

## **Community Reinvestment Act Public File**

**Table of Contents** 

- I. Written Comments/Complaints & Responses
- II. CRA Performance Evaluation & Response
  - Current Public Section of CRA Performance Evaluation
  - Response (if applicable)
  - Quarterly Report of Efforts to Improve Record (if applicable)
- III. Assessment Area Maps & Boundaries
- IV. Branches
  - Branch/Administration Office Locations
  - Branch Opening/Closings in the Current Year and Prior Two Calendar Years
- V. List of Services
  - Branch Hours of Operation
  - Available Loan/Deposit Products and Fees
- VI. HMDA Disclosure Statement
- VII. Loan to Deposit Ratios
- VIII. CRA Disclosure Statements
  - IX. Consumer Loans
  - X. Loans by Subsidiary/Affiliate
  - XI. Miscellaneous





## **Community Reinvestment Act Public File**

**Written Comments/Complaints** 

&

Responses

## Written Comments/Complaints & Responses

None



## **Community Reinvestment Act Public File**

**CRA Performance Evaluation** 

&

Responses

# **PUBLIC DISCLOSURE**

July 7, 2025

# COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Mission Bank RSSD #2736714

11200 River Run Blvd Suite 101 Bakersfield, California 93311

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.

## **TABLE OF CONTENTS**

Institution Rating	1
Institution's Community Reinvestment Act (CRA) Rating	
Institution	
Description of Institution	
Scope of Examination	3
LENDING TEST	
COMMUNITY DEVELOPMENT TEST	3
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS	5
Lending Test	5
LOAN-TO-DEPOSIT RATIO	
Lending in Assessment Area	5
GEOGRAPHIC AND BORROWER DISTRIBUTION	6
RESPONSE TO COMPLAINTS	
Community Development Test	6
Fair Lending or Other Illegal Practices Review	7
FULL-SCOPE ASSESSMENT AREA CONCLUSIONS	8
Bakersfield- Delano Assessment Area	8
DESCRIPTION OF OPERATIONS IN BAKERSFIELD — DELANO	8
CONCLUSION WITH RESPECT TO PERFORMANCE TEST IN BAKERSFIELD - DELANO	15
Community Development Test	18
LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS	20

#### **APPENDICES**

Appendix A: Glossary of Terms

Appendix B: Limited-Scope Assessment Area Market Profiles

## **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	PERFORMANCE TESTS					
LEVELS	LENDING TEST	COMMUNITY DEVELOPMENT TEST				
Outstanding		X				
Satisfactory	X					
NEEDS TO IMPROVE						
SUBSTANTIAL NONCOMPLIANCE						

The major factors supporting the institution's rating include:

- The loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition and assessment area credit needs.
- Majority of the bank's overall lending took place inside the bank's assessment areas (AA).
- A geographic distribution of loans that reflects reasonable dispersion throughout the AA.
- The distribution of borrowers reflects reasonable penetration among business and farms of different revenue sizes.
- An excellent demonstration of community development responsiveness, most notably present in the bank's vast Small Business Administration (SBA) 504 Lending Program, and investments made to school districts where the majority of the students qualify for free or reduced meals.

## Institution

## **Description of Institution**

Mission Bank (Mission/bank) is headquartered in Bakersfield, California with total assets of \$1.8 billion as of December 31, 2024, reflecting a substantial growth amount of 156.2 percent since the prior Performance Evaluation dated July 7, 2019. Mission is a wholly owned subsidiary of Mission Bancorp (Bancorp), which is a publicly traded company with the ticker symbol MSBC; however, no functions are centralized at, or supported by, the Bancorp. The bank currently operates eight branches in California, three within Kern County and the remaining five spread across San Joaquin, San Luis Obispo, Ventura, Loss Angeles, and Tulare Counties.

Mission provides a vast range of commercial banking products to small businesses and small farms throughout central and southern California. The bank is an SBA Preferred Lender and does not offer any mortgage or consumer loan products. Mission does however offer deposit products to consumers including checking, savings, money market, and certificate of deposit accounts.

Exhibit 1 below reflects the bank's loan portfolio as of December 31, 2024, and illustrates the bank's commercial lending focus.

EXHIBIT 1  LOANS AND LEASES AS OF DECEMBER 31, 2024								
Loan Type \$ ('000s) %								
Commercial/Industrial & Non-Farm Non-Residential Real Estate	831,247	63.9						
Construction & Land Development	93,584	7.2						
Secured by 1-4 Family Residential Real Estate	75,940	5.8						
Multi-Family Residential Real Estate	69,591	5.3						
Farm Land & Agriculture	230,450	17.7						
Consumer Loans & Credit Cards	3	0.0						
All Other	325	0.0						
Total (Gross)	1,301,140	100.0						

During the review period Mission Bank closed three branches in Kern County, one as of 2020 and two closing as of 2022. In contrast to the branch closures, the bank did open two branches since the previous examination; one in Tulare County and one in San Luis Obispo County which has expanded the bank's AA.

- The Bakersfield-Delano AA consists of Kern County in its entirety, which constitutes the entire Bakersfield-Delano Metropolitan Statistical Area (MSA).
- The Lancaster AA consists of the northeastern portion of Los Angeles County. This area is bordered by Kern County to the north, San Bernadino County to the east, and the remainder of Los Angeles County to the south and west.
- The Ventura AA includes the entirety of Ventura County, otherwise known as the Oxnard-Thousand Oaks-Ventura, CA MSA.
- The Visalia AA includes the entirety of Tulare County, otherwise known as the Visalia MSA.

- The Stockton AA includes the entirety of San Joaquin County, otherwise known as the Stockton, CA MSA.
- The San Luis Obispo AA includes the entirety of San Luis Obispo County, otherwise known as the San Luis Obispo-Paso Robles MSA.

### Scope of Examination

Mission's performance was evaluated in accordance with the Interagency Intermediate Small Institution CRA Examination Procedures, which consist of the lending and community development tests. At the time of examination the bank has a total of six assessment areas across the state of California. The Bakersfield - Delano assessment area received a full-scope review based on the bank's significant lending presence in the area. The Lancaster, Stockton, San Luis Obispo, Ventura, and Visalia assessment areas received limited scope reviews due to the limited lending volume and deposit share within this area.

The examination date for this CRA performance evaluation was July 7, 2025. Accordingly, the overall review period for the lending test was July 30, 2019, to December 31, 2024, and the review period for the community development test was July 30, 2019, to July 7, 2025.

#### **LENDING TEST**

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

- LTD 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 was based on a sample of small business loans originated or renewed from July 1, 2024, to December 31, 2024 and a sample of small farm loans originated or renewed from July 30, 2019, to December 31, 2024. A total of 112 small business loans and 83 small farm loans were considered in the evaluation of Lending in the Assessment Areas.

Mission Bank originated many SBA 504A loans during the pandemic to combat economic instability and help small businesses retain employment. In total the bank made 196 SBA 504 Loans for \$211.5 million. This high volume contributed significantly to both the Lending and Community Development tests ratings for the bank.

#### **COMMUNITY DEVELOPMENT TEST**

The community development test included an evaluation of Mission's CD activities as it relates to the local needs and opportunities in the community. The bank's capacity to involve itself in such activities is also considered. The evaluation was based on community development loans, investments, and services from July 30, 2019, through July 7, 2025.

Additionally, three community representatives were contacted in connection with the examination to better understand the credit needs in the community. The representatives contacted were from local organizations with focus on addressing small business and affordable housing needs in the community.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

## Lending Test

Mission Bank's overall performance under the lending test is Satisfactory. Lending levels in comparison to deposits are reasonable and a majority of all loans were extended within the bank's assessment areas. The geographic distribution of small business loans reflects a reasonable dispersion throughout the assessment areas including low and moderate income (LMI) geographies, while the geographic dispersion for small farm loans is excellent. Similarly, Mission's lending to businesses of different revenue sizes is reasonable, while lending to small farms of different revenue sizes is excellent.

#### **LOAN-TO-DEPOSIT RATIO**

The LTD ratio for Mission is considered reasonable. The bank's average LTD ratio for the 22-quarter period ending December 31, 2024, was 77 percent. The bank's current average is less than previously recorded; however, it is worth considering that Mission has more than doubled its asset size from \$686 million to \$1.8 billion since the last examination. This consideration coupled with the bank's standing amongst similarly situated institutions solidifies an overall reasonable performance in this component of the lending test.

Mission was compared against three similarly situated institutions to assess its average LTD performance. Mission Bank compared reasonably with the state average and national peer average loan to deposit ratios as depicted in Exhibit 2 below.

Ехнівіт 2								
LTD RATIO COMPARISON AS OF DECEMBER 31, 2024								
Bank Total Assets Average Net LTD Ratio								
Mission Bank	\$1.8 Billion	77.0%						
Similarly Situated Institution #1	\$1.3 Billion	81.6%						
Similarly Situated Institution #2	\$1.9 Billion	61.0%						
Similarly Situated Institution #3	\$1.2 Billion	79.0%						

#### **LENDING IN ASSESSMENT AREA**

A majority of the bank's lending was extended inside of the banks assessment areas. The bank originated a substantial majority of its sampled small business loans within the assessment areas. The number of small business loans inside the assessment areas versus outside the assessment areas demonstrate the bank's ability to meet the needs of the community. Regarding the bank's loans to small farms, the majority resides outside the bank's assessment areas thus diminishing the bank's total lending average. As shown in Exhibit 3 on the following page, the majority of the bank's lending quantity exists inside the assessment areas at 65.8 percent.

EXHIBIT 3  LENDING INSIDE AND OUTSIDE THE ASSESSMENT AREAS									
Loon Times			Inside		Outside				
Loan Types	#	%	\$(000s)	%	#	%	\$(000s)	%	
Small Business	94	87.9	\$33,205	85.9	13	12.1	\$5,467	14.1	
Total Small Bus. related	94	87.9	\$33,205	85.9	13	12.1	\$5,467	14.1	
Small Farm	29	36.3	\$7,186	39.2	51	63.8	\$11,136	60.8	
Total Small Farm related	29	36.3	\$7,186	39.2	51	63.8	\$11,136	60.8	
TOTAL LOANS	123	65.8	\$40,391	70.9	64	34.2	\$16,603	29.1	

#### GEOGRAPHIC AND BORROWER DISTRIBUTION

Mission's geographic and borrower distribution of credit to small businesses was reasonable relative to that of aggregate lenders during the review period. While the majority of the bank's lending took place in upper income geographies, the bank's lending to LMI census tracts is appropriate and reflective of the opportunity for lending in those areas. Additionally, the bank responded that larger institutions in the area are able to offer better loan terms thus absorbing potential borrowers who might otherwise accept an offer from Mission Bank. However, the bank was extremely responsive to the small farm lending needs in LMI geographies and to borrowers of different revenue sizes. Mission extended a majority of its loans in amounts of greater than or equal to \$250,000 to small farms with revenues of \$1 Million or less thus demonstrating excellent dispersion.

#### **RESPONSE TO COMPLAINTS**

Mission Bank did not receive any CRA-related complaints during the review period. Accordingly, the bank's performance in responding to complaints was not considered in evaluating its overall performance.

## Community Development Test

Mission's performance under the community development test is outstanding. The performance displays excellent responsiveness to the community development needs of its assessment area through community development loans, investments, and services. Mission's community development loans helped to address the needs for affordable housing, economic development and the revitalization and stabilization of LMI geographies. In total, these community development loans helped create or retain at least 2,247 jobs for within the bank's assessment areas by the bank's estimates. An overview of the bank's community development activities is listed in Exhibit 4, on the following page. Details of these activities are further discussed under each applicable assessment area.

Ехнівіт 4										
COMMUNITY DEVELOPMENT ACTIVITIES										
		Lacro		Invest	ment	S	c,	Comisos		
Assessment Area	Loans		Prior Period		<b>Current Period</b>		Services			
	#	\$ ('000s)	#	\$ ('000s)	#	\$ ('000s)	#	Hours		
Bakersfield-Delano	77	\$77,290	0	-	10	\$8,434	27	1,254		
Lancaster	49	\$42,873			3	736	5	35		
San Luis Obispo	6	\$8,856			0	ı	3	110.5		
Stockton	0	-			2	\$3,869	2	81		
Ventura	54	\$42,027			2	\$2,602	6	161		
Visalia	3	\$1,298			0	ı	7	239		
Broader Statewide or Regional Area	29	\$64,273	0	-	8	\$6,201	2	48		
Total	218	\$236,617	0	-	25	\$21,842	52	1,928.5		

## Fair Lending or Other Illegal Practices Review

Concurrent with this CRA evaluation, we conducted a review of the bank's compliance with consumer protection laws and regulations 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.

### Bakersfield- Delano Assessment Area

#### DESCRIPTION OF OPERATIONS IN BAKERSFIELD - DELANO

The Bakersfield-Delano assessment area consists entirely of Kern County and comprises the entire Bakersfield-Delano Metropolitan Statistical Area. Located in Central California, the area is bordered by Monterey, Kings, Tulare, and Inyo Counties to the North; San Bernardino County to the East; Los Angeles, Ventura and Santa Barbara Counties to the South; and San Luis Obispo County to the West.<sup>1</sup>

As of 2023, the total population of the Bakersfield-Delano MSA, the bank's main assessment area, was 910,433.<sup>2</sup> The bank's market area is relatively competitive given the number of institutions in the area compared to the number of potential customers. As of June 30, 2024, the assessment area had 16 Federal Deposit Insurance Corporation (FDIC) – insured institutions operating 75 branches. Within the MSA is \$11.7 billion in total deposits.<sup>3</sup> Mission operates three offices in the market area and held \$805.3 million in deposits, representing roughly 7 percent of the deposit market share.<sup>4</sup>

Exhibit 5 on the following page presents key demographic and business information used to help develop a performance context for the assessment area. There are 84 low-to-moderate income census tracts representing 35.6 percent of total census tracts. 3.4 percent of census tracts within the assessment area are unknown and the remaining 61 percent of census tracts within the assessment area are classified as middle or upper income tracts.

Businesses by census tracts totaled 23,966. The majority of business reside within the middle and upper income census tracts representing 67.5 percent (16,243) of total businesses. The remaining 25.9 percent are located within low-to-moderate income tracts. By revenue size, the area is dominated by small businesses (characterized as businesses with revenues of less than \$1 million), representing 93 percent of all businesses within the assessment area.

There were 734 total farms located within the assessment area. 58.3 percent of the farms reside within middle and upper income census tracts. 40.4 percent are located in low-to-moderate income census

Kern County, California - Census Bureau Profile.

<sup>&</sup>lt;sup>2</sup> USCensus.gov ACS 5-Year Estimates; Bakersfield-Delano, CA Metro Area.

Federal Deposit Insurance Corportation, Deposit Market Share Report, June 30, 2024; available from "https://banks.data.fdic.gov/bankfind-suite/SOD/summaryTables?displayResults=&endDate=2024&instType=&institutionType=banks&institutionTypeTimeSeries =&lastYear=2024&locations=&pageNumber=2&reportType=metroStatisticalArea&resultLimit=25&sortField=STNAME&sort Order=ASC&startDate=2023&totalsType=.

Federal Deposit Insurance Corportation, Deposit Market Share Report, June 30, 2024; available from "https://banks.data.fdic.gov/bankfind-suite/SOD/summaryTables?displayResults=&endDate=2024&instType=&institutionType=banks&institutionTypeTimeSeries =&lastYear=2024&locations=&pageNumber=2&reportType=metroStatisticalArea&resultLimit=25&sortField=STNAME&sort Order=ASC&startDate=2023&totalsType=.

tracts. Similarly, the majority of the area (85 percent) is occupied by farms with revenues of less than \$1 million.

		Accecen/	IENIT	EXHIBIT 5	MOGRAP	nice					
					SESSMEN						
Income Categories	Distribut		Families b		by	Families < F Level as Families by	% of	Families by Family Income			
	#	%	% #		%	#	%	#	%		
Low-income	19	8.1	1	5,367	7.6	6,803	44.3	47,520	23.5		
Moderate-income	65	27.5	5	6,179	27.8	13,745	24.5	34,432	17.1		
Middle-income	70	29.7	6	0,968	30.2	9,037	14.8	35,259	17.5		
Upper-income	74	31.4	6	7,690	33.5	3,432	5.1	84,728	42		
Unknown-income	8	3.4	1	L,735	0.9	674	38.8	0	0		
<b>Total Assessment Area</b>	236	100.0	20	1,939	100.0	33,691	16.7	201,939	100.0		
	Housing				Hous	ing Types by T	ract				
	Units by		Owne	r-Occupie	d	Renta	al	Vacar	ıt		
	Tract		#	%	%	#	%	#	%		
Low-income	24,130	6,07	1	3.8	25.2	15,717	65.1	2,342	9.7		
Moderate-income	83,085	35,10	3	21.8	42.2	38,737	46.6	9,245	11.1		
Middle-income	91,671	48,81	.0	30.3	53.2	35,064	38.2	7,797	8.5		
Upper-income	96,827	70,02	4	43.5	72.3	20,892	21.6	5,911	6.1		
Unknown-income	3,466	1,10	5	0.7	31.9	2,033	58.7	328	9.5		
Total Assessment Area	299,179	161,1	13	100.0	53.9	112,443	37.6	25,623	8.6		
	Total Busins	Total Businesses by			Businesses by Tract & Revenue Size						
	Tract	ract Less				Over \$	\$1	Revenue	Not		
						\$1 Milli	on	Millio	n	Report	ed
	#	%		#	%	#	%	#	%		
Low-income	1,393	5.8	1	L,290	5.8	101	6.5	2	1.8		
Moderate-income	4,817	20.1	4	1,489	20.1	311	20	17	15		
Middle-income	6,548	27.3	6	5,126	27.5	394	25.4	28	24.8		
Upper-income	9,695	40.5	g	9,048	40.6	602	38.7	45	39.8		
Unknown-income	1,513	6.3	1	L,346	6	146	9.4	21	18.6		
Total Assessment Area	23,966	100.0		2,299	100.0	1,554	100.0	113	100.0		
	Percentage o	f Total Bu	siness	es:	93.0		6.5		.5		
						ns by Tract & I					
	Total Farms	by Tract		Less Than \$1 Milli		Over \$ Millio		Revenue Report	_		
	#	%		#	%	#	%	#	%		
Low-income	21	2.9		19	3	2	1.9	0	0		
Moderate-income	275	37.5		228	36.4	47	43.5	0	0		
Middle-income	172	23.4		145	23.2	27	25	0	0		
Upper-income	256	34.9		224	35.8	32	29.6	0	0		
Unknown-income	10	1.4		10	1.6	0	0	0	0		
Total Assessment Area	734	100.0		626	100.0	108	100.0	0	.0		
	Percentage o	f Total Far	ms:		85.3		14.7		.0		

#### **Economic Conditions**

Moody's Analytics' Precis U.S. Metro Report for Bakersfield, California dated April 27, 2025, indicated that the assessment area at this time is currently in the At-Risk stage of the business cycle. While Bakersfield, California still trails the nation as a whole, the economy is expected to trend upward to prepandemic levels before tapering off. 6

The energy sector is among the most important in the area, and the strength of Bakersfield's economy relies heavily on oil extraction. However, due to new state environmental regulations, any new drilling efforts will likely meet a stand-still. Numerous companies, including Chevron have made contributions to Bakersfield's renewable energy presence by way of developing facilities throughout the area to satisfy the need for energy production. 9

The defense sector also continues to be consistent source of stability for the Bakersfield economy, as it accounts for an ample number of federal jobs in the area. <sup>10</sup> Many of those employed by the Edwards Air Force Base and the China Lake Naval Weapons Center. <sup>11</sup> Employment trends have diminished over the last year; however, the federal government still appears to be one of the more dominant employment sectors alongside Education & Health Services, and Professional and Business Services. <sup>12</sup>

Additionally, healthcare has become a prominent component of Bakersfield's economy as many hospitals in the area have taken on new projects to increase the number of beds available for patients. 

Kaiser Permanente remains the most prominent figure in these types of expansion projects and payroll increases will reflect moderately as a result of this growth. 

14

#### **Employment Statistics**

The job market in the assessment area has trended upward, despite trailing behind the U.S. overall on a year-over-year basis. With new hospital expansion projects in the area led by Kaiser Permanente the demand for healthcare workers has increased job opportunity in this sector. The Employment Development Department estimates that over the next 10 years the number of nurse practitioners will surge 63.3 percent in Kern as this is the fastest growing occupation in the county.

Exhibit 6 on the following page, reflects the unemployment rate of the bank's assessment area, and the state of California. The unemployment rate rose in 2020 as a result of the pandemic and has since declined returning to pre-pandemic levels. Despite this decline, the Bakersfield assessment area unemployment rate nearly doubles the state average.

7 Ibid

8 Ibid

9 Ibid

10 Ibid

11 Ibid

12 Ibid

13 Ibid

14 Ibid

15 Ibid

16 Ibid

<sup>17</sup> Employment Development Department.ca.gov

Moody's Precis Report, Bakersfield CA, April 2025

<sup>6</sup> Ibid

Ехнівіт 6								
UNEMPLOYMENT RATES IN ASSESSMENT AREA								
Area	2019	2020	2021	2022	2023			
Bakersfield-Delano CA MSA 2024	7.8%	12.8%	9.9%	7.1%	8.3%			
California	4.1%	10.1%	7.3%	4.3%	4.8%			

Source:

Bureau of Labor Statistics(BLS), Local Area Unemployment Statistics

#### **Population Change**

Between 2015 and 2020, the overall population in the assessment area increased at a higher rate than the state as a whole, as reflected in Exhibit 7 below. The main factors contributing to this growth include better opportunities for affordable housing in comparison to the state average.

More recently, a growing number of non-profit affordable housing organizations in the area have made an effort to diminish the housing cost burden across the state, this coupled with Kern's close proximity to Los Angeles county has provided more housing options for those priced out of California's largest city. Kern saw the largest number of migrants into the county emerge from Los Angeles at nearly 9,000 people as per Moody's Net Migration Statistics from 2022. <sup>18</sup>

Ехнівіт 7							
POPULATION CHANGE IN ASSESSMENT AREA							
Area	2015 Population	2020 Population	Percent Change				
Bakersfield-Delano CA MSA 2024	865,736	909,235	5.0%				
California	38,421,464	39,538,223	2.9%				

Source:

2011-2015 U.S. Census Bureau American Community Survey

2020 U.S. Census Bureau Decennial Census

#### **Median Family Income**

While the median family income of the area increased between 2015 and 2020, the rate at which it increased paled in comparison to the state average as a whole. Exhibit 8 on the following page, reflects the change in median family income that occurred during that period. The 2020 Median Family Income is a reflection of the economic effects due to the pandemic.

More currently based on data from the 2023 American Community Survey, the median family annual income for the area was \$75,186 while the per capita income was \$29,238, resulting in 19.2 percent. Of the residents in the area, 49.7 percent live below the area MFI and roughly 21 percent of the population is considered low income. <sup>19</sup> This income level could be attributed to the low educational attainment found within the area. Of those who are 25 years old or older, 27 percent have high school as the highest level of education they have achieved. <sup>20</sup> A significant portion of the population has some college level experience but only 12 percent have a college degree which would diminish the opportunity for higher paying jobs in the area. <sup>21</sup>

<sup>18</sup> Census Bureau, Moody's Analytics 2022 Bakersfield CA

<sup>&</sup>lt;sup>19</sup> USCensus.gov, American Community Survey 2023

<sup>&</sup>lt;sup>20</sup> Census Bureau, ACS, Moody's Analytics, 2022

<sup>&</sup>lt;sup>21</sup> Census Bureau, ACS, Moody's Analytics, 2022

Ехнівіт 8							
MEDIAN FAMILY INCOME CHANGE IN ASSESSMENT AREA							
Area	2015 Median Family Income	2020 Median Family Income	Percent Change				
Bakersfield-Delano CA MSA	\$57,523	\$61,044	6.1%				
California	\$77,267	\$89,798	16.2%				

Source:

2011 - 2015 U.S. Census Bureau American Community Survey

2016 - 2020 U.S. Census Bureau American Community Survey

Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.

#### **Small Business Lending**

In March of 2020, in response to the COVID-19 pandemic, the nations Treasury Department initiated the federal Paycheck Protection Program (PPP) with the aim to help small businesses remain afloat and continue to pay their employees amidst economic uncertainty.<sup>22</sup> When researchers compared small business loan participation amongst institutions of different sizes they were often categorized as small banks (assets less than \$10 billion), large banks (assets greater than \$100 billion), and medium sized banks which fall in between.<sup>23</sup> While large banks accounted for most total lending during the early stages of the pandemic, small banks played a very critical role in lending to small businesses and made up a quarter of all lending to businesses with revenues of \$1 million or less. <sup>24</sup>

As shown in Exhibit 9 below, the number of small business loans originated in the assessment area gradually increased from 2020 to 2022 before tapering off in 2023. A similar trend can be observed at the state level during the same period.

Ехнівіт 9								
SMALL BUSINESS LOAN TRENDS IN ASSESSMENT AREA								
Area	2019	2020	2021	2022	2023			
Bakersfield-Delano CA MSA	14,247	15,182	18,280	18,638	16,622			
California	1,146,375	1,182,917	1,342,194	1,273,076	1,226,074			

Source:

Federal Financial Institutions Examination Council (FFIEC) Community Reinvestment Act Aggregate Data

#### **Housing Cost Burden**

As of 2023, 55.9 percent of the total housing units in Bakersfield-Delano were owner occupied ranking the area 290 out of 410 metro areas/divisions in the United States including Puerto Rico.<sup>25</sup> It's widely accepted that California is one of the most expensive states to live in, and while the Bakersfield-Delano area is not as expensive as San Francisco or Los Angeles, the area continues to remain below the national average in housing affordability.<sup>26</sup>

Federal Reserve Bank of San Francisco, Economic Letter, Small Business Lending during COVID-19, November 23, 2020; available from https://www.frbsf.org/research-and-insights/publications/economic-letter/2020/11/small-business-lending-during-covid-19/

<sup>23</sup> Ibid

<sup>24</sup> Ibid

<sup>&</sup>lt;sup>25</sup> Moody's Precis Report, Bakersfield CA, November 2024

<sup>&</sup>lt;sup>26</sup> NAR, Moody's Analytics Bakersfield CA, November 2024

Exhibit 10 below, reflects the percentages of cost burdened renters and owners within the assessment area and statewide. The cost burden for all renters reflects the need for affordable housing in the county, and nearly half of all renters in the Bakersfield-Delano MSA spend 30 percent or more of their household income on rent. This is inline with the state average.

