



## **Community Reinvestment Act Public File**

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**Community Reinvestment Act Public File**

**Written Comments/Complaints**

**&**

**Responses**

Written Comments/Complaints & Responses

None



**Community Reinvestment Act Public File**

**CRA Performance Evaluation**

**&**

**Response**

# **PUBLIC DISCLOSURE**

**July 29, 2019**

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**Mission Bank  
RSSD # 2736714**

**1330 Truxton Avenue  
Bakersfield, California 93301**

**Federal Reserve Bank of San Francisco  
101 Market Street  
San Francisco, California 94105**

*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 the safe and sound operation of the institution. This evaluation is not, nor should it 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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## INSTITUTION RATING

### *Institution's Community Reinvestment Act (CRA) Rating*

Mission Bank is rated "OUTSTANDING"

The following table shows the performance ratings for the lending and community development tests.

PERFORMANCE LEVELS	PERFORMANCE TESTS	
	LENDING TEST	COMMUNITY DEVELOPMENT TEST
OUTSTANDING	<b>X</b>	<b>X</b>
SATISFACTORY		
NEEDS TO IMPROVE		
SUBSTANTIAL NONCOMPLIANCE		

The major factors supporting the institution's rating include:

- An overall loan-to-deposit ratio that is reasonable;
- A substantial majority of loans originated within the bank's assessment areas;
- An excellent distribution of loans to small businesses of different revenue sizes;
- An excellent geographic distribution of small business loans, with strong penetration in low- and moderate-income geographies; and
- An excellent responsiveness to community development needs, specifically helping to address the needs for affordable housing and economic development.

## INSTITUTION

### *Description of Institution*

Mission Bank (Mission), headquartered in Bakersfield, California, reported total assets of \$686 million as of December 31, 2018. Mission is a wholly-owned subsidiary of Mission Bancorp (Bancorp), which owns two additional subsidiaries that support property exchange transactions and hold the bank's commercial real estate property. The bank operates nine branches in California, with six full-service branches located in Kern County. The remaining three branches are located in Los Angeles County, Ventura County, and San Joaquin County. Two of these branches were opened during the review period. Mission converted its loan production office in Ventura County to a branch office in January 2018. In addition, the bank opened a branch office in the first quarter of 2019 in Stockton, California in San Joaquin County.

Mission's primary business focus is to provide commercial banking products to local businesses in Kern County, Los Angeles County, Ventura County, and San Joaquin County. The bank offers commercial, agricultural, and Small Business Administration (SBA) loan products, including operating lines of credit. Unsecured consumer loans are provided on an accommodation basis. Mission also offers deposit accounts for businesses and consumers, including checking, savings, money market, and certificate of deposit accounts. Other services offered include remote deposit capture, online banking, cash management services, and automated clearing house transactions.

Exhibit 1 below reflects the bank's loan portfolio, as of December 31, 2018, and illustrates the bank's commercial lending focus.

EXHIBIT 1 LOANS AND LEASES AS OF DECEMBER 31, 2018		
Loan Type	\$ ('000s)	%
Commercial/Industrial & Non-Farm Non-Residential Real Estate	368,264	67.0
Farm Land & Agriculture	94,514	17.2
Secured by 1-4 Family Residential Real Estate	37,119	6.8
Construction & Land Development	25,614	4.7
Multi-Family Residential Real Estate	18,000	3.3
All Other	5,781	1.1
Consumer Loans & Credit Cards	138	0.0
Total (Gross)	549,430	100.0

During the review period, Mission's assessment area expanded with the addition of the aforementioned two branch openings in Ventura County and San Joaquin County. The assessment areas now include the Stockton and Ventura market areas, in addition to the Kern and Lancaster assessment areas as described below.

- The Kern assessment area consists of Kern County in its entirety, which constitutes the entire Bakersfield, CA Metropolitan Statistical Area (MSA).



- The Lancaster assessment area consists of the northeastern portion of Los Angeles County. This area is bordered by Kern County to the north, San Bernardino County to the east, and the remainder of Los Angeles County to the south and west.
- The Ventura assessment area includes the entirety of Ventura County, otherwise known as the Oxnard-Thousand Oaks-Ventura, CA MSA.
- The Stockton assessment area includes the entirety of San Joaquin County, otherwise known as the Stockton, CA MSA.

Mission did not face any legal or financial impediments during the review period that would prevent it from helping to meet the credit needs of its assessment areas consistent with its business strategy, size, financial capacity, and local economic conditions. The bank received an overall satisfactory rating at its previous CRA evaluation conducted as of May 23, 2016, under the *Interagency Intermediate Small Institution CRA Examination Procedures*.

## **Scope of Examination**

Mission's CRA performance was evaluated using the *Interagency Intermediate Small Institution CRA Examination Procedures*, which consist of the lending and community development tests. The Kern assessment area was subject to a full-scope review as it is the bank's primary market. The Lancaster assessment area received a limited-scope review based on Mission's limited lending volume and deposit share within this area. The Ventura and Stockton assessment areas were also reviewed under limited-scope reviews as the bank recently expanded into these areas and the footprint remains small relative to Kern County.

## **LENDING TEST**

The lending portion of the evaluation was based on the following performance criteria:

- Loan volume compared to deposits (Loan-to-Deposit Ratio);
- Lending inside versus outside the assessment area (Lending in the Assessment Area);
- Dispersion of lending throughout the assessment area (Lending Distribution by Geography); and
- Lending to businesses of different sizes (Lending Distribution by Business Revenue).

Mission's responsiveness to consumer complaints was not evaluated as the bank did not receive any CRA-related complaints during the review period.

The lending test evaluation included the bank's CRA small business loans from July 1, 2018 to December 31, 2018 and the bank's Home Mortgage Disclosure Act (HMDA)-reportable loans from January 1, 2016 to December 31, 2016. Therefore, a total of 93 small business loans and 20 HMDA-reportable loans were considered in the evaluation of Lending in the Assessment Area. Since the volume of HMDA-reportable loans was insufficient to provide meaningful analysis, the Lending Distribution by Geography and Lending Distribution by Business Revenue analyses focused on the 86 small business loans that were extended within the bank's assessment areas.

## **COMMUNITY DEVELOPMENT TEST**

The community development test portion of the examination included an evaluation of Mission's level and impact of community development activities in relation to local needs, as well as the bank's capacity to participate in such activities in the bank's markets. The evaluation was based on qualified community development loans, investments, and services from May 24, 2016, through July 29, 2019.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### Lending Test

Mission’s overall performance under the lending test is outstanding. The lending levels compared to the bank’s deposits were reasonable during the review period, and a substantial majority of loans were extended within the bank’s assessment areas. The geographic and borrower distributions of small business loans were also excellent during the review period.

### LOAN-TO-DEPOSIT RATIO

The loan-to-deposit ratio is reasonable. The bank’s 12-quarter average loan-to-deposit ratio was 84.7 percent as of March 31, 2019. This ratio exceeds the national peer average of 81.9 percent and is slightly below the state average of 85.3 percent, which demonstrates reasonable performance.

### LENDING IN ASSESSMENT AREA

As depicted in Exhibit 2 below, a substantial majority of loans were extended inside the bank’s assessment areas.

EXHIBIT 2 LENDING INSIDE AND OUTSIDE THE ASSESSMENT AREAS								
Loan Type	Inside				Outside			
	#	%	\$ ('000s)	%	#	%	\$ ('000s)	%
Small Business	86	92.5	23,728	95.3	7	7.5	1,161	4.7
Total Business Related	86	92.5	23,728	95.3	7	7.5	1,161	4.7
HMDA Home Purchase	3	100.0	2,367	100.0	0	0.0	0	0.0
HMDA Refinance	11	100.0	5,942	100.0	0	0.0	0	0.0
HMDA Multifamily	6	100.0	1,535	100.0	0	0.0	0	0.0
Total HMDA Related	20	100.0	9,844	100.0	0	0.0	0	0.0
Total Loans	106	93.8	33,572	96.7	7	6.2	1,161	3.3

### GEOGRAPHIC AND BORROWER DISTRIBUTION

Mission’s geographic distribution of small business loans reflects excellent dispersion throughout the assessment areas. The bank demonstrated notably strong performance in low- and moderate-income geographies in the Kern, Lancaster, and Ventura assessment areas. Additionally, the lending distribution of small business loans by business revenues is excellent, as the bank exceeded the performance of aggregate lenders within the Kern and Stockton assessment areas. A majority of the loans were originated in amounts less than \$250,000, which shows that the bank responded to the identified credit need for smaller dollar loans.

## RESPONSE TO COMPLAINTS

Mission did not receive any CRA-related complaints during the review period; therefore, responsiveness to consumer complaints was not evaluated.

## Community Development Test

The bank’s performance under the community development test is outstanding. The bank extended a significant level of community development loans, investments, and services in the assessment areas. Community development activities were responsive to the articulated needs for affordable housing and economic development. In total, the bank’s community development loans financed 133 affordable rental housing units and helped to create or retain 589 jobs across the assessment areas.

Mission’s community development investments in municipal bonds helped to provide funding for schools where a majority of the students are enrolled in free and reduced lunch programs. In addition, the bank invested in 11 certificates of deposit totaling \$2.7 million in minority- and women-owned financial institutions and low-income credit unions located in areas outside of the bank’s assessment areas. The bank’s donations were primarily to organizations that provide community services to low- and moderate-income individuals. The bank’s community development services included activities such as providing technical assistance to organizations that serve underprivileged individuals and participating as board members on organizations that serve small businesses.

Exhibit 3 below illustrates the bank’s community development activities. Further details of these activities are provided in full-scope assessment area conclusions below.

EXHIBIT 3 COMMUNITY DEVELOPMENT ACTIVITIES								
Assessment Areas	Loans		Investments				Services	
			Prior Period		Current Period			
	#	\$ ('000s)	#	\$ ('000s)	#	\$ ('000s)	#	Hours
Kern AA	75	51,016	0	0	33	2,034	29	1,451
Lancaster AA	16	9,059	0	0	18	1,001	2	24
Stockton AA	0	0	0	0	1	2	0	0
Ventura AA	12	8,323	0	0	0	0	4	95
Broader Statewide or Regional Area	1	540	0	0	1	750	0	0
Nationwide	0	0	0	0	11	2,701	0	0
<b>Total</b>	<b>104</b>	<b>68,938</b>	<b>0</b>	<b>0</b>	<b>64</b>	<b>6,486</b>	<b>35</b>	<b>1,570</b>

## Fair Lending or Other Illegal Practices Review

Concurrent with this CRA evaluation, a review of Mission’s compliance with consumer protection laws and regulations was conducted and found no violations of the substantive provisions of anti-discrimination, fair lending, or other illegal credit practice rules, laws, or regulations that were inconsistent with helping to meet community credit needs.

## **FULL-SCOPE ASSESSMENT AREA CONCLUSIONS**

*For each assessment area where a full-scope review was performed using the examination procedures.*

### **Kern Assessment Area**

#### **DESCRIPTION OF OPERATIONS IN KERN ASSESSMENT AREA**

The Kern assessment area consists of Kern County in its entirety. Kern County is the southernmost county within the San Joaquin Valley, which includes San Joaquin, Stanislaus, Merced, Madera, Fresno, Kings and Tulare counties. The assessment area is bordered by Kings and Tulare counties to the north, San Bernardino County to the east, Ventura and Los Angeles counties to the south, and San Luis Obispo County to the west. During the review period, the assessment area was home to 896,764 people.<sup>1</sup>

The Kern assessment area had 20 Federal Deposit Insurance Corporation-insured commercial institutions operating 91 offices as of June 30, 2018.<sup>2</sup> Mission operated six branches in the assessment area, which had total deposits of \$448.5 million, representing 5.0 percent of the market.<sup>3</sup> In 2018, there were 95 small business lenders operating within Kern County that were subject to the reporting requirements of the CRA. These lenders extended 14,368 small business loans totaling approximately \$472.7 million.<sup>4</sup> Reporting institutions represent only a portion of all institutions competing for small business lending in the assessment area.

Exhibit 4 on the following page presents key demographic and business information from the 2018 FFIEC Census and 2018 Dun and Bradstreet data, which was used to help develop a performance context for the assessment area.

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<sup>1</sup> U.S. Census Bureau, QuickFacts, Population Estimates, July 1, 2018; available from: [www.census.gov/quickfacts/](http://www.census.gov/quickfacts/).

<sup>2</sup> Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2018; available from: <https://www5.fdic.gov/sod/sodMarketRpt.asp?barItem=2>.

<sup>3</sup> Ibid.

<sup>4</sup> Information based on 2018 aggregate data consisting of institutions required to file annual CRA data.

EXHIBIT 4 ASSESSMENT AREA DEMOGRAPHICS KERN ASSESSMENT AREA 2018 FFIEC CENSUS AND 2018 DUN AND BRADSTREET DATA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	9.3	18,025	9.2	8,253	45.8	48,684	24.8
Moderate-income	40	26.5	42,620	21.7	13,472	31.6	32,197	16.4
Middle-income	44	29.1	63,927	32.6	11,156	17.5	31,508	16.1
Upper-income	48	31.8	71,284	36.4	5,075	7.1	83,708	42.7
Unknown-income	5	3.3	241	0.1	40	16.6	0	0.0
Total AA	151	100.0	196,097	100.0	37,996	19.4	196,097	100.0
Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	28,763	8,194	5.6	28.5	16,660	57.9	3,909	13.6
Moderate-income	62,634	23,228	15.8	37.1	33,034	52.7	6,372	10.2
Middle-income	95,144	47,544	32.3	50.0	35,870	37.7	11,730	12.3
Upper-income	102,704	67,982	46.2	66.2	26,923	26.2	7,799	7.6
Unknown-income	284	177	0.1	62.3	88	31.0	19	6.7
Total AA	289,529	147,125	100.0	50.8	112,575	38.9	29,829	10.3
Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to \$1 Million		Greater than \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1,681	6.1	1,551	6.1	124	6.6	6	3.6
Moderate-income	5,624	20.4	5,166	20.2	423	22.4	35	21.1
Middle-income	7,612	27.6	7,085	27.7	475	25.2	52	31.3
Upper-income	12,551	45.4	11,656	45.6	822	43.6	73	44.0
Unknown-income	155	0.6	112	0.4	43	2.3	0	0.0
Total AA	27,623	100.0	25,570	100.0	1,887	100.0	166	100.0
% of Total Businesses				92.6		6.8		0.6
2018 Median Family Income <sup>5</sup>			\$52,649	December 2018 Median Housing Value <sup>6</sup>			\$242,380	
2018 Adjusted Median Family Income <sup>7</sup>			\$58,700	2018 Unemployment Rate <sup>8</sup>			8.0%	

<sup>5</sup> FFIEC Median Family Income; available from: <https://www.ffiec.gov/Medianincome.htm>.

<sup>6</sup> California Association of Realtors, Historical Housing Data, Median Prices of Existing Detached Homes as of December 2018; available from: <https://www.car.org/marketdata/data/housingdata/>.

<sup>7</sup> FFIEC Adjusted Median Family Income; available from: <https://www.ffiec.gov/Medianincome.htm>.

<sup>8</sup> Annual Unemployment Rate, U.S Bureau of Labor Statistics, Local Area Unemployment Statistics by County; available from: <http://data.bls.gov/cgi-bin/dsrv?la>.

## Economic Conditions

Kern County has been referred to as “The Golden Empire” because of its rich history of gold, oil, and agricultural production.<sup>9</sup> Located at the southern end of California’s Central Valley, Kern County consistently ranks among the top five most-productive agricultural counties in the United States and is one of the nation’s leading petroleum-producing counties.<sup>10</sup> Because of its unique geographical positioning, Kern County has also become the distribution center for some of the world’s largest companies,<sup>11</sup> including Amazon, which opened a fulfillment center in Bakersfield in August 2018.<sup>12</sup> The county is host to a major freeway system, providing access to California’s central coast, Arizona, Nevada, and Utah.<sup>13</sup>

Over the course of the review period, Kern County experienced overall economic improvement driven by energy production and resources, as well as the agriculture and defense industries.<sup>14</sup> Performance, however, was uneven across these various sectors. The county’s exposure to the energy industry highlights the volatility of the region’s economic fortunes, which can rise and fall in concert with oil and gas prices.<sup>15</sup> Nevertheless, the labor market improved over the course of the review period in government and private services, and the leisure/hospitality and education/healthcare sectors realized significant growth in late 2018.<sup>16</sup>

California is the national leader in agricultural production and exports, and Kern County was the most productive agricultural county in California in 2017 and 2016.<sup>17</sup> While agriculture is a significant economic driver for the county, its contribution to job creation is limited.<sup>18</sup> Weaker crop prices, rising costs for water and fuel, and new overtime regulations all impacted farmers’ incomes.<sup>19,20</sup> As stricter immigration laws came into effect, the laws reduced the supply of labor and raised input costs further with higher wages for domestic seasonal workers.<sup>21</sup> Moreover, retaliatory Chinese trade tariffs hurt Kern County disproportionately because the trade-dependent economy counts on Asia for more than half of its exports.<sup>22</sup> However, the USDA approved \$196.7 million in assistance to growers of the county’s top crops to provide short term relief.<sup>23</sup>

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<sup>9</sup> State of California, Employment Development Department, Kern County, California; available from: <https://www.labormarketinfo.edd.ca.gov/geography/kern-county.html>.

<sup>10</sup> Ibid.

<sup>11</sup> Ibid.

<sup>12</sup> Tim Calahan, “Amazon Fulfillment Center Opening in Bakersfield Kept Quiet, Until Today”, *23ABC News Bakersfield*, August 27, 2018; available from: <https://www.turnto23.com/news/local-news/amazon-fulfillment-center-opening-in-bakersfield-kept-quiet-until-today> (accessed July 26, 2019).

<sup>13</sup> State of California, Employment Development Department, Kern County, California; available from: <https://www.labormarketinfo.edd.ca.gov/geography/kern-county.html>.

<sup>14</sup> Moody’s Precip Report, Bakersfield CA, November 2017 and March 2019.

<sup>15</sup> Moody’s Precip Report, Bakersfield CA, November 2017.

<sup>16</sup> Moody’s Precip Report, Bakersfield CA, November 2018.

<sup>17</sup> California Agricultural Statistics Review 2017-2018; available from: <http://www.cdfa.ca.gov/Statistics/PDFs/2017-18AgReport.pdf>.

<sup>18</sup> Moody’s Precip Report, Bakersfield CA, March 2019.

<sup>19</sup> Moody’s Precip Report, Bakersfield CA, November 2017.

<sup>20</sup> Moody’s Precip Report, Bakersfield CA, November 2018.

<sup>21</sup> Ibid.

<sup>22</sup> Moody’s Precip Report, Bakersfield CA, March 2019.

<sup>23</sup> Moody’s Precip Report, Bakersfield CA, November 2018.

Kern County is the second most productive oil-producing county in the nation<sup>24</sup> and is the biggest oil producer in California.<sup>25</sup> The sharp downturn in oil prices in 2015 and 2016 resulted in the loss of approximately 5,000 jobs in mining, quarrying, and oil and gas extraction.<sup>26</sup> The industry had only recouped about one-third of those jobs as of March 2019.<sup>27</sup> Local producers are sensitive to global oil prices, as well as the demand created by OPEC supply cuts and government sanctions on Iran and Venezuela.<sup>28</sup> Moreover, while rising oil prices spur more drilling in Kern County, technological innovations and advances over the past few years have decreased the need for workers.<sup>29</sup>

Kern County is at the heart of California's aerospace, military, and defense presence. Due to the proximity of Edwards Air Force Base and China Lake Naval Air Warfare Station, which are focused on flight systems, the county's high desert region is also home to many private firms specializing in aerospace technology and related fields.<sup>30</sup> Edwards Air Force Base is the area's top employer,<sup>31</sup> and as weapons development continues, China Lake consistently adds both military and civilian jobs.<sup>32</sup> Additionally, the region's aerospace programs are at the forefront of the industry with companies, such as the Spaceship Company, Virgin Galactic, and the Mojave Air and Space Port gaining international recognition for space tourism and the first-ever privately-funded space flight.<sup>33</sup>

Economic improvements in the assessment area can be seen in small lending. As depicted in Exhibit 5 on the following page, a review of small business loan data reported by banks subject to the CRA shows that the number and amount of loans to small businesses in the assessment area improved during the early portion of the review period, but levelled off in 2017 and remain depressed relative to levels achieved prior to the Great Recession. Lending to small businesses plays a critical role in the economy given that small businesses represent 92.6 percent of all businesses in the assessment area as depicted in Exhibit 4.

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<sup>24</sup> Kern Economic Development Corporation, Economic Impacts: Kern County Oil & Gas Industry; available from: <http://kedc.com/wp-content/uploads/2017/08/OG-Flyer-Updated-8-28.pdf>.

<sup>25</sup> Moody's Precip Report, Bakersfield CA, November 2017.

<sup>26</sup> Ibid.

<sup>27</sup> Moody's Precip Report, Bakersfield CA, March 2019.

<sup>28</sup> Moody's Precip Report, Bakersfield CA, March 2019.

<sup>29</sup> Moody's Precip Report, Bakersfield CA, November 2018.

<sup>30</sup> Kern County Economic Development Corporation, Target Industries, Aerospace & Defense; available at: <http://kedc.com/site-selection/target-industries/aerospace-defense> (accessed on July 26, 2019).

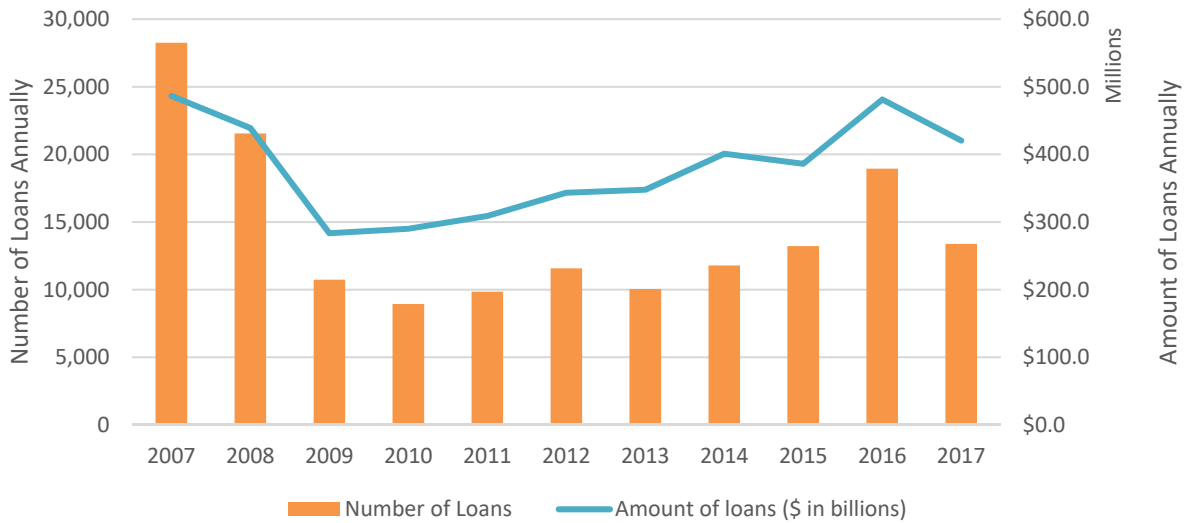
<sup>31</sup> Moody's Precip Report, Bakersfield CA, March 2019.

<sup>32</sup> Kern County Economic Development Corporation, Target Industries, Aerospace & Defense; available at: <http://kedc.com/site-selection/target-industries/aerospace-defense> (accessed on July 26, 2019).

<sup>33</sup> Kern County Economic Development Corporation, 2018 Kern County Market Overview; available at: <http://kedc.com/wp-content/uploads/2018/07/KEDC-2018-Market-Overview.pdf>.

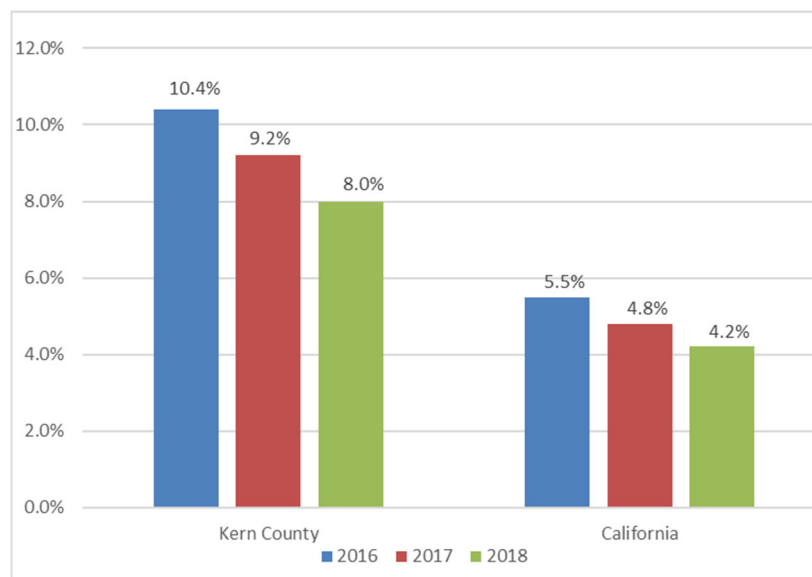


**Exhibit 5**  
**Loans to Small Businesses in Assessment Area<sup>34</sup>**  
**2007-2017**



As depicted in Exhibit 6 below, the unemployment rate decreased steadily during the review period. However, Kern County’s annual unemployment rate was the fifth highest rate in the state of California at 8.0 percent in 2018.

**Exhibit 6**  
**Unemployment Rate<sup>35</sup>**  
**2013-2018**



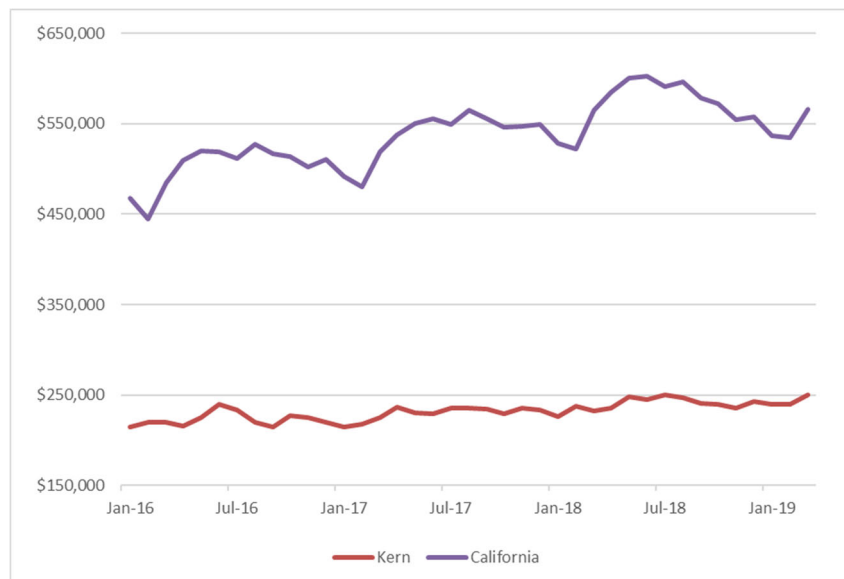
<sup>34</sup> Aggregate CRA Small Business data reports available from: <http://www.ffiec.gov/craadweb/national.aspx>.

<sup>35</sup> U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics by County; available from: <http://data.bls.gov/cgi-bin/dsrv?la>.

As depicted in Exhibit 7 below, median home prices in Kern County are significantly lower than the statewide median. While home prices in the assessment area increased during the review period, the rate of increase was much lower compared to statewide home prices. With rising housing prices, home ownership has become increasingly less accessible to households. According to the California Association of Realtors' Traditional Housing Affordability Index, 50.2 percent of families in Kern County can afford to purchase the median priced home in their region compared to 57 percent of families in the U.S.<sup>36</sup>

Housing affordability is a serious problem in California. Cuts in federal and state funding have reduced investments in affordable housing in Kern County by more than \$34 million annually since 2008, which is a 73 percent reduction.<sup>37</sup> Additionally, Low Income Housing Tax Credit production and preservation in Kern County decreased 89 percent from 2016 to 2018.<sup>38</sup> Kern County needs 26,203 more affordable rental homes to meet the current demand.<sup>39</sup> Renters in Kern County need to earn 1.5 times the state minimum wage to afford the median monthly asking rent of \$915.<sup>40</sup> The pressure of the housing market affects low-income households the most. Low-income households experience the threat of displacement and homelessness at higher rates, pay a disproportionate percentage of their income on rent, and face overcrowding as a means to deal with rising housing costs.

**Exhibit 7**  
**Median Home Prices<sup>41</sup>**  
**January 2016- April 2019**



<sup>36</sup> California Association of Realtors, Housing Affordability Index-Traditional, 2019 Q1; available from: <http://www.car.org/marketdata/data/haitraditional/>.

<sup>37</sup> California Housing Partnership, Kern County's Housing Emergency Update, May 2019; available from: <http://chpc.net/wp-content/uploads/2019/05/Kern-HNR-2019.pdf>.

<sup>38</sup> Ibid.

