

# **PUBLIC DISCLOSURE**

**July 7, 2025**

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**Mission Bank  
RSSD #2736714**

**11200 River Run Blvd Suite 101  
Bakersfield, California 93311**

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

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

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## INSTITUTION RATING

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

Mission Bank is rated **OUTSTANDING**

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

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

The major factors supporting the institution's rating include:

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

# INSTITUTION

## Description of Institution

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

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

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

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

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

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

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

## ***Scope of Examination***

Mission's performance was evaluated in accordance with the Interagency Intermediate Small Institution CRA Examination Procedures, which consist of the lending and community development tests.

At the time of examination the bank has a total of six assessment areas across the state of California. The Bakersfield - Delano assessment area received a full-scope review based on the bank's significant lending presence in the area. The Lancaster, Stockton, San Luis Obispo, Ventura, and Visalia assessment areas received limited scope reviews due to the limited lending volume and deposit share within this area.

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

## **LENDING TEST**

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

- LTD Ratio
- Lending inside versus outside the assessment area (Lending in the Assessment Area)
- Dispersion of lending throughout the assessment area (Lending Distribution by Geography), and
- Lending to businesses of different sizes (Lending Distribution by Business Revenue).
- Mission's responsiveness to consumer complaints was not evaluated as the bank did not receive any CRA related complaints during the review period.

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

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

## **COMMUNITY DEVELOPMENT TEST**

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

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

# CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

## Lending Test

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

### LOAN-TO-DEPOSIT RATIO

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

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

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

### LENDING IN ASSESSMENT AREA

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

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

## GEOGRAPHIC AND BORROWER DISTRIBUTION

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

## RESPONSE TO COMPLAINTS

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

## Community Development Test

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



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

### ***Fair Lending or Other Illegal Practices Review***

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

## FULL-SCOPE ASSESSMENT AREA CONCLUSIONS

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

### ***Bakersfield- Delano Assessment Area***

#### **DESCRIPTION OF OPERATIONS IN BAKERSFIELD – DELANO**

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

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

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

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

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

<sup>1</sup> Kern County, California - Census Bureau Profile.

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

<sup>3</sup> Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2024; available from "<https://banks.data.fdic.gov/bankfind-suite/SOD/summaryTables?displayResults=&endDate=2024&instType=&institutionType=banks&institutionTypeTimeSeries=&lastYear=2024&locations=&pageNumber=2&reportType=metroStatisticalArea&resultLimit=25&sortField=STNAME&sortOrder=ASC&startDate=2023&totalsType=>

<sup>4</sup> Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2024; available from "<https://banks.data.fdic.gov/bankfind-suite/SOD/summaryTables?displayResults=&endDate=2024&instType=&institutionType=banks&institutionTypeTimeSeries=&lastYear=2024&locations=&pageNumber=2&reportType=metroStatisticalArea&resultLimit=25&sortField=STNAME&sortOrder=ASC&startDate=2023&totalsType=>

