Schedule-Southern California Region	
Check Collection:	
Domestic	\$50.00
International	\$65.00+Postal Charge
Fax:	
Domestic	\$5.00
International	\$10.00
Monetary Instrument:	
Cashier's Check	\$10.00
Counter Check (per check)	\$1.00
Money Order	\$5.00
Wire Transfer:	
Incoming	\$10.00
Outgoing (International)	\$35.00
Outgoing (Domestic)	\$25.00
Amendment	\$15.00
Confirmation	\$3.00
Fund Returned	\$15.00
Tracer	\$20.00
Account Service:	
Coins Paid Out (Per Roll)	\$0.15
Coins Deposited (Per Roll)	\$0.10
Currency Deposited (Per \$1,000)	\$1.20
Currency Paid Out (Per \$1,000)	\$1.20
Courier/ Armored Service	Cost plus 10%
Saving Deposits Including Money Market Deposit Account More Than 6 Transfers/Checks/Withdrawals (per item)	\$15.00
Certificate of Balance (per occasion)	\$10.00
Replacement Certificates	\$10.00
Interim Statement (per statement)	\$10.00
Stop Payment (per check)	\$20.00
Duplicate Copies – Account transaction (per copy)	\$5.00
Close Account within 6 months (per account)	\$25.00
Legal Process (per account per item)	\$125.00
Overdraft Fees	
Overdrafts (Returned/Paid per item)	\$30.00
Uncollected Funds (Returned/ Paid per item)	\$30.00
Deposit Check Returned Unpaid (per item)	\$10.00
Research	
Less Than 6 Months Old (per copy)	\$5.00
More Than 6 Months Old (per hour Research)	\$25.00

Safe Deposit Box Rental Fees Schedule-Southern California Region

Box Size in inches	Annual Rent
3"x5"x24"	\$60.00
3"x10"x24"	\$80.00
5"x10"x24"	\$100.00
10"x10"x24"	\$180.00
Other Charges for Safe Deposit Box	
Lost One Key	\$50.00
Lost Both Keys (Break Open)	\$300.00

NORTHERN CALIFORNIA REGION		
List of Branches	<u>San Francisco Chinatown Branch</u> 1001 Grant Avenue San Francisco, CA 94133	Mon – Fri 9am – 4pm Sat 10am – 2pm
	<u>Clement St Branch</u> 622 Clement Street San Francisco, CA 94118	Mon – Fri 9am – 4pm
	<u>Noriega Branch</u> 1250 Noriega Street San Francisco, CA 94122	Mon – Fri 9am – 4pm
	<u>South San Francisco Branch</u> 235 Grand Avenue, Suite No. 101 South San Francisco, CA 94080	Mon – Fri 9am – 4pm
	<u>Oakland Branch</u> 401 Ninth Street Oakland, CA 94607	Mon – Fri 9am – 4pm Sat 10am – 2pm
Retail Banking Products and Services For Personal Customers	Basic Checking	Jumbo Certificates of Deposit (CD)
	Personal Checking	Safe Deposit Boxes
	Senior Citizen NOW	Direct Deposit Services
	Super Yield Statement Savings	Global Package
	Super Yield Money Market Deposit	Internet Banking
	Student Checking Account	Billpay
	Certificates of Deposit (CD)	Personal Debit Cards
	Credit Cards	Check Collection
	Premier Package (Checking, Savings and Money Market Deposit)	Certificates of Deposit (CD) - Traditional & Roth IRA
	Wire Remittances	Cashier's Checks
	ATM Service	
Retail Banking Products and Services For Business Customers	Business Checking	Business Debit Card
	Super Yield Money Market Deposit	Internet Banking
	IOLTA (Interest on Lawyer Account)	Billpay
	Certificates of Deposit (CD)	Direct Deposit Services
	Jumbo Certificates of Deposit (CD)	Remote Deposit Capture for Businesses
	Safe Deposit Boxes	Wire Remittances
	Check Collection	Cashier's Checks
	ATM Service	Night Depository
Lending Products	Commercial Letters of Credit	Small Business Loans
	Professional Lines of Credit	Commercial Mortgages
	Construction Financing	Residential Mortgages
	Commercial Installment Loans	Business Term and Revolving Loan
	Import/Export Trade Financing	Asset Base Financing
	Stand-By Letter of Credit (SBLC)	Syndicated Loans
	Business Line of Credit	U.S. Small Business Administration Guaranty Loan
Branches Opened or Closed since 2022	None	

NORTHERN CALIFORNIA REGION	
Written comments received from public relating to the Bank's performance in helping to meet community credit needs received since 2022.	None



- San Francisco – MD 41884
- Oakland – MD 36084
- Industrial and Commercial Bank of China (USA) NA Branches

Personal Accounts Fees Schedule-Northern California Region	
Check Collection:	
Domestic	\$50.00
International	\$65.00+Postal Charge
Fax:	
Domestic	\$5.00
International	\$10.00
Monetary Instrument:	
Cashier's Check	\$10.00
Counter Check (per check)	\$1.00
Money Order	\$5.00
Wire Transfer:	
Incoming	\$10.00
Outgoing (International)	\$35.00
Outgoing (Domestic)	\$25.00
Amendment	\$15.00
Confirmation	\$3.00
Fund Returned	\$15.00
Tracer	\$20.00
Account Service:	
Saving Deposits Including Money Market Deposit Account More Than 6 Transfers/Checks/Withdrawals (per item)	\$15.00
Certificate of Balance (per occasion)	\$10.00
Replacement CD Certification (per item)	\$10.00
Interim Statement (per statement)	\$10.00
Stop Payment (per check)	\$20.00
Duplicate Copies – Account transaction (per copy)	\$5.00
Close Account within 6 months (per account)	\$25.00
Legal Process (per account per item)	\$125.00
Overdraft Fees	
Overdrafts (Returned/Paid per item)	\$30.00*
Uncollected Funds (Returned/ Paid per item)	\$30.00*
Deposit Check Returned Unpaid (per item)	\$10.00
Research	
Less Than 6 Months Old (per copy)	\$5.00
More Than 6 Months Old (per hour Research)	\$25.00

*Overdraft Fees may not be charged under certain circumstances.

Business Accounts Fees Schedule-Northern California Region	
Check Collection:	
Domestic	\$50.00
International	\$65.00+Postal Charge
Fax:	
Domestic	\$5.00
International	\$10.00
Monetary Instrument:	
Cashier's Check	\$10.00
Counter Check (per check)	\$1.00
Money Order	\$5.00
Wire Transfer:	
Incoming	\$10.00
Outgoing (International)	\$35.00
Outgoing (Domestic)	\$25.00
Amendment	\$15.00
Confirmation	\$3.00
Fund Returned	\$15.00
Tracer	\$20.00
Account Service:	
Coins Paid Out (Per Roll)	\$0.15
Coins Deposited (Per Roll)	\$0.10
Currency Deposited (Per \$1,000)	\$1.20
Currency Paid Out (Per \$1,000)	\$1.20
Courier/ Armored Service	Cost plus 10%
Saving Deposits Including Money Market Deposit Account More Than 6 Transfers/Checks/Withdrawals (per item)	\$15.00
Certificate of Balance (per occasion)	\$10.00
Replacement Certificates	\$10.00
Interim Statement (per statement)	\$10.00
Stop Payment (per check)	\$20.00
Duplicate Copies – Account transaction (per copy)	\$5.00
Close Account within 6 months (per account)	\$25.00
Legal Process (per account per item)	\$125.00
Overdraft Fees	
Overdrafts (Returned/Paid per item)	\$30.00
Uncollected Funds (Returned/ Paid per item)	\$30.00
Deposit Check Returned Unpaid (per item)	\$10.00
Research	
Less Than 6 Months Old (per copy)	\$5.00
More Than 6 Months Old (per hour Research)	\$25.00