EXHIBIT 10 HOUSING COST BURDEN IN ASSESSMENT AREA 2024							
	Cos	t Burden - Re	nters	Cost Burden - Owners			
Area	Low	Moderate	All	Low	Moderate	All	
	Income	Income	Renters	Income	Income	Owners	
Bakersfield-Delano CA MSA 2024	80.9%	47.8%	48.5%	65.3%	47.9%	26.6%	
California	81.1%	56.6%	49.5%	67.3%	47.9%	29.1%	

Cost Burden is housing cost that equals 30 percent or more of household income

Source:

U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy

Housing prices in Bakersfield have followed a similar upward trend in comparison to the state and national average but overall housing prices in Bakersfield have remained below them both since 2009 as presented in Exhibit 11 below.

EXHIBIT 11
HOUSING PRICES IN ASSESSMENT AREA



#### **Credit and Community Development Needs**

Through discussion with community contacts it was identified that Kern County has a tremendous need for resources that support the local community. The area is home to an abundance of migrant farm workers, who often work for little pay and endure harsh working conditions. Additionally, the area has relied heavily on oil production and has been hit hard in recent years due to the suspension of oil drilling

MISSION BANK
CRA Public Evaluation
BAKERSFIELD, CALIFORNIA
July 7, 2025

due to environmental protection policies. Amidst stricter drilling regulations and significant job loss in the industry, one of the areas most prominent employers, Chevron, has begun to invest in sustainable energy facilities in Bakersfield.<sup>27</sup>

The area is also prone to a high rate of poverty due to the increasing cost of living, the disappearance of high paying jobs, and low educational attainment. Community contacts noted the need for affordable housing especially in the rural communities located within the main assessment areas such as Arvin, Shafter, and East Kern. This need is exacerbated by the large number of migrants into the community from nearby metropolitan areas such as Los Angeles.<sup>28</sup>

In addition to affordable housing, community contacts have stressed the importance of small business lending and financial education in the community. Institutions in the area have been responsive when it relates to serving as tax preparers, and conducting financial literacy sessions for the youth in the community. However, there are still opportunities for institutions in the area to collaborate with community development organizations making small business and small farm loans.

#### CONCLUSION WITH RESPECT TO PERFORMANCE TEST IN BAKERSFIELD - DELANO

#### **Lending Test**

Mission Bank's overall performance in the Bakersfield – Delano assessment area is satisfactory. A majority of the bank's small business and small farm loans were made within the assessment area and lending activities satisfactorily addressed the credit needs of the Bakersfield-Delano assessment area.

#### **Lending Distribution by Geography**

#### **Small Business Loans**

Mission's geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Exhibit 12 on the following page, illustrates the bank's small business lending by census tract income level. As illustrated in Exhibit 12, 3 percent of Mission's small business lending took place in low income tracts, this is slightly below the 4 percent aggregate level but it is reasonable given that only 5.8 percent of businesses exist in low income tracts. Similarly, 12.1 percent of small business loans were originated in moderate income tracts but due to the limited amount of businesses that exist in a moderate income tract this percentage is reasonable. The majority of lending opportunities resides in upper income tracts, so while penetration appears weak due to the volume of small business loans made in low-to moderate income tracts, the bank is actually on par with the performance of aggregate lenders given the total businesses percentage and opportunities in the area.

Moody's Precis Report, Bakersfield CA, April 2025.

<sup>28</sup> Ibid.

	EXHIBIT 12 GEOGRAPHIC DISTRIBUTION OF SMALL BUSINESS LOANS									
Caarranhia			Bank And A	ggregate Loan	ıs		Tatal			
Geographic Income Level	В	ank	Agg	Ва	nk	Agg	Total			
income Levei	#	#%	#%	\$(000)	\$%	\$%	Businesses %			
Low	1	3.0	4.0	250	2.2	4.4	5.8			
Moderate	4	12.1	17.8	1,206	10.4	20.2	20.1			
Middle	6	18.2	27.5	1,976	17.1	25.6	27.3			
Upper	19	57.6	46.2	7,485	64.7	45.1	40.5			
Unknown	3	9.1	4.2	650	5.6	4.7	6.3			
Tract-Unk	0	0.0	0.4	0	0.0	0.1				
Total	33	100.0	100.0	11,567	100.0	100.0	100.0			

Source: 2024 FFIEC Census Data

2024 Dun & Bradstreet Data

2016-2020 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

#### **Small Farm Loans**

Note:

Note:

Mission's geographic distribution of loans reflects excellent dispersion throughout the assessment area. Exhibit 13 below displays the bank's small farm lending by census tract income level. The bank's performance is beyond that of aggregate lenders in the area and while opportunities for lending in low-to-moderate income tracts is limited, in total, nearly 60 percent of Mission's small farm loans were originated into low-to-moderate income geographies. The bank's most notable presence can be found within moderate geographies as about \$2 million of the banks total \$4.3 million lending dollars went toward small farms in a geography with a demonstrated need.

			Ехніві	т 13			
		GEOGRAPHIC	DISTRIBUTION	N OF SMALL FA	RM LOANS		
Coographic			Bank And A	ggregate Loan	S		Total Farms
Geographic Income Level	В	Bank Agg		Ва	nk	Agg	W 10tal Farms
ilicollie Level	#	#%	#%	\$(000)	\$%	\$%	70
Low	1	5.9	0.8	300	7.0	2.5	2.9
Moderate	9	52.9	31.1	1,997	46.4	32.7	37.5
Middle	2	11.8	26.1	609	14.1	28.8	23.4
Upper	5	29.4	37.8	1,402	32.5	35.0	34.9
Unknown	0	0.0	0.8	0	0.0	0.3	1.4
Tract-Unk	0	0.0	3.4	0	0.0	0.7	
Total	17	100.0	100.0	4,308	100.0	100.0	100.0

Source: 2024 FFIEC Census Data

2024 Dun & Bradstreet Data

2016-2020 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

#### Lending Distribution by Borrower Income and Revenue

Mission's borrower distribution of loans reflects reasonable penetration among businesses of different sizes in comparison to aggregate lenders and the total small businesses in the area. Exhibit 14 on the following page displays the bank's small business lending by revenue. The bank originated a third of its small business loans to entities with revenues of \$1 million or less, which is a noticeably lower level of

activity compared to the aggregate at 50.7 percent. The bank addressed this discrepancy by explaining that larger banks often acquire these borrowers due to their ability to offer better terms. However, Mission is directly on par with aggregate lenders as it relates to the amount of dollars lent to small businesses. It's worth noting the bank is well beyond the aggregate in terms of both volume of loans in which the loan size was between \$250,001-\$1 million and the amount of dollars lent for loans within that range.

			Ехнівіт :	14						
	BUSINESS	REVENUE D	ISTRIBUTION	N OF SMALL E	Business Lo	ANS				
			Bank And A	ggregate Loa	ns		Total			
	В	ank	Agg	Ва	nk	Agg	Businesses %			
	#	#%	#%	\$(000)	\$%	\$%	Dusillesses /6			
By Revenue										
\$1 Million or Less	11	33.3	50.7	3,672	31.7	31.4	93.0			
Over \$1 Million	16	48.5		5,479	47.4		6.5			
Revenue Unknown	6	18.2		2,415	20.9		0.5			
Total	33	100.0		11,567	100.0		100.0			
By Loan Size										
\$100,000 or Less	8	24.2	95.3	571	4.9	48.4				
\$100,001 - \$250,000	11	33.3	2.8	2,375	20.5	15.8				
\$250,001 - \$1 Million	14	42.4	1.9	8,621	74.5	35.8				
Total	33	100.0	100.0	11,567	100.0	100.0				
By Loan Size and Reven	ues \$1 Mi	llion or Less								
\$100,000 or Less	3	27.3		250	6.8					
\$100,001 - \$250,000	5	45.5		1,125	30.6					
\$250,001 - \$1 Million	3	27.3		2,297	62.6					
Total	11	100.0		3,672	100.0					

Source: 2024 FFIEC Census Data

Note:

2024 Dun & Bradstreet Data

2016-2020 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

The bank's active participation reflects excellent penetration amongst qualified small farms, especially in comparison to the aggregate participation in the assessment area. Exhibit 15 on the following page, displays the bank's small farm lending by revenue. Mission has significantly outpaced aggregate small farm loan volume by way of 16 of the 17 total loans were made to small farms with revenues of \$1 million or less, or 94.1 percent of the bank's total small farm loans in this area. Accordingly, nine of the total loans had a loan size of between \$250,001 - \$500,000.

			Ехнівіт 15				
	BUSINES	S REVENUE D	DISTRIBUTIO	N OF SMALL F	ARM LOANS		
			Bank And A	ggregate Loa	ns		Total
	В	ank	Agg	Bank		Agg	Total Farms %
	#	#%	#%	\$(000)	\$%	\$%	raillis /6
By Revenue							
\$1 Million or Less	16	94.1	42.4	4,056	94.2	21.6	85.3
Over \$1 Million	1	5.9		252	5.8		14.7
Revenue Unknown	0	0.0		0	0.0		0.0
Total	17	100.0		4,308	100.0		100.0
By Loan Size							
\$100,000 or Less	5	29.4	90.3	318	7.4	42.0	
\$100,001 - \$250,000	3	17.6	6.7	459	10.7	30.0	
\$250,001 - \$500,000	9	52.9	2.9	3,531	82.0	28.0	
Total	17	100.0	100.0	4,308	100.0	100.0	
By Loan Size and Revenu	es \$1 Milli	on or Less					
\$100,000 or Less	5	31.3		318	7.8		
\$100,001 - \$250,000	3	18.8		459	11.3		
\$250,001 - \$500,000	8	50.0		3,279	80.8		
Total	16	100.0		4,056	100.0		

Source: 2024 FFIEC Census Data

Note:

2024 Dun & Bradstreet Data

2016-2020 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

**Community Development Test** 

Mission's performance under the community development test is outstanding. The performance displays excellent responsiveness to the community development needs of its assessment area through community development loans, investments, and services.

The bank's community development lending totaled \$236.6 million with \$77.2 million in Mission's main assessment area, or roughly 6 percent of the bank's total loan balance as of December 31, 2024. The majority of qualified community development loans were SBA 504A loans, which helped to create and retain, by the bank's estimates, 2,247 jobs.

The bank provided a combined total of \$21.4 million in community development investments and donations across its assessment areas, with \$8.9 million in the Bakersfield-Delano assessment area alone. Employees of the bank also conducted a range of service activities for non-profits and other community organizations in the area. Many of them served as board members or provided financial literacy sessions at risk youth and low-to-moderate income people. The bank contributed 1,254 service hours within the bank's main assessment area. Notable community development activities within the Bakerfield – Delano assessment area included:

- Two SBA 504 loans totaling \$9.4 million to finance the construction of a 124 room extended stay hotel.
- Three SBA 504 loans totaling \$1 million to serve as working capital for a homeless shelter located in a low-income census tract.
- Two SBA 504 loans totaling \$7.8 million to provide tenant improvements to a building located in a low-income census tract.

- One SBA 504 loan totaling \$1.8 million to a health center that provides high quality, trauma informed health & wellness services to LMI people.
- Donations totaling \$250,100 in tuition assistance to LMI students attending a private high school within the bank's main assessment area.
- Donations totaling \$11,975 to organizations focused on serving underprivileged children escape poverty and other negative influences.
- A total of 300 community development service hours serving as Board Chairman for an organization that provides various housing and financial services to LMI people.
- A total of 65 community development service hours spent teaching financial literacy to young LMI women.

## LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS

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

Mission Bank's performance in the assessment areas receiving a limited review is generally consistent with the performance in the Bakersfield-Delano assessment area. Due to the bank's smaller presence, lending volume and deposit share, performance in these assessment areas received less weight than the area receiving a full-scope review. 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.

LIMITE	EXHIBIT 16 LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS								
ASSESSMENT AREA	LENDING TEST	COMMUNITY DEVELOPMENT TEST							
Lancaster	Consistent	Consistent							
San Luis Obispo	Consistent	Consistent							
Stockton	Consistent	Below							
Ventura	Consistent	Consistent							
Visalia	Consistent	Consistent							

The bank's community development performance in the Stockton assessment area was below the performance of the full-scope Bakersfield-Delano assessment area. The bank did not originate any community development loans in this area during the review period.

Mission Bank

CRA Public Evaluation
Bakersfield, CA

July 7, 2025

#### **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

Mission Bank

CRA Public Evaluation

Bakersfield, CA

July 7, 2025

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.

Mission Bank

CRA Public Evaluation

Bakersfield, CA

July 7, 2025

**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.

MISSION BANK

CRA Public Evaluation

Bakersfield, CA

July, 7 2025

#### **APPENDIX B**

# LIMITED-SCOPE ASSESSMENT AREA MARKET PROFILES

#### Lancaster

The Lancaster assessment area consists of the northeastern portion of Los Angeles County. This area is bordered by Kern County to the north, San Bernadino County to the east, and the remainder of Los Angeles County to the south and west. As of the 2020 Decennial Census, Lancaster had a total population of 173,516 people, and the median household income in the area as of 2023 was \$74,991.

Mission Bank has the strongest deposit presence in Lancaster compared to remaining limited scope assessment areas. As of June 30, 2024, the bank's one branch office in this assessment area held \$292 million in deposits, which accounts for 0.04 percent of the market share in Los Angeles County.<sup>2</sup>

On the following pages, Exhibit 17 presents key demographic and business information used to help develop a performance context for the Lancaster assessment area and is based on the 2024 FFIEC Census and 2024 Dun and Bradstreet data. Exhibits 18 and 19 reflect Mission's small business and small farm lending activity in the Lancaster assessment area during the review period.

Exhibit 17 on the following page, presents key demographic and business information concerning the assessment area.

https://data.census.gov/profile/Lancaster\_city,\_California?g=160XX00US0640130

https://banks.data.fdic.gov/bankfindsuite/SOD/branchOffice?displayResults=&instType=&institutionType=banks&institutionTypeTimeSeries=&lastYear=2024&locations=&reportType=&totalsType=&cert=34805

MISSION BANK CRA Public Evaluation
Bakersfield, CA July, 7 2025

			Ехнівіт					
Income Categories	24 LOS ANGE Tract Dist		Families Inco	by Tract	Families < Level as % o by Ti	Poverty of Families	Families b	
	#	%	#	%	#	%	#	%
Low	159	6.4	118,149	5.3	34,603	29.3	528,114	23.9
Moderate	694	27.8	602,921	27.3	103,747	17.2	363,972	16.5
Middle	711	28.5	653,191	29.5	58,392	8.9	386,432	17.5
Upper	857	34.3	823,589	37.2	33,698	4.1	932,824	42.2
Unknown	77	3.1	13,492	0.6	1,978	14.7	0	0.0
Total AA	2,498	100.0	2,211,342	100.0	232,418	10.5	2,211,342	100.0
				Hous	ing Type by T	ract		
	Housing	0\	wner-occupie		Ren		Vac	ant
	Units by Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	192,758	22,794	1.5	11.8	158,373	82.2	11,591	6.0
Moderate	905,479	247,674	16.1	27.4	607,991	67.1	49,814	5.5
Middle	999,233	470,097	30.6	47.0	476,779	47.7	52,357	5.2
Upper	1,405,732	787,394	51.3	56.0	511,582	36.4	106,756	7.6
Unknown	56,588	6,513	0.4	11.5	43,307	76.5	6,768	12.0
Total AA	3,559,790	1,534,472	100.0	43.1	1,798,032	50.5	227,286	6.4
	Tatal Busi			Busin	esses by Trac	t & Revenu	e Size	
	Total Busi	•	Less That \$1 Mi	_	Over \$1	Million	Revenu Repo	
	#	%	#	%	#	%	#	%
Low	18,244	3.8	16,730	3.8	1,430	4.3	84	3.1
Moderate	88,909	18.8	81,234	18.6	7,298	21.8	377	13.9
Middle	118,121	24.9	108,655	24.8	8,881	26.5	585	21.5
Upper	235,488	49.7	219,950	50.2	13,966	41.7	1,572	57.8
Unknown	13,130	2.8	11,148	2.5	1,879	5.6	103	3.8
Total AA	473,892	100.0	437,717	100.0	33,454	100.0	2,721	100.0
Percer	ntage of Total	Businesses:		92.4		7.1		0.6
				Fai	ms by Tract 8	& Revenue S	ize	
	Total Farm	s by Tract	Less That \$1 Mi	_	Over \$1	Million	Revenu Repo	
	#	%	#	%	#	%	#	%
Low	35	2.3	35	2.4	0	0.0	0	0.0
Moderate	236	15.5	222	15.0	14	31.8	0	0.0
Middle	307	20.2	297	20.1	10	22.7	0	0.0
Upper	909	59.7	889	60.1	20	45.5	0	0.0
Unknown	36	2.4	36	2.4	0	0.0	0	0.0
Total AA	1,523	100.0	1,479	100.0	44	100.0	0	0.0
P	ercentage of T	otal Farms:		97.1		2.9		0.0

Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data

2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. MISSION BANK

CRA Public Evaluation
Bakersfield, CA

July, 7 2025

Ехнівіт 18								
Los Angeles-Long Beach-Glendale CA MSA 2019-2023 Small Business Loan Trends								
Area	2019	2020	2021	2022	2023			
Los Angeles-Long Beach-Glendale CA MSA 2024	354,890	365,864	427,499	400,599	384,193			
California	1,146,375	1,182,917	1,342,194	1,273,076	1,226,074			

Source: Federal Financial Institutions Examination Council (FFIEC) Community Reinvestment Act Aggregate Data

Ехнівіт 19								
Los Angeles-Long Beach-Glendale CA MSA 2019-2023 Small Farm Loan Trends								
Area	2019	2020	2021	2022	2023			
Los Angeles-Long Beach-Glendale CA MSA	417	392	432	442	374			
California	8,509	7,735	9,066	8,391	7,465			

Source: Federal Financial Institutions Examination Council (FFIEC) Community Reinvestment Act Aggregate Data

## San Luis Obispo

The San Luis Obispo assessment area includes the entirety of San Luis Obispo County, otherwise known as the San Luis Obispo-Paso Robles MSA. As of the 2020 Decennial Census, San Luis Obispo had a total population of 282,424 people, and the median household income in the area as of 2023 was \$90,670.<sup>3</sup>

As of June 30, 2024, the bank's one branch office in this assessment area held \$30.9 million in deposits, which accounts for 0.36 percent of the market share in San Luis Obispo County.<sup>4</sup>

On the following pages, Exhibit 20 presents key demographic and business information used to help develop a performance context for the San Luis Obispo assessment area and is based on on the 2024 FFIEC Census and 2024 Dun and Bradstreet data. Exhibits 21 and 22 reflect Mission's small business and small farm lending activity in the San Luis Obispo assessment area during the review period.

https://data.census.gov/profile/San\_Luis\_Obispo\_County,\_California?g=050XX00US06079

<sup>4</sup> https://banks.data.fdic.gov/bankfind-

suite/SOD/marketShare?displayResults=&instType=&institutionType=banks&institutionTypeTimeSeries=&lastYear=2024&locations=msa&msa=San%20Luis%20Obispo-

Paso%20Robles%2C%20CA&pageNumber=1&reportType=depositMarketShare&resultLimit=25&searchPush=true&sortField=STNAME&sortOrder=ASC&totalsType=

MISSION BANK CRA Public Evaluation
Bakersfield, CA July, 7 2025

_			Ехніві					
Income Categories	Tract Dis			by Tract	Families • Level a	OGRAPHIC ONE	Families I	-
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	13,684	20.4
Moderate	8	11.4	7,333	10.9	457	6.2	11,779	17.5
Middle	43	61.4	44,544	66.3	2,530	5.7	15,116	22.5
Upper	12	17.1	13,780	20.5	398	2.9	26,608	39.6
Unknown	7	10.0	1,530	2.3	164	10.7	0	0.0
Total AA	70	100.0	67,187	100.0	3,549	5.3	67,187	100.0
				Hous	ing Type by	Tract	<u> </u>	
	Housing	O	wner-occupi		1	ntal	Vac	ant
	Units by Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	13,550	7,016	10.5	51.8	4,866	35.9	1,668	12.3
Middle	81,775	44,426	66.7	54.3	26,089	31.9	11,260	13.8
Upper	22,303	14,285	21.4	64.0	5,368	24.1	2,650	11.9
Unknown	4,628	908	1.4	19.6	3,286	71.0	434	9.4
Total AA	122,256	66,635	100.0	54.5	39,609	32.4	16,012	13.1
	Takal Busi			Busin	esses by Tra	ct & Revenu	e Size	
	Total Busi Tra	•	Less Th \$1 M		Over \$1	Million	Reveni Repo	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,868	12.4	1,738	12.2	121	14.5	9	13.8
Middle	9,588	63.5	9,071	63.9	477	57.0	40	61.5
Upper	3,382	22.4	3,144	22.1	224	26.8	14	21.5
Unknown	260	1.7	243	1.7	15	1.8	2	3.1
Total AA	15,098	100.0	14,196	100.0	837	100.0	65	100.0
Percent	age of Total I	Businesses:		94.0		5.5		0.4
				Far	ms by Tract	& Revenue S	Size	
	Total Farm	s by Tract	Less Th \$1 M		Over \$1	Million	Reveni Repo	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	66	14.0	66	14.8	0	0.0	0	0.0
Middle	262	55.6	248	55.6	14	56.0	0	0.0
Upper	131	27.8	120	26.9	11	44.0	0	0.0
Unknown	12	2.5	12	2.7	0	0.0	0	0.0
Total AA	471	100.0	446	100.0	25	100.0	0	0.0
Pei	centage of To	otal Farms:		94.7		5.3		0.0

Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data

Note:

2016-2020 U.S. Census Bureau: American Community Survey

MISSION BANK

CRA Public Evaluation
Bakersfield, CA

July, 7 2025

Ехнівіт 21								
SAN LUIS OBISPO-PASO ROBLES CA MSA 2019-2023 SMALL BUSINESS LOAN TRENDS								
Area	2019	2020	2021	2022	2023			
San Luis Obispo-Paso Robles CA MSA 2024	9,004	9,307	10,097	8,964	8,058			
California	1,146,375	1,182,917	1,342,194	1,273,076	1,226,074			

Source: Federal Financial Institutions Examination Council (FFIEC) Community Reinvestment Act Aggregate Data

EXHIBIT 22 SAN LUIS OBISPO-PASO ROBLES CA MSA 2019-2023 SMALL FARM LOAN TRENDS							
Area	2019	2020	2021	2022	2023		
San Luis Obispo-Paso Robles CA MSA 2024	217	193	250	228	215		
California	8,509	7,735	9,066	8,391	7,465		

Source: Federal Financial Institutions Examination Council (FFIEC) Community Reinvestment Act Aggregate Data

#### Stockton

The Stockton assessment area includes the entirety of San Joaquin County, otherwise known as the Stockton, CA MSA. As of the 2020 Decennial Census, Stockton had a total population of 320,804 people, and the median household income in the area as of 2023 was \$76,191.<sup>5</sup>

As of June 30, 2024, the bank's one branch office in this assessment area held \$32.7 million in deposits, which accounts for 0.22 percent of the market share in San Joaquin County.<sup>6</sup>

On the following pages, Exhibit 23 presents key demographic and business information used to help develop a performance context for the Stockton assessment area and is based on the 2024 FFIEC Census and 2024 Dun and Bradstreet data. Exhibits 24 and 25 reflect Mission's small business and small farm lending activity in the Stockton assessment area during the review period.

https://data.census.gov/profile/Stockton\_city,\_California?g=160XX00US0675000

<sup>6</sup> https://banks.data.fdic.gov/bankfind-

suite/SOD/marketShare?displayResults=&instType=&institutionType=banks&institutionTypeTimeSeries=&lastYear=2024&locations=msa&msa=Stockton-

Lodi%2C%20CA&pageNumber=1&reportType=depositMarketShare&resultLimit=25&searchPush=true&sortField=STNAME &sortOrder=ASC&totalsType=

