



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 29, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Mission Bank
RSSD # 2736714**

**1330 Truxton Avenue
Bakersfield, California 93301**

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

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

INSTITUTION RATING	1
Institution's Community Reinvestment Act (CRA) Rating	1
INSTITUTION	2
Description of Institution.....	2
Scope of Examination	3
LENDING TEST.....	3
COMMUNITY DEVELOPMENT TEST	4
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS	5
Lending Test	5
LOAN-TO-DEPOSIT RATIO	5
LENDING IN ASSESSMENT AREA	5
GEOGRAPHIC AND BORROWER DISTRIBUTION.....	5
RESPONSE TO COMPLAINTS.....	6
Community Development Test.....	6
Fair Lending or Other Illegal Practices Review.....	6
FULL-SCOPE ASSESSMENT AREA CONCLUSIONS	7
Kern Assessment Area	7
DESCRIPTION OF OPERATIONS IN KERN ASSESSMENT AREA	7
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KERN ASSESSMENT AREA	15
LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS	18
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 LEVELS	PERFORMANCE TESTS	
	LENDING TEST	COMMUNITY DEVELOPMENT TEST
OUTSTANDING	X	X
SATISFACTORY		
NEEDS TO IMPROVE		
SUBSTANTIAL NONCOMPLIANCE		

The major factors supporting the institution's rating include:

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

INSTITUTION

Description of Institution

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

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

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

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

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

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

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

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

Scope of Examination

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

LENDING TEST

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

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

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

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

MISSION BANK
Bakersfield, California

CRA Public Evaluation
July 29, 2019

COMMUNITY DEVELOPMENT TEST

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

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

LOAN-TO-DEPOSIT RATIO

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

LENDING IN ASSESSMENT AREA

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

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

GEOGRAPHIC AND BORROWER DISTRIBUTION

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

RESPONSE TO COMPLAINTS

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

Community Development Test

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

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

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

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

Fair Lending or Other Illegal Practices Review

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

FULL-SCOPE ASSESSMENT AREA CONCLUSIONS

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

Kern Assessment Area

DESCRIPTION OF OPERATIONS IN KERN ASSESSMENT AREA

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

The Kern assessment area had 20 Federal Deposit Insurance Corporation-insured commercial institutions operating 91 offices as of June 30, 2018.² Mission operated six branches in the assessment area, which had total deposits of \$448.5 million, representing 5.0 percent of the market.³ In 2018, there were 95 small business lenders operating within Kern County that were subject to the reporting requirements of the CRA. These lenders extended 14,368 small business loans totaling approximately \$472.7 million.⁴ Reporting institutions represent only a portion of all institutions competing for small business lending in the assessment area.

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

¹ U.S. Census Bureau, QuickFacts, Population Estimates, July 1, 2018; available from: www.census.gov/quickfacts/.

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

³ Ibid.

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

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

⁵ FFIEC Median Family Income; available from: <https://www.ffiec.gov/Medianincome.htm>.⁶ California Association of Realtors, Historical Housing Data, Median Prices of Existing Detached Homes as of December 2018; available from: <https://www.car.org/marketdata/data/housingdata/>.⁷ FFIEC Adjusted Median Family Income; available from: <https://www.ffiec.gov/Medianincome.htm>.⁸ Annual Unemployment Rate, U.S Bureau of Labor Statistics, Local Area Unemployment Statistics by County; available from: <http://data.bls.gov/cgi-bin/dsrv?la>.

Economic Conditions

Kern County has been referred to as “The Golden Empire” because of its rich history of gold, oil, and agricultural production.⁹ Located at the southern end of California’s Central Valley, Kern County consistently ranks among the top five most-productive agricultural counties in the United States and is one of the nation’s leading petroleum-producing counties.¹⁰ Because of its unique geographical positioning, Kern County has also become the distribution center for some of the world’s largest companies,¹¹ including Amazon, which opened a fulfillment center in Bakersfield in August 2018.¹² The county is host to a major freeway system, providing access to California’s central coast, Arizona, Nevada, and Utah.¹³

Over the course of the review period, Kern County experienced overall economic improvement driven by energy production and resources, as well as the agriculture and defense industries.¹⁴ Performance, however, was uneven across these various sectors. The county’s exposure to the energy industry highlights the volatility of the region’s economic fortunes, which can rise and fall in concert with oil and gas prices.¹⁵ Nevertheless, the labor market improved over the course of the review period in government and private services, and the leisure/hospitality and education/healthcare sectors realized significant growth in late 2018.¹⁶

California is the national leader in agricultural production and exports, and Kern County was the most productive agricultural county in California in 2017 and 2016.¹⁷ While agriculture is a significant economic driver for the county, its contribution to job creation is limited.¹⁸ Weaker crop prices, rising costs for water and fuel, and new overtime regulations all impacted farmers’ incomes.^{19,20} As stricter immigration laws came into effect, the laws reduced the supply of labor and raised input costs further with higher wages for domestic seasonal workers.²¹ Moreover, retaliatory Chinese trade tariffs hurt Kern County disproportionately because the trade-dependent economy counts on Asia for more than half of its exports.²² However, the USDA approved \$196.7 million in assistance to growers of the county’s top crops to provide short term relief.²³

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

¹⁰ Ibid.

¹¹ Ibid.

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

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

¹⁴ Moody’s Precise Report, Bakersfield CA, November 2017 and March 2019.

¹⁵ Moody’s Precise Report, Bakersfield CA, November 2017.

¹⁶ Moody’s Precise Report, Bakersfield CA, November 2018.

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

¹⁸ Moody’s Precise Report, Bakersfield CA, March 2019.

¹⁹ Moody’s Precise Report, Bakersfield CA, November 2017.

²⁰ Moody’s Precise Report, Bakersfield CA, November 2018.

²¹ Ibid.

²² Moody’s Precise Report, Bakersfield CA, March 2019.

²³ Moody’s Precise Report, Bakersfield CA, November 2018.

Kern County is the second most productive oil-producing county in the nation²⁴ and is the biggest oil producer in California.²⁵ The sharp downturn in oil prices in 2015 and 2016 resulted in the loss of approximately 5,000 jobs in mining, quarrying, and oil and gas extraction.²⁶ The industry had only recouped about one-third of those jobs as of March 2019.²⁷ Local producers are sensitive to global oil prices, as well as the demand created by OPEC supply cuts and government sanctions on Iran and Venezuela.²⁸ Moreover, while rising oil prices spur more drilling in Kern County, technological innovations and advances over the past few years have decreased the need for workers.²⁹

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

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

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

²⁵ Moody's Precis Report, Bakersfield CA, November 2017.

²⁶ Ibid.

²⁷ Moody's Precis Report, Bakersfield CA, March 2019.

²⁸ Moody's Precis Report, Bakersfield CA, March 2019.

²⁹ Moody's Precis Report, Bakersfield CA, November 2018.

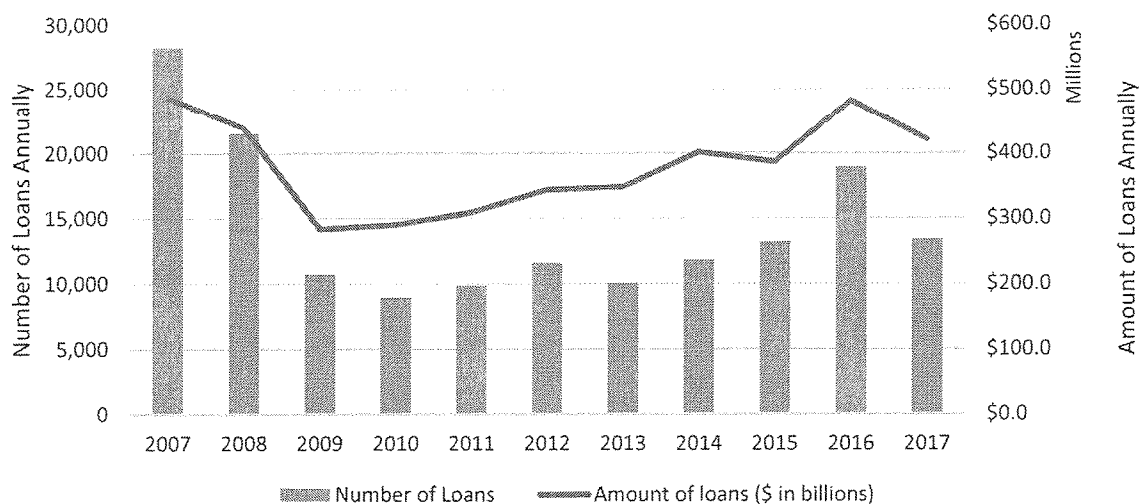
³⁰ Kern County Economic Development Corporation, Target Industries, Aerospace & Defense; available at: <http://kedc.com/site-selection/target-industries/aerospace-defense> (accessed on July 26, 2019).

³¹ Moody's Precis Report, Bakersfield CA, March 2019.

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

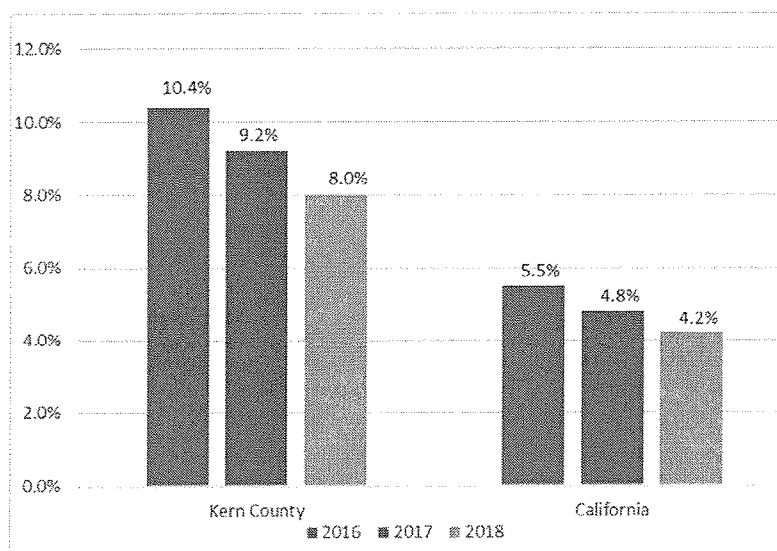
³³ Kern County Economic Development Corporation, 2018 Kern County Market Overview; available at: <http://kedc.com/wp-content/uploads/2018/07/KEDC-2018-Market-Overview.pdf>.

Exhibit 5
Loans to Small Businesses in Assessment Area³⁴
2007-2017



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

Exhibit 6
Unemployment Rate³⁵
2013-2018



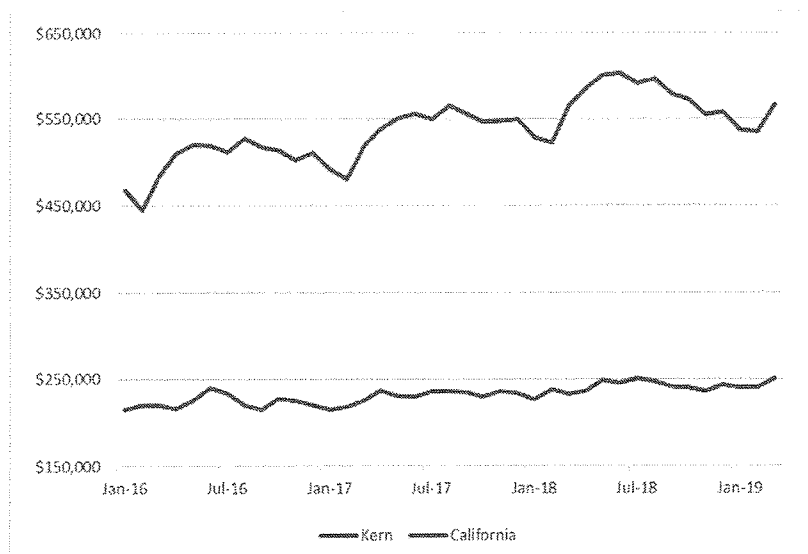
³⁴ Aggregate CRA Small Business data reports available from: <http://www.ffiec.gov/craadweb/national.aspx>.

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

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

Housing affordability is a serious problem in California. Cuts in federal and state funding have reduced investments in affordable housing in Kern County by more than \$34 million annually since 2008, which is a 73 percent reduction.³⁷ Additionally, Low Income Housing Tax Credit production and preservation in Kern County decreased 89 percent from 2016 to 2018.³⁸ Kern County needs 26,203 more affordable rental homes to meet the current demand.³⁹ Renters in Kern County need to earn 1.5 times the state minimum wage to afford the median monthly asking rent of \$915.⁴⁰ The pressure of the housing market affects low-income households the most. Low-income households experience the threat of displacement and homelessness at higher rates, pay a disproportionate percentage of their income on rent, and face overcrowding as a means to deal with rising housing costs.

Exhibit 7
Median Home Prices⁴¹
January 2016- April 2019



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

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

³⁸ Ibid.

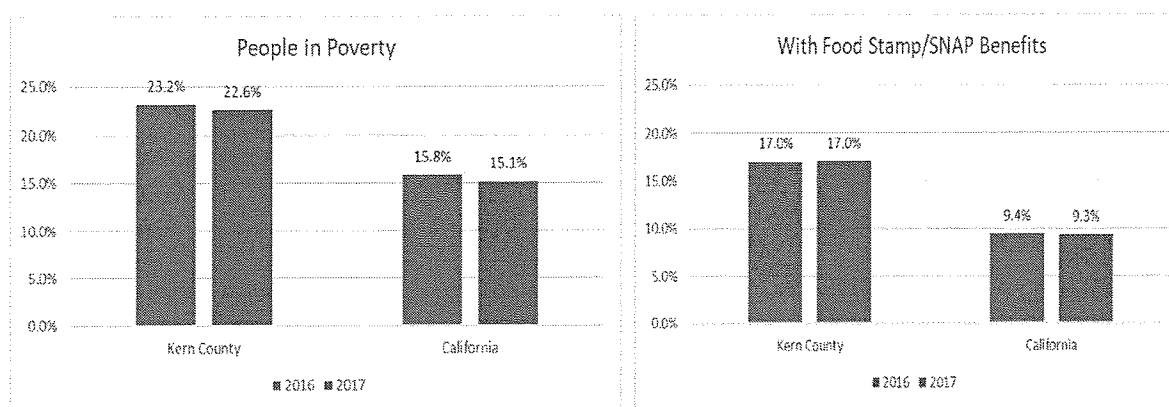
³⁹ Ibid.