Safe Deposit Box Rental Fees Schedule-Northern California Region

Box Size in inches	Annual Rent
2"x5"x24"	\$50.00
3"x5"x24"	\$60.00
4"x5"x24"	\$80.00
5"x5"x24"	\$90.00
3"x10"x24"	\$100.00
5"x10"x24"	\$120.00
6"x10"x24"	\$135.00
10"x10"x24"	\$180.00
Other Charges for Safe Deposit Box	
Lost One Key	\$50.00
Lost Both Keys (Break Open)	\$300.00

Charter Number: 24440



ICBC

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Industrial and Commercial Bank of China (USA) NA

Community Reinvestment Act (CRA) Strategic Plan

2021 – 2025

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I. INTRODUCTION

As a federally insured depository institution, the Industrial and Commercial Bank of China (USA) NA (“Bank” or “ICBC (USA)”) is subject to the Community Reinvestment Act (codified at 12 U.S.C. §§ 2901-2908 (2006) (“CRA”)), which requires banks to identify and help meet the credit needs of its entire community, including low to moderate-income (“LMI”) families and geographies, consistent with the safe and sound operation of the institution.

ICBC (USA) is committed to maintaining a vibrant and diverse network that supports and strengthens the communities it serves. ICBC (USA) has provided financing for affordable housing as well as for commercial real estate containing retail units leased to small businesses that serve the low-to-moderate income communities.

The Bank has concluded that a CRA “strategic plan” would be the most appropriate method for the OCC to evaluate the Bank’s CRA performance, especially in light of the limited nature of the Bank’s one-to-four family mortgage products and services to consumers and the fact that the Bank’s primary lending product is commercial real estate. The Bank conducted extensive research and surveyed several community groups to assess needs in the process of formulating this strategic plan.

II. BANK PROFILE

A. Overview

ICBC (USA) is a federally chartered bank, incorporated as a national association headquartered in New York, New York. It provides retail and commercial banking services such as deposit-taking, lending, remittances, and settlement. ICBC (USA) operates three branches in New York City in addition to its Head Office, five branches in the greater Los Angeles area, and five branches in the greater San Francisco area.

ICBC (USA)’s majority shareholder is Industrial and Commercial Bank of China, Limited (“ICBC-Ltd”), the largest wholesale and retail bank in China. ICBC-Ltd acquired 80 percent of the shares of common stock of the Bank of East Asia (USA) National Association in July 2012 from East Asia Holding Company, Inc., the U.S. intermediate bank holding company under The Bank of East Asia, Limited (“BEA”). The Bank was renamed as “Industrial and Commercial Bank of China (USA), National Association” in November 2012. The other 20 percent of the shares of common stock of ICBC (USA) remain held by BEA.

On December 31, 2015, ICBC (USA) met the Community Reinvestment Act asset-size threshold for both of the prior two calendar years for transitioning the Bank from the Intermediate-

Small Bank CRA Examination Procedures evaluation standard to the Large Bank CRA Examination Procedures standard.

B. Financial Information

The total assets as of June 30, 2019 were \$2.928 billion.

The June 30, 2019 FDIC Deposit Market Share Report (most recent available) indicates that:

- a. In the New York Metropolitan Area, ICBC USA maintains a 0.05% market share of the total deposits. Of the 5,135 branches located in this area, 3 of them are ICBC USA.
- b. In the Los Angeles Metropolitan Area, ICBC USA maintains a 0.11% market share of the total deposits. Of the 2,354 branches located in this area, 5 of them are ICBC USA.
- c. In the San Francisco Metropolitan Area, ICBC USA maintains a 0.18% market share of the total deposits. Of the 1,017 branches located in this area, 5 of them are ICBC USA.

These percentages of deposit market share are based on the total amount of deposits of the Bank, which is \$2.223 billion. However, it has to be taken into consideration that the total amount of deposits includes brokered deposits, deposits raised through national listing services, and non-resident alien (NRA) accounts totaling \$486 million or 22 percent of the total. None of these depend on our branch locations.

C. ICBC (USA)'s Assessment Areas

1. New York Region

ICBC (USA)'s New York Region (NYR) consists of the Bank's Headquarters, and branches located in Manhattan's Chinatown, Main Street Flushing, and Brooklyn's Chinatown.

The Bank has chosen to include in its Assessment Areas (AAs) three counties within the New York-Jersey City-White-Plains, NY-NJ MD 35614, which is part of the greater New York-Newark-Jersey City, NY-NJ-PA MSA 35620. The three counties are Kings (47), New York (61), and Queens (81) based on the location of its three branches.

The Bank's New York branch locations:

1633 Broadway Head Office (no walk-in services)

Canal St (County 61 – Tract 0029.00): Low¹
Brooklyn (County 47 – Tract 0104.00): Moderate
Flushing (County 81 – Tract 0871.00): Moderate

2. Southern California Region-Los Angeles

The Bank's Southern California Region (SCR) operates 5 branches in the greater Los Angeles area. Its assessment area contains all census tracts within the Los Angeles-Long Beach-Glendale MD 31084.

The Bank's Los Angeles branch locations:

Alhambra (County 37 – Tract 4816.06): Moderate
Hacienda Heights (County 37 – Tract 4086.28): Upper
San Gabriel (County 37 – Tract 4814.01): Moderate
Temple City (County 37 – Tract 4801.01): Upper
Torrance (County 37 – 6512.21): Upper

3. Northern California Region

ICBC (USA)'s Northern California Region is separated into two Assessment Areas: San Francisco Region AA and the Oakland AA. The San Francisco Region AA consists of all the counties in the San Francisco-Redwood City-South San Francisco, CA MD 41884. The Oakland Region AA consists of Alameda County within the Oakland-Hayward-Berkeley, CA MD 36084. Both MDs are located in the San Francisco-Oakland-Hayward, CA MSA 41860.

The Bank's branch locations:

San Francisco Chinatown (County 75 – Tract 0611.00): Low
Clement St. (County 75 – Tract 0402.00): Middle
Noriega St. (County 75 – Tract 0328.02): Middle
South San Francisco (County 81 – Tract 6022.00): Low
Oakland (County 1 – Tract 4030.00): Low

¹ All tract income levels are based on the 2019 FFIEC Geocode Census Report.

III. STRATEGIC PLAN**A. Election of Alternative CRA Assessment Method**

ICBC (USA)'s Board of Directors and management are committed to meet the goals set forth in this Strategic Plan. Pursuant to 12 C.F.R. § 25.27(f)(4), if for unforeseen circumstances the Bank fails to meet substantially its plan goals for a "Satisfactory" CRA rating, the Bank elects to have the Bank's performance evaluated under the Large Bank Performance Test.

B. Strategic Plan Effective Date and Term**1. Proposed Effective Date**

The proposed effective date of ICBC (USA)'s CRA Strategic Plan is January 1, 2021 after approval by the OCC.

2. Plan Term

The term of ICBC (USA)'s CRA Strategic Plan covers five calendar years: 2021, 2022, 2023, 2024, and 2025. The Bank's CRA Strategic Plan sets forth measurable goals for a five (5) year period under which the OCC can evaluate the Bank's performance, as required by 12 C.F.R. § 25.21.