MISSION BANK CRA Public Evaluation Bakersfield, CA July, 7 2025

			Ехніві	т 23						
	2024	STOCKTON			<b>D</b> EMOGRAPI	HICS				
Income Categories	Tract Dis			by Tract	Families <	Poverty	Families I			
	#	%	#	%	#	%	#	%		
Low	15	8.6	10,938	6.3	3,151	28.8	38,738	22.4		
Moderate	46	26.4	40,289	23.3	7,053	17.5	29,222	16.9		
Middle	57	32.8	54,070	31.3	4,447	8.2	32,114	18.6		
Upper	53	30.5	65,983	38.2	3,620	5.5	72,509	42.0		
Unknown	3	1.7	1,303	0.8	381	29.2	0	0.0		
Total AA	174	100.0	172,583	100.0	18,652	10.8	172,583	100.0		
				Hous	ing Type by	Tract				
	Housing Units by	O	wner-occupi	ed	Ren	ıtal	Vac	ant		
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit		
Low	19,232	4,596	3.4	23.9	12,475	64.9	2,161	11.2		
Moderate	60,422	24,255	18.2	40.1	32,105	53.1	4,062	6.7		
Middle	77,564	43,576	32.7	56.2	29,776	38.4	4,212	5.4		
Upper	86,063	60,259	45.2	70.0	22,380	26.0	3,424	4.0		
Unknown	1,911	695	0.5	36.4	975	51.0	241	12.6		
Total AA	245,192	133,381	100.0	54.4	97,711	39.9	14,100	5.8		
				Busin	esses by Tra	ct & Revenu	e Size			
	Total Busi Tra	-	Less Th \$1 M		Over \$1	Million		Revenue Not Reported		
			T				пере			
	#	%	#	%	#	%	#	%		
low	1 882	% 8.8	# 1 679	<b>%</b> 8.5	# 196	% 14 2	# 7	<b>%</b>		
Low Moderate	1,882	8.8	1,679	8.5	196	14.2	7	7.8		
Moderate	1,882 4,605	8.8 21.7	1,679 4,242	8.5 21.4	196 346	14.2 25.0	7 17	7.8 18.9		
Moderate Middle	1,882 4,605 7,239	8.8 21.7 34.0	1,679 4,242 6,744	8.5 21.4 34.1	196 346 469	14.2 25.0 33.9	7 17 26	7.8 18.9 28.9		
Moderate	1,882 4,605 7,239 7,389	8.8 21.7	1,679 4,242	8.5 21.4	196 346 469 363	14.2 25.0	7 17	7.8 18.9 28.9 44.4		
Moderate Middle Upper	1,882 4,605 7,239 7,389 151	8.8 21.7 34.0 34.7 0.7	1,679 4,242 6,744 6,986 143	8.5 21.4 34.1 35.3 0.7	196 346 469 363 8	14.2 25.0 33.9 26.3 0.6	7 17 26 40	7.8 18.9 28.9 44.4 0.0		
Moderate Middle Upper Unknown Total AA	1,882 4,605 7,239 7,389 151 21,266	8.8 21.7 34.0 34.7 0.7 100.0	1,679 4,242 6,744 6,986	8.5 21.4 34.1 35.3	196 346 469 363	14.2 25.0 33.9 26.3	7 17 26 40 0	7.8 18.9 28.9 44.4		
Moderate Middle Upper Unknown Total AA	1,882 4,605 7,239 7,389 151	8.8 21.7 34.0 34.7 0.7 100.0	1,679 4,242 6,744 6,986 143	8.5 21.4 34.1 35.3 0.7 100.0 93.1	196 346 469 363 8	14.2 25.0 33.9 26.3 0.6 100.0 6.5	7 17 26 40 0 <b>90</b>	7.8 18.9 28.9 44.4 0.0 100.0		
Moderate Middle Upper Unknown Total AA	1,882 4,605 7,239 7,389 151 21,266	8.8 21.7 34.0 34.7 0.7 100.0 Businesses:	1,679 4,242 6,744 6,986 143 19,794	8.5 21.4 34.1 35.3 0.7 100.0 93.1	196 346 469 363 8 1,382	14.2 25.0 33.9 26.3 0.6 100.0 6.5 & Revenue \$	7 17 26 40 0 <b>90</b>	7.8 18.9 28.9 44.4 0.0 100.0 0.4		
Moderate Middle Upper Unknown Total AA	1,882 4,605 7,239 7,389 151 21,266 age of Total I	8.8 21.7 34.0 34.7 0.7 100.0 Businesses:	1,679 4,242 6,744 6,986 143 19,794	8.5 21.4 34.1 35.3 0.7 100.0 93.1 Far	196 346 469 363 8 1,382	14.2 25.0 33.9 26.3 0.6 100.0 6.5 & Revenue \$	7 17 26 40 0 90 Size	7.8 18.9 28.9 44.4 0.0 100.0 0.4		
Moderate Middle Upper Unknown Total AA	1,882 4,605 7,239 7,389 151 21,266 age of Total I	8.8 21.7 34.0 34.7 0.7 100.0 Businesses:	1,679 4,242 6,744 6,986 143 19,794 Less Th	8.5 21.4 34.1 35.3 0.7 100.0 93.1 Far an or =	196 346 469 363 8 1,382 ms by Tract	14.2 25.0 33.9 26.3 0.6 100.0 6.5 & Revenue S	7 17 26 40 0 90 Size Revenu	7.8 18.9 28.9 44.4 0.0 100.0 0.4		
Moderate Middle Upper Unknown Total AA Percent	1,882 4,605 7,239 7,389 151 21,266 age of Total I	8.8 21.7 34.0 34.7 0.7 100.0 Businesses:	1,679 4,242 6,744 6,986 143 19,794 Less Th \$1 M	8.5 21.4 34.1 35.3 0.7 100.0 93.1 Far an or = illion	196 346 469 363 8 1,382 ms by Tract	14.2 25.0 33.9 26.3 0.6 100.0 6.5 & Revenue S	7 17 26 40 0 90 Size Revenu Repo	7.8 18.9 28.9 44.4 0.0 100.0 0.4 ue Not		
Moderate Middle Upper Unknown Total AA Percent	1,882 4,605 7,239 7,389 151 21,266 age of Total I	8.8 21.7 34.0 34.7 0.7 100.0 Businesses: as by Tract	1,679 4,242 6,744 6,986 143 19,794  Less Th \$1 M #	8.5 21.4 34.1 35.3 0.7 100.0 93.1 Far an or = illion %	196 346 469 363 8 1,382 ms by Tract • Over \$1 #	14.2 25.0 33.9 26.3 0.6 100.0 6.5 & Revenue S Million %	7 17 26 40 0 <b>90</b> Size Revenu Repo	7.8 18.9 28.9 44.4 0.0 100.0 0.4  ue Not orted % 0.0		
Moderate Middle Upper Unknown Total AA Percent  Low Moderate	1,882 4,605 7,239 7,389 151 21,266 age of Total I	8.8 21.7 34.0 34.7 0.7 100.0 Businesses: as by Tract % 1.7 16.0	1,679 4,242 6,744 6,986 143 19,794  Less Th \$1 M # 16 142	8.5 21.4 34.1 35.3 0.7 100.0 93.1 Far an or = illion % 1.7 15.5	196 346 469 363 8 1,382 ms by Tract • Over \$1 # 2 23	14.2 25.0 33.9 26.3 0.6 100.0 6.5 & Revenue \$ Million % 1.8 20.2	7 17 26 40 0 <b>90</b> Size Revenue Repo	7.8 18.9 28.9 44.4 0.0 100.0 0.4  ue Not orted % 0.0 0.0		
Moderate Middle Upper Unknown Total AA Percent  Low Moderate Middle	1,882 4,605 7,239 7,389 151 21,266 age of Total I	8.8 21.7 34.0 34.7 0.7 100.0 Businesses: as by Tract % 1.7 16.0 24.5	1,679 4,242 6,744 6,986 143 19,794  Less Th \$1 M # 16 142 225	8.5 21.4 34.1 35.3 0.7 100.0 93.1 Far an or = illion % 1.7 15.5 24.5	196 346 469 363 8 1,382 ms by Tract d Over \$1 # 2 23 28	14.2 25.0 33.9 26.3 0.6 100.0 6.5 & Revenue S Million % 1.8 20.2 24.6	7 17 26 40 0 90 Size Revenu Repo	7.8 18.9 28.9 44.4 0.0 100.0 0.4  Lee Not orted % 0.0 0.0 0.0		
Moderate Middle Upper Unknown Total AA Percent  Low Moderate Middle Upper	1,882 4,605 7,239 7,389 151 21,266 age of Total I Total Farm # 18 165 253 524	8.8 21.7 34.0 34.7 0.7 100.0 Businesses: as by Tract % 1.7 16.0 24.5 50.7	1,679 4,242 6,744 6,986 143 19,794  Less Th \$1 M # 16 142 225 475	8.5 21.4 34.1 35.3 0.7 100.0 93.1 Far an or = illion % 1.7 15.5 24.5 51.7	196 346 469 363 8 1,382 ms by Tract of the second of the s	14.2 25.0 33.9 26.3 0.6 100.0 6.5 & Revenue S Million % 1.8 20.2 24.6 43.0	7 17 26 40 0 <b>90</b> Size Revenu Repo # 0 0	7.8 18.9 28.9 44.4 0.0 100.0 0.4  Lee Not orted % 0.0 0.0 0.0 0.0		

Source: 2024 FFIEC Census Data

Note:

2024 Dun & Bradstreet Data

2016-2020 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

MISSION BANK

CRA Public Evaluation
Bakersfield, CA

July, 7 2025

Ехнівіт 24								
STOCKTON-LODI CA MSA 2019-2023 SMALL BUSINESS LOAN TRENDS								
Area	2019	2020	2021	2022	2023			
Stockton-Lodi CA MSA 2024	13,917	15,470	18,753	18,114	16,941			
California	1,146,375	1,182,917	1,342,194	1,273,076	1,226,074			

Source: Federal Financial Institutions Examination Council (FFIEC) Community Reinvestment Act Aggregate Data

EXHIBIT 25 STOCKTON-LODI CA MSA 2019-2023 SMALL FARM LOAN TRENDS							
Area	2019	2020	2021	2022	2023		
Stockton-Lodi CA MSA 2024	589	618	589	552	475		
California	8,509	7,735	9,066	8,391	7,465		

Source: Federal Financial Institutions Examination Council (FFIEC) Community Reinvestment Act Aggregate Data

#### Ventura

The Ventura assessment area includes the entirety of Ventura County, otherwise known as the Oxnard-Thousand Oaks-Ventura, CA MSA. As of the 2020 Decennial Census, Ventura County had a total population of 843,843 people, and the median household income in the area as of 2023 was \$107,667.

As of June 30, 2024, the bank's one branch office in this assessment area held \$186.3 million in deposits, which accounts for 0.79 percent of the market share in Ventura County.<sup>8</sup>

On the following pages, Exhibit 26 presents key demographic and business information used to help develop a performance context for the Ventura assessment area and is based on on the 2024 FFIEC Census and 2024 Dun and Bradstreet data. Exhibits 27 and 28 reflect Mission's small business and small farm lending activity in the Ventura assessment area during the review period.

https://data.census.gov/all?q=Ventura

<sup>8</sup> https://banks.data.fdic.gov/bankfind-

suite/SOD/marketShare?displayResults=&instType=&institutionType=banks&institutionTypeTimeSeries=&lastYear=2024&locations=msa&msa=Oxnard-Thousand%20Oaks-

Ventura%2C%20CA&pageNumber=1&reportType=depositMarketShare&resultLimit=25&searchPush=true&sortField=STNA ME&sortOrder=ASC&totalsType=

MISSION BANK CRA Public Evaluation
Bakersfield, CA July, 7 2025

			Exhib	it 26						
Income Categories	2024 Oxnar Tract Dis			by Tract	Families - Level a	ographics < Poverty as % of by Tract	Families I			
	#	%	#	%	#	%	#	%		
Low	9	4.7	7,584	3.9	1,635	21.6	43,215	22.0		
Moderate	46	24.2	42,875	21.8	4,249	9.9	32,443	16.5		
Middle	77	40.5	81,858	41.7	4,365	5.3	40,828	20.8		
Upper	55	28.9	63,333	32.3	1,635	2.6	79,826	40.7		
Unknown	3	1.6	662	0.3	34	5.1	0	0.0		
Total AA	190	100.0	196,312	100.0	11,918	6.1	196,312	100.0		
			/ -	Hous	ing Type by	Tract	, -			
	Housing	O	wner-occupi		Rer		Vac	ant		
	Units by Tract	#	% by tract	% by unit	#	% by unit	#	% by unit		
Low	9,697	3,038	1.8	31.3	5,976	61.6	683	7.0		
Moderate	62,889	28,501	16.6	45.3	29,971	47.7	4,417	7.0		
Middle	127,663	74,681	43.4	58.5	46,066	36.1	6,916	5.4		
Upper	87,640	65,459	38.0	74.7	16,982	19.4	5,199	5.9		
Unknown	1,536	358	0.2	23.3	607	39.5	571	37.2		
Total AA	289,425	172,037	100.0	59.4	99,602	34.4	17,786	6.1		
	Total Busi	nesses by		Busin	esses by Tra	ct & Revenu	e Size			
	Tra	•		an or = illion	Over \$1	Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%		
Low	1,269	3.3	1,109	3.1	152	5.9	8	4.9		
Moderate	6,560	17.3	6,031	17.1	501	19.4	28	17.2		
Middle	17,099	45.0	15,787	44.8	1,248	48.3	64	39.3		
Upper	12,993	34.2	12,250	34.7	680	26.3	63	38.7		
Unknown	100	0.3	97	0.3	3	0.1	0	0.0		
Total AA	38,021	100.0	35,274	100.0	2,584	100.0	163	100.0		
Percent	tage of Total I	Businesses:		92.8		6.8		0.4		
				Far	ms by Tract	& Revenue S	Size			
	Total Farm	ns by Tract		an or = illion	Over \$1	Million	Reveni Repo			
	#	%	#	%	#	%	#	%		
Low	22	3.8	16	3.1	6	9.1	0	0.0		
Moderate	157	27.1	127	24.7	30	45.5	0	0.0		
Middle	218	37.6	201	39.1	17	25.8	0	0.0		
Upper	182	31.4	169	32.9	13	19.7	0	0.0		
Unknown	1	0.2	1	0.2	0	0.0	0	0.0		
Total AA	580	100.0	514	100.0	66	100.0	0	0.0		
D-	rcentage of To	otal Farme		88.6		11.4		0.0		

Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

MISSION BANK

CRA Public Evaluation
Bakersfield, CA

July, 7 2025

<b>Ехнівіт 27</b>									
OXNARD-THOUSAND OAKS-VENTURA CA MSA 2019-2023 SMALL BUSINESS LOAN TRENDS									
Area	2019	2020	2021	2022	2023				
Oxnard-Thousand Oaks-Ventura CA MSA	25,413	28,096	30,432	27,594	25,875				
California	1,146,375	1,182,917	1,342,194	1,273,076	1,226,074				

Source: Federal Financial Institutions Examination Council (FFIEC) Community Reinvestment Act Aggregate Data

Ехнівіт 28								
OXNARD-THOUSAND OAKS-VENTURA CA MSA 2019-2023 SMALL FARM LOAN TRENDS								
Area	2019	2020	2021	2022	2023			
Oxnard-Thousand Oaks-Ventura CA MSA	231	213	273	211	208			
California	8,509	7,735	9,066	8,391	7,465			

Source: Federal Financial Institutions Examination Council (FFIEC) Community Reinvestment Act Aggregate Data

#### Visalia

The Visalia assessment area includes the entirety of Tulare County, otherwise known as the Visalia MSA. As of the 2020 Decennial Census, Visalia had a total population of 141,384 people, and the median household income in the area as of 2023 was \$79,777.9

As of June 30, 2024, the bank's one branch office in this assessment area held \$138.6 million in deposits, which accounts for 1.97 percent of the market share in Visalia.<sup>10</sup>

On the following pages, Exhibit 29 presents key demographic and business information used to help develop a performance context for the Visalia assessment area and is based on on the 2024 FFIEC Census and 2024 Dun and Bradstreet data. Exhibits 30 and 31 reflect Mission's small business and small farm lending activity in the Visalia assessment area during the review period.

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<sup>9</sup> https://data.census.gov/all?q=Visalia

https://banks.data.fdic.gov/bankfind-suite/SOD/marketShare?displayResults=&instType=&institutionType=banks&institutionTypeTimeSeries=&lastYear=2024&locations=msa&msa=Visalia%2C%20CA&pageNumber=1&reportType=depositMarketShare&resultLimit=25&searchPush=true&sortField=STNAME&sortOrder=ASC&totalsType=

MISSION BANK CRA Public Evaluation Bakersfield, CA July, 7 2025

			Ехніві						
Income Categories	Tract Dis		Families	by Tract	Families Level a	< Poverty as % of by Tract	Families by Family Income		
	#	%	#	%	#	<i>,</i> %	#	%	
Low	2	1.9	1,627	1.5	697	42.8	24,760	22.9	
Moderate	34	33.0	34,587	31.9	9,732	28.1	18,584	17.2	
Middle	35	34.0	36,382	33.6	6,593	18.1	18,771	17.3	
Upper	31	30.1	35,732	33.0	2,929	8.2	46,213	42.7	
Unknown	1	1.0	0	0.0	0	0.0	0	0.0	
Total AA	103	100.0	108,328	100.0	19,951	18.4	108,328	100.0	
			-	Hous	ing Type by	Tract	<u> </u>		
	Housing	O	wner-occupi			ntal	Vac	ant	
	Units by Tract	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	2,730	652	0.8	23.9	1,919	70.3	159	5.8	
Moderate	46,080	19,911	25.1	43.2	23,849	51.8	2,320	5.0	
Middle	50,710	26,677	33.6	52.6	19,257	38.0	4,776	9.4	
Upper	50,559	32,113	40.5	63.5	14,666	29.0	3,780	7.5	
Unknown	0	0	0.0	0.0	0	0.0	0	0.0	
Total AA	150,079	79,353	100.0	52.9	59,691	39.8	11,035	7.4	
	Total Busi	h		Busin	esses by Tra	ct & Revenu	e Size		
	Total Busi Tra	•	Less Th \$1 M		Over \$1	Million	Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low	325	3.0	308	3.0	16	2.0	1	2.0	
Moderate	3,059	27.9	2,798	27.7	249	31.2	12	24.5	
Middle	3,594	32.8	3,305	32.7	274	34.3	15	30.6	
Upper	3,987	36.4	3,707	36.6	259	32.5	21	42.9	
Unknown	1	0.0	1	0.0	0	0.0	0	0.0	
Total AA	10,966	100.0	10,119	100.0	798	100.0	49	100.0	
Percent	age of Total E	Businesses:		92.3		7.3		0.4	
				Far	ms by Tract	& Revenue S	Size		
	Total Farm	ns by Tract	Less Th \$1 M		Over \$1	Million		ue Not orted	
	#	%	#	%	#	%	#	%	
Low	14	1.3	11	1.2	3	2.1	0	0.0	
Moderate	249	23.1	209	22.4	39	27.3	1	50.0	
Middle	436	40.4	363	38.9	72	50.3	1	50.0	
Upper	379	35.2	350	37.5	29	20.3	0	0.0	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	1,078	100.0	933	100.0	143	100.0	2	100.0	
Pei	centage of To	otal Farms:		86.5		13.3		0.2	

Source: 2024 FFIEC Census Data

Note:

2024 Dun & Bradstreet Data

2016-2020 U.S. Census Bureau: American Community Survey Percentages may not total 100.0 percent due to rounding.

MISSION BANK
CRA Public Evaluation
Bakersfield, CA
July, 7 2025

Ехнівіт 30									
Visalia CA MSA 2019-2023 Small Business Loan Trends									
Area	2019	2020	2021	2022	2023				
Visalia CA MSA	6,403	7,495	7,764	7,741	7,156				
California	1,146,375	1,182,917	1,342,194	1,273,076	1,226,074				

Source: Federal Financial Institutions Examination Council (FFIEC) Community Reinvestment Act Aggregate Data

Ехнівіт 31								
Visalia CA MSA 2019-2023 Small Farm Loan Trends								
Area	2019	2020	2021	2022	2023			
Visalia CA MSA	456	458	448	494	400			
California	8,509	7,735	9,066	8,391	7,465			

Source: Federal Financial Institutions Examination Council (FFIEC) Community Reinvestment Act Aggregate Data

Quarterly 6	Report of	Efforts to	<b>Improve</b>	Record i	f Less thar	Satisfactory	CRA Rating
•	•		•				_
Not applica	able						

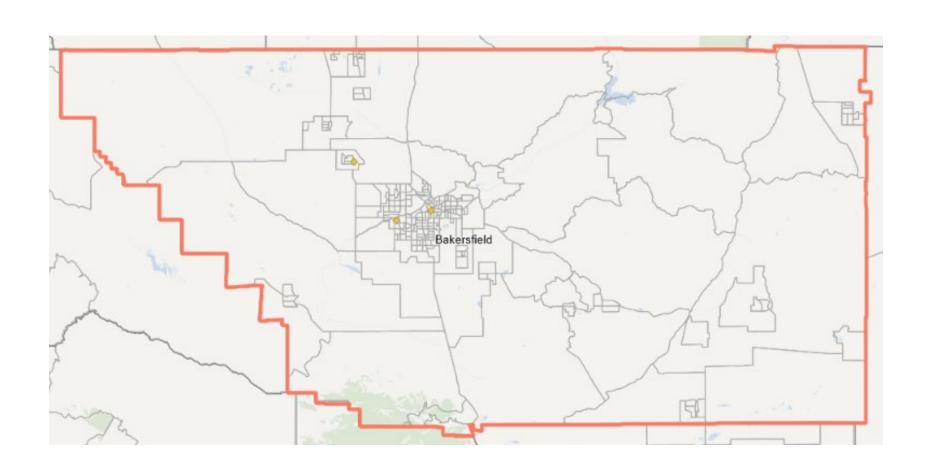


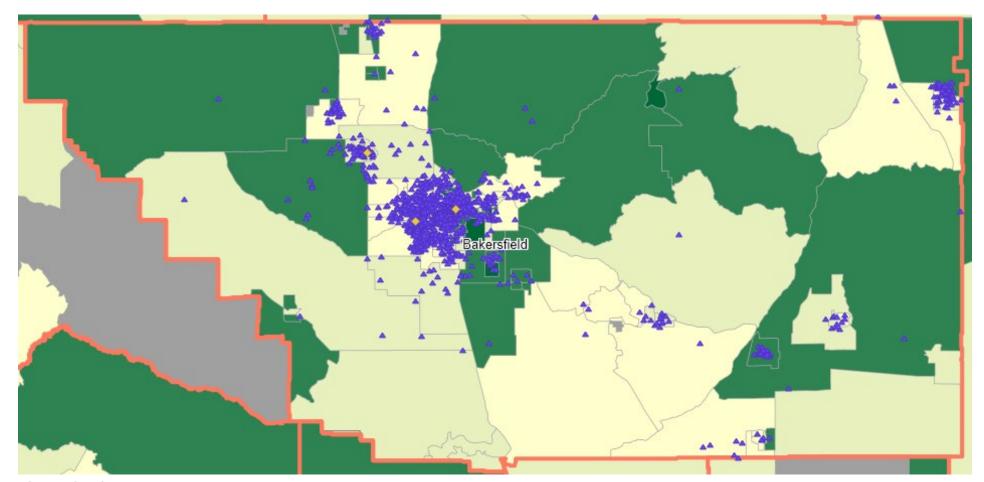
# **Community Reinvestment Act Public File**