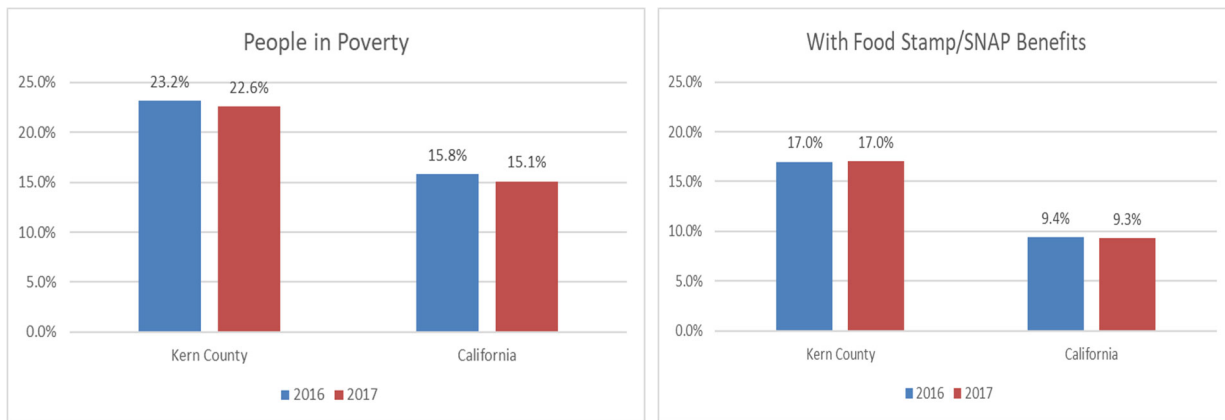
<sup>39</sup> Ibid.

<sup>40</sup> Ibid.

<sup>41</sup> California Association of Realtors, Historical Housing Data, Median Prices of Existing Detached Homes; available from: <https://www.car.org/en/marketdata/data/housingdata>.

As depicted in Exhibit 8 below, the percentage of people living below the poverty level declined slightly, while the percentage of households on food stamps in the assessment area remained stable. According to the Supplemental Poverty Measure (SPM), which factors in regional cost-of-living, government assistance programs, and housing costs, an estimated 19 percent of people in California live in poverty.<sup>42</sup> The liquid asset poverty rate represents the percentage of households without sufficient liquid assets to subsist at the poverty level for three months in the absence of income.<sup>43</sup> In Kern County, 49 percent of all households are liquid asset poor, compared to 38 percent statewide and 40 percent nationwide.<sup>44</sup>

**Exhibit 8**  
**Poverty and Food Stamp Usage Rates<sup>45</sup>**  
**2016-2017**



### Credit and Community Development Needs

The economic data, as well as feedback from community contacts, indicate that small businesses in the assessment area face challenges in accessing credit and that some level of small business credit needs remain unmet by area banks. Community contacts noted that Kern County has been disproportionately impacted by the general trend in the financial sector of bank branch closures. This is particularly problematic for residents in rural areas of the county who have to travel over one hour to visit a bank branch. The underbanked residents of the rural community lack access to credit opportunities and have a need for alternative banking access, such as ATMs or rotating “office hours” of visiting bank representatives.

CRA reportable small business lending levels are improving but remain below levels experienced prior to the Great Recession. According to the 2018 Small Business Credit Survey (SBCS), 43 percent of employer firms applied for financing in the prior 12 months.<sup>46</sup> Less than half of the firms that applied for credit—47 percent—received all of the financing they sought.<sup>47</sup> A majority of firms applied for financing in

<sup>42</sup> U.S. Census Bureau, The Supplemental Poverty Measure: 2017; available from: <https://www.census.gov/library/publications/2018/demo/p60-265.html>.

<sup>43</sup> Prosperity Now, Scorecard, Kern County, CA; available from: <https://scorecard.prosperitynow.org/data-by-location>.

<sup>44</sup> Ibid.

<sup>45</sup> Poverty and Food Stamp Usage Rates, U.S. Census Bureau, American Community Survey, 5-Year Estimates; available from: <https://www.census.gov/programs-surveys/acs/data.html>.

<sup>46</sup> Small Business Credit Survey, Report on Employer Firms 2019, available from:

<https://www.fedsmallbusiness.org/medialibrary/fedsmallbusiness/files/2019/sbcs-employer-firms-report.pdf>.

<sup>47</sup> Ibid.

amounts of less than \$100,000, and the majority of all applicants were looking to expand their business or pursue a new opportunity.<sup>48</sup> Of the financing and credit products sought by businesses, 85 percent of applicants applied for either a business loan or line of credit.<sup>49</sup> Loan/line of credit and cash advance applicants reported higher approval rates—60 percent—in the 2018 survey than in previous surveys.<sup>50</sup> However, funding gaps were most acute for firms seeking \$100,000 to \$250,000, with 54 percent of these applicants receiving less than the full amount of financing sought.<sup>51</sup> Financing shortfalls were particularly pronounced among firms with weak credit profiles, unprofitable firms, younger firms, and firms in urban areas.<sup>52</sup> Overall, there is a general need for more access to credit and smaller dollar loans. This need is particularly acute for low-income individuals who are seeking to open new businesses or expand their home-based businesses. Commercial real estate and microloans for working capital, tenant improvements, and equipment financing would be beneficial.

A variety of factors mentioned previously, including the rising cost of housing and rent, establish the need for affordable housing development and financing within the assessment area. The assessment area faces a substantial shortage of affordable housing and rental units. Community contacts indicated that Kern County has experienced an influx of residents looking for more affordable housing outside of the Los Angeles metro area. The housing crisis in the assessment area is exacerbated by overcrowding, sub-standard housing, and little rehabilitation or replacement of its older housing stock. Additionally, area farm laborers are experiencing a housing crisis due to the USDA income limits that are below the current minimum wage level. Local financial institutions can have an impact by filling in the gaps in funding for tax credits targeting households with 30 to 40 percent average median incomes coupled with USDA requirements. There is a significant need for participation in tax credit programs. Also, there is an articulated need for supportive services, which are the most challenging aspects of securing financing for affordable housing development projects. Contacts noted that smaller dollar investments in playgrounds or resident services for affordable housing developments provide substantial impact and improve the likelihood of the viability of a planned development project.

The prevalence of poverty highlights the importance of community service organizations within the bank's communities. There is an opportunity for banks to support a wide range of community needs in the assessment area, from affordable housing to access to credit for small businesses, by engaging in community development activities and/or partnering with organizations that address the aforementioned needs of those most vulnerable in the community. Some of the most impactful activities by banks are affordable housing endeavors in the form of grants, special loan products, and advocacy work and education around home ownership and financial literacy.

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<sup>48</sup> Ibid.

<sup>49</sup> Ibid.

<sup>50</sup> Ibid.

<sup>51</sup> Ibid.

<sup>52</sup> Ibid.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KERN ASSESSMENT AREA

### Lending Test

Overall, Mission’s lending test performance in the Kern assessment area is outstanding. The bank’s small business lending demonstrated excellent dispersion in geographies of all income levels and the level of lending to businesses of different sizes is also excellent.

### *Lending Distribution by Geography*

The geographic distribution of small business loans is excellent. As shown in Exhibit 9, Mission’s performance exceeded aggregate lending levels in low- and moderate-income geographies. Lending levels were particularly strong in low-income geographies. The geographic distribution demonstrates responsiveness to the credit needs of the assessment area.

EXHIBIT 9 GEOGRAPHIC DISTRIBUTION OF SMALL BUSINESS LOANS								
Census Tract	Low		Moderate		Middle		Upper	
	#	%	#	%	#	%	#	%
<b>Kern Assessment Area 2018</b>								
Bank Lending	7	12.5	11	19.6	11	19.6	27	48.2
Aggregate Lending	620	4.4	2,533	17.8	3,540	24.9	7,532	52.9
Business Concentration	1,681	6.1	5,624	20.5	7,612	27.7	12,551	45.7

### *Lending Distribution by Borrower Income and Business Revenue*

As depicted in Exhibit 10, Mission’s distribution of small business loans by borrower revenues is excellent. The bank’s percentage of lending to businesses with gross annual revenues of \$1 million or less exceeds the performance of aggregate lenders operating within the assessment area. In addition, a majority of loans were extended in amounts of \$250,000 or less, which shows that Mission’s performance was responsive to the aforementioned need for smaller dollar loans.

EXHIBIT 10 BUSINESS REVENUE DISTRIBUTION OF SMALL BUSINESS LOANS							
Year	Bank Lending #	Lending to Businesses with Revenue <=\$1 Million			Originations Regardless of Revenue Size by Loan Amount		
		Bank Lending (%)	Businesses <=\$1M in Revenue (%)	Aggregate Lending (%)	<=\$100K (%)	> \$100K & <=\$250K (%)	>250K & <=\$1M (%)
2018	56	42.9	92.6	39.4	32.1	30.4	37.5

## **Community Development Test**

Mission's performance under the community development test is outstanding. The bank demonstrated excellent responsiveness to the community development needs of its assessment area through community development loans, qualified investments, and community development services. The bank's community development loans, which were primarily provided through the SBA 504 loan program, were particularly responsive to the need for economic development. Other notable community development loans helped to provide affordable rental housing units for low- and moderate-income individuals. In addition, the bank's community development investments were targeted to schools that primarily serve low- and moderate-income students and the bank's community development services provided technical assistance to small business owners.

### ***Community Development Lending***

Mission originated a total of 75 community development loans totaling \$51.0 million within the Kern assessment area during the review period. A significant majority of these loans were targeted toward economic development as 64 loans totaling \$47.9 million helped retain or create 511 jobs. The bank also extended \$2.7 million in affordable housing loans that helped to provide 76 below market rate rental units for low- and moderate-income individuals. Notable loans include:

- An SBA 504 loan for \$662,500 that allowed a business to expand operations and helped to retain and create 177 jobs.
- An SBA 504 loan for \$5.6 million that was provided to construct a new hotel in the assessment area. A total of nine jobs were created as a result of this loan.
- A loan for \$1.5 million that provided 24 affordable housing rental units for low- and moderate-income individuals.
- A loan for \$261,000 that provided 10 below market rate rental units for low- and moderate-income individuals.

### ***Community Development Investments***

The bank made six investments totaling \$2.0 million and 27 donations totaling \$50,275 in the Kern assessment area during the review period. The bank's investments were allocated in municipal bonds for local school districts that primarily serve low- and moderate-income students. Mission's donations primarily provided community services to low- and moderate-income individuals. Notable examples include donations to help fund educational summer programs for low- and moderate-income children and funds donated to a homeless shelter that provides services, such as emergency food and shelter assistance, and medical and dental programs to low- and moderate-income individuals.

### ***Community Development Services***

Mission provided 1,451 community service hours to 11 different organizations within the assessment area. These services were primarily targeted to community services for low- and moderate-income individuals and economic development. Notable examples of such services include the following:

- One employee provided 665 service hours by serving on the board of an organization that primarily provides services such as educational and nutritional meal programs to low- and moderate-income children.

- One employee provided 226 service hours by serving on a board of an organization that provides technical assistance to small businesses to expand business operations.
- One employee provided 122 service hours to a local organization that provides programs that promote community services for low- and moderate-income individuals. These services include school readiness programs for children from low-income families, food bank services, and free tax assistance to low- and moderate-income individuals.

## LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS

*For each assessment area where a limited-scope review was performed using the examination procedures.*

Mission's performance in the assessment areas receiving a limited scope review is generally consistent with the performance in the Kern assessment area. The bank had limited loan and deposit activity in the Lancaster, Stockton, and Ventura assessment areas. In addition, the bank's Stockton and Ventura assessment areas received less weight given the amount of time the bank has operated branches in these areas. The performance in these assessment areas did not materially affect the bank's overall rating. Facts and data reviewed, including performance and demographic information, can be found in the tables accompanying this report.

EXHIBIT 11 LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS		
ASSESSMENT AREAS	LENDING TEST	COMMUNITY DEVELOPMENT TEST
Lancaster	Consistent	Consistent
Stockton	Consistent	Below
Ventura	Consistent	Consistent

The bank's community development performance in the Stockton assessment area was below the performance of the full-scope Kern assessment area. During the limited time the bank has been operating in this area, there were no community development loans originated or community development services provided. Community development activity was limited to a \$1,000 investment in this area.



## APPENDIX A

# GLOSSARY OF TERMS

**Aggregate lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Census tract:** A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community development:** All Agencies have adopted the following language. 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 the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize:

- (i) Low- or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on:
  - a. Rates of poverty, unemployment, and population loss; or
  - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

**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, home equity 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 and community development tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 do 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 applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

**Home mortgage loans:** Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

**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 and community development tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

**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 metropolitan area/assessment area.

**Metropolitan area (MA):** A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

**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.

**Other products:** Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

**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.

**Rated area:** A rated area is a state or multistate metropolitan 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan 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) and the Thrift Financial Reporting (TFR) 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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial 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.

**Upper-income:** Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

## APPENDIX B

# LIMITED-SCOPE ASSESSMENT AREA MARKET PROFILES

All demographic and economic information in this appendix is from one of the following sources:

Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2018; available from: <https://www5.fdic.gov/sod/sodMarketRpt.asp?barItem=2>.

FFIEC Median Family Income; available from: <https://www.ffiec.gov/Medianincome.htm>.

FFIEC Adjusted Median Family Income; available from: <https://www.ffiec.gov/Medianincome.htm>.

California Association of Realtors, Historical Housing Data, Median Prices of Existing Detached Homes as of December 2018; available from: <https://www.car.org/marketdata/data/housingdata/>.

Annual Unemployment Rate, U.S Bureau of Labor Statistics, Local Area Unemployment Statistics by County; available from: <http://data.bls.gov/cgi-bin/dsrv?la>.

U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates; available from: [https://factfinder.census.gov/faces/nav/jsf/pages/community\\_facts.xhtml](https://factfinder.census.gov/faces/nav/jsf/pages/community_facts.xhtml) (accessed on July 11, 2019).

Information based on 2018 aggregate data consisting of institutions required to file annual CRA data.

## ***Lancaster Assessment Area***

The Lancaster assessment area consists of the northeastern portion of Los Angeles County. The assessment area is bordered by Kern County to the north and the more densely populated areas of Los Angeles County to the south and west. The main cities in the assessment area are Lancaster and Palmdale, and this area makes up the geography known as Antelope Valley. As of 2018, Lancaster had a population of 159,053 and a median household income of \$49,314, while Palmdale had a population of 156,667 and a median household income of \$56,699.<sup>1</sup>

Mission has a limited presence in this competitive market for financial services. As of June 30, 2018, the bank's one branch office in this assessment area held over \$121 million in deposits with just 0.03 percent market share in Los Angeles County.<sup>2</sup> Mission ranked sixth out of 9 FDIC-insured depository institutions operating 33 offices within the assessment area.<sup>3</sup> Deposits are primarily concentrated in three nationwide financial institutions that collectively hold 72.2 percent of the market share.<sup>4</sup> In 2018, there were 73 small business lenders operating within the assessment area that are subject to the reporting requirements of the CRA. These lenders extended 5,240 small business loans for \$105.1 million. Reporting institutions represent only a portion of all institutions competing for small business lending in the assessment area.

On the following pages, Exhibit 12 presents key demographic and business information used to help develop a performance context for the Lancaster assessment area and is based on the 2018 FFIEC Census and 2018 Dun and Bradstreet data. Exhibits 13 and 14 reflect Mission's small business lending activity in the Lancaster assessment area during the review period.

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<sup>1</sup> U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates; available from: [https://factfinder.census.gov/faces/nav/jsf/pages/community\\_facts.xhtml](https://factfinder.census.gov/faces/nav/jsf/pages/community_facts.xhtml) (accessed on July 11, 2019).

<sup>2</sup> Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2018; available from: <https://www5.fdic.gov/sod/sodMarketRpt.asp?barItem=2>.

<sup>3</sup> Ibid.

<sup>4</sup> Ibid.

EXHIBIT 12 ASSESSMENT AREA DEMOGRAPHICS LANCASTER ASSESSMENT AREA 2018 FFIEC CENSUS AND 2018 DUN AND BRADSTREET DATA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	11.8	6,699	8.1	3,122	46.6	22,764	27.5
Moderate-income	25	32.9	29,479	35.7	7,320	24.8	15,678	19.0
Middle-income	26	34.2	28,078	34.0	3,796	13.5	15,312	18.5
Upper-income	13	17.1	18,426	22.3	1,029	5.6	28,928	35.0
Unknown-income	3	3.9	0	0.0	0	0.0	0	0.0
Total AA	76	100.0	82,682	100.0	15,267	18.5	82,682	100.0
Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,600	2,155	3.2	17.1	8,807	69.9	1,638	13.0
Moderate-income	41,360	21,436	32.3	51.8	16,354	39.5	3,570	8.6
Middle-income	39,742	24,178	36.4	60.8	11,697	29.4	3,867	9.7
Upper-income	25,614	18,629	28.1	72.7	5,193	20.3	1,792	7.0
Unknown-income	11	0	0.0	0.0	11	100.0	0	0.0
Total AA	119,327	66,398	100.0	55.6	42,062	35.2	10,867	9.1
Income Categories	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or Equal to \$1 Million		Greater than \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,592	14.3	1,513	14.2	66	15.6	13	19.7
Moderate-income	2,737	24.6	2,627	24.7	97	22.9	13	19.7
Middle-income	4,128	37.0	3,922	36.8	189	44.6	17	25.8
Upper-income	2,669	24.0	2,578	24.2	69	16.3	22	33.3
Unknown-income	16	0.1	12	0.1	3	0.7	1	1.5
Total AA	11,142	100.0	10,652	100.0	424	100.0	66	100.0
% of Total Businesses				95.6		3.8		0.6
2018 Median Family Income Los Angeles County			\$62,703	December 2018 Median Housing Value Los Angeles County				\$588,140
2018 Adjusted Median Family Income Los Angeles County			\$69,300	2018 Unemployment Rate Los Angeles County				4.7%

EXHIBIT 13 GEOGRAPHIC DISTRIBUTION OF SMALL BUSINESS LOANS								
Census Tract	Low		Moderate		Middle		Upper	
	#	%	#	%	#	%	#	%
<b>Lancaster Assessment Area 2018</b>								
Bank Lending	4	33.3	4	33.3	3	25.0	1	8.3
Aggregate Lending	553	10.6	1,227	23.4	2,021	38.6	1,438	27.4
Business Concentration	1,592	14.3	2,737	24.6	4,128	37.1	2,669	24.0

EXHIBIT 14 BUSINESS REVENUE DISTRIBUTION OF SMALL BUSINESS LOANS							
Year	Bank Lending #	Lending to Businesses with Revenue <=\$1 Million			Originations Regardless of Revenue Size by Loan Amount		
		Bank Lending (%)	Businesses <=\$1M in Revenue (%)	Aggregate Lending (%)	<=\$100K (%)	> \$100K & <=\$250K (%)	>250K & <=\$1M (%)
2018	12	33.3	95.6	50.6	33.3	8.3	58.3

## ***Ventura Assessment Area***

The Ventura assessment area consists of the entirety of Ventura County. The assessment area is bordered by Kern County to the north, Los Angeles County to the east, and Santa Barbara County to the west. As of 2018, Ventura had a population of 850,967 and a median household income of \$81,972.<sup>5</sup>

Mission has a limited presence in this competitive market for financial services. As of June 30, 2018, the bank's one branch office in this assessment area held over \$9 million in deposits with just 0.05 percent of the market share in Ventura County.<sup>6</sup> Mission ranked 23rd out of 23 FDIC-insured depository institutions operating 164 offices holding \$19.7 billion in total deposits.<sup>7</sup> Deposits are primarily concentrated in three nationwide financial institutions that collectively hold 66.3 percent of the market share.<sup>8</sup> In 2018, there were 115 small business lenders operating within the assessment area that are subject to the reporting requirements of the CRA. These lenders extended 25,059 small business loans for \$723.1 million. Reporting institutions represent only a portion of all institutions competing for small business lending in the assessment area.

On the following pages, Exhibit 15 presents key demographic and business information used to help develop a performance context for the Ventura assessment area and is based on the 2018 FFIEC Census and 2018 Dun and Bradstreet data. Exhibits 16 and 17 reflect Mission's small business lending activity in the Ventura assessment area during the review period.

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<sup>5</sup> U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates; available from: [https://factfinder.census.gov/faces/nav/jsf/pages/community\\_facts.xhtml](https://factfinder.census.gov/faces/nav/jsf/pages/community_facts.xhtml) (accessed on July 11, 2019).

<sup>6</sup> Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2018; available from: <https://www5.fdic.gov/sod/sodMarketRpt.asp?barItem=2>.

<sup>7</sup> Ibid.

<sup>8</sup> Ibid.



EXHIBIT 15 ASSESSMENT AREA DEMOGRAPHICS VENTURA ASSESSMENT AREA 2018 FFIEC CENSUS AND 2018 DUN AND BRADSTREET DATA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	5.2	6,791	3.4	1,924	28.3	43,971	22.2
Moderate-income	50	28.7	51,183	25.8	7,590	14.8	33,839	17.1
Middle-income	61	35.1	75,440	38.1	4,413	5.8	39,513	20.0
Upper-income	51	29.3	64,314	32.5	1,673	2.6	80,724	40.8
Unknown-income	3	1.7	319	0.2	43	13.5	0	0.0
Total AA	174	100.0	198,047	100.0	15,643	7.9	198,047	100.0
Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	9,601	2,371	1.4	24.7	6,717	70.0	513	5.3
Moderate-income	73,564	33,096	19.2	45.0	35,742	48.6	4,726	6.4
Middle-income	113,231	70,117	40.6	61.9	36,765	32.5	6,349	5.6
Upper-income	86,356	66,786	38.7	77.3	16,421	19.0	3,149	3.6
Unknown-income	1,147	239	0.1	20.8	715	62.3	193	16.8
Total AA	283,899	172,609	100.0	60.8	96,360	33.9	14,930	5.3
Income Categories	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or Equal to \$1 Million		Greater than \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2,279	5.2	1,901	4.7	367	11.7	11	3.9
Moderate-income	8,581	19.6	7,991	19.8	529	16.9	61	21.6
Middle-income	17,633	40.4	16,107	40.0	1,417	45.2	109	38.7
Upper-income	14,947	34.2	14,034	34.9	815	26.0	98	34.8
Unknown-income	241	0.6	228	0.6	10	0.3	3	1.1
Total AA	43,681	100.0	40,261	100.0	3,138	100.0	282	100.0
% of Total Businesses				92.2		7.2		0.6
2018 Median Family Income			\$86,766	December 2018 Median Housing Value			\$640,000	
2018 Adjusted Median Family Income			\$96,000	2018 Unemployment Rate			3.8%	

EXHIBIT 16 GEOGRAPHIC DISTRIBUTION OF SMALL BUSINESS LOANS								
Census Tract	Low		Moderate		Middle		Upper	
	#	%	#	%	#	%	#	%
<b>Ventura Assessment Area 2018</b>								
Bank Lending	2	18.2	2	18.2	7	63.6	0	0.0
Aggregate Lending	1,331	5.3	4,556	18.3	9,934	39.8	9,141	36.6
Business Concentration	2,279	5.2	8,581	19.8	17,633	40.6	14,947	34.4

EXHIBIT 17 BUSINESS REVENUE DISTRIBUTION OF SMALL BUSINESS LOANS							
Year	Bank Lending #	Lending to Businesses with Revenue <=\$1 Million			Originations Regardless of Revenue Size by Loan Amount		
		Bank Lending (%)	Businesses <=\$1M in Revenue (%)	Aggregate Lending (%)	<=\$100K (%)	> \$100K & <=\$250K (%)	>250K & <=\$1M (%)
2018	12	25.0	92.2	43.6	8.3	58.3	33.3

## ***Stockton Assessment Area***

The Stockton assessment area consists of the entirety of San Joaquin County. The assessment area is bordered by Sacramento County to the north, Amador and Calaveras counties to the east, Stanislaus County to the south, and Alameda and Contra Costa counties to the west. As of 2018, San Joaquin County had a population of 752,660 and a median household income of \$57,813.<sup>9</sup>

On March 13, 2019, the bank converted its Stockton loan production office to a full-service branch, and added San Joaquin County to the bank's assessment areas. In 2018, there were 18 FDIC-insured depository institutions operating 100 offices holding \$10.4 billion in total deposits in the San Joaquin County.<sup>10</sup> Additionally, there were 99 small business lenders operating within the assessment area that were subject to the reporting requirements of the CRA in 2018. These lenders extended 12,986 small business loans for \$495.9 million. Reporting institutions represent only a portion of all institutions competing for small business lending in the assessment area.

On the following pages, Exhibit 18 presents key demographic and business information used to help develop a performance context for the Stockton assessment area and is based on the 2018 FFIEC Census and 2018 Dun and Bradstreet data. Exhibits 19 and 20 reflect Mission's small business lending activity in the Stockton assessment area during the review period.

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<sup>9</sup> U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates; available from: [https://factfinder.census.gov/faces/nav/jsf/pages/community\\_facts.xhtml](https://factfinder.census.gov/faces/nav/jsf/pages/community_facts.xhtml) (accessed on July 11, 2019).

<sup>10</sup> Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2018; available from: <https://www5.fdic.gov/sod/sodMarketRpt.asp?barItem=2>.

EXHIBIT 18 ASSESSMENT AREA DEMOGRAPHICS STOCKTON ASSESSMENT AREA 2018 FFIEC CENSUS AND 2018 DUN AND BRADSTREET DATA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	16	11.5	12,354	7.5	4,981	40.3	38,463	23.5
Moderate-income	36	25.9	34,484	21.0	8,276	24.0	26,864	16.4
Middle-income	50	36.0	56,867	34.7	7,306	12.8	30,425	18.6
Upper-income	37	26.6	60,140	36.7	3,946	6.6	68,093	41.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	139	100.0	163,845	100.0	24,509	15.0	163,845	100.0
Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	21,105	4,716	3.8	22.3	13,375	63.4	3,014	14.3
Moderate-income	53,114	20,628	16.6	38.8	27,983	52.7	4,503	8.5
Middle-income	81,990	45,041	36.3	54.9	31,127	38.0	5,822	7.1
Upper-income	80,353	53,702	43.3	66.8	22,501	28.0	4,150	5.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	236,562	124,087	100.0	52.5	94,986	40.2	17,489	7.4
Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to \$1 Million		Greater than \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1,938	8.4	1,672	7.9	239	14.7	27	15.9
Moderate-income	4,386	19.1	4,012	19.0	354	21.8	20	11.8
Middle-income	7,997	34.8	7,377	34.9	555	34.2	65	38.2
Upper-income	8,640	37.6	8,106	38.3	476	29.3	58	34.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	22,961	100.0	21,167	100.0	1,624	100.0	170	100.0
% of Total Businesses				92.2		7.1		0.7
2018 Median Family Income			\$59,946	December 2018 Median Housing Value			\$365,000	
2018 Adjusted Median Family Income			\$63,700	2018 Unemployment Rate			6.0%	

EXHIBIT 19 GEOGRAPHIC DISTRIBUTION OF SMALL BUSINESS LOANS								
Census Tract	Low		Moderate		Middle		Upper	
	#	%	#	%	#	%	#	%
<b>Stockton Assessment Area 2018</b>								
Bank Lending	0	0.0	1	16.7	1	16.7	4	66.7
Aggregate Lending	857	6.6	1,916	14.8	4,424	34.1	5,789	44.6
Business Concentration	1,938	8.4	4,386	19.1	7,997	34.8	8,640	37.6

EXHIBIT 20 BUSINESS REVENUE DISTRIBUTION OF SMALL BUSINESS LOANS							
Year	Bank Lending #	Lending to Businesses with Revenue <=\$1 Million			Originations Regardless of Revenue Size by Loan Amount		
		Bank Lending (%)	Businesses <=\$1M in Revenue (%)	Aggregate Lending (%)	<=\$100K (%)	> \$100K & <=\$250K (%)	>250K & <=\$1M (%)
2018	6	66.7	92.2	44.7	50.0	33.3	16.7

Quarterly Report of Efforts to Improve Record if Less than Satisfactory CRA Rating