C. Public Participation and Submission Process

ICBC (USA) has made a great effort to assess the needs of the communities it serves and to seek public participation in development of this CRA Strategic Plan. The OCC regulations governing public participation fall into three categories: (1) the informal seeking of suggestions from members of the public in its assessment areas covered by the plan while developing the plan; (2) the formal solicitation of public comment on the developed plan for at least 30 days by publication of a notice in at least one newspaper of general circulation in each assessment area covered by the plan; and (3) the availability of copies at no cost at all offices of the Bank in any assessment area covered by the plan for review by the public during the period of formal public comment. The Bank has complied fully with these requirements.

1. Public Participation and Informal Suggestions

ICBC (USA) has informally sought input and suggestions from various sources, including entities representing nonprofit and community development-focused organizations within its assessment areas.

The identified community development needs in the Bank's assessment areas, based on the community contact information include the following:

- Affordable housing (rental and homeownership)
- Letters of credit for affordable housing builders
- Rehabilitation funding for multifamily housing
- Community development lending
- Grant funding
- Financial education and awareness training for families, recent immigrants, and the elderly
- Small business lending
- Flexible and low-cost lending and capital for organizations that provide microloans to start ups and small businesses
- Training on credit risk and underwriting standards for CDFI focused on microlending

The Bank will focus its CRA Program primarily to direct CRA activities and resources in these areas of need within the community.

2. Formal Public Comment Process

The Bank has solicited formal public comment on its Strategic Plan for at least 30 days by publishing notice in at least one newspaper of general circulation in each assessment area covered by the plan, as required by 12 C.F.R. § 25.27(d)(2).

IV. PERFORMANCE CONTEXT

The OCC applies the different CRA tests and standards in the context of seven factors collectively referred to as a bank's CRA "performance context." The OCC also considers those same "performance context" factors when deciding to approve a proposed strategic plan (12 C.F.R. § 25.21(b)). These seven factors of a bank's CRA performance context outlined in 12 C.F.R. § 25.21(b)(1) - (7) are:

- (1) Demographic data on median income levels, distribution of household income, nature of housing stock, housing costs, and other relevant data pertaining to a bank's assessment area(s);
- (2) Any information about lending, investment, and service opportunities in the bank's assessment area(s) maintained by the bank or obtained from community organizations, state, local, and tribal governments, economic development agencies, or other sources;
- (3) The bank's product offerings and business strategy as determined from data provided by the bank;
- (4) Institutional capacity and constraints, including the size and financial condition of the bank, the economic climate (national, regional, and local), safety and soundness limitations, and any

other factors that significantly affect the bank's ability to provide lending, investments, or services in its assessment area(s);

- (5) The bank’s past performance and the performance of similarly situated lenders;
- (6) The bank’s public file, as described in § 25.43, and any written comments about the bank's CRA performance submitted to the bank or the OCC; and
- (7) Any other information deemed relevant by the OCC.

In the following, the elements of ICBC (USA)’s CRA performance context are addressed.

A. Demographic and Other Relevant Data (12 C.F.R. §12 CFR 25.21(b)(1))

New York Assessment Area

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	Unclassified % of #
Census Tracts/BNAs	1,718	11.06	30.56	32.13	23.28	2.97
Population by Geography	6,321,295	13.67	34.30	27.76	24.19	0.09
Business by Geography	429,131	8.46	22.33	22.49	43.13	3.60
Distribution of LMI Families throughout AA	665,656	22.27	43.83	24.64	9.25	0.00
Median Family Income for AA:		\$72,047				
2019 Adjusted Median Family Income for MSA:		\$79,300				
Households Below Poverty Level:		16.74%				
Median Housing Value:		\$541,823				
Source: 2010 US Census and 2019 FFIEC updated Medial Family Income						

According to the 2010 U.S. Census, the total population of the New York assessment area (AA) was 6.32 million. The distribution of families by income level was 13.67 percent low income, 34.30 percent moderate income, 27.76 percent middle-income, and 24.19 percent upper income. The percentage of families in the AA living below the poverty level is high at 16.74 percent. The 2010-weighted average of median family income for the AA was \$72,047. Low income families in the AA earned median annual income of \$39,000 or less, while moderate income families earned an annual income of \$39,000 to \$62,400.

According to the nonprofit, Community Service Society, 78 percent of low income tenant households in NYC are rent burdened, meaning they spend more than 30 percent of their income on rent.² This is due to the dwindling supply of affordable housing.

Los Angeles Assessment Area

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	Unclassified % of #
Census Tracts/BNAs	2,346	8.99	28.64	26.77	34.02	1.58
Population by Geography	9,818,605	8.01	29.43	28.26	33.92	0.39
Business by Geography	683,317	6.40	18.12	25.27	48.94	1.27
Distribution of LMI Families throughout AA	878,498	13.64	41.84	26.84	17.67	0.01
Median Family Income for AA:		\$62,703				
2019 Adjusted Median Family Income for MSA:		\$73,100				
Households Below Poverty Level:		14.14%				
Median Housing Value:		\$526,439				
Source: 2010 US Census and 2019 FFIEC updated Medial Family Income						

According to the 2010 U.S. Census, the total population of the Los Angeles AA was 9.82 million. The distribution of families by income level was 8.01 percent low income, 29.43 percent moderate income, 28.26 percent middle income, and 33.92 percent upper income. The percentage of families in the AA living below the poverty level is high at 14.14 percent. The 2010-weighted average of median family income for the AA was \$62,703. Low income families in the AA earned median annual income of \$34,650 or less, while moderate income families earned an annual income of \$34,650 to \$55,440.

According to the California Housing Partnership Corporation, the County’s lowest income renters spend 71% of income on rent, leaving only 29% left for food, transportation, health care, and other essentials.³ The US Census considers households to be cost burdened if they spend more

² Community Service Society of New York, *Rental Housing Affordability in Urban New York: A Statewide Crisis* (May 2019), available at https://smhttp-ssl-58547.nexcesscdn.net/nycss/images/uploads/pubs/Rental_Housing_in_Urban_New_York_A_Statewide_Crisis_WEB.pdf

³ California Housing Partnership, *Los Angeles County’s Housing Emergency and Proposed Solutions* (May 2018), available at <https://1p08d91kd0c03rlxhmhtydpr-wpengine.netdna-ssl.com/wp-content/uploads/2018/05/Los-Angeles-2018-HNR.pdf>.

than 30% of their incomes on housing costs, and severely cost burdened if they spend more than 50%. The fact that lowest income renters spend 71% of income on rent demonstrates the high cost burden of housing in Los Angeles. Furthermore, the California Housing Partnership Corporation calculated that renters would need to earn four times the local minimum wage to afford the current median asking rent of \$2,499 in Los Angeles.⁴

In 2017, the Los Angeles Homeless Services Authority (LAHSA) reported that the Greater Los Angeles Homeless Count of the sheltered and unsheltered homeless population in the County increased 23 percent from 46,874 in 2016 to 57,794 in 2017.⁵

San Francisco Assessment Area

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	Unclassified % of #
Census Tracts/BNAs	411	10.22	17.03	38.93	32.12	1.70
Population by Geography	1,776,095	9.90	18.10	41.82	29.90	0.28
Business by Geography	143,621	18.14	11.17	31.42	39.17	0.10
Distribution of LMI Families throughout AA	153,117	14.81	25.97	41.62	17.59	0.01
Median Family Income for AA:		\$103,742				
2019 Adjusted Median Family Income for MSA:		\$133,800				
Households Below Poverty Level:		8.95%				
Median Housing Value:		\$794,296				
Source: 2010 US Census and 2019 FFIEC updated Medial Family Income						

According to the 2010 U.S. Census, the total population of the San Francisco AA was 1.78 million. The distribution of families by income level was 9.90 percent low income, 18.10 percent moderate income, 41.82 percent middle income, and 29.90 percent upper income. The percentage of families in the AA living below the poverty level is 8.95 percent. The 2010-weighted average of median family income for the AA was \$103,742. Low income families in the AA earned median annual income of \$58,200 or less, while moderate income families earned an annual income of \$58,200 to \$93,120.