⁴⁰ Ibid.

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

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

Exhibit 8
Poverty and Food Stamp Usage Rates⁴⁵
2016-2017



Credit and Community Development Needs

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

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

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

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

⁴⁴ Ibid.

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

⁴⁶ Small Business Credit Survey, Report on Employer Firms 2019, available from: <https://www.fedsmallbusiness.org/medialibrary/fedsmallbusiness/files/2019/sbcs-employer-firms-report.pdf>.

⁴⁷ Ibid.

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

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

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

⁴⁸ Ibid.

⁴⁹ Ibid.

⁵⁰ Ibid.

⁵¹ Ibid.

⁵² Ibid.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KERN ASSESSMENT AREA**Lending Test**

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

Lending Distribution by Geography

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

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

Lending Distribution by Borrower Income and Business Revenue

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

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

Community Development Test

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

Community Development Lending

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

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

Community Development Investments

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

Community Development Services

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

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

MISSION BANK
Bakersfield, California

CRA Public Evaluation
July 29, 2019

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

LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS

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

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

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

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

APPENDIX A

GLOSSARY OF TERMS

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

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

Community development: All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is

further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-scope review: Performance under the lending and community development tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

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

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

Limited-scope review: Performance under the lending and community development tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

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

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

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

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

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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

APPENDIX B

LIMITED-SCOPE ASSESSMENT AREA

MARKET PROFILES

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

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

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

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

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

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

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

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

Lancaster Assessment Area

The Lancaster assessment area consists of the northeastern portion of Los Angeles County. The assessment area is bordered by Kern County to the north and the more densely populated areas of Los Angeles County to the south and west. The main cities in the assessment area are Lancaster and Palmdale, and this area makes up the geography known as Antelope Valley. As of 2018, Lancaster had a population of 159,053 and a median household income of \$49,314, while Palmdale had a population of 156,667 and a median household income of \$56,699.¹

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

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

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

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

³ Ibid.

⁴ Ibid.

MISSION BANK
Bakersfield, California

CRA Public Evaluation
July 29, 2019

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

MISSION BANK
Bakersfield, California

CRA Public Evaluation
July 29, 2019

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

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

Ventura Assessment Area

The Ventura assessment area consists of the entirety of Ventura County. The assessment area is bordered by Kern County to the north, Los Angeles County to the east, and Santa Barbara County to the west. As of 2018, Ventura had a population of 850,967 and a median household income of \$81,972.⁵

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

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

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

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

⁷ Ibid.

⁸ Ibid.

MISSION BANK
Bakersfield, California

CRA Public Evaluation
July 29, 2019

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

MISSION BANK
Bakersfield, California

CRA Public Evaluation
July 29, 2019

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

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

Stockton Assessment Area

The Stockton assessment area consists of the entirety of San Joaquin County. The assessment area is bordered by Sacramento County to the north, Amador and Calaveras counties to the east, Stanislaus County to the south, and Alameda and Contra Costa counties to the west. As of 2018, San Joaquin County had a population of 752,660 and a median household income of \$57,813.⁹