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

<b>EXHIBIT 5</b> <b>ASSESSMENT AREA DEMOGRAPHICS</b> <b>BAKERSFIELD-DELANO ASSESSMENT AREA</b>								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	19	8.1	15,367	7.6	6,803	44.3	47,520	23.5
Moderate-income	65	27.5	56,179	27.8	13,745	24.5	34,432	17.1
Middle-income	70	29.7	60,968	30.2	9,037	14.8	35,259	17.5
Upper-income	74	31.4	67,690	33.5	3,432	5.1	84,728	42
Unknown-income	8	3.4	1,735	0.9	674	38.8	0	0
<b>Total Assessment Area</b>	<b>236</b>	<b>100.0</b>	<b>201,939</b>	<b>100.0</b>	<b>33,691</b>	<b>16.7</b>	<b>201,939</b>	<b>100.0</b>
	<b>Housing</b>		<b>Housing Types by Tract</b>					
	<b>Units by</b>		<b>Owner-Occupied</b>		<b>Rental</b>		<b>Vacant</b>	
	<b>Tract</b>		<b>#</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
Low-income	24,130	6,071	3.8	25.2	15,717	65.1	2,342	9.7
Moderate-income	83,085	35,103	21.8	42.2	38,737	46.6	9,245	11.1
Middle-income	91,671	48,810	30.3	53.2	35,064	38.2	7,797	8.5
Upper-income	96,827	70,024	43.5	72.3	20,892	21.6	5,911	6.1
Unknown-income	3,466	1,105	0.7	31.9	2,033	58.7	328	9.5
<b>Total Assessment Area</b>	<b>299,179</b>	<b>161,113</b>	<b>100.0</b>	<b>53.9</b>	<b>112,443</b>	<b>37.6</b>	<b>25,623</b>	<b>8.6</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	1,393	5.8	1,290	5.8	101	6.5	2	1.8
Moderate-income	4,817	20.1	4,489	20.1	311	20	17	15
Middle-income	6,548	27.3	6,126	27.5	394	25.4	28	24.8
Upper-income	9,695	40.5	9,048	40.6	602	38.7	45	39.8
Unknown-income	1,513	6.3	1,346	6	146	9.4	21	18.6
<b>Total Assessment Area</b>	<b>23,966</b>	<b>100.0</b>	<b>22,299</b>	<b>100.0</b>	<b>1,554</b>	<b>100.0</b>	<b>113</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>93.0</b>		<b>6.5</b>		<b>.5</b>
	<b>Total Farms by Tract</b>		<b>Farms by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low-income	21	2.9	19	3	2	1.9	0	0
Moderate-income	275	37.5	228	36.4	47	43.5	0	0
Middle-income	172	23.4	145	23.2	27	25	0	0
Upper-income	256	34.9	224	35.8	32	29.6	0	0
Unknown-income	10	1.4	10	1.6	0	0	0	0
<b>Total Assessment Area</b>	<b>734</b>	<b>100.0</b>	<b>626</b>	<b>100.0</b>	<b>108</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	<b>Percentage of Total Farms:</b>			<b>85.3</b>		<b>14.7</b>		<b>.0</b>

## Economic Conditions

Moody's Analytics' Precis U.S. Metro Report for Bakersfield, California dated April 27, 2025, indicated that the assessment area at this time is currently in the At-Risk stage of the business cycle.<sup>5</sup> While Bakersfield, California still trails the nation as a whole, the economy is expected to trend upward to pre-pandemic levels before tapering off.<sup>6</sup>

The energy sector is among the most important in the area, and the strength of Bakersfield's economy relies heavily on oil extraction.<sup>7</sup> However, due to new state environmental regulations, any new drilling efforts will likely meet a stand-still.<sup>8</sup> Numerous companies, including Chevron have made contributions to Bakersfield's renewable energy presence by way of developing facilities throughout the area to satisfy the need for energy production.<sup>9</sup>

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

Additionally, healthcare has become a prominent component of Bakersfield's economy as many hospitals in the area have taken on new projects to increase the number of beds available for patients.<sup>13</sup> Kaiser Permanente remains the most prominent figure in these types of expansion projects and payroll increases will reflect moderately as a result of this growth.<sup>14</sup>

## Employment Statistics

The job market in the assessment area has trended upward, despite trailing behind the U.S. overall on a year-over-year basis.<sup>15</sup> With new hospital expansion projects in the area led by Kaiser Permanente the demand for healthcare workers has increased job opportunity in this sector.<sup>16</sup> The Employment Development Department estimates that over the next 10 years the number of nurse practitioners will surge 63.3 percent in Kern as this is the fastest growing occupation in the county.<sup>17</sup>

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

<sup>5</sup> Moody's Precis Report, Bakersfield CA, April 2025

<sup>6</sup> Ibid

<sup>7</sup> Ibid

<sup>8</sup> Ibid

<sup>9</sup> Ibid

<sup>10</sup> Ibid

<sup>11</sup> Ibid

<sup>12</sup> Ibid

<sup>13</sup> Ibid

<sup>14</sup> Ibid

<sup>15</sup> Ibid

<sup>16</sup> Ibid

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

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

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

## Population Change

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

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

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

Source: 2011-2015 U.S. Census Bureau American Community Survey  
2020 U.S. Census Bureau Decennial Census

## Median Family Income

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

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

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

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

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

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

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

Source: 2011 - 2015 U.S. Census Bureau American Community Survey  
2016 - 2020 U.S. Census Bureau American Community Survey  
Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.

