

**Sonata Bank**  
**Public File – Table of Contents**

1. All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law
2. A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the FDIC
3. A list of the bank's branches, their street addresses, and geographies
4. A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies
5. A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any
6. A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list
7. The bank's loan-to-deposit ratio for each quarter of the prior calendar year