⁴ *Id.*

⁵ Los Angeles Homeless Services Authority, *Greater Los Angeles Homeless Count Results* (June 2017), available at <https://www.lahsa.org/documents?id=1385-2017-homeless-count-results-los-angeles-county-presentation.pdf>.

According to the San Francisco Planning Department, in 2017, almost 7,500 individuals were identified as homeless in San Francisco, with approximately 4,350 counted as unsheltered. Of the total number of unsheltered homeless individuals, a little over 500 were unaccompanied children or transitional-age youth (between the ages of 18 and 24).⁶

Oakland Assessment Area

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	Unclassified % of #
Census Tracts/BNAs	361	16.07	23.27	31.86	28.25	0.55
Population by Geography	1,510,271	14.59	22.80	33.64	28.97	0.00
Business by Geography	174,032	10.39	17.51	32.15	39.91	0.04
Distribution of LMI Families throughout AA	141,345	23.65	29.33	32.24	14.78	0.00
Median Family Income for AA:		\$93,822				
2019 Adjusted Median Family Income for MSA:		\$111,700				
Households Below Poverty Level:		10.71%				
Median Housing Value:		\$551,319				
Source: 2010 US Census and 2019 FFIEC updated Medial Family Income						

According to the 2010 U.S. Census, the total population of the Oakland AA was 1.51 million. The distribution of families by income level was 14.59 percent low-income, 22.80 percent moderate income, 33.64 percent middle income, and 28.97 percent upper income. The percentage of families in the AA living below the poverty level is high at 10.71 percent. The 2010-weighted average of median family income for the AA was \$93,822. Low income families in the AA earned median annual income of \$52,200 or less, while moderate income families earned an annual income of \$52,200 to \$83,520.

B. Lending, Investment, and Service Opportunities (12 C.F.R. §12 CFR 25.21(b)(2))

ICBC (USA) engaged a number of community development organizations, government agencies, and community advocates in developing an assessment of needs related to lending, investment, and service opportunities in the Bank’s assessment area. In addition, the Bank

⁶ San Francisco Planning Department, *San Francisco Housing Needs and Trends Report* (July 2018) at 71, available at http://default.sfplanning.org/publications_reports/Housing-Needs-and-Trends-Report-2018.pdf.

reviewed and analyzed reports from government and community development organizations to assess needs within the Assessment Areas.

The opportunities for community development participation within the assessment areas are broad. There are numerous community development and governmental organizations representing affordable housing, economic development, and services to low- and moderate-income families.

The Bank received feedback from a Community Development Financial Institution (CDFI) in New York City indicating their greatest need is flexible and low-cost lending capital for organizations like theirs that provide microloans to start ups and small businesses. The CDFI also explained their staff needs training on credit risk and underwriting standards.

Several other community organizations in California with which the Bank communicated voiced the need for capacity building for nonprofits as well as the need for financial education and awareness for families, recent immigrants, and the elderly. Awareness on even basic financial lessons on personal finances, budgeting, savings, and banking resources are extremely important to these vulnerable groups of people.

According to the San Francisco Planning Department, San Francisco and the Bay Area are “currently in the midst of a housing affordability crisis unprecedented in their history.”⁷ The San Francisco Planning Department has suggested that some of the demand for housing to lower-income households can be met through units that are restricted to families and individuals with incomes at specified levels, but there has been a limited number of public and private funding to finance such projects.⁸ Additionally, homelessness is a significant challenge for San Francisco. According to the San Francisco Planning Department, there is a lack of shelter for homeless individuals and families and a need for housing development to close that gap in San Francisco’s housing stock.⁹

Moreover, according to the California Housing Partnership, Los Angeles County needs 568,255 more affordable rental homes to meet current demand.¹⁰ Likewise, according to Community Service Society, the rental market in New York City is not producing enough new affordable housing units even with the existing amount of public subsidies.¹¹ Aggravating the affordable housing crisis in New York City is the continuous loss of low-rent apartments offset by increases in high-rent apartments, leading many low-income New Yorkers to face extremely

⁷ *Id.*, at 1.

⁸ *Id.*, at 29.

⁹ *Id.*, at 71.

¹⁰ Partnership, *supra* note 3.

¹¹ Community Service Society of New York, *Where Have All the Affordable Rentals Gone?* (May 2019), available at https://smhttp-ssl-58547.nexcesscdn.net/nycss/images/uploads/pubs/Where_Have_All_the_Affordable_Rentals_Gone_-_web.pdf.

difficult housing situations in which they either have to assume severe rent burdens or be displaced or become homeless.¹²

C. Bank’s Product Offerings and Business Strategy (12 C.F.R. §12 CFR 25.21(b)(3))

1. Commercial Lending – Primary Business

The Bank’s strategic objectives include improving lending revenue through achieving organic loan growth by providing new credit products to meet the needs of its typical customer base as well as a broader customer base. The Bank’s primary business is commercial lending which is clearly evident in its loan portfolio that as of June 30, 2020 is comprised of \$2,278 million in commercial and commercial real estate loans representing 89% of the total loans, whereas consumer loans (i.e., one to four family loans and credit cards) total \$281 million or 11% of the total loans.

2. Community Development Lending to Meet Need

Moreover, as will be discussed in the following section, the high cost of homeownership in the Bank’s assessment areas, coupled with the need for affordable rental housing, has led ICBC (USA) to focus on community development lending as a product to help to meet community development needs. For example, in 1998 the predecessor bank of ICBC USA provided a two-year line of credit to a CDFI in California and in 2016, ICBC USA agreed to increase the commitment from \$400,000 to \$1 million. Then in 2018, ICBC USA agreed to increase the commitment again for the CDFI to \$2 million. The CDFI is a non-profit organization focusing on providing permanent loans for multifamily rental housing throughout California.

Additionally, the commercial lending team has attracted borrowers with projects that serve community development purposes. For example, several commercial loans have been for the purchase of residential hotel properties containing Single Resident Occupancy (SRO) units. SRO units are known to provide affordable housing for low-to-moderate income (LMI) individuals. Other commercial loans include those for projects that contribute to the city’s redevelopment initiatives, such as a loan that helped finance the purchase of a recently gut-renovated and opened community supermarket in the downtown Jamaica, NY redevelopment zone.

Historically, a large portion of the Bank’s community development lending has also focused on supporting small businesses and commercial real estate loans (CRE) for properties with commercial units leased to small businesses that serve low-to-moderate income communities. The Bank’s CRE financing allows for the continuation of the small business operations in these properties enabling them to stay in the local community and provide for the continuation of jobs

¹² *Id.*

and income to local residents thereby revitalizing and stabilizing low-to-moderate income communities.

The Bank's focus on community development lending is a natural business strategy as they have been generated through already existing loan products.

D. Institutional Capacity and Constraints (12 C.F.R. §12 CFR 25.21(b)(4))

ICBC (USA)'s low volume of home mortgage loans is explainable not only because the Bank's primary product is commercial lending, but also due to several external factors.