## Small Business Lending

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

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

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

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

## Housing Cost Burden

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

<sup>22</sup> Federal Reserve Bank of San Francisco, Economic Letter, Small Business Lending during COVID-19, November 23, 2020; available from <https://www.frbsf.org/research-and-insights/publications/economic-letter/2020/11/small-business-lending-during-covid-19/>

<sup>23</sup> Ibid

<sup>24</sup> Ibid

<sup>25</sup> Moody's Precise Report, Bakersfield CA, November 2024

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

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

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

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

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

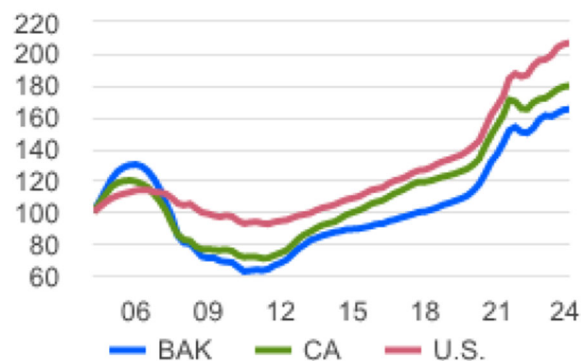
Housing prices in Bakersfield have followed a similar upward trend in comparison to the state and national average but overall housing prices in Bakersfield have remained below them both since 2009 as presented in Exhibit 11 below.

EXHIBIT 11  
HOUSING PRICES IN ASSESSMENT AREA

### House Prices

New and Existing, 2005Q1=100

Sources: FHFA, Moody's Analytics



## Credit and Community Development Needs

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



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

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

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

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

### **Lending Test**

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

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

#### Small Business Loans

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

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<sup>27</sup> Moody's Precis Report, Bakersfield CA, April 2025.

<sup>28</sup> Ibid.

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

Source: 2024 FFIEC Census Data  
2024 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey

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

### Small Farm Loans

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

EXHIBIT 13 GEOGRAPHIC DISTRIBUTION OF SMALL FARM LOANS							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Low	1	5.9	0.8	300	7.0	2.5	2.9
Moderate	9	52.9	31.1	1,997	46.4	32.7	37.5
Middle	2	11.8	26.1	609	14.1	28.8	23.4
Upper	5	29.4	37.8	1,402	32.5	35.0	34.9
Unknown	0	0.0	0.8	0	0.0	0.3	1.4
Tract-Unk	0	0.0	3.4	0	0.0	0.7	
Total	17	100.0	100.0	4,308	100.0	100.0	100.0

Source: 2024 FFIEC Census Data  
2024 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey

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

### Lending Distribution by Borrower Income and Revenue

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

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

EXHIBIT 14							
BUSINESS REVENUE DISTRIBUTION OF SMALL BUSINESS LOANS							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	11	33.3	50.7	3,672	31.7	31.4	93.0
Over \$1 Million	16	48.5		5,479	47.4		6.5
Revenue Unknown	6	18.2		2,415	20.9		0.5
Total	33	100.0		11,567	100.0		100.0
By Loan Size							
\$100,000 or Less	8	24.2	95.3	571	4.9	48.4	
\$100,001 - \$250,000	11	33.3	2.8	2,375	20.5	15.8	
\$250,001 - \$1 Million	14	42.4	1.9	8,621	74.5	35.8	
Total	33	100.0	100.0	11,567	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	3	27.3		250	6.8		
\$100,001 - \$250,000	5	45.5		1,125	30.6		
\$250,001 - \$1 Million	3	27.3		2,297	62.6		
Total	11	100.0		3,672	100.0		

Source: 2024 FFIEC Census Data  
2024 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey

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

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

EXHIBIT 15 BUSINESS REVENUE DISTRIBUTION OF SMALL FARM LOANS							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	16	94.1	42.4	4,056	94.2	21.6	85.3
Over \$1 Million	1	5.9		252	5.8		14.7
Revenue Unknown	0	0.0		0	0.0		0.0
Total	17	100.0		4,308	100.0		100.0
By Loan Size							
\$100,000 or Less	5	29.4	90.3	318	7.4	42.0	
\$100,001 - \$250,000	3	17.6	6.7	459	10.7	30.0	
\$250,001 - \$500,000	9	52.9	2.9	3,531	82.0	28.0	
Total	17	100.0	100.0	4,308	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	5	31.3		318	7.8		
\$100,001 - \$250,000	3	18.8		459	11.3		
\$250,001 - \$500,000	8	50.0		3,279	80.8		
Total	16	100.0		4,056	100.0		

Source: 2024 FFIEC Census Data  
2024 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey

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

## Community Development Test

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

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

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

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

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

## LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS

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

Mission Bank's performance in the assessment areas receiving a limited review is generally consistent with the performance in the Bakersfield-Delano assessment area. Due to the bank's smaller presence, lending volume and deposit share, performance in these assessment areas received less weight than the area receiving a full-scope review. The performance in these assessment areas did not materially affect the bank's overall rating. Facts and data reviewed, including performance and demographic information, can be found in the tables accompanying this report.