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

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

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

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

MISSION BANK
Bakersfield, California

CRA Public Evaluation
July 29, 2019

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

MISSION BANK
Bakersfield, California

CRA Public Evaluation
July 29, 2019

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

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

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

Not applicable

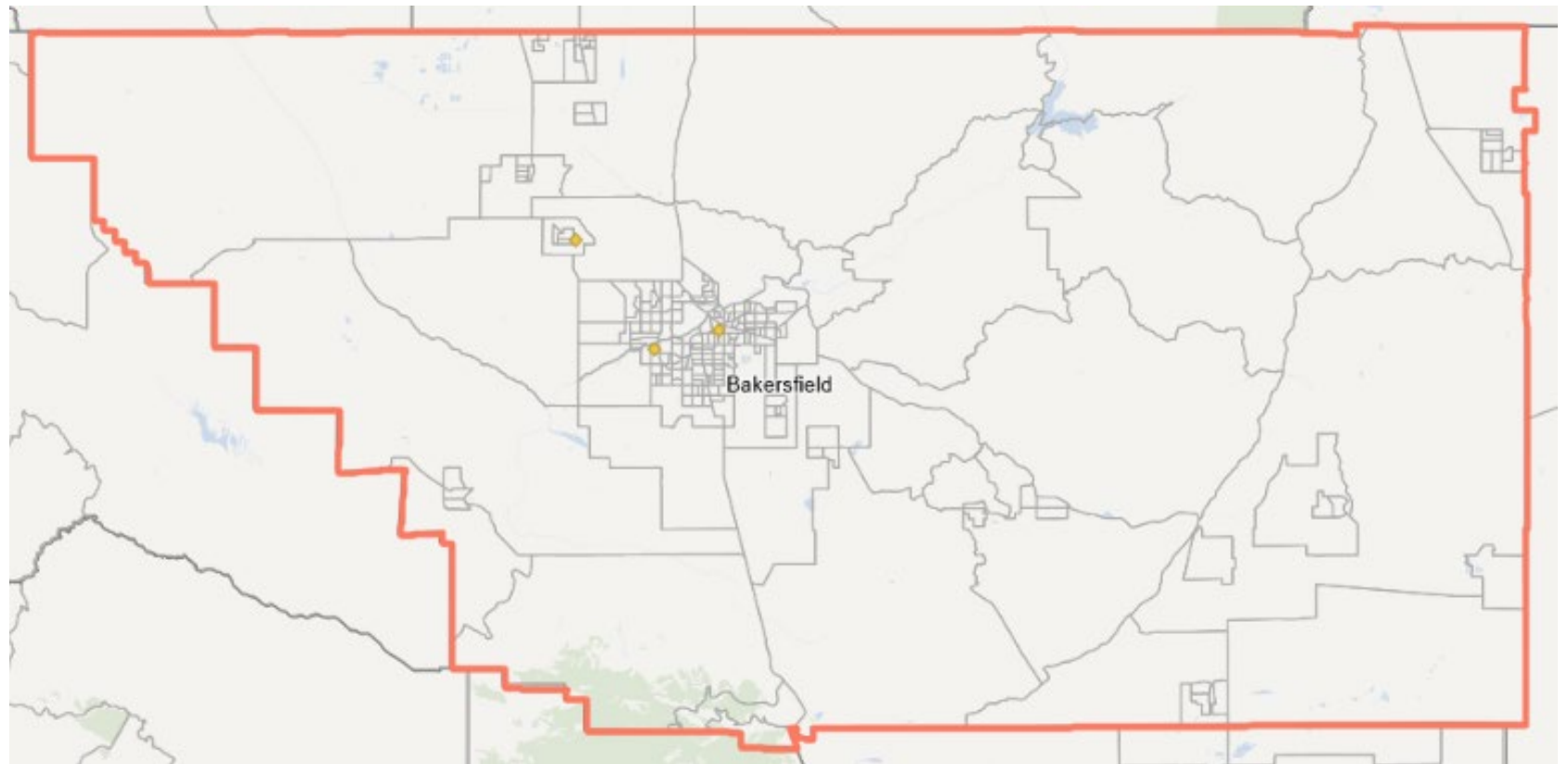


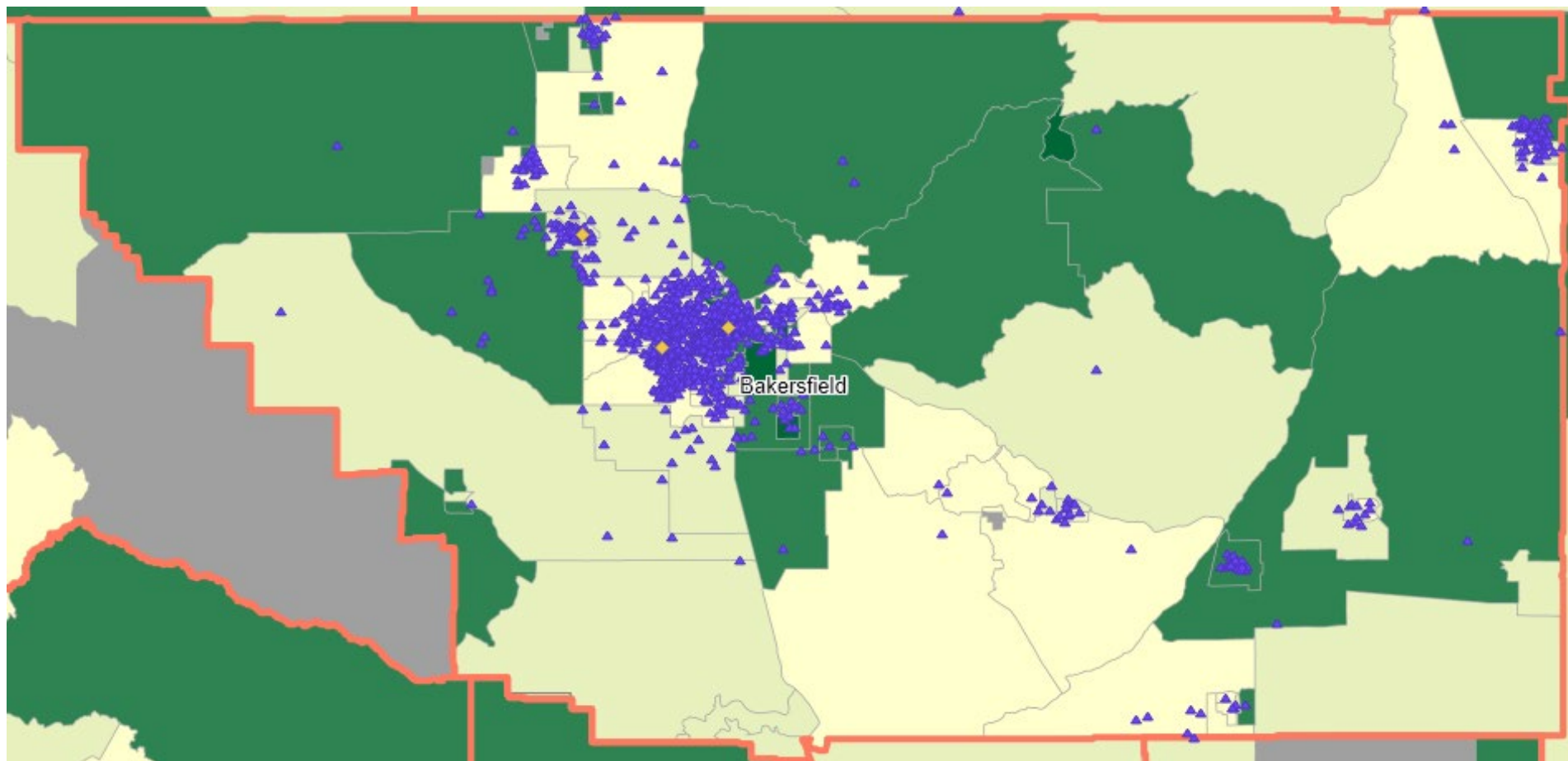
Community Reinvestment Act Public File

Assessment Area Maps

&

Boundaries





Bakersfield

Income Level

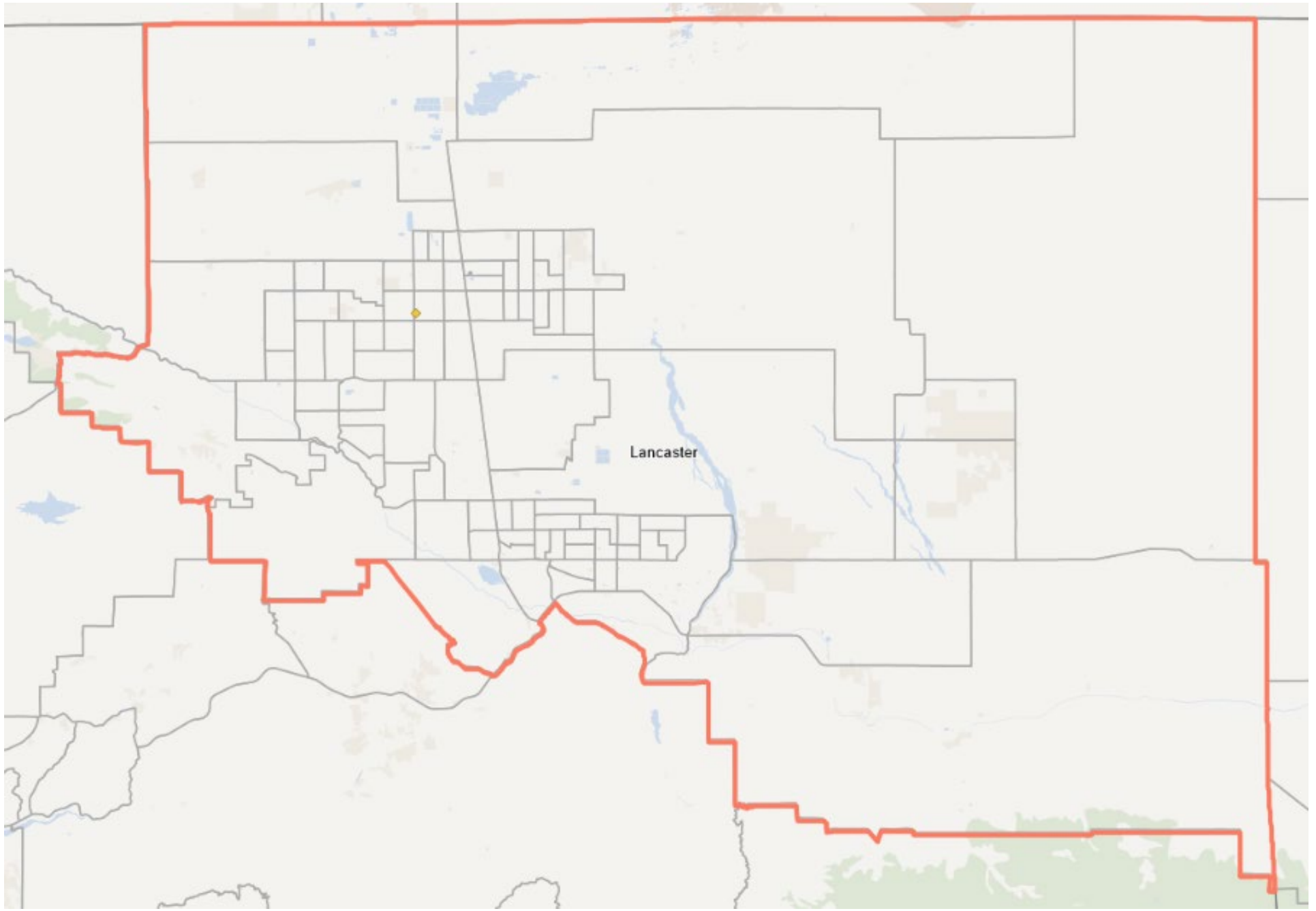
- Low
- Moderate
- Middle
- Upper
- N/A

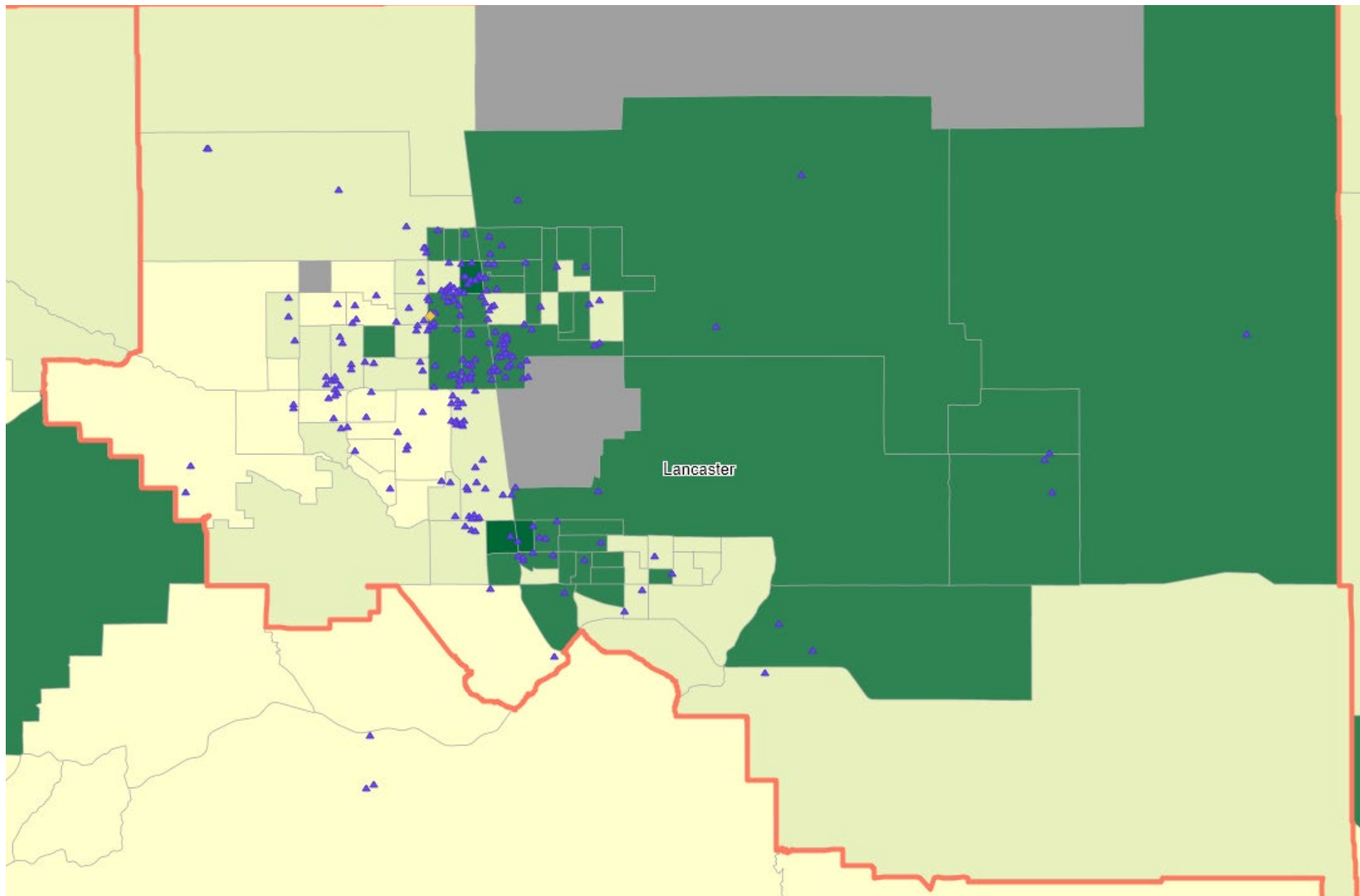
Area	Bakersfield
Low	19
Middle	70
Mod	65
N/A	8
Upper*	74
Grand Total	236

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
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	False
Bakersfield	Kern CA	0001.04	Middle	1,654	\$78,600	37.06%	465	23.44%	\$1,123	False	False	False
Bakersfield	Kern CA	0001.05	Middle	5,340	\$78,600	38.16%	1,924	40.07%	\$1,110	False	False	False
Bakersfield	Kern CA	0001.06	Middle	2,665	\$78,600	44.13%	929	15.50%	\$1,147	False	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	2,939	\$78,600	84.11%	823	4.74%	\$903	False	False	False
Bakersfield	Kern CA	0006.03	N/A	2,316	\$78,600	82.73%	865	24.74%	\$782	False	False	False
Bakersfield	Kern CA	0007.01	Middle	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	False
Bakersfield	Kern CA	0009.07	Mod	2,600	\$78,600	82.46%	756	57.80%	\$1,268	False	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	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
Bakersfield	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	2,876	\$78,600	91.45%	800	44.75%	\$994	False	False	False
Bakersfield	Kern CA	0011.05	Middle	3,652	\$78,600	92.63%	1,044	62.07%	\$958	False	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%	\$977	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%	\$930	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	False
Bakersfield	Kern CA	0025.01	Mod	4,576	\$78,600	93.42%	1,348	36.50%	\$780	False	False	False
Bakersfield	Kern CA	0025.02	Mod	2,256	\$78,600	98.23%	590	11.36%	\$792	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	False
Bakersfield	Kern CA	0028.06	Upper*	2,285	\$78,600	47.05%	1,123	18.43%	\$1,347	False	False	False
Bakersfield	Kern CA	0028.07	Upper*	4,026	\$78,600	40.04%	1,431	78.76%	\$1,884	False	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	False
Bakersfield	Kern CA	0028.14	Mod	4,532	\$78,600	78.22%	1,557	38.47%	\$939	False	False	False
Bakersfield	Kern CA	0028.15	Mod	4,392	\$78,600	78.07%	1,596	33.90%	\$911	False	False	False
Bakersfield	Kern CA	0028.16	Middle	5,700	\$78,600	78.67%	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	False
Bakersfield	Kern CA	0028.18	Upper*	4,022	\$78,600	52.96%	1,459	68.54%	\$1,208	False	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	False
Bakersfield	Kern CA	0028.21	Upper*	4,751	\$78,600	60.35%	1,682	52.38%	\$1,474	False	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	Kern CA	0031.12	Middle	5,365	\$78,600	79.14%	2,210	51.49%	\$1,039	False	False	False
Bakersfield	Kern CA	0031.13	Middle	4,904	\$78,600	86.70%	1,463	50.99%	\$991	False	False	False
Bakersfield	Kern CA	0031.24	Upper*	5,802	\$78,600	76.58%	1,669	71.96%	\$1,638	False	False	False
Bakersfield	Kern CA	0031.25	Middle	3,194	\$78,600	86.98%	917	53.54%	\$987	False	False	False
Bakersfield	Kern CA	0031.26	Mod	5,437	\$78,600	88.69%	1,756	23.63%	\$873	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	Kern CA	0031.30	Upper*	4,246	\$78,600	75.27%	1,384	85.48%	\$2,021	False	False	False
Bakersfield	Kern CA	0031.31	Middle	3,715	\$78,600	72.76%	993	55.99%	\$1,491	False	False	False
Bakersfield	Kern CA	0031.32	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	Kern CA	0031.37	Mod	3,453	\$78,600	90.04%	919	44.50%	\$1,036	False	False	False
Bakersfield	Kern CA	0032.03	Upper*	2,294	\$78,600	39.76%	725	94.34%	\$1,712	False	False	False
Bakersfield	Kern CA	0032.07	Middle	4,934	\$78,600	93.62%	1,001	58.74%	\$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	Kern CA	0032.12	Upper*	6,669	\$78,600	57.47%	1,972	75.96%	\$2,172	False	False	False
Bakersfield	Kern CA	0032.13	Upper*	2,065	\$78,600	54.19%	373	87.67%	\$0	False	False	False
Bakersfield	Kern CA	0032.14	N/A	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	Kern CA	0032.19	Upper*	6,685	\$78,600	85.59%	1,280	74.06%	\$1,919	False	False	False
Bakersfield	Kern CA	0032.20	Upper*	4,804	\$78,600	72.61%	798	91.85%	\$0	False	False	False
Bakersfield	Kern CA	0032.21	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	Kern CA	0033.07	Middle	2,605	\$78,600	29.48%	2,515	33.04%	\$1,247	False	False	False
Bakersfield	Kern CA	0033.08	Middle	2,099	\$78,600	35.40%	1,062	63.75%	\$1,559	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	0036.06	Upper*	5,285	\$78,600	45.87%	1,816	68.50%	\$1,739	False	False	False
Bakersfield	Kern CA	0036.07	Upper*	3,589	\$78,600	36.47%	1,229	71.77%	\$1,254	False	False	False
Bakersfield	Kern CA	0036.08	Upper*	4,504	\$78,600	49.56%	1,542	53.31%	\$1,596	False	False	False
Bakersfield	Kern CA	0036.10	Upper*	2,531	\$78,600	34.93%	906	77.92%	\$884	False	False	False
Bakersfield	Kern CA	0038.11	Middle	2,729	\$78,600	40.75%	935	54.55%	\$1,113	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	Kern CA	0038.19	Upper*	3,851	\$78,600	42.43%	1,759	62.36%	\$1,308	False	False	False
Bakersfield	Kern CA	0038.20	Upper*	3,740	\$78,600	38.61%	1,182	78.34%	\$1,150	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	Kern CA	0038.26	Upper*	3,325	\$78,600	39.76%	817	93.02%	\$0	False	False	False
Bakersfield	Kern CA	0038.27	Upper*	2,445	\$78,600	41.51%	712	75.14%	\$2,167	False	False	False
Bakersfield	Kern CA	0039.00	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	Kern CA	0043.02	N/A	4,356	\$78,600	82.35%	0		\$0	False	False	False
Bakersfield	Kern CA	0043.03	Mod	5,691	\$78,600	94.83%	1,430	46.15%	\$824	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	0045.00	Mod	3,625	\$78,600	95.37%	923	25.03%	\$694	False	False	False
Bakersfield	Kern CA	0046.01	N/A	4,971	\$78,600	84.41%	0		\$0	False	False	False
Bakersfield	Kern CA	0046.03	N/A	2,483	\$78,600	87.76%	0		\$0	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	Kern CA	0047.03	Mod	4,664	\$78,600	95.75%	852	71.95%	\$986	False	False	False
Bakersfield	Kern CA	0047.04	Mod	5,912	\$78,600	96.85%	1,308	48.09%	\$924	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	97.04%	961	62.54%	\$979	False	False	False
Bakersfield	Kern CA	0050.03	Mod	3,512	\$78,600	95.76%	933	48.45%	\$919	False	False	False
Bakersfield	Kern CA	0050.05	Mod	4,204	\$78,600	95.24%	1,119	20.91%	\$1,012	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	26.59%	2,160	38.19%	\$889	False	False	False
Bakersfield	Kern CA	0052.06	Mod	2,582	\$78,600	19.79%	1,480	48.92%	\$826	False	False	False
Bakersfield	Kern CA	0052.07	Middle	2,327	\$78,600	22.17%	1,472	50.61%	\$0	False	False	False
Bakersfield	Kern CA	0052.08	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	32.07%	1,532	72.65%	\$896	False	False	False
Bakersfield	Kern CA	0054.07	Middle	4,152	\$78,600	39.47%	1,647	69.28%	\$1,355	False	False	False
Bakersfield	Kern CA	0054.08	Upper*	4,669	\$78,600	40.27%	2,115	45.15%	\$936	False	False	False
Bakersfield	Kern CA	0054.09	Upper*	4,725	\$78,600	38.81%	2,173	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	Kern CA	0055.10	Upper*	2,216	\$78,600	29.51%	963	64.90%	\$1,146	False	False	False
Bakersfield	Kern CA	0055.11	Middle	5,071	\$78,600	68.49%	1,837	41.92%	\$907	False	False	False
Bakersfield	Kern CA	0055.12	Upper*	3,009	\$78,600	63.28%	1,198	57.10%	\$714	False	False	False
Bakersfield	Kern CA	0055.13	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