Not applicable



**Community Reinvestment Act Public File**

**Assessment Area Maps**

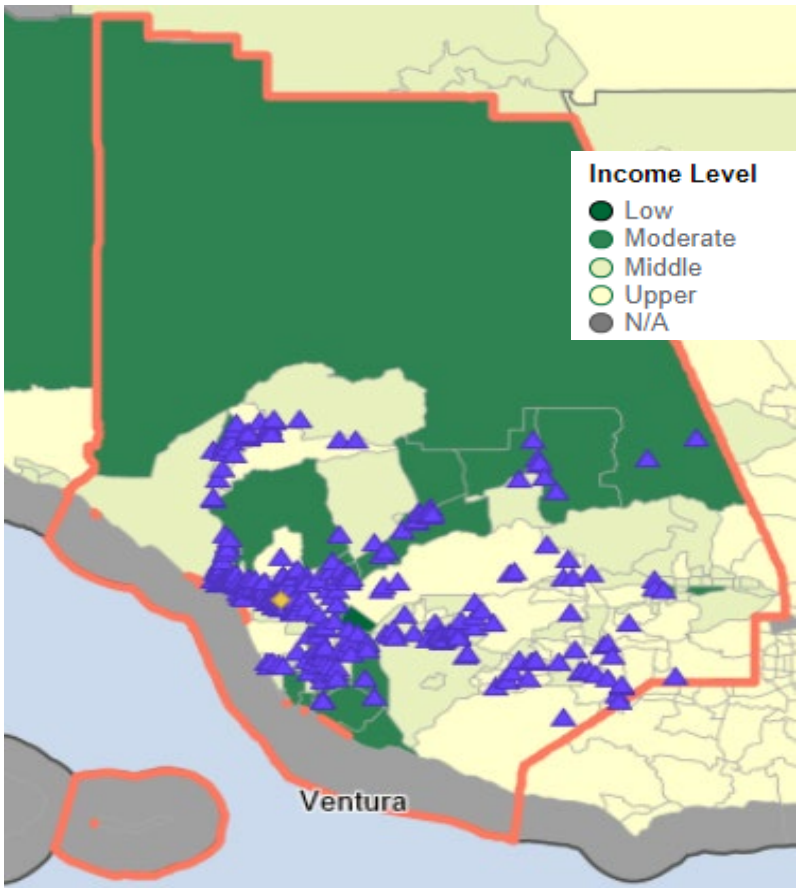
**&**

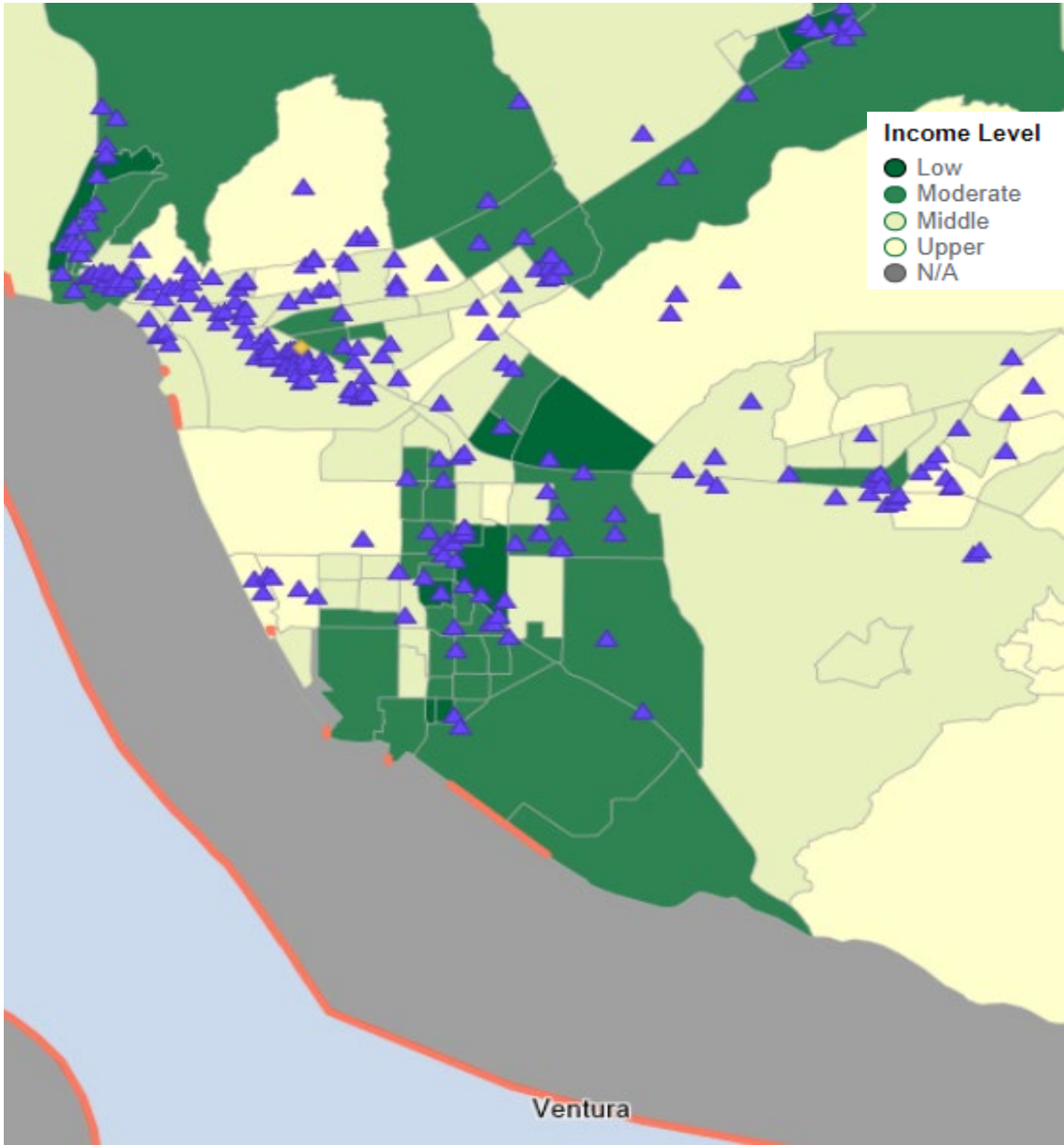
**Boundaries**











## Ventura Region

Tract Income Level	#	%
Upper	55	29%
Middle	77	41%
Moderate	46	24%
Low	9	5%
Unknown	3	2%
<b>Total</b>	<b>190</b>	

2022 FFIEC Census Report - Summary Census Demographic Information MSA/MD: 37100 - OXNARD-THOUSAND OAKS-VENTURA, CA  
 State: 06 - CALIFORNIA (CA)



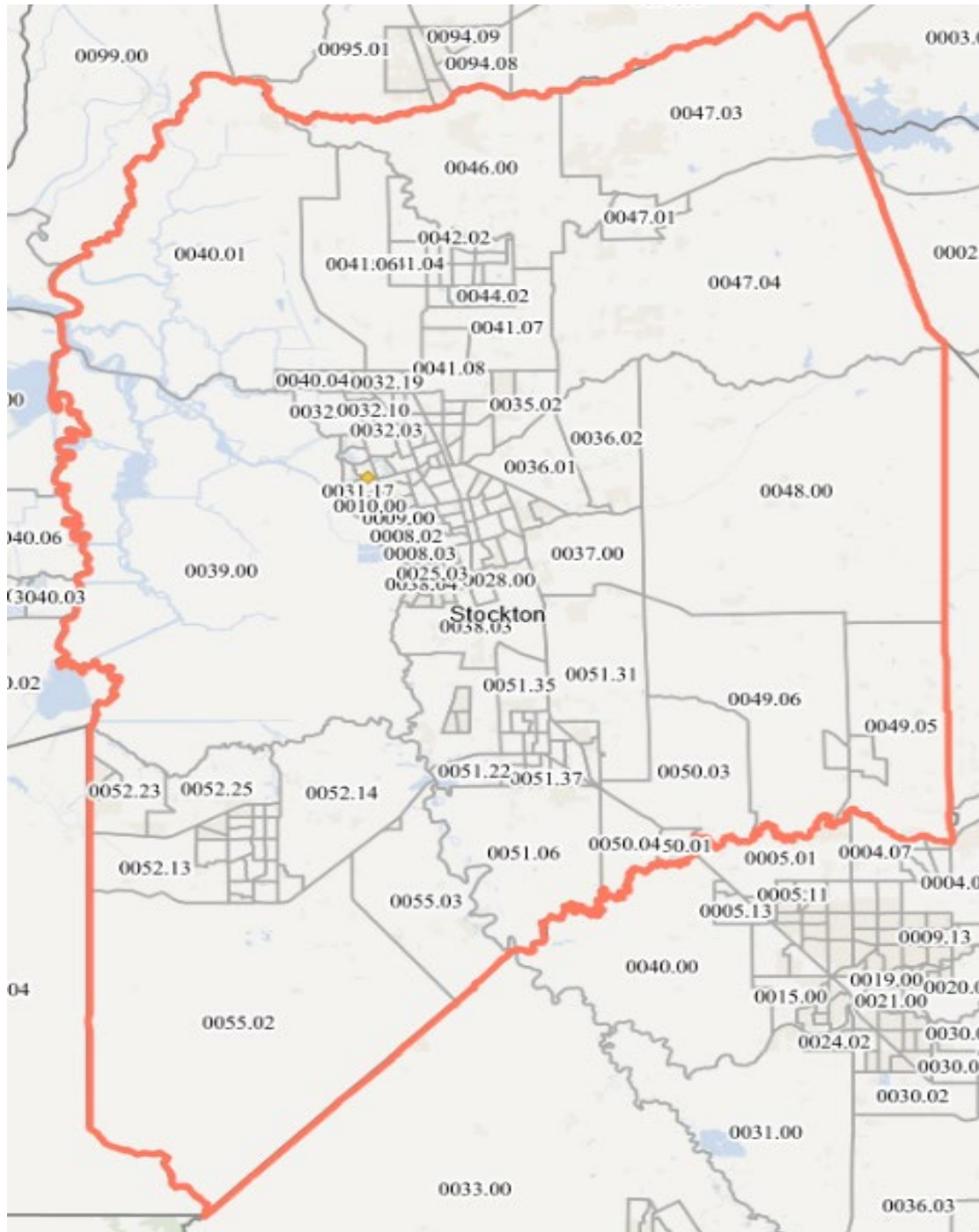
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	111	0003.02	Moderate	No	75.36	\$115,400	\$86,965	\$76,244	8101	74.78	6058	1558	2653
06	111	0003.03	Middle	No	84.84	\$115,400	\$97,905	\$85,833	5194	80.59	4186	926	1418
06	111	0003.04	Moderate	No	62.91	\$115,400	\$72,598	\$63,646	4818	84.62	4077	643	1199
06	111	0004.00	Moderate	No	60.58	\$115,400	\$69,909	\$61,292	6338	82.14	5206	916	1727
06	111	0005.00	Moderate	No	69.40	\$115,400	\$80,088	\$70,208	1786	71.11	1270	444	715
06	111	0006.00	Low	No	38.92	\$115,400	\$44,914	\$39,375	6229	91.41	5694	443	1405
06	111	0007.01	Moderate	No	64.83	\$115,400	\$74,814	\$65,583	6974	91.93	6411	793	1455
06	111	0007.02	Middle	No	93.40	\$115,400	\$107,784	\$94,485	3113	85.54	2663	673	883
06	111	0008.00	Middle	No	85.87	\$115,400	\$99,094	\$86,875	8724	74.00	6456	1952	2939
06	111	0009.01	Upper	No	138.12	\$115,400	\$159,390	\$139,732	2555	20.51	524	663	1083
06	111	0009.02	Upper	No	128.44	\$115,400	\$148,220	\$129,931	2107	26.39	556	512	942
06	111	0009.03	Middle	No	115.93	\$115,400	\$133,783	\$117,277	5689	28.95	1647	1228	2294
06	111	0010.02	Moderate	No	78.27	\$115,400	\$90,324	\$79,181	6934	34.87	2418	2127	2898
06	111	0011.01	Middle	No	107.14	\$115,400	\$123,640	\$108,388	4708	38.11	1794	1444	1807
06	111	0011.02	Middle	No	111.58	\$115,400	\$128,763	\$112,875	3657	32.46	1187	994	1353
06	111	0012.01	Moderate	No	76.86	\$115,400	\$88,696	\$77,753	6018	52.96	3187	849	1169
06	111	0012.02	Upper	No	155.85	\$115,400	\$179,851	\$157,667	6954	35.50	2469	2099	2346
06	111	0012.04	Moderate	No	76.77	\$115,400	\$88,593	\$77,667	2620	61.34	1607	645	882
06	111	0013.02	Moderate	No	69.69	\$115,400	\$80,422	\$70,500	2526	67.62	1708	818	1045
06	111	0013.03	Middle	No	102.61	\$115,400	\$118,412	\$103,802	4826	58.08	2803	857	1200
06	111	0013.04	Upper	No	121.14	\$115,400	\$139,796	\$122,554	3272	49.69	1626	750	1027
06	111	0014.01	Middle	No	102.34	\$115,400	\$118,100	\$103,533	3954	41.83	1654	1020	1380
06	111	0014.02	Upper	No	136.49	\$115,400	\$157,509	\$138,077	5656	44.27	2504	1308	1771
06	111	0015.06	Middle	No	90.63	\$115,400	\$104,587	\$91,688	4876	46.16	2251	1514	1964
06	111	0015.07	Middle	No	100.08	\$115,400	\$115,492	\$101,250	4705	55.86	2628	713	1119
06	111	0015.08	Moderate	No	77.14	\$115,400	\$89,020	\$78,043	4680	46.03	2154	1216	1608
06	111	0015.09	Moderate	No	60.90	\$115,400	\$70,279	\$61,616	4644	61.24	2844	611	1175
06	111	0015.10	Middle	No	88.40	\$115,400	\$102,014	\$89,432	2574	50.89	1310	546	817
06	111	0015.11	Moderate	No	61.20	\$115,400	\$70,625	\$61,912	2423	56.34	1365	221	444
06	111	0016.02	Middle	No	116.59	\$115,400	\$134,545	\$117,946	2471	37.39	924	727	912
06	111	0018.01	Upper	No	131.93	\$115,400	\$152,247	\$133,462	3738	27.74	1037	1145	1370
06	111	0019.01	Middle	No	104.61	\$115,400	\$120,720	\$105,833	3498	30.65	1072	817	1420
06	111	0020.00	Upper	No	129.44	\$115,400	\$149,374	\$130,948	2533	22.66	574	688	978
06	111	0021.02	Middle	No	97.29	\$115,400	\$112,273	\$98,424	1664	26.86	447	223	474
06	111	0022.00	Moderate	No	50.47	\$115,400	\$58,242	\$51,063	6791	64.10	4353	903	1819
06	111	0023.01	Moderate	No	57.10	\$115,400	\$65,893	\$57,765	2859	74.26	2123	181	531
06	111	0023.02	Low	No	35.73	\$115,400	\$41,232	\$36,149	4456	76.41	3405	611	1292
06	111	0024.00	Moderate	No	50.80	\$115,400	\$58,623	\$51,397	3112	42.93	1336	117	488
06	111	0025.00	Middle	No	88.43	\$115,400	\$102,048	\$89,462	5038	25.57	1288	1113	2548
06	111	0026.00	Middle	No	83.61	\$115,400	\$96,486	\$84,583	3094	41.27	1277	649	1314
06	111	0027.00	Middle	No	89.64	\$115,400	\$103,445	\$90,682	4267	39.30	1677	707	1049
06	111	0028.00	Middle	No	83.39	\$115,400	\$96,232	\$84,361	6296	42.96	2705	1140	2052
06	111	0029.01	Middle	No	100.76	\$115,400	\$116,277	\$101,932	5682	70.45	4003	1148	1712
06	111	0029.05	Upper	No	124.93	\$115,400	\$144,169	\$126,382	5305	80.28	4259	1138	1542
06	111	0030.10	Moderate	No	70.36	\$115,400	\$81,195	\$71,186	3238	84.53	2737	468	644
06	111	0030.11	Moderate	No	59.22	\$115,400	\$68,340	\$59,912	5361	89.24	4784	622	1231
06	111	0030.13	Middle	No	91.13	\$115,400	\$105,164	\$92,188	4833	81.07	3918	704	872
06	111	0031.01	Middle	No	91.32	\$115,400	\$105,383	\$92,383	4403	92.51	4073	990	1166
06	111	0031.02	Upper	No	127.76	\$115,400	\$147,435	\$129,249	4766	90.16	4297	1063	1098
06	111	0032.01	Low	No	47.59	\$115,400	\$54,919	\$48,150	4040	99.03	4001	153	775
06	111	0033.01	Moderate	No	75.26	\$115,400	\$86,850	\$76,134	3192	87.22	2784	367	648
06	111	0033.02	Moderate	No	67.15	\$115,400	\$77,491	\$67,933	5522	89.13	4922	630	1045
06	111	0036.08	Middle	No	80.43	\$115,400	\$92,816	\$81,369	3746	85.93	3219	577	964
06	111	0036.13	Middle	No	85.31	\$115,400	\$98,448	\$86,304	3866	76.25	2948	657	1278
06	111	0036.14	Middle	No	98.42	\$115,400	\$113,577	\$99,568	5139	68.79	3535	770	1306
06	111	0036.15	Upper	No	126.31	\$115,400	\$145,762	\$127,778	2680	25.26	677	598	1184
06	111	0036.16	Upper	No	131.63	\$115,400	\$151,901	\$133,162	3556	24.21	861	1302	2159
06	111	0036.17	Middle	No	95.27	\$115,400	\$109,942	\$96,384	1992	29.22	582	224	740
06	111	0036.18	Unknown	No	0.00	\$115,400	\$0	\$0	2174	28.70	624	358	1536
06	111	0037.00	Middle	No	81.44	\$115,400	\$93,982	\$82,391	6426	96.56	6205	711	1075
06	111	0038.01	Low	No	42.96	\$115,400	\$49,576	\$43,461	5377	97.82	5260	435	870
06	111	0038.02	Moderate	No	51.14	\$115,400	\$59,016	\$51,737	2821	94.58	2668	268	371
06	111	0039.01	Moderate	No	50.48	\$115,400	\$58,254	\$51,071	3265	97.06	3169	450	626
06	111	0039.02	Moderate	No	58.57	\$115,400	\$67,590	\$59,250	3761	95.00	3573	510	705
06	111	0040.00	Moderate	No	61.30	\$115,400	\$70,740	\$62,018	6247	93.45	5838	1059	1330
06	111	0041.01	Moderate	No	66.67	\$115,400	\$76,937	\$67,446	6570	95.31	6262	883	1166
06	111	0042.00	Middle	No	93.48	\$115,400	\$107,876	\$94,567	5206	85.19	4435	1064	1348
06	111	0043.04	Moderate	No	75.36	\$115,400	\$86,965	\$76,243	7051	68.43	4825	1170	2169
06	111	0043.05	Moderate	No	72.68	\$115,400	\$83,873	\$73,529	1985	48.51	963	0	636
06	111	0044.00	Moderate	No	54.75	\$115,400	\$63,182	\$55,395	7712	71.63	5524	971	1831
06	111	0045.03	Moderate	No	63.05	\$115,400	\$72,760	\$63,785	4600	95.13	4376	468	899
06	111	0045.04	Moderate	No	76.45	\$115,400	\$88,223	\$77,340	5086	94.02	4782	622	1072
06	111	0045.05	Moderate	No	69.19	\$115,400	\$79,845	\$70,000	2077	93.89	1950	264	455
06	111	0045.07	Low	No	41.04	\$115,400	\$47,360	\$41,520	3142	94.21	2960	41	222
06	111	0045.08	Low	No	36.85	\$115,400	\$42,525	\$37,279	4120	98.28	4049	169	468
06	111	0046.00	Moderate	No	50.66	\$115,400	\$58,462	\$51,250	1430	39.51	565	0	577
06	111	0047.04	Moderate	No	66.98	\$115,400	\$77,295	\$67,763	1537	90.83	1396	311	472
06	111	0047.10	Moderate	No	78.90	\$115,400	\$91,051	\$79,821	5298	91.68	4857	821	1117
06	111	0047.11	Moderate	No	71.32	\$115,400	\$82,303	\$72,150	3163	95.16	3010	394	568
06	111	0047.15	Moderate	No	66.41	\$115,400	\$76,637	\$67,188	5213	91.18	4753	657	1073
06	111	0047.16	Middle	No	82.93	\$115,400	\$95,701	\$83,899	4240	94.58	4010	714	922
06	111	0047.17	Moderate	No	76.52	\$115,400	\$88,304	\$77,413	3851	96.23	3706	509	766

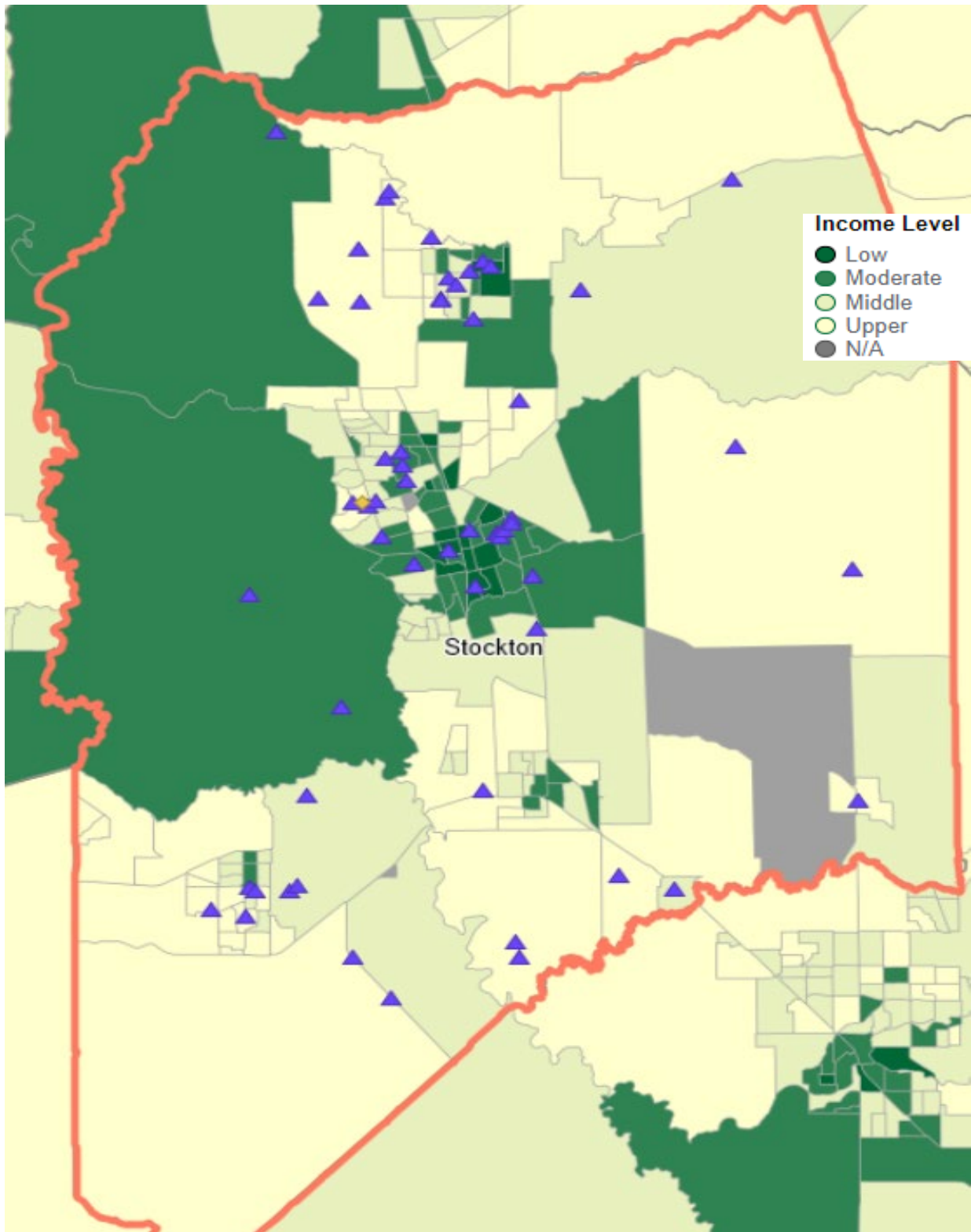
06	111	0049.01	Middle	No	96.38	\$115,400	\$111,223	\$97,500	7081	86.29	6110	906	1238
06	111	0049.02	Moderate	No	61.30	\$115,400	\$70,740	\$62,014	4502	97.62	4395	412	686
06	111	0050.02	Low	No	41.19	\$115,400	\$47,533	\$41,675	3182	95.16	3028	274	694
06	111	0050.04	Middle	No	97.86	\$115,400	\$112,930	\$99,000	10297	74.54	7675	1523	1838
06	111	0050.05	Low	No	46.55	\$115,400	\$53,719	\$47,100	4830	94.08	4544	479	1005
06	111	0050.06	Moderate	No	66.96	\$115,400	\$77,272	\$67,743	3252	92.04	2993	460	806
06	111	0052.02	Middle	No	105.12	\$115,400	\$121,308	\$106,346	2740	38.03	1042	722	930
06	111	0052.03	Upper	No	122.78	\$115,400	\$141,688	\$124,209	5548	38.37	2129	1462	1868
06	111	0052.04	Upper	No	129.74	\$115,400	\$149,720	\$131,250	3274	35.43	1160	1103	1281
06	111	0052.05	Middle	No	117.14	\$115,400	\$135,180	\$118,500	8259	45.94	3794	1757	2228
06	111	0053.04	Middle	No	98.14	\$115,400	\$113,254	\$99,282	5801	27.51	1596	1966	2775
06	111	0053.05	Upper	No	177.36	\$115,400	\$204,673	\$179,427	5559	32.90	1829	1540	1849
06	111	0053.06	Upper	No	139.70	\$115,400	\$161,214	\$141,328	4730	37.12	1756	1369	1768
06	111	0053.07	Middle	No	119.08	\$115,400	\$137,418	\$120,469	6648	48.81	3245	1397	1887
06	111	0053.08	Upper	No	123.59	\$115,400	\$142,623	\$125,030	2898	45.55	1320	702	1028
06	111	0054.01	Middle	No	108.38	\$115,400	\$125,071	\$109,643	3955	44.15	1746	989	1131
06	111	0054.03	Moderate	No	75.06	\$115,400	\$86,619	\$75,938	2651	65.82	1745	418	595
06	111	0054.04	Middle	No	112.06	\$115,400	\$129,317	\$113,365	3849	51.73	1991	1088	1243
06	111	0055.02	Moderate	No	79.78	\$115,400	\$92,066	\$80,708	5241	59.13	3099	389	924
06	111	0055.03	Middle	No	102.15	\$115,400	\$117,881	\$103,343	4014	52.94	2125	576	1176
06	111	0055.04	Middle	No	105.67	\$115,400	\$121,943	\$106,905	4430	48.89	2166	881	1278
06	111	0056.01	Upper	No	120.40	\$115,400	\$138,942	\$121,806	6831	54.09	3695	1111	1439
06	111	0056.02	Middle	No	119.57	\$115,400	\$137,984	\$120,965	4849	43.00	2085	1121	1696
06	111	0057.00	Middle	No	109.26	\$115,400	\$126,086	\$110,536	2931	53.70	1574	246	319
06	111	0058.01	Upper	No	197.05	\$115,400	\$227,396	\$199,342	5214	31.93	1665	1531	1788
06	111	0058.03	Upper	No	125.06	\$115,400	\$144,319	\$126,519	3512	29.61	1040	1064	1278
06	111	0058.04	Upper	No	189.59	\$115,400	\$218,787	\$191,797	5390	37.55	2024	1453	1679
06	111	0059.01	Upper	No	163.24	\$115,400	\$188,379	\$165,143	6525	27.43	1790	1759	2297
06	111	0059.06	Upper	No	189.52	\$115,400	\$218,706	\$191,723	6630	27.84	1846	1432	1920
06	111	0059.07	Upper	No	125.01	\$115,400	\$144,262	\$126,463	3464	18.16	629	1277	1799
06	111	0059.08	Upper	No	131.94	\$115,400	\$152,259	\$133,472	2945	39.25	1156	680	866
06	111	0059.09	Upper	No	123.97	\$115,400	\$143,061	\$125,417	3482	36.73	1279	1147	1447
06	111	0059.10	Upper	No	173.40	\$115,400	\$200,104	\$175,417	1727	22.35	386	614	680
06	111	0059.11	Middle	No	118.72	\$115,400	\$137,003	\$120,102	3912	32.21	1260	1044	1370
06	111	0060.00	Upper	No	126.20	\$115,400	\$145,635	\$127,667	4795	40.38	1936	1092	1476
06	111	0061.01	Upper	No	141.56	\$115,400	\$163,360	\$143,207	3866	44.39	1716	1008	1193
06	111	0061.02	Middle	No	82.36	\$115,400	\$95,043	\$83,317	4727	79.25	3746	343	771
06	111	0062.00	Upper	No	177.31	\$115,400	\$204,616	\$179,375	2967	25.75	764	928	1071
06	111	0063.01	Middle	No	114.32	\$115,400	\$131,925	\$115,652	6472	30.08	1947	1814	2169
06	111	0063.02	Upper	No	132.42	\$115,400	\$152,813	\$133,958	3807	40.08	1526	490	633
06	111	0064.00	Middle	No	106.60	\$115,400	\$123,016	\$107,839	7190	33.48	2407	2211	2504
06	111	0065.00	Middle	No	90.51	\$115,400	\$104,449	\$91,563	3531	54.40	1921	708	1138
06	111	0066.00	Upper	No	128.59	\$115,400	\$148,393	\$130,086	4018	30.06	1208	1157	1420
06	111	0067.00	Upper	No	136.69	\$115,400	\$157,740	\$138,281	3153	29.34	925	772	913
06	111	0068.00	Upper	No	126.74	\$115,400	\$146,258	\$128,214	3786	39.14	1482	928	1246
06	111	0069.00	Middle	No	81.55	\$115,400	\$94,109	\$82,500	4002	45.50	1821	753	825
06	111	0070.00	Middle	No	91.00	\$115,400	\$105,014	\$92,061	4183	61.39	2568	413	903
06	111	0071.00	Middle	No	82.85	\$115,400	\$95,609	\$83,813	6638	57.10	3790	1161	1992
06	111	0072.01	Upper	No	162.79	\$115,400	\$187,860	\$164,688	3504	26.54	930	1065	1292
06	111	0072.02	Upper	No	171.66	\$115,400	\$198,096	\$173,661	4175	27.09	1131	1414	1662
06	111	0073.00	Upper	No	240.46	\$115,400	\$277,491	\$243,250	2097	24.89	522	576	883
06	111	0074.02	Upper	No	184.10	\$115,400	\$212,451	\$186,237	6058	23.29	1411	2078	2406
06	111	0074.03	Upper	No	162.21	\$115,400	\$187,190	\$164,094	5728	36.19	2073	1449	2104
06	111	0074.05	Upper	No	152.58	\$115,400	\$176,077	\$154,351	5822	31.48	1833	1475	1741
06	111	0074.06	Upper	No	181.33	\$115,400	\$209,255	\$183,438	2349	33.76	793	563	630
06	111	0075.05	Middle	No	93.20	\$115,400	\$107,553	\$94,286	3327	43.28	1440	879	1040
06	111	0075.06	Upper	No	134.69	\$115,400	\$155,432	\$136,258	7514	34.55	2596	1935	2292
06	111	0075.07	Upper	No	189.88	\$115,400	\$219,122	\$192,083	6808	31.99	2178	2255	2505
06	111	0075.08	Middle	No	94.40	\$115,400	\$108,938	\$95,500	3696	36.93	1365	944	1530
06	111	0075.09	Upper	No	161.46	\$115,400	\$186,325	\$163,333	4418	37.42	1653	954	1135
06	111	0075.10	Upper	No	185.66	\$115,400	\$214,252	\$187,821	6208	33.84	2101	1843	2041
06	111	0075.11	Upper	No	206.05	\$115,400	\$237,782	\$208,445	2676	29.41	787	817	957
06	111	0075.12	Middle	No	99.43	\$115,400	\$114,742	\$100,593	6264	44.20	2769	1370	1668
06	111	0075.13	Middle	No	116.83	\$115,400	\$134,822	\$118,194	1765	29.12	514	525	559
06	111	0075.15	Upper	No	126.65	\$115,400	\$146,154	\$128,125	3444	42.71	1471	790	1002
06	111	0075.16	Middle	No	117.21	\$115,400	\$135,260	\$118,578	3371	35.51	1197	915	1310
06	111	0076.07	Upper	No	161.05	\$115,400	\$185,852	\$162,927	5832	34.43	2008	2002	2370
06	111	0076.09	Upper	No	149.71	\$115,400	\$172,765	\$151,453	2455	32.14	789	751	874
06	111	0076.10	Upper	No	134.72	\$115,400	\$155,467	\$136,287	4926	34.29	1689	1442	1679
06	111	0076.11	Middle	No	81.73	\$115,400	\$94,316	\$82,683	4604	87.71	4038	513	861
06	111	0076.12	Middle	No	93.46	\$115,400	\$107,853	\$94,554	5184	58.37	3026	787	956
06	111	0076.13	Upper	No	182.55	\$115,400	\$210,663	\$184,674	4992	45.67	2280	1310	1479
06	111	0076.14	Middle	No	111.96	\$115,400	\$129,202	\$113,267	7185	48.34	3473	1898	2379
06	111	0077.00	Middle	No	91.04	\$115,400	\$105,060	\$92,102	6456	55.03	3553	1449	1945
06	111	0078.00	Moderate	No	73.52	\$115,400	\$84,842	\$74,375	4403	66.57	2931	535	768
06	111	0079.01	Middle	No	94.98	\$115,400	\$109,607	\$96,088	5354	59.64	3193	1155	1595
06	111	0079.03	Upper	No	147.38	\$115,400	\$170,077	\$149,091	4893	47.15	2307	1530	1651
06	111	0079.04	Middle	No	109.32	\$115,400	\$126,155	\$110,598	5730	49.44	2833	1270	1620
06	111	0080.01	Middle	No	100.70	\$115,400	\$116,208	\$101,875	3258	50.15	1634	694	924
06	111	0080.02	Moderate	No	68.82	\$115,400	\$79,418	\$69,620	4712	52.46	2472	954	1464
06	111	0080.04	Middle	No	99.46	\$115,400	\$114,777	\$100,617	5141	52.17	2682	1402	1547
06	111	0080.05	Middle	No	92.82	\$115,400	\$107,114	\$93,897	2733	56.53	1545	629	790
06	111	0081.01	Middle	No	109.88	\$115,400	\$126,802	\$111,161	3379	44.89	1517	745	1064
06	111	0082.01	Middle	No	108.41	\$115,400	\$125,105	\$109,677	4640	50.73	2354	981	1336
06	111	0082.02	Middle	No	119.08	\$115,400	\$137,418	\$120,464	4331	51.70	2239	1014	1294
06	111	0083.02	Middle	No	101.53	\$115,400	\$117,166	\$102,708	5458	44.50	2429	1348	1797
06	111	0083.03	Middle	No	95.21	\$115,400	\$109,872	\$96,324	3887	46.77	1818	785	981
06	111	0083.04	Middle	No	110.19	\$115,400	\$127,159	\$111,477	5487	42.12	2311	1555	2055
06	111	0083.07	Middle	No	111.26	\$115,400	\$128,394	\$112,554	3248	54.77	1779	539	894
06	111	0083.08	Upper	No	151.88	\$115,400	\$175,270	\$153,646	4455	44.42	1979	1399	1509
06	111	0084.01	Middle	No	117.32	\$115,400	\$135,387	\$118,683	5332	42.10	2245	1247	1686
06	111	0084.02	Upper	No	127.76	\$115,400	\$147,435	\$129,250	5302	34.78</			