**Assessment Area Maps** 

&

**Boundaries** 





- Low
- Moderate
- Middle
- O Upper

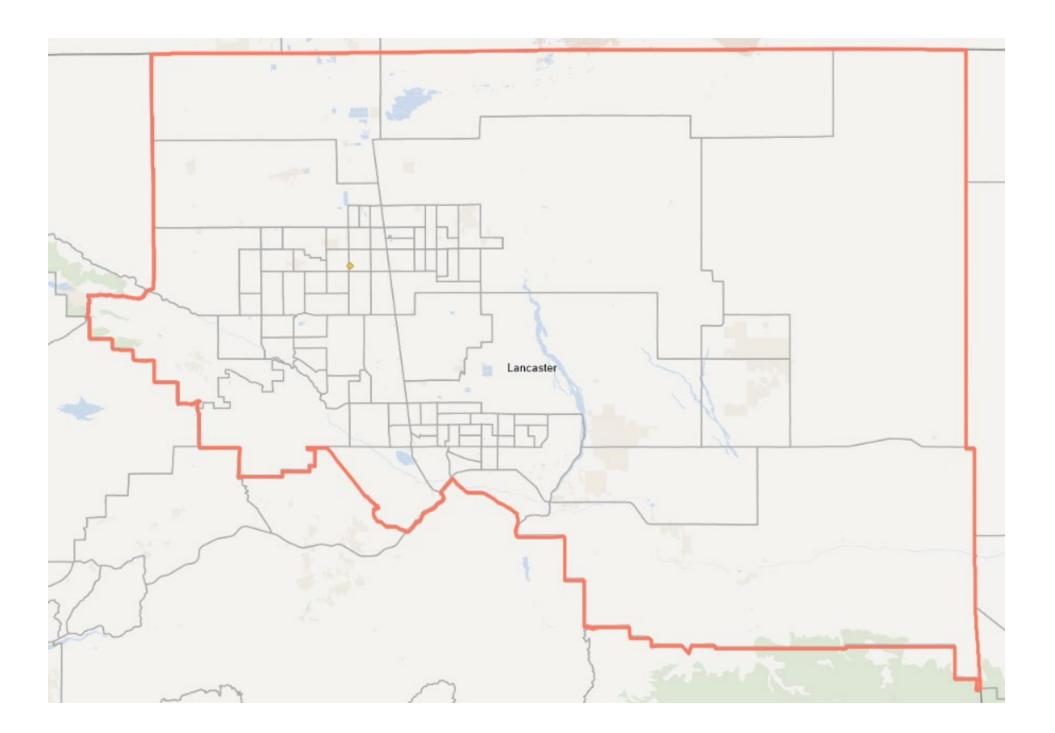
  N/A

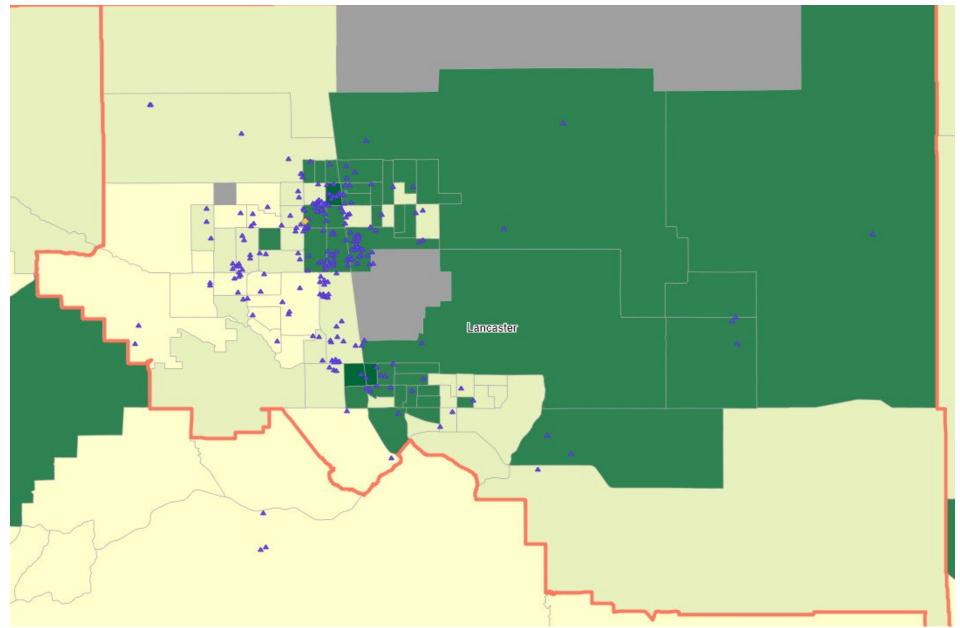
Bakersfield
19
70
65
8
74
236

Area	County	Census Tract	Tract Income	Total Population	Median Family	Minority Percent	Total Housing Units	Owner Occupancy	Median Gross Rent	Poverty Distressed	Unemployment Distressed	Low Density Underserved
Bakersfield	Kern CA	0001.02	Middle	3,422	\$78,600	34.54%	1,309	50.34%	\$1,081	False	False	False
Bakersfield	Kern CA	0001.03	Low	3,816	\$78,600	36.45%	1,793	38.87%	\$1,115		False	False
Bakersfield	Kern CA	0001.03	Middle	1,654	\$78,600	37.06%	465	23.44%	\$1,113		False	False
Bakersfield	Kern CA	0001.05	Middle	5,340	\$78,600	38.16%	1,924	40.07%	\$1,110		False	False
Bakersfield	Kern CA	0001.06	Middle	2,665	\$78,600	44.13%	929	15.50%	\$1,147		False	False
Bakersfield	Kern CA	0002.01	Mod	4,449	\$78,600	45.81%	1,577	20.80%	\$1,116	False	False	False
Bakersfield	Kern CA	0002.02	Middle	3,797	\$78,600	41.77%	1,381	21.72%	\$795	False	False	False
Bakersfield	Kern CA	0003.00	Mod	4,630	\$78,600	42.10%	2,069	25.95%	\$966	False	False	False
Bakersfield	Kern CA	0004.00	Low	4,757	\$78,600	50.24%	1,874	26.20%	\$791	False	False	False
Bakersfield	Kern CA	0005.04	Middle	4,615	\$78,600	39.15%	1,841	49.70%	\$814	False	False	False
Bakersfield	Kern CA	0005.05	Upper*	3,738	\$78,600	33.49%	1,555	78.71%	\$1,811	False	False	False
Bakersfield	Kern CA	0005.06	Upper*	2,323	\$78,600	49.42%	1,318	23.82%	\$1,415	False	False	False
Bakersfield	Kern CA	0005.07	Upper*	3,757	\$78,600	44.08%	1,337	82.57%	\$1,324	False	False	False
Bakersfield	Kern CA	0005.08	Upper*	1,920	\$78,600	27.76%	639	87.95%	\$0	False	False	False
Bakersfield	Kern CA	0005.09	Upper*	2,659	\$78,600	37.04%	751	96.40%	\$0	False	False	False
Bakersfield	Kern CA	0005.10	Upper*	4,223	\$78,600	45.65%	1,271	88.91%	\$0	False	False	False
Bakersfield	Kern CA	0006.01	N/A	2,453	\$78,600	64.37%	1,059	40.79%	\$869	False	False	False
Bakersfield	Kern CA	0006.02	Low N/A	2,939	\$78,600	84.11%	823	4.74%	\$903		False	False
Bakersfield	Kern CA	0006.03	Middle	2,316	\$78,600	82.73%	865	24.74%	\$782	False	False	False
Bakersfield	Kern CA	0007.01		2,927	\$78,600	70.48%	1,011	54.70%	\$1,169	False	False	False
Bakersfield	Kern CA	0007.02	Middle	2,504	\$78,600	56.67%	1,107	59.08%	\$1,348	False	False	False
Bakersfield	Kern CA	0008.00	Middle	5,600	\$78,600	77.18%	1,576	61.17%	\$1,315	False	False	False
Bakersfield	Kern CA	0009.02	Mod	3,891	\$78,600	73.55%	1,324	47.05%	\$1,125	False	False	False
Bakersfield	Kern CA	0009.03	Middle	4,347	\$78,600	70.53%	1,400	44.86%	\$870	False	False	False
Bakersfield	Kern CA	0009.04	Middle	4,239	\$78,600	76.08%	1,535	55.57%	\$995	False	False	False
Bakersfield	Kern CA	0009.05	Upper*	2,631	\$78,600	81.30%	860	64.42%	\$835	False	False	False
Bakersfield	Kern CA	0009.06	Middle	4,504	\$78,600	84.06%	1,312	60.06%	\$1,273		False	False
Bakersfield	Kern CA	0009.07	Mod	2,600	\$78,600	82.46%	756	57.80%	\$1,268		False	False
Bakersfield	Kern CA	0009.08	Upper*	5,429	\$78,600	70.84%	1,625	65.66%	\$1,172	False	False	False
Bakersfield	Kern CA	0009.09	Upper*	2,618	\$78,600	52.44%	912	84.98%	\$1,723	False	False	False
Bakersfield	Kern CA	0009.11	Mod	2,756	\$78,600	73.62%	892	38.45%	\$909	False	False	False
Bakersfield	Kern CA	0009.12	Middle	3,349	\$78,600	69.27%	1,315	46.16%	\$1,131	False	False	False
Bakersfield	Kern CA	0009.13	Upper*	3,743	\$78,600	58.83%	986	97.16%	\$0	False	False	False
Bakersfield	Kern CA	0009.14	Upper*	4,129	\$78,600	62.02%	1,104	64.40%	\$1,236	False	False	False
Bakersfield Bakersfield	Kern CA	0010.01	Upper*	3,743	\$78,600	69.60%	1,055	86.26%	\$0	False	False	False
Bakersfield	Kern CA	0010.02	Middle	3,441	\$78,600	86.52%	918	62.53%	\$1,533	False	False	False
	Kern CA	0010.03	Mod	3,692	\$78,600	86.81%	999	94.49%	\$1,242	False	False	False
Bakersfield	Kern CA	0011.01	Low	5,368	\$78,600	87.89%	1,803	31.34%	\$882	False	False	False
Bakersfield	Kern CA	0011.04	Mod		\$78,600	91.45%	800	44.75%	\$994	False	False	False
Bakersfield	Kern CA	0011.04	Middle	2,876 3,652	\$78,600	92.63%	1,044	62.07%	\$958		False	False
Bakersfield	Kern CA	0011.06	Low	2,279	\$78,600	93.99%	621	11.43%	\$886	False	False	False
Bakersfield	Kern CA	0011.07	Mod	2,647	\$78,600	93.84%	775	28.13%	\$881	False	False	False
Bakersfield	Kern CA	0012.01	Middle	2,892	\$78,600	92.98%	760	44.74%	\$914	False	False	False
Bakersfield	Kern CA	0012.02	Low	6,099	\$78,600	93.15%	1,828	15.86%	\$796	False	False	False
Bakersfield	Kern CA	0013.01	Low	5,276	\$78,600	93.59%	1,652	14.77%	\$836	False	False	False
Bakersfield	Kern CA	0013.02	Low	2,451	\$78,600	88.09%	691	14.33%	\$818	False	False	False
Bakersfield	Kern CA	0014.01	Low	4,750	\$78,600	87.85%	1,410	16.38%	\$828	False	False	False
Bakersfield	Kern CA	0014.02	Low	3,088	\$78,600	89.22%	984	26.02%	\$772	False	False	False
Bakersfield	Kern CA	0015.00	Low	2,944	\$78,600	90.12%	810	33.83%	\$852	False	False	False
Bakersfield	Kern CA	0016.00	N/A	2,510	\$78,600	76.77%	958	10.13%	\$714	False	False	False
Bakersfield	Kern CA	0017.00	Upper*	4,299	\$78,600	46.55%	1,989	46.86%	\$987	False	False	False
Bakersfield	Kern CA	0018.01	Mod	5,514	\$78,600	71.84%	2,013	42.97%		False	False	False
Bakersfield	Kern CA	0018.03	Middle	2,754	\$78,600	49.82%	958	39.35%	\$1,227	False	False	False
Bakersfield	Kern CA	0018.04	Mod	3,144	\$78,600	59.38%	1,402	38.59%	\$1,315	False	False	False
Bakersfield	Kern CA	0019.01	Middle	3,883	\$78,600	68.45%	1,451	43.07%	\$1,157	False	False	False
Bakersfield	Kern CA	0019.02	Middle	4,802	\$78,600	73.87%	1,860	25.48%	\$908	False	False	False
Bakersfield	Kern CA	0020.01	Low	3,344	\$78,600	92.79%	1,098	17.85%	\$958	False	False	False
Bakersfield	Kern CA	0020.02	Low	4,392	\$78,600	90.44%	1,525	8.07%	\$779	False	False	False
Bakersfield	Kern CA	0021.00	Mod	3,504	\$78,600	94.58%	1,087	42.87%	\$1,026	False	False	False
Bakersfield	Kern CA	0022.01	Mod	2,753	\$78,600	98.37%	729	40.33%	\$929	False	False	False
Bakersfield	Kern CA	0022.02	Low	3,761	\$78,600	94.87%	978	24.54%	\$845	False	False	False
Bakersfield	Kern CA	0023.02	Mod	3,173	\$78,600	96.79%	1,002	31.44%	\$909	False	False	False
Bakersfield	Kern CA	0023.03	Mod	3,660	\$78,600	91.48%	956	77.82%	\$979	False	False	False
Bakersfield	Kern CA	0023.04	Mod	3,244	\$78,600	94.61%	1,002	23.35%	\$1,157	False	False	False
Bakersfield	Kern CA	0023.05	Mod	2,660	\$78,600	94.77%	796	65.20%	\$1,171	False	False	False
Bakersfield	Kern CA	0024.01	Middle	2,291	\$78,600	81.75%	546	75.64%		False	False	False
Bakersfield	Kern CA	0024.02	Middle	3,797	\$78,600	90.39%	1,137	78.63%	\$1,381	False	False	False
Bakersfield	Kern CA	0024.03	Low	3,116	\$78,600	90.05%	693	23.09%	\$646		False	False
Bakersfield	Kern CA	0025.01	Mod	4,576	\$78,600	93.42%	1,348	36.50%		False	False	False
Bakersfield	Kern CA	0025.02	Mod	2,256	\$78,600	98.23%	590	11.36%		False	False	False
Bakersfield	Kern CA	0025.03	Mod	2,636	\$78,600	98.33%	685	52.99%	\$817	False	False	False
Bakersfield	Kern CA	0026.00	Mod	3,439	\$78,600	91.42%	980	44.49%	\$883	False	False	False
Bakersfield	Kern CA	0027.01	Middle	2,906	\$78,600	83.34%	895	62.46%	\$1,073	False	False	False
Bakersfield	Kern CA	0027.02	Mod	3,020	\$78,600	83.21%	1,033	52.08%	\$1,099	False	False	False
Bakersfield	Kern CA	0028.04	Upper*	2,763	\$78,600	35.69%	1,559	61.06%	\$1,207		False	False
Bakersfield	Kern CA	0028.06	Upper*	2,285	\$78,600	47.05%	1,123	18.43%	\$1,347		False	False
Bakersfield	Kern CA	0028.07	Upper*	4,026	\$78,600	40.04%	1,431	78.76%	\$1,884		False	False
Bakersfield	Kern CA	0028.11	Upper*	3,905	\$78,600	42.84%	1,408	90.55%	\$2,192	False	False	False
Bakersfield	Kern CA	0028.13	Mod	4,611	\$78,600	78.25%	1,635	27.22%	\$954		False	False
Bakersfield Bakersfield	Kern CA Kern CA	0028.14 0028.15	Mod Mod	4,532 4,392	\$78,600 \$78,600	78.22% 78.07%	1,557	38.47% 33.90%		False False	False False	False False
Bakersfield	Kern CA	0028.16	Middle	5,700	\$78,600	78.67%	1,596 1,878	58.63%	\$1,098	False	False	False
Bakersfield	Kern CA	0028.17	Middle	5,145	\$78,600	74.97%	1,839	25.23%	\$1,087		False	False
Bakersfield	Kern CA	0028.18	Upper*	4,022	\$78,600	52.96%	1,459	68.54%	\$1,208		False	False
Bakersfield	Kern CA	0028.19	Middle	4,873	\$78,600	64.60%	1,710	43.98%	\$1,271	False	False	False
Bakersfield	Kern CA	0028.20	Upper*	6,690	\$78,600	64.35%	2,081	70.59%	\$1,816		False	False
Bakersfield	Kern CA	0028.21	Upper*	4,751	\$78,600	60.35%	1,682	52.38%	\$1,474		False	False
Bakersfield	Kern CA	0028.22	Upper*	3,407	\$78,600	44.50%	1,084	96.22%	\$0	False	False	False
Bakersfield	Kern CA	0028.23	Mod	4,256	\$78,600	61.70%	1,867	35.14%	\$1,328	False	False	False
Bakersfield	Kern CA	0028.24	Mod	2,883	\$78,600	81.86%	998	6.61%	\$923	False	False	False
Bakersfield	Kern CA	0028.25	Mod	2,565	\$78,600	70.84%	1,023	38.91%	\$916	False	False	False
Bakersfield	Kern CA	0029.01	Middle	3,074	\$78,600	85.56%	996	39.76%	\$1,169	False	False	False
Bakersfield	Kern CA	0029.02	Middle	4,427	\$78,600	83.62%	1,372	40.09%	\$864	False	False	False
Bakersfield	Kern CA	0030.01	Mod	4,141	\$78,600	90.10%	1,040	49.52%	\$1,029	False	False	False
Bakersfield	Kern CA	0030.02	Low	3,294	\$78,600	90.53%	931	51.24%	\$890	False	False	False
Bakersfield	Kern CA	0031.03	Middle	4,822	\$78,600	89.49%	1,092	44.78%	\$990	False	False	False
Bakersfield Bakersfield	Kern CA Kern CA	0031.12 0031.13	Middle Middle	5,365 4,904	\$78,600	79.14% 86.70%	2,210	51.49% 50.99%	\$1,039		False	False
Bakersfield	Kern CA	0031.24	Upper*	5,802	\$78,600 \$78,600	76.58%	1,463 1,669	71.96%	\$1,638	False	False False	False False
Bakersfield	Kern CA	0031.25	Middle	3,194	\$78,600	86.98%	917	53.54%		False	False	False
Bakersfield	Kern CA	0031.26	Mod	5,437	\$78,600	88.69%	1,756	23.63%		False	False	False
Bakersfield	Kern CA	0031.27	Mod	4,813	\$78,600	92.08%	1,120	59.29%	\$1,134	False	False	False
Bakersfield	Kern CA	0031.28	Middle	4,746	\$78,600	91.97%	1,215	76.54%	\$1,531	False	False	False

Bakersfield	Kern CA	0031.29	Middle	3,787	\$78,600	74.04%	1,187	78.35%	\$0 False	False	False
Bakersfield Bakersfield	Kern CA Kern CA	0031.30 0031.31	Upper* Middle	4,246 3,715	\$78,600 \$78,600	75.27% 72.76%	1,384 993	85.48% 55.99%	\$2,021 False \$1,491 False	False False	False False
Bakersfield	Kern CA	0031.31	Middle	4,586	\$78,600	80.90%	1,409	48.90%	\$966 False	False	False
Bakersfield	Kern CA	0031.33	Upper*	3,176	\$78,600	67.51%	831	70.16%	\$979 False	False	False
Bakersfield	Kern CA	0031.34	Middle	3,698	\$78,600	76.20%	840	55.60%	\$1,283 False	False	False
Bakersfield	Kern CA	0031.35	Upper*	4,082	\$78,600	77.61%	1,195	87.28%	\$1,781 False	False	False
Bakersfield	Kern CA	0031.36	Middle	2,041	\$78,600	85.20%	468	58.12%	\$1,303 False	False	False
Bakersfield Bakersfield	Kern CA Kern CA	0031.37 0032.03	Mod Upper*	3,453 2,294	\$78,600 \$78,600	90.04% 39.76%	919 725	44.50% 94.34%	\$1,036 False \$1,712 False	False False	False False
Bakersfield	Kern CA	0032.03	Middle	4,934	\$78,600	93.62%	1,001	58.74%	\$1,712 False \$1,358 False	False	False
Bakersfield	Kern CA	0032.08	Middle	7,852	\$78,600	93.21%	1,733	67.05%	\$1,361 False	False	False
Bakersfield	Kern CA	0032.09	Upper*	3,686	\$78,600	84.43%	1,099	78.98%	\$1,431 False	False	False
Bakersfield	Kern CA	0032.10	Middle	5,917	\$78,600	83.51%	1,578	82.83%	\$1,856 False	False	False
Bakersfield	Kern CA	0032.11	Middle	4,533	\$78,600	88.31%	1,124	76.33%	\$1,517 False	False	False
Bakersfield Bakersfield	Kern CA Kern CA	0032.12 0032.13	Upper*	6,669	\$78,600 \$78,600	57.47% 54.19%	1,972 373	75.96% 87.67%	\$2,172 False \$0 False	False False	False False
Bakersfield	Kern CA	0032.13	Upper* N/A	2,065 2,516	\$78,600	87.00%	584	61.99%	\$2,355 False	False	False
Bakersfield	Kern CA	0032.15	Middle	3,726	\$78,600	77.40%	1,109	74.12%	\$1,718 False	False	False
Bakersfield	Kern CA	0032.16	Upper*	3,167	\$78,600	86.64%	872	86.24%	\$1,643 False	False	False
Bakersfield	Kern CA	0032.17	Upper*	3,152	\$78,600	83.31%	799	68.46%	\$1,794 False	False	False
Bakersfield	Kern CA	0032.18	Upper*	6,298	\$78,600	87.35%	1,361	80.97%	\$1,529 False	False	False
Bakersfield Bakersfield	Kern CA Kern CA	0032.19 0032.20	Upper* Upper*	6,685 4,804	\$78,600 \$78,600	85.59% 72.61%	1,280 798	74.06% 91.85%	\$1,919 False \$0 False	False False	False False
Bakersfield	Kern CA	0032.20	Upper*	4,636	\$78,600	65.60%	951	53.42%	\$1,496 False	False	False
Bakersfield	Kern CA	0032.22	Middle	1,693	\$78,600	48.20%	666	69.97%	\$1,688 False	False	False
Bakersfield	Kern CA	0033.03	Mod	1,257	\$78,600	37.79%	972	50.82%	\$855 False	False	False
Bakersfield	Kern CA	0033.04	Middle	3,732	\$78,600	56.73%	843	55.99%	\$897 False	False	False
Bakersfield	Kern CA	0033.05	Middle	3,367	\$78,600	32.37%	1,760	52.67%	\$859 False	False	False
Bakersfield Bakersfield	Kern CA Kern CA	0033.07 0033.08	Middle Middle	2,605 2,099	\$78,600 \$78,600	29.48% 35.40%	2,515 1,062	33.04% 63.75%	\$1,247 False \$1,559 False	False False	False False
Bakersfield	Kern CA	0034.00	Mod	4,380	\$78,600	66.71%	1,547	39.63%	\$807 False	False	False
Bakersfield	Kern CA	0035.00	Middle	6,686	\$78,600	45.30%	3,484	49.71%	\$783 False	False	False
Bakersfield	Kern CA	0036.00	Mod	4,553	\$78,600	55.24%	1,646	35.18%	\$813 False	False	False
Bakersfield	Kern CA	0038.06	Upper*	5,285	\$78,600	45.87%	1,816	68.50%	\$1,739 False	False	False
Bakersfield	Kern CA	0038.07	Upper*	3,589	\$78,600	36.47%	1,229	71.77%	\$1,254 False	False	False
Bakersfield	Kern CA	0038.08	Upper*	4,504	\$78,600	49.56%	1,542	53.31%	\$1,596 False	False	False
Bakersfield Bakersfield	Kern CA Kern CA	0038.10 0038.11	Upper* Middle	2,531 2,729	\$78,600 \$78,600	34.93% 40.75%	906 935	77.92% 54.55%	\$884 False \$1,113 False	False False	False False
Bakersfield	Kern CA	0038.12	Upper*	4,948	\$78,600	49.92%	1,763	53.03%	\$1,453 False	False	False
Bakersfield	Kern CA	0038.14	Upper*	6,293	\$78,600	48.12%	2,017	96.78%	\$0 False	False	False
Bakersfield	Kern CA	0038.15	Upper*	6,087	\$78,600	50.80%	1,694	91.56%	\$1,836 False	False	False
Bakersfield	Kern CA	0038.16	Middle	3,522	\$78,600	45.17%	1,159	73.25%	\$1,553 False	False	False
Bakersfield	Kern CA	0038.17	Upper*	4,158	\$78,600	41.49%	1,207	80.53%	\$1,864 False	False	False
Bakersfield	Kern CA	0038.18	Upper*	5,162	\$78,600	46.20%	1,407	77.75%	\$1,855 False	False	False
Bakersfield Bakersfield	Kern CA Kern CA	0038.19 0038.20	Upper* Upper*	3,851 3,740	\$78,600 \$78,600	42.43% 38.61%	1,759 1,182	62.36% 78.34%	\$1,308 False \$1,150 False	False False	False False
Bakersfield	Kern CA	0038.21	Upper*	4,606	\$78,600	47.83%	1,336	91.32%	\$2,141 False	False	False
Bakersfield	Kern CA	0038.22	Upper*	3,206	\$78,600	39.30%	871	90.36%	\$1,957 False	False	False
Bakersfield	Kern CA	0038.23	Upper*	4,184	\$78,600	32.19%	1,604	69.08%	\$1,336 False	False	False
Bakersfield	Kern CA	0038.24	Upper*	2,279	\$78,600	37.96%	962	56.44%	\$1,712 False	False	False
Bakersfield	Kern CA	0038.25	Upper*	2,982	\$78,600	46.68%	831	81.95%	\$1,859 False	False	False
Bakersfield Bakersfield	Kern CA Kern CA	0038.26 0038.27	Upper* Upper*	3,325 2,445	\$78,600 \$78,600	39.76% 41.51%	817 712	93.02% 75.14%	\$0 False \$2,167 False	False False	False False
Bakersfield	Kern CA	0038.27	Middle	3,702	\$78,600	63.34%	609	62.56%	\$858 False	False	False
Bakersfield	Kern CA	0040.01	Middle	4,014	\$78,600	89.34%	980	57.45%	\$1,553 False	False	False
Bakersfield	Kern CA	0040.02	Middle	4,321	\$78,600	93.29%	1,080	60.65%	\$1,127 False	False	False
Bakersfield	Kern CA	0041.01	Middle	5,727	\$78,600	76.11%	1,804	58.15%	\$1,027 False	False	False
Bakersfield	Kern CA	0041.02	Mod	5,234	\$78,600	93.48%	1,460	34.25%	\$796 False	False	False
Bakersfield Bakersfield	Kern CA Kern CA	0043.02 0043.03	N/A Mod	4,356 5,691	\$78,600 \$78,600	82.35% 94.83%	0 1,430	46.15%	\$0 False \$824 False	False False	False False
Bakersfield	Kern CA	0043.04	Mod	3,218	\$78,600	96.12%	731	95.08%	\$0 False	False	False
Bakersfield	Kern CA	0043.05	Upper*	1,665	\$78,600	88.65%	380	91.84%	\$0 False	False	False
Bakersfield	Kern CA	0044.02	Mod	4,027	\$78,600	96.40%	1,708	34.84%	\$758 False	False	False
Bakersfield	Kern CA	0044.03	Middle	3,395	\$78,600	90.96%	920	60.11%	\$850 False	False	False
Bakersfield	Kern CA	0044.04	Mod	4,823	\$78,600	89.26%	1,710	58.89%	\$754 False	False	False
Bakersfield	Kern CA Kern CA	0045.00	Mod N/A	3,625	\$78,600 \$78,600	95.37%	923 0	25.03%	\$694 False \$0 False	False False	False
Bakersfield Bakersfield	Kern CA	0046.01 0046.03	N/A	4,971 2,483	\$78,600 \$78,600	84.41% 87.76%	0		\$0 False \$0 False	False	False False
Bakersfield	Kern CA	0046.05	Upper*	3,326	\$78,600	91.52%	936	85.15%	\$1,073 False	False	False
Bakersfield	Kern CA	0046.06	Mod	2,605	\$78,600	97.47%	638	68.03%	\$0 False	False	False
Bakersfield	Kern CA	0046.07	Middle	5,765	\$78,600	98.86%	1,368	70.03%	\$597 False	False	False
Bakersfield	Kern CA	0047.02	Mod	3,763	\$78,600	98.64%	923	46.37%	\$873 False	False	False
Bakersfield Bakersfield	Kern CA Kern CA	0047.03 0047.04	Mod Mod	4,664 5,912	\$78,600 \$78,600	95.75% 96.85%	852 1,308	71.95% 48.09%	\$986 False \$924 False	False False	False False
Bakersfield	Kern CA	0048.01	Mod	4,007	\$78,600	99.03%	1,018	47.15%	\$980 False	False	False
Bakersfield	Kern CA	0048.02	Mod	6,193	\$78,600	97.48%	1,907	28.68%	\$722 False	False	False
Bakersfield	Kern CA	0049.01	Mod	5,413	\$78,600	97.58%	1,734	39.50%	\$900 False	False	False
Bakersfield	Kern CA	0049.03	Middle	4,823	\$78,600	97.70%	1,297	81.65%	\$1,111 False	False	False
Bakersfield	Kern CA	0049.04	Middle	3,009	\$78,600 \$78,600	97.04%	961 933	62.54%	\$979 False	False	False
Bakersfield Bakersfield	Kern CA Kern CA	0050.03 0050.05	Mod Mod	3,512 4,204	\$78,600 \$78,600	95.76% 95.24%	1,119	48.45% 20.91%	\$919 False \$1,012 False	False False	False False
Bakersfield	Kern CA	0050.06	Upper*	3,434	\$78,600	91.96%	1,088	79.60%	\$1,443 False	False	False
Bakersfield	Kern CA	0051.03	Mod	2,726	\$78,600	26.93%	1,212	55.36%	\$943 False	False	False
Bakersfield	Kern CA	0051.04	Upper*	4,167	\$78,600	35.04%	1,840	86.09%	\$1,634 False	False	False
Bakersfield	Kern CA	0052.03	Mod	4,041	\$78,600	20.37%	2,665	61.69%	\$748 False	False	False
Bakersfield	Kern CA	0052.05	Low	3,577	\$78,600 \$78,600	26.59%	2,160	38.19%	\$889 False	False	False
Bakersfield Bakersfield	Kern CA Kern CA	0052.06 0052.07	Mod Middle	2,582 2,327	\$78,600 \$78,600	19.79% 22.17%	1,480 1,472	48.92% 50.61%	\$826 False \$0 False	False False	False False
Bakersfield	Kern CA	0052.07	Mod	3,212	\$78,600	19.55%	2,567	40.12%	\$1,104 False	False	False
Bakersfield	Kern CA	0053.00	Mod	2,104	\$78,600	55.51%	803	3.24%	\$919 False	False	False
Bakersfield	Kern CA	0054.02	Upper*	5,000	\$78,600	36.58%	2,399	63.57%	\$865 False	False	False
Bakersfield	Kern CA	0054.05	Middle	2,458	\$78,600	48.25%	1,313	59.03%	\$925 False	False	False
Bakersfield	Kern CA	0054.06	Upper*	3,514	\$78,600 \$78,600	32.07%	1,532	72.65%	\$896 False	False	False
Bakersfield Bakersfield	Kern CA Kern CA	0054.07 0054.08	Middle Upper*	4,152 4,669	\$78,600 \$78,600	39.47% 40.27%	1,647 2,115	69.28% 45.15%	\$1,355 False \$936 False	False False	False False
Bakersfield	Kern CA	0054.09	Upper*	4,725	\$78,600	38.81%	2,113	59.18%	\$1,509 False	False	False
Bakersfield	Kern CA	0054.10	Middle	1,816	\$78,600	33.48%	929	57.59%	\$815 False	False	False
Bakersfield	Kern CA	0055.08	Middle	4,731	\$78,600	65.08%	1,782	52.75%	\$998 False	False	False
Bakersfield	Kern CA	0055.09	Upper*	4,150	\$78,600	28.99%	2,019	58.84%	\$1,094 False	False	False
Bakersfield Bakersfield	Kern CA	0055.10	Upper*	2,216	\$78,600 \$78,600	29.51%	963 1 837	64.90%	\$1,146 False	False	False
Bakersfield Bakersfield	Kern CA Kern CA	0055.11 0055.12	Middle Upper*	5,071 3,009	\$78,600 \$78,600	68.49% 63.28%	1,837 1,198	41.92% 57.10%	\$907 False \$714 False	False False	False False
Bakersfield	Kern CA	0055.12	Upper*	2,549	\$78,600	61.87%	824	73.91%	\$0 False	False	False
Bakersfield	Kern CA	0055.14	Upper*	3,428	\$78,600	47.29%	1,370	72.34%	\$0 False	False	False