1. Strong Banking Competition

There is very strong banking competition in the ICBC (USA)'s assessment areas with 5,135 branches from 187 depository institutions in New York; 2,354 branches from 119 depository institutions in Los Angeles; and 1,017 branches from 70 depository institutions in San Francisco.

Based on the FDIC Summary of Deposits as of June 30, 2019, ICBC (USA) ranked 80th out of 187 institutions with a 0.05 percent market share in New York. The top competitors included JPMorgan Chase Bank, Bank of America, Citibank, The Bank of New York Mellon, and HSBC Bank USA. Deposits are heavily concentrated with these top five institutions holding over 57 percent of the total deposits in the New York assessment area.

ICBC (USA) ranked 48th out of 121 institutions with a 0.11 percent market share in Los Angeles. The top competitors included Bank of America, Wells Fargo, JPMorgan Chase Bank, MUFG Union Bank, CIT Bank. Deposits are heavily concentrated with these top five institutions holding 59 percent of the total deposits in the Los Angeles assessment area.

ICBC (USA) ranked 28th out of 69 institutions with a 0.18 percent market share in San Francisco. The top competitors included Bank of America, Wells Fargo, First Republic Bank, and JPMorgan Chase Bank. Deposits are heavily concentrated with these four five institutions holding over 70 percent of the total deposits in the San Francisco assessment area.

2. High-Cost Housing

In addition, ICBC (USA)'s assessment areas are high-cost housing areas causing housing affordability to be a challenge, particularly for low- and moderate-income families. The median sales price of existing single-family homes in the New York metropolitan division was over \$540 thousand; in Los Angeles was over \$526 thousand; in San Francisco was over \$794 thousand; and in Oakland was over \$551 thousand. When compared to the national median average of \$313,200 for 2020, this highlights the high cost of home ownership in the assessment areas.

As discussed in the “Demographic and Other Relevant Data” section, based on 2010 census data, the annual incomes for low- and moderate-income families in New York is less than \$39,000 and \$62,400, respectively. In Los Angeles, low-income families in the AA earned median annual income of \$34,650 or less, and moderate-income families earned an annual income of \$34,650 to \$55,440, while in San Francisco, low-income families in the AA earned median annual income of \$58,200 or less, while moderate-income families earned an annual income of \$58,200 to \$93,120. In Oakland, low-income families in the AA earned median annual income of \$52,200 or less, and moderate-income families earned an annual income of \$52,200 to \$83,520. This disparity between housing costs and family income produces a significant challenge for low- and moderate-income families to become first-time homeowners. In fact, according to the San Francisco Planning Department, the household income needed to afford the median home in San Francisco is \$250,000 based on the assumption that a household would not spend more than 30% of income on their mortgage after making a down payment of 10% of purchase price.¹³

3. Primarily Rental Housing Markets

Moreover, another relevant performance context factor which affects the Bank’s home mortgage lending activity, is the relatively low percentage of owner-occupied housing units in the assessment area. According to the New York City Rent Guidelines Board’s “2018 Housing Supply Report,” most New York residents live in multi-family rental housing rather than owning homes, with rental units comprising 62.9% of NYC’s available housing stock, which is a far greater share than the nationwide average of 36.9%.¹⁴ Similarly, San Francisco’s residents live mostly in rental housing, in which there are roughly 225,000 renter households in the city, compared to 130,000 homeowner households.¹⁵

In summary, the strong lending competition, high cost of housing, and the fact that the Bank’s assessment areas are primarily rental housing markets contribute to the Bank’s low volume in home mortgage loans. Furthermore, these factors also explain the uneven distribution of loans among borrowers of different income levels. Specifically, there are relatively limited opportunities for one-to-four family mortgage lending to low-to-moderate-income individuals in the assessment areas.

¹³ San Francisco Planning, *supra* note 6 at 23.

¹⁴ New York City Rent Guidelines Board, *2018 Housing Supply Report* (May 24, 2018), available at <https://www1.nyc.gov/assets/rentguidelinesboard/pdf/18HSR.pdf>.

¹⁵ *Id.*, at 37

E. Bank's Past Performance (12 C.F.R. §12 CFR 25.21(b)(5))

ICBC (USA)'s evaluations from the prior exams were as follows:

Year	Performance Criteria		Rating
2010	Intermediate Small	Lending Test:	Outstanding
		Community Development Test:	Outstanding
2013		Lending Test:	Outstanding
		Community Development Test:	Outstanding
2017	Large	Lending Test:	Low Satisfactory
		Investment Test:	Low Satisfactory
		Service Test:	Low Satisfactory

In 2010 and 2013, when ICBC (USA) was evaluated under the Intermediate Small Bank procedures, its lending performance was evaluated based on its commercial loans as it was the primary lending product and its residential mortgage lending was limited. It was noted that the distribution of loans reflected excellent penetration among businesses of different sizes in the assessment areas; the geographic distribution of loans reflected excellent dispersion throughout the assessment areas; and the Bank's community development performance demonstrated excellent responsiveness to the needs of the AAs through loans, qualified investments, and services.

In 2017, when the Bank was first evaluated under the large bank performance criteria, it was noted that community development lending had a significantly positive impact on the assessment areas because of the volume of loans and responsiveness to community development needs. For example, several commercial loans in New York, Oakland, and San Francisco were for the purchase of residential hotel properties containing SRO units known to provide affordable housing for LMI individuals. Typically, SRO properties have common/shared hall bathrooms and do not provide kitchens. One particular commercial loan in New York was for a property that contained 134 cubicle-style SRO units which are 20 to 30 square feet in size, are divided by plywood or sheetrock, do not offer windows or natural lighting, and contain little more than a single size bed and locker for personal items. These cubicle rooms meet the absolute minimum standard for legal housing.

Other qualified community development loans during the evaluation period included one loan in New York to a facility to house a public benefit medical facility located in a moderate-income area that serves the entire county. Also, a community development loan in New York was to an adult daycare center whose clients are low-and-moderate income patients who are qualified for Medicaid. Another important community development loan in New York was a loan for \$17.10 million that addressed the need to revitalize and stabilize an LMI geography by lending to a supermarket in the process of renovation and located in a redevelopment and revitalization area identified by the city. In Los Angeles, there was a community development loan that promoted the

economic development needs of the area and was originated using the U.S. Small Business Administration's 504-loan program.

F. Bank's Public File and Written Comments (12 C.F.R. §12 CFR 25.21(b)(6))

ICBC (USA)'s public file is maintained in compliance with the requirements of 12 C.F.R. §25.43. The Bank's CRA Notice is prominently displayed in the Bank's reception room of its main office, as required by 12 C.F.R. § 25.44. To date, the Bank's Public file contains no written comments received from the public.

V. STRATEGIC PLAN – MEASURABLE GOALS

A. Execution of CRA Strategic Plan

ICBC (USA) has established a CRA program governance structure and mechanisms to monitor, control, and evaluate the execution of the CRA Strategic Plan. The program has internal controls and reporting mechanisms to ensure that information is communicated throughout the Bank. Moreover, the CRA Officer will monitor the Bank's performance under the Plan and communicate any gaps for them to be addressed appropriately. The business units will be responsible for working with the CRA Officer and will be held accountable for the success in meeting the lending, investment and service goals listed below.