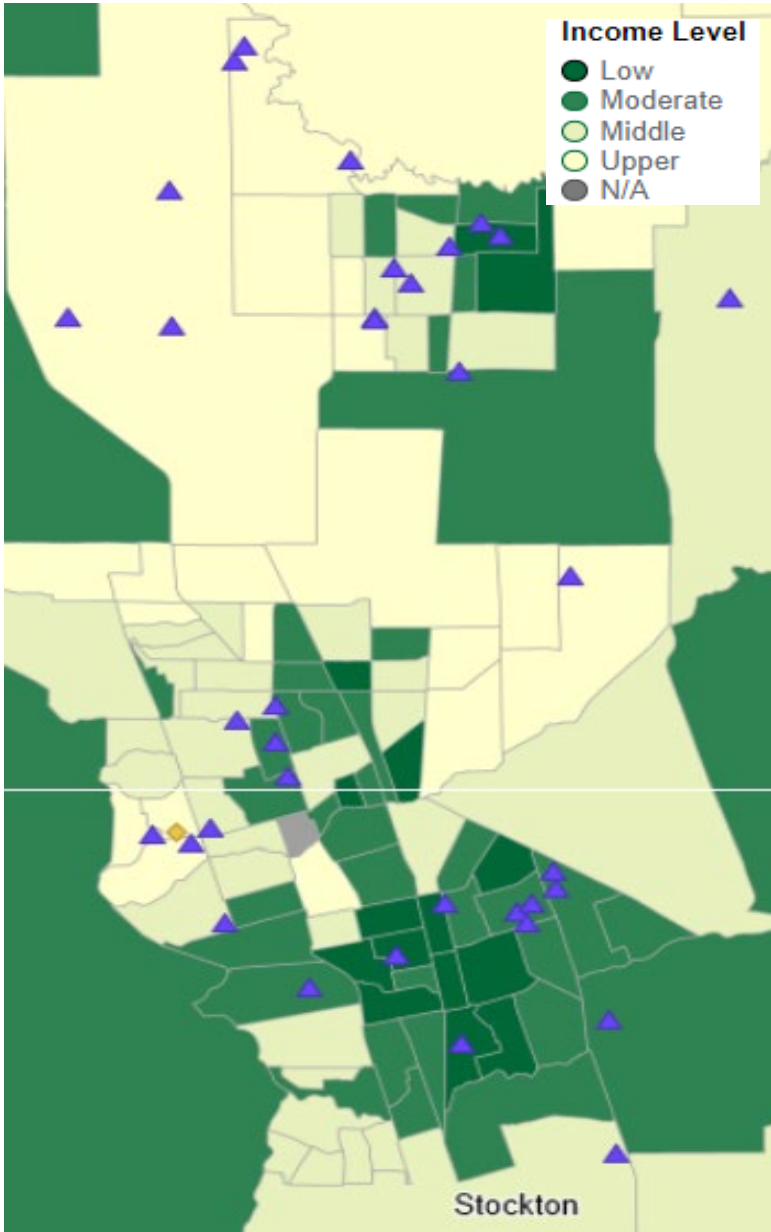
06	111	0087.00	Moderate	No	59.68	\$115,400	\$68,871	\$60,379	6150	86.39	5313	662	1466
06	111	0088.00	Middle	No	82.27	\$115,400	\$94,940	\$83,231	5513	86.92	4792	892	1334
06	111	0089.00	Middle	No	84.91	\$115,400	\$97,986	\$85,903	3457	92.28	3190	490	724
06	111	0091.00	Low	No	32.45	\$115,400	\$37,447	\$32,832	6270	94.61	5932	433	897
06	111	0092.00	Middle	No	86.58	\$115,400	\$99,913	\$87,593	6128	87.89	5386	1175	1434
06	111	0093.00	Upper	No	151.11	\$115,400	\$174,381	\$152,865	6058	54.62	3309	1287	1853
06	111	0094.00	Middle	No	103.79	\$115,400	\$119,774	\$105,000	2084	49.66	1035	257	499
06	111	0095.00	Middle	No	105.34	\$115,400	\$121,562	\$106,563	3486	32.85	1145	727	1612
06	111	0096.00	Upper	No	172.99	\$115,400	\$199,630	\$175,000	3112	23.97	746	1216	1456
06	111	0097.00	Moderate	No	70.60	\$115,400	\$81,472	\$71,419	3410	77.98	2659	600	1136
06	111	9800.00	Unknown	No	0.00	\$115,400	\$0	\$0	0	0.00	0	0	0
06	111	9901.00	Unknown	No	0.00	\$115,400	\$0	\$0	0	0.00	0	0	0











## Stockton Region

Tract Income Level	#	%
Upper	53	30%
Middle	57	33%
Moderate	46	26%
Low	15	9%
Unknown	3	2%
<b>Total</b>	<b>174</b>	

2022 FFIEC Census Report - Summary Census Demographic Information MSA/MD: 44700 - STOCKTON, CA  
 State: 06 - CALIFORNIA (CA)



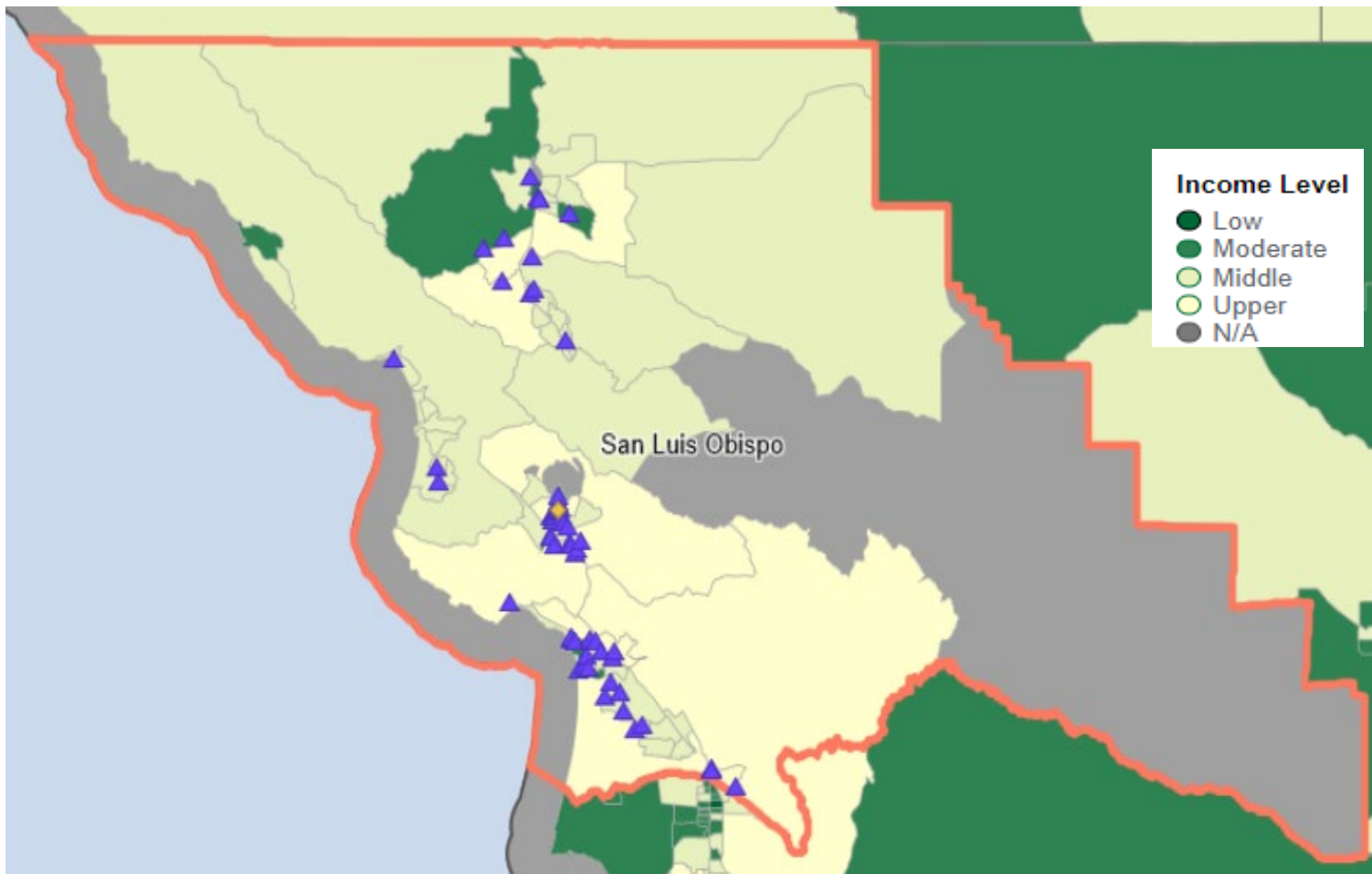
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	077	0001.01	Moderate	No	60.66	\$85,000	\$51,561	\$46,429	2220	91.17	2024	22	377
06	077	0001.02	Low	No	35.37	\$85,000	\$30,065	\$27,078	2678	81.59	2185	6	236
06	077	0003.00	Low	No	30.95	\$85,000	\$26,308	\$23,693	2938	83.39	2450	75	259
06	077	0004.01	Middle	No	94.96	\$85,000	\$80,716	\$72,685	3351	68.37	2291	584	1133
06	077	0004.02	Low	No	44.14	\$85,000	\$37,519	\$33,790	4640	82.63	3834	279	964
06	077	0005.00	Low	No	38.26	\$85,000	\$32,521	\$29,286	3071	90.75	2787	173	639
06	077	0006.00	Low	No	37.97	\$85,000	\$32,275	\$29,063	2305	93.45	2154	105	519
06	077	0007.00	Low	No	46.48	\$85,000	\$39,508	\$35,574	5939	93.60	5559	449	1204
06	077	0008.02	Moderate	No	79.60	\$85,000	\$67,660	\$60,930	2030	92.61	1880	211	452
06	077	0008.03	Middle	No	102.01	\$85,000	\$86,709	\$78,079	5242	94.37	4947	724	1490
06	077	0009.00	Moderate	No	58.58	\$85,000	\$49,793	\$44,836	6351	77.75	4938	881	1956
06	077	0010.00	Middle	No	87.99	\$85,000	\$74,792	\$67,351	5632	65.54	3691	1375	1841
06	077	0011.01	Middle	No	96.08	\$85,000	\$81,668	\$73,542	5400	71.37	3854	1068	1710
06	077	0011.02	Moderate	No	74.00	\$85,000	\$62,900	\$56,641	5343	73.09	3905	865	1779
06	077	0012.00	Upper	No	125.88	\$85,000	\$106,998	\$96,346	5750	52.77	3034	1162	1714
06	077	0013.00	Moderate	No	67.66	\$85,000	\$57,511	\$51,789	5350	70.77	3786	865	2013
06	077	0014.00	Moderate	No	79.00	\$85,000	\$67,150	\$60,469	5015	73.48	3685	811	1343
06	077	0015.01	Middle	No	106.67	\$85,000	\$90,670	\$81,645	4887	87.58	4280	747	1282
06	077	0015.02	Moderate	No	53.58	\$85,000	\$45,543	\$41,009	4596	85.38	3924	486	1198
06	077	0016.00	Moderate	No	56.78	\$85,000	\$48,263	\$43,462	2522	89.65	2261	238	730
06	077	0017.00	Low	No	45.40	\$85,000	\$38,590	\$34,750	4026	86.76	3493	501	1137
06	077	0018.00	Moderate	No	70.60	\$85,000	\$60,010	\$54,035	4036	86.94	3509	402	1129
06	077	0019.00	Low	No	44.46	\$85,000	\$37,791	\$34,035	5782	94.12	5442	484	1578
06	077	0020.00	Moderate	No	50.00	\$85,000	\$42,500	\$38,272	4068	92.48	3762	570	1168
06	077	0021.00	Moderate	No	62.47	\$85,000	\$53,100	\$47,813	5996	96.00	5756	792	1419
06	077	0022.01	Low	No	39.65	\$85,000	\$33,703	\$30,352	3169	96.94	3072	295	811
06	077	0022.02	Low	No	47.57	\$85,000	\$40,435	\$36,415	5693	95.66	5446	595	1408
06	077	0023.00	Moderate	No	63.42	\$85,000	\$53,907	\$48,545	5285	95.48	5046	398	1318
06	077	0024.01	Moderate	No	53.20	\$85,000	\$45,220	\$40,724	5226	96.48	5042	562	1382
06	077	0024.02	Moderate	No	59.88	\$85,000	\$50,898	\$45,833	2284	96.41	2202	232	638
06	077	0025.03	Moderate	No	50.62	\$85,000	\$43,027	\$38,750	2440	95.04	2319	153	636
06	077	0025.04	Middle	No	93.78	\$85,000	\$79,713	\$71,777	4156	94.85	3942	666	1131
06	077	0027.01	Moderate	No	58.17	\$85,000	\$49,445	\$44,522	7161	84.54	6054	911	1928
06	077	0027.02	Moderate	No	60.33	\$85,000	\$51,281	\$46,179	4237	85.06	3604	470	1054
06	077	0028.00	Moderate	No	71.86	\$85,000	\$61,081	\$55,000	6992	93.65	6548	1226	1747
06	077	0031.06	Middle	No	98.04	\$85,000	\$83,334	\$75,036	3862	53.26	2057	1034	1416
06	077	0031.08	Middle	No	91.74	\$85,000	\$77,979	\$70,216	4653	63.57	2958	797	1337
06	077	0031.09	Middle	No	90.62	\$85,000	\$77,027	\$69,363	5961	64.15	3824	1174	1720
06	077	0031.10	Moderate	No	75.35	\$85,000	\$64,048	\$57,670	4175	71.95	3004	508	1023
06	077	0031.11	Moderate	No	77.79	\$85,000	\$66,122	\$59,538	4253	78.02	3318	410	1227
06	077	0031.12	Middle	No	110.98	\$85,000	\$94,333	\$84,940	3183	63.31	2015	878	1210
06	077	0031.15	Middle	No	87.46	\$85,000	\$74,341	\$66,941	3543	80.86	2865	218	899
06	077	0031.16	Unknown	No	0.00	\$85,000	\$0	\$0	3011	80.21	2415	58	337
06	077	0031.17	Upper	No	175.05	\$85,000	\$148,793	\$133,977	3607	52.15	1881	905	1122
06	077	0031.18	Upper	No	127.05	\$85,000	\$107,993	\$97,244	2923	63.19	1847	660	1193
06	077	0031.19	Upper	No	199.41	\$85,000	\$169,499	\$152,625	3751	69.90	2622	865	1099
06	077	0032.03	Middle	No	114.43	\$85,000	\$97,266	\$87,586	3882	54.12	2101	1082	1331
06	077	0032.05	Middle	No	107.68	\$85,000	\$91,528	\$82,417	4016	63.52	2551	982	1301
06	077	0032.09	Upper	No	127.98	\$85,000	\$108,783	\$97,953	3964	66.60	2640	1017	1534
06	077	0032.10	Middle	No	109.19	\$85,000	\$92,812	\$83,575	3025	60.86	1841	500	701
06	077	0032.13	Middle	No	99.78	\$85,000	\$84,813	\$76,375	5007	80.53	4032	860	1253
06	077	0032.14	Upper	No	125.75	\$85,000	\$106,888	\$96,250	3221	67.71	2181	743	875
06	077	0032.15	Middle	No	97.11	\$85,000	\$82,544	\$74,327	4074	75.41	3072	500	882
06	077	0032.16	Middle	No	110.56	\$85,000	\$93,976	\$84,625	3046	76.10	2318	679	1019
06	077	0032.17	Moderate	No	55.52	\$85,000	\$47,192	\$42,500	3399	85.00	2889	314	884
06	077	0032.18	Middle	No	97.09	\$85,000	\$82,527	\$74,313	3666	78.89	2892	508	833
06	077	0032.19	Upper	No	127.01	\$85,000	\$107,959	\$97,214	9976	78.53	7834	2143	2786
06	077	0033.05	Middle	No	92.13	\$85,000	\$78,311	\$70,518	4275	72.91	3117	997	1490
06	077	0033.06	Moderate	No	79.75	\$85,000	\$67,788	\$61,042	4444	85.22	3787	702	1340
06	077	0033.07	Moderate	No	57.94	\$85,000	\$49,249	\$44,349	5262	80.86	4255	395	1020
06	077	0033.08	Moderate	No	54.50	\$85,000	\$46,325	\$41,719	1665	83.36	1388	309	519
06	077	0033.10	Moderate	No	66.23	\$85,000	\$56,296	\$50,691	4678	85.55	4002	585	1174
06	077	0033.11	Moderate	No	62.47	\$85,000	\$53,100	\$47,813	3812	85.73	3268	576	1146
06	077	0033.12	Low	No	37.71	\$85,000	\$32,054	\$28,867	3450	90.49	3122	104	295
06	077	0033.13	Moderate	No	61.17	\$85,000	\$51,995	\$46,818	3356	88.95	2985	109	664
06	077	0034.03	Middle	No	93.09	\$85,000	\$79,127	\$71,250	5064	92.32	4675	750	1198
06	077	0034.04	Moderate	No	66.64	\$85,000	\$56,644	\$51,007	5849	85.18	4982	1073	1862
06	077	0034.05	Middle	No	81.11	\$85,000	\$68,944	\$62,083	4216	90.30	3807	397	1006
06	077	0034.06	Low	No	46.15	\$85,000	\$39,228	\$35,327	3769	89.23	3363	407	828
06	077	0034.07	Moderate	No	62.71	\$85,000	\$53,304	\$48,000	3083	88.36	2724	330	488
06	077	0034.09	Low	No	48.68	\$85,000	\$41,378	\$37,260	4638	90.88	4215	559	880
06	077	0034.10	Middle	No	82.43	\$85,000	\$70,066	\$63,093	6188	91.95	5690	1114	1768
06	077	0035.01	Upper	No	326.64	\$85,000	\$277,644	\$250,001	2837	48.26	1369	751	852
06	077	0035.02	Upper	No	123.06	\$85,000	\$104,601	\$94,188	3140	55.92	1756	890	1064
06	077	0035.03	Upper	No	128.83	\$85,000	\$109,506	\$98,608	9397	92.65	8706	996	2188
06	077	0035.04	Upper	No	127.68	\$85,000	\$108,528	\$97,724	8310	92.60	7695	1561	1930
06	077	0036.01	Middle	No	102.56	\$85,000	\$87,176	\$78,500	3519	55.16	1941	838	1181
06	077	0036.02	Moderate	No	67.47	\$85,000	\$57,350	\$51,644	3274	62.06	2032	611	1250
06	077	0037.00	Moderate	No	73.74	\$85,000	\$62,679	\$56,439	3845	79.58	3060	634	1180
06	077	0038.03	Middle	No	112.44	\$85,000	\$95,574	\$86,058	5968	80.78	4821	551	1120
06	077	0038.04	Middle	No	88.09	\$85,000	\$74,877	\$67,425	6409	89.80	5755	1127	1619
06	077	0038.05	Middle	No	100.61	\$85,000	\$85,519	\$77,005	3366	93.32	3141	642	876