Bakersfield	Kern CA	0056.00	Middle	2,086	\$78,600	45.11%	1,220	42.30%	\$695	False	False	False
Bakersfield	Kern CA	0057.00	Middle	2,332	\$78,600	43.44%	874	0.00%	\$1,773	False	False	False
Bakersfield	Kern CA	0058.03	Middle	3,344	\$78,600	68.90%	1,217	42.97%	\$938	False	False	False
Bakersfield	Kern CA	0058.04	Mod	5,271	\$78,600	71.69%	2,111	52.72%	\$831	False	False	False
Bakersfield	Kern CA	0058.05	Upper*	2,645	\$78,600	56.52%	914	80.63%	\$1,524	False	False	False
Bakersfield	Kern CA	0058.06	Upper*	4,722	\$78,600	60.78%	1,406	76.03%	\$1,238	False	False	False
Bakersfield	Kern CA	0059.00	Mod	4,163	\$78,600	71.70%	1,637	30.48%	\$816	False	False	False
Bakersfield	Kern CA	0060.02	N/A	3,660	\$78,600	76.28%	0		\$0	False	False	False
Bakersfield	Kern CA	0060.03	Middle	5,804	\$78,600	39.40%	2,400	66.83%	\$925	False	False	False
Bakersfield	Kern CA	0060.04	Middle	1,587	\$78,600	28.04%	933	58.95%	\$956	False	False	False
Bakersfield	Kern CA	0060.06	Upper*	3,774	\$78,600	26.47%	1,807	75.48%	\$1,390	False	False	False
Bakersfield	Kern CA	0060.09	Upper*	2,781	\$78,600	20.96%	1,601	71.64%	\$0	False	False	False
Bakersfield	Kern CA	0060.10	Upper*	3,689	\$78,600	20.95%	1,593	77.15%	\$0	False	False	False
Bakersfield	Kern CA	0060.11	Upper*	3,508	\$78,600	28.62%	1,379	72.44%	\$2,169	False	False	False
Bakersfield	Kern CA	0060.12	Upper*	2,557	\$78,600	30.74%	1,170	75.38%	\$1,128	False	False	False
Bakersfield	Kern CA	0061.01	Middle	3,804	\$78,600	42.40%	1,796	48.50%	\$913	False	False	False
Bakersfield	Kern CA	0061.02	Upper*	5,185	\$78,600	42.95%	1,927	68.19%	\$1,205	False	False	False
Bakersfield	Kern CA	0062.01	Mod	2,587	\$78,600	82.88%	827	41.96%	\$618	False	False	False
Bakersfield	Kern CA	0062.02	Mod	7,006	\$78,600	95.60%	1,943	62.89%	\$1,188	False	False	False
Bakersfield	Kern CA	0063.01	Mod	3,732	\$78,600	95.02%	1,044	44.64%	\$903	False	False	False
Bakersfield	Kern CA	0063.03	Mod	6,062	\$78,600	96.59%	1,395	37.49%	\$866	False	False	False
Bakersfield	Kern CA	0063.04	Mod	4,022	\$78,600	94.80%	1,093	30.92%	\$878	False	False	False
Bakersfield	Kern CA	0064.03	Mod	5,468	\$78,600	96.76%	1,755	36.13%	\$825	False	False	False
Bakersfield	Kern CA	0064.04	Low	3,036	\$78,600	95.88%	1,177	31.61%	\$702	False	False	False
Bakersfield	Kern CA	0064.05	Mod	2,997	\$78,600	96.93%	783	51.09%	\$811	False	False	False
Bakersfield	Kern CA	0064.06	Low	4,413	\$78,600	98.35%	1,279	32.92%	\$785	False	False	False
Bakersfield	Kern CA	0065.00	Mod	4,350	\$78,600	65.79%	1,436	39.90%	\$639	False	False	False
Bakersfield	Kern CA	0066.00	Mod	4,831	\$78,600	74.68%	1,449	44.65%	\$911	False	False	False



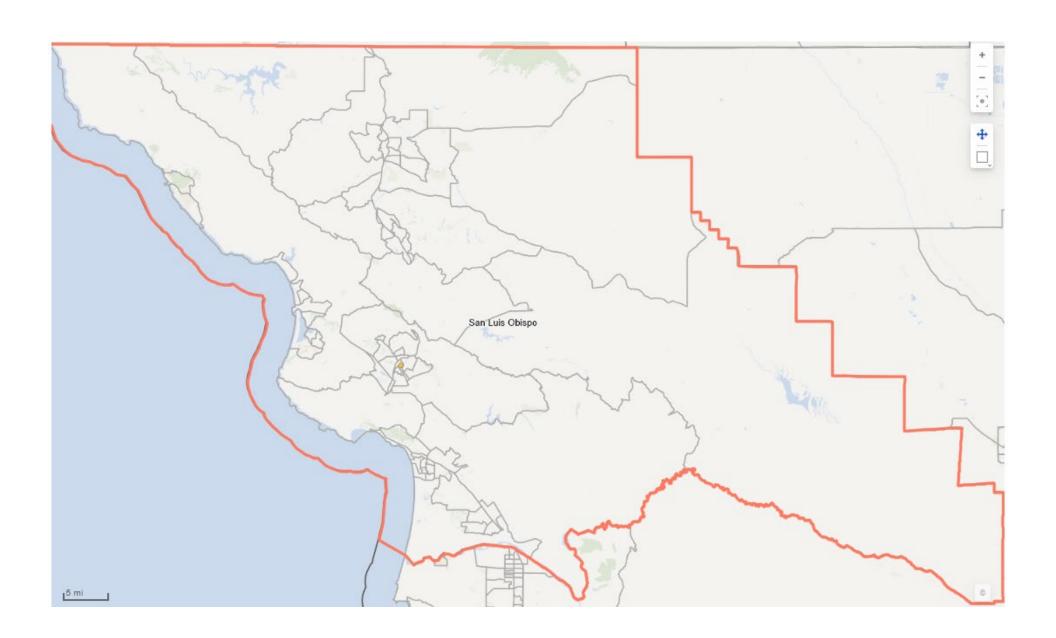


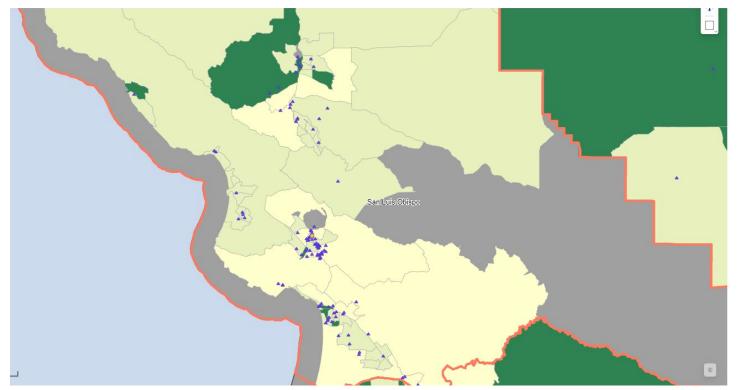
- Low
- Moderate
- Middle
- O Upper

  N/A

Area	Lancaster
Low	3
Middle	31
Mod	37
N/A	3
Upper*	14
Grand Total	88

Area	County	Census Trac	t Tract Income	Total Population	Median Family Income	Minority Percent	Total Housing Units	Owner Occupancy	Median Gross Rent	Poverty Distressed	Unemployment Distressed	Low Density Underserved
Lancaster	Los Angeles CA	9001.02	Mod	830	\$98,200	62.41%	491	37.88%	\$1,360		False	False
Lancaster	Los Angeles CA	9001.03	Mod	6,708	\$98,200	76.64%	1,811	56.65%	\$1,113		False	False
Lancaster Lancaster	Los Angeles CA Los Angeles CA	9001.04 9003.01	Mod Mod	6,556 3,957	\$98,200 \$98,200	76.21% 76.50%	1,865 1,014	64.08% 54.73%	\$1,325 \$1,678	False False	False False	False False
Lancaster	Los Angeles CA	9005.01	Middle	7,610	\$98,200	85.65%	2,134	55.48%	\$1,305	False	False	False
Lancaster	Los Angeles CA	9005.04	Mod	7,557	\$98,200	79.89%	1,991	58.11%	\$1,400	False	False	False
Lancaster	Los Angeles CA	9005.05	Mod	4,548	\$98,200	81.22%	1,329	53.72%	\$0	False	False	False
Lancaster	Los Angeles CA	9010.07	Middle	2,127	\$98,200	49.88%	728	63.46%	\$1,257	False	False	False
Lancaster Lancaster	Los Angeles CA Los Angeles CA	9010.08 9010.09	Middle Middle	3,093 5,741	\$98,200 \$98,200	72.23% 59.73%	1,003 1,843	41.87% 65.11%	\$1,719 \$1,399	False False	False False	False False
Lancaster	Los Angeles CA	9010.10	Mod	6,185	\$98,200	67.28%	1,911	49.92%	\$1,326		False	False
Lancaster	Los Angeles CA	9010.11	Middle	5,374	\$98,200	60.14%	1,995	47.02%	\$1,422		False	False
Lancaster	Los Angeles CA	9010.12	Upper*	5,314	\$98,200	70.30%	1,511	83.39%	\$2,259	False	False	False
Lancaster Lancaster	Los Angeles CA	9010.13 9010.14	Upper*	4,431 5,270	\$98,200 \$98,200	67.39% 68.05%	1,227 1,446	65.12% 71.16%	\$1,569 \$1,968	False False	False False	False False
Lancaster	Los Angeles CA Los Angeles CA	9011.01	Upper* Middle	6,257	\$98,200	59.09%	1,876	65.14%	\$1,552		False	False
Lancaster	Los Angeles CA	9011.02	Middle	5,703	\$98,200	52.73%	2,055	62.82%	\$1,277	False	False	False
Lancaster	Los Angeles CA	9012.14	Middle	4,519	\$98,200	62.98%	1,479	70.99%	\$1,871	False	False	False
Lancaster	Los Angeles CA	9012.15	Upper*	4,112	\$98,200	48.30%	1,568	43.56%	\$954	False	False	False
Lancaster Lancaster	Los Angeles CA Los Angeles CA	9012.16 9012.17	Upper* Upper*	2,733 1,529	\$98,200 \$98,200	50.46% 24.98%	856 720	80.72% 82.36%	\$0 \$809	False False	False False	False False
Lancaster	Los Angeles CA	9012.18	Upper*	2,462	\$98,200	51.06%	711	95.92%	\$0	False	False	False
Lancaster	Los Angeles CA	9013.00	Mod	2,011	\$98,200	61.21%	741	55.06%	\$913	False	False	False
Lancaster	Los Angeles CA	9100.02	Mod	7,697	\$98,200	76.90%	2,171	55.92%	\$1,327	False	False	False
Lancaster Lancaster	Los Angeles CA Los Angeles CA	9102.10 9102.11	Upper* Upper*	7,399 1,916	\$98,200 \$98,200	62.71% 58.30%	2,138 516	82.32% 71.12%	\$2,270 \$0	False False	False False	False False
Lancaster	Los Angeles CA	9102.11	Upper*	3,403	\$98,200	49.28%	1,185	67.43%	\$1,120		False	False
Lancaster	Los Angeles CA	9107.09	Middle	1,818	\$98,200	64.30%	492	89.84%	\$2,283	False	False	False
Lancaster	Los Angeles CA	9107.12	Middle	3,155	\$98,200	86.56%	800	71.38%	\$1,855	False	False	False
Lancaster	Los Angeles CA	9107.13	Middle	6,055	\$98,200	90.47%	1,511	71.67%	\$1,798	False	False	False
Lancaster Lancaster	Los Angeles CA Los Angeles CA	9107.14 9107.15	Mod Mod	3,934 7,105	\$98,200 \$98,200	92.60% 89.42%	970 1,918	69.28% 66.79%	\$1,686 \$1,410	False False	False False	False False
Lancaster	Los Angeles CA	9107.16	Middle	6,636	\$98,200	84.69%	1,710	70.70%	\$1,635	False	False	False
Lancaster	Los Angeles CA	9107.17	Middle	2,403	\$98,200	90.35%	540	97.22%	\$0	False	False	False
Lancaster	Los Angeles CA	9107.18	Middle	5,861	\$98,200	91.98%	1,307	75.90%	\$1,751	False	False	False
Lancaster Lancaster	Los Angeles CA Los Angeles CA	9107.19 9107.20	Middle Middle	4,484 5,194	\$98,200 \$98,200	93.22% 88.51%	952 1,528	60.29% 65.71%	\$1,457 \$1,029	False False	False False	False False
Lancaster	Los Angeles CA	9107.21	Middle	3,330	\$98,200	87.36%	974	50.51%	\$1,184	False	False	False
Lancaster	Los Angeles CA	9110.01	Middle	3,958	\$98,200	48.18%	1,775	65.24%	\$1,360	False	False	False
Lancaster	Los Angeles CA	9111.00	Mod	7,827	\$98,200	88.39%	2,134	58.06%	\$1,122		False	False
Lancaster	Los Angeles CA	9105.01	Low	6,344	\$98,200	92.15%	2,120	2.55%	\$929	False	False	False
Lancaster Lancaster	Los Angeles CA Los Angeles CA	9105.02 9105.04	Mod Mod	4,481 4,857	\$98,200 \$98,200	90.09% 89.91%	1,263 1,143	30.09% 55.56%	\$1,116 \$1,326	False False	False False	False False
Lancaster	Los Angeles CA	9105.05	Middle	3,456	\$98,200	87.44%	849	68.90%	\$1,524	False	False	False
Lancaster	Los Angeles CA	9106.01	Mod	7,226	\$98,200	90.62%	1,703	65.59%	\$1,382		False	False
Lancaster	Los Angeles CA	9106.02	Mod	4,428	\$98,200	87.76%	1,424	36.94%	\$1,214	False	False	False
Lancaster Lancaster	Los Angeles CA Los Angeles CA	9106.05 9106.06	Mod Mod	5,134 3,222	\$98,200 \$98,200	89.77% 88.98%	1,291 778	59.80% 59.51%	\$1,520 \$1,500	False False	False False	False False
Lancaster	Los Angeles CA	9106.07	Mod	3,946	\$98,200	87.25%	1,118	50.54%	\$975		False	False
Lancaster	Los Angeles CA	9106.08	Mod	3,550	\$98,200	85.75%	1,016	54.53%	\$1,769	False	False	False
Lancaster	Los Angeles CA	9107.06	Middle	6,553	\$98,200	92.48%	1,590	67.48%	\$1,660	False	False	False
Lancaster	Los Angeles CA	9107.07	Mod	5,968	\$98,200	85.62%	1,449 0	56.18%	\$1,279	False	False	False
Lancaster Lancaster	Los Angeles CA Los Angeles CA	9800.03 9800.04	N/A N/A	0	\$98,200 \$98,200	0.00% 0.00%	0		\$0 \$0	False False	False False	False False
Lancaster	Los Angeles CA	9005.06	Middle	4,944	\$98,200	86.61%	1,460	51.03%	\$1,252		False	False
Lancaster	Los Angeles CA	9005.08	Middle	4,543	\$98,200	80.12%	1,031	63.72%	\$1,518	False	False	False
Lancaster	Los Angeles CA	9005.09	Mod	4,693	\$98,200	81.91%	1,236	50.97%	\$982	False	False	False
Lancaster Lancaster	Los Angeles CA Los Angeles CA	9005.10 9006.02	Mod Mod	4,015 6,016	\$98,200 \$98,200	85.80% 87.92%	1,133 1,740	34.77% 55.29%	\$1,501 \$1,080	False False	False False	False False
Lancaster	Los Angeles CA	9006.06	Mod	4,090	\$98,200	87.02%	1,412	24.08%	\$762		False	False
Lancaster	Los Angeles CA	9006.07	Mod	4,263	\$98,200	84.14%	1,254	50.24%	\$1,275	False	False	False
Lancaster	Los Angeles CA	9006.08	Mod	3,845	\$98,200	84.63%	1,149	60.14%	\$1,455	False	False	False
Lancaster Lancaster	Los Angeles CA Los Angeles CA	9006.09 9006.10	Mod Mod	5,805 3,929	\$98,200 \$98,200	88.34% 79.33%	1,481 1,169	44.09% 70.74%	\$1,295 \$823		False False	False False
Lancaster	Los Angeles CA	9006.11	Middle	4,352	\$98,200	85.94%	1,086	65.29%	\$1,460		False	False
Lancaster	Los Angeles CA	9007.01	Mod	5,591	\$98,200	77.45%	1,673	34.31%	\$1,165	False	False	False
Lancaster	Los Angeles CA	9007.03	Mod	4,667	\$98,200	74.31%	2,161	15.69%	\$1,202		False	False
Lancaster	Los Angeles CA	9007.04	Mod	3,584	\$98,200	76.90%	1,602	1.94%	\$1,218	False	False	False
Lancaster Lancaster	Los Angeles CA Los Angeles CA	9007.05 9008.04	Mod Mod	4,939 3,895	\$98,200 \$98,200	62.16% 86.29%	2,077 1,072	29.51% 40.49%	\$1,216 \$1,082		False False	False False
Lancaster	Los Angeles CA	9008.05	Middle	5,626	\$98,200	69.36%	1,594	64.99%	\$1,219		False	False
Lancaster	Los Angeles CA	9008.06	Low	4,562	\$98,200	79.61%	2,080	9.09%	\$748		False	False
Lancaster	Los Angeles CA	9008.07	Mod	4,566	\$98,200	76.08%	1,175	52.34%	\$1,705		False	False
Lancaster Lancaster	Los Angeles CA Los Angeles CA	9008.08 9009.01	Mod Middle	4,590 2,951	\$98,200 \$98,200	82.57% 59.44%	1,328 919	45.03% 53.32%	\$1,491 \$1,416	False False	False False	False False
Lancaster	Los Angeles CA Los Angeles CA	9009.01	Middle	1,674	\$98,200	39.44%	687	77.15%		False	False	False
Lancaster	Los Angeles CA	9010.03	N/A	3,278	\$98,200	87.28%	0		\$0		False	False
Lancaster	Los Angeles CA	9102.13	Upper*	1,285	\$98,200	57.51%	535	62.80%	\$2,165	False	False	False
Lancaster	Los Angeles CA	9102.14	Upper*	6,336	\$98,200	73.53%	1,552	72.81%	\$1,892		False	False
Lancaster Lancaster	Los Angeles CA Los Angeles CA	9102.15 9102.16	Middle Upper*	7,110 4,722	\$98,200 \$98,200	77.89% 65.99%	2,006 1,381	64.46% 80.96%	\$1,371 \$1,820	False False	False False	False False
Lancaster	Los Angeles CA Los Angeles CA	9102.16	Middle	5,873	\$98,200	79.50%	1,426	72.79%	\$1,020		False	False
Lancaster	Los Angeles CA	9102.18	Middle	4,413	\$98,200	74.14%	1,463	54.82%	\$1,468	False	False	False
Lancaster	Los Angeles CA	9103.01	Upper*	4,392	\$98,200	45.81%	1,668	71.58%	\$968		False	False
Lancaster	Los Angeles CA	9103.02	Middle Middle	6,514	\$98,200	52.52% 75.05%	1,983 2,042	75.49% 50.60%	\$1,850 \$1,638	False False	False	False
Lancaster Lancaster	Los Angeles CA Los Angeles CA	9104.01 9104.04	Middle Mod	6,368 4,370	\$98,200 \$98,200	75.05% 86.04%	1,136	50.69% 53.79%	\$1,638 \$1,395		False False	False False
Lancaster	Los Angeles CA	9104.05	Low	6,149	\$98,200	93.45%	1,731	18.14%	\$1,032		False	False