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

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

## 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

#### ***Lancaster***

The Lancaster assessment area consists of the northeastern portion of Los Angeles County. This area is bordered by Kern County to the north, San Bernadino County to the east, and the remainder of Los Angeles County to the south and west. As of the 2020 Decennial Census, Lancaster had a total population of 173,516 people, and the median household income in the area as of 2023 was \$74,991.<sup>1</sup>

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

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

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

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<sup>1</sup> [https://data.census.gov/profile/Lancaster\\_city,\\_California?g=160XX00US0640130](https://data.census.gov/profile/Lancaster_city,_California?g=160XX00US0640130)

<sup>2</sup> <https://banks.data.fdic.gov/bankfind-suite/SOD/branchOffice?displayResults=&instType=&institutionType=banks&institutionTypeTimeSeries=&lastYear=2024&locations=&reportType=&totalsType=&cert=34805>

EXHIBIT 17 2024 LOS ANGELES-LONG BEACH-GLENDALE CA MSA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	159	6.4	118,149	5.3	34,603	29.3	528,114	23.9
Moderate	694	27.8	602,921	27.3	103,747	17.2	363,972	16.5
Middle	711	28.5	653,191	29.5	58,392	8.9	386,432	17.5
Upper	857	34.3	823,589	37.2	33,698	4.1	932,824	42.2
Unknown	77	3.1	13,492	0.6	1,978	14.7	0	0.0
Total AA	2,498	100.0	2,211,342	100.0	232,418	10.5	2,211,342	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	192,758	22,794	1.5	11.8	158,373	82.2	11,591	6.0
Moderate	905,479	247,674	16.1	27.4	607,991	67.1	49,814	5.5
Middle	999,233	470,097	30.6	47.0	476,779	47.7	52,357	5.2
Upper	1,405,732	787,394	51.3	56.0	511,582	36.4	106,756	7.6
Unknown	56,588	6,513	0.4	11.5	43,307	76.5	6,768	12.0
Total AA	3,559,790	1,534,472	100.0	43.1	1,798,032	50.5	227,286	6.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	18,244	3.8	16,730	3.8	1,430	4.3	84	3.1
Moderate	88,909	18.8	81,234	18.6	7,298	21.8	377	13.9
Middle	118,121	24.9	108,655	24.8	8,881	26.5	585	21.5
Upper	235,488	49.7	219,950	50.2	13,966	41.7	1,572	57.8
Unknown	13,130	2.8	11,148	2.5	1,879	5.6	103	3.8
Total AA	473,892	100.0	437,717	100.0	33,454	100.0	2,721	100.0
Percentage of Total Businesses:				92.4		7.1		0.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	35	2.3	35	2.4	0	0.0	0	0.0
Moderate	236	15.5	222	15.0	14	31.8	0	0.0
Middle	307	20.2	297	20.1	10	22.7	0	0.0
Upper	909	59.7	889	60.1	20	45.5	0	0.0
Unknown	36	2.4	36	2.4	0	0.0	0	0.0
Total AA	1,523	100.0	1,479	100.0	44	100.0	0	0.0
Percentage of Total Farms:				97.1		2.9		0.0

Source: 2024 FFIEC Census Data  
 2024 Dun & Bradstreet Data  
 2016-2020 U.S. Census Bureau: American Community Survey  
 Note: Percentages may not total 100.0 percent due to rounding.