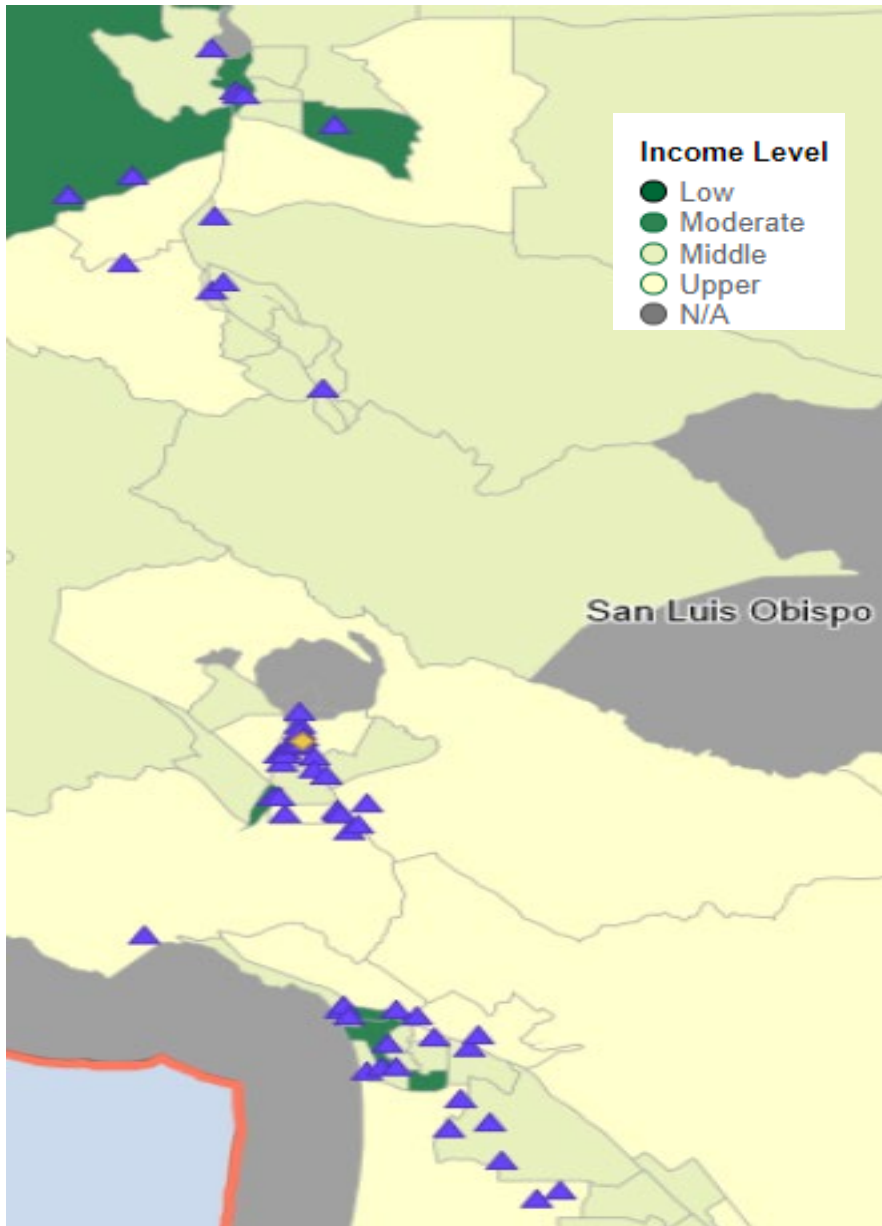
06	077	0038.06	Middle	No	104.17	\$85,000	\$88,545	\$79,733	3772	92.97	3507	676	873
06	077	0038.07	Middle	No	117.76	\$85,000	\$100,096	\$90,136	2256	89.23	2013	359	647
06	077	0038.08	Middle	No	111.87	\$85,000	\$95,090	\$85,625	4791	90.54	4338	828	1196
06	077	0039.00	Moderate	No	79.75	\$85,000	\$67,788	\$61,042	1494	74.70	1116	217	711
06	077	0040.01	Moderate	No	67.01	\$85,000	\$56,959	\$51,290	2484	62.80	1560	388	837
06	077	0040.03	Upper	No	141.54	\$85,000	\$120,309	\$108,333	5433	75.46	4100	1183	1656
06	077	0040.04	Upper	No	134.02	\$85,000	\$113,917	\$102,581	6185	77.75	4809	1513	1748
06	077	0041.04	Upper	No	161.39	\$85,000	\$137,182	\$123,525	4123	35.05	1445	1275	1513
06	077	0041.05	Upper	No	144.96	\$85,000	\$123,216	\$110,954	4973	42.55	2116	1500	1889
06	077	0041.06	Upper	No	128.31	\$85,000	\$109,064	\$98,208	1969	46.47	915	426	592
06	077	0041.07	Moderate	No	76.35	\$85,000	\$64,898	\$58,438	3604	53.22	1918	574	892
06	077	0041.08	Upper	No	147.23	\$85,000	\$125,146	\$112,688	8480	86.12	7303	1438	1734
06	077	0042.02	Upper	No	176.28	\$85,000	\$149,838	\$134,920	1707	23.49	401	600	686
06	077	0042.03	Moderate	No	78.59	\$85,000	\$66,802	\$60,156	4009	54.03	2166	586	1199
06	077	0042.04	Middle	No	96.92	\$85,000	\$82,382	\$74,181	2986	37.71	1126	624	906
06	077	0042.05	Moderate	No	77.43	\$85,000	\$65,816	\$59,267	3476	40.54	1409	726	1141
06	077	0042.06	Middle	No	101.42	\$85,000	\$86,207	\$77,625	3231	40.89	1321	768	824
06	077	0043.02	Middle	No	83.73	\$85,000	\$71,171	\$64,089	6122	47.60	2914	1096	2062
06	077	0043.05	Upper	No	147.81	\$85,000	\$125,639	\$113,132	5898	43.79	2583	924	1794
06	077	0043.07	Middle	No	106.45	\$85,000	\$90,483	\$81,473	3984	53.71	2140	669	1132
06	077	0043.08	Moderate	No	68.03	\$85,000	\$57,262	\$51,073	3968	75.71	3004	723	1050
06	077	0043.09	Middle	No	108.73	\$85,000	\$92,421	\$83,224	2437	35.21	858	664	961
06	077	0043.10	Upper	No	169.36	\$85,000	\$143,956	\$129,625	2549	30.05	766	767	843
06	077	0044.02	Middle	No	92.76	\$85,000	\$78,846	\$71,000	5599	63.87	3576	1064	1596
06	077	0044.03	Moderate	No	51.17	\$85,000	\$43,495	\$39,167	4108	88.90	3652	231	963
06	077	0044.04	Low	No	48.86	\$85,000	\$41,531	\$37,396	3869	85.66	3314	385	984
06	077	0045.01	Moderate	No	79.48	\$85,000	\$67,558	\$60,833	2422	55.62	1347	548	776
06	077	0045.02	Low	No	43.49	\$85,000	\$36,967	\$33,292	4160	86.85	3613	179	898
06	077	0046.00	Upper	No	131.58	\$85,000	\$111,843	\$100,709	6099	45.02	2746	1266	2092
06	077	0047.01	Upper	No	123.47	\$85,000	\$104,950	\$94,500	2815	42.88	1207	932	1076
06	077	0047.03	Upper	No	127.82	\$85,000	\$108,647	\$97,835	3744	35.82	1341	1001	1427
06	077	0047.04	Middle	No	112.48	\$85,000	\$95,608	\$86,092	5013	42.89	2150	1211	1831
06	077	0048.00	Upper	No	133.27	\$85,000	\$113,280	\$102,000	5509	44.76	2466	1380	2124
06	077	0049.03	Upper	No	135.55	\$85,000	\$115,218	\$103,750	2679	39.60	1061	1017	1356
06	077	0049.04	Upper	No	122.35	\$85,000	\$103,998	\$93,646	4916	40.03	1968	1247	1710
06	077	0049.05	Middle	No	85.70	\$85,000	\$72,845	\$65,594	3177	41.45	1317	601	1035
06	077	0049.06	Unknown	No	0.00	\$85,000	\$0	\$0	2941	47.67	1402	637	987
06	077	0050.01	Middle	No	116.77	\$85,000	\$99,255	\$89,375	5781	34.27	1981	1414	2199
06	077	0050.03	Upper	No	146.36	\$85,000	\$124,406	\$112,019	6555	39.57	2594	1713	2202
06	077	0050.04	Upper	No	132.21	\$85,000	\$112,379	\$101,192	5959	38.55	2297	1263	1979
06	077	0051.06	Upper	No	144.85	\$85,000	\$123,123	\$110,865	12643	66.67	8429	2352	3105
06	077	0051.08	Moderate	No	75.25	\$85,000	\$63,963	\$57,596	4582	71.19	3262	740	1496
06	077	0051.09	Moderate	No	77.36	\$85,000	\$65,756	\$59,215	3996	68.49	2737	552	1225
06	077	0051.19	Upper	No	120.73	\$85,000	\$102,621	\$92,407	9931	85.78	8519	1507	2229
06	077	0051.22	Upper	No	138.94	\$85,000	\$118,099	\$106,346	7036	72.29	5086	1514	2057
06	077	0051.23	Middle	No	111.67	\$85,000	\$94,920	\$85,474	4676	66.72	3120	725	1109
06	077	0051.24	Middle	No	86.76	\$85,000	\$73,746	\$66,406	3725	62.71	2336	458	832
06	077	0051.25	Middle	No	92.20	\$85,000	\$78,370	\$70,573	1899	57.50	1092	394	647
06	077	0051.26	Middle	No	91.78	\$85,000	\$78,013	\$70,250	4294	68.30	2933	799	1242
06	077	0051.27	Upper	No	131.52	\$85,000	\$111,792	\$100,664	6129	85.15	5219	1421	1732
06	077	0051.29	Middle	No	81.00	\$85,000	\$68,850	\$62,000	3857	81.93	3160	739	1038
06	077	0051.30	Middle	No	103.47	\$85,000	\$87,950	\$79,196	3275	80.09	2623	593	846
06	077	0051.31	Middle	No	100.11	\$85,000	\$85,094	\$76,625	7255	62.95	4567	740	1398
06	077	0051.32	Moderate	No	53.97	\$85,000	\$45,875	\$41,313	3295	68.53	2258	355	796
06	077	0051.33	Middle	No	117.91	\$85,000	\$100,224	\$90,250	4319	65.94	2848	885	1260
06	077	0051.34	Middle	No	102.72	\$85,000	\$87,312	\$78,625	4783	58.19	2783	875	1436
06	077	0051.35	Upper	No	137.88	\$85,000	\$117,198	\$105,534	8680	49.33	4282	2495	2983
06	077	0051.36	Upper	No	153.56	\$85,000	\$130,526	\$117,532	3210	63.21	2029	880	925
06	077	0051.37	Upper	No	152.29	\$85,000	\$129,447	\$116,563	7717	73.28	5655	1452	1991
06	077	0051.38	Moderate	No	73.42	\$85,000	\$62,407	\$56,200	2968	64.08	1902	618	853
06	077	0051.39	Upper	No	159.30	\$85,000	\$135,405	\$121,923	3580	60.64	2171	891	1027
06	077	0051.40	Middle	No	86.40	\$85,000	\$73,440	\$66,132	3748	64.65	2423	832	1260
06	077	0051.41	Moderate	No	71.68	\$85,000	\$60,928	\$54,864	3085	56.05	1729	690	981
06	077	0052.08	Upper	No	122.88	\$85,000	\$104,448	\$94,048	6267	65.79	4123	1625	2118
06	077	0052.11	Upper	No	152.94	\$85,000	\$129,999	\$117,055	5476	84.17	4609	1007	1329
06	077	0052.12	Upper	No	213.06	\$85,000	\$181,101	\$163,071	7169	80.46	5768	1585	1871
06	077	0052.13	Upper	No	159.72	\$85,000	\$135,762	\$122,250	3656	64.85	2371	568	869
06	077	0052.14	Middle	No	110.05	\$85,000	\$93,543	\$84,234	9131	73.09	6674	1066	1485
06	077	0052.15	Upper	No	219.51	\$85,000	\$186,584	\$168,008	4299	60.85	2616	1087	1266
06	077	0052.16	Upper	No	204.33	\$85,000	\$173,681	\$156,392	5138	70.11	3602	1014	1374
06	077	0052.17	Upper	No	147.46	\$85,000	\$125,341	\$112,862	3327	63.60	2116	565	937
06	077	0052.18	Upper	No	131.50	\$85,000	\$111,775	\$100,651	4117	77.17	3177	646	733
06	077	0052.19	Upper	No	196.35	\$85,000	\$166,898	\$150,282	5164	66.40	3429	1131	1456
06	077	0052.20	Middle	No	115.74	\$85,000	\$98,379	\$88,589	2547	68.55	1746	496	694
06	077	0052.21	Upper	No	199.31	\$85,000	\$169,414	\$152,550	9532	77.80	7416	1719	2645
06	077	0052.22	Upper	No	188.31	\$85,000	\$160,064	\$144,129	4712	75.47	3556	877	1273
06	077	0052.23	Upper	No	209.41	\$85,000	\$177,999	\$160,278	10774	85.50	9212	1205	1643
06	077	0052.24	Upper	No	124.03	\$85,000	\$105,426	\$94,928	4902	74.83	3668	727	1158
06	077	0052.25	Upper	No	132.81	\$85,000	\$112,889	\$101,652	3419	64.08	2191	369	444
06	077	0053.03	Moderate	No	74.67	\$85,000	\$63,470	\$57,150	4966	76.66	3807	445	1519
06	077	0053.07	Middle	No	91.46	\$85,000	\$77,741	\$70,000	3294	72.25	2380	475	880
06	077	0053.08	Middle	No	106.66	\$85,000	\$90,661	\$81,638	4391	70.99	3117	884	1245
06	077	0053.09	Middle	No	119.70	\$85,000	\$101,745	\$91,620	3283	70.88	2327	673	989
06	077	0053.10	Middle	No	115.54	\$85,000	\$98,209	\$88,431	4003	76.54	3064	561	1258
06	077	0053.11	Moderate	No	66.05	\$85,000	\$56,143	\$50,556	3056	78.86	2410	211	688
06	077	0053.12	Middle	No	118.05	\$85,000	\$100,343	\$90,353	3615	71.15	2572	677	970
06	077	0054.03	Upper	No	138.58	\$85,000	\$117,793	\$106,071	6046	66.92	4046	1551	2067
06	077	0054.05	Upper	No	124.38	\$85,000	\$105,723	\$95,199	3644	79.45	2895	539	1070
06	077	0054.06	Middle	No	85.89	\$85,000	\$73,007	\$65,739	3428	80.98	2776	500	1023
06	077	0055.02	Upper	No	150.16	\$85,000	\$127,636	\$114,931	2312	62.46	1444	394	599
06	077	0055.03	Middle	No	90.20	\$85,000	\$76,670	\$69,038	1878	39.19	736	438	733
06	077	9800.00	Unknown	No	0.00	\$85,000	\$0	\$0	1904	68.96	1313	0	0











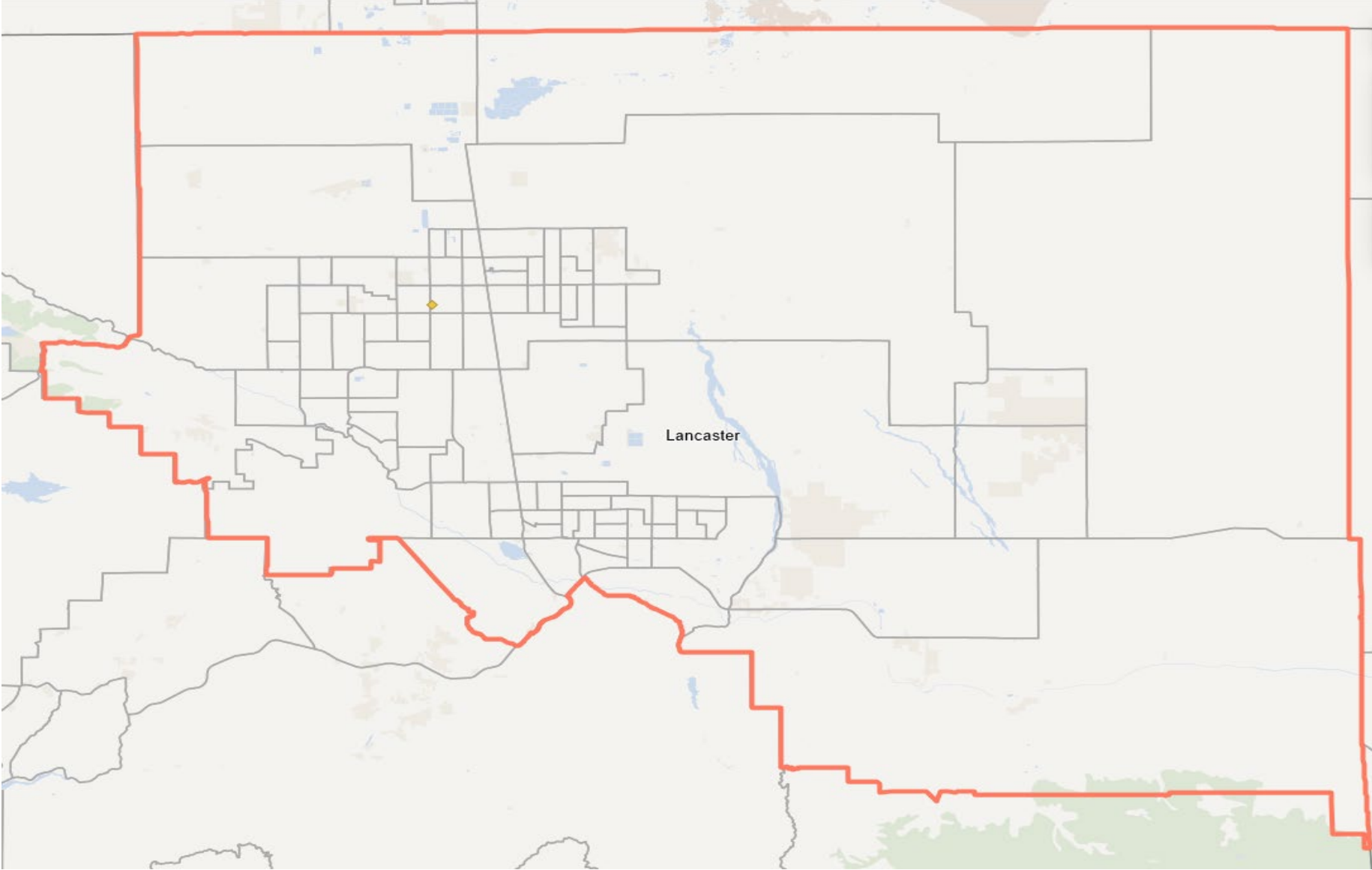
## San Luis Obispo Region

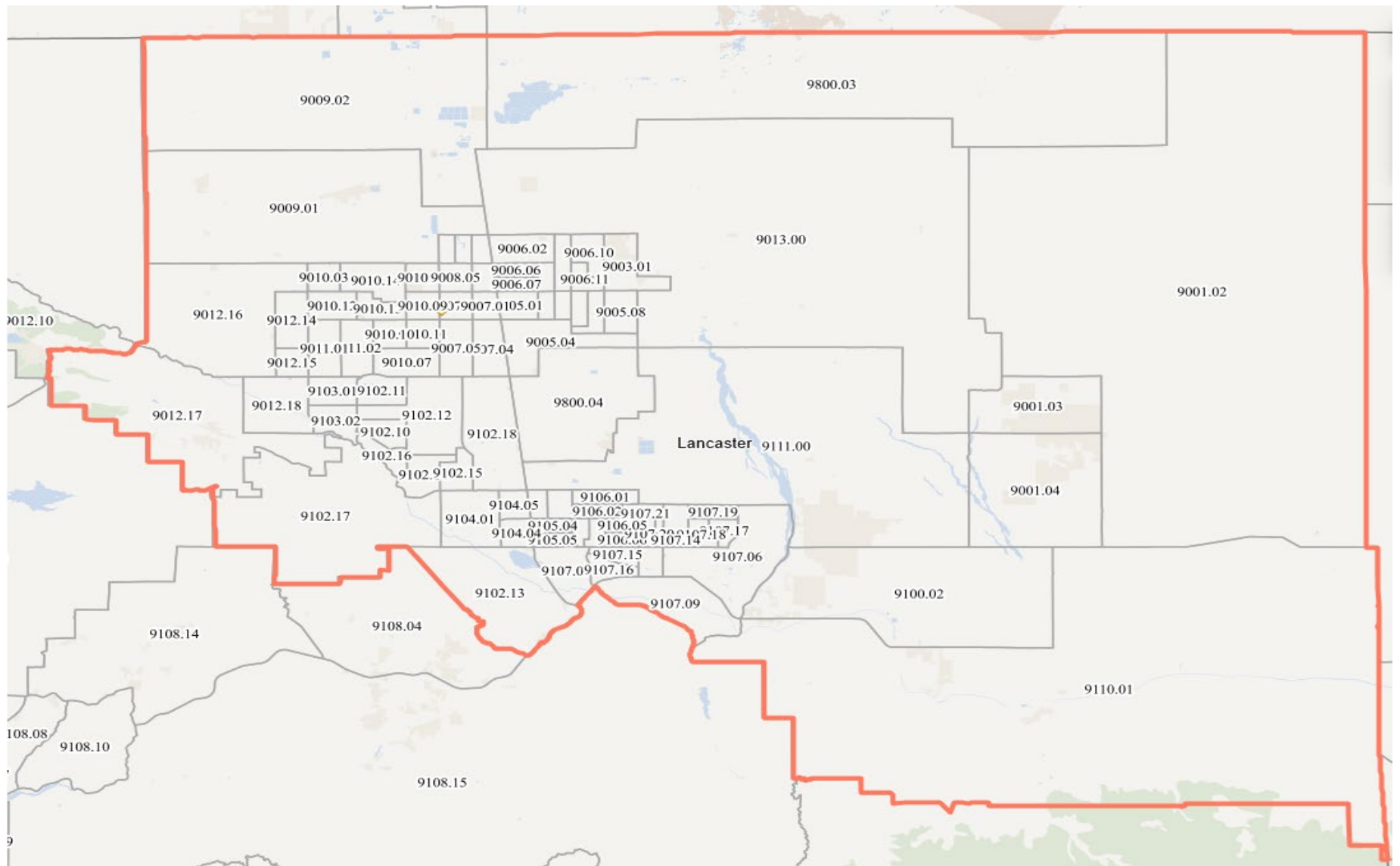
Tract Income Level	#	%
Upper	12	17%
Middle	43	61%
Moderate	8	11%
Low	0	0%
Unknown	7	10%
<b>Total</b>	<b>70</b>	

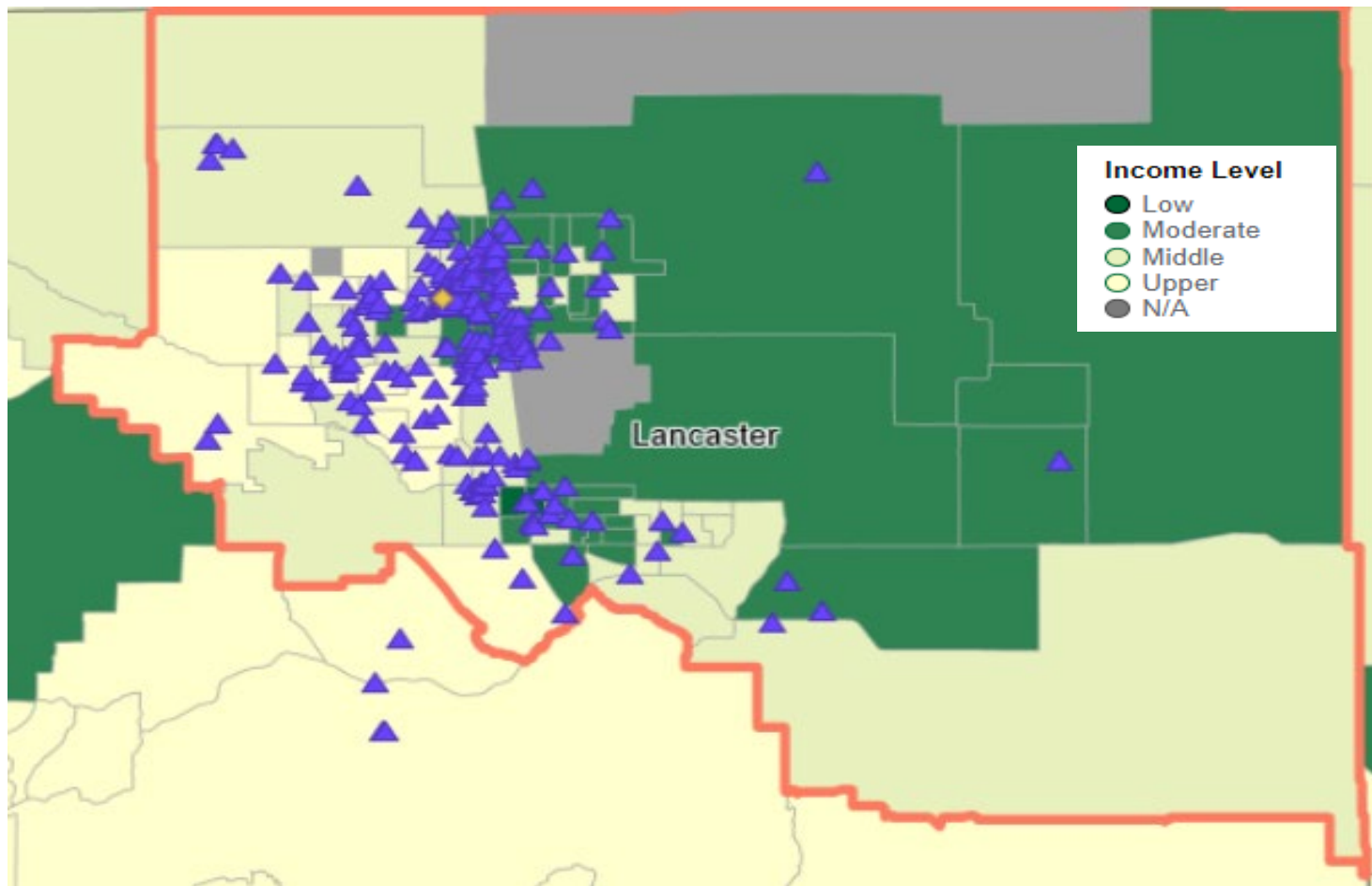
2022 FFIEC Census Report - Summary Census Demographic Information MSA/MD: 42020 - SAN LUIS OBISPO-PASO ROBLES, CA  
 State: 06 - CALIFORNIA (CA)

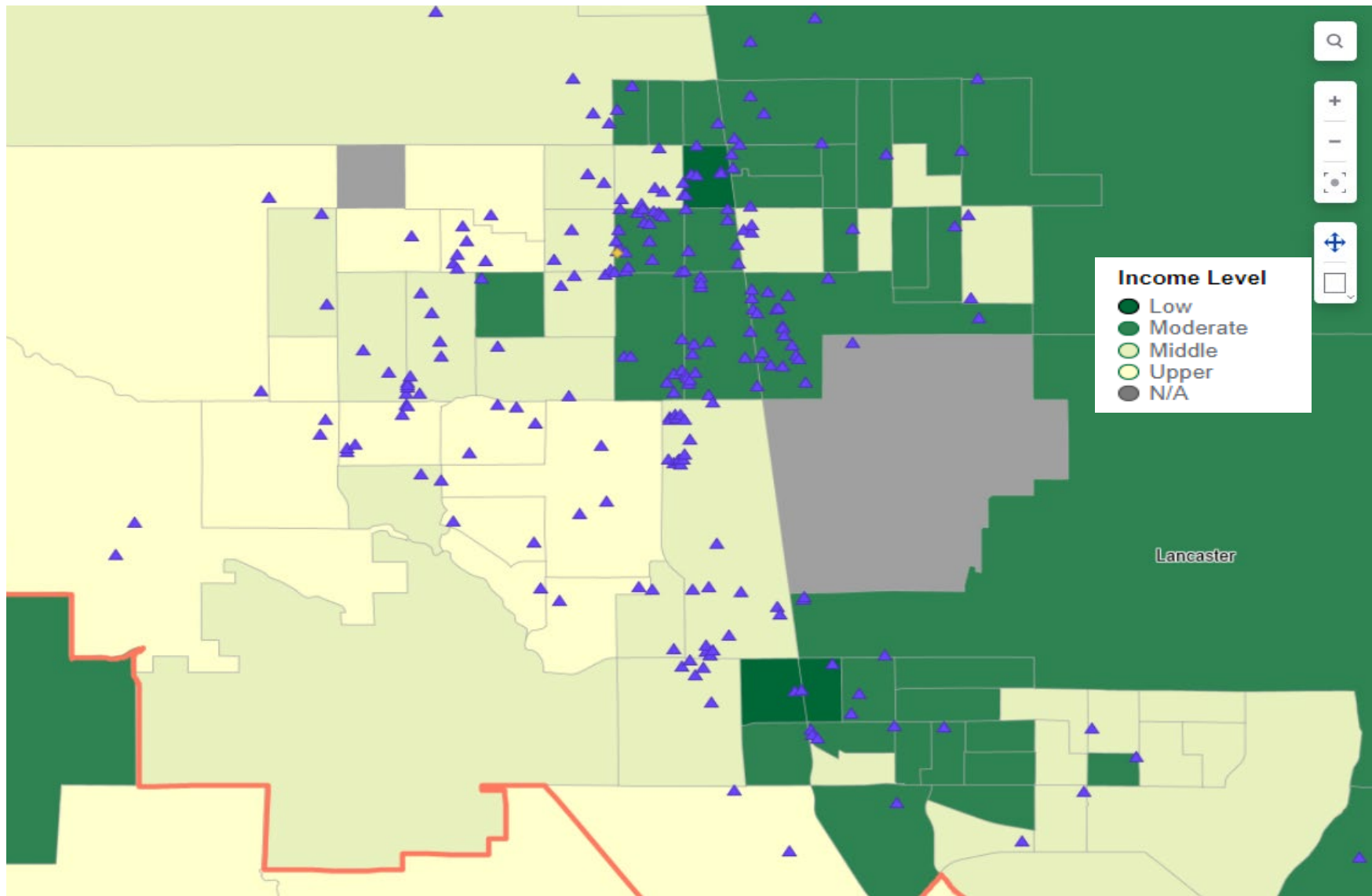


State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	079	0100.16	Moderate	No	74.26	\$109,200	\$81,092	\$72,474	5643	48.77	2752	1115	1898
06	079	0100.17	Middle	No	92.66	\$109,200	\$101,185	\$90,429	3618	22.42	811	1313	3152
06	079	0101.01	Middle	No	90.94	\$109,200	\$99,306	\$88,750	1672	29.84	499	437	754
06	079	0101.03	Moderate	No	71.38	\$109,200	\$77,947	\$69,667	3621	49.99	1810	362	1395
06	079	0101.04	Unknown	No	0.00	\$109,200	\$0	\$0	3285	76.47	2512	370	919
06	079	0102.02	Moderate	No	71.64	\$109,200	\$78,231	\$69,914	5499	48.88	2688	1493	2114
06	079	0102.04	Middle	No	85.73	\$109,200	\$93,617	\$83,666	6120	47.39	2900	1238	1845
06	079	0102.05	Middle	No	88.70	\$109,200	\$96,860	\$86,563	4470	47.74	2134	1307	2097
06	079	0102.06	Middle	No	107.22	\$109,200	\$117,084	\$104,643	4001	30.27	1211	1041	1364
06	079	0102.07	Middle	No	110.46	\$109,200	\$120,622	\$107,798	4256	31.13	1325	1265	1483
06	079	0103.01	Middle	No	88.37	\$109,200	\$96,500	\$86,250	3949	37.86	1495	1094	1512
06	079	0103.02	Upper	No	161.86	\$109,200	\$176,751	\$157,964	3394	23.45	796	1055	1275
06	079	0103.03	Middle	No	119.30	\$109,200	\$130,276	\$116,429	3241	38.38	1244	878	1153
06	079	0104.03	Middle	No	92.50	\$109,200	\$101,010	\$90,278	3466	24.32	843	1287	2899
06	079	0104.04	Moderate	No	77.49	\$109,200	\$84,619	\$75,625	2219	34.97	776	704	1244
06	079	0105.04	Middle	No	87.69	\$109,200	\$95,757	\$85,580	2505	18.84	472	686	2377
06	079	0105.05	Middle	No	81.19	\$109,200	\$88,659	\$79,235	3280	26.68	875	956	1691
06	079	0105.06	Middle	No	106.41	\$109,200	\$116,200	\$103,850	2338	26.60	622	684	1341
06	079	0106.02	Middle	No	95.63	\$109,200	\$104,428	\$93,333	3956	25.51	1009	1093	2246
06	079	0106.03	Middle	No	89.02	\$109,200	\$97,210	\$86,875	1407	24.88	350	285	662
06	079	0107.01	Middle	No	88.04	\$109,200	\$96,140	\$85,927	4717	28.58	1348	1426	2001
06	079	0107.03	Middle	No	80.07	\$109,200	\$87,436	\$78,146	3497	37.20	1301	724	1319
06	079	0107.04	Middle	No	107.65	\$109,200	\$117,554	\$105,063	5874	21.21	1246	2235	2957
06	079	0109.02	Unknown	No	0.00	\$109,200	\$0	\$0	3726	31.24	1164	171	1002
06	079	0109.03	Unknown	No	0.00	\$109,200	\$0	\$0	7459	34.43	2568	0	162
06	079	0109.04	Unknown	No	0.00	\$109,200	\$0	\$0	3284	36.11	1186	0	10
06	079	0110.01	Middle	No	94.97	\$109,200	\$103,707	\$92,685	5603	33.55	1880	1045	1525
06	079	0110.02	Upper	No	134.34	\$109,200	\$146,699	\$131,111	2933	24.34	714	591	1273
06	079	0111.01	Middle	No	93.82	\$109,200	\$102,451	\$91,563	3666	30.74	1127	289	1327
06	079	0111.03	Middle	No	83.52	\$109,200	\$91,204	\$81,513	3522	37.96	1337	1012	1704
06	079	0111.04	Middle	No	104.08	\$109,200	\$113,655	\$101,573	2063	33.35	688	322	563
06	079	0111.05	Middle	No	103.03	\$109,200	\$112,509	\$100,554	3534	30.31	1071	539	1723
06	079	0112.01	Middle	No	101.66	\$109,200	\$111,013	\$99,219	4276	33.86	1448	625	1251
06	079	0112.02	Upper	No	160.42	\$109,200	\$175,179	\$156,563	3502	24.01	841	546	1097
06	079	0113.00	Middle	No	103.64	\$109,200	\$113,175	\$101,146	7850	38.64	3033	1490	2599
06	079	0114.00	Unknown	No	0.00	\$109,200	\$0	\$0	3806	79.98	3044	0	0
06	079	0115.01	Moderate	No	69.39	\$109,200	\$75,774	\$67,727	1788	37.47	670	478	733
06	079	0115.05	Upper	No	129.68	\$109,200	\$141,611	\$126,563	4920	26.28	1293	1100	1540
06	079	0116.00	Upper	No	159.81	\$109,200	\$174,513	\$155,966	4334	17.33	751	1403	2051
06	079	0117.04	Middle	No	112.43	\$109,200	\$122,774	\$109,722	3514	23.79	836	939	2314
06	079	0117.05	Moderate	No	77.93	\$109,200	\$85,100	\$76,053	1462	21.48	314	920	1285
06	079	0117.06	Upper	No	129.96	\$109,200	\$141,916	\$126,833	3105	21.32	662	1138	1956
06	079	0118.00	Upper	No	122.90	\$109,200	\$134,207	\$119,946	7510	23.12	1736	2039	2956
06	079	0119.01	Middle	No	110.79	\$109,200	\$120,983	\$108,125	3101	29.12	903	1132	1414
06	079	0119.03	Upper	No	133.34	\$109,200	\$145,607	\$130,132	1725	29.80	514	333	633
06	079	0119.04	Middle	No	110.28	\$109,200	\$120,426	\$107,631	7289	39.57	2884	1528	2297
06	079	0120.01	Middle	No	86.70	\$109,200	\$94,676	\$84,618	2549	41.23	1051	778	961
06	079	0120.02	Middle	No	101.08	\$109,200	\$110,379	\$98,646	4612	44.80	2066	946	1723
06	079	0121.02	Moderate	No	76.99	\$109,200	\$84,073	\$75,142	5482	42.27	2317	920	2527
06	079	0122.01	Middle	No	83.55	\$109,200	\$91,237	\$81,543	3185	59.69	1901	579	1396
06	079	0122.02	Moderate	No	61.24	\$109,200	\$66,874	\$59,769	3785	52.39	1983	1024	1599
06	079	0123.02	Upper	No	123.42	\$109,200	\$134,775	\$120,455	5774	24.84	1434	1582	2512
06	079	0123.05	Middle	No	119.08	\$109,200	\$130,035	\$116,213	5987	25.52	1528	1931	2561
06	079	0123.06	Upper	No	138.97	\$109,200	\$151,755	\$135,625	4770	30.55	1457	1485	2110
06	079	0124.03	Middle	No	102.65	\$109,200	\$112,094	\$100,179	3903	45.61	1780	922	1324
06	079	0124.04	Middle	No	82.58	\$109,200	\$90,177	\$80,590	6295	46.80	2946	1343	1846
06	079	0124.05	Middle	No	86.77	\$109,200	\$94,753	\$84,688	3303	59.67	1971	660	978
06	079	0124.06	Middle	No	91.57	\$109,200	\$99,994	\$89,365	3677	63.48	2334	681	1105
06	079	0125.02	Middle	No	83.88	\$109,200	\$91,597	\$81,860	5201	34.67	1803	1127	1952
06	079	0125.03	Middle	No	81.41	\$109,200	\$88,900	\$79,450	6462	42.05	2717	1151	1790
06	079	0125.05	Middle	No	97.81	\$109,200	\$106,809	\$95,455	4971	27.10	1347	1388	1959
06	079	0126.01	Middle	No	97.93	\$109,200	\$106,940	\$95,578	6319	28.37	1793	1610	2367
06	079	0126.02	Middle	No	115.24	\$109,200	\$125,842	\$112,464	1760	25.51	449	516	618
06	079	0127.05	Middle	No	100.24	\$109,200	\$109,462	\$97,829	6120	22.60	1383	1873	2485
06	079	0127.06	Upper	No	134.18	\$109,200	\$146,525	\$130,954	4233	19.06	807	1424	1707
06	079	0127.07	Upper	No	132.69	\$109,200	\$144,897	\$129,500	4752	26.77	1272	1589	1931
06	079	0127.08	Unknown	No	0.00	\$109,200	\$0	\$0	1074	30.54	328	367	554
06	079	0130.00	Middle	No	81.69	\$109,200	\$89,205	\$79,726	2644	32.56	861	686	1082
06	079	0131.00	Middle	No	102.40	\$109,200	\$111,821	\$99,938	5566	31.35	1745	1365	2167
06	079	9900.00	Unknown	No	0.00	\$109,200	\$0	\$0	0	0.00	0	0	0