B. ICBC (USA) CRA Goals

ICBC (USA) is committed to making every effort to meet the needs of the communities it serves in a safe and sound manner. Thus, ICBC (USA) has set the following targets, giving consideration to the performance context factors described above. The targets specified below are measurable goals that constitute “**Satisfactory**” and “**Outstanding**” performance. ICBC (USA)'s overall goal is to maintain at least a “Satisfactory” CRA performance rating throughout its AAs. However, the Bank believes it may have an opportunity to exceed targets such that it would merit an “Outstanding” rating.

The goals are outlined below under the categories of community development lending, community development qualified investments, and community development services. The goals have been established for a five-year period ending on December 31, 2025.

Under the CRA Strategic Plan, the ICBC (USA) intends to respond to the community needs identified by the Bank in the community needs assessment described in Section III.C.1 and Section IV.B by making loans and investments consistent with the Bank's core strategies and business model.

C. Adjusted Tier 1 Capital

The goals set forth below have been determined using an “Adjusted Tier 1 Capital.” This Adjusted Tier 1 Capital is Tier 1 Capital as of June 30, 2020 adjusted by proportioning it from total amount of deposits as of June 30, 2020 less those deposits not sourced from the Bank’s branches, namely, wholesale deposits and NRA deposits, in order to better reflect the deposits that are actually attributed to individual retail customers located within the assessment areas. This use of an adjusted Tier 1 Capital is consistent with the spirit of CRA to ensure that deposits collected from local neighborhoods are being used to fund lending activities within those same local areas.

The total deposits as of June 30, 2020 excluding NRA and brokered deposits (i.e., qualifying deposits) is \$1,472 million, which is 72 percent of the original total. Therefore, 72 percent of the Tier 1 Capital as of June 30, 2020 (of \$390 million) is \$283 million which is referred to as the “Adjusted Tier 1 Capital.”

The Adjusted Tier 1 Capital is then apportioned among the AAs based on the deposits sourced from the Bank’s branches within the respective AA.

Industrial and Commercial Bank of China (USA) NA									
Allocated Capital									
June 30, 2020									
(amounts in \$ thousands)									
SOD #	Region #	BR #	Location	Report Per SOD	Exclude Brokered CD & NRA Accounts	Qualifying Deposits	% to Total Deposits	Allocated Capital	Allocated Capital by Region
0	1000	1000	1633 Broadway	\$ 374,945	\$ (363,717)	\$ 11,228	0.76%	\$ 2,000	
13	1000	1001	202 Canal Street	267,849	(31,812)	236,037	16.03%	45,000	
8	1000	1002	8th Avenue	67,229	(3,777)	63,452	4.31%	12,000	
9	1000	1003	Main Street	170,014	(18,491)	151,523	10.29%	29,000	\$ 88,000
3	2000	2001	Alhambra	206,130	(26,066)	180,064	12.23%	35,000	
1	2000	2002	Hacienda	141,070	(19,624)	121,446	8.25%	23,000	
11	2000	2003	San Gabriel	50,948	(12,565)	38,383	2.61%	7,000	
2	2000	2004	Temple City	79,775	(10,797)	68,978	4.68%	13,000	
4	2000	2005	Torrence	49,853	(6,635)	43,218	2.93%	8,000	\$ 86,000
5	3000	3001	Grant Ave, SF	258,254	(30,616)	227,638	15.46%	44,000	
6	3000	3002	Clement St, SF	66,772	(1,355)	65,417	4.44%	13,000	
7	3000	3003	Noriega St, SF	82,197	(1,323)	80,874	5.49%	16,000	
10	3000	3005	Grand Ave, SM	113,784	(12,160)	101,624	6.90%	20,000	\$ 93,000
12	4000	3004	401 9th St, Alameda	102,994	(20,104)	82,890	5.63%	16,000	\$ 16,000
Total per Schedule				\$ 2,031,814	\$ (559,042)	\$ 1,472,772	100.00%	\$ 283,000	\$ 283,000
Totals per Call Rep Sch E				2,031,814					
				-					
Qualified Dep to Total						72%			
Tier 1 Capital - 6/30/20								390,410	
Qualifying %								72%	
Adjusted Tier 1 Capital								283,000	

D. Target Percentages and Amounts

The target dollar amounts for Satisfactory and Outstanding performance for community development lending and investments represent percentages of Adjusted Tier 1 Capital (as of June 30, 2020). The target percentages are cumulative, in other words, they reflect a total percentage and amount of loans and investments within the five-year plan period. The target amounts for community services are based on the Bank's headcount.

These goals for community development lending and investments have been established based upon projected increase in allocated Tier 1 Capital. Should the Bank not reach its Capital targets as expected, the goals will be modulated down commensurately. If, during the term of this Strategic Plan, there is a material change in circumstance, ICBC (USA) may request an amendment to this Strategic Plan as provided for in 12 C.F.R. § 25.27(h).

1. Adjustments Per Historical Performance

Some target amounts within certain AAs have been adjusted to ensure amounts are not significantly below historical performance within that AA as described in prior CRA performance evaluations.

a. Community Development Lending Target Adjustments

The NY AA had one large outlier in the community development loans within the scope of the 2017 CRA Performance Evaluation that significantly distorts the performance in that AA.¹⁶

The \$17.10 million loan booked in 2016 to finance the construction of a supermarket in a redevelopment zone in New York City was a unique opportunity for the Bank and does not reflect the community development loans that the Bank has otherwise been able to make.¹⁷ Thus, the community development lending targets for New York have been limited slightly below prior performance. In this regard, however, the Bank has imposed a premium for the New York AA of 25% over what its methodology would otherwise require to give some recognition to the outliers in its past performance.

The community development lending targets for Oakland have also been limited slightly below prior performance. The Bank operates only one branch in Oakland, with staff dedicated to

¹⁶ The Bank had six Community Development loans in the NY AA within the scope of the 2017 CRA Performance Evaluation, the average of which was \$2.6 million, excluding a significant outlier for \$17.10 million. The smallest community development loan amount was \$380,000, while the second largest loan amount was \$6.5 million. The median amount of these loans was \$1.8 million.

¹⁷ It was a coincidence of circumstance that the \$17.10 million loan was a CRA qualified community development loan. The principals were long-time customers of the Bank who are experienced real estate developers, investors, and partners in hotel, restaurant and Chinese supermarket operations. The fact that the personal guarantees of these long-time customers of the Bank provided substantial mitigation of the risks and the fact that the loan involved a project in a redevelopment zone presented favorable circumstances to permit for the large loan size of \$17.10 million. The Bank believes that it would not be reasonable to expect it would have similar opportunities in the future.

lending, including community development lending, primarily based in San Francisco. While opportunities for community development lending are sought out in both the San Francisco and Oakland AAs, which are adjacent to each other, the Bank is largely dependent upon the opportunities that arise and the competition for them. The Bank expects that its success in finding community development lending opportunities aligning with the Bank's business strategies and risk appetite will correlate with the volume of deposits it originates. In the period subject to the 2013 CRA examination, however, a few more opportunities arose in Oakland than in San Francisco.

b. Community Development Investment Target Adjustments

The community development investment targets for New York are set below prior performance. During the scope of prior CRA examinations, investments disproportionately favored the New York AA. The Bank believes that investment commitments should be redistributed on the basis of uniform criteria for all of the AAs. Thus, the Plan apportions investment targets among the AAs based on their respectively allocated Adjusted Tier 1 Capital.

The Plan sets more aggressive target for community development lending and for community services than it does for community investment. The Bank believes its lending and service activities have more of an impact in meeting the specific needs of the Bank's AAs and are more in line with the Bank's strengths and expertise.