EXHIBIT 18 LOS ANGELES-LONG BEACH-GLENDALE CA MSA 2019-2023 SMALL BUSINESS LOAN TRENDS					
Area	2019	2020	2021	2022	2023
Los Angeles-Long Beach-Glendale CA MSA 2024	354,890	365,864	427,499	400,599	384,193
California	1,146,375	1,182,917	1,342,194	1,273,076	1,226,074

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

EXHIBIT 19 LOS ANGELES-LONG BEACH-GLENDALE CA MSA 2019-2023 SMALL FARM LOAN TRENDS					
Area	2019	2020	2021	2022	2023
Los Angeles-Long Beach-Glendale CA MSA	417	392	432	442	374
California	8,509	7,735	9,066	8,391	7,465

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

## San Luis Obispo

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

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

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

<sup>3</sup> [https://data.census.gov/profile/San\\_Luis\\_Obispo\\_County,\\_California?g=050XX00U506079](https://data.census.gov/profile/San_Luis_Obispo_County,_California?g=050XX00U506079)

<sup>4</sup> <https://banks.data.fdic.gov/bankfind-suite/SOD/marketShare?displayResults=&instType=&institutionType=banks&institutionTypeTimeSeries=&lastYear=2024&locations=msa&msa=San%20Luis%20Obispo-Paso%20Robles%2C%20CA&pageNumber=1&reportType=depositMarketShare&resultLimit=25&searchPush=true&sortField=STNAME&sortOrder=ASC&totalsType=>

EXHIBIT 20 2024 SAN LUIS OBISPO-PASO ROBLES CA MSA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	13,684	20.4
Moderate	8	11.4	7,333	10.9	457	6.2	11,779	17.5
Middle	43	61.4	44,544	66.3	2,530	5.7	15,116	22.5
Upper	12	17.1	13,780	20.5	398	2.9	26,608	39.6
Unknown	7	10.0	1,530	2.3	164	10.7	0	0.0
<b>Total AA</b>	<b>70</b>	<b>100.0</b>	<b>67,187</b>	<b>100.0</b>	<b>3,549</b>	<b>5.3</b>	<b>67,187</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	13,550	7,016	10.5	51.8	4,866	35.9	1,668	12.3
Middle	81,775	44,426	66.7	54.3	26,089	31.9	11,260	13.8
Upper	22,303	14,285	21.4	64.0	5,368	24.1	2,650	11.9
Unknown	4,628	908	1.4	19.6	3,286	71.0	434	9.4
<b>Total AA</b>	<b>122,256</b>	<b>66,635</b>	<b>100.0</b>	<b>54.5</b>	<b>39,609</b>	<b>32.4</b>	<b>16,012</b>	<b>13.1</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,868	12.4	1,738	12.2	121	14.5	9	13.8
Middle	9,588	63.5	9,071	63.9	477	57.0	40	61.5
Upper	3,382	22.4	3,144	22.1	224	26.8	14	21.5
Unknown	260	1.7	243	1.7	15	1.8	2	3.1
<b>Total AA</b>	<b>15,098</b>	<b>100.0</b>	<b>14,196</b>	<b>100.0</b>	<b>837</b>	<b>100.0</b>	<b>65</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>94.0</b>		<b>5.5</b>		<b>0.4</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	66	14.0	66	14.8	0	0.0	0	0.0
Middle	262	55.6	248	55.6	14	56.0	0	0.0
Upper	131	27.8	120	26.9	11	44.0	0	0.0
Unknown	12	2.5	12	2.7	0	0.0	0	0.0
<b>Total AA</b>	<b>471</b>	<b>100.0</b>	<b>446</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>94.7</b>		<b>5.3</b>		<b>0.0</b>

Source: 2024 FFIEC Census Data  
 2024 Dun & Bradstreet Data  
 2016-2020 U.S. Census Bureau: American Community Survey

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

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

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

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

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

## Stockton

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

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

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

<sup>5</sup> [https://data.census.gov/profile/Stockton\\_city,\\_California?g=160XX00US0675000](https://data.census.gov/profile/Stockton_city,_California?g=160XX00US0675000)

<sup>6</sup> <https://banks.data.fdic.gov/bankfind-suite/SOD/marketShare?displayResults=&instType=&institutionType=banks&institutionTypeTimeSeries=&lastYear=2024&locations=msa&msa=Stockton-Lodi%2C%20CA&pageNumber=1&reportType=depositMarketShare&resultLimit=25&searchPush=true&sortField=STNAME&sortOrder=ASC&totalsType=>

