

THE PLAYERS IN THE LOCAL BANKING SCENE (A PARTIAL LIST)

	% OF MTY. COUNTY MARKET SHARE	LOCAL DEPOSITS	NUMBER OF LOCAL OFFICES	NUMBER OF OFFICES ELSEWHERE	
Wells Fargo	25.9	\$2,866,176,000	17	5,393	
JPMorgan Chase	19.1	\$2,108,932,000	14	4,965	
Bank of America	17.7	\$1,949,269,000	8	4,245	
Mechanics Bank	12.4	\$1,366,791,000	9	139	
Union Bank	8.4	\$926,238,000	8	340	
1st Capital Bank	5.4	\$597,516,000	5	1	
Pacific Valley Bank	3.5	\$385,536,000	3	0	
Comerica Bank	3.1	\$347,378,000	4	429	
Monterey Credit Union	n/a	\$237,419,193*	3	1	<i>Sources: FDIC, as of June 30, 2020 (for banks); NCUA and American Share Insurance (for credit unions) as of Dec. 31, 2020</i>
Bay Federal Credit Union	n/a	\$192,146,471	1	6	
Central Coast Credit Union	n/a	\$156,850,975	4	0	
Monterey County Bank	1.4	\$155,713,000	4	0	
Bank of the West	1.2	\$129,735,000	1	553	
Pinnacle Bank	1.1	\$125,192,000	1	2	

*includes San Benito County location NOTE: The FDIC calculates market share for FDIC-insured banks only; other banking institutions are not reflected in those figures.