## Lancaster Region

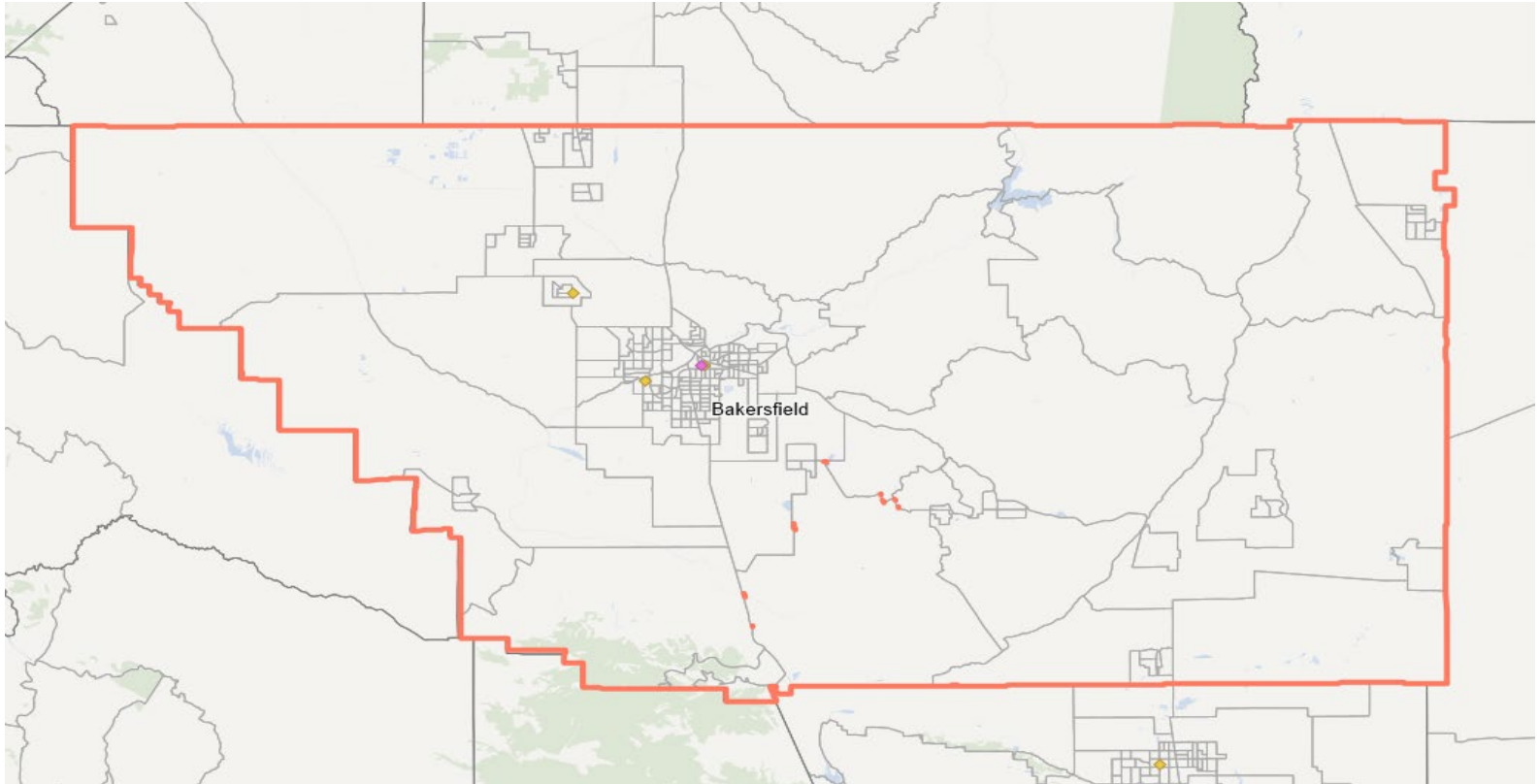
Tract Income Level	#	%
Upper	14	16%
Middle	31	35%
Moderate	37	42%
Low	3	3%
Unknown	3	3%
<b>Total</b>	<b>88</b>	

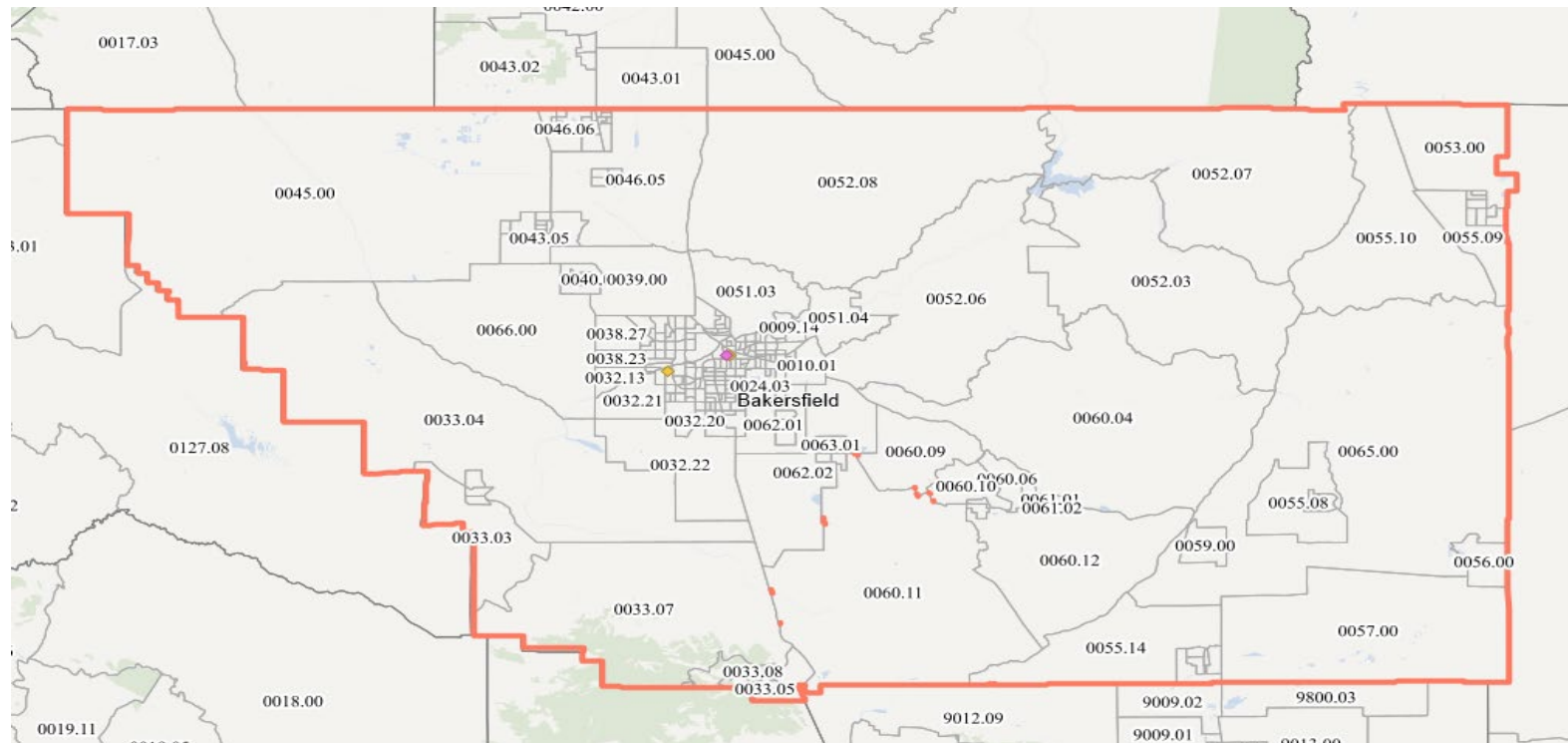
2022 FFIEC Census Report - Summary Census Demographic Information MSA/MD: 31084 - LOS ANGELES-LONG BEACH-GLENDALE, CA  
 State: 06 - CALIFORNIA (CA)

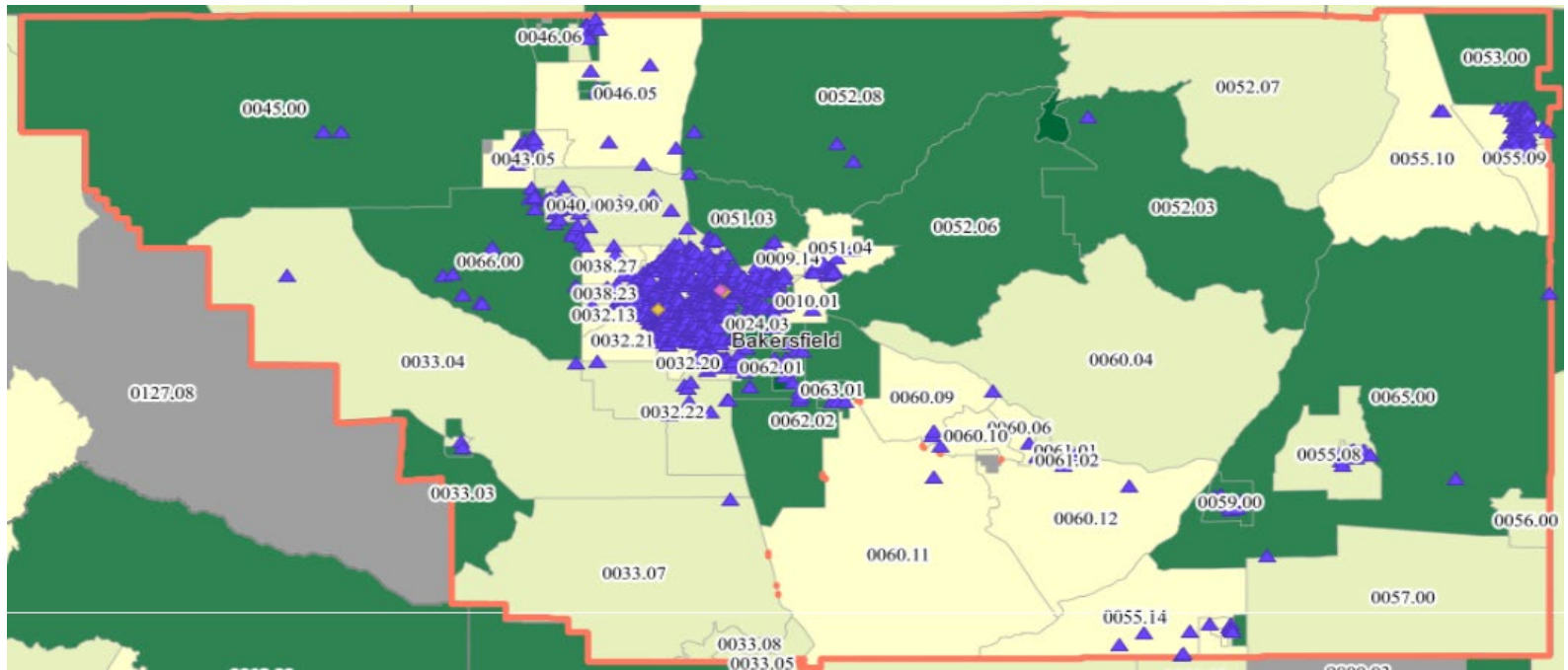


State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	037	9001.02	Moderate	No	54.01	\$91,100	\$49,203	\$43,382	830	62.41	518	186	474
06	037	9001.03	Moderate	No	51.87	\$91,100	\$47,254	\$41,667	6708	76.64	5141	1026	1782
06	037	9001.04	Moderate	No	60.74	\$91,100	\$55,334	\$48,792	6556	76.21	4996	1195	1865
06	037	9003.01	Moderate	No	77.09	\$91,100	\$70,229	\$61,917	3957	76.50	3027	555	1003
06	037	9005.01	Middle	No	84.85	\$91,100	\$77,298	\$68,152	7610	85.65	6518	1184	2040
06	037	9005.04	Moderate	No	77.28	\$91,100	\$70,402	\$62,070	7557	79.89	6037	1157	1685
06	037	9005.05	Moderate	No	63.18	\$91,100	\$57,557	\$50,750	4548	81.22	3694	714	1128
06	037	9005.06	Middle	No	86.37	\$91,100	\$78,683	\$69,375	4944	86.61	4282	745	1251
06	037	9005.08	Middle	No	89.33	\$91,100	\$81,380	\$71,750	4543	80.12	3640	657	1031
06	037	9005.09	Moderate	No	64.58	\$91,100	\$58,832	\$51,875	4693	81.91	3844	630	1190
06	037	9005.10	Moderate	No	53.02	\$91,100	\$48,301	\$42,589	4015	85.80	3445	394	1113
06	037	9006.02	Moderate	No	50.04	\$91,100	\$45,586	\$40,195	6016	87.92	5289	962	1614
06	037	9006.06	Moderate	No	51.27	\$91,100	\$46,707	\$41,182	4090	87.02	3559	340	1302
06	037	9006.07	Moderate	No	70.81	\$91,100	\$64,508	\$56,875	4263	84.14	3587	630	1189
06	037	9006.08	Moderate	No	78.19	\$91,100	\$71,231	\$62,805	3845	84.63	3254	691	1093
06	037	9006.09	Moderate	No	59.43	\$91,100	\$54,141	\$47,736	5805	88.34	5128	653	1337
06	037	9006.10	Moderate	No	51.67	\$91,100	\$47,071	\$41,504	3929	79.33	3117	827	1169
06	037	9006.11	Middle	No	88.30	\$91,100	\$80,441	\$70,922	4352	85.94	3740	709	996
06	037	9007.01	Moderate	No	53.43	\$91,100	\$48,675	\$42,917	5591	77.45	4330	574	1509
06	037	9007.03	Moderate	No	58.10	\$91,100	\$52,929	\$46,667	4667	74.31	3468	339	968
06	037	9007.04	Moderate	No	59.80	\$91,100	\$54,478	\$48,036	3584	76.90	2756	31	399
06	037	9007.05	Moderate	No	71.07	\$91,100	\$64,745	\$57,083	4939	62.16	3070	613	853
06	037	9008.04	Moderate	No	54.67	\$91,100	\$49,804	\$43,911	3895	86.29	3361	434	1002
06	037	9008.05	Middle	No	97.60	\$91,100	\$88,914	\$78,393	5626	69.36	3902	1036	1507
06	037	9008.06	Low	No	42.74	\$91,100	\$38,936	\$34,333	4562	79.61	3632	189	793
06	037	9008.07	Moderate	No	76.92	\$91,100	\$70,074	\$61,786	4566	76.08	3474	615	1175
06	037	9008.08	Moderate	No	61.65	\$91,100	\$56,163	\$49,517	4590	82.57	3790	598	1328
06	037	9009.01	Middle	No	100.07	\$91,100	\$91,164	\$80,375	2951	59.44	1754	490	733
06	037	9009.02	Middle	No	95.38	\$91,100	\$86,891	\$76,607	1674	39.90	668	530	678
06	037	9010.03	Unknown	No	0.00	\$91,100	\$0	\$0	3278	87.28	2861	0	0
06	037	9010.07	Middle	No	106.34	\$91,100	\$96,876	\$85,417	2127	49.88	1061	462	720
06	037	9010.08	Middle	No	92.02	\$91,100	\$83,830	\$73,913	3093	72.23	2234	420	831
06	037	9010.09	Middle	No	101.31	\$91,100	\$92,293	\$81,375	5741	59.73	3429	1200	1585
06	037	9010.10	Moderate	No	67.44	\$91,100	\$61,438	\$54,167	6185	67.28	4161	954	1641
06	037	9010.11	Middle	No	113.68	\$91,100	\$103,562	\$91,310	5374	60.14	3232	938	1249
06	037	9010.12	Upper	No	133.57	\$91,100	\$121,682	\$107,284	5314	70.30	3736	1260	1511
06	037	9010.13	Upper	No	157.18	\$91,100	\$143,191	\$126,250	4431	67.39	2986	799	1196
06	037	9010.14	Upper	No	142.77	\$91,100	\$130,063	\$114,669	5270	68.05	3586	1029	1394
06	037	9011.01	Middle	No	98.12	\$91,100	\$89,387	\$78,814	6257	59.09	3697	1222	1769
06	037	9011.02	Middle	No	117.58	\$91,100	\$107,115	\$94,438	5703	52.73	3007	1291	1860
06	037	9012.14	Middle	No	115.13	\$91,100	\$104,883	\$92,471	4519	62.98	2846	1050	1479
06	037	9012.15	Upper	No	126.91	\$91,100	\$115,615	\$101,934	4112	48.30	1986	683	943
06	037	9012.16	Upper	No	121.46	\$91,100	\$110,650	\$97,554	2733	50.46	1379	691	856
06	037	9012.17	Upper	No	190.65	\$91,100	\$173,682	\$153,125	1529	24.98	382	593	720
06	037	9012.18	Upper	No	161.89	\$91,100	\$147,482	\$130,028	2462	51.06	1257	682	711
06	037	9013.00	Moderate	No	61.47	\$91,100	\$55,999	\$49,375	2011	61.21	1231	408	741
06	037	9100.02	Moderate	No	55.86	\$91,100	\$50,888	\$44,868	7697	76.90	5919	1214	2171
06	037	9102.10	Upper	No	138.31	\$91,100	\$126,000	\$111,088	7399	62.71	4640	1760	2138
06	037	9102.11	Upper	No	216.53	\$91,100	\$197,259	\$173,917	1916	58.30	1117	367	516
06	037	9102.12	Upper	No	125.41	\$91,100	\$114,249	\$100,727	3403	49.28	1677	799	1185
06	037	9102.13	Upper	No	165.17	\$91,100	\$150,470	\$132,663	1285	57.51	739	336	535
06	037	9102.14	Upper	No	122.01	\$91,100	\$111,151	\$97,996	6336	73.53	4659	1130	1511
06	037	9102.15	Middle	No	97.66	\$91,100	\$88,968	\$78,438	7110	77.89	5538	1293	1933
06	037	9102.16	Upper	No	152.40	\$91,100	\$138,836	\$122,411	4722	65.99	3116	1118	1381
06	037	9102.17	Middle	No	117.68	\$91,100	\$107,206	\$94,524	5873	79.50	4669	1038	1426
06	037	9102.18	Middle	No	99.75	\$91,100	\$90,872	\$80,117	4413	74.14	3272	802	1241
06	037	9103.01	Upper	No	147.70	\$91,100	\$134,555	\$118,636	4392	45.81	2012	1194	1642
06	037	9103.02	Middle	No	112.67	\$91,100	\$102,642	\$90,500	6514	52.52	3421	1497	1983
06	037	9104.01	Middle	No	109.02	\$91,100	\$99,317	\$87,566	6368	75.05	4779	1035	1593
06	037	9104.04	Moderate	No	66.99	\$91,100	\$61,028	\$53,807	4370	86.04	3760	611	942
06	037	9104.05	Low	No	38.51	\$91,100	\$35,083	\$30,933	6149	93.45	5746	314	883
06	037	9105.01	Low	No	40.23	\$91,100	\$36,650	\$32,319	6344	92.15	5846	54	460
06	037	9105.02	Moderate	No	51.23	\$91,100	\$46,671	\$41,154	4481	90.09	4037	380	847
06	037	9105.04	Moderate	No	53.98	\$91,100	\$49,176	\$43,359	4857	89.91	4367	635	1063
06	037	9105.05	Middle	No	93.72	\$91,100	\$85,379	\$75,278	3456	87.44	3022	585	835
06	037	9106.01	Moderate	No	78.52	\$91,100	\$71,532	\$63,068	7226	90.62	6548	1117	1610
06	037	9106.02	Moderate	No	55.35	\$91,100	\$50,424	\$44,457	4428	87.76	3886	526	953
06	037	9106.05	Moderate	No	63.24	\$91,100	\$57,612	\$50,795	5134	89.77	4609	772	1231
06	037	9106.06	Moderate	No	57.88	\$91,100	\$52,729	\$46,488	3222	88.98	2867	463	763
06	037	9106.07	Moderate	No	54.64	\$91,100	\$49,777	\$43,889	3946	87.25	3443	565	896
06	037	9106.08	Moderate	No	75.72	\$91,100	\$68,981	\$60,821	3550	85.75	3044	554	926
06	037	9107.06	Middle	No	81.49	\$91,100	\$74,237	\$65,453	6553	92.48	6060	1073	1575
06	037	9107.07	Moderate	No	70.62	\$91,100	\$64,335	\$56,724	5968	85.62	5110	814	1071

06	037	9107.09	Middle	No	108.03	\$91,100	\$98,415	\$86,771	1818	64.30	1169	442	492
06	037	9107.12	Middle	No	94.02	\$91,100	\$85,652	\$75,521	3155	86.56	2731	571	800
06	037	9107.13	Middle	No	80.49	\$91,100	\$73,326	\$64,652	6055	90.47	5478	1083	1511
06	037	9107.14	Moderate	No	76.00	\$91,100	\$69,236	\$61,046	3934	92.60	3643	672	970
06	037	9107.15	Moderate	No	70.82	\$91,100	\$64,517	\$56,886	7105	89.42	6353	1281	1864
06	037	9107.16	Middle	No	95.52	\$91,100	\$87,019	\$76,722	6636	84.69	5620	1209	1710
06	037	9107.17	Middle	No	110.39	\$91,100	\$100,565	\$88,664	2403	90.35	2171	525	540
06	037	9107.18	Middle	No	82.81	\$91,100	\$75,440	\$66,515	5861	91.98	5391	992	1307
06	037	9107.19	Middle	No	89.31	\$91,100	\$81,361	\$71,734	4484	93.22	4180	574	952
06	037	9107.20	Middle	No	85.77	\$91,100	\$78,136	\$68,889	5194	88.51	4597	1004	1431
06	037	9107.21	Middle	No	84.43	\$91,100	\$76,916	\$67,813	3330	87.36	2909	492	929
06	037	9110.01	Middle	No	86.60	\$91,100	\$78,893	\$69,559	3958	48.18	1907	1158	1754
06	037	9111.00	Moderate	No	68.99	\$91,100	\$62,850	\$55,417	7827	88.39	6918	1239	2109
06	037	9800.03	Unknown	No	0.00	\$91,100	\$0	\$0	0	0.00	0	0	0
06	037	9800.04	Unknown	No	0.00	\$91,100	\$0	\$0	0	0.00	0	0	0







**Income Level**

- Low
- Moderate
- Middle
- Upper
- N/A



## Bakersfield Region

Tract Income Level	#	%
Upper	74	31%
Middle	70	30%
Moderate	65	28%
Low	19	8%
Unknown	8	3%
<b>Total</b>	<b>236</b>	



2022 FFIEC Census Report - Summary Census Demographic Information MSA/MD: 12540 - BAKERSFIELD, CA  
 State: 06 - CALIFORNIA (CA)



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	029	0001.02	Middle	No	81.32	\$67,900	\$55,216	\$49,643	3422	34.54	1182	659	1265
06	029	0001.03	Low	No	49.18	\$67,900	\$33,393	\$30,024	3816	36.45	1391	697	1777
06	029	0001.04	Middle	No	81.13	\$67,900	\$55,087	\$49,526	1654	37.06	613	109	465
06	029	0001.05	Middle	No	97.55	\$67,900	\$66,236	\$59,551	5340	38.16	2038	771	1208
06	029	0001.06	Middle	No	107.36	\$67,900	\$72,897	\$65,538	2665	44.13	1176	144	929
06	029	0002.01	Moderate	No	60.05	\$67,900	\$40,774	\$36,658	4449	45.81	2038	328	1563
06	029	0002.02	Middle	No	96.92	\$67,900	\$65,809	\$59,167	3797	41.77	1586	300	1381
06	029	0003.00	Moderate	No	66.71	\$67,900	\$45,296	\$40,728	4630	42.10	1949	537	2020
06	029	0004.00	Low	No	37.75	\$67,900	\$25,632	\$23,047	4757	50.24	2390	491	1698
06	029	0005.04	Middle	No	95.44	\$67,900	\$64,804	\$58,265	4615	39.15	1807	915	1360
06	029	0005.05	Upper	No	135.20	\$67,900	\$91,801	\$82,534	3738	33.49	1252	1224	1484
06	029	0005.06	Upper	No	123.63	\$67,900	\$83,945	\$75,469	2323	49.42	1148	314	544
06	029	0005.07	Upper	No	150.76	\$67,900	\$102,366	\$92,031	3757	44.08	1656	1104	1337
06	029	0005.08	Upper	No	169.12	\$67,900	\$114,832	\$103,242	1920	27.76	533	562	612
06	029	0005.09	Upper	No	222.71	\$67,900	\$151,220	\$135,957	2659	37.04	985	724	751
06	029	0005.10	Upper	No	209.63	\$67,900	\$142,339	\$127,969	4223	45.65	1928	1130	1271
06	029	0006.01	Unknown	No	0.00	\$67,900	\$0	\$0	2453	64.37	1579	432	840
06	029	0006.02	Low	No	21.99	\$67,900	\$14,931	\$13,424	2939	84.11	2472	39	205
06	029	0006.03	Unknown	No	0.00	\$67,900	\$0	\$0	2316	82.73	1916	214	508
06	029	0007.01	Middle	No	89.97	\$67,900	\$61,090	\$54,924	2927	70.48	2063	553	976
06	029	0007.02	Middle	No	111.02	\$67,900	\$75,383	\$67,775	2504	56.67	1419	654	1000
06	029	0008.00	Middle	No	98.18	\$67,900	\$66,664	\$59,938	5600	77.18	4322	964	1499
06	029	0009.02	Moderate	No	72.31	\$67,900	\$49,098	\$44,146	3891	73.55	2862	623	1013
06	029	0009.03	Middle	No	117.17	\$67,900	\$79,558	\$71,526	4347	70.53	3066	628	1130
06	029	0009.04	Middle	No	86.00	\$67,900	\$58,394	\$52,500	4239	76.08	3225	853	1251
06	029	0009.05	Upper	No	123.64	\$67,900	\$83,952	\$75,478	2631	81.30	2139	554	842
06	029	0009.06	Middle	No	90.09	\$67,900	\$61,171	\$55,000	4504	84.06	3786	788	1312
06	029	0009.07	Moderate	No	71.43	\$67,900	\$48,501	\$43,606	2600	82.46	2144	437	756
06	029	0009.08	Upper	No	168.12	\$67,900	\$114,153	\$102,630	5429	70.84	3846	1067	1376
06	029	0009.09	Upper	No	192.99	\$67,900	\$131,040	\$117,813	2618	52.44	1373	775	912
06	029	0009.11	Moderate	No	65.02	\$67,900	\$44,149	\$39,695	2756	73.62	2029	343	443
06	029	0009.12	Middle	No	98.69	\$67,900	\$67,011	\$60,245	3349	69.27	2320	607	1027