EXHIBIT 23								
2024 STOCKTON-LODI CA MSA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	15	8.6	10,938	6.3	3,151	28.8	38,738	22.4
Moderate	46	26.4	40,289	23.3	7,053	17.5	29,222	16.9
Middle	57	32.8	54,070	31.3	4,447	8.2	32,114	18.6
Upper	53	30.5	65,983	38.2	3,620	5.5	72,509	42.0
Unknown	3	1.7	1,303	0.8	381	29.2	0	0.0
Total AA	174	100.0	172,583	100.0	18,652	10.8	172,583	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	19,232	4,596	3.4	23.9	12,475	64.9	2,161	11.2
Moderate	60,422	24,255	18.2	40.1	32,105	53.1	4,062	6.7
Middle	77,564	43,576	32.7	56.2	29,776	38.4	4,212	5.4
Upper	86,063	60,259	45.2	70.0	22,380	26.0	3,424	4.0
Unknown	1,911	695	0.5	36.4	975	51.0	241	12.6
Total AA	245,192	133,381	100.0	54.4	97,711	39.9	14,100	5.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,882	8.8	1,679	8.5	196	14.2	7	7.8
Moderate	4,605	21.7	4,242	21.4	346	25.0	17	18.9
Middle	7,239	34.0	6,744	34.1	469	33.9	26	28.9
Upper	7,389	34.7	6,986	35.3	363	26.3	40	44.4
Unknown	151	0.7	143	0.7	8	0.6	0	0.0
Total AA	21,266	100.0	19,794	100.0	1,382	100.0	90	100.0
Percentage of Total Businesses:				93.1		6.5		0.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	18	1.7	16	1.7	2	1.8	0	0.0
Moderate	165	16.0	142	15.5	23	20.2	0	0.0
Middle	253	24.5	225	24.5	28	24.6	0	0.0
Upper	524	50.7	475	51.7	49	43.0	0	0.0
Unknown	73	7.1	61	6.6	12	10.5	0	0.0
Total AA	1,033	100.0	919	100.0	114	100.0	0	0.0
Percentage of Total Farms:				89.0		11.0		0.0

Source: 2024 FFIEC Census Data  
 2024 Dun & Bradstreet Data  
 2016-2020 U.S. Census Bureau: American Community Survey

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

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

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

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

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

## Ventura

The Ventura assessment area includes the entirety of Ventura County, otherwise known as the Oxnard-Thousand Oaks-Ventura, CA MSA. As of the 2020 Decennial Census, Ventura County had a total population of 843,843 people, and the median household income in the area as of 2023 was \$107,667.<sup>7</sup>

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

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

<sup>7</sup> <https://data.census.gov/all?q=Ventura>

<sup>8</sup> <https://banks.data.fdic.gov/bankfind-suite/SOD/marketShare?displayResults=&instType=&institutionType=banks&institutionTypeTimeSeries=&lastYear=2024&locations=msa&msa=Oxnard-Thousand%20Oaks-Ventura%2C%20CA&pageNumber=1&reportType=depositMarketShare&resultLimit=25&searchPush=true&sortField=STNA ME&sortOrder=ASC&totalsType=>



Exhibit 26 2024 Oxnard-Thousand Oaks-Ventura CA MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	9	4.7	7,584	3.9	1,635	21.6	43,215	22.0
Moderate	46	24.2	42,875	21.8	4,249	9.9	32,443	16.5
Middle	77	40.5	81,858	41.7	4,365	5.3	40,828	20.8
Upper	55	28.9	63,333	32.3	1,635	2.6	79,826	40.7
Unknown	3	1.6	662	0.3	34	5.1	0	0.0
Total AA	190	100.0	196,312	100.0	11,918	6.1	196,312	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	9,697	3,038	1.8	31.3	5,976	61.6	683	7.0
Moderate	62,889	28,501	16.6	45.3	29,971	47.7	4,417	7.0
Middle	127,663	74,681	43.4	58.5	46,066	36.1	6,916	5.4
Upper	87,640	65,459	38.0	74.7	16,982	19.4	5,199	5.9
Unknown	1,536	358	0.2	23.3	607	39.5	571	37.2
Total AA	289,425	172,037	100.0	59.4	99,602	34.4	17,786	6.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,269	3.3	1,109	3.1	152	5.9	8	4.9
Moderate	6,560	17.3	6,031	17.1	501	19.4	28	17.2
Middle	17,099	45.0	15,787	44.8	1,248	48.3	64	39.3
Upper	12,993	34.2	12,250	34.7	680	26.3	63	38.7
Unknown	100	0.3	97	0.3	3	0.1	0	0.0
Total AA	38,021	100.0	35,274	100.0	2,584	100.0	163	100.0
Percentage of Total Businesses:				92.8		6.8		0.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	22	3.8	16	3.1	6	9.1	0	0.0
Moderate	157	27.1	127	24.7	30	45.5	0	0.0
Middle	218	37.6	201	39.1	17	25.8	0	0.0
Upper	182	31.4	169	32.9	13	19.7	0	0.0
Unknown	1	0.2	1	0.2	0	0.0	0	0.0
Total AA	580	100.0	514	100.0	66	100.0	0	0.0
Percentage of Total Farms:				88.6		11.4		0.0