1. Community Development Lending

Plan Years	5			Year 1	Year 2	Year 3	Year 4	Year 5		Year 5			
Estimated Capital Accretion	2%	Actual Adjusted Tier 1 Capital for Preceding June 30		283,000,000	288,660,000	294,433,200	300,321,864	306,328,301		306,328,301			
Community Development Lending Goals													
Targets/Assumptions		Rating	% of AA Adjusted Tier 1 Capital	Assessment Area	Year 1	Year 2	Year 3	Year 4	Year 5	Cumulative	% of Final AA Allocated Adjusted Tier 1 Capital		
% of Capital	25%												
NYR Increment	20%												
YTY Growth	2%												
Minimum per Year	50%												
Outstanding Differential	25%												
		Satisfactory	31.1%	New York	\$ 5,280,000	\$ 5,491,200	\$ 5,708,736	\$ 5,932,777	\$ 6,163,496	\$ 28,576,209	30%		
				Minimum per year*	\$ 2,640,000	\$ 2,745,600	\$ 2,854,368	\$ 2,966,388	\$ 3,081,748				
			30.4%	Los Angeles	\$ 4,300,000	\$ 4,472,000	\$ 4,649,160	\$ 4,831,618	\$ 5,019,514	\$ 23,272,291	25%		
				Minimum per year*	\$ 2,150,000	\$ 2,236,000	\$ 2,324,580	\$ 2,415,809	\$ 2,509,757				
			5.7%	Oakland	\$ 800,000	\$ 832,000	\$ 864,960	\$ 898,906	\$ 933,863	\$ 4,329,729	25%		
				Minimum per year*	\$ 400,000	\$ 416,000	\$ 432,480	\$ 449,453	\$ 466,932				
			32.9%	San Francisco	\$ 4,650,000	\$ 4,836,000	\$ 5,027,580	\$ 5,224,889	\$ 5,428,079	\$ 25,166,548	25%		
				Minimum per year*	\$ 2,325,000	\$ 2,418,000	\$ 2,513,790	\$ 2,612,444	\$ 2,714,039				
		Total									\$ 81,344,777		
		% of Final Adjusted Tier One Capital									27%		
		Outstanding			31.1%	New York	\$ 6,600,000	\$ 6,864,000	\$ 7,135,920	\$ 7,415,971	\$ 7,704,370	\$ 35,720,261	38%
					30.4%	Los Angeles	\$ 5,375,000	\$ 5,590,000	\$ 5,811,450	\$ 6,039,522	\$ 6,274,392	\$ 29,090,364	31%
					5.7%	Oakland	\$ 1,000,000	\$ 1,040,000	\$ 1,081,200	\$ 1,123,632	\$ 1,167,329	\$ 5,412,161	31%
					32.9%	San Francisco	\$ 5,812,500	\$ 6,045,000	\$ 6,284,475	\$ 6,531,111	\$ 6,785,099	\$ 31,458,185	31%
Total									\$ 101,680,971				
% of Final Adjusted Tier One Capital									33%				

* Minimum per year for at least satisfactory rating. Excess in other years can be applied to cover differential between target and minimum.

Community Development Lending Strategy

The community development loan cumulative dollar volume targets for the review period are spread out within each plan year by respective AAs. While annual interim community development lending goals have been established to provide yearly benchmarks in achieving the cumulative targets within the five-year plan period, there are also minimum target amount levels set within each AA for each year of the Plan. This minimum amount establishes an expectation that a certain acceptable level of activity is conducted every year of the Plan. This framework reflects the Bank acknowledgement that negotiations and underwriting for large credit facilities may take several months resulting in disbursements to be made in the following year. The Bank also recognizes there may be circumstances in which the interim goal may not be reached for a particular year, but can be recouped in the following year by exceeding that year's goals. Thus, once the minimum AA target levels are achieved, the Bank is permitted to carry over an excess amount to a following year or a prior year to satisfy that year's benchmark. This will allow for flexibility in responding to the community needs and opportunities while considering market conditions and internal constraints.

To achieve the community development loan targets, the Bank will leverage its current loan products to respond to community needs. ICBC (USA) actively offers loans for purchase, refinancing, or construction of multifamily rental properties within all its AAs. These loans that support affordable housing have demonstrated to be particularly impactful in meeting the need for housing for LMI families as the AAs are in markets with high housing costs. The Bank plans to continue its strong commitments to help meet the needs for multifamily housing financing, which it recognizes as an important alternative to owner-occupied housing units among LMI households residing in the AAs.

ICBC (USA) will also endeavor to achieve its community development targets by partnering with CDFIs focused on affordable housing. Historically, the Bank has partnered with a CDFI that specializes in affordable housing programs for families and seniors, citizens with special needs and mixed-use developments throughout California. The Bank plans to continue its partnership with this CDFI by providing a line of credit for their affordable housing initiatives. Additionally, the Bank is currently in discussions with CDFIs in New York City and Los Angeles that seek loans to support their affordable housing projects in NYC and Los Angeles respectively.

Additionally, ICBC (USA) plans to continue to extend loans that contribute towards the revitalization and stabilization of LMI geographies. In the past, ICBC (USA) has provided commercial real estate loans that offer a wide range of financing options for purchasing, developing, or refinancing commercial property in areas designated by the local government within its area of economic redevelopment program or similar plan. Additionally, the Bank has provided financing for commercial property with retail space leased to small businesses that serve the LMI area it is located in. The Bank's financing of such commercial property allows for the

continuation of the small business operations in the buildings. This enables the small businesses to stay in the local community and provides for the continuation of jobs and income to local residents thereby revitalizing and stabilizing the LMI community. The Bank will continue to pursue these types of community development loans within its AAs in an effort to respond to the needs of the Bank's communities in the target amounts listed in the chart above.

Furthermore, the Bank plans to make loans to small businesses with gross annual revenues of \$1 million or less and promote economic development as they support permanent job creation, retention, and/or improvement for LMI persons or LMI areas.

ICBC (USA) also plans to achieve its community development targets by partnering with CDFIs focused on providing low-interest loans to small businesses in the Bank's AAs. Most recently, the Bank has provided loan capital to a CDFI in New York City to help finance their COVID-19 Emergency Recovery Loan Program. The Bank appreciates the importance of such organizations providing low-interest small business loans, training and counseling services, especially during times of crisis.

The Bank's planned efforts, as described above, are the principal means to achieve its community development targets. However, the Bank recognizes there are numerous other types of community development loans that can be responsive to the needs of LMI individuals, especially as they face new unique challenges presented by an emergency, such as COVID-19. The Bank will be attentive to community development loan opportunities that address any new needs of the LMI communities within the Bank's AAs.