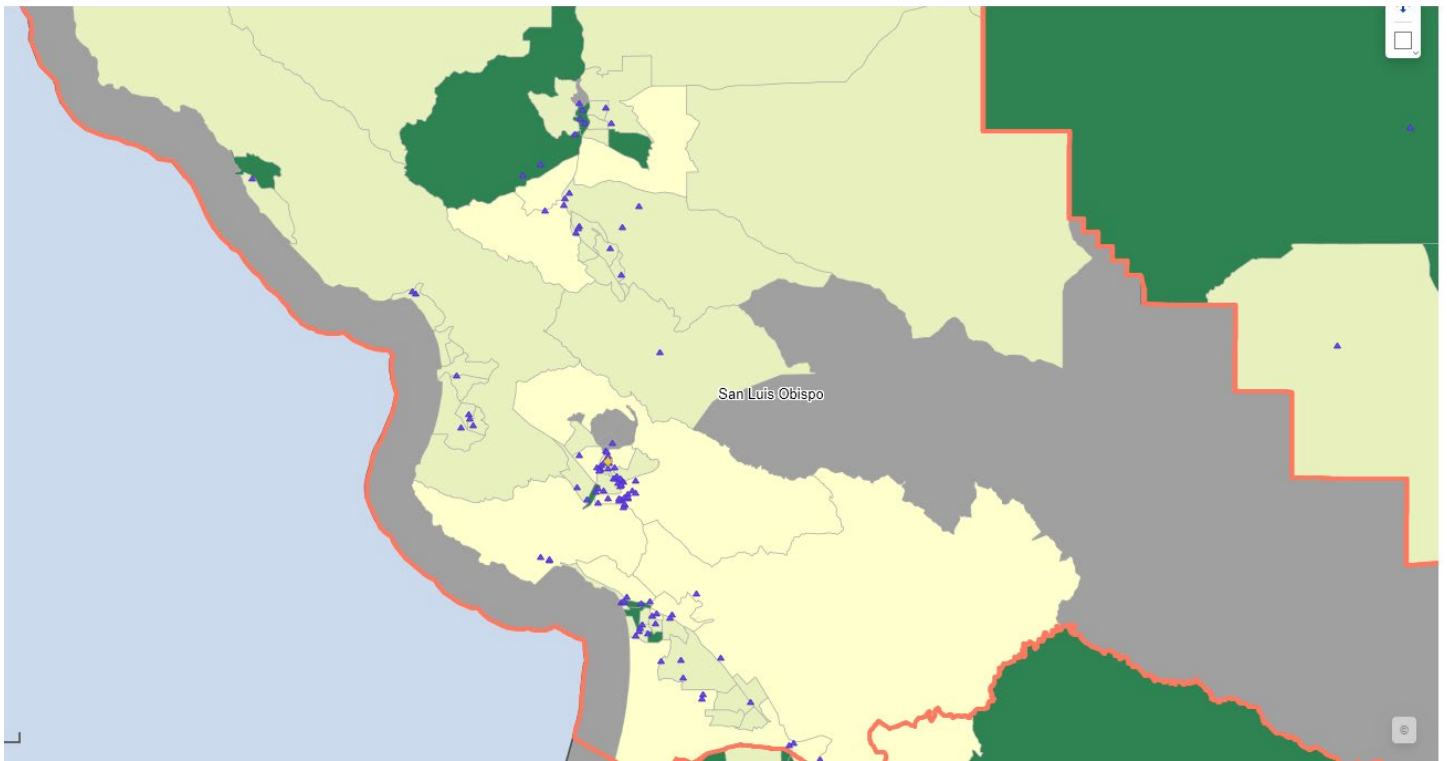




Area	Lancaster
Low	3
Middle	31
Mod	37
N/A	3
Upper*	14
Grand Total	88

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
Lancaster	Los Angeles CA	9001.02	Mod	830	\$98,200	62.41%	491	37.88%	\$1,360	False	False	False
Lancaster	Los Angeles CA	9001.03	Mod	6,708	\$98,200	76.64%	1,811	56.65%	\$1,113	False	False	False
Lancaster	Los Angeles CA	9001.04	Mod	6,556	\$98,200	76.21%	1,865	64.08%	\$1,325	False	False	False
Lancaster	Los Angeles CA	9003.01	Mod	3,957	\$98,200	76.50%	1,014	54.73%	\$1,678	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	Los Angeles CA	9010.08	Middle	3,093	\$98,200	72.23%	1,003	41.87%	\$1,719	False	False	False
Lancaster	Los Angeles CA	9010.09	Middle	5,741	\$98,200	59.73%	1,843	65.11%	\$1,399	False	False	False
Lancaster	Los Angeles CA	9010.10	Mod	6,185	\$98,200	67.28%	1,911	49.92%	\$1,326	False	False	False
Lancaster	Los Angeles CA	9010.11	Middle	5,374	\$98,200	60.14%	1,995	47.02%	\$1,422	False	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	Los Angeles CA	9010.13	Upper*	4,431	\$98,200	67.39%	1,227	65.12%	\$1,569	False	False	False
Lancaster	Los Angeles CA	9010.14	Upper*	5,270	\$98,200	68.05%	1,446	71.16%	\$1,968	False	False	False
Lancaster	Los Angeles CA	9011.01	Middle	6,257	\$98,200	59.09%	1,876	65.14%	\$1,552	False	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	Los Angeles CA	9012.16	Upper*	2,733	\$98,200	50.46%	856	80.72%	\$0	False	False	False
Lancaster	Los Angeles CA	9012.17	Upper*	1,529	\$98,200	24.98%	720	82.36%	\$809	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	Los Angeles CA	9102.10	Upper*	7,399	\$98,200	62.71%	2,138	82.32%	\$2,270	False	False	False
Lancaster	Los Angeles CA	9102.11	Upper*	1,916	\$98,200	58.30%	516	71.12%	\$0	False	False	False
Lancaster	Los Angeles CA	9102.12	Upper*	3,403	\$98,200	49.28%	1,185	67.43%	\$1,120	False	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	Los Angeles CA	9107.14	Mod	3,934	\$98,200	92.60%	970	69.28%	\$1,686	False	False	False
Lancaster	Los Angeles CA	9107.15	Mod	7,105	\$98,200	89.42%	1,918	66.79%	\$1,410	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	Los Angeles CA	9107.19	Middle	4,484	\$98,200	93.22%	952	60.29%	\$1,457	False	False	False
Lancaster	Los Angeles CA	9107.20	Middle	5,194	\$98,200	88.51%	1,528	65.71%	\$1,029	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	False
Lancaster	Los Angeles CA	9105.01	Low	6,344	\$98,200	92.15%	2,120	2.55%	\$929	False	False	False
Lancaster	Los Angeles CA	9105.02	Mod	4,481	\$98,200	90.09%	1,263	30.09%	\$1,116	False	False	False
Lancaster	Los Angeles CA	9105.04	Mod	4,857	\$98,200	89.91%	1,143	55.56%	\$1,326	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	False
Lancaster	Los Angeles CA	9106.02	Mod	4,428	\$98,200	87.76%	1,424	36.94%	\$1,214	False	False	False
Lancaster	Los Angeles CA	9106.05	Mod	5,134	\$98,200	89.77%	1,291	59.80%	\$1,520	False	False	False
Lancaster	Los Angeles CA	9106.06	Mod	3,222	\$98,200	88.98%	778	59.51%	\$1,500	False	False	False
Lancaster	Los Angeles CA	9106.07	Mod	3,946	\$98,200	87.25%	1,118	50.54%	\$975	False	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	56.18%	\$1,279	False	False	False
Lancaster	Los Angeles CA	9800.03	N/A	0	\$98,200	0.00%	0	\$0	False	False	False	False
Lancaster	Los Angeles CA	9800.04	N/A	0	\$98,200	0.00%	0	\$0	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	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	Los Angeles CA	9005.10	Mod	4,015	\$98,200	85.80%	1,133	34.77%	\$1,501	False	False	False
Lancaster	Los Angeles CA	9006.02	Mod	6,016	\$98,200	87.92%	1,740	55.29%	\$1,080	False	False	False
Lancaster	Los Angeles CA	9006.06	Mod	4,090	\$98,200	87.02%	1,412	24.08%	\$762	False	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	Los Angeles CA	9006.09	Mod	5,805	\$98,200	88.34%	1,481	44.09%	\$1,295	False	False	False
Lancaster	Los Angeles CA	9006.10	Mod	3,929	\$98,200	79.33%	1,169	70.74%	\$823	False	False	False
Lancaster	Los Angeles CA	9006.11	Middle	4,352	\$98,200	85.94%	1,086	65.29%	\$1,460	False	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	False
Lancaster	Los Angeles CA	9007.04	Mod	3,584	\$98,200	76.90%	1,602	1.94%	\$1,218	False	False	False
Lancaster	Los Angeles CA	9007.05	Mod	4,939	\$98,200	62.16%	2,077	29.51%	\$1,216	False	False	False
Lancaster	Los Angeles CA	9008.04	Mod	3,895	\$98,200	86.29%	1,072	40.49%	\$1,082	False	False	False
Lancaster	Los Angeles CA	9008.05	Middle	5,626	\$98,200	69.36%	1,594	64.99%	\$1,219	False	False	False
Lancaster	Los Angeles CA	9008.06	Low	4,562	\$98,200	79.61%	2,080	9.09%	\$748	False	False	False
Lancaster	Los Angeles CA	9008.07	Mod	4,566	\$98,200	76.08%	1,175	52.34%	\$1,705	False	False	False
Lancaster	Los Angeles CA	9008.08	Mod	4,590	\$98,200	82.57%	1,328	45.03%	\$1,491	False	False	False
Lancaster	Los Angeles CA	9009.01	Middle	2,951	\$98,200	59.44%	919	53.32%	\$1,416	False	False	False
Lancaster	Los Angeles CA	9009.02	Middle	1,674	\$98,200	39.90%	687	77.15%	\$843	False	False	False
Lancaster	Los Angeles CA	9010.03	N/A	3,278	\$98,200	87.28%	0	\$0	False	False	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	False
Lancaster	Los Angeles CA	9102.15	Middle	7,110	\$98,200	77.89%	2,006	64.46%	\$1,371	False	False	False
Lancaster	Los Angeles CA	9102.16	Upper*	4,722	\$98,200	65.99%	1,381	80.96%	\$1,820	False	False	False
Lancaster	Los Angeles CA	9102.17	Middle	5,873	\$98,200	79.50%	1,426	72.79%	\$1,902	False	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	False
Lancaster	Los Angeles CA	9103.02	Middle	6,514	\$98,200	52.52%	1,983	75.49%	\$1,850	False	False	False
Lancaster	Los Angeles CA	9104.01	Middle	6,368	\$98,200	75.05%	2,042	50.69%	\$1,638	False	False	False
Lancaster	Los Angeles CA	9104.04	Mod	4,370	\$98,200	86.04%	1,136	53.79%	\$1,395	False	False	False
Lancaster	Los Angeles CA	9104.05	Low	6,149	\$98,200	93.45%	1,731	18.14%	\$1,032	False	False	False