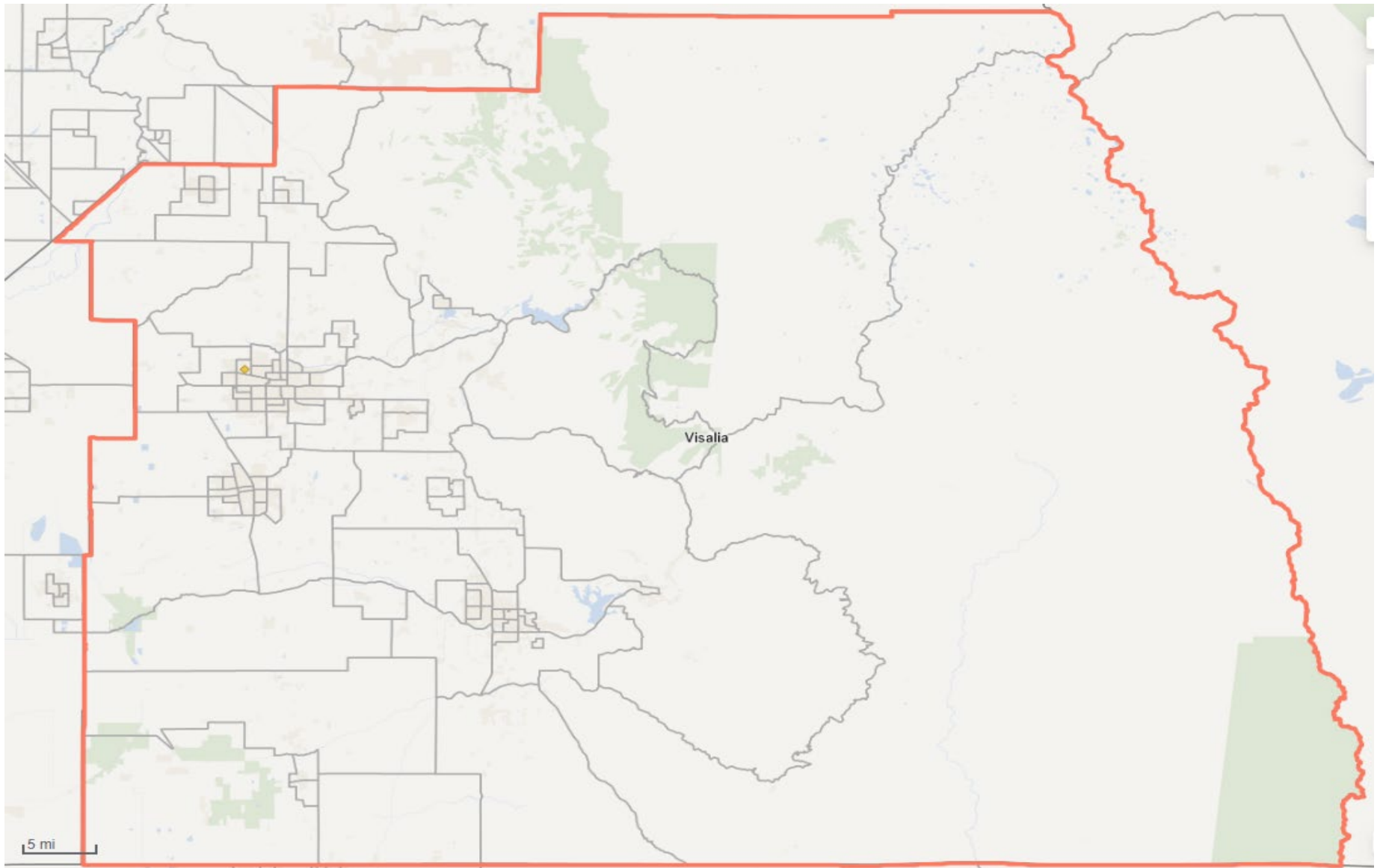
06	029	0009.13	Upper	No	181.87	\$67,900	\$123,490	\$111,023	3743	58.83	2202	958	986
06	029	0009.14	Upper	No	147.49	\$67,900	\$100,146	\$90,034	4129	62.02	2561	711	1002
06	029	0010.01	Upper	No	153.17	\$67,900	\$104,002	\$93,507	3743	69.60	2605	910	1010
06	029	0010.02	Middle	No	86.49	\$67,900	\$58,727	\$52,798	3441	86.52	2977	574	838
06	029	0010.03	Moderate	No	77.46	\$67,900	\$52,595	\$47,290	3692	86.81	3205	944	999
06	029	0011.01	Low	No	43.27	\$67,900	\$29,380	\$26,416	5368	87.89	4718	565	1567
06	029	0011.04	Moderate	No	55.28	\$67,900	\$37,535	\$33,750	2876	91.45	2630	358	800
06	029	0011.05	Middle	No	82.29	\$67,900	\$55,875	\$50,234	3652	92.63	3383	648	1044
06	029	0011.06	Low	No	48.22	\$67,900	\$32,741	\$29,439	2279	93.99	2142	71	455
06	029	0011.07	Moderate	No	75.63	\$67,900	\$51,353	\$46,169	2647	93.84	2484	218	761
06	029	0012.01	Middle	No	82.11	\$67,900	\$55,753	\$50,128	2892	92.98	2689	340	753
06	029	0012.02	Low	No	45.87	\$67,900	\$31,146	\$28,003	6099	93.15	5681	290	1549
06	029	0013.01	Low	No	46.52	\$67,900	\$31,587	\$28,400	5276	93.59	4938	244	1398
06	029	0013.02	Low	No	34.19	\$67,900	\$23,215	\$20,877	2451	88.09	2159	99	644
06	029	0014.01	Low	No	45.79	\$67,900	\$31,091	\$27,955	4750	87.85	4173	231	1215
06	029	0014.02	Low	No	41.24	\$67,900	\$28,002	\$25,179	3088	89.22	2755	256	878
06	029	0015.00	Low	No	47.36	\$67,900	\$32,157	\$28,913	2944	90.12	2653	274	761
06	029	0016.00	Unknown	No	0.00	\$67,900	\$0	\$0	2510	76.77	1927	97	389
06	029	0017.00	Upper	No	133.38	\$67,900	\$90,565	\$81,424	4299	46.55	2001	932	1727
06	029	0018.01	Moderate	No	74.38	\$67,900	\$50,504	\$45,408	5514	71.84	3961	865	1358
06	029	0018.03	Middle	No	119.22	\$67,900	\$80,950	\$72,780	2754	49.82	1372	377	820
06	029	0018.04	Moderate	No	79.22	\$67,900	\$53,790	\$48,365	3144	59.38	1867	541	1211
06	029	0019.01	Middle	No	88.82	\$67,900	\$60,309	\$54,224	3883	68.45	2658	625	1368
06	029	0019.02	Middle	No	80.51	\$67,900	\$54,666	\$49,151	4802	73.87	3547	474	1484
06	029	0020.01	Low	No	19.28	\$67,900	\$13,091	\$11,775	3344	92.79	3103	196	898
06	029	0020.02	Low	No	49.54	\$67,900	\$33,638	\$30,244	4392	90.44	3972	123	1259
06	029	0021.00	Moderate	No	51.25	\$67,900	\$34,799	\$31,288	3504	94.58	3314	466	1064
06	029	0022.01	Moderate	No	59.86	\$67,900	\$40,645	\$36,544	2753	98.37	2708	294	712
06	029	0022.02	Low	No	46.21	\$67,900	\$31,377	\$28,214	3761	94.87	3568	240	947
06	029	0023.02	Moderate	No	70.97	\$67,900	\$48,189	\$43,324	3173	96.79	3071	315	731
06	029	0023.03	Moderate	No	76.28	\$67,900	\$51,794	\$46,570	3660	91.48	3348	744	956
06	029	0023.04	Moderate	No	72.75	\$67,900	\$49,397	\$44,412	3244	94.61	3069	234	943
06	029	0023.05	Moderate	No	56.08	\$67,900	\$38,078	\$34,239	2660	94.77	2521	519	796
06	029	0024.01	Middle	No	104.22	\$67,900	\$70,765	\$63,625	2291	81.75	1873	413	546
06	029	0024.02	Middle	No	114.85	\$67,900	\$77,983	\$70,113	3797	90.39	3432	894	1137
06	029	0024.03	Low	No	38.27	\$67,900	\$25,985	\$23,367	3116	90.05	2806	160	438
06	029	0025.01	Moderate	No	50.93	\$67,900	\$34,581	\$31,095	4576	93.42	4275	492	1336
06	029	0025.02	Moderate	No	57.18	\$67,900	\$38,825	\$34,909	2256	98.23	2216	67	228
06	029	0025.03	Moderate	No	63.73	\$67,900	\$43,273	\$38,904	2636	98.33	2592	363	685
06	029	0026.00	Moderate	No	55.58	\$67,900	\$37,739	\$33,929	3439	91.42	3144	436	922
06	029	0027.01	Middle	No	82.11	\$67,900	\$55,753	\$50,127	2906	83.34	2422	559	895
06	029	0027.02	Moderate	No	65.52	\$67,900	\$44,488	\$40,000	3020	83.21	2513	538	947
06	029	0028.04	Upper	No	134.87	\$67,900	\$91,577	\$82,333	2763	35.69	986	952	1361
06	029	0028.06	Upper	No	152.99	\$67,900	\$103,880	\$93,393	2285	47.05	1075	207	441
06	029	0028.07	Upper	No	221.49	\$67,900	\$150,392	\$135,211	4026	40.04	1612	1127	1421

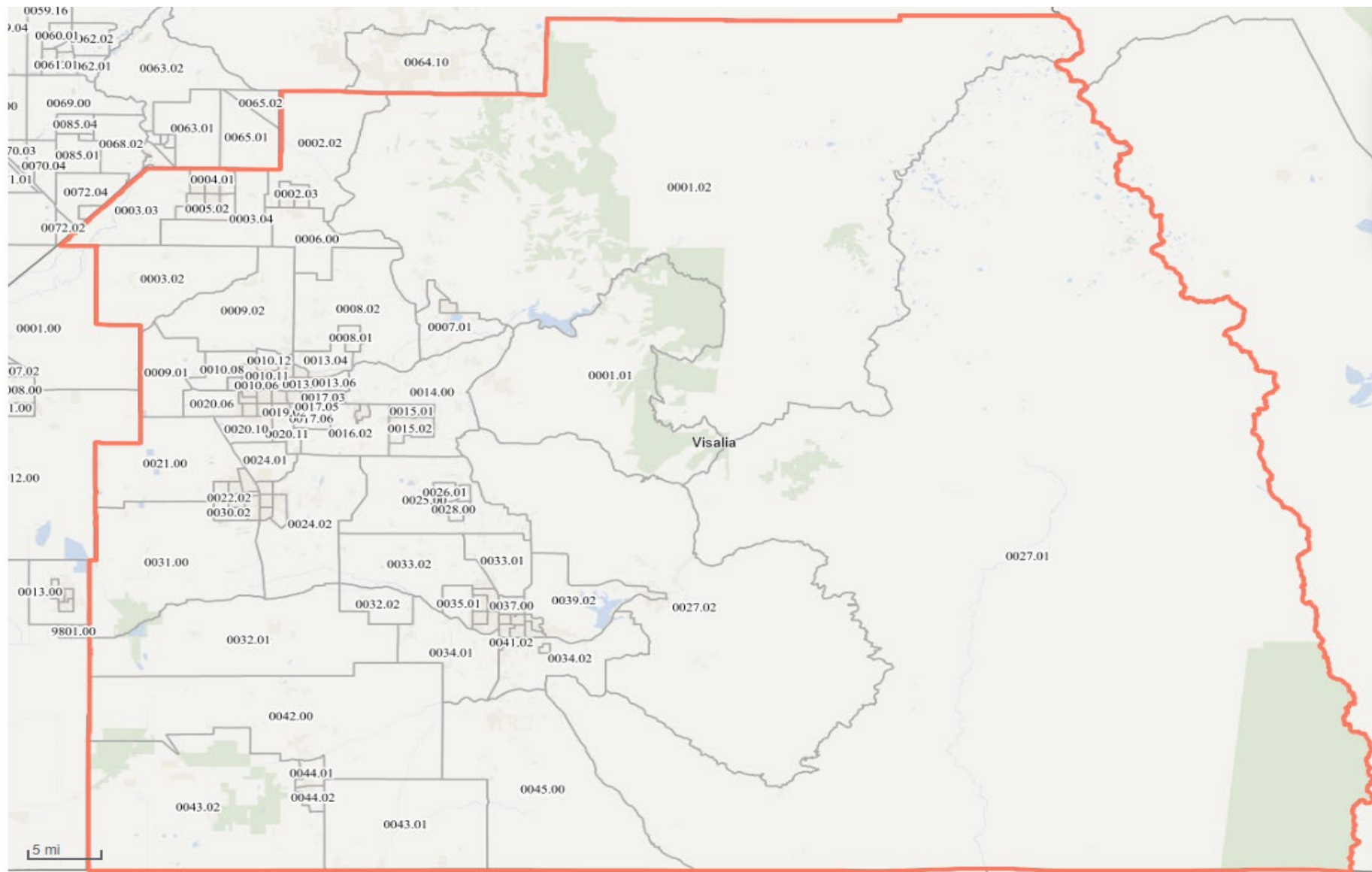
06	029	0028.11	Upper	No	218.59	\$67,900	\$148,423	\$133,438	3905	42.84	1673	1275	1408
06	029	0028.13	Moderate	No	60.06	\$67,900	\$40,781	\$36,667	4611	78.25	3608	445	1068
06	029	0028.14	Moderate	No	76.17	\$67,900	\$51,719	\$46,500	4532	78.22	3545	599	1188
06	029	0028.15	Moderate	No	76.23	\$67,900	\$51,760	\$46,535	4392	78.07	3429	541	1100
06	029	0028.16	Middle	No	83.07	\$67,900	\$56,405	\$50,714	5700	78.67	4484	1101	1458
06	029	0028.17	Middle	No	82.59	\$67,900	\$56,079	\$50,417	5145	74.97	3857	464	1286
06	029	0028.18	Upper	No	144.47	\$67,900	\$98,095	\$88,194	4022	52.96	2130	1000	1345
06	029	0028.19	Middle	No	114.13	\$67,900	\$77,494	\$69,674	4873	64.60	3148	752	1460
06	029	0028.20	Upper	No	157.19	\$67,900	\$106,732	\$95,958	6690	64.35	4305	1469	2057
06	029	0028.21	Upper	No	130.86	\$67,900	\$88,854	\$79,886	4751	60.35	2867	881	1682
06	029	0028.22	Upper	No	198.32	\$67,900	\$134,659	\$121,067	3407	44.50	1516	1043	1084
06	029	0028.23	Moderate	No	77.46	\$67,900	\$52,595	\$47,286	4256	61.70	2626	656	1181
06	029	0028.24	Moderate	No	51.91	\$67,900	\$35,247	\$31,694	2883	81.86	2360	66	335
06	029	0028.25	Moderate	No	65.27	\$67,900	\$44,318	\$39,844	2565	70.84	1817	398	994
06	029	0029.01	Middle	No	94.25	\$67,900	\$63,996	\$57,534	3074	85.56	2630	396	952
06	029	0029.02	Middle	No	84.19	\$67,900	\$57,165	\$51,395	4427	83.62	3702	550	782
06	029	0030.01	Moderate	No	66.83	\$67,900	\$45,378	\$40,799	4141	90.10	3731	515	916
06	029	0030.02	Low	No	47.42	\$67,900	\$32,198	\$28,953	3294	90.53	2982	477	918
06	029	0031.03	Middle	No	80.23	\$67,900	\$54,476	\$48,977	4822	89.49	4315	489	914
06	029	0031.12	Middle	No	104.19	\$67,900	\$70,745	\$63,606	5365	79.14	4246	1138	1706
06	029	0031.13	Middle	No	83.10	\$67,900	\$56,425	\$50,732	4904	86.70	4252	746	1213
06	029	0031.24	Upper	No	143.86	\$67,900	\$97,681	\$87,824	5802	76.58	4443	1201	1669
06	029	0031.25	Middle	No	102.94	\$67,900	\$69,896	\$62,841	3194	86.98	2778	491	775
06	029	0031.26	Moderate	No	60.15	\$67,900	\$40,842	\$36,722	5437	88.69	4822	415	1223
06	029	0031.27	Moderate	No	61.92	\$67,900	\$42,044	\$37,802	4813	92.08	4432	664	1027
06	029	0031.28	Middle	No	85.06	\$67,900	\$57,756	\$51,926	4746	91.97	4365	930	1148
06	029	0031.29	Middle	No	91.20	\$67,900	\$61,925	\$55,677	3787	74.04	2804	930	1187
06	029	0031.30	Upper	No	202.24	\$67,900	\$137,321	\$123,459	4246	75.27	3196	1183	1384
06	029	0031.31	Middle	No	100.78	\$67,900	\$68,430	\$61,524	3715	72.76	2703	556	868
06	029	0031.32	Middle	No	94.35	\$67,900	\$64,064	\$57,599	4586	80.90	3710	689	1279
06	029	0031.33	Upper	No	143.54	\$67,900	\$97,464	\$87,628	3176	67.51	2144	583	732
06	029	0031.34	Middle	No	118.46	\$67,900	\$80,434	\$72,313	3698	76.20	2818	467	840
06	029	0031.35	Upper	No	186.02	\$67,900	\$126,308	\$113,560	4082	77.61	3168	1043	1195
06	029	0031.36	Middle	No	88.42	\$67,900	\$60,037	\$53,977	2041	85.20	1739	272	468
06	029	0031.37	Moderate	No	78.65	\$67,900	\$53,403	\$48,012	3453	90.04	3109	409	750
06	029	0032.03	Upper	No	165.52	\$67,900	\$112,388	\$101,042	2294	39.76	912	684	719
06	029	0032.07	Middle	No	90.27	\$67,900	\$61,293	\$55,109	4934	93.62	4619	588	1001
06	029	0032.08	Middle	No	91.28	\$67,900	\$61,979	\$55,723	7852	93.21	7319	1162	1643
06	029	0032.09	Upper	No	122.11	\$67,900	\$82,913	\$74,541	3686	84.43	3112	868	1099
06	029	0032.10	Middle	No	112.25	\$67,900	\$76,218	\$68,525	5917	83.51	4941	1307	1578
06	029	0032.11	Middle	No	109.59	\$67,900	\$74,412	\$66,901	4533	88.31	4003	858	1087
06	029	0032.12	Upper	No	269.75	\$67,900	\$183,160	\$164,667	6669	57.47	3833	1498	1972
06	029	0032.13	Upper	No	164.40	\$67,900	\$111,628	\$100,357	2065	54.19	1119	327	373
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06	029	0032.15	Middle	No	97.66	\$67,900	\$66,311	\$59,619	3726	77.40	2884	822	1109

06	029	0032.16	Upper	No	134.27	\$67,900	\$91,169	\$81,967	3167	86.64	2744	752	845
06	029	0032.17	Upper	No	137.45	\$67,900	\$93,329	\$83,909	3152	83.31	2626	547	799
06	029	0032.18	Upper	No	139.59	\$67,900	\$94,782	\$85,214	6298	87.35	5501	1102	1361
06	029	0032.19	Upper	No	174.57	\$67,900	\$118,533	\$106,569	6685	85.59	5722	948	1262
06	029	0032.20	Upper	No	179.73	\$67,900	\$122,037	\$109,719	4804	72.61	3488	733	798
06	029	0032.21	Upper	No	146.17	\$67,900	\$99,249	\$89,234	4636	65.60	3041	508	805
06	029	0032.22	Middle	No	92.14	\$67,900	\$62,563	\$56,250	1693	48.20	816	466	666
06	029	0033.03	Moderate	No	72.93	\$67,900	\$49,519	\$44,525	1257	37.79	475	494	931
06	029	0033.04	Middle	No	113.07	\$67,900	\$76,775	\$69,028	3732	56.73	2117	472	833
06	029	0033.05	Middle	No	89.92	\$67,900	\$61,056	\$54,896	3367	32.37	1090	927	1760
06	029	0033.07	Middle	No	90.40	\$67,900	\$61,382	\$55,185	2605	29.48	768	831	2515
06	029	0033.08	Middle	No	98.43	\$67,900	\$66,834	\$60,088	2099	35.40	743	677	1062
06	029	0034.00	Moderate	No	71.18	\$67,900	\$48,331	\$43,456	4380	66.71	2922	613	1493
06	029	0035.00	Middle	No	99.11	\$67,900	\$67,296	\$60,506	6686	45.30	3029	1732	3078
06	029	0036.00	Moderate	No	51.79	\$67,900	\$35,165	\$31,619	4553	55.24	2515	579	1630
06	029	0038.06	Upper	No	209.41	\$67,900	\$142,189	\$127,833	5285	45.87	2424	1244	1649
06	029	0038.07	Upper	No	150.16	\$67,900	\$101,959	\$91,667	3589	36.47	1309	882	1165
06	029	0038.08	Upper	No	129.71	\$67,900	\$88,073	\$79,186	4504	49.56	2232	822	1493
06	029	0038.10	Upper	No	222.17	\$67,900	\$150,853	\$135,625	2531	34.93	884	706	906
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06	029	0038.12	Upper	No	143.09	\$67,900	\$97,158	\$87,348	4948	49.92	2470	935	1463
06	029	0038.14	Upper	No	187.64	\$67,900	\$127,408	\$114,545	6293	48.12	3028	1952	2017
06	029	0038.15	Upper	No	188.81	\$67,900	\$128,202	\$115,259	6087	50.80	3092	1551	1694
06	029	0038.16	Middle	No	110.18	\$67,900	\$74,812	\$67,262	3522	45.17	1591	849	1159
06	029	0038.17	Upper	No	178.53	\$67,900	\$121,222	\$108,984	4158	41.49	1725	972	1207
06	029	0038.18	Upper	No	146.67	\$67,900	\$99,589	\$89,538	5162	46.20	2385	1094	1407
06	029	0038.19	Upper	No	200.23	\$67,900	\$135,956	\$122,232	3851	42.43	1634	1097	1741
06	029	0038.20	Upper	No	227.45	\$67,900	\$154,439	\$138,846	3740	38.61	1444	926	1182
06	029	0038.21	Upper	No	216.86	\$67,900	\$147,248	\$132,384	4606	47.83	2203	1220	1336
06	029	0038.22	Upper	No	206.44	\$67,900	\$140,173	\$126,021	3206	39.30	1260	787	871
06	029	0038.23	Upper	No	208.95	\$67,900	\$141,877	\$127,554	4184	32.19	1347	1108	1604
06	029	0038.24	Upper	No	127.81	\$67,900	\$86,783	\$78,026	2279	37.96	865	543	791
06	029	0038.25	Upper	No	214.46	\$67,900	\$145,618	\$130,921	2982	46.68	1392	681	831
06	029	0038.26	Upper	No	232.99	\$67,900	\$158,200	\$142,232	3325	39.76	1322	760	817
06	029	0038.27	Upper	No	212.92	\$67,900	\$144,573	\$129,980	2445	41.51	1015	535	712
06	029	0039.00	Middle	No	102.16	\$67,900	\$69,367	\$62,368	3702	63.34	2345	381	609
06	029	0040.01	Middle	No	101.44	\$67,900	\$68,878	\$61,925	4014	89.34	3586	563	980
06	029	0040.02	Middle	No	99.76	\$67,900	\$67,737	\$60,900	4321	93.29	4031	655	1062
06	029	0041.01	Middle	No	87.39	\$67,900	\$59,338	\$53,349	5727	76.11	4359	1049	1699
06	029	0041.02	Moderate	No	54.22	\$67,900	\$36,815	\$33,104	5234	93.48	4893	500	1366
06	029	0043.02	Unknown	No	0.00	\$67,900	\$0	\$0	4356	82.35	3587	0	0
06	029	0043.03	Moderate	No	69.73	\$67,900	\$47,347	\$42,566	5691	94.83	5397	660	1020
06	029	0043.04	Moderate	No	77.63	\$67,900	\$52,711	\$47,392	3218	96.12	3093	695	715
06	029	0043.05	Upper	No	162.02	\$67,900	\$110,012	\$98,906	1665	88.65	1476	349	380
06	029	0044.02	Moderate	No	55.23	\$67,900	\$37,501	\$33,717	4027	96.40	3882	595	1411