2. Community Development Qualified Investments

Community Development Investment Goals											
	Rating	% of Adjusted Tier 1 Capital	Assessment Area	Year 1	Year 2	Year 3	Year 4	Year 5	Cumulative	% of Final AA Allocated Adjusted Tier 1 Capital	
% of Capital	1%										
YTY Growth	15%										
Outstanding Differential	20%										
	Satisfactory (minimum amounts that must be met each year of the Plan)*	31.1%	New York	\$ 200,000	\$ 300,000	\$ 400,000	\$ 500,000	\$ 600,000	\$ 2,000,000	2%	
		30.4%	Los Angeles	\$ 200,000	\$ 300,000	\$ 400,000	\$ 500,000	\$ 600,000	\$ 2,000,000	2%	
		5.7%	Oakland	\$ 100,000	\$ 200,000	\$ 300,000	\$ 400,000	\$ 500,000	\$ 1,500,000	9%	
		32.9%	San Francisco	\$ 200,000	\$ 300,000	\$ 400,000	\$ 500,000	\$ 600,000	\$ 2,000,000	2%	
	Total									\$ 7,500,000	
	% of Final Adjusted Tier One Capital									2%	
	Outstanding	31.1%	New York	\$ 300,000	\$ 400,000	\$ 500,000	\$ 600,000	\$ 800,000	\$ 2,600,000	3%	
		30.4%	Los Angeles	\$ 300,000	\$ 400,000	\$ 500,000	\$ 600,000	\$ 800,000	\$ 2,600,000	3%	
		5.7%	Oakland	\$ 200,000	\$ 300,000	\$ 400,000	\$ 500,000	\$ 600,000	\$ 2,000,000	12%	
		32.9%	San Francisco	\$ 300,000	\$ 400,000	\$ 500,000	\$ 600,000	\$ 800,000	\$ 2,600,000	3%	
Total									\$ 9,800,000		
% of Final Adjusted Tier One Capital									3%		

* The minimum required amount that must be met each year of the Plan. This minimum amount establishes an expectation that a certain acceptable level of activity is conducted every year of the Plan. Amounts in excess of the yearly benchmarks may be used to satisfy the prior or following year's benchmark. The minimum required amount is also the target for a Satisfactory rating as the Bank feels it should achieve this amount every year of the Plan.

Community Development Qualified Investments Strategy

ICBC (USA) will seek to make qualifying investments throughout its four AAs in proportion to the distribution of the Bank’s deposits among its assessment areas as are reflected in the adjusted Tier 1 Capital. ICBC (USA) intends to be responsive to the needs of the community by investing in targeted affordable housing backed Mortgage Backed Securities (MBS). The Bank will also invest in municipal bonds that support community development in one or more of the Bank’s AAs (or broader statewide or regional area that includes the Bank’s AA). These investments support efforts to meet the critical need for affordable housing, access to credit for LMI borrowers, and revitalizing distressed neighborhoods in the Bank’s AAs. For as long as the MBS and bonds are maintained in the Bank’s portfolio, the book value will count towards the interim annual goals as well as the cumulative target for the review period.

Potential investment activities also include placing funds in community development banks through the Certificate of Deposit Account Registry Service (CDARS), which banks are CDFI Certified by the Treasury Department’s CDFI Fund. Placing funds at CDFI Certified deposit-taking banks will support their efforts in providing, for example, affordable small business loans, innovative and responsible personal loans, and asset building services in low- and moderate-income communities.

Additionally, the Bank will make grants to community-based organizations that focus on addressing community development needs in the Bank’s assessment areas. Based on feedback from outreach to local organizations, there is a high need for grants to continue their efforts in, for example: providing leadership building and job-readiness programs for at risk youth; offering translation services to recent immigrants to ensure they get access to medical care and services; acquiring and distributing food and other products to the needy; and providing shelters for the homeless as well as assistance for people to overcome addictions. Thus, ICBC (USA) will continue to support such organizations through grants as they have demonstrated to be impactful in responding to a wide variety of needs in the communities the Bank serves.

3. Community Development Services

Community Development Service Goals								
Initial Hours per Employee	2							
YTY Growth	10%							
Outstanding Differential	50%							
Rating	# of Branch Employees + 10% of Support Management & Staff	Assessment Area	Year 1	Year 2	Year 3	Year 4	Year 5	Cumulative Target Amount (Hours)
Satisfactory (minimum amounts that must be met each year of the Plan)*	46	New York	92	101	111	122	135	562
	33	Los Angeles	66	73	80	88	97	403
	7	Oakland	14	15	17	19	20	85
	27	San Francisco	54	59	65	72	79	330
Total								1,380
Outstanding	46	New York	138	152	167	184	203	844
	33	Los Angeles	99	109	120	132	145	605
	7	Oakland	21	24	26	28	31	130
	27	San Francisco	81	90	99	108	119	497
Total								2,076

* The minimum required amount that must be met each year of the Plan. This minimum amount establishes an expectation that a certain acceptable level of activity is conducted every year of the Plan. Amounts in excess of the yearly benchmarks may be used to satisfy the prior or following year’s benchmark. The minimum required amount is also the target for a Satisfactory rating as the Bank feels it should achieve this amount every year of the Plan.

Community Development Services Strategy

ICBC (USA)'s measurable goals for community development services are expressed in terms of the number of hours spent performing the activity. While the Bank encourages all staff to participate in a volunteer capacity in support of community reinvestment and development, branch staff will be responsible for a bulk of the community development services as they are principal points of contact and the most visible in the community.

The Bank will endeavor to provide various community development services to LMI persons and LMI geographies. Local conditions demonstrate an opportunity for the Bank staff to continue their service activities focused on financial education for low to moderate income new immigrants, most of whom have very limited English language skills. Additionally, Bank staff will continue to host financial education courses at local senior citizen centers serving LMI populations especially since elder financial exploitation is a growing concern in the communities the Bank serves. Through the Bank's outreach, local organizations in all the AAs had also voiced the need for financial literacy programs targeted to LMI populations. Thus, the Bank will continue its partnerships with local organizations and to participate in service activities that address this highly important need for financial education for LMI individuals and geographies.

Moreover, through the Bank's outreach, an organization expressed its need for technical assistance. Therefore, the Bank plans to leverage its staff's professional expertise and skillsets to provide, for example, loan underwriting training and assistance to local Community Development Financial Institutions (CDFI).

The Bank will also continue to encourage staff to serve on the boards of local community development organizations. Currently a branch manager serves as a board member of a non-profit business improvement district organization focused on overseeing and funding the maintenance, improvement, and promotion of small businesses in the New York Chinatown commercial district, which is within a low-income area. Additionally, Bank staff have provided assistance in fundraising initiatives for local organizations providing much needed services to LMI families. For example, branch staff have a long history of providing fundraising assistance to a women's residence in San Francisco, which offers a sanctuary for victims of domestic violence and human trafficking and offers programs that help them develop life skills. The Bank plans to continue its strong relationships with LMI community groups and to have staff available to provide assistance to these groups.

E. Overall CRA Plan Rating

In order to derive the Overall ICBC USA CRA Performance Evaluation Rating, the Bank proposes the following methodology based on a point system and average performance in lending, investments, and services across assessment areas.

Rating					
Assessment Area (AA)	Lending	Investments	Service	Average Points	Composite Rating
New York					
Los Angeles					
Oakland					
San Francisco					
Average					

Performance lending, investments, and services will be assigned points based on the parameters set forth below.

Parameters			
Performance Rating	Minimum % of Satisfactory Goals		Points
Substantial Noncompliance	<	75%	0
Needs to Improve	< =	85%	5
Low Satisfactory	< =	95%	10
High Satisfactory	< =	125%	15
Outstanding	> =	125%	20

The average performance in lending, investments, and services across assessment areas will yield a number, and that number will determine the Overall ICBC USA CRA Performance Evaluation Rating based on the Composite Rating Scale set forth below.

Composite Rating Scale		
Minimum Average Points	Minimum Average Points	Result
Less than	8	Evaluate on Large Bank Performance Test
Less than or equal to	15	Satisfactory
Less than or equal to	20	Outstanding

As mentioned in Section III.A., if for unforeseen circumstances the Bank fails to meet at least an overall “Satisfactory” rating under the Plan, the Bank elects to have the Bank’s performance evaluated under the Large Bank Performance Test.