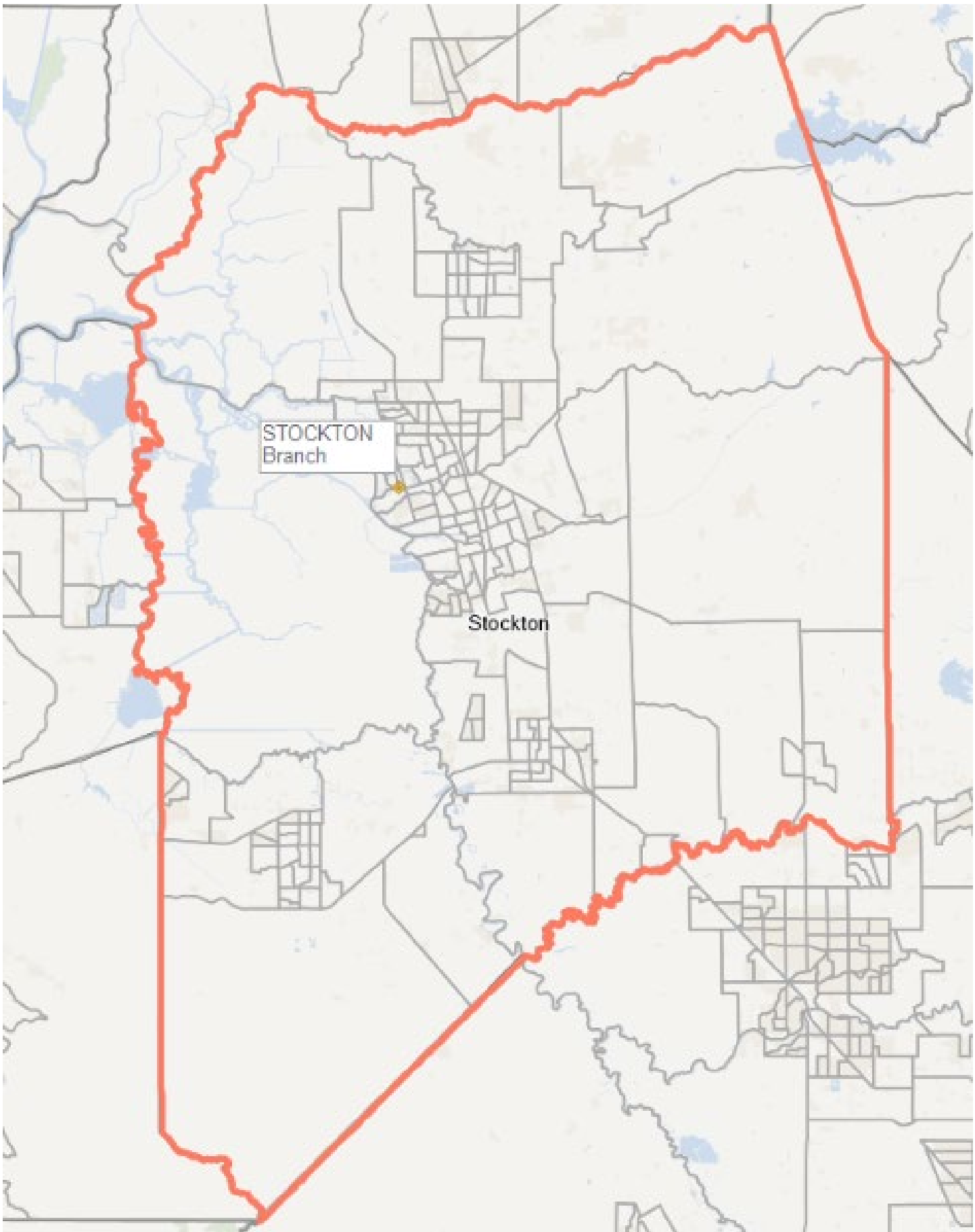


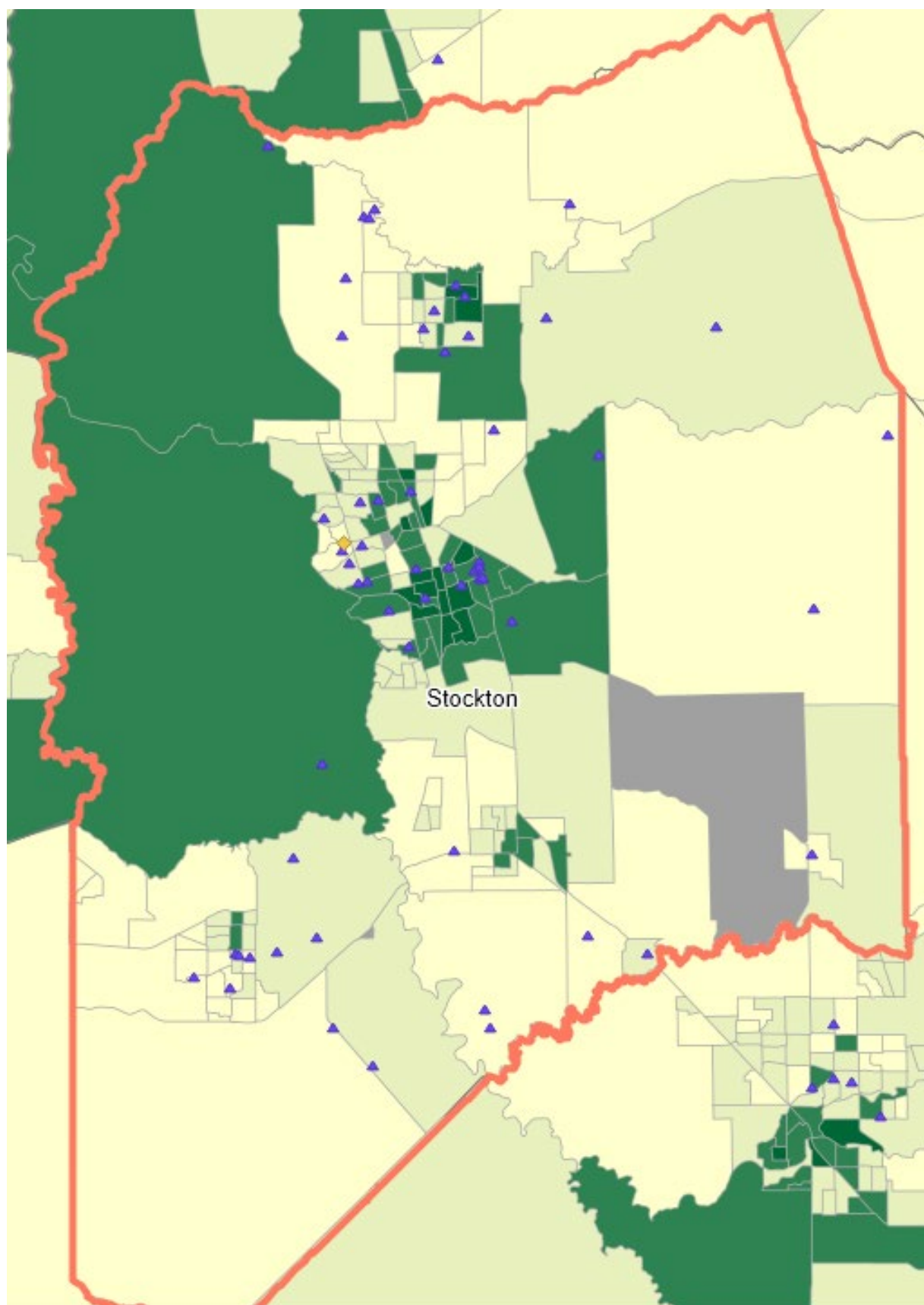
Income Level

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

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

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
San Luis Obispo	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	San Luis Obispo CA	0100.17	Middle	3,618	\$125,600	22.42%	3,182	41.26%	\$1,769	False	False	False
San Luis Obispo	San Luis Obispo CA	0101.01	Middle	1,672	\$125,600	29.84%	800	54.63%	\$1,633	False	False	False
San Luis Obispo	San Luis Obispo CA	0101.03	Mod	3,621	\$125,600	49.99%	1,739	20.82%	\$1,304	False	False	False
San Luis Obispo	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	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	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	San Luis Obispo CA	0111.01	Middle	3,666	\$125,600	30.74%	1,992	14.51%	\$1,268	False	False	False
San Luis Obispo	San Luis Obispo CA	0111.03	Middle	3,522	\$125,600	37.96%	1,866	54.23%	\$1,430	False	False	False
San Luis Obispo	San Luis Obispo CA	0111.04	Middle	2,063	\$125,600	33.35%	846	38.06%	\$1,552	False	False	False
San Luis Obispo	San Luis Obispo CA	0111.05	Middle	3,534	\$125,600	30.31%	1,965	27.43%	\$1,634	False	False	False
San Luis Obispo	San Luis Obispo CA	0112.01	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	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	San Luis Obispo CA	0114.00	N/A	3,806	\$125,600	79.98%	0		\$0	False	False	False
San Luis Obispo	San Luis Obispo CA	0115.01	Mod	1,788	\$125,600	37.47%	808	59.16%	\$1,142	False	False	False
San Luis Obispo	San Luis Obispo CA	0115.05	Upper*	4,920	\$125,600	26.28%	1,651	66.63%	\$2,145	False	False	False
San Luis Obispo	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	San Luis Obispo CA	0117.05	Mod	1,462	\$125,600	21.48%	1,285	71.60%	\$0	False	False	False
San Luis Obispo	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	San Luis Obispo CA	0118.00	Upper*	7,510	\$125,600	23.12%	3,077	66.27%	\$1,860	False	False	False
San Luis Obispo	San Luis Obispo CA	0119.01	Middle	3,101	\$125,600	29.12%	1,495	75.72%	\$1,799	False	False	False
San Luis Obispo	San Luis Obispo CA	0119.03	Upper*	1,725	\$125,600	29.80%	831	40.07%	\$1,380	False	False	False
San Luis Obispo	San Luis Obispo CA	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	San Luis Obispo CA	0131.00	Middle	5,566	\$125,600	31.35%	2,286	59.71%	\$1,661	False	False	False
San Luis Obispo	San Luis Obispo CA	9900.00	N/A	0	\$125,600	0.00%	0		\$0	False	False	False
San Luis Obispo	San Luis Obispo CA	0102.04	Middle	6,120	\$125,600	47.39%	2,320	53.36%	\$1,556	False	False	False
San Luis Obispo	San Luis Obispo CA	0102.05	Middle	4,470	\$125,600	47.74%	2,097	62.33%	\$1,689	False	False	False
San Luis Obispo	San Luis Obispo CA	0102.06	Middle	4,001	\$125,600	30.27%	1,364	76.32%	\$1,801	False	False	False
San Luis Obispo	San Luis Obispo CA	0102.07	Middle	4,256	\$125,600	31.13%	1,512	83.66%	\$2,430	False	False	False
San Luis Obispo	San Luis Obispo CA	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 CA	0103.03	Middle	3,241	\$125,600	38.38%	1,153	76.15%	\$2,119	False	False	False
San Luis Obispo	San Luis Obispo CA	0104.03	Middle	3,466	\$125,600	24.32%	2,899	44.39%	\$1,569	False	False	False
San Luis Obispo	San Luis Obispo CA	0104.04	Mod	2,219	\$125,600	34.97%	1,295	54.36%	\$1,191	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 CA	0106.03	Middle	1,407	\$125,600	24.88%	722	39.47%	\$1,548	False	False	False
San Luis Obispo	San Luis Obispo CA	0107.01	Middle	4,717	\$125,600	28.58%	2,048	69.63%	\$1,616	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 CA	0109.04	N/A	3,284	\$125,600	36.11%	10	0.00%	\$0	False	False	False
San Luis Obispo	San Luis Obispo CA	0110.01	Middle	5,603	\$125,600	33.55%	2,131	49.04%	\$1,531	False	False	False
San Luis Obispo	San Luis Obispo CA	0120.02	Middle	4,612	\$125,600	44.80%	2,113	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
San Luis Obispo	San Luis Obispo CA	0123.05	Middle	5,987	\$125,600	25.52%	2,602	74.21%	\$1,865	False	False	False
San Luis Obispo	San Luis Obispo CA	0123.06	Upper*	4,770	\$125,600	30.55%	2,120	70.05%	\$2,163	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	0124.04	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 CA	0125.02	Middle	5,201	\$125,600	34.67%	2,218	50.81%	\$1,421	False	False	False
San Luis Obispo	San Luis Obispo CA	0125.03	Middle	6,462	\$125,600	42.05%	2,729	42.18%	\$1,515	False	False	False
San Luis Obispo	San Luis Obispo CA	0125.05	Middle	4,971	\$125,600	27.10%	2,006	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	0127.05	Middle	6,120	\$125,600	22.60%	2,565	73.02%	\$941	False	False	False
San Luis Obispo	San Luis Obispo CA	0127.06	Upper*	4,233	\$125,600	19.06%	1,707	83.42%	\$1,851	False	False	False
San Luis Obispo	San Luis Obispo CA	0127.07	Upper*	4,752	\$125,600	26.77%	1,982	80.17%	\$2,184	False	False	False
San Luis Obispo	San Luis Obispo CA	0127.08	N/A	1,074	\$125,600	30.54%	607	60.46%	\$0	False	False	False
San Luis Obispo	San Luis Obispo CA	0130.00	Middle	2,644	\$125,600	32.56%	1,204	56.98%	\$1,256	False	False	False