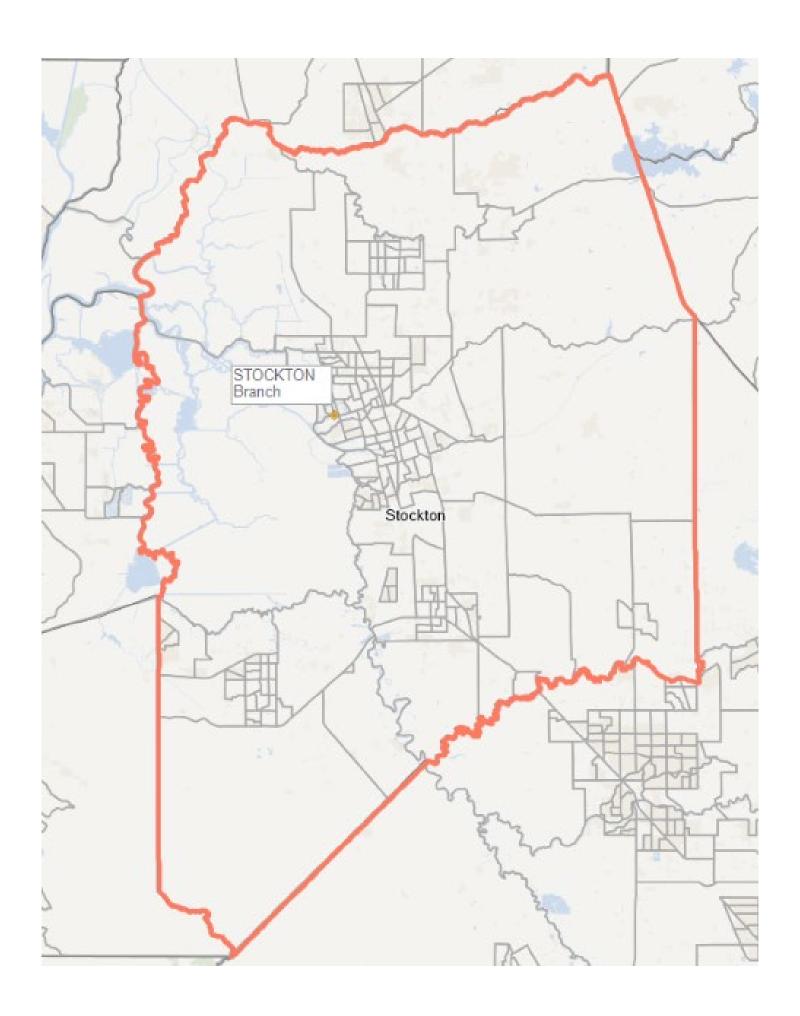
Low

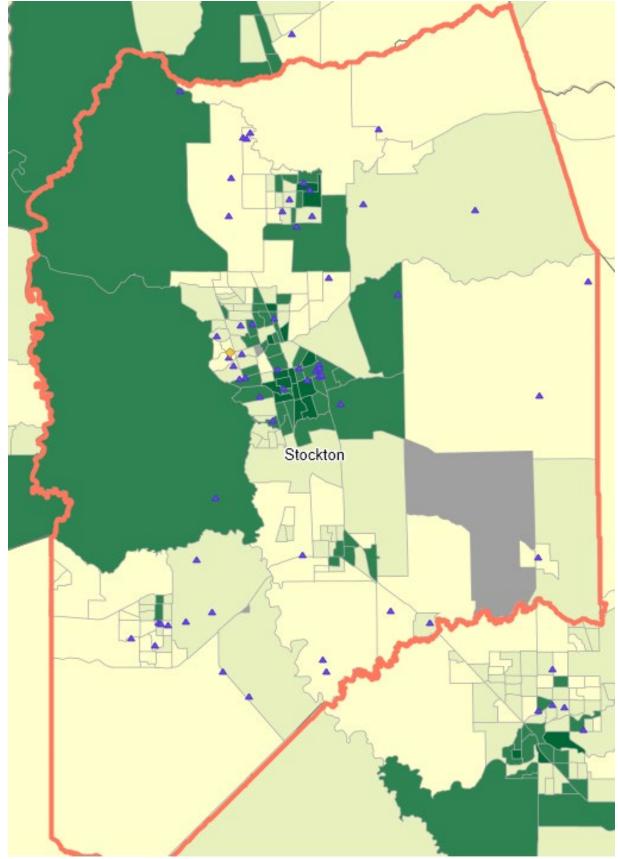
Moderate

O Middle
O Upper
N/A

Area	San Luis Obispo
Middle	43
Mod	8
N/A	7
Upper*	12
Grand Total	70

					Median Family	Minority	Total Housing	Owner	Median	Poverty	Unemployment	Low Density
Area	County	Census Tract	Tract Income	Total Population	Income	Percent	Units	Occupancy	Gross Rent	Distressed	Distressed	Underserved
	San Luis Obispo CA	0100.16	Mod	5,643	\$125,600	48.77%	1,926	57.89%	\$1,700	False	False	False
	San Luis Obispo CA San Luis Obispo CA	0100.17 0101.01	Middle Middle	3,618 1,672	\$125,600 \$125,600	22.42% 29.84%	3,182 800	41.26% 54.63%	\$1,769 \$1,633	False False	False False	False False
	San Luis Obispo CA	0101.01	Mod	3,621	\$125,600	49.99%	1,739	20.82%	\$1,304	False	False	False
	San Luis Obispo CA	0101.04	N/A	3,285	\$125,600	76.47%	1,179	31.38%	\$1,100	False	False	False
	San Luis Obispo CA	0102.02	Mod	5,499	\$125,600	48.88%	2,123	70.33%	\$1,455	False	False	False
	San Luis Obispo CA	0110.02	Upper*	2,933	\$125,600	24.34%	1,573	37.57%	\$1,469	False	False	False
	San Luis Obispo CA		Middle	3,666	\$125,600	30.74%	1,992	14.51%	\$1,268	False	False	False
	San Luis Obispo CA San Luis Obispo CA		Middle Middle	3,522 2,063	\$125,600 \$125,600	37.96% 33.35%	1,866 846	54.23% 38.06%	\$1,430 \$1,552	False False	False False	False False
	San Luis Obispo CA		Middle	3,534	\$125,600	30.31%	1,965	27.43%	\$1,634	False	False	False
	San Luis Obispo CA		Middle	4,276	\$125,600	33.86%	1,644	38.02%	\$1,850	False	False	False
San Luis Obispo	San Luis Obispo CA	0112.02	Upper*	3,502	\$125,600	24.01%	1,308	41.74%	\$1,666	False	False	False
	San Luis Obispo CA	0113.00	Middle	7,850	\$125,600	38.64%	3,085	48.30%	\$1,918	False	False	False
	San Luis Obispo CA	0114.00	N/A Mod	3,806	\$125,600 \$125,600	79.98%	0 808	E0 169/	\$0 \$1.142	False	False	False
	San Luis Obispo CA San Luis Obispo CA	0115.01 0115.05	Mod Upper*	1,788 4,920	\$125,600 \$125,600	37.47% 26.28%	1,651	59.16% 66.63%	\$1,142 \$2,145	False False	False False	False False
	San Luis Obispo CA	0116.00	Upper*	4,334	\$125,600	17.33%	2,110	66.49%	\$0	False	False	False
San Luis Obispo	San Luis Obispo CA	0117.04	Middle	3,514	\$125,600	23.79%	2,721	34.51%	\$1,773	False	False	False
	San Luis Obispo CA	0117.05	Mod	1,462	\$125,600	21.48%	1,285	71.60%	\$0	False	False	False
	San Luis Obispo CA	0117.06	Upper*	3,105	\$125,600	21.32%	1,990	57.19%	\$2,023	False	False	False
	San Luis Obispo CA San Luis Obispo CA	0118.00 0119.01	Upper* Middle	7,510 3,101	\$125,600 \$125,600	23.12% 29.12%	3,077 1,495	66.27% 75.72%	\$1,860 \$1,799	False False	False False	False False
San Luis Obispo		0119.03	Upper*	1,725	\$125,600	29.80%	831	40.07%	\$1,780	False	False	False
San Luis Obispo		0119.04	Middle	7,289	\$125,600	39.57%	2,859	53.45%	\$1,281	False	False	False
San Luis Obispo	San Luis Obispo CA	0120.01	Middle	2,549	\$125,600	41.23%	1,078	72.17%	\$1,682	False	False	False
San Luis Obispo		0131.00	Middle	5,566	\$125,600	31.35%	2,286	59.71%	\$1,661	False	False	False
San Luis Obispo		9900.00	N/A	0	\$125,600	0.00%	0	E2 260/	\$0	False	False	False
San Luis Obispo San Luis Obispo		0102.04 0102.05	Middle Middle	6,120 4,470	\$125,600 \$125,600	47.39% 47.74%	2,320 2,097	53.36% 62.33%	\$1,556 \$1,689	False False	False False	False False
San Luis Obispo		0102.06	Middle	4,001	\$125,600	30.27%	1,364	76.32%	\$1,801	False	False	False
San Luis Obispo		0102.07	Middle	4,256	\$125,600	31.13%	1,512	83.66%	\$2,430	False	False	False
San Luis Obispo		0103.01	Middle	3,949	\$125,600	37.86%	1,528	71.60%	\$1,534	False	False	False
San Luis Obispo	San Luis Obispo CA	0103.02	Upper*	3,394	\$125,600	23.45%	1,411	74.77%	\$846	False	False	False
San Luis Obispo San Luis Obispo	San Luis Obispo CA San Luis Obispo CA	0103.03 0104.03	Middle Middle	3,241 3,466	\$125,600 \$125,600	38.38% 24.32%	1,153 2,899	76.15% 44.39%	\$2,119 \$1.569	False False	False False	False False
San Luis Obispo	San Luis Obispo CA	0104.03	Mod	2,219	\$125,600	34.97%	1,295	54.36%	\$1,309	False	False	False
San Luis Obispo	San Luis Obispo CA	0105.04	Middle	2,505	\$125,600	18.84%	2,492	27.53%	\$1,327	False	False	False
San Luis Obispo	San Luis Obispo CA	0105.05	Middle	3,280	\$125,600	26.68%	1,859	51.43%	\$1,295	False	False	False
San Luis Obispo	San Luis Obispo CA	0105.06	Middle	2,338	\$125,600	26.60%	1,359	50.33%	\$1,711	False	False	False
San Luis Obispo	San Luis Obispo CA	0106.02	Middle	3,956	\$125,600	25.51%	2,429	45.00%	\$1,584	False	False	False
San Luis Obispo San Luis Obispo	San Luis Obispo CA San Luis Obispo CA	0106.03 0107.01	Middle Middle	1,407 4,717	\$125,600 \$125,600	24.88% 28.58%	722 2,048	39.47% 69.63%	\$1,548 \$1,616	False False	False False	False False
San Luis Obispo	San Luis Obispo CA	0107.03	Middle	3,497	\$125,600	37.20%	1,463	49.49%	\$1,237	False	False	False
San Luis Obispo	San Luis Obispo CA	0107.07	Middle	5,874	\$125,600	21.21%	2,957	75.58%	\$2,017	False	False	False
San Luis Obispo	San Luis Obispo CA	0109.02	N/A	3,726	\$125,600	31.24%	1,599	10.69%	\$1,784	False	False	False
San Luis Obispo	San Luis Obispo CA	0109.03	N/A	7,459	\$125,600	34.43%	1,233	0.00%	\$1,184	False	False	False
San Luis Obispo San Luis Obispo	San Luis Obispo CA San Luis Obispo CA	0109.04 0110.01	N/A Middle	3,284 5.603	\$125,600 \$125,600	36.11% 33.55%	10 2.131	0.00% 49.04%	\$0 \$1.531	False False	False False	False False
San Luis Obispo	San Luis Obispo CA	0120.02	Middle	4,612	\$125,600	44.80%	2,131	44.77%	\$1,452	False	False	False
San Luis Obispo	San Luis Obispo CA	0121.02	Mod	5,482	\$125,600	42.27%	2,638	34.87%	\$1,560	False	False	False
San Luis Obispo	San Luis Obispo CA	0122.01	Middle	3,185	\$125,600	59.69%	1,589	36.44%	\$961	False	False	False
San Luis Obispo	San Luis Obispo CA	0122.02	Mod	3,785	\$125,600	52.39%	1,736	58.99%	\$1,314	False	False	False
San Luis Obispo	San Luis Obispo CA	0123.02	Upper*	5,774	\$125,600	24.84%	2,543	62.21%	\$1,397	False False	False	False
San Luis Obispo San Luis Obispo	San Luis Obispo CA San Luis Obispo CA	0123.05 0123.06	Middle Upper*	5,987 4,770	\$125,600 \$125,600	25.52% 30.55%	2,602 2,120	74.21% 70.05%	\$1,865 \$2,163	False	False False	False False
San Luis Obispo	San Luis Obispo CA	0124.03	Middle	3,903	\$125,600	45.61%	1,324	69.64%	\$1,859	False	False	False
San Luis Obispo	San Luis Obispo CA		Middle	6,295	\$125,600	46.80%	2,128	63.11%	\$1,580	False	False	False
San Luis Obispo	San Luis Obispo CA	0124.05	Middle	3,303	\$125,600	59.67%	978	67.48%	\$1,796	False	False	False
San Luis Obispo	San Luis Obispo CA	0124.06	Middle	3,677	\$125,600	63.48%	1,115	61.08%	\$1,455	False	False	False
San Luis Obispo San Luis Obispo	San Luis Obispo CA San Luis Obispo CA	0125.02 0125.03	Middle Middle	5,201 6,462	\$125,600 \$125,600	34.67% 42.05%	2,218 2,729	50.81% 42.18%	\$1,421 \$1,515	False False	False False	False False
San Luis Obispo	San Luis Obispo CA	0125.05	Middle	4,971	\$125,600	27.10%	2,729	69.19%	\$1,292	False	False	False
San Luis Obispo	San Luis Obispo CA	0126.01	Middle	6,319	\$125,600	28.37%	2,434	66.15%	\$1,306	False	False	False
San Luis Obispo	San Luis Obispo CA	0126.02	Middle	1,760	\$125,600	25.51%	618	83.50%	\$0	False	False	False
San Luis Obispo	San Luis Obispo CA		Middle	6,120	\$125,600	22.60%	2,565	73.02%	\$941	False	False	False
San Luis Obispo	San Luis Obispo CA		Upper*	4,233	\$125,600	19.06%	1,707	83.42%	\$1,851	False	False	False
San Luis Obispo San Luis Obispo	San Luis Obispo CA San Luis Obispo CA	0127.07	Upper* N/A	4,752 1,074	\$125,600 \$125,600	26.77% 30.54%	1,982 607	80.17% 60.46%	\$2,184 \$0	False False	False False	False False
	San Luis Obispo CA		Middle	2,644	\$125,600	32.56%	1,204	56.98%	\$1,256		False	False
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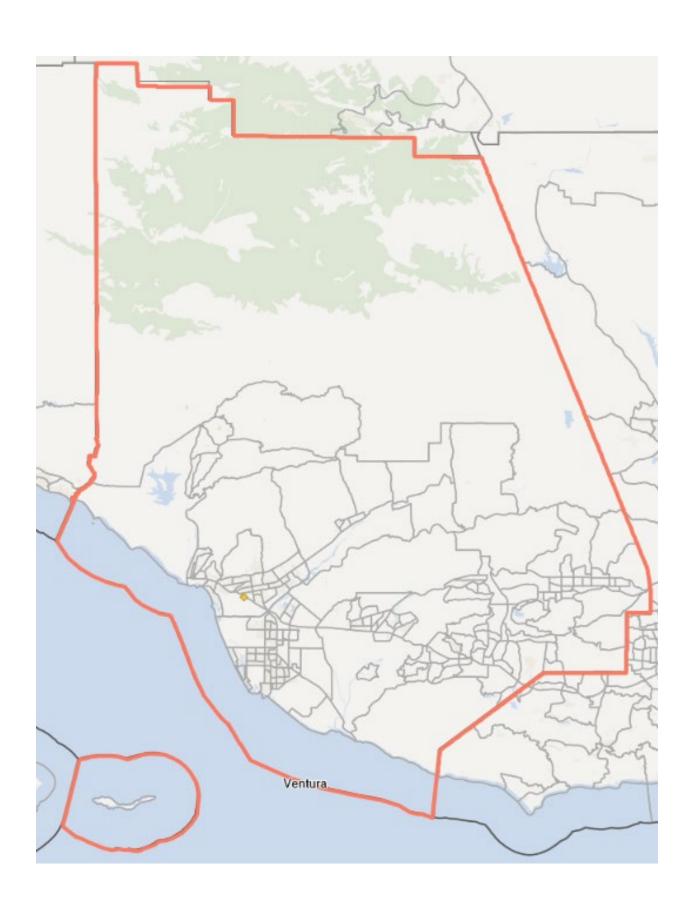


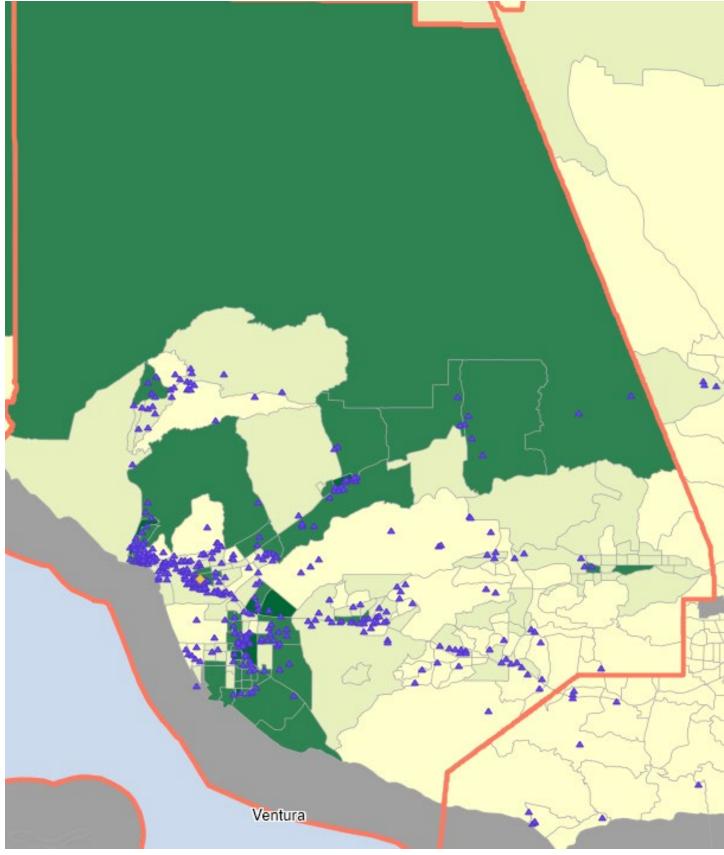
- Low
- Moderate
  Middle
  Upper
  N/A

Area	Stockton
Low	15
Middle	57
Mod	46
N/A	3
Upper*	53
Grand Total	174

Area	County	Census Tract	Tract Income	Total Population	Median Family Income	Minority Percent	Total Housing Units	Owner Occupancy	Median Gross Rent	Poverty Distressed	Unemployment Distressed	Low Density Underserved
Stockton	San Joaquin CA	0005.00	Low	3,071	\$103,800	90.75%	927	18.66%	\$929	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0006.00 0007.00	Low Low	2,305 5,939	\$103,800 \$103,800	93.45% 93.60%	668 1,383	15.72% 32.47%	\$858 \$1,012	False False	False False	False False
Stockton	San Joaquin CA	0008.02	Mod	2,030	\$103,800	92.61%	452	46.68%	\$881	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0008.03 0009.00	Middle Mod	5,242 6,351	\$103,800 \$103,800	94.37% 77.75%	1,490 2,050	48.59% 42.98%	\$1,495 \$1,090	False False	False False	False False
Stockton	San Joaquin CA	0010.00	Middle	5,632	\$103,800	65.54%	2,117	64.95%	\$1,107	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0011.01 0011.02	Middle Mod	5,400 5,343	\$103,800 \$103,800	71.37% 73.09%	1,799 2,166	59.37% 39.94%	\$1,204 \$1,039	False False	False False	False False
Stockton	San Joaquin CA	0012.00	Upper*	5,750	\$103,800	52.77%	2,004	57.98%	\$1,146	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0013.00 0014.00	Mod Mod	5,350 5,015	\$103,800 \$103,800	70.77% 73.48%	2,074 1,899	41.71% 42.71%	\$1,073 \$808	False False	False False	False False
Stockton	San Joaquin CA	0015.01	Middle	4,887	\$103,800	87.58%	1,282	58.27%	\$1,211	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0015.02 0016.00	Mod Mod	4,596 2,522	\$103,800 \$103,800	85.38% 89.65%	1,227 734	39.61% 32.43%	\$913 \$1,045	False False	False False	False False
Stockton	San Joaquin CA	0017.00	Low	4,026	\$103,800	86.76%	1,137	44.06%	\$963	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0018.00 0019.00	Mod Low	4,036 5,782	\$103,800 \$103,800	86.94% 94.12%	1,177 1,596	34.15% 30.33%	\$1,131 \$1,180	False False	False False	False False
Stockton	San Joaquin CA	0020.00	Mod	4,068	\$103,800	92.48%	1,260	45.24%	\$1,089	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0021.00 0022.01	Mod Low	5,996 3,169	\$103,800 \$103,800	96.00% 96.94%	1,600 939	49.50% 31.42%	\$948 \$1,008	False False	False False	False False
Stockton	San Joaquin CA	0022.02	Low	5,693	\$103,800	95.66%	1,408	42.26%	\$826	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0023.00 0032.10	Mod Middle	5,285 3,025	\$103,800 \$103,800	95.48% 60.86%	1,428 1,032	27.87% 48.45%	\$1,035 \$3,123	False False	False False	False False
Stockton	San Joaquin CA	0032.10	Middle	5,023	\$103,800	80.53%	1,405	61.21%	\$973		False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0032.14 0032.15	Upper* Middle	3,221 4,074	\$103,800 \$103,800	67.71% 75.41%	875 1,789	84.91% 27.95%	\$1,819 \$1,352	False False	False False	False False
Stockton	San Joaquin CA	0032.15	Middle	3,046	\$103,800	76.10%	1,769	65.35%	\$1,352	False	False	False
Stockton	San Joaquin CA	0032.17 0032.18	Mod	3,399	\$103,800 \$103,800	85.00%	1,154	27.21%	\$1,114	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0032.16	Middle Upper*	3,666 9,976	\$103,800	78.89% 78.53%	922 2,786	55.10% 76.92%	\$1,199 \$2,090	False False	False False	False False
Stockton	San Joaquin CA	0033.05	Middle	4,275	\$103,800	72.91%	1,702	58.58%	\$1,543	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0033.06 0033.07	Mod Mod	4,444 5,262	\$103,800 \$103,800	85.22% 80.86%	1,522 1,716	46.12% 23.02%	\$1,358 \$1,089	False False	False False	False False
Stockton	San Joaquin CA	0033.08	Mod	1,665	\$103,800	83.36%	795	38.87%	\$1,130	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0033.10 0033.11	Mod Mod	4,678 3,812	\$103,800 \$103,800	85.55% 85.73%	1,595 1,146	36.68% 50.26%	\$1,049 \$1,126	False False	False False	False False
Stockton	San Joaquin CA	0033.12	Low	3,450	\$103,800	90.49%	1,038	10.02%	\$901	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0033.13 0034.03	Mod Middle	3,356 5,064	\$103,800 \$103,800	88.95% 92.32%	1,122 1,198	9.71% 62.60%	\$1,180 \$1,434	False False	False False	False False
Stockton	San Joaquin CA	0034.04	Mod	5,849	\$103,800	85.18%	1,892	56.71%	\$1,288	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0034.05 0034.06	Middle Low	4,216 3,769	\$103,800 \$103,800	90.30% 89.23%	1,093 1,289	36.32% 31.57%	\$1,348 \$1,004	False False	False False	False False
Stockton	San Joaquin CA	0034.00	Mod	3,083	\$103,800	88.36%	986	33.47%	\$1,004		False	False
Stockton	San Joaquin CA San Joaquin CA	0034.09	Low	4,638 6,188	\$103,800	90.88% 91.95%	1,239 1,903	45.12% 58.54%	\$1,215	False	False	False False
Stockton Stockton	San Joaquin CA	0034.10 0041.08	Middle Upper*	8,480	\$103,800 \$103,800	86.12%	1,780	80.79%	\$1,370 \$1,895	False False	False False	False
Stockton	San Joaquin CA	0042.02	Upper*	1,707	\$103,800	23.49%	756	79.37%	\$2,983	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0042.03 0042.04	Mod Middle	4,009 2,986	\$103,800 \$103,800	54.03% 37.71%	1,638 1,387	35.78% 44.99%	\$1,246 \$947	False False	False False	False False
Stockton	San Joaquin CA	0042.05	Mod	3,476	\$103,800	40.54%	1,341	54.14%		False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0042.06 0043.02	Middle Middle	3,231 6,122	\$103,800 \$103,800	40.89% 47.60%	1,296 2,395	59.26% 45.76%	\$1,364 \$1,320	False False	False False	False False
Stockton	San Joaquin CA	0043.05	Upper*	5,898	\$103,800	43.79%	2,199	42.02%	\$1,798	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0043.07 0043.08	Middle Mod	3,984 3,968	\$103,800 \$103,800	53.71% 75.71%	1,514 1,350	44.19% 53.56%	\$1,495 \$1,300	False False	False False	False False
Stockton	San Joaquin CA	0043.09	Middle	2,437	\$103,800	35.21%	968	68.60%	\$1,474	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0043.10 0044.02	Upper* Middle	2,549 5,599	\$103,800 \$103,800	30.05% 63.87%	1,033 1,775	74.25% 59.94%	\$1,572 \$1,520	False False	False False	False False
Stockton	San Joaquin CA	0044.03	Mod	4,108	\$103,800	88.90%	1,123	20.57%	\$1,049	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0044.04 0045.01	Low Mod	3,869 2,422	\$103,800 \$103,800	85.66% 55.62%	1,279 960	30.10% 57.08%	\$1,029 \$1,219	False False	False False	False False
Stockton	San Joaquin CA	0045.02	Low	4,160	\$103,800	86.85%	1,301	13.76%		False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0046.00 0047.01	Upper* Upper*	6,099 2,815	\$103,800 \$103,800	45.02% 42.88%	2,092 1,151	60.52% 80.97%	\$1,259 \$1,230		False False	False False
Stockton	San Joaquin CA	0047.03	Upper*	3,744	\$103,800	35.82%	1,427	70.15%	\$1,403		False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0047.04 0048.00	Middle Upper*	5,013 5,509	\$103,800 \$103,800	42.89% 44.76%	1,856 2,164	65.25% 63.77%	\$1,223 \$1,356	False False	False False	False False
Stockton	San Joaquin CA	0049.03	Upper*	2,679	\$103,800	39.60%	1,375	73.96%	\$1,520	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0051.34 0051.35	Middle Upper*	4,783 8,680	\$103,800 \$103,800	58.19% 49.33%	1,491 3,032	58.69% 82.29%	\$2,042 \$1,796	False False	False False	False False
Stockton	San Joaquin CA	0051.36	Upper*	3,210	\$103,800	63.21%	925	95.14%	\$1,790	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0051.37 0051.38	Upper*	7,717	\$103,800 \$103,800	73.28% 64.08%	2,426	59.85% 50.41%	\$1,710 \$1,788	False False	False False	False False
Stockton	San Joaquin CA	0051.38	Mod Upper*	2,968 3,580	\$103,800	60.64%	1,226 1,060	84.06%	\$1,7889	False	False	False
Stockton	San Joaquin CA	0051.40 0051.41	Middle	3,748	\$103,800	64.65%	1,358	61.27%	\$1,450	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0052.08	Mod Upper*	3,085 6,267	\$103,800 \$103,800	56.05% 65.79%	1,082 2,249	63.77% 72.25%	\$1,146 \$1,819		False False	False False
Stockton	San Joaquin CA	0052.11	Upper*	5,476	\$103,800	84.17%	1,368	73.61%	\$2,567		False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0052.12 0052.13	Upper* Upper*	7,169 3,656	\$103,800 \$103,800	80.46% 64.85%	1,871 869	84.71% 65.36%	\$2,619 \$2,234		False False	False False
Stockton	San Joaquin CA	0052.14	Middle	9,131	\$103,800	73.09%	1,616	65.97%	\$974	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0052.15 0052.16	Upper* Upper*	4,299 5,138	\$103,800 \$103,800	60.85% 70.11%	1,266 1,418	85.86% 71.51%	\$2,114 \$2,224	False False	False False	False False
Stockton	San Joaquin CA	0052.17	Upper*	3,327	\$103,800	63.60%	937	60.30%	\$2,526	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0052.18 0052.19	Upper* Upper*	4,117 5,164	\$103,800 \$103,800	77.17% 66.40%	1,005 1,456	64.28% 77.68%	\$2,268 \$2,481	False False	False False	False False
Stockton	San Joaquin CA	0052.20	Middle	2,547	\$103,800	68.55%	785	63.18%	\$1,698	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0052.21 0052.22	Upper* Upper*	9,532 4,712	\$103,800 \$103,800	77.80% 75.47%	2,668 1,273	64.43% 68.89%	\$2,755 \$2,691	False	False False	False False
Stockton	San Joaquin CA San Joaquin CA	0052.22	Upper*	10,774	\$103,800	85.50%	1,643	73.34%	\$2,667		False	False
Stockton	San Joaquin CA	0052.24	Upper*	4,902	\$103,800	74.83%	1,403	51.82%	\$2,052	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0001.01 0001.02	Mod Low	2,220 2,678	\$103,800 \$103,800	91.17% 81.59%	605 1,746	3.64% 0.34%	\$683 \$578	False False	False False	False False
Stockton	San Joaquin CA	0003.00	Low	2,938	\$103,800	83.39%	1,066	7.04%	\$759	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0004.01 0004.02	Middle Low	3,351 4,640	\$103,800 \$103,800	68.37% 82.63%	1,267 2,216	46.09% 12.59%	\$993 \$824	False False	False False	False False
Stockton	San Joaquin CA	0024.01	Mod	5,226	\$103,800	96.48%	1,410	39.86%	\$1,131	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0024.02 0025.03	Mod Mod	2,284 2,440	\$103,800 \$103,800	96.41% 95.04%	638 636	36.36% 24.06%	\$1,299 \$611	False False	False False	False False
Stockton	San Joaquin CA	0025.04	Middle	4,156	\$103,800	94.85%	1,131	58.89%	\$1,470	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0027.01 0027.02	Mod Mod	7,161 4,237	\$103,800 \$103,800	84.54% 85.06%	1,982 1,054	45.96% 44.59%	\$1,036 \$1,106		False False	False False
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Stockton	San Joaquin CA	0028.00	Mod	6,992	\$103,800	93.65%	1,747	70.18%	\$1,510	False	False	False
Stockton	San Joaquin CA	0031.06	Middle	3,862	\$103,800	53.26%	1,758	58.82%	\$1,154	False	False	False
Stockton	San Joaquin CA	0031.08	Middle	4,653	\$103,800	63.57%	2,052	38.84%	\$1,259	False	False	False
Stockton	San Joaquin CA	0031.09	Middle	5,961	\$103,800	64.15%	2,057	57.07%	\$1,302	False	False	False
Stockton	San Joaquin CA	0031.10	Mod	4,175	\$103,800	71.95%	1,730	29.36%	\$1,110	False	False	False
Stockton	San Joaquin CA	0031.11	Mod	4,253	\$103,800	78.02%	2,033	20.17%	\$1,187	False	False	False
Stockton	San Joaquin CA	0031.12	Middle	3,183	\$103,800	63.31%	1,497	58.65%	\$1,379	False	False	False
Stockton Stockton	San Joaquin CA	0031.15 0031.16	Middle N/A	3,543 3,011	\$103,800 \$103,800	80.86% 80.21%	1,444 903	15.10% 6.42%	\$1,525 \$1.033	False False	False False	False False
Stockton	San Joaquin CA San Joaquin CA	0031.10	Upper*	3,607	\$103,800	52.15%	1,234	73.34%	\$2,087	False	False	False
Stockton	San Joaquin CA	0031.17	Upper*	2,923	\$103,800	63.19%	1,244	53.05%	\$1,767	False	False	False
Stockton	San Joaquin CA	0031.10	Upper*	3,751	\$103,800	69.90%	1,099	78.71%	\$1,707	False	False	False
Stockton	San Joaquin CA	0032.03	Middle	3,882	\$103,800	54.12%	1,465	73.86%	\$1,168	False	False	False
Stockton	San Joaquin CA	0032.05	Middle	4,016	\$103,800	63.52%	1,375	71.42%	\$1,440	False	False	False
Stockton	San Joaquin CA	0032.09	Upper*	3,964	\$103,800	66.60%	1,534	66.30%	\$1,849	False	False	False
Stockton	San Joaquin CA	0035.01	Upper*	2,837	\$103,800	48.26%	852	88.15%	\$1,339	False	False	False
Stockton	San Joaquin CA	0035.02	Upper*	3,140	\$103,800	55.92%	1,064	83.65%	\$0	False	False	False
Stockton	San Joaquin CA	0035.03	Upper*	9,397	\$103,800	92.65%	2,402	41.47%	\$1,913	False	False	False
Stockton	San Joaquin CA	0035.04	Upper*	8,310	\$103,800	92.60%	1,975	79.04%	\$1,822	False	False	False
Stockton	San Joaquin CA	0036.01	Middle	3,519	\$103,800	55.16%	1,191	70.36%	\$902	False	False	False
Stockton	San Joaquin CA	0036.02	Mod	3,274	\$103,800	62.06%	1,250	48.88%	\$902	False	False	False
Stockton	San Joaquin CA	0037.00	Mod	3,845	\$103,800	79.58%	1,242	51.05%	\$971	False	False	False
Stockton	San Joaquin CA	0038.03	Middle	5,968	\$103,800	80.78%	1,172	47.01%	\$1,207	False	False	False
Stockton	San Joaquin CA	0038.04	Middle	6,409	\$103,800	89.80%	1,619	69.61%	\$1,835	False	False	False
Stockton	San Joaquin CA	0038.05	Middle	3,366	\$103,800	93.32%	876	73.29%	\$0	False	False	False
Stockton	San Joaquin CA	0038.06	Middle	3,772	\$103,800	92.97%	873	77.43%	\$1,922	False	False	False
Stockton	San Joaquin CA	0038.07	Middle	2,256	\$103,800	89.23%	647	55.49%	\$1,961	False	False	False
Stockton	San Joaquin CA	0038.08 0039.00	Middle Mod	4,791	\$103,800	90.54% 74.70%	1,196	69.23%	\$1,783	False	False	False
Stockton	San Joaquin CA San Joaquin CA	0039.00	Mod	1,494 2,484	\$103,800 \$103,800	62.80%	711 837	30.52% 46.36%	\$803 \$836	False False	False False	False False
Stockton Stockton	San Joaquin CA	0040.01	Upper*	5,433	\$103,800	75.46%	1,697	69.71%	\$2,086	False	False	False
Stockton	San Joaquin CA	0040.03	Upper*	6,185	\$103,800	77.75%	2,035	74.35%	\$1,893	False	False	False
Stockton	San Joaquin CA	0041.04	Upper*	4,123	\$103,800	35.05%	1,513	84.27%	\$1,797	False	False	False
Stockton	San Joaquin CA	0041.05	Upper*	4,973	\$103,800	42.55%	2,078	72.18%	\$1,352	False	False	False
Stockton	San Joaquin CA	0041.06	Upper*	1,969	\$103,800	46.47%	592	71.96%	\$1,323	False	False	False
Stockton	San Joaquin CA	0041.07	Mod	3,604	\$103,800	53.22%	981	58.51%	\$1,267	False	False	False
Stockton	San Joaquin CA	0049.04	Upper*	4,916	\$103,800	40.03%	1,756	71.01%	\$1,698	False	False	False
Stockton	San Joaquin CA	0049.05	Middle	3,177	\$103,800	41.45%	1,103	54.49%	\$1,496	False	False	False
Stockton	San Joaquin CA	0049.06	N/A	2,941	\$103,800	47.67%	1,008	63.19%	\$1,027	False	False	False
Stockton	San Joaquin CA	0050.01	Middle	5,781	\$103,800	34.27%	2,418	58.48%	\$1,437	False	False	False
Stockton	San Joaquin CA	0050.03	Upper*	6,555	\$103,800	39.57%	2,217	77.27%	\$1,621	False	False	False
Stockton	San Joaquin CA	0050.04	Upper*	5,959	\$103,800	38.55%	2,156	58.58%	\$1,444	False	False	False
Stockton	San Joaquin CA	0051.06	Upper*	12,643	\$103,800	66.67%	3,105	75.75%	\$1,803	False	False	False
Stockton	San Joaquin CA	0051.08	Mod	4,582	\$103,800	71.19%	1,553	47.65%	\$1,350	False	False	False
Stockton	San Joaquin CA	0051.09 0051.19	Mod	3,996	\$103,800	68.49%	1,458	37.86% 66.95%	\$1,277 \$1,900	False False	False	False False
Stockton Stockton	San Joaquin CA	0051.19	Upper*	9,931 7,036	\$103,800 \$103,800	85.78% 72.29%	2,251 2,111	71.72%	\$1,900	False	False False	False
Stockton	San Joaquin CA San Joaquin CA	0051.22	Upper* Middle	4,676	\$103,800	66.72%	1,477	49.09%	\$1,511	False	False	False
Stockton	San Joaquin CA	0051.24	Middle	3,725	\$103,800	62.71%	1,267	36.15%	\$1,646	False	False	False
Stockton	San Joaquin CA	0051.25	Middle	1,899	\$103,800	57.50%	703	56.05%	\$1,548	False	False	False
Stockton	San Joaquin CA	0051.26	Middle	4,294	\$103,800	68.30%	1,544	51.75%	\$1,131	False	False	False
Stockton	San Joaquin CA	0051.27	Upper*	6,129	\$103,800	85.15%	1,732	82.04%	\$1,944	False	False	False
Stockton	San Joaquin CA	0051.29	Middle	3,857	\$103,800	81.93%	1,038	71.19%	\$1,262	False	False	False
Stockton	San Joaquin CA	0051.30	Middle	3,275	\$103,800	80.09%	846	70.09%	\$1,414	False	False	False
Stockton	San Joaquin CA	0051.31	Middle	7,255	\$103,800	62.95%	1,406	52.63%	\$1,076	False	False	False
Stockton	San Joaquin CA	0051.32	Mod	3,295	\$103,800	68.53%	1,042	34.07%	\$1,316	False	False	False
Stockton	San Joaquin CA	0051.33	Middle	4,319	\$103,800	65.94%	1,288	68.71%	\$1,771	False	False	False
Stockton	San Joaquin CA	0052.25	Upper*	3,419	\$103,800	64.08%	1,009	36.57%	\$2,143	False	False	False
Stockton	San Joaquin CA	0053.03	Mod	4,966	\$103,800	76.66%	1,835	24.25%	\$1,282	False	False	False
Stockton	San Joaquin CA	0053.07	Middle	3,294	\$103,800	72.25%	1,062	44.73%	\$1,776	False	False	False
Stockton	San Joaquin CA	0053.08	Middle	4,391	\$103,800	70.99%	1,377	64.20%	\$1,790	False	False	False
Stockton	San Joaquin CA	0053.09	Middle	3,283	\$103,800	70.88%	1,069	62.96%	\$1,596	False	False	False
Stockton	San Joaquin CA	0053.10	Middle	4,003	\$103,800	76.54%	1,295	43.32%	\$1,589	False	False	False
Stockton	San Joaquin CA	0053.11	Mod	3,056	\$103,800	78.86% 71.15%	963	21.91%	\$1,569	False	False	False
Stockton Stockton	San Joaquin CA San Joaquin CA	0053.12 0054.03	Middle Upper*	3,615 6,046	\$103,800 \$103,800	71.15% 66.92%	986 2,112	68.66% 73.44%	\$2,258 \$1,849	False False	False False	False False
Stockton	San Joaquin CA San Joaquin CA	0054.05	Upper*	3,644	\$103,800	79.45%	1,185	45.49%	\$1,649	False	False	False
Stockton	San Joaquin CA San Joaquin CA	0054.05	Middle	3,428	\$103,800	79.45% 80.98%	1,110	45.49% 45.05%	\$1,427	False	False	False
Stockton	San Joaquin CA	0055.02	Upper*	2,312	\$103,800	62.46%	599	65.78%	\$1,472	False	False	False
Stockton	San Joaquin CA	0055.03	Middle	1,878	\$103,800	39.19%	743	58.95%		False	False	False
Stockton	San Joaquin CA	9800.00	N/A	1,904	\$103,800	68.96%	0			False	False	False
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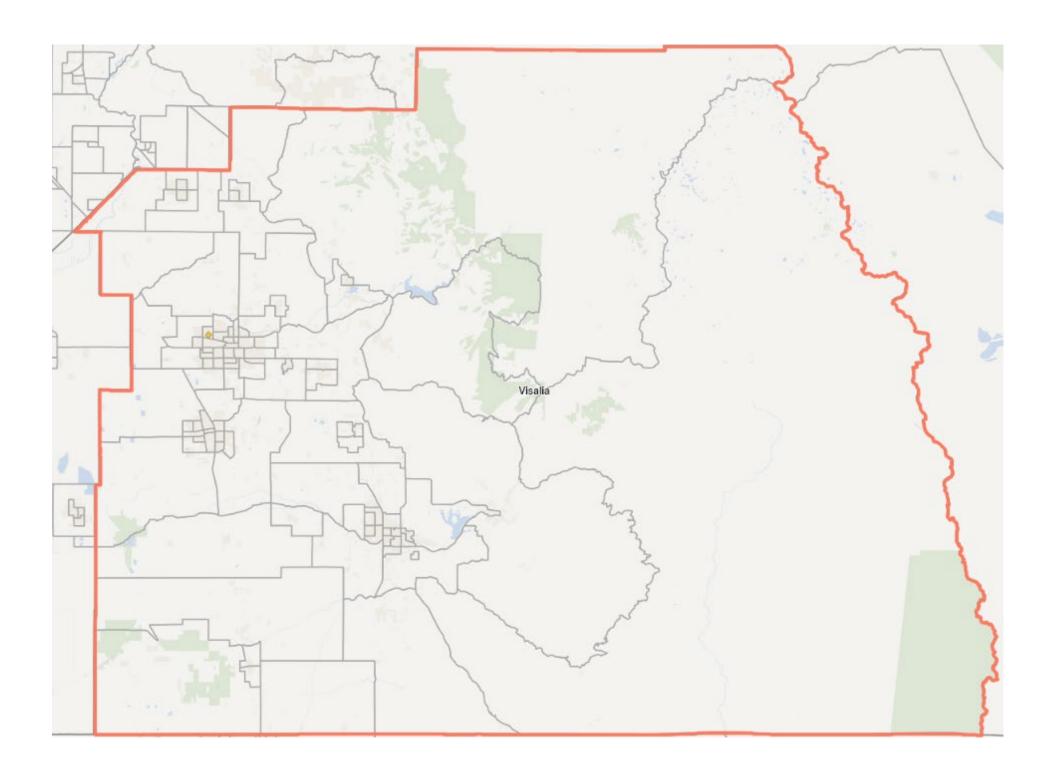