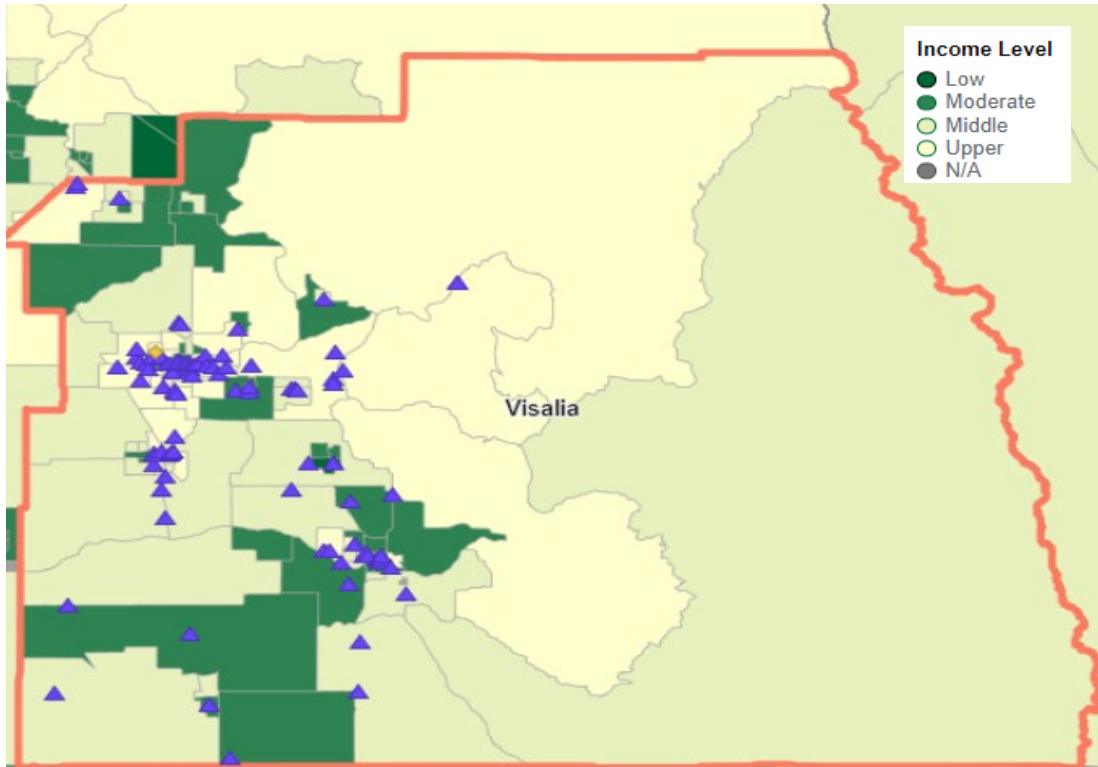
06	029	0044.03	Middle	No	98.85	\$67,900	\$67,119	\$60,343	3395	90.96	3088	553	780
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06	029	0046.05	Upper	No	137.16	\$67,900	\$93,132	\$83,734	3326	91.52	3044	797	936
06	029	0046.06	Moderate	No	73.62	\$67,900	\$49,988	\$44,945	2605	97.47	2539	434	608
06	029	0046.07	Middle	No	100.55	\$67,900	\$68,273	\$61,383	5765	98.86	5699	958	1368
06	029	0047.02	Moderate	No	55.83	\$67,900	\$37,909	\$34,085	3763	98.64	3712	428	892
06	029	0047.03	Moderate	No	62.40	\$67,900	\$42,370	\$38,095	4664	95.75	4466	613	852
06	029	0047.04	Moderate	No	67.70	\$67,900	\$45,968	\$41,327	5912	96.85	5726	629	1124
06	029	0048.01	Moderate	No	67.30	\$67,900	\$45,697	\$41,088	4007	99.03	3968	480	958
06	029	0048.02	Moderate	No	51.91	\$67,900	\$35,247	\$31,690	6193	97.48	6037	547	1586
06	029	0049.01	Moderate	No	52.30	\$67,900	\$35,512	\$31,928	5413	97.58	5282	685	1418
06	029	0049.03	Middle	No	89.38	\$67,900	\$60,689	\$54,564	4823	97.70	4712	1059	1297
06	029	0049.04	Middle	No	106.70	\$67,900	\$72,449	\$65,139	3009	97.04	2920	601	935
06	029	0050.03	Moderate	No	74.43	\$67,900	\$50,538	\$45,438	3512	95.76	3363	452	675
06	029	0050.05	Moderate	No	74.89	\$67,900	\$50,850	\$45,717	4204	95.24	4004	234	936
06	029	0050.06	Upper	No	141.84	\$67,900	\$96,309	\$86,588	3434	91.96	3158	866	1088
06	029	0051.03	Moderate	No	76.54	\$67,900	\$51,971	\$46,724	2726	26.93	734	671	1170
06	029	0051.04	Upper	No	197.19	\$67,900	\$133,892	\$120,375	4167	35.04	1460	1584	1775
06	029	0052.03	Moderate	No	62.69	\$67,900	\$42,567	\$38,273	4041	20.37	823	1644	2632
06	029	0052.05	Low	No	43.29	\$67,900	\$29,394	\$26,432	3577	26.59	951	825	2139
06	029	0052.06	Moderate	No	71.96	\$67,900	\$48,861	\$43,933	2582	19.79	511	724	1451
06	029	0052.07	Middle	No	90.49	\$67,900	\$61,443	\$55,239	2327	22.17	516	745	1435
06	029	0052.08	Moderate	No	51.62	\$67,900	\$35,050	\$31,514	3212	19.55	628	1030	2553
06	029	0053.00	Moderate	No	79.76	\$67,900	\$54,157	\$48,694	2104	55.51	1168	26	782
06	029	0054.02	Upper	No	160.07	\$67,900	\$108,688	\$97,717	5000	36.58	1829	1525	2274
06	029	0054.05	Middle	No	88.76	\$67,900	\$60,268	\$54,185	2458	48.25	1186	775	1216
06	029	0054.06	Upper	No	168.57	\$67,900	\$114,459	\$102,902	3514	32.07	1127	1113	1461
06	029	0054.07	Middle	No	91.83	\$67,900	\$62,353	\$56,060	4152	39.47	1639	1141	1603
06	029	0054.08	Upper	No	184.52	\$67,900	\$125,289	\$112,639	4669	40.27	1880	955	1889
06	029	0054.09	Upper	No	158.63	\$67,900	\$107,710	\$96,840	4725	38.81	1834	1286	2087
06	029	0054.10	Middle	No	81.49	\$67,900	\$55,332	\$49,750	1816	33.48	608	535	817
06	029	0055.08	Middle	No	101.45	\$67,900	\$68,885	\$61,932	4731	65.08	3079	940	1773
06	029	0055.09	Upper	No	162.34	\$67,900	\$110,229	\$99,100	4150	28.99	1203	1188	2019
06	029	0055.10	Upper	No	129.60	\$67,900	\$87,998	\$79,118	2216	29.51	654	625	963
06	029	0055.11	Middle	No	86.79	\$67,900	\$58,930	\$52,983	5071	68.49	3473	770	1556
06	029	0055.12	Upper	No	148.11	\$67,900	\$100,567	\$90,417	3009	63.28	1904	684	1148
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06	029	0055.14	Upper	No	145.15	\$67,900	\$98,557	\$88,611	3428	47.29	1621	991	1370
06	029	0056.00	Middle	No	100.33	\$67,900	\$68,124	\$61,250	2086	45.11	941	516	1100
06	029	0057.00	Middle	No	118.02	\$67,900	\$80,136	\$72,045	2332	43.44	1013	0	874
06	029	0058.03	Middle	No	80.23	\$67,900	\$54,476	\$48,977	3344	68.90	2304	523	1053
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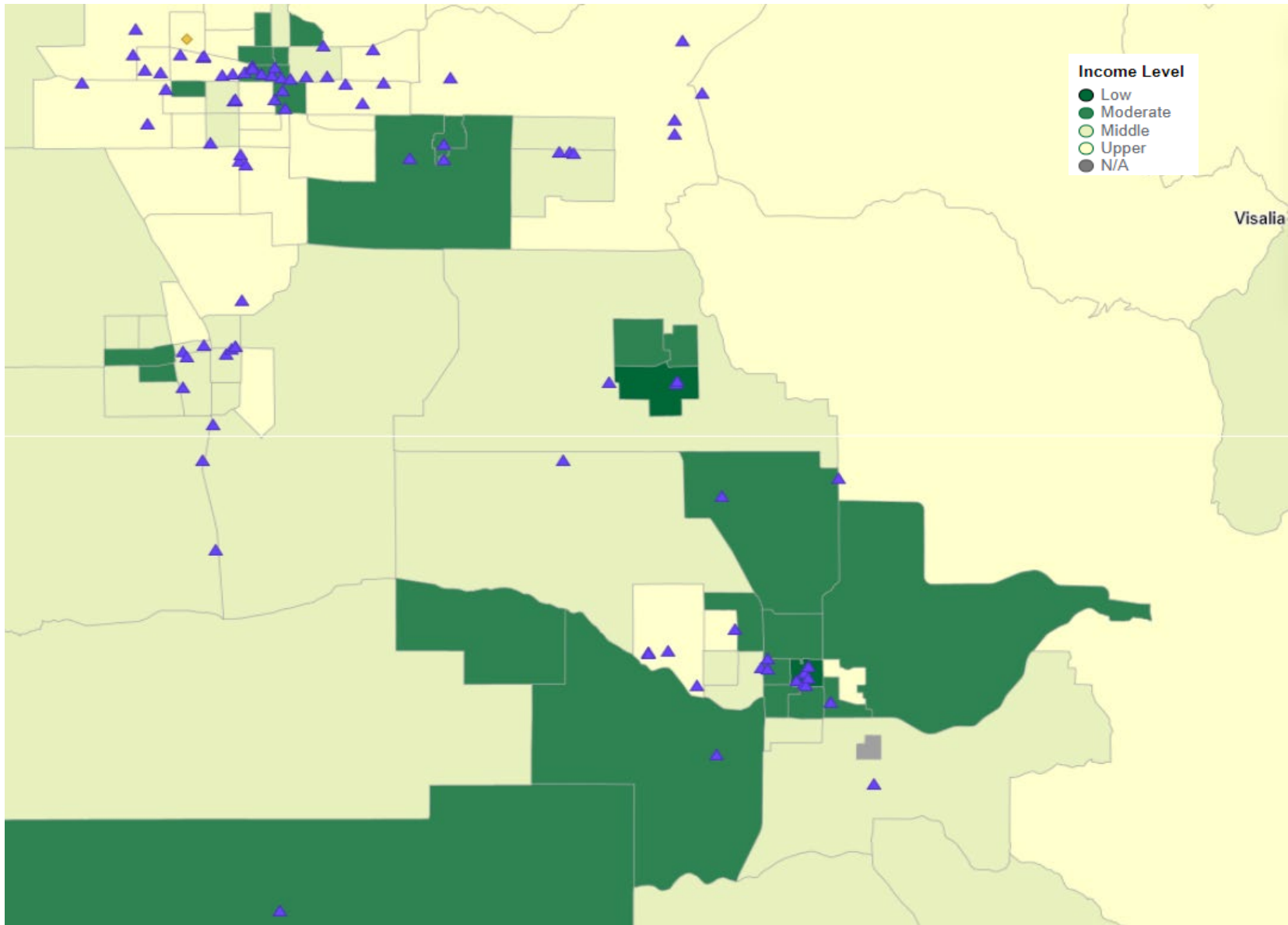
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06	029	0059.00	Moderate	No	79.53	\$67,900	\$54,001	\$48,553	4163	71.70	2985	499	1537
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06	029	0060.03	Middle	No	98.84	\$67,900	\$67,112	\$60,338	5804	39.40	2287	1604	2165
06	029	0060.04	Middle	No	91.56	\$67,900	\$62,169	\$55,893	1587	28.04	445	550	928
06	029	0060.06	Upper	No	183.50	\$67,900	\$124,597	\$112,018	3774	26.47	999	1364	1807
06	029	0060.09	Upper	No	155.10	\$67,900	\$105,313	\$94,683	2781	20.96	583	1147	1601
06	029	0060.10	Upper	No	164.74	\$67,900	\$111,858	\$100,568	3689	20.95	773	1229	1593
06	029	0060.11	Upper	No	147.43	\$67,900	\$100,105	\$90,000	3508	28.62	1004	999	1379
06	029	0060.12	Upper	No	169.65	\$67,900	\$115,192	\$103,565	2557	30.74	786	882	1098
06	029	0061.01	Middle	No	100.87	\$67,900	\$68,491	\$61,578	3804	42.40	1613	871	1728
06	029	0061.02	Upper	No	164.45	\$67,900	\$111,662	\$100,392	5185	42.95	2227	1314	1787
06	029	0062.01	Moderate	No	65.11	\$67,900	\$44,210	\$39,750	2587	82.88	2144	347	778
06	029	0062.02	Moderate	No	75.53	\$67,900	\$51,285	\$46,109	7006	95.60	6698	1222	1938
06	029	0063.01	Moderate	No	65.06	\$67,900	\$44,176	\$39,716	3732	95.02	3546	466	1031
06	029	0063.03	Moderate	No	66.14	\$67,900	\$44,909	\$40,377	6062	96.59	5855	523	1250
06	029	0063.04	Moderate	No	51.01	\$67,900	\$34,636	\$31,142	4022	94.80	3813	338	886
06	029	0064.03	Moderate	No	72.68	\$67,900	\$49,350	\$44,368	5468	96.76	5291	634	1343
06	029	0064.04	Low	No	43.19	\$67,900	\$29,326	\$26,369	3036	95.88	2911	372	1052
06	029	0064.05	Moderate	No	78.72	\$67,900	\$53,451	\$48,056	2997	96.93	2905	400	760
06	029	0064.06	Low	No	47.28	\$67,900	\$32,103	\$28,864	4413	98.35	4340	421	1181
06	029	0065.00	Moderate	No	77.30	\$67,900	\$52,487	\$47,188	4350	65.79	2862	573	1411
06	029	0066.00	Moderate	No	77.40	\$67,900	\$52,555	\$47,250	4831	74.68	3608	647	1433











## Visalia Region

Tract Income Level	#	%
Upper	31	30%
Middle	35	34%
Moderate	34	33%
Low	2	2%
Unknown	1	1%
<b>Total</b>	<b>103</b>	

2022 FFIEC Census Report - Summary Census Demographic Information MSA/MD: 47300 - VISALIA, CA  
 State: 06 - CALIFORNIA (CA)



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
06	107	0001.01	Upper	No	130.74	\$66,900	\$87,465	\$72,428	2538	22.50	571	892	1510
06	107	0001.02	Upper	No	173.92	\$66,900	\$116,352	\$96,344	2542	47.21	1200	632	1428
06	107	0002.02	Moderate	No	59.24	\$66,900	\$39,632	\$32,821	2381	91.43	2177	257	691
06	107	0002.03	Middle	No	90.92	\$66,900	\$60,825	\$50,368	4861	97.10	4720	658	1149
06	107	0002.04	Moderate	No	73.88	\$66,900	\$49,426	\$40,931	4081	98.55	4022	758	1233
06	107	0003.02	Moderate	No	68.47	\$66,900	\$45,806	\$37,933	2971	87.98	2614	331	860
06	107	0003.03	Upper	No	136.14	\$66,900	\$91,078	\$75,420	3662	52.10	1908	845	1276
06	107	0003.04	Moderate	No	75.36	\$66,900	\$50,416	\$41,750	2869	80.79	2318	408	995
06	107	0004.01	Middle	No	107.37	\$66,900	\$71,831	\$59,479	6976	90.73	6329	1336	1697
06	107	0004.02	Middle	No	87.53	\$66,900	\$58,558	\$48,489	6999	86.17	6031	938	1384
06	107	0005.01	Moderate	No	59.47	\$66,900	\$39,785	\$32,944	7313	95.77	7004	739	1749
06	107	0005.02	Middle	No	95.11	\$66,900	\$63,629	\$52,689	4065	93.21	3789	574	943
06	107	0006.00	Moderate	No	78.86	\$66,900	\$52,757	\$43,690	5670	95.86	5435	804	1769
06	107	0007.01	Moderate	No	62.67	\$66,900	\$41,926	\$34,719	2625	76.91	2019	440	986
06	107	0007.02	Middle	No	86.60	\$66,900	\$57,935	\$47,973	5533	90.95	5032	857	1560
06	107	0008.01	Moderate	No	71.01	\$66,900	\$47,506	\$39,336	4540	90.02	4087	591	1133
06	107	0008.02	Upper	No	139.17	\$66,900	\$93,105	\$77,094	2804	51.68	1449	543	1147
06	107	0009.01	Middle	No	84.41	\$66,900	\$56,470	\$46,760	5899	87.81	5180	1065	1649
06	107	0009.02	Middle	No	94.24	\$66,900	\$63,047	\$52,207	3377	71.87	2427	524	890
06	107	0010.05	Upper	No	201.81	\$66,900	\$135,011	\$111,797	2808	43.80	1230	764	1016
06	107	0010.06	Upper	No	149.25	\$66,900	\$99,848	\$82,679	5861	47.86	2805	1218	1943
06	107	0010.07	Upper	No	153.50	\$66,900	\$102,692	\$85,036	5167	53.74	2777	1415	1909
06	107	0010.08	Upper	No	249.63	\$66,900	\$167,002	\$138,288	5763	49.89	2875	1065	1348
06	107	0010.09	Middle	No	80.83	\$66,900	\$54,075	\$44,778	4289	94.68	4061	621	964
06	107	0010.10	Moderate	No	79.69	\$66,900	\$53,313	\$44,148	4157	93.77	3898	495	1015
06	107	0010.11	Upper	No	148.99	\$66,900	\$99,674	\$82,535	8227	76.93	6329	1444	1935
06	107	0010.12	Upper	No	148.03	\$66,900	\$99,032	\$82,003	10311	68.50	7063	1770	2882
06	107	0011.01	Moderate	No	50.94	\$66,900	\$34,079	\$28,220	2460	88.29	2172	77	551
06	107	0011.02	Moderate	No	63.77	\$66,900	\$42,662	\$35,329	4026	86.12	3467	273	1128
06	107	0012.00	Moderate	No	59.42	\$66,900	\$39,752	\$32,917	1276	62.46	797	69	368
06	107	0013.03	Moderate	No	77.10	\$66,900	\$51,580	\$42,713	5149	73.66	3793	1095	1607
06	107	0013.04	Upper	No	138.34	\$66,900	\$92,549	\$76,635	3965	63.43	2515	1097	1188
06	107	0013.05	Middle	No	96.86	\$66,900	\$64,799	\$53,657	2806	77.62	2178	167	690
06	107	0013.06	Upper	No	126.85	\$66,900	\$84,863	\$70,273	5516	66.82	3686	978	1850
06	107	0014.00	Upper	No	150.67	\$66,900	\$100,798	\$83,468	5562	62.32	3466	1363	1842
06	107	0015.01	Middle	No	109.00	\$66,900	\$72,921	\$60,383	5257	51.25	2694	1196	1797
06	107	0015.02	Middle	No	98.96	\$66,900	\$66,204	\$54,821	5915	60.07	3553	1107	1916
06	107	0016.01	Moderate	No	64.62	\$66,900	\$43,231	\$35,798	5059	89.88	4547	862	1343
06	107	0016.02	Moderate	No	76.04	\$66,900	\$50,871	\$42,127	5792	80.02	4635	967	1682
06	107	0017.01	Moderate	No	77.93	\$66,900	\$52,135	\$43,173	6634	70.77	4695	909	1978
06	107	0017.03	Upper	No	120.33	\$66,900	\$80,501	\$66,658	8210	56.19	4613	1782	2529
06	107	0017.05	Upper	No	160.93	\$66,900	\$107,662	\$89,149	3122	60.28	1882	724	962
06	107	0017.06	Upper	No	135.08	\$66,900	\$90,369	\$74,832	5401	60.47	3266	764	1418
06	107	0018.00	Upper	No	127.26	\$66,900	\$85,137	\$70,500	5137	58.15	2987	886	1552
06	107	0019.01	Upper	No	122.01	\$66,900	\$81,625	\$67,589	3559	57.38	2042	801	1180
06	107	0019.02	Upper	No	148.66	\$66,900	\$99,454	\$82,353	4201	51.89	2180	1026	1397
06	107	0020.02	Middle	No	94.10	\$66,900	\$62,953	\$52,130	4834	58.13	2810	687	1578
06	107	0020.03	Middle	No	112.26	\$66,900	\$75,102	\$62,188	6178	58.26	3599	1157	1714
06	107	0020.04	Upper	No	144.49	\$66,900	\$96,664	\$80,043	5026	57.92	2911	931	1364
06	107	0020.06	Upper	No	217.44	\$66,900	\$145,467	\$120,453	4369	44.20	1931	1149	1733
06	107	0020.08	Moderate	No	62.91	\$66,900	\$42,087	\$34,851	2855	61.54	1757	141	850
06	107	0020.09	Upper	No	139.27	\$66,900	\$93,172	\$77,153	4760	58.15	2768	1001	1728
06	107	0020.10	Upper	No	154.00	\$66,900	\$103,026	\$85,313	5498	58.08	3193	1462	1980
06	107	0020.11	Upper	No	179.76	\$66,900	\$120,259	\$99,583	3207	64.42	2066	806	1059
06	107	0021.00	Middle	No	113.95	\$66,900	\$67,233	\$63,125	2470	65.71	1623	351	772
06	107	0022.02	Moderate	No	61.82	\$66,900	\$41,358	\$34,250	5992	87.27	5229	441	1421
06	107	0022.03	Middle	No	110.49	\$66,900	\$73,918	\$61,211	5644	83.91	4736	973	1251
06	107	0022.04	Middle	No	90.33	\$66,900	\$60,431	\$50,042	6175	82.83	5115	783	1490
06	107	0023.02	Middle	No	91.08	\$66,900	\$60,933	\$50,457	5244	58.62	3074	948	1600
06	107	0023.03	Upper	No	145.80	\$66,900	\$97,540	\$80,769	6696	47.92	3209	1356	1917
06	107	0023.04	Middle	No	96.53	\$66,900	\$64,579	\$53,478	1786	62.21	1111	279	641
06	107	0024.01	Upper	No	170.78	\$66,900	\$114,252	\$94,605	5202	59.63	3102	970	1450
06	107	0024.02	Middle	No	118.57	\$66,900	\$79,323	\$65,682	5182	59.80	3099	925	1552
06	107	0024.03	Upper	No	186.75	\$66,900	\$124,936	\$103,454	6905	62.24	4298	1192	1458
06	107	0025.00	Middle	No	106.86	\$66,900	\$71,489	\$59,198	4183	79.75	3336	958	1307
06	107	0026.01	Moderate	No	79.35	\$66,900	\$53,085	\$43,958	4422	92.58	4094	803	1330
06	107	0026.02	Moderate	No	79.63	\$66,900	\$53,272	\$44,115	5517	91.86	5068	869	1321
06	107	0027.01	Middle	No	84.43	\$66,900	\$56,484	\$46,771	1542	23.67	365	579	2490
06	107	0027.02	Upper	No	153.81	\$66,900	\$102,899	\$85,208	4849	48.40	2347	994	1610
06	107	0028.00	Low	No	46.37	\$66,900	\$31,022	\$25,688	3607	89.13	3215	377	757
06	107	0029.01	Middle	No	97.03	\$66,900	\$64,913	\$53,750	3629	87.57	3178	359	836
06	107	0029.03	Middle	No	111.62	\$66,900	\$74,674	\$61,833	5157	66.10	3409	917	1534
06	107	0029.04	Middle	No	100.03	\$66,900	\$66,920	\$55,417	5379	69.16	3720	959	1630
06	107	0030.01	Moderate	No	67.90	\$66,900	\$45,425	\$37,617	4810	90.25	4341	361	1047
06	107	0030.02	Middle	No	83.59	\$66,900	\$55,922	\$46,310	3513	84.51	2969	617	1107
06	107	0031.00	Middle	No	94.77	\$66,900	\$63,401	\$52,500	3317	75.31	2498	390	1104
06	107	0032.01	Middle	No	81.74	\$66,900	\$54,684	\$45,281	3656	80.94	2959	424	1277
06	107	0032.02	Moderate	No	53.25	\$66,900	\$35,624	\$29,500	2526	93.03	2350	289	588
06	107	0033.01	Moderate	No	61.03	\$66,900	\$40,829	\$33,813	4586	80.68	3700	757	1217
06	107	0033.02	Middle	No	88.27	\$66,900	\$59,053	\$48,901	3057	68.27	2087	581	1023
06	107	0034.01	Moderate	No	74.84	\$66,900	\$50,068	\$41,458	4465	80.60	3599	648	1308
06	107	0034.02	Middle	No	104.19	\$66,900	\$69,703	\$57,721	2626	60.51	1589	756	1042

06	107	0035.01	Upper	No	209.03	\$66,900	\$139,841	\$115,795	2882	57.77	1665	614	883
06	107	0035.03	Upper	No	146.44	\$66,900	\$97,968	\$81,125	6072	76.78	4662	1056	1483
06	107	0035.04	Moderate	No	76.21	\$66,900	\$50,984	\$42,218	5505	71.59	3941	1187	1627
06	107	0036.01	Middle	No	93.91	\$66,900	\$62,826	\$52,022	7894	75.39	5951	1199	1919
06	107	0036.02	Middle	No	92.26	\$66,900	\$61,722	\$51,111	7878	75.46	5945	1121	1968
06	107	0037.00	Moderate	No	69.55	\$66,900	\$46,529	\$38,528	6762	76.87	5198	1175	2277
06	107	0038.01	Moderate	No	72.77	\$66,900	\$48,683	\$40,313	3614	70.03	2531	440	841
06	107	0038.02	Low	No	43.49	\$66,900	\$29,095	\$24,095	4615	78.87	3640	275	997
06	107	0039.02	Moderate	No	65.59	\$66,900	\$43,880	\$36,336	6028	76.81	4630	976	1639
06	107	0039.03	Upper	No	120.13	\$66,900	\$80,367	\$66,547	3342	88.21	2948	573	780
06	107	0039.04	Moderate	No	52.27	\$66,900	\$34,969	\$28,956	3811	84.89	3235	567	929
06	107	0040.00	Unknown	No	0.00	\$66,900	\$0	\$0	24	54.17	13	0	0
06	107	0041.02	Middle	No	89.00	\$66,900	\$59,541	\$49,302	2011	77.57	1560	380	589
06	107	0041.03	Moderate	No	79.99	\$66,900	\$53,513	\$44,313	5374	90.49	4863	491	1153
06	107	0041.04	Moderate	No	76.72	\$66,900	\$51,326	\$42,500	4778	90.56	4327	293	1398
06	107	0042.00	Moderate	No	68.67	\$66,900	\$45,940	\$38,042	6673	89.09	5945	661	1740
06	107	0043.01	Moderate	No	60.31	\$66,900	\$40,347	\$33,413	3064	96.38	2953	359	866
06	107	0043.02	Middle	No	85.42	\$66,900	\$57,146	\$47,321	2385	91.87	2191	228	734
06	107	0044.01	Middle	No	98.76	\$66,900	\$66,070	\$54,712	3958	97.80	3871	728	1045
06	107	0044.02	Moderate	No	72.34	\$66,900	\$48,395	\$40,075	3808	98.82	3763	378	967
06	107	0045.00	Middle	No	83.57	\$66,900	\$55,908	\$46,297	6439	82.16	5290	1335	1883



## **Community Reinvestment Act Public File**

### **Branch Locations & Branches Opened and Closed**

## LIST OF BRANCHES & OFFICES

### **Administration Office**

11200 River Run Boulevard Ste. 100  
Bakersfield, Ca. 93311

### **Bakersfield Business Banking Center**

1301 17<sup>th</sup> Street  
Bakersfield, Ca. 93301

### **Shafter Business Banking Center**

1110 East Lerdo Highway  
Shafter, Ca. 93263

### **Riverwalk Business Banking Center**

11200 River Run Boulevard Ste. 101  
Bakersfield, Ca. 93311

### **Lancaster Business Banking Center**

43830 20<sup>th</sup> Street West  
Lancaster, Ca. 93534

### **Ventura Business Banking Center**

1500 Palma Drive Ste. 112  
Ventura, Ca. 93003

### **Stockton Business Banking Center**

3121 W. March Lane Ste. 210  
Stockton, Ca. 95219

### **San Luis Obispo Business Banking Center**

1150 Osos Street Ste. 202  
San Luis Obispo, Ca. 93401

### **Visalia Business Banking Center**

5415 Avenida De Los Robles Ste. 100  
Visalia, Ca. 93291

**Branches Opened in 2023, 2022, 2021**

Visalia Business Banking Center (2022)  
5415 Avenida De Los Robles Ste. 100  
Visalia, Ca. 93291

**Branches Closed in 2023, 2022, 2021**

None

**Branches Sold in 2023, 2022, 2021**

Ridgecrest Business Banking Center (2022)  
1450 North Norma Street  
Ridgecrest, Ca. 93555

Mojave Business Banking Center (2022)  
15733 K Street  
Mojave, Ca. 93501

**Loan Processing Office (LPO) Opened in 2023, 2022, 2021**

None

**Loan Processing Office (LPO) Closed in 2023, 2022, 2021**

None

**Administration Offices Opened in 2023, 2022, 2021**

None

**Administration Offices Closed in 2023, 2022, 2021**

None





## **Community Reinvestment Act Public File**

### **List of Services & Branch Hours and Fees**

**Mission Bank Business Banking Center Locations, Hours, and Geographies**

Assessment Area	Name of Office	Street Address	Services	MSA	Census Tract Code	Lobby Hours	ATM at this address?	ATM Hours	Products/Services <b>NOT</b> available at this location?
Kern County	Administration Office	11200 River Run Boulevard Ste. 100 Bakersfield, Ca. 93311	N/A	12540	0028.11	N/A	N/A	N/A	N/A
Kern County	Bakersfield Business Banking Center	1301 17 <sup>th</sup> Street Bakersfield, Ca. 93301	ATM Night Drop Safe Deposit Box Courier Cash Vault	12540	0016.00	M-F: 9am to 5pm	Yes	M-F: 9am to 5pm	Drive-up Window
Kern County	Shafter Business Banking Center	1110 E. Lerdo Highway Shafter, Ca. 93263	ATM Night Drop Safe Deposit Box Drive- up Window Courier Cash Vault	12540	0040.00	M-F: 9am to 5pm	Yes	24-Hours	N/A
Kern County	Riverwalk Business Banking Center	11200 River Run Boulevard Ste. 101 Bakersfield, Ca. 93311	ATM Night Drop Courier Cash Vault	12540	0028.11	M-F: 10am to 4pm	Yes	24-Hours	Drive-up Window Safe Deposit Box
Tulare County	Visalia Business Banking Center	5415 Avenida De Los Robles Ste. 100 Visalia, Ca. 93291	Courier Cash Vault	47300	0010.05	M-F: 10am to 4pm	No	N/A	ATM Safe Deposit Box Drive-up Window Night Drop
Los Angeles County	Lancaster Business Banking Center	43830 20 <sup>th</sup> Street West Lancaster, Ca. 93534	ATM Night Drop Safe Deposit Box Drive-up Window	31084	9007.03	M-F: 10am to 4pm	Yes	24-Hours	N/A

			Courier Cash Vault						
Ventura County	Ventura Business Banking Center	1500 Palma Drive Ste. 112 Ventura, Ca. 93003	ATM Night Drop Courier Cash Vault	37100	0028.00	M-F: 10am to 4pm	Yes	24-Hours	Safe Deposit Box Drive-up Window
San Joaquin County	Stockton Business Banking Center	3121 West March Lane Ste. 210 Stockton, Ca. 95219	Courier Cash Vault	44700	0031.14	M-F: 10am to 4pm	No	N/A	ATM Safe Deposit Box Drive-up Window Night Drop
San Luis Obispo County	San Luis Obispo Business Banking Center	1150 Osos Street Ste. 202 San Luis Obispo, Ca. 93401	Courier Cash Vault	42020	0111.01	M-F: 10am to 4pm	No	N/A	ATM Safe Deposit Box Drive-up Window Night Drop

## List of Services and Fees

Mission Bank provides the following deposit and loan products at all our branches. For fee information, please request a copy of our Schedule of Fees.

### **I. DEPOSIT PRODUCTS**

- Business and personal checking accounts
- Business and personal savings accounts
- Money Market accounts
- NOW accounts
- IRA accounts
- Certificates of Deposit
- CDARS product
- ICS product
- Money Service Business accounts
- Safe Deposit Boxes
- Night Drop
- Telephone Banking
- Online Banking
- Mobile Banking
- Remote Deposit Capture
- Mobile Remote Deposit Capture
- Wires online
- ACH Origination
- Positive Pay
- Treasury Management
- Business and personal debit cards
- Cash Vault Services
- Fiduciary Accounts
- Public Funds Business Accounts
- Industrial Hemp Business Accounts

### **II. LOAN PRODUCTS**

- Commercial loans, including lines of credit and equipment financing
- Term Commercial Real Estate loans
- Land Development loans
- Agricultural loans including lines of credit and term real estate
- Commercial and Residential construction loans
- Overdraft lines of credit
- Letters of Credit
- SBA 504 loans
- SBA 7A loans
- Credit Cards

### **III. 1031 EXCHANGE**

Mission Bank 1031 Exchange provides a wide array of services to assist with tax deferred exchanges of property.



**Community Reinvestment Act Public File**

**HMDA Disclosure Statements**

## HMDA Disclosure Statements

Mission Bank was a non-reporting bank in 2023 and 2022, therefore there are no HMDA Disclosure Statements or Data Listing Reports on file for the period.



**Community Reinvestment Act Public File**

**Loan to Deposit Ratio**

### Loan to Deposit Ratios

<b>Date</b>	<b>Ratio</b>
<b>March 31, 2023</b>	<b>83%</b>
<b>June 30, 2023</b>	<b>84%</b>
<b>September 30, 2023</b>	<b>82%</b>
<b>December 31, 2023*</b>	<b>84%</b>

\*estimate/subject to year-end accounting adjustments





## **Community Reinvestment Act Public File**

### **Miscellaneous**

Miscellaneous

Nothing to report