Income Level

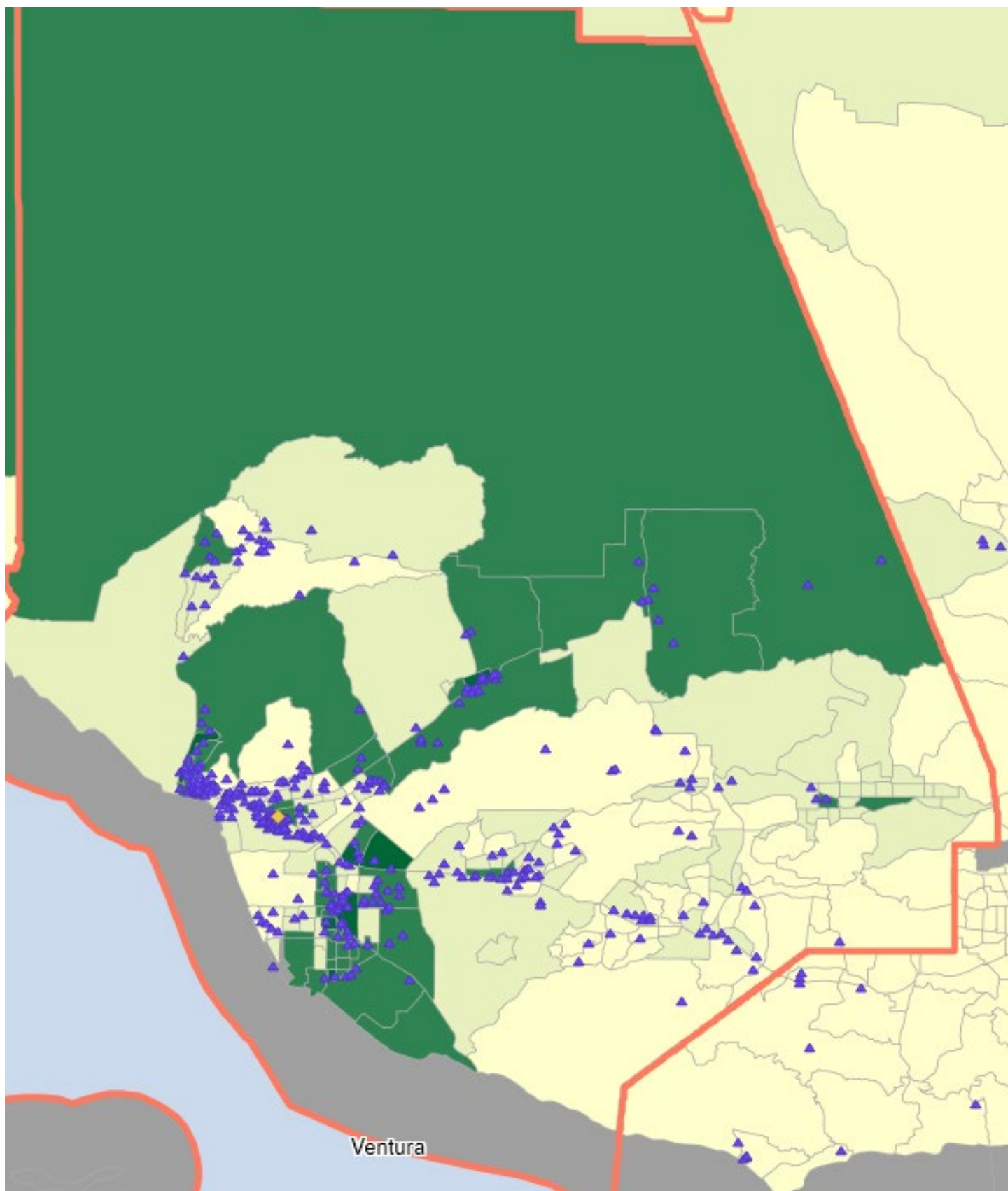
- Low
- Moderate
- Middle
- Upper
- N/A

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	San Joaquin CA	0006.00	Low	2,305	\$103,800	93.45%	668	15.72%	\$858	False	False	False
Stockton	San Joaquin CA	0007.00	Low	5,939	\$103,800	93.60%	1,383	32.47%	\$1,012	False	False	False
Stockton	San Joaquin CA	0008.02	Mod	2,030	\$103,800	92.61%	452	46.68%	\$881	False	False	False
Stockton	San Joaquin CA	0008.03	Middle	5,242	\$103,800	94.37%	1,490	48.59%	\$1,495	False	False	False
Stockton	San Joaquin CA	0009.00	Mod	6,351	\$103,800	77.75%	2,050	42.98%	\$1,090	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	San Joaquin CA	0011.01	Middle	5,400	\$103,800	71.37%	1,799	59.37%	\$1,204	False	False	False
Stockton	San Joaquin CA	0011.02	Mod	5,343	\$103,800	73.09%	2,166	39.94%	\$1,039	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	San Joaquin CA	0013.00	Mod	5,350	\$103,800	70.77%	2,074	41.71%	\$1,073	False	False	False
Stockton	San Joaquin CA	0014.00	Mod	5,015	\$103,800	73.48%	1,899	42.71%	\$808	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	San Joaquin CA	0015.02	Mod	4,596	\$103,800	85.38%	1,227	39.61%	\$913	False	False	False
Stockton	San Joaquin CA	0016.00	Mod	2,522	\$103,800	89.65%	734	32.43%	\$1,045	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	San Joaquin CA	0018.00	Mod	4,036	\$103,800	86.94%	1,177	34.15%	\$1,131	False	False	False
Stockton	San Joaquin CA	0019.00	Low	5,782	\$103,800	94.12%	1,596	30.33%	\$1,180	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	San Joaquin CA	0021.00	Mod	5,996	\$103,800	96.00%	1,600	49.50%	\$948	False	False	False
Stockton	San Joaquin CA	0022.01	Low	3,169	\$103,800	96.94%	939	31.42%	\$1,008	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	San Joaquin CA	0023.00	Mod	5,285	\$103,800	95.48%	1,428	27.87%	\$1,035	False	False	False
Stockton	San Joaquin CA	0032.10	Middle	3,025	\$103,800	60.86%	1,032	48.45%	\$3,123	False	False	False
Stockton	San Joaquin CA	0032.13	Middle	5,007	\$103,800	80.53%	1,405	61.21%	\$973	False	False	False
Stockton	San Joaquin CA	0032.14	Upper*	3,221	\$103,800	67.71%	875	84.91%	\$1,819	False	False	False
Stockton	San Joaquin CA	0032.15	Middle	4,074	\$103,800	75.41%	1,789	27.95%	\$1,352	False	False	False
Stockton	San Joaquin CA	0032.16	Middle	3,046	\$103,800	76.10%	1,039	65.35%	\$1,408	False	False	False
Stockton	San Joaquin CA	0032.17	Mod	3,399	\$103,800	85.00%	1,154	27.21%	\$1,114	False	False	False
Stockton	San Joaquin CA	0032.18	Middle	3,666	\$103,800	78.89%	922	55.10%	\$1,199	False	False	False
Stockton	San Joaquin CA	0032.19	Upper*	9,976	\$103,800	78.53%	2,786	76.92%	\$2,090	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	San Joaquin CA	0033.06	Mod	4,444	\$103,800	85.22%	1,522	46.12%	\$1,358	False	False	False
Stockton	San Joaquin CA	0033.07	Mod	5,262	\$103,800	80.86%	1,716	23.02%	\$1,089	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	San Joaquin CA	0033.10	Mod	4,678	\$103,800	85.55%	1,595	36.68%	\$1,049	False	False	False
Stockton	San Joaquin CA	0033.11	Mod	3,812	\$103,800	85.73%	1,146	50.26%	\$1,126	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	San Joaquin CA	0033.13	Mod	3,356	\$103,800	88.95%	1,122	9.71%	\$1,180	False	False	False
Stockton	San Joaquin CA	0034.03	Middle	5,064	\$103,800	92.32%	1,198	62.60%	\$1,434	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	San Joaquin CA	0034.05	Middle	4,216	\$103,800	90.30%	1,093	36.32%	\$1,348	False	False	False
Stockton	San Joaquin CA	0034.06	Low	3,769	\$103,800	89.23%	1,289	31.57%	\$1,004	False	False	False
Stockton	San Joaquin CA	0034.07	Mod	3,083	\$103,800	88.36%	986	33.47%	\$1,032	False	False	False
Stockton	San Joaquin CA	0034.09	Low	4,638	\$103,800	90.88%	1,239	45.12%	\$1,215	False	False	False
Stockton	San Joaquin CA	0034.10	Middle	6,188	\$103,800	91.95%	1,903	58.54%	\$1,370	False	False	False
Stockton	San Joaquin CA	0041.08	Upper*	8,480	\$103,800	86.12%	1,780	80.79%	\$1,895	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	San Joaquin CA	0042.03	Mod	4,009	\$103,800	54.03%	1,638	35.78%	\$1,246	False	False	False
Stockton	San Joaquin CA	0042.04	Middle	2,986	\$103,800	37.71%	1,387	44.99%	\$947	False	False	False
Stockton	San Joaquin CA	0042.05	Mod	3,476	\$103,800	40.54%	1,341	54.14%	\$1,274	False	False	False
Stockton	San Joaquin CA	0042.06	Middle	3,231	\$103,800	40.89%	1,296	59.26%	\$1,364	False	False	False
Stockton	San Joaquin CA	0043.02	Middle	6,122	\$103,800	47.60%	2,395	45.76%	\$1,320	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	San Joaquin CA	0043.07	Middle	3,984	\$103,800	53.71%	1,514	44.19%	\$1,495	False	False	False
Stockton	San Joaquin CA	0043.08	Mod	3,968	\$103,800	75.71%	1,350	53.56%	\$1,300	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	San Joaquin CA	0043.10	Upper*	2,549	\$103,800	30.05%	1,033	74.25%	\$1,572	False	False	False
Stockton	San Joaquin CA	0044.02	Middle	5,599	\$103,800	63.87%	1,775	59.94%	\$1,520	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	San Joaquin CA	0044.04	Low	3,869	\$103,800	85.66%	1,279	30.10%	\$1,029	False	False	False
Stockton	San Joaquin CA	0045.01	Mod	2,422	\$103,800	55.62%	960	57.08%	\$1,219	False	False	False
Stockton	San Joaquin CA	0045.02	Low	4,160	\$103,800	86.85%	1,301	13.76%	\$906	False	False	False
Stockton	San Joaquin CA	0046.00	Upper*	6,099	\$103,800	45.02%	2,092	60.52%	\$1,259	False	False	False
Stockton	San Joaquin CA	0047.01	Upper*	2,815	\$103,800	42.88%	1,151	80.97%	\$1,230	False	False	False
Stockton	San Joaquin CA	0047.03	Upper*	3,744	\$103,800	35.82%	1,427	70.15%	\$1,403	False	False	False
Stockton	San Joaquin CA	0047.04	Middle	5,013	\$103,800	42.89%	1,856	65.25%	\$1,223	False	False	False
Stockton	San Joaquin CA	0048.00	Upper*	5,509	\$103,800	44.76%	2,164	63.77%	\$1,356	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	San Joaquin CA	0051.34	Middle	4,783	\$103,800	58.19%	1,491	58.69%	\$2,042	False	False	False
Stockton	San Joaquin CA	0051.35	Upper*	8,680	\$103,800	49.33%	3,032	82.29%	\$1,796	False	False	False
Stockton	San Joaquin CA	0051.36	Upper*	3,210	\$103,800	63.21%	925	95.14%	\$0	False	False	False
Stockton	San Joaquin CA	0051.37	Upper*	7,717	\$103,800	73.28%	2,426	59.85%	\$1,710	False	False	False
Stockton	San Joaquin CA	0051.38	Mod	2,968	\$103,800	64.08%	1,226	50.41%	\$1,788	False	False	False
Stockton	San Joaquin CA	0051.39	Upper*	3,580	\$103,800	60.64%	1,060	84.06%	\$1,889	False	False	False
Stockton	San Joaquin CA	0051.40	Middle	3,748	\$103,800	64.65%	1,358	61.27%	\$1,450	False	False	False
Stockton	San Joaquin CA	0051.41	Mod	3,085	\$103,800	56.05%	1,082	63.77%	\$1,146	False	False	False
Stockton	San Joaquin CA	0052.08	Upper*	6,267	\$103,800	65.79%	2,249	72.25%	\$1,819	False	False	False
Stockton	San Joaquin CA	0052.11	Upper*	5,476	\$103,800	84.17%	1,368	73.61%	\$2,567	False	False	False
Stockton	San Joaquin CA	0052.12	Upper*	7,169	\$103,800	80.46%	1,871	84.71%	\$2,619	False	False	False
Stockton	San Joaquin CA	0052.13	Upper*	3,656	\$103,800	64.85%	869	65.36%	\$2,234	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	San Joaquin CA	0052.15	Upper*	4,299	\$103,800	60.85%	1,266	85.86%	\$2,114	False	False	False
Stockton	San Joaquin CA	0052.16	Upper*	5,138	\$103,800	70.11%	1,418	71.51%	\$2,224	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	San Joaquin CA	0052.18	Upper*	4,117	\$103,800	77.17%	1,005	64.28%	\$2,268	False	False	False
Stockton	San Joaquin CA	0052.19	Upper*	5,164	\$103,800	66.40%	1,456	77.68%	\$2,481	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	San Joaquin CA	0052.21	Upper*	9,532	\$103,800	77.80%	2,668	64.43%	\$2,755	False	False	False
Stockton	San Joaquin CA	0052.22	Upper*	4,712	\$103,800	75.47%	1,273	68.89%	\$2,691	False	False	False
Stockton	San Joaquin CA	0052.23	Upper*	10,774	\$103,800	85.50%	1,643	73.34%	\$2,667	False	False	False
Stockton	San Joaquin CA	0052.24	Upper*	4,902	\$103,800	74.83%	1,403	51.62%	\$2,052	False	False	False
Stockton	San Joaquin CA	0001.01	Mod	2,220	\$103,800	91.17%	605	3.64%	\$683	False	False	False
Stockton	San Joaquin CA	0001.02	Low	2,678	\$103,800	81.59%	1,746	0.34%	\$578	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	San Joaquin CA	0004.01	Middle	3,351	\$103,800	86.37%	1,267	46.09%	\$993	False	False	False
Stockton	San Joaquin CA	0004.02	Low	4,640	\$103,800	82.63%	2,216	12.59%	\$824	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	San Joaquin CA	0024.02	Mod	2,284	\$103,800	96.41%	638	36.36%	\$1,299	False	False	False
Stockton	San Joaquin CA	0025.03	Mod	2,440	\$103,800	95.04%	636	24.06%	\$611	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	San Joaquin CA	0027.01	Mod	7,161	\$103,800	84.54%	1,982	45.96%	\$1,036	False	False	False
Stockton	San Joaquin CA	0027.02	Mod	4,237	\$103,800	85.06%	1,054	44.59%	\$1			

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	San Joaquin CA	0031.15	Middle	3,543	\$103,800	80.86%	1,444	15.10%	\$1,525	False	False	False
Stockton	San Joaquin CA	0031.16	N/A	3,011	\$103,800	80.21%	903	6.42%	\$1,033	False	False	False
Stockton	San Joaquin CA	0031.17	Upper*	3,607	\$103,800	52.15%	1,234	73.34%	\$2,087	False	False	False
Stockton	San Joaquin CA	0031.18	Upper*	2,923	\$103,800	63.19%	1,244	53.05%	\$1,767	False	False	False
Stockton	San Joaquin CA	0031.19	Upper*	3,751	\$103,800	69.90%	1,099	78.71%	\$1,892	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	Middle	4,791	\$103,800	90.54%	1,196	69.23%	\$1,783	False	False	False
Stockton	San Joaquin CA	0039.00	Mod	1,494	\$103,800	74.70%	711	30.52%	\$803	False	False	False
Stockton	San Joaquin CA	0040.01	Mod	2,484	\$103,800	62.80%	837	46.36%	\$836	False	False	False
Stockton	San Joaquin CA	0040.03	Upper*	5,433	\$103,800	75.46%	1,697	69.71%	\$2,086	False	False	False
Stockton	San Joaquin CA	0040.04	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	Mod	3,996	\$103,800	68.49%	1,458	37.86%	\$1,277	False	False	False
Stockton	San Joaquin CA	0051.19	Upper*	9,931	\$103,800	85.78%	2,251	66.95%	\$1,900	False	False	False
Stockton	San Joaquin CA	0051.22	Upper*	7,036	\$103,800	72.29%	2,111	71.72%	\$1,511	False	False	False
Stockton	San Joaquin CA	0051.23	Middle	4,676	\$103,800	66.72%	1,477	49.09%	\$1,520	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%	963	21.91%	\$1,569	False	False	False
Stockton	San Joaquin CA	0053.12	Middle	3,615	\$103,800	71.15%	986	68.66%	\$2,258	False	False	False
Stockton	San Joaquin CA	0054.03	Upper*	6,046	\$103,800	66.92%	2,112	73.44%	\$1,849	False	False	False
Stockton	San Joaquin CA	0054.05	Upper*	3,644	\$103,800	79.45%	1,185	45.49%	\$1,427	False	False	False
Stockton	San Joaquin CA	0054.06	Middle	3,428	\$103,800	80.98%	1,110	45.05%	\$1,472	False	False	False
Stockton	San Joaquin CA	0055.02	Upper*	2,312	\$103,800	62.46%	599	65.78%	\$1,561	False	False	False
Stockton	San Joaquin CA	0055.03	Middle	1,878	\$103,800	39.19%	743	58.95%	\$1,177	False	False	False
Stockton	San Joaquin CA	9800.00	N/A	1,904	\$103,800	68.96%	0		\$0	False	False	False