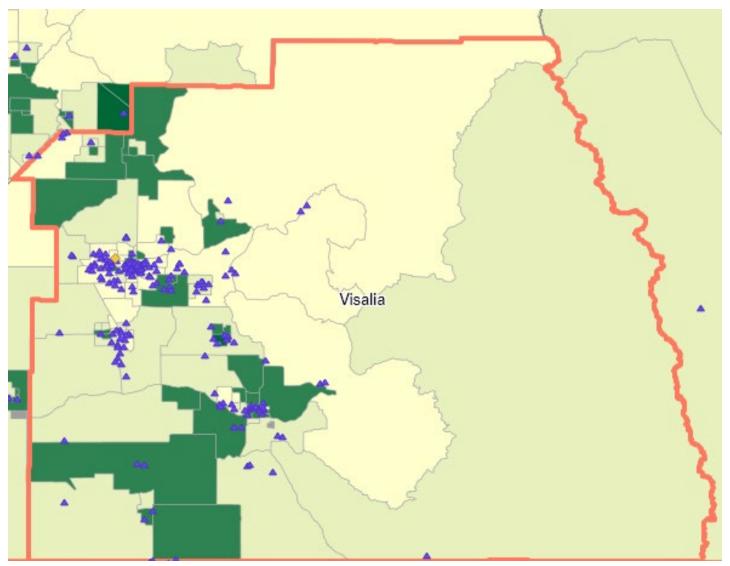
- Low
- Moderate
- Middle
- O Upper
  N/A

Area	Ventura
Low	9
Middle	77
Mod	46
N/A	3
Upper*	55
Grand Total	190

Area	County	Census Tract	Tract Income	Total Population	Median Family Income	Minority Percent	Total Housing Units	Owner Occupancy	Median Gross Rent	Poverty Distressed	Unemployment Distressed	Low Density Underserved
Ventura	Ventura CA	0082.01	Middle	4,640	\$125,600	50.73%	1,673	58.64%	\$1,670	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0082.02 0083.02	Middle Middle	4,331 5,458	\$125,600 \$125,600	51.70% 44.50%	1,383 2,050	73.32% 65.76%	\$2,435 \$1,701	False False	False False	False False
Ventura	Ventura CA	0083.03	Middle	3,887	\$125,600	46.77%	1,532	51.24%	\$2,143	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0083.04 0083.07	Middle Middle	5,487 3,248	\$125,600 \$125,600	42.12% 54.77%	2,083 1,431	74.65% 37.67%	\$2,569 \$2,050	False False	False False	False False
Ventura	Ventura CA	0083.08	Upper*	4,455	\$125,600	44.42%	1,509	92.71%	\$2,829	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0084.01 0084.02	Middle Upper*	5,332 5,302	\$125,600 \$125,600	42.10% 34.78%	2,001 1,686	62.32% 84.40%	\$1,728 \$2,589	False False	False False	False False
Ventura	Ventura CA	0085.01	Middle	4,751	\$125,600	35.15%	1,902	73.92%	\$2,729	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0085.02 0003.02	Middle Mod	3,647 8,101	\$125,600 \$125,600	40.88% 74.78%	1,368 2,867	48.90% 54.34%	\$2,211 \$1,594	False False	False False	False False
Ventura	Ventura CA	0003.03	Middle	5,194	\$125,600	80.59%	1,493	62.02%	\$1,866	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0003.04 0004.00	Mod Mod	4,818 6,338	\$125,600 \$125,600	84.62% 82.14%	1,251 1,737	51.40% 52.73%	\$1,351 \$1,409	False False	False False	False False
Ventura	Ventura CA	0005.00	Mod	1,786	\$125,600	71.11%	726	61.16%	\$1,446	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0006.00 0007.01	Low Mod	6,229 6,974	\$125,600 \$125,600	91.41% 91.93%	1,923 1,976	23.04% 40.13%	\$1,194 \$1,378	False False	False False	False False
Ventura	Ventura CA	0007.02	Middle	3,113	\$125,600	85.54%	889	75.70%	\$1,776	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0008.00 0009.01	Middle Upper*	8,724 2,555	\$125,600 \$125,600	74.00% 20.51%	3,062 1,211	63.75% 54.75%	\$1,399 \$1,591	False False	False False	False False
Ventura	Ventura CA	0009.02	Upper*	2,107	\$125,600	26.39%	1,088	47.06%	\$1,353	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0009.03 0010.02	Middle Mod	5,689 6,934	\$125,600 \$125,600	28.95% 34.87%	2,470 2,954	49.72% 72.00%	\$1,907 \$1,802	False False	False False	False False
Ventura	Ventura CA	0011.01	Middle	4,708	\$125,600	38.11%	1,807	79.91%	\$1,699	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0011.02 0012.01	Middle Mod	3,657 6,018	\$125,600 \$125,600	32.46% 52.96%	1,414 1,893	70.30% 44.85%	\$1,370 \$1,667	False False	False False	False False
Ventura	Ventura CA	0012.02	Upper*	6,954	\$125,600	35.50%	2,411	87.06%	\$2,698	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0027.00 0028.00	Middle Middle	4,267 6,296	\$125,600 \$125,600	39.30% 42.96%	1,815 2,447	38.95% 46.59%	\$1,649 \$1,697	False False	False False	False False
Ventura	Ventura CA	0029.01	Middle	5,682	\$125,600	70.45%	1,788	64.21%	\$1,416	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0029.05 0030.10	Upper* Mod	5,305 3,238	\$125,600 \$125,600	80.28% 84.53%	1,646 966	69.14% 48.45%	\$1,828 \$1,596	False False	False False	False False
Ventura	Ventura CA	0030.11	Mod	5,361	\$125,600	89.24%	1,760	35.34%	\$1,498	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0030.13 0031.01	Middle Middle	4,833 4,403	\$125,600 \$125,600	81.07% 92.51%	1,478 1,166	47.63% 84.91%	\$1,738 \$1,434	False False	False False	False False
Ventura	Ventura CA	0031.02	Upper*	4,766	\$125,600	90.16%	1,098	96.81%	\$0	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0032.01 0033.01	Low Mod	4,040 3,192	\$125,600 \$125,600	99.03% 87.22%	816 816	18.75% 44.98%	\$1,320 \$1,232	False False	False False	False False
Ventura	Ventura CA	0033.02	Mod	5,522	\$125,600	89.13%	1,626	38.75%	\$1,422	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0036.08 0036.13	Middle Middle	3,746 3,866	\$125,600 \$125,600	85.93% 76.25%	1,036 1,346	55.69% 48.81%	\$1,842 \$1,967	False False	False False	False False
Ventura	Ventura CA	0036.14	Middle	5,139	\$125,600	68.79%	1,619	47.56%	\$1,733	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0036.15 0036.16	Upper* Upper*	2,680 3,556	\$125,600 \$125,600	25.26% 24.21%	1,534 2,505	38.98% 51.98%	\$1,887 \$2,504	False False	False False	False False
Ventura	Ventura CA	0036.17	Middle	1,992	\$125,600	29.22%	1,360	16.47%	\$2,073	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0036.18 0037.00	N/A Middle	2,174 6,426	\$125,600 \$125,600	28.70% 96.56%	1,536 1,129	23.31% 62.98%	\$1,834 \$2,176	False False	False False	False False
Ventura	Ventura CA	0038.01	Low	5,377	\$125,600	97.82%	1,118	38.91%	\$1,362	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0038.02 0050.05	Mod Low	2,821 4,830	\$125,600 \$125,600	94.58% 94.08%	517 1,158	51.84% 41.36%	\$1,442 \$1,723	False False	False False	False False
Ventura	Ventura CA	0050.06	Mod	3,252	\$125,600	92.04%	819	56.17%	\$2,030	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0052.02 0052.03	Middle Upper*	2,740 5,548	\$125,600 \$125,600	38.03% 38.37%	1,094 1,893	66.00% 77.23%	\$1,775 \$1,985	False False	False False	False False
Ventura	Ventura CA	0052.04	Upper*	3,274	\$125,600	35.43%	1,289	85.57%	\$3,501	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0052.05 0053.04	Middle Middle	8,259 5,801	\$125,600 \$125,600	45.94% 27.51%	2,816 3,012	62.39% 65.27%	\$2,227 \$2,298	False False	False False	False False
Ventura	Ventura CA	0053.05	Upper*	5,559	\$125,600	32.90%	1,849	83.29%		False	False	False
Ventura Ventura	Ventura CA Ventura CA	0053.06 0053.07	Upper* Middle	4,730 6,648	\$125,600 \$125,600	37.12% 48.81%	1,821 2,354	75.18% 59.35%	\$2,227 \$2,510	False False	False False	False False
Ventura	Ventura CA	0053.08	Upper*	2,898	\$125,600	45.55%	1,028	68.29%	\$2,511	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0054.01 0054.03	Middle Mod	3,955 2,651	\$125,600 \$125,600	44.15% 65.82%	1,303 1,030	75.90% 40.58%	\$2,753 \$1,224	False False	False False	False False
Ventura Ventura	Ventura CA	0054.04 0055.02	Middle Mod	3,849	\$125,600 \$125,600	51.73% 59.13%	1,243 2,232	87.53% 17.43%	\$2,500		False False	False False
Ventura	Ventura CA Ventura CA	0055.02	Middle	5,241 4,014	\$125,600 \$125,600	52.94%	1,444	39.89%	\$1,847 \$2,650	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0055.04 0056.01	Middle Upper*	4,430 6,831	\$125,600 \$125,600	48.89% 54.09%	1,437 1,895	61.31% 58.63%	\$2,160 \$2,409		False False	False False
Ventura	Ventura CA	0056.02	Middle	4,849	\$125,600	43.00%	1,933	57.99%	\$1,714		False	False
Ventura Ventura	Ventura CA Ventura CA	0057.00 0058.01	Middle Upper*	2,931 5,214	\$125,600 \$125,600	53.70% 31.93%	652 1,788	37.73% 85.63%	\$2,030 \$3,232		False False	False False
Ventura	Ventura CA	0058.03	Upper*	3,512	\$125,600	29.61%	1,392	76.44%	\$2,861	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0072.02 0073.00	Upper* Upper*	4,175 2,097	\$125,600 \$125,600	27.09% 24.89%	1,677 980	84.32% 58.78%	\$3,051 \$3,501	False False	False False	False False
Ventura	Ventura CA	0074.02	Upper*	6,058	\$125,600	23.29%	2,627	79.10%	\$2,509	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0074.03 0074.05	Upper* Upper*	5,728 5,822	\$125,600 \$125,600	36.19% 31.48%	2,214 2,211	65.45% 66.71%	\$2,752 \$2,534		False False	False False
Ventura	Ventura CA	0074.06	Upper*	2,349	\$125,600	33.76%	823	68.41%	\$2,409	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0075.05 0075.06	Middle Upper*	3,327 7,514	\$125,600 \$125,600	43.28% 34.55%	1,083 2,313	81.16% 83.66%	\$2,678 \$2,523		False False	False False
Ventura	Ventura CA	0075.07	Upper*	6,808	\$125,600	31.99%	2,520	89.48%	\$3,501	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0075.08 0075.09	Middle Upper*	3,696 4,418	\$125,600 \$125,600	36.93% 37.42%	1,539 1,492	61.34% 63.94%	\$2,413 \$2,345		False False	False False
Ventura	Ventura CA	0075.10	Upper*	6,208	\$125,600	33.84%	2,041	90.30%	\$3,501	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0075.11 0075.12	Upper* Middle	2,676 6,264	\$125,600 \$125,600	29.41% 44.20%	957 1,884	85.37% 72.72%	\$3,120 \$1,890		False False	False False
Ventura	Ventura CA	0075.12	Middle	1,765	\$125,600	29.12%	559	93.92%	\$0	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0075.15 0075.16	Upper* Middle	3,444 3,371	\$125,600 \$125,600	42.71% 35.51%	1,400 1,829	56.43% 50.03%	\$2,281 \$2,015		False False	False False
Ventura	Ventura CA	0076.07	Upper*	5,832	\$125,600	34.43%	2,370	84.47%	\$2,738	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0076.09 0076.10	Upper* Upper*	2,455 4,926	\$125,600 \$125,600	32.14% 34.29%	874 1,679	85.93% 85.88%	\$3,247 \$2,864		False False	False False
Ventura	Ventura CA	0076.11	Middle	4,604	\$125,600	87.71%	989	51.87%	\$1,865	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0076.12 0086.01	Middle Mod	5,184 4,395	\$125,600 \$125,600	58.37% 91.08%	1,856 1,218	42.40% 35.71%	\$1,862 \$1,510		False False	False False
Ventura	Ventura CA	0086.02	Mod	3,348	\$125,600	92.03%	1,035	14.49%	\$1,347	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0087.00 0088.00	Mod Middle	6,150 5,513	\$125,600 \$125,600	86.39% 86.92%	1,926 1,352	34.37% 65.98%	\$1,196 \$1,955		False False	False False
Ventura	Ventura CA	0089.00	Middle	3,457	\$125,600	92.28%	724	67.68%	\$2,036	False	False	False
Ventura Ventura	Ventura CA Ventura CA	0091.00 0092.00	Low Middle	6,270 6,128	\$125,600 \$125,600	94.61% 87.89%	1,138 1,558	38.05% 75.42%	\$1,081 \$1,853	False False	False False	False False
Ventura	Ventura CA	0093.00	Upper*	6,058	\$125,600	54.62%	1,858	69.27%	\$1,436	False	False	False
Ventura	Ventura CA	0094.00	Middle	2,084	\$125,600	49.66%	788	32.61%	\$1,756	False	False	False