Source: 2024 FFIEC Census Data  
 2024 Dun & Bradstreet Data  
 2016-2020 U.S. Census Bureau: American Community Survey  
 Note: Percentages may not total 100.0 percent due to rounding.

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

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

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

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

## Visalia

The Visalia assessment area includes the entirety of Tulare County, otherwise known as the Visalia MSA. As of the 2020 Decennial Census, Visalia had a total population of 141,384 people, and the median household income in the area as of 2023 was \$79,777.<sup>9</sup>

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

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

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

<sup>10</sup> <https://banks.data.fdic.gov/bankfind-suite/SOD/marketShare?displayResults=&instType=&institutionType=banks&institutionTypeTimeSeries=&lastYear=2024&locations=msa&msa=Visalia%2C%20CA&pageNumber=1&reportType=depositMarketShare&resultLimit=25&searchPush=true&sortField=STNAME&sortOrder=ASC&totalsType=>

EXHIBIT 29 2024 VISALIA CA MSA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	1.9	1,627	1.5	697	42.8	24,760	22.9
Moderate	34	33.0	34,587	31.9	9,732	28.1	18,584	17.2
Middle	35	34.0	36,382	33.6	6,593	18.1	18,771	17.3
Upper	31	30.1	35,732	33.0	2,929	8.2	46,213	42.7
Unknown	1	1.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>103</b>	<b>100.0</b>	<b>108,328</b>	<b>100.0</b>	<b>19,951</b>	<b>18.4</b>	<b>108,328</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,730	652	0.8	23.9	1,919	70.3	159	5.8
Moderate	46,080	19,911	25.1	43.2	23,849	51.8	2,320	5.0
Middle	50,710	26,677	33.6	52.6	19,257	38.0	4,776	9.4
Upper	50,559	32,113	40.5	63.5	14,666	29.0	3,780	7.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>150,079</b>	<b>79,353</b>	<b>100.0</b>	<b>52.9</b>	<b>59,691</b>	<b>39.8</b>	<b>11,035</b>	<b>7.4</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	325	3.0	308	3.0	16	2.0	1	2.0
Moderate	3,059	27.9	2,798	27.7	249	31.2	12	24.5
Middle	3,594	32.8	3,305	32.7	274	34.3	15	30.6
Upper	3,987	36.4	3,707	36.6	259	32.5	21	42.9
Unknown	1	0.0	1	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>10,966</b>	<b>100.0</b>	<b>10,119</b>	<b>100.0</b>	<b>798</b>	<b>100.0</b>	<b>49</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.3</b>		<b>7.3</b>		<b>0.4</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	14	1.3	11	1.2	3	2.1	0	0.0
Moderate	249	23.1	209	22.4	39	27.3	1	50.0
Middle	436	40.4	363	38.9	72	50.3	1	50.0
Upper	379	35.2	350	37.5	29	20.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>1,078</b>	<b>100.0</b>	<b>933</b>	<b>100.0</b>	<b>143</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>86.5</b>		<b>13.3</b>		<b>0.2</b>

Source: 2024 FFIEC Census Data  
 2024 Dun & Bradstreet Data  
 2016-2020 U.S. Census Bureau: American Community Survey

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

EXHIBIT 30 VISALIA CA MSA 2019-2023 SMALL BUSINESS LOAN TRENDS					
Area	2019	2020	2021	2022	2023
Visalia CA MSA	6,403	7,495	7,764	7,741	7,156
California	1,146,375	1,182,917	1,342,194	1,273,076	1,226,074

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

EXHIBIT 31 VISALIA CA MSA 2019-2023 SMALL FARM LOAN TRENDS					
Area	2019	2020	2021	2022	2023
Visalia CA MSA	456	458	448	494	400
California	8,509	7,735	9,066	8,391	7,465

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