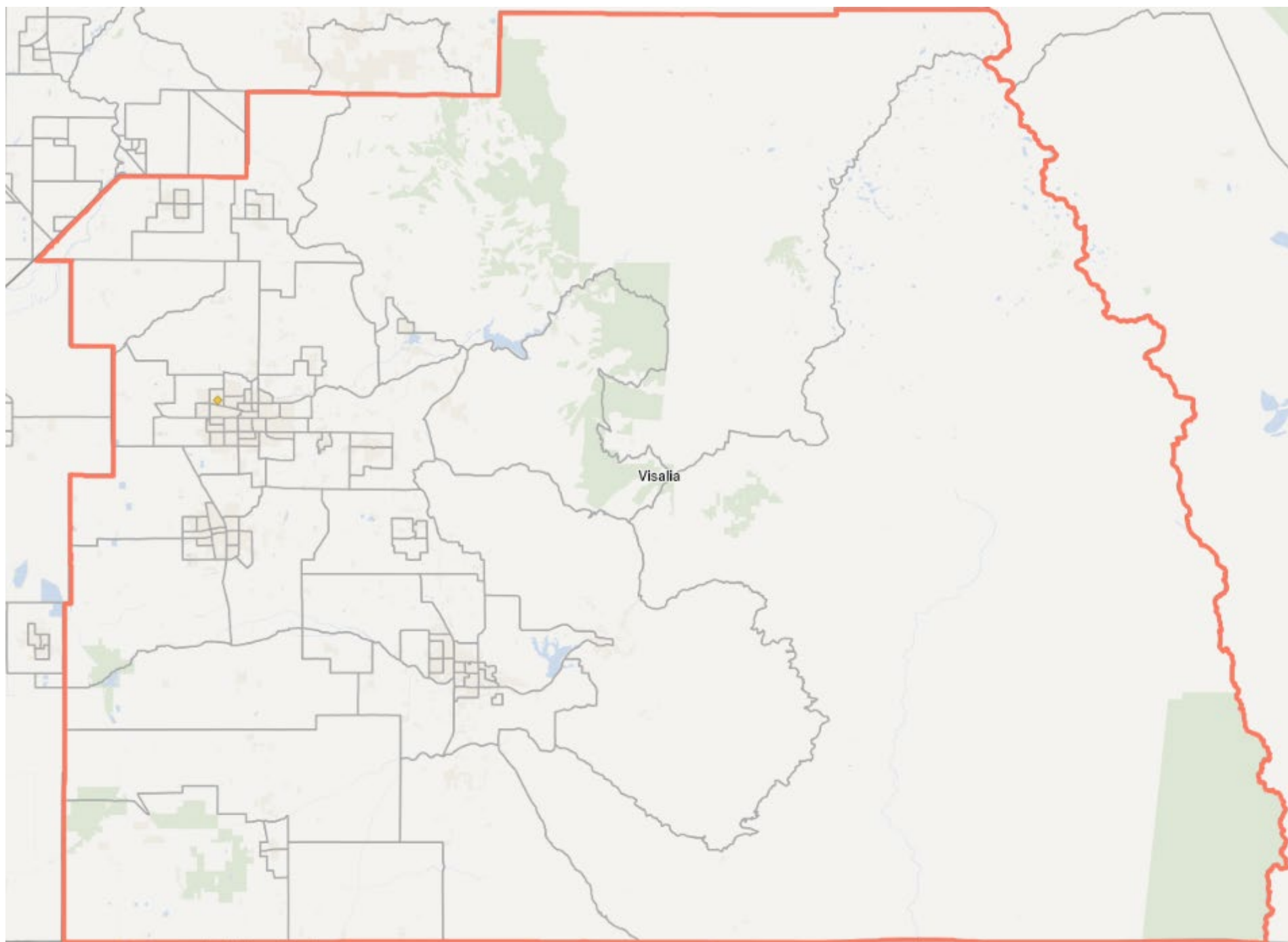
Income Level

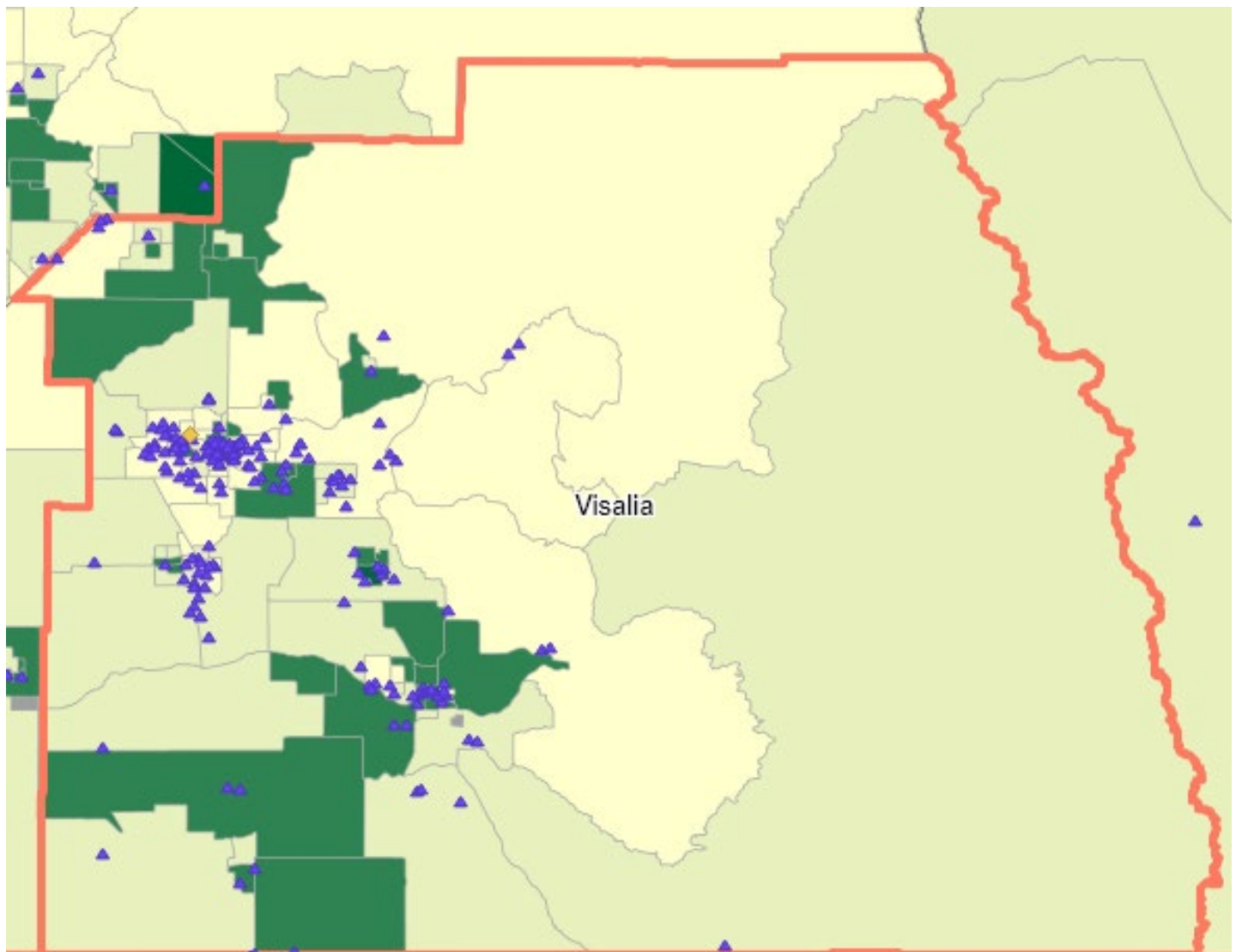
- Low
- Moderate
- Middle
- Upper
- N/A

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 CA	0082.02	Middle	4,331	\$125,600	51.70%	1,383	73.32%	\$2,435	False	False	False
Ventura	Ventura CA	0083.02	Middle	5,458	\$125,600	44.50%	2,050	65.76%	\$1,701	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 CA	0083.04	Middle	5,487	\$125,600	42.12%	2,083	74.65%	\$2,569	False	False	False
Ventura	Ventura CA	0083.07	Middle	3,248	\$125,600	54.77%	1,431	37.67%	\$2,050	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 CA	0084.01	Middle	5,332	\$125,600	42.10%	2,001	62.32%	\$1,728	False	False	False
Ventura	Ventura CA	0084.02	Upper*	5,302	\$125,600	34.78%	1,686	84.40%	\$2,589	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 CA	0085.02	Middle	3,647	\$125,600	40.88%	1,368	48.90%	\$2,211	False	False	False
Ventura	Ventura CA	0003.02	Mod	8,101	\$125,600	74.78%	2,867	54.34%	\$1,594	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 CA	0003.04	Mod	4,818	\$125,600	84.62%	1,251	51.40%	\$1,351	False	False	False
Ventura	Ventura CA	0004.00	Mod	6,338	\$125,600	82.14%	1,737	52.73%	\$1,409	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 CA	0006.00	Low	6,229	\$125,600	91.41%	1,923	23.04%	\$1,194	False	False	False
Ventura	Ventura CA	0007.01	Mod	6,974	\$125,600	91.93%	1,976	40.13%	\$1,378	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 CA	0008.00	Middle	8,724	\$125,600	74.00%	3,062	63.75%	\$1,399	False	False	False
Ventura	Ventura CA	0009.01	Upper*	2,555	\$125,600	20.51%	1,211	54.75%	\$1,591	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 CA	0009.03	Middle	5,689	\$125,600	28.95%	2,470	49.72%	\$1,907	False	False	False
Ventura	Ventura CA	0010.02	Mod	6,934	\$125,600	34.87%	2,954	72.00%	\$1,802	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 CA	0011.02	Middle	3,657	\$125,600	32.46%	1,414	70.30%	\$1,370	False	False	False
Ventura	Ventura CA	0012.01	Mod	6,018	\$125,600	52.96%	1,893	44.85%	\$1,667	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 CA	0027.00	Middle	4,267	\$125,600	39.30%	1,815	38.95%	\$1,649	False	False	False
Ventura	Ventura CA	0028.00	Middle	6,296	\$125,600	42.96%	2,447	46.59%	\$1,697	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 CA	0029.05	Upper*	5,305	\$125,600	80.28%	1,646	69.14%	\$1,828	False	False	False
Ventura	Ventura CA	0030.10	Mod	3,238	\$125,600	84.53%	966	48.45%	\$1,596	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 CA	0030.13	Middle	4,833	\$125,600	81.07%	1,478	47.63%	\$1,738	False	False	False
Ventura	Ventura CA	0031.01	Middle	4,403	\$125,600	92.51%	1,166	84.91%	\$1,434	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 CA	0032.01	Low	4,040	\$125,600	99.03%	816	18.75%	\$1,320	False	False	False
Ventura	Ventura CA	0033.01	Mod	3,192	\$125,600	87.22%	816	44.98%	\$1,232	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 CA	0036.08	Middle	3,746	\$125,600	85.93%	1,036	55.69%	\$1,842	False	False	False
Ventura	Ventura CA	0036.13	Middle	3,866	\$125,600	76.25%	1,346	48.81%	\$1,967	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 CA	0036.15	Upper*	2,680	\$125,600	25.26%	1,534	38.98%	\$1,887	False	False	False
Ventura	Ventura CA	0036.16	Upper*	3,556	\$125,600	24.21%	2,505	51.98%	\$2,504	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 CA	0036.18	N/A	2,174	\$125,600	28.70%	1,536	23.31%	\$1,834	False	False	False
Ventura	Ventura CA	0037.00	Middle	6,426	\$125,600	96.56%	1,129	62.98%	\$2,176	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 CA	0038.02	Mod	2,821	\$125,600	94.58%	517	51.84%	\$1,442	False	False	False
Ventura	Ventura CA	0050.05	Low	4,830	\$125,600	94.08%	1,158	41.36%	\$1,723	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 CA	0052.02	Middle	2,740	\$125,600	38.03%	1,094	66.00%	\$1,775	False	False	False
Ventura	Ventura CA	0052.03	Upper*	5,548	\$125,600	38.37%	1,893	77.23%	\$1,985	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 CA	0052.05	Middle	8,259	\$125,600	45.94%	2,816	62.39%	\$2,227	False	False	False
Ventura	Ventura CA	0053.04	Middle	5,801	\$125,600	27.51%	3,012	65.27%	\$2,298	False	False	False
Ventura	Ventura CA	0053.05	Upper*	5,559	\$125,600	32.90%	1,849	83.29%	\$0	False	False	False
Ventura	Ventura CA	0053.06	Upper*	4,730	\$125,600	37.12%	1,821	75.18%	\$2,227	False	False	False
Ventura	Ventura CA	0053.07	Middle	6,648	\$125,600	48.81%	2,354	59.35%	\$2,510	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 CA	0054.01	Middle	3,955	\$125,600	44.15%	1,303	75.90%	\$2,753	False	False	False
Ventura	Ventura CA	0054.03	Mod	2,651	\$125,600	65.82%	1,030	40.58%	\$1,224	False	False	False
Ventura	Ventura CA	0054.04	Middle	3,849	\$125,600	51.73%	1,243	87.53%	\$2,500	False	False	False
Ventura	Ventura CA	0055.02	Mod	5,241	\$125,600	59.13%	2,232	17.43%	\$1,847	False	False	False
Ventura	Ventura CA	0055.03	Middle	4,014	\$125,600	52.94%	1,444	39.89%	\$2,650	False	False	False
Ventura	Ventura CA	0055.04	Middle	4,430	\$125,600	48.89%	1,437	61.31%	\$2,160	False	False	False
Ventura	Ventura CA	0056.01	Upper*	6,831	\$125,600	54.09%	1,895	58.63%	\$2,409	False	False	False
Ventura	Ventura CA	0056.02	Middle	4,849	\$125,600	43.00%	1,933	57.99%	\$1,714	False	False	False
Ventura	Ventura CA	0057.00	Middle	2,931	\$125,600	53.70%	652	37.73%	\$2,030	False	False	False
Ventura	Ventura CA	0058.01	Upper*	5,214	\$125,600	31.93%	1,788	85.63%	\$3,232	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 CA	0072.02	Upper*	4,175	\$125,600	27.09%	1,677	84.32%	\$3,051	False	False	False
Ventura	Ventura CA	0073.00	Upper*	2,097	\$125,600	24.89%	980	58.78%	\$3,501	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 CA	0074.03	Upper*	5,728	\$125,600	36.19%	2,214	65.45%	\$2,752	False	False	False
Ventura	Ventura CA	0074.05	Upper*	5,822	\$125,600	31.48%	2,211	66.71%	\$2,534	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 CA	0075.05	Middle	3,327	\$125,600	43.28%	1,083	81.16%	\$2,678	False	False	False
Ventura	Ventura CA	0075.06	Upper*	7,514	\$125,600	34.55%	2,313	83.66%	\$2,523	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 CA	0075.08	Middle	3,696	\$125,600	36.93%	1,539	61.34%	\$2,413	False	False	False
Ventura	Ventura CA	0075.09	Upper*	4,418	\$125,600	37.42%	1,492	63.94%	\$2,345	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 CA	0075.11	Upper*	2,676	\$125,600	29.41%	957	85.37%	\$3,120	False	False	False
Ventura	Ventura CA	0075.12	Middle	6,264	\$125,600	44.20%	1,884	72.72%	\$1,890	False	False	False
Ventura	Ventura CA	0075.13	Middle	1,765	\$125,600	29.12%	559	93.92%	\$0	False	False	False
Ventura	Ventura CA	0075.15	Upper*	3,444	\$125,600	42.71%	1,400	56.43%	\$2,281	False	False	False
Ventura	Ventura CA	0075.16	Middle	3,371	\$125,600	35.51%	1,829	50.03%	\$2,015	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 CA	0076.09	Upper*	2,455	\$125,600	32.14%	874	85.93%	\$3,247	False	False	False
Ventura	Ventura CA	0076.10	Upper*	4,926	\$125,600	34.29%	1,679	85.88%	\$2,864	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 CA	0076.12	Middle	5,184	\$125,600	58.37%	1,856	42.40%	\$1,862	False	False	False
Ventura	Ventura CA	0086.01	Mod	4,395	\$125,600	91.08%	1,218	35.71%	\$1,510	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 CA	0087.00	Mod	6,150	\$125,600	86.39%	1,926	34.37%	\$1,196	False	False	False
Ventura	Ventura CA	0088.00	Middle	5,513	\$125,600	86.92%	1,352	65.98%	\$1,955	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 CA	0091.00	Low	6,270	\$125,600	94.61%	1,138	38.05%	\$1,081	False	False	False
Ventura	Ventura CA	0092.00	Middle	6,128	\$125,600	87.89%	1,558	75.42%	\$1,853	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	0096.00	Upper*	3,112	\$125,600	23.97%	1,525	79.74%	\$1,741	False	False	False
Ventura	Ventura CA	0097.00	Mod	3,410	\$125,600	77.98%	1,210	49.59%	\$1,179	False	False	False
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
Ventura	Ventura CA	0015.07	Middle	4,705	\$125,600	55.86%	1,665	42.82%	\$1,612	False	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	28.66%	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	0043.04	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
Ventura	Ventura CA	0047.11	Mod	3,163	\$125,600	95.16%	721	54.65%	\$1,331	False	False	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%	\$2,609	False	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	0079.01	Middle	5,354	\$125,600	59.64%	1,844	62.64%	\$2,300	False	False	False
Ventura	Ventura CA	0079.03	Upper*	4,893	\$125,600	47.15%	1,678	91.18%	\$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