Ventura	Ventura CA	0095.00	Middle	3,486	\$125,600	32.85%	1,622	44.82%	\$1,816 False	False	False
Ventura	Ventura CA	0095.00	Upper*	3,112	\$125,600	23.97%	1,525	79.74%	\$1,741 False	False	False
	Ventura CA	0097.00	Mod	3,410	\$125,600	77.98%		49.59%	\$1,179 False	False	False
Ventura							1,210	49.59%			
Ventura	Ventura CA	9800.00	N/A	0	\$125,600	0.00%	0		\$0 False	False	False
Ventura	Ventura CA	9901.00	N/A	0	\$125,600	0.00%	0		\$0 False	False	False
Ventura	Ventura CA	0012.04	Mod	2,620	\$125,600	61.34%	882	73.13%	\$2,058 False	False	False
Ventura	Ventura CA	0013.02	Mod	2,526	\$125,600	67.62%	1,158	70.64%	\$1,630 False	False	False
Ventura	Ventura CA	0013.03	Middle	4,826	\$125,600	58.08%	1,532	55.94%	\$1,688 False	False	False
Ventura	Ventura CA	0013.04	Upper*	3,272	\$125,600	49.69%	1,084	69.19%	\$2,196 False	False	False
Ventura	Ventura CA	0014.01	Middle	3,954	\$125,600	41.83%	1,439	70.88%	\$1,987 False	False	False
Ventura	Ventura CA	0014.02	Upper*	5,656	\$125,600	44.27%	2,224	58.81%	\$1,738 False	False	False
Ventura	Ventura CA	0015.06	Middle	4,876	\$125,600	46.16%	1,992	76.00%	\$2,003 False	False	False
		0015.00					1,665				False
Ventura	Ventura CA		Middle	4,705	\$125,600	55.86%		42.82%	\$1,612 False	False	
Ventura	Ventura CA	0015.08	Mod	4,680	\$125,600	46.03%	2,025	60.05%	\$2,035 False	False	False
Ventura	Ventura CA	0015.09	Mod	4,644	\$125,600	61.24%	1,794	34.06%	\$1,773 False	False	False
Ventura	Ventura CA	0015.10	Middle	2,574	\$125,600	50.89%	1,139	47.94%	\$1,744 False	False	False
Ventura	Ventura CA	0015.11	Mod	2,423	\$125,600	56.34%	859	25.73%	\$1,886 False	False	False
Ventura	Ventura CA	0016.02	Middle	2,471	\$125,600	37.39%	981	74.11%	\$2,292 False	False	False
Ventura	Ventura CA	0018.01	Upper*	3,738	\$125,600	27.74%	1,403	81.61%	\$2,205 False	False	False
Ventura	Ventura CA	0019.01	Middle	3,498	\$125,600	30.65%	1,568	52.10%	\$1,485 False	False	False
Ventura	Ventura CA	0020.00	Upper*	2,533	\$125,600	22.66%	1,142	60.25%	\$1,495 False	False	False
Ventura	Ventura CA	0021.02	Middle	1,664	\$125,600	26.86%	1,031	21.63%	\$1,395 False	False	False
Ventura	Ventura CA	0022.00	Mod	6,791	\$125,600	64.10%	2,236	40.38%	\$1,446 False	False	False
Ventura	Ventura CA	0023.01	Mod	2,859	\$125,600	74.26%	794	22.80%	\$1,224 False	False	False
Ventura	Ventura CA	0023.02	Low	4,456	\$125,600	76.41%	1,359	44.96%	\$1,367 False	False	False
Ventura	Ventura CA	0024.00	Mod	3,112	\$125,600	42.93%	1,566	7.47%	\$1,294 False	False	False
Ventura	Ventura CA	0025.00	Middle	5,038	\$125,600	25.57%	2,763	40.28%	\$1,823 False	False	False
Ventura	Ventura CA	0026.00	Middle	3,094	\$125,600	41.27%	1,441	45.04%	\$1,571 False	False	False
Ventura	Ventura CA	0039.01	Mod	3,265	\$125,600	97.06%	693	64.94%	\$0 False	False	False
Ventura	Ventura CA	0039.02	Mod	3,761	\$125,600	95.00%	836	61.00%	\$1,395 False	False	False
Ventura	Ventura CA	0040.00	Mod	6,247	\$125,600	93.45%	1,381	76.68%	\$1,896 False	False	False
Ventura	Ventura CA	0041.01	Mod	6,570	\$125,600	95.31%	1,376	64.17%	\$1,644 False	False	False
Ventura	Ventura CA	0042.00	Middle	5,206	\$125,600	85.19%	1,383	76.93%	\$1,843 False	False	False
Ventura	Ventura CA	0042.00	Mod	7,051	\$125,600	68.43%	2,707	43.22%	\$1,672 False	False	False
Ventura	Ventura CA	0043.05	Mod	1,985	\$125,600	48.51%	801	0.00%	\$1,958 False	False	False
Ventura	Ventura CA	0044.00	Mod	7,712	\$125,600	71.63%	2,957	32.84%	\$1,592 False	False	False
Ventura	Ventura CA	0045.03	Mod	4,600	\$125,600	95.13%	1,099	42.58%	\$1,361 False	False	False
Ventura	Ventura CA	0045.04	Mod	5,086	\$125,600	94.02%	1,284	48.44%	\$1,764 False	False	False
Ventura	Ventura CA	0045.05	Mod	2,077	\$125,600	93.89%	522	50.57%	\$1,603 False	False	False
Ventura	Ventura CA	0045.07	Low	3,142	\$125,600	94.21%	755	5.43%	\$1,509 False	False	False
Ventura	Ventura CA	0045.08	Low	4,120	\$125,600	98.28%	732	23.09%	\$1,419 False	False	False
Ventura	Ventura CA	0046.00	Mod	1,430	\$125,600	39.51%	593	0.00%	\$2,517 False	False	False
Ventura	Ventura CA	0047.04	Mod	1,537	\$125,600	90.83%	477	65.20%	\$1,075 False	False	False
Ventura	Ventura CA	0047.10	Mod	5,298	\$125,600	91.68%	1,375	59.71%	\$1,632 False	False	False
			Mod			95.16%				False	
Ventura	Ventura CA	0047.11		3,163	\$125,600		721	54.65%			False
Ventura	Ventura CA	0047.15	Mod	5,213	\$125,600	91.18%	1,187	55.35%	\$1,844 False	False	False
Ventura	Ventura CA	0047.16	Middle	4,240	\$125,600	94.58%	966	73.91%	\$1,439 False	False	False
Ventura	Ventura CA	0047.17	Mod	3,851	\$125,600	96.23%	801	63.55%	\$2,084 False	False	False
Ventura	Ventura CA	0049.01	Middle	7,081	\$125,600	86.29%	2,216	40.88%	\$2,301 False	False	False
Ventura	Ventura CA	0049.02	Mod	4,502	\$125,600	97.62%	955	43.14%	\$1,245 False	False	False
Ventura	Ventura CA	0050.02	Low	3,182	\$125,600	95.16%	698	39.26%	\$1,289 False	False	False
Ventura	Ventura CA	0050.04	Middle	10,297	\$125,600	74.54%	3,577	42.58%	\$2,224 False	False	False
Ventura	Ventura CA	0058.04	Upper*	5,390	\$125,600	37.55%	1,710	84.97%	\$3,077 False	False	False
Ventura	Ventura CA	0059.01	Upper*	6,525	\$125,600	27.43%	2,297	76.58%	\$2,664 False	False	False
Ventura	Ventura CA	0059.06	Upper*	6,630	\$125,600	27.84%	2,511	57.03%	\$2,345 False	False	False
Ventura	Ventura CA	0059.07	Upper*	3,464	\$125,600	18.16%	1,853	68.92%		False	False
Ventura	Ventura CA	0059.08	Upper*	2,945	\$125,600	39.25%	1,001	67.93%	\$2,414 False	False	False
Ventura	Ventura CA	0059.09	Upper*	3,482	\$125,600	36.73%	1,471	77.97%	\$2,643 False	False	False
Ventura	Ventura CA	0059.10	Upper*	1,727	\$125,600	22.35%	680	90.29%	\$2,458 False	False	False
Ventura	Ventura CA	0059.11	Middle	3,912	\$125,600	32.21%	1,652	63.20%	\$2,195 False	False	False
Ventura	Ventura CA	0060.00	Upper*	4,795	\$125,600	40.38%	1,516	72.03%	\$2,574 False	False	False
Ventura	Ventura CA	0061.01	Upper*	3,866	\$125,600	44.39%	1,386	72.73%	\$2,342 False	False	False
Ventura	Ventura CA	0061.02	Middle	4,727	\$125,600	79.25%	1,377	24.91%	\$1,828 False	False	False
Ventura	Ventura CA	0062.00	Upper*	2,967	\$125,600	25.75%	1,071	86.65%	\$3,440 False	False	False
Ventura	Ventura CA	0063.01	Middle	6,472	\$125,600	30.08%	2,828	64.14%	\$1,894 False	False	False
Ventura	Ventura CA	0063.02	Upper*	3,807	\$125,600	40.08%	740	66.22%	\$1,883 False	False	False
Ventura	Ventura CA	0064.00	Middle	7,190	\$125,600	33.48%	2,539	87.08%	\$2,446 False	False	False
Ventura	Ventura CA	0065.00	Middle	3,531	\$125,600	54.40%	1,163	60.88%	\$1,916 False	False	False
Ventura	Ventura CA	0066.00	Upper*	4,018	\$125,600	30.06%	1,420	81.48%	\$3,214 False		False
										False	
Ventura	Ventura CA	0067.00	Upper*	3,153	\$125,600	29.34%	1,095	70.50%	\$2,230 False	False	False
Ventura	Ventura CA	0068.00	Upper*	3,786	\$125,600	39.14%	1,383	67.10%	\$2,116 False	False	False
Ventura	Ventura CA	0069.00	Middle	4,002	\$125,600	45.50%	1,860	40.48%	\$1,786 False	False	False
Ventura	Ventura CA	0070.00	Middle	4,183	\$125,600	61.39%	1,702	24.27%	\$2,034 False	False	False
Ventura	Ventura CA	0071.00	Middle	6,638	\$125,600	57.10%	3,407	34.08%	\$2,101 False	False	False
Ventura	Ventura CA	0072.01	Upper*	3,504	\$125,600	26.54%	1,292	82.43%	\$2,538 False	False	False
Ventura	Ventura CA	0076.13	Upper*	4,992	\$125,600	45.67%	1,479	88.57%	\$3,501 False	False	False
Ventura	Ventura CA	0076.14	Middle	7,185	\$125,600	48.34%	2,447	77.56%	\$2,205 False	False	False
Ventura	Ventura CA	0077.00	Middle	6,456	\$125,600	55.03%	2,236	64.80%	\$2,323 False	False	False
Ventura	Ventura CA	0078.00	Mod	4,403	\$125,600	66.57%	1,543	34.67%	\$1,865 False	False	False
Ventura	Ventura CA	0078.00	Middle	5,354	\$125,600	59.64%	1,844	62.64%	\$2,300 False	False	False
								91.18%			
Ventura	Ventura CA	0079.03	Upper*	4,893	\$125,600	47.15%	1,678		\$2,250 False	False	False
Ventura	Ventura CA	0079.04	Middle	5,730	\$125,600	49.44%	1,656	76.69%	\$2,212 False	False	False
Ventura	Ventura CA	0080.01	Middle	3,258	\$125,600	50.15%	978	70.96%	\$2,573 False	False	False
Ventura	Ventura CA	0080.02	Mod	4,712	\$125,600	52.46%	1,708	55.85%	\$1,947 False	False	False
Ventura	Ventura CA	0080.04	Middle	5,141	\$125,600	52.17%	1,552	90.34%	\$2,627 False	False	False
Ventura	Ventura CA	0080.05	Middle	2,733	\$125,600	56.53%	811	77.56%	\$2,338 False	False	False
Ventura	Ventura CA	0081.01	Middle	3,379	\$125,600	44.89%	1,105	67.42%	\$2,188 False	False	False





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

Area	Visalia
Low	2
Middle	35
Mod	34
N/A	1
Upper*	31
Grand Total	103

								_				
Area	County	Census Tract	Tract Income	Total Population	Median Family Income	Minority Percent	Total Housing Units	Owner Occupancy	Median Gross Rent	Poverty Distressed	Unemployment Distressed	Low Density Underserved
Visalia	Tulare CA	0003.04	Mod	2,869	\$72,000	80.79%	1,010	40.40%	\$887	False	False	False
Visalia Visalia	Tulare CA Tulare CA	0004.01 0004.02	Middle Middle	6,976 6,999	\$72,000 \$72,000	90.73% 86.17%	1,774 2,109	75.31% 44.48%	\$931 \$943	False False	False False	False False
Visalia	Tulare CA	0004.02	Mod	7,313	\$72,000	95.77%	1,948	37.94%		False	False	False
Visalia	Tulare CA	0005.02	Middle	4,065	\$72,000	93.21%	1,019	56.33%		False	False	False
Visalia Visalia	Tulare CA Tulare CA	0006.00 0007.01	Mod Mod	5,670 2,625	\$72,000 \$72,000	95.86% 76.91%	1,847 1,006	43.53% 43.74%	\$906 \$772	False False	False False	False False
Visalia	Tulare CA	0007.02	Middle	5,533	\$72,000	90.95%	1,743	49.17%	\$716	False	False	False
Visalia	Tulare CA	0008.01	Mod	4,540	\$72,000	90.02%	1,259	46.94%	\$640	False	False	False
Visalia Visalia	Tulare CA Tulare CA	0008.02 0009.01	Upper* Middle	2,804 5,899	\$72,000 \$72,000	51.68% 87.81%	1,147 1,680	47.34% 63.39%	\$1,663 \$1,094	False False	False False	False False
Visalia	Tulare CA	0009.02	Middle	3,377	\$72,000	71.87%	890	58.88%	\$741	False	False	False
Visalia Visalia	Tulare CA Tulare CA	0010.05 0010.06	Upper* Upper*	2,808 5,861	\$72,000 \$72,000	43.80% 47.86%	1,026 2,405	74.46% 50.64%	\$974 \$1,066	False False	False False	False False
Visalia	Tulare CA	0010.00	Upper*	5,167	\$72,000	53.74%	1,909	74.12%	\$1,604		False	False
Visalia	Tulare CA	0010.08	Upper*	5,763	\$72,000	49.89%	1,367	77.91%		False	False	False
Visalia Visalia	Tulare CA Tulare CA	0010.09 0010.10	Middle Mod	4,289 4,157	\$72,000 \$72,000	94.68% 93.77%	964 1,015	64.42% 48.77%	\$1,271 \$961	False False	False False	False False
Visalia	Tulare CA	0010.11	Upper*	8,227	\$72,000	76.93%	2,148	67.23%	\$1,231	False	False	False
Visalia	Tulare CA	0010.12	Upper*	10,311	\$72,000	68.50%	3,001	58.98%	\$1,160	False	False	False
Visalia Visalia	Tulare CA Tulare CA	0011.01 0011.02	Mod Mod	2,460 4,026	\$72,000 \$72,000	88.29% 86.12%	702 1,263	10.97% 21.62%	\$784 \$895	False False	False False	False False
Visalia	Tulare CA	0020.11	Upper*	3,207	\$72,000	64.42%	1,164	69.24%	\$944	False	False	False
Visalia	Tulare CA	0021.00	Middle	2,470	\$72,000	65.71%	799	43.93%		False	False	False
Visalia Visalia	Tulare CA Tulare CA	0022.02 0022.03	Mod Middle	5,992 5,644	\$72,000 \$72,000	87.27% 83.91%	1,679 1,286	26.27% 75.66%	\$943 \$1,375	False False	False False	False False
Visalia	Tulare CA	0022.04	Middle	6,175	\$72,000	82.83%	1,665	47.03%	\$1,044	False	False	False
Visalia	Tulare CA	0023.02	Middle	5,244	\$72,000	58.62%	1,828	51.86%	\$1,125		False	False
Visalia Visalia	Tulare CA Tulare CA	0023.03 0023.04	Upper* Middle	6,696 1,786	\$72,000 \$72,000	47.92% 62.21%	2,311 762	58.68% 36.61%	\$1,072 \$838	False	False False	False False
Visalia	Tulare CA	0024.01	Upper*	5,202	\$72,000	59.63%	1,450	66.90%	\$1,773	False	False	False
Visalia	Tulare CA	0024.02	Middle	5,182	\$72,000 \$72,000	59.80% 62.24%	1,552	59.60% 81.76%	\$1,229 \$1,707	False	False	False
Visalia Visalia	Tulare CA Tulare CA	0024.03 0025.00	Upper* Middle	6,905 4,183	\$72,000 \$72,000	62.24% 79.75%	1,458 1,307	81.76% 73.30%	\$1,797 \$811	False False	False False	False False
Visalia	Tulare CA	0026.01	Mod	4,422	\$72,000	92.58%	1,552	51.74%	\$703	False	False	False
Visalia Visalia	Tulare CA Tulare CA	0026.02 0027.01	Mod Middle	5,517 1,542	\$72,000 \$72,000	91.86% 23.67%	1,434 2,539	60.60% 22.80%		False False	False False	False False
Visalia	Tulare CA	0027.01	Upper*	4,849	\$72,000	48.40%	1,631	60.94%	\$976	False	False	False
Visalia	Tulare CA	0028.00	Low	3,607	\$72,000	89.13%	1,188	31.73%	\$729	False	False	False
Visalia Visalia	Tulare CA Tulare CA	0029.01 0029.03	Middle Middle	3,629 5,157	\$72,000 \$72,000	87.57% 66.10%	961 1,566	37.36% 58.56%	\$927 \$1,263	False False	False False	False False
Visalia	Tulare CA	0029.03	Middle	5,379	\$72,000	69.16%	1,808	53.04%	\$1,093	False	False	False
Visalia	Tulare CA	0030.01	Mod	4,810	\$72,000	90.25%	1,133	31.86%	\$1,056	False	False	False
Visalia Visalia	Tulare CA Tulare CA	0030.02 0043.02	Middle Middle	3,513 2,385	\$72,000 \$72,000	84.51% 91.87%	1,168 739	52.83% 30.85%	\$1,029 \$825	False False	False False	False False
Visalia	Tulare CA	0044.01	Middle	3,958	\$72,000	97.80%	1,086	67.03%	\$755	False	False	False
Visalia	Tulare CA	0044.02	Mod	3,808	\$72,000	98.82%	1,069	35.36%	\$766	False	False	False
Visalia Visalia	Tulare CA Tulare CA	0045.00 0031.00	Middle Middle	6,439 3,317	\$72,000 \$72,000	82.16% 75.31%	1,988 1,107	67.15% 35.23%		False False	False False	False False
Visalia	Tulare CA	0032.01	Middle	3,656	\$72,000	80.94%	1,347	31.48%			False	False
Visalia	Tulare CA	0032.02	Mod	2,526	\$72,000	93.03%	682	42.38%		False	False	False
Visalia Visalia	Tulare CA Tulare CA	0033.01 0033.02	Mod Middle	4,586 3,057	\$72,000 \$72,000	80.68% 68.27%	1,266 1,023	59.79% 56.79%		False False	False False	False False
Visalia	Tulare CA	0034.01	Mod	4,465	\$72,000	80.60%	1,335	48.54%	\$815	False	False	False
Visalia Visalia	Tulare CA Tulare CA	0034.02 0035.01	Middle	2,626 2,882	\$72,000 \$72,000	60.51% 57.77%	1,042 951	72.55% 64.56%	\$1,051 \$1,189	False False	False False	False False
Visalia	Tulare CA	0035.01	Upper* Upper*	6,072	\$72,000	76.78%	1,483	71.21%	\$1,638	False	False	False
Visalia	Tulare CA	0035.04	Mod	5,505	\$72,000	71.59%	1,735	68.41%	\$1,167	False	False	False
Visalia Visalia	Tulare CA Tulare CA	0036.01 0036.02	Middle Middle	7,894 7,878	\$72,000 \$72,000	75.39% 75.46%	2,451 2,224	48.92% 50.40%	\$967 \$966	False False	False False	False False
Visalia	Tulare CA	0037.00	Mod	6,762	\$72,000	76.87%	2,443	48.10%	\$957	False	False	False
Visalia	Tulare CA	0038.01	Mod	3,614	\$72,000	70.03%	1,099	40.04%		False	False	False
Visalia Visalia	Tulare CA Tulare CA	0038.02 0039.02	Low Mod	4,615 6,028	\$72,000 \$72,000	78.87% 76.81%	1,542 2,067	17.83% 47.22%		False False	False False	False False
Visalia	Tulare CA	0039.03	Upper*	3,342	\$72,000	88.21%	823	69.62%	\$1,022		False	False
Visalia	Tulare CA	0039.04	Mod	3,811	\$72,000	84.89%	1,060	53.49%		False	False	False
Visalia Visalia	Tulare CA Tulare CA	0040.00 0041.02	N/A Middle	24 2,011	\$72,000 \$72,000	54.17% 77.57%	0 589	64.52%	\$0 \$1,058	False False	False False	False False
Visalia	Tulare CA	0041.03	Mod	5,374	\$72,000	90.49%	1,221	40.21%	\$964	False	False	False
Visalia Visalia	Tulare CA Tulare CA	0041.04 0042.00	Mod Mod	4,778 6,673	\$72,000 \$72,000	90.56% 89.09%	1,605 1,943	18.26% 34.02%	\$788 \$861	False False	False False	False False
Visalia	Tulare CA	0043.01	Mod	3,064	\$72,000	96.38%	934	38.44%	\$631	False	False	False
Visalia	Tulare CA	0001.01	Upper*	2,538	\$72,000	22.50%	1,510	59.07%		False	False	False
Visalia Visalia	Tulare CA Tulare CA	0001.02 0002.02	Upper* Mod	2,542 2,381	\$72,000 \$72,000	47.21% 91.43%	1,449 691	43.62% 37.19%	\$1,067 \$821	False False	False False	False False
Visalia	Tulare CA	0002.03	Middle	4,861	\$72,000	97.10%	1,192	55.20%	\$863	False	False	False
Visalia Visalia	Tulare CA Tulare CA	0002.04 0003.02	Mod Mod	4,081 2,971	\$72,000 \$72,000	98.55% 87.98%	1,285 860	58.99% 38.49%		False False	False False	False False
Visalia	Tulare CA Tulare CA	0003.02	Upper*	3,662	\$72,000 \$72,000	52.10%	1,276	66.22%		False	False	False
Visalia	Tulare CA	0012.00	Mod	1,276	\$72,000	62.46%	689	10.01%	\$660	False	False	False
Visalia	Tulare CA	0013.03 0013.04	Mod Uppor*	5,149 3,965	\$72,000 \$72,000	73.66%	1,682 1,188	65.10% 92.34%	\$1,215	False False	False	False
Visalia Visalia	Tulare CA Tulare CA	0013.04	Upper* Middle	2,806	\$72,000	63.43% 77.62%	742	22.51%	\$0 \$871	False	False False	False False
Visalia	Tulare CA	0013.06	Upper*	5,516	\$72,000	66.82%	1,963	49.82%		False	False	False
Visalia Visalia	Tulare CA Tulare CA	0014.00 0015.01	Upper* Middle	5,562 5,257	\$72,000 \$72,000	62.32% 51.25%	1,866 2,048	73.04% 58.40%		False False	False False	False False
Visalia Visalia	Tulare CA Tulare CA	0015.01	Middle	5,257	\$72,000 \$72,000	60.07%	2,046	54.94%	\$1,071		False	False
Visalia	Tulare CA	0016.01	Mod	5,059	\$72,000	89.88%	1,550	55.61%		False	False	False
Visalia Visalia	Tulare CA Tulare CA	0016.02 0017.01	Mod Mod	5,792 6,634	\$72,000 \$72,000	80.02% 70.77%	1,722 2,134	56.16% 42.60%	\$631 \$816	False False	False False	False False
Visalia	Tulare CA	0017.01	Upper*	8,210	\$72,000	56.19%	2,134	68.80%	\$1,277		False	False
Visalia	Tulare CA	0017.05	Upper*	3,122	\$72,000	60.28%	962	75.26%	\$1,306	False	False	False
Visalia Visalia	Tulare CA Tulare CA	0017.06 0018.00	Upper* Upper*	5,401 5,137	\$72,000 \$72,000	60.47% 58.15%	1,590 1,864	48.05% 47.53%	\$1,389 \$918	False False	False False	False False
Visalia	Tulare CA	0019.01	Upper*	3,559	\$72,000	57.38%	1,202	66.64%	\$1,284	False	False	False
Visalia	Tulare CA	0019.02	Upper*	4,201	\$72,000	51.89%	1,487	69.00%	\$1,106	False	False	False
Visalia Visalia	Tulare CA Tulare CA	0020.02 0020.03	Middle Middle	4,834 6,178	\$72,000 \$72,000	58.13% 58.26%	1,720 1,977	39.94% 58.52%	\$1,115 \$985	False False	False False	False False
Visalia	Tulare CA	0020.04	Upper*	5,026	\$72,000	57.92%	1,768	52.66%	\$1,376	False	False	False
Visalia	Tulare CA	0020.06	Upper*	4,369	\$72,000	44.20%	1,785	64.37%	\$1,307		False	False
Visalia Visalia	Tulare CA Tulare CA	0020.08 0020.09	Mod Upper*	2,855 4,760	\$72,000 \$72,000	61.54% 58.15%	1,160 1,805	12.16% 55.46%	\$869 \$1,147	False False	False False	False False
Visalia	Tulare CA	0020.10	Upper*	5,498	\$72,000	58.08%	1,980	73.84%	\$1,190		False	False



# **Community Reinvestment Act Public File**

**Branch Locations** 

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**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 2024, 2023, 2022

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

#### Branches Closed in 2024, 2023, 2022

None

### Branches Sold in 2024, 2023, 2022

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 2024, 2023, 2022

None

### Loan Processing Office (LPO) Closed in 2024, 2023, 2022

None

### Administration Offices Opened in 2024, 2023, 2022

None

### Administration Offices Closed in 2024, 2023, 2022

None



**List of Services** 

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**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  NOT 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
- FedNow
- Real Time Payments

#### 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.



**HMDA Disclosure Statements** 

## **HMDA Disclosure Statements**

Mission Bank was a non-reporting bank in 2024 and 2023, therefore there are no HMDA Disclosure Statements or Data Listing Reports on file for the period.



**Loan to Deposit Ratios** 

## **Loan to Deposit Ratios**

Date	Ratio
March 31, 2024	87%
June 30, 2024	83%
September 30, 2024	77%
December 31, 2024	78%



**CRA Disclosure Statements** 

## **CRA Disclosure Statements**

Mission Bank became a Large Bank effective January 1, 2025, therefore there is no reported loan data on file for the period.



**Consumer Loans** 

### **Consumer Loans**

Mission Bank does not offer consumer loans, therefore there is no consumer loan data on file for the period.



**Loans by Subsidiary/Affiliate** 

## **Loans by Subsidiary/Affiliates**

Mission Bank does not offer loans via subsidiaries or affiliates, therefore there is no reported loan data on file for the period.



Miscellaneous

## **Miscellaneous**

Nothing to report