Income Level

- Low
- Moderate
- Middle
- 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	Tulare CA	0004.01	Middle	6,976	\$72,000	90.73%	1,774	75.31%	\$931	False	False	False
Visalia	Tulare CA	0004.02	Middle	6,999	\$72,000	86.17%	2,109	44.48%	\$943	False	False	False
Visalia	Tulare CA	0005.01	Mod	7,313	\$72,000	95.77%	1,948	37.94%	\$873	False	False	False
Visalia	Tulare CA	0005.02	Middle	4,065	\$72,000	93.21%	1,019	56.33%	\$1,154	False	False	False
Visalia	Tulare CA	0006.00	Mod	5,670	\$72,000	95.86%	1,847	43.53%	\$906	False	False	False
Visalia	Tulare CA	0007.01	Mod	2,625	\$72,000	76.91%	1,006	43.74%	\$772	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	Tulare CA	0008.02	Upper*	2,804	\$72,000	51.68%	1,147	47.34%	\$1,663	False	False	False
Visalia	Tulare CA	0009.01	Middle	5,899	\$72,000	87.81%	1,680	63.39%	\$1,094	False	False	False
Visalia	Tulare CA	0009.02	Middle	3,377	\$72,000	71.87%	890	58.88%	\$741	False	False	False
Visalia	Tulare CA	0010.05	Upper*	2,808	\$72,000	43.80%	1,026	74.46%	\$974	False	False	False
Visalia	Tulare CA	0010.06	Upper*	5,861	\$72,000	47.86%	2,405	50.64%	\$1,066	False	False	False
Visalia	Tulare CA	0010.07	Upper*	5,167	\$72,000	53.74%	1,909	74.12%	\$1,604	False	False	False
Visalia	Tulare CA	0010.08	Upper*	5,763	\$72,000	49.89%	1,367	77.91%	\$0	False	False	False
Visalia	Tulare CA	0010.09	Middle	4,289	\$72,000	94.68%	964	64.42%	\$1,271	False	False	False
Visalia	Tulare CA	0010.10	Mod	4,157	\$72,000	93.77%	1,015	48.77%	\$961	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	Tulare CA	0011.01	Mod	2,460	\$72,000	88.29%	702	10.97%	\$784	False	False	False
Visalia	Tulare CA	0011.02	Mod	4,026	\$72,000	86.12%	1,263	21.62%	\$895	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%	\$883	False	False	False
Visalia	Tulare CA	0022.02	Mod	5,992	\$72,000	87.27%	1,679	26.27%	\$943	False	False	False
Visalia	Tulare CA	0022.03	Middle	5,644	\$72,000	83.91%	1,286	75.66%	\$1,375	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	False
Visalia	Tulare CA	0023.03	Upper*	6,696	\$72,000	47.92%	2,311	58.68%	\$1,072	False	False	False
Visalia	Tulare CA	0023.04	Middle	1,786	\$72,000	62.21%	762	36.61%	\$838	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	59.80%	1,552	59.60%	\$1,229	False	False	False
Visalia	Tulare CA	0024.03	Upper*	6,905	\$72,000	62.24%	1,458	81.76%	\$1,797	False	False	False
Visalia	Tulare CA	0025.00	Middle	4,183	\$72,000	79.75%	1,307	73.30%	\$811	False	False	False
Visalia	Tulare CA	0026.01	Mod	4,422	\$72,000	92.58%	1,552	51.74%	\$703	False	False	False
Visalia	Tulare CA	0026.02	Mod	5,517	\$72,000	91.86%	1,434	60.60%	\$818	False	False	False
Visalia	Tulare CA	0027.01	Middle	1,542	\$72,000	23.67%	2,539	22.80%	\$0	False	False	False
Visalia	Tulare CA	0027.02	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	Tulare CA	0029.01	Middle	3,629	\$72,000	87.57%	961	37.36%	\$927	False	False	False
Visalia	Tulare CA	0029.03	Middle	5,157	\$72,000	66.10%	1,566	58.56%	\$1,263	False	False	False
Visalia	Tulare CA	0029.04	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	Tulare CA	0030.02	Middle	3,513	\$72,000	84.51%	1,168	52.83%	\$1,029	False	False	False
Visalia	Tulare CA	0043.02	Middle	2,385	\$72,000	91.87%	739	30.85%	\$825	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	Tulare CA	0045.00	Middle	6,439	\$72,000	82.16%	1,988	67.15%	\$885	False	False	False
Visalia	Tulare CA	0031.00	Middle	3,317	\$72,000	75.31%	1,107	35.23%	\$957	False	False	False
Visalia	Tulare CA	0032.01	Middle	3,656	\$72,000	80.94%	1,347	31.48%	\$1,073	False	False	False
Visalia	Tulare CA	0032.02	Mod	2,526	\$72,000	93.03%	682	42.38%	\$659	False	False	False
Visalia	Tulare CA	0033.01	Mod	4,586	\$72,000	80.68%	1,266	59.79%	\$774	False	False	False
Visalia	Tulare CA	0033.02	Middle	3,057	\$72,000	68.27%	1,023	56.79%	\$764	False	False	False
Visalia	Tulare CA	0034.01	Mod	4,465	\$72,000	80.60%	1,335	48.54%	\$815	False	False	False
Visalia	Tulare CA	0034.02	Middle	2,626	\$72,000	60.51%	1,042	72.55%	\$1,051	False	False	False
Visalia	Tulare CA	0035.01	Upper*	2,882	\$72,000	57.77%	951	64.56%	\$1,189	False	False	False
Visalia	Tulare CA	0035.03	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	Tulare CA	0036.01	Middle	7,894	\$72,000	75.39%	2,451	48.92%	\$967	False	False	False
Visalia	Tulare CA	0036.02	Middle	7,878	\$72,000	75.46%	2,224	50.40%	\$966	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%	\$893	False	False	False
Visalia	Tulare CA	0038.02	Low	4,615	\$72,000	78.87%	1,542	17.83%	\$712	False	False	False
Visalia	Tulare CA	0039.02	Mod	6,028	\$72,000	76.81%	2,067	47.22%	\$960	False	False	False
Visalia	Tulare CA	0039.03	Upper*	3,342	\$72,000	88.21%	823	69.62%	\$1,022	False	False	False
Visalia	Tulare CA	0039.04	Mod	3,811	\$72,000	84.89%	1,060	53.49%	\$676	False	False	False
Visalia	Tulare CA	0040.00	N/A	24	\$72,000	54.17%	0		\$0	False	False	False
Visalia	Tulare CA	0041.02	Middle	2,011	\$72,000	77.57%	589	64.52%	\$1,058	False	False	False
Visalia	Tulare CA	0041.03	Mod	5,374	\$72,000	90.49%	1,221	40.21%	\$964	False	False	False
Visalia	Tulare CA	0041.04	Mod	4,778	\$72,000	90.56%	1,605	18.26%	\$788	False	False	False
Visalia	Tulare CA	0042.00	Mod	6,673	\$72,000	89.09%	1,943	34.02%	\$861	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%	\$1,335	False	False	False
Visalia	Tulare CA	0001.02	Upper*	2,542	\$72,000	47.21%	1,449	43.62%	\$1,067	False	False	False
Visalia	Tulare CA	0002.02	Mod	2,381	\$72,000	91.43%	691	37.19%	\$821	False	False	False
Visalia	Tulare CA	0002.03	Middle	4,861	\$72,000	97.10%	1,192	55.20%	\$863	False	False	False
Visalia	Tulare CA	0002.04	Mod	4,081	\$72,000	98.55%	1,285	58.99%	\$897	False	False	False
Visalia	Tulare CA	0003.02	Mod	2,971	\$72,000	87.98%	860	38.49%	\$832	False	False	False
Visalia	Tulare CA	0003.03	Upper*	3,662	\$72,000	52.10%	1,276	66.22%	\$953	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	Mod	5,149	\$72,000	73.66%	1,682	65.10%	\$1,215	False	False	False
Visalia	Tulare CA	0013.04	Upper*	3,965	\$72,000	63.43%	1,188	92.34%	\$0	False	False	False
Visalia	Tulare CA	0013.05	Middle	2,806	\$72,000	77.62%	742	22.51%	\$871	False	False	False
Visalia	Tulare CA	0013.06	Upper*	5,516	\$72,000	66.82%	1,963	49.82%	\$1,080	False	False	False
Visalia	Tulare CA	0014.00	Upper*	5,562	\$72,000	62.32%	1,866	73.04%	\$831	False	False	False
Visalia	Tulare CA	0015.01	Middle	5,257	\$72,000	51.25%	2,048	58.40%	\$943	False	False	False
Visalia	Tulare CA	0015.02	Middle	5,915	\$72,000	60.07%	2,015	54.94%	\$1,071	False	False	False
Visalia	Tulare CA	0016.01	Mod	5,059	\$72,000	89.88%	1,550	55.61%	\$875	False	False	False
Visalia	Tulare CA	0016.02	Mod	5,792	\$72,000	80.02%	1,722	56.16%	\$631	False	False	False
Visalia	Tulare CA	0017.01	Mod	6,634	\$72,000	70.77%	2,134	42.60%	\$816	False	False	False
Visalia	Tulare CA	0017.03	Upper*	8,210	\$72,000	56.19%	2,590	68.80%	\$1,277	False	False	False
Visalia	Tulare CA	0017.05	Upper*	3,122	\$72,000	60.28%	962	75.26%	\$1,306	False	False	False
Visalia	Tulare CA	0017.06	Upper*	5,401	\$72,000	60.47%	1,590	48.05%	\$1,389	False	False	False
Visalia	Tulare CA	0018.00	Upper*	5,137	\$72,000	58.15%	1,864	47.53%	\$918	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	Tulare CA	0020.02	Middle	4,834	\$72,000	58.13%	1,720	39.94%	\$1,115	False	False	False
Visalia	Tulare CA	0020.03	Middle	6,178	\$72,000	58.26%	1,977	58.52%	\$985	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	False
Visalia	Tulare CA	0020.08	Mod	2,855	\$72,000	61.54%	1,160	12.16%	\$869	False	False	False
Visalia	Tulare CA	0020.09	Upper*	4,760	\$72,000	58.15%	1,805	55.46%	\$1,147	False	False	False
Visalia	Tulare CA	0020.10	Upper*	5,498	\$72,000	58.08%	1,980	73.84%	\$1,190	False	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 17th 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 20th 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



Community Reinvestment Act Public File

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 <u>NOT</u> 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 th 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 th 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.



Community Reinvestment Act Public File

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.



Community Reinvestment Act Public File

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%



Community Reinvestment Act Public File

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.



Community Reinvestment Act Public File

Consumer Loans

Consumer Loans

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



Community Reinvestment Act Public File

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.



Community Reinvestment Act Public File

Miscellaneous

Miscellaneous

